

NEWSPAPER HIGHLIGHT

Former Union Health Secretary Keshav Desiraju passed away in Chennai. Grandson of former President Sarvepalli Radhakrishnan, Mr. Desiraju was an IAS officer from the 1978 batch of the Uttarakhand cadre. His work and passion for ensuring accountability of the government in the health system and engagement to improving efficiency of service delivery was well known, and he co-authored with Samiran Nundy and Sanjay Nagral, **Healers or Predators? Healthcare Corruption in India**. Mr. Desiraju was known for his keen engagement with public health and clean governance.

Pugwash, which works at the intersection of science and peace has been active in facilitating dialogue among various sections of Afghan society, including the Taliban, even before the U.S. engaged the Taliban for the Doha accord.

MPs and activists have called for replacing R.N. Ravi as the interlocutor in the Naga peace process to prevent it from derailing. Mr. Ravi is the Governor of Nagaland and has been crossing swords with the extremist Isak Muivah faction of the National Socialist Council of Nagaland.

Taking the security agencies by surprise, foreign militants outnumber local militants in north Kashmir — comprising the three districts of Baramulla, Bandipora and Kupwara — in a changing trend, according to official figures. The sudden spike in numbers has forced the police to restrict the movement of mainstream leaders and elected grassroots representatives because of fears of an increase in attacks on them.

The Ladakh administration has decided to issue "Resident Certificate" only to Permanent Resident Certificate holders of the region unlike J&K, where new domicile laws allowed outsiders too to apply for jobs, land and other facilities.

India is all set to conclude the bilateral logistics agreement with Russia soon while the agreement with the U.K. is in the final stages of

INDIA'S STRENGTH IN THE ERA OF DISTRIBUTED INTELLIGENCE

1. Computing is in its new era of distributed intelligence. Here is how India's prospects in this technological phase are. Top new technology trends Artificial Intelligence (AI) and Machine Learning, Robotic Process Automation (RPA), Edge Computing, Quantum Computing, Virtual Reality and Augmented Reality, Blockchain, Internet of Things (IoT), 5G, Cyber Security

2. What is distributed intelligence? **Distributed intelligence or distributed logic refers to separating the processing in a large system (centralised processor) into multiple subsystems.** There is a surge in usage of new devices (computers, smartphones, IoT devices, sensors, etc) leading to exponential increase in data generation. Distributed intelligence thus helps in faster data computation as it takes computing back to the source of the data via edge computing.

3. What is edge computing? **Edge computing is a distributed information technology (IT) architecture.** Data is processed at the periphery of the network, as close to the originating source as possible, instead of centralised processing. This enables faster processing by bypassing the bandwidth limitations, latency issues and unpredictable network disruptions caused by cloud computing.

4. What are India's strengths - Large Population, Technological advantages, Administrative support.

MADRAS HIGH COURT ON FAKE JOURNALISTS

1. The Madras High Court has ordered the Tamil Nadu government to constitute a 'Press Council of Tamil Nadu' within 3 months to weed out fake journalists.

2. The original case was initiated by a man (claiming to be a journalist) making allegations against a special team investigating temple idols theft. It was disposed of with a direction to the Idol Wing CID to proceed with the investigation in accordance with the law. But, given the suspicion over the petitioner's credentials of being a journalist, the Bench has proceeded to address the larger problem of fake journalists.

3. What are the issues identified with fake journalists - **Nexus with politicians, smugglers and even murderers. Run letterpad publications, or even print some copies of obscure journals,** and work for vested interests, but seek benefits of journalists. Fraudsters masquerading as journalists using posh cars with a "PRESS" sticker on the front windshield and "Human Rights" label in the rear.

4. What are the Court's specifications for the Council - **Composition Headed by a retired judge of the Supreme Court or High Court. Members - Team of experienced and reputed journalists (both working and retired), retired civil servants and police officials in the rank of IAS and IPS.**

5. Creating a body and conferring it with powers and functions is generally done by law and after wider consultations. So, the HC's order is a sign that the judiciary has come close to formulating policy and legislation.

CONSULTATIVE DOCUMENT ON REGULATION ON REGULATION OF MICROFINANCE

1. RBI recently released Consultative Document on Regulation of Microfinance that aims to reassess the priorities of the sector.

2. Microfinance is a form of financial service which provides small loans and other financial services to poor and low-income households. In India, all loans that are below Rs. 1 lakh are considered as microloans. Based on the recommendations of Malegam Committee, RBI introduced a comprehensive regulatory framework for NBFC-MFIs in 2011.

3. What are the key proposals - Gives a common definition i.e. **Collateral-free lending to households with annual income of Rs 1.25 lakh in rural areas and Rs 2 lakh in urban areas should be considered as microfinance.** Caps loan repayment (principal and interest) for all outstanding loans of the household at 50% of household income. All Regulated Entities to have a board-approved policy for household income assessment. No pre-payment penalty. Greater flexibility of repayment frequency for

conclusion. The Navy has been the biggest beneficiary of these administrative arrangements, signed with several countries, improving operational turnaround and increasing interoperability on the high seas. "With Russia, the Reciprocal Exchange of Logistics Agreement (RELOS) is likely to be signed in a month or two while the one with the U.K. is in the final stages and should see conclusion soon.

The Indian Nursing Council's (INC) recent notification restricting the 5% reservation for persons with disabilities (PwD) in B.Sc. Nursing courses only to those with lower limb disability, and that too for the 4050% disabled, has come under criticism from a pan India group of health professionals with disabilities. The group has now written to the Union Health Ministry and the Department of Empowerment of Persons with Disabilities seeking the allegedly discriminatory clause be repealed, and that nurses with disabilities and disability rights activists be involved in the framing of new guidelines.

Taiwan's Air Force scrambled on Sunday against renewed Chinese military activity, with its Defence Ministry reporting that 19 aircraft, including nuclear capable bombers had flown into Taiwan's air defence identification zone. Chinese claimed Taiwan has complained for a year or more of repeated missions by China's Air Force near the self ruled island, often in the south western part of its air defence zone near the Taiwan controlled Pratas Islands.

Turmoil engulfed the impoverished west African nation of Guinea again on Sunday as Army said they had captured the President and staged a coup, and the government insisted it has repelled the attack.

The United Arab Emirates announced a major plan to stimulate its economy and liberalise stringent residency rules for foreigners, as the country seeks to overhaul its finances and attract visitors and investment. The nation's plan to lure foreign talent over the next decades reflects an emerging contrast with the other sheikhdoms of West Asia that are growing increasingly protectionist as they try to diversify their oil bound economies.

Saudi Arabia authorities said they intercepted three ballistic missiles fired from neighbouring Yemen that had targeted civilians in the

all microfinance loans.

4.Prescribed criteria for exemption of 'not for profit' microfinance companies. **Alignment of pricing guidelines for NBFC-MFIs with guidelines for NBFCs.** Introduction of a standard simplified fact sheet on pricing of microfinance loans for better transparency. Display of minimum, maximum and average interest rates charged on microfinance loans on the websites of regulated entities.

5.The proposed framework is a great leap forward and reflects bold thinking. Avoids over-indebtedness and multiple lending. Addresses the concern of low-income borrowers who often lack the type of collateral often preferred by the lenders.What are the challenges? Low-Income Households who typically form the customer base for often have seasonal and volatile incomes. It is difficult to separate the household's personal expenses from that of their occupational pursuits.

PADDY-WHEAT MONOCULTURE IN PUNJAB

1.Questions are being raised on the sustainability of paddy-wheat cultivation, especially in Punjab.

2.What is the extent of paddy-wheat monoculture in Punjab- **Monoculture refers to the practice of cultivation of a single crop at a given area.** Paddy-wheat cultivation adds up to 84.6% of the total area planted to all crops in Punjab in 2018-19. The real acreage share increase has taken place in paddy from below 7% in 1970-71 to almost 40% in 2018-19. The above gains have been at the expense of other crops such as pulses ,maize, bajra, oilseeds, cotton, groundnut ,sugarcane ,etc. The only crops that have registered some acreage expansions are vegetables (especially potato and pea) and fruits (kinnow).

3.Problems of monoculture-**Increase in vulnerability to pest and disease attacks. No nitrogen fixation unlike pulses and legumes. Absence of crop rotation leads to depletion of soil nutrients.** Growing dependence on chemical fertilizers and pesticides. Decline in water table since paddy is a water-guzzling crop where more than 30 irrigations are needed (5 irrigations for wheat).Punjab's groundwater table has been declining by 0.5 meters per annum on an average. Soil salinity and waterlogging due to excess surface irrigation. Nutrition insecurity because of lack of crop diversification Decrease in biodiversity Economically riskier for farmers.

4.How can the issues of monoculture be addressed- Limit Punjab's a non-basmati paddy area and ensure planting of only shorter-duration varieties. Direct seeding of paddy can reduce the usage of inputs. Water savings can be induced through metering of electricity. Assured government price/per-acre incentive support must be provided for crops other than paddy and wheat.

5.Crop diversification, including rotation and intercropping and the use of diverse forage plants in pastureland must be promoted. Prospective private buyers should be part of the extension effort. But change is possible only if the State works closely with the Union Government.

ENFORCING CONTRACTS KEY TO EASE OF BUSINESS

1.Enforcement of contracts is seen as the potential area for rapidly boosting India's global ranking in the World Bank's Ease of Doing Business Index.

2.**India ascended to 63rd position in 2020 from 142nd position in 2014. India's progress has seen improvement in a few parameters, mainly in resolving insolvency.** But it has remained stagnant at 163 in enforcement of contracts Enforcing contracts. indicator measures the time and cost for resolving a commercial dispute through a local first-instance court and evaluates whether each economy has promoted quality and efficiency in the court system.

3.Why does enforcing contracts matter-Rule of law and effective protection of rights promotes economic and social progress. More developed credit markets and a higher level of development overall. Rapid growth of small firms. Improves the business climate, foster innovation, attract foreign direct investment and secure tax revenues.

MUMBAI CLIMATE ACTION PLAN

1.The Brihanmumbai Municipal Corporation (BMC) is drafting a Mumbai Climate Action Plan (MCAP) to tackle climate challenges.

2.MCAP is a comprehensive roadmap outlining specific activities to reduce emissions and meet the goals of the Paris Agreement. It was drafted with the technical support from World Resources

Eastern Province as well as the southern cities of Najran and Jazan.

Taliban fighters have advanced deep into Afghanistan's holdout Panjshir Valley, with resistance fighters saying they are keeping the Islamists at bay but analysts warned that they are struggling. Following their lightning fast rout of Afghanistan's Army last month, the Taliban are seeking to crush resistance forces defending the Panjshir Valley.

Institute India (WRI India).

3.Need for a climate plan-Weather events study on Mumbai's vulnerability assessment says Mumbai will face rise in temperature & extreme rain leading to floods. **Recent IPCC report predicts that Mumbai will face sea rise of 0.1m to 0.3m in next three decades.** By 2050, Mumbai will see a 25% increase in the intensity of flash floods. This will affect 2-3 million people living within 1 km from the coastline. The plan also comes as part of the C40 compliance process, as Mumbai joined C40 Cities group in December 2020.

4.GHG emissions Mumbai's greenhouse gas (GHG) emission was 34.3 million tonnes in 2019. Of this, 71% came from the energy sector which is mainly based on coal. 24% is from transport, and the 5% is from solid waste management.

5.MCAP mandate-Reduction of GHG emission by sectors. Consumption patterns, for the near term (2030), medium term (2040) and long-term (2050). Vulnerability assessment. Increasing community resilience capacities in vulnerable neighborhoods. Building climate resilient infrastructure. Nurturing robust natural systems to better adapt to climate risks.