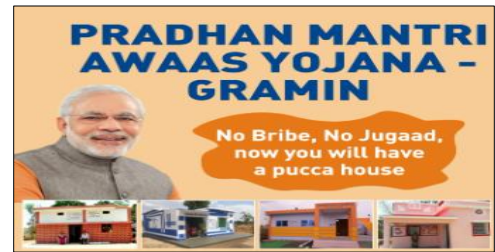


## The Pradhan Mantri Awas Yojana (Gramin)



### ❖ Context

- According to the recent data shared by the government, a total of **two crore houses** had been constructed out of the **2.46 crore houses** that were sanctioned.
- Of this, **69%** are owned partly or completely by women.

### ❖ Pradhan Mantri Awas Yojana

- It is a **central government initiative**.
- It is aimed at providing affordable housing for all by the year 2022.
- It has **two components** :
  - Pradhan Mantri Awas Yojana Gramin (**PMAY-G**, also known as PMAY-R).
  - Pradhan Mantri Awas Yojana Urban (**PMAY-U**).
- **Extended Validity** :
  - PMAY-Urban: December 31, 2024
  - PMAY-Gramin: March 31, 2024

### ❖ The Pradhan Mantri Awas Yojana (Gramin)

- **Objectives** :
  - To provide **pucca house** to all who are houseless and living in dilapidated houses in rural areas.
  - The overall target is to construct 2.95 crore pucca houses **with basic amenities by March, 2024**.
- **Launched by** :
  - The Ministry of Rural Development.

### • Target Group :

- Government identifies beneficiaries using **Socio Economic and Caste Census (SECC) 2011** data after due verification by Gram Sabha.

### • Funding Pattern :

- Central & State Governments in the plain areas **60:40**
- Central and North Eastern and hilly states- **90:10**

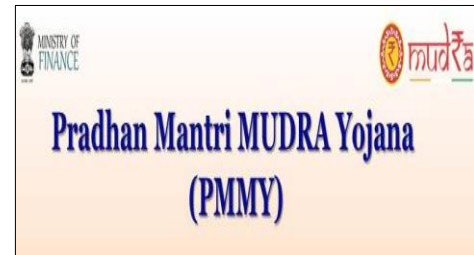
### • Other Features :

- The beneficiary is entitled to **90/95 days** of unskilled labour from **MGNREGA**.
- The beneficiary would be facilitated to avail **loan of up to Rs.70,000/-** for construction of the house which is optional.
- Funds will be **transferred electronically** directly to the account of the beneficiary.

### • Significance :

- Living in a pucca house with basic amenities **gives security, dignity and economic power** and uplifts their social inclusion.
- Promotes **“women-led”** development instead of “development of women”.

## Pradhan Mantri Mudra Yojana (PMMY)



### ❖ Context

- The **disbursal of small business loans** under Pradhan Mantri Mudra Yojana (PMMY) **logged a record 30%** growth in the first half of the current financial year ended September 2022 compared to the same period last year.

### ❖ Key Highlights

- As on September 2022, banks and other institutions **disbursed over ₹1,37,785 crore** under PMMY.
- In the year-ago period, the same was at about ₹1.06 lakh crore.

### ❖ About PMMY

- Launched in April 2015.
- **Aims** :
  - To enable Micro Finance Institutions (MFIs), NBFCs, Small Finance Banks, RBRs, Commercial Banks, Cooperative Banks, etc. to **provide Low Rate Loans to eligible entities**.
  - To **“fund the unfunded”** by bringing such enterprises to the formal financial system and extending affordable credit to them.

### • Eligibility :

- The person should be a **citizen of India**.
- People having a business plan in a **Non-Farming Sector with Income generating activities** like the followings are eligible -
  - Manufacturing Processing.
  - Trade.
  - Service Sector.
  - Other fields whose credit demand is less than ₹10 lakhs.

### • Process :

- The eligible person seeking MUDRA Loans under the PMMY Scheme will have to **approach either an MFI, Bank or NBFC to avail it**.

### • Types of loans provided :

- **Shishu** (up to ₹50,000).
- **Kishor** (above ₹50,000 and up to ₹5 lakh).
- **Tarun** (above ₹5 lakh and up to ₹10 lakh).

## Bio Mass co-firing

### ❖ Context

- India has been severely lagging in ensuring that at least 5% of coal used in thermal plants was mixed with biomass despite guidelines mandating them to do so.

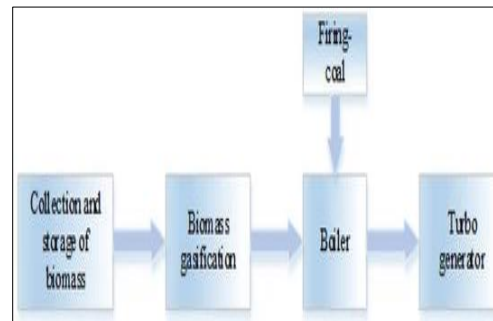


### Face to Face Centres



### ❖ Key Highlights

- This recalcitrance by power manufacturers has prompted the Power Ministry to consider cutting coal supply to non-compliant plants.
- The Power Ministry in October 2021 had decreed that all thermal power plants ensure 5% compliance by October 2022.
- Biomass pellets have the same calorific value as coal and mixing them with coal saves consumption as well as reportedly cuts emissions.
- Biomass from stubble, which is often burned by farmers in open fields, can be used in coal plants to reduce pollution.



- Sufficient emphasis was given on the fact that the health and safety of the citizens was topmost priority and no one has the right to put innocent lives in danger.
- To put that number in perspective, India has around 180 thermal power plants.
- In the Delhi-NCR region, a hotbed of air pollution, 10 thermal power plants had started co-firing with biomass and coal.

## United Arab Emirates' (UAE's) Immigration Rule

### ❖ Context

- The UAE's advanced visa system which was announced last month is set to come into effect on 10<sup>th</sup> October 2022.



### ❖ Key Highlights

- The changes in the immigration laws can have a major impact on tourists as well as those who wish to work or live in the UAE.
- Here are the key things that have changed under UAE's new immigration laws:
- The five-year green visa will allow foreigners to sponsor themselves without seeking help from UAE national or their employer. For this visa, freelancers, skilled worker and investors are eligible.
- Additionally, green visa holders can also sponsor their family members.
- In case, the permit for a green visa holder expires, they will be given a period of up to six months.

- A 10-year expanded residency is offered under the golden visa for which investors, entrepreneurs, individuals with exceptional talents will be eligible.
- Golden visa holders can sponsor family members & children.
- Family members of a golden visa holder can also stay in UAE after the holder's demise until the visa remains valid.
- Golden visa holders will also enjoy the benefit of 100 per cent ownership of their businesses.
- Tourist visas will now allow visitors to stay in UAE for 60 days.
- A five-year multi-entry tourist visa will allow visitors to stay in the UAE for up to 90 days in a row.
- The job exploration visa will allow professionals to seek employment in the UAE without a sponsor or host.

## The Mediation Bill, 2021

### ❖ Context

- The Mediation Bill, 2021 was introduced in the Rajya Sabha on December 20, 2021, with the Parliamentary Standing Committee being tasked with a review of the Bill.



### ❖ Key Highlights

- The Bill aims to promote, encourage, and facilitate mediation, especially institutional mediation, to resolve disputes, commercial and otherwise.
- The Bill further proposes mandatory mediation before litigation.
- At the same time, it safeguards the rights of litigants to approach competent adjudicatory forums/courts for urgent relief.
- The mediation process will be confidential and immunity is provided against its disclosure in certain cases.
- The outcome of the mediation process in the form of a **Mediation Settlement Agreement (MSA)** will be legally enforceable and can be registered with the State/district/taluk legal authorities within 90 days to ensure authenticated records of the settlement.
- The Bill establishes the **Mediation Council of India** and also provides for community mediation.

### ❖ Key Concerns



- According to the Bill, pre-litigation mediation is mandatory for both parties before filing any suit or proceeding in a court, whether or not there is a mediation agreement between them.
- Parties who fail to attend pre-litigation mediation without a reasonable reason may incur a cost.
- Mediation should just be voluntary and making it otherwise would amount to denial of justice.
- Conducting cross-border mediation in India will exclude the tremendous benefits of worldwide enforceability.



## News in Between the Lines

### India, Ethiopia High Level Political Exchanges



#### ❖ Context

➤ The 4th Round of Foreign Office Consultations between India and Ethiopia were held in Addis Ababa, Ethiopia recently.

#### ❖ Key Highlights

- During the consultation, both sides reviewed the entire spectrum of bilateral relations, including political engagements, trade and economic matters, development partnership projects and cooperation in higher education.
- They also agreed to work to expand engagement in fields such as defence, Science & Technology, education, agriculture and allied sectors and civil aviation.
- India and Ethiopia have also agreed to continue high-level political exchanges and regular meetings of the joint institutional mechanisms to keep the relationship vibrant and mutually beneficial.

### SASTRA Ramanujan Prize



#### ❖ Context

➤ The SASTRA Ramanujan Prize for 2022 will be awarded to Yunqing Tang, Assistant Professor with the University of California, Berkeley, U.S.A.

#### ❖ Key Highlights

- The award, instituted by the Shanmugha Arts, Science, Technology & Research Academy (SASTRA) in 2005 with a cash prize of \$10,000, is presented annually to individuals aged 32 and below, who made outstanding contributions in the field of mathematics, influenced by Srinivasa Ramanujan in a broad sense.
- Ms. Yunqing's works "display a remarkable combination of sophisticated techniques, in which the arithmetic and geometry of modular curves and of Shimura varieties play a central role, and her results and methods are bound to have major impact on future research in this area.
- The prize will be awarded at the International Conference on Number Theory during December 20-22, 2022 at SASTRA University.

### Reversing Desertification



#### ❖ Context

➤ The employment scheme will work in tandem with the Pradhan Mantri Krishi Sinchayee Yojana to help take up treatment of about 30% more land than feasible with the current scheme size.

#### ❖ Key Highlights

- According to the Desertification and Land Degradation Atlas published by the **Environment Ministry in 2021**, at least 30% of India's total geographical area is under the category of "degraded land".
- Jharkhand, Rajasthan, Delhi, Gujarat and Goa have more than 50% of land area undergoing desertification or degradation, while States with less than 10% land degradation are Kerala, Assam, Mizoram, Haryana, Bihar, Uttar Pradesh, Punjab and Arunachal Pradesh.
- The Union government now wants the States to undertake these activities using MGNREGS funds, which go towards both material and wage components.

### Sukapaika River



#### ❖ Context

➤ The **National Green Tribunal (NGT)** has directed the Odisha govt. to revive a dead river in next 6-months by earmarking dedicated fund for the purpose.

#### ❖ Key Highlights

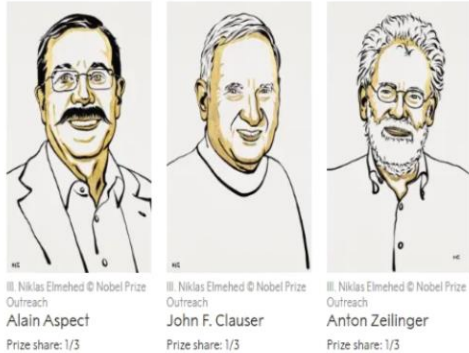
- It was alleged that the river Sukapaika (a branch of river Mahanadi) in Cuttack district became dead after its mouth was closed restricting its free flow in 1950s.
- The entire river bed was converted into a dumping ground for garbage and solid and liquid waste. Seven petitioners had moved the tribunal seeking its revival.
- It traverses a length of 27.50KM and then falls at Bankala in the same Mahanadi River.
- It covers three blocks such as Cuttack Sadar, Raghunathpur and Nichintakoili of Cuttack.

## Face to Face Centres



## Nobel Prize in Physics

### The Nobel Prize in Physics 2022



### ❖ Context

➤ Recently, **The Royal Swedish Academy of Sciences** announced the winners of the 2022 Nobel Prize in Physics.

### ❖ Key Highlights

- The top science award was given to **Alain Aspect (France), John F. Clauser (USA) and Anton Zeilinger (Austria)** for their work in quantum physics.
- Each of the three winners **conducted groundbreaking experiments using entangled quantum states**, where two particles behave like a single unit even when they are separated.
- **Significance :**
  - Their pathbreaking results will have **implications in the fields of quantum computers, quantum networks and secure quantum encrypted communication.**

### ❖ Quantum Physics

- It is a field of **science that aims to study matter and energy at the most fundamental level.**
- It explore the building blocks of nature around us at the minutest level.

## Cis Gender



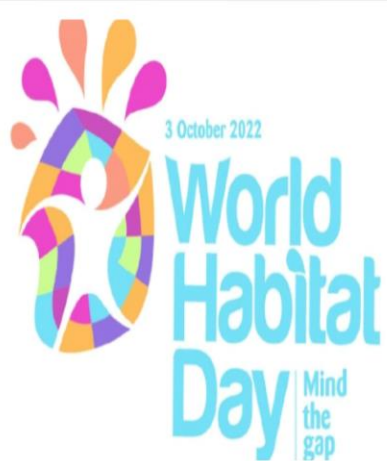
### ❖ Context

- Recently, Supreme Court said that **abortion rights not limited to 'cis-gender women'**.
- The court said the term 'woman' in the judgment included persons other than cisgender women.

### ❖ About Cis Gender

- The latin prefix '**cis**' literally means '**on the same side of**', while 'trans' means on the other side.
- The term cisgender is used to define **people whose gender identity and expression match the identity assigned to them at birth.**
- When a child is born, it is assigned a gender identity based on its physical characteristics.
- For transgender people, their sense of gender identity does not match the one assigned to them at birth.
- Thus, a cisgender woman is a person who was assigned female at birth and continues to identify as a woman.
- On the other hand, a child assigned female at birth can feel it identifies more authentically as a man as it grows up.

## World Habitat Day 2022



[Daily Current Affairs](#)

[Daily Pre PARE](#) [Daily MCQ Quiz](#)

### ❖ Context

➤ Recently, **World Habitat Day was observed on the first Monday of October**, which marks the beginning of Urban October, 2022.

### ❖ Key Highlights

- The day is observed every year around the globe with keynote speakers and roundtable discussions surrounding a specific theme.
- **Background :**
  - World Habitat Day was **first celebrated in 1986 in Nairobi, Kenya**, with the theme 'Shelter is my right'.
  - Today is a reminder to the world that we all have a role to play in shaping the future of our cities and towns.
- **Objective :**
  - It is celebrated worldwide every year to **bring attention to the state of our towns and cities, as well as the basic right of all people to adequate shelter.**
- **World Habitat Day 2022 Theme :**
  - "Mind the Gap. Leave No One and No Place Behind".
  - During the day, the topic of growing inequality in cities and human settlements was discussed.

## Face to Face Centres