

## United Nation Security Council (UNSC)

### ❖ Context

- Recently, The United Nation Security Council **got five new members as Albania, Brazil, Gabon, Ghana and the United Arab Emirates** formally took up the posts they won in an election in June.
- Formally took up the posts they **won in an election in June**.

### ❖ Key Highlights

- **Albania is joining for the first time** while Brazil is taking an 11th turn.
- **Gabon and Ghana** each have been on the council **three times** before and the UAE once.
- Estonia, Niger, St Vincent and the Grenadines, Tunisia and Vietnam finished their terms recently.
- **More than 50 of the UN's 193 member countries have never been elected** to the council since its formation

### ❖ About UNSC

- The UNSC is **one of the six principal organs** of the United Nations (UN) charged with ensuring international peace and security **established by UN charter in 1945**
- **Recommend the admission of new UN members** to the General Assembly, and approve any changes to the UN Charter.
- **Headquarter- New York**
- **Members-**
  - **15 members:** The **five permanent** members and **ten non-permanent** members
  - **elected for two-year terms.**
  - The United States, the Russian Federation, France, China and the United Kingdom are its members **with veto power.**
  - **India, for the 8th time, has entered the UNSC** as a non-permanent member last year (2021) and will stay on the council for two years i.e 2021-22.
  - Each year, the **General Assembly elects five non-permanent members** (out of ten in total) **for a two-year term.** The ten non-permanent seats are distributed on a regional basis.
  - The council's presidency is a capacity that rotates every month among its 15 members

## Need to remove GM tag from Soyabean oil

### ❖ Context

- The Solvent Extractors' Association (**SEA**) of India has requested the government to exempt soyabean oil from 'GM' (genetically modified) labelling requirement.

### ❖ What are Genetically Modified crops?

- A **GM or transgenic crop** is a plant that has a novel combination of genetic material obtained through the use of modern biotechnology.
- GM crops can contain a gene(s) that has been artificially inserted instead of the plant acquiring it through **pollination.**

Bt cotton is the only GM crop that is allowed in India. It has alien genes from the soil bacterium **Bacillus thuringiensis (Bt)** that allows the crop to develop a protein toxic to the common pest pink bollworm.

### ❖ Status of GM Soybean and soyabean seeds in India

- India allows the import of **GM soybean and canola oil.**
- Import of **GM soya bean seeds** was so far not approved in India.

### ❖ Approval Process for GM crops in India

1. The **Genetic Engineering Appraisal Committee (GEAC)** is the apex body that allows for commercial release of GM crops.
2. Use of the unapproved GM variant can attract a jail term of 5 years and fine of Rs. 1 lakh under the **Environment Protection Act, 1986.**
3. **Food Safety and Standards Authority of India (FSSAI)** is the authorised body to regulate the imported crops in India.

### ❖ Arguments against GM crops

- Organisations such as **Greenpeace** argue that the GM crops don't yield better results, but push the farmers into debt.
- They lose their **sovereign right over seeds** as they are forced to buy GM seeds and technologies from multinational corporations.
- The increasing incidence of suicide by farmers cultivating **Bt cotton** is cited as an example of the perils of GM crops in a

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country such as India. GM crops can cause long term consequences on human health. Ex: categorisation of **glyphosate** by the World Health Organization as a "probable carcinogen" used in Bt cotton growth..

❖ **Way Forward**

- Promoting **indigenous gene editing research** is important to reduce susceptibility on current GM crops and have good evidence based decision making.
- Clinical trials environment need to be strengthened with robust demonstration of safety and efficacy.
- A **two-step model** wherein the government works with industry and research groups to accelerate GM based research is recommended.
- **Regulatory oversight** from bodies like **FSSAI** should be strengthened to reduce information asymmetry, and there should be scientific segregation of GM vs non-GM crops.

## Scheduled Bank vs. Payment Bank

❖ **Context**

- Airtel Payment Bank recently received Scheduled bank status from RBI
- Now, Airtel Payment Bank will have to **maintain cash reserves with RBI at the rate of 4% of their total bank deposits (demand + term) under section 42 of the RBI Act.**

❖ **Scheduled Banks**

• It refers to those banks which have been **included in the Second schedule of RBI Act 1934**

❖ **Payment Banks**

• The payments bank is registered as a public limited company under the Companies Act, 2013, and **licensed under Section 22 of the Banking Regulation Act, 1949**, with specific licensing conditions restricting its activities mainly to acceptance of demand deposits and provision of payments and remittance services.

• The payments bank are given scheduled bank status once it commences operations, and is found suitable as per conditions laid under **Section 42 (6) (a) of the Reserve Bank of India Act, 1934** namely

- Paid up capital and reserves aggregate > Rs. 5 lakhs
- satisfy the RBI that their affairs are not being conducted in a manner detrimental to the interests of their depositors
- A company defined and incorporated as per law

• According to RBI guidelines, **the maximum balance an individual payments bank customer can hold is Rs 2 lakh.**

• Required to use the words "Payments Bank" in its name in order to differentiate it from other banks.

❖ **Scope of activities of Payment Bank**

- Accept demand deposits - current and savings
- Issue ATM/Debit cards; **cannot issue credit cards**
- Payments and remittances through various channels
- Undertake utility bill payments
- Function as Business Correspondent of another banks

❖ **Benefits of status of Scheduled Bank**

- Eligible to avail **refinance facility from RBI** at the bank rate
- Eligible to **partner in government run financial inclusion schemes**
- Can take part in **Request for proposals** issued by government and large corporations
- Can take part in **primary auctions, repos, reverse repos, marginal standing facility operations of RBI**
- **Membership of the clearing house**
- **Access to currency storage facility**
- **However, even with a status upgrade, being a payments bank, it still cannot lend or issue credit cards on its own.**
- **Would be eligible to become a small finance bank once they complete five years of operations.** They can then undertake lending activities. This conversion is not automatic and requires the central bank's approval.

**GOING FURTHER AFIELD**

While some services offered by payments banks and small finance banks will be similar, there are some key differences. Here is a look at what they will offer.

PAYMENTS BANK	SMALL FINANCE BANK
• Can accept deposits, but only up to ₹1 lakh per individual customer	• Allowed to take deposits of any amount
• Can't lend in any form	• Can lend but the focus will be on small lending
• Can open small savings accounts	• Can finance small business units, small and marginal farmers, micro and small industries and unorganised sector entities
• Can provide remittance services	• Can provide remittances as well as credit cards
• Allowed to issue automated teller machine (ATM) or debit cards	• Allowed to issue ATM or debit cards
• Not allowed to issue credit cards	• Has to ensure that 50% of loan portfolio constitutes advances of up to ₹25 lakh
• Can distribute products such as mutual funds, insurance and third-party loans	• Can distribute financial products such as mutual funds, insurance and pension

Source: RBI website

## Unified Presentment Management System (UPMS)

❖ **Context**

- NPCI Bharat BillPay (NBBL) has introduced the 'Unified Presentment Management System' (UPMS) for recurring bill payments.

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## ❖ Key Highlights

- NBBL is the wholly-owned subsidiary of National Payments Corporation of India (NPCI).
- **UPMS will enable the customers to set up standing instructions from any channel and for any mode on their recurring bill payments**
- The bills will be automatically fetched from the billers and presented to customers for their action, in terms of auto-debit and bill payment management.
- Numbers show that more than **50 per cent of insurance premium payments and SIPs in mutual funds are processed through standing instructions or auto-debits**, and it is expected that all AMCs, insurance companies, and even educational institutes will benefit from this platform
- The intention is to enable all Bharat BillPay Operating Units (BBPOU) to extend this facility to their customers/corporate clients with minimal effort through centralized infrastructure and applications supported by Bharat BillPay Central Unit (BBPCU)

## ❖ Bharat Bill Pay

- It is a Reserve Bank of India (RBI) conceptualized system driven by National Payments Corporation of India (NPCI).
- It is a **one-stop ecosystem for payment of all bills** providing an interoperable and accessible “Anytime Anywhere” Bill payment service to all customers across India with certainty, reliability and safety of transactions.
- Bharat BillPay transaction can be initiated through **multiple payment channels** like Internet, Internet Banking, Mobile, Mobile-Banking, Mobile Wallets, Kiosk, ATM, Bank Branch, Agents and Business Correspondents, by just looking at the Bharat BillPay logo
- The **payment modes options facilitated** are Cards (Credit, Debit and Prepaid), NEFT Internet Banking, UPI, Wallets, Aadhar based Payments and **Cash**.

## ❖ BBPCU

- **National Payments Corporation of India (NPCI)** has been **authorized by RBI** as the Bharat Bill Payment Central Unit (BBPCU) and is responsible for setting business standards, rules and procedures for technical and business requirements for all participants. The BBPCU **undertakes clearing and settlement activities related to transactions** routed through Bharat BillPay.

## ❖ BBPOU

- An entity, **authorized by RBI**, can be a **Bank or a Non-Bank**. BBPOU may choose to integrate either with the customers, (COU: Customer OU) or with the billers (Biller OU) or may wish to participate as both – which means such BBPOU will be integrated with customers as well as billers.
- **BBPOUs will have to connect only to BBPCU to get access to all the billers. Utility companies just need to connect to maximum two BBPOUs to enable all customers to pay bills.**

## News in Between the Lines

### Cheetah



## ❖ Context

- The Government launched the ‘**Action Plan for Introduction of Cheetah in India**’, at the 19th meeting of the National Tiger Conservation Authority (NTCA) as efforts are under way to bring the world’s fastest cat back to the country after 70 years.

## ❖ Key Highlights

- The **Asiatic cheetah is the only large carnivore to have gone extinct in India** in the 1950s due to hunting and loss of habitat.
- With help from the Wildlife Institute of India and the Wildlife Trust of India, the ministry will be **translocating around 8-12 cheetahs from South Africa, Namibia and Botswana**.
- The big cats will live at **Kuno Palpur National Park in Madhya Pradesh** as it will be the most suitable for cheetah translocation in terms of habitat and an adequate prey base.
- Asiatic Cheetahs around **40-50 found only in Iran**.
- **Protection Status of Asiatic Cheetah**
  - **IUCN- Critically Endangered (African Cheetah is Vulnerable Category)**
  - **CITES- Appendix 1 (Same as African Cheetah)**

## Face to Face Centres



## Chilika Lake



### ❖ Context

- Chilika Lake **saw a million birds**, including the uncommon **Mongolian gull**, visiting the waterbody this year.

### ❖ Key Highlights

- As per the Water Bird Status Survey-2022 conducted in the Chilika, 10,74,173 water birds (107 species) and 37,953 individuals (76 wetland dependent species) were counted in the entire lagoon.
- Last year, the **count in Chilika was over 12 lakh**.
- The decrease is attributed to **high water level and presence of water in cultivated fields** in adjoining areas. Water birds love to flock to large mudflats.
- This year's **greater flamingo count was the highest** in the last decade. It is largely due to appropriate management of mudflats.

### ❖ About Chilika Lake

- Chilika is **Asia's largest and world's second largest lagoon**.
- It is the **largest wintering ground for migratory birds** on the Indian sub-continent and is home to a number of threatened species of plants and animals.
- In 1981, Chilika Lake was **designated the first Indian wetland** of international importance under the **Ramsar Convention**.
- Major attraction at Chilika is **Irrawaddy dolphins** which are often spotted off Satpada Island.
- The large **Nalabana Island (Forest of Reeds)** in the lagoon area was declared a **bird sanctuary in 1987**.
- **Kalijai Temple** – Located on an island in the Chilika Lake.
- Chilika Lake hosts birds migrating from thousands of miles away from the Caspian Sea, Lake Baikal, Aral Sea, remote parts of Russia, Mongolia, Central and Southeast Asia, Ladakh and the Himalayas.

## Anamalai Tiger Reserve



### ❖ Context

- ICAR – Sugarcane Breeding Institute (ICAR-SBI), Coimbatore in collaboration with Anamalai Tiger Reserve, conducted a campaign on "**Knowledge empowerment of tribals**" recently

### ❖ Key Highlights

- The Institute has taken utmost care in identifying appropriate interventions for the tribals in the reserve, who live in very remote, almost inaccessible settlements.
- **Unlike other tiger reserves, the Anamalai Tiger Reserve has diverse groups of indigenous people namely - Malai Malasars, Kadars, Malasars, Pulaiyars, Mudugars and the Eravallan**
- **Malai Malasars are endemic to Anamalais.**
- **'Malasar' tribes are of great help to the Forest Department in training the elephants** with their profound knowledge and skill on handling Asian elephants
- Interventions include setting up and maintaining a nutrition garden and kitchen garden, distribution of seed kits, radio sets, farm tools, household items
- Anamalai Tiger reserve is **located in Anamalai Hills in Coimbatore and Tiruppur districts of Tamil nadu, lies South of the Palakkad gap in the Southern Western Ghats.**
- The Tiger Reserve supports **diverse habitat types** viz. Wet evergreen forests, semi evergreen forests, moist deciduous, dry deciduous, dry thorn, shola

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## Mahakali River

forests ,montane grasslands, savannah and marshygrasslands.

### ❖ Context

- Union Cabinet approves MoU between India and Nepal to construct a bridge over Mahakali River at Dharchula

### ❖ About the river

- Also known as Kali river, **originates at Kalapani** at elevation of 3600 m in Pithoragarh district of Uttarakhand
- Formed by the **confluence of Kalapani River** (originating below Lipulekh pass) and **the Kuthi Yankti River** (originating below Limpiyadhura range) **at Gunji**
- **Called as Sharda river upon entering Terai plains**
- Flows along India's border with Nepal
- Joins Ghagra River (left bank tributary of Ganga River) at Nanpara in Bahraich
- **Mahakali Treaty** signed between the two Governments in **1996** for integrated development of the River including **Sharda Barrage (existing), Tanakpur Barrage (existing) and Pancheshwar Project (Proposed – under Planning).**



## India's first Open Rock Museum

### ❖ Context

- Inaugurated in Hyderabad by the Union Minister of Earth Sciences

### ❖ Key Highlights

- Set up by CSIR-National Geophysical Research Institute (NGRI)
- Aim to educate and enlighten the masses about several lesser known facts
- Displays around 35 different types of rocks from different parts of India with ages ranging from 3.3 Billion years to around 55 Million years of the Earth's history.
- These rocks also represent the deepest part of the earth up to 175 kms of distance from the surface of the earth.



## Rengali HE Project

### ❖ Context

- NHPC signs agreement with Green Energy Development Corporation of Odisha Ltd.GEDCOL (Odisha) FOR development of **500 MW FLOATING SOLAR PROJECTS**

### ❖ Key Highlights

- In the first stage **300 MW Floating Solar capacity will be installed in the reservoir of Rengali H.E. project.**
- The project will be implemented under **Ultra Mega Renewable Energy Power Park (UMREPP)**, Mode 8 of **Solar Park Scheme.**
- **It will be first of its kind in Odisha and largest in the country so far.**
- Rengali Multipurpose Project of Odisha has been constructed over River **Brahmani** for power generation benefit and providing flood control in the low lying areas of the river valley.
- The dam is located in **Talcher Sub-Division of Angul District** at a distance of 65 K.Ms. upstream of Talcher Town . NTPC Simhadri , Andhra Pradesh is currently India's largest floating solar power plant (25MW)

