

# **DAILY CURRENT** AFFAIRS (DCA)

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# INDIA AND NEPAL'S BORDER ISSUE

#### **Context**

 Nepal's announcement of printing the new Rs 100 currency note featuring Indian territories, has reignited discourse over border disputes with India.

# **Background**

- The territorial dispute is about a 372-sq-km area that includes Limpiyadhura, Lipulekh, and Kalapani at the India-Nepal-China trijunction in Uttarakhand's Pithoragarh district.
- In **2019**, Lipulekh, Kalapani, and Limpiyadhura had been included in India's map.
- Tensions between both the nations emerged after Nepal issued a political map in 2020, which included the same territories.

# **Controversy over Nepal-India border**

- Nepal has asserted its claim based on the Sugauli
  Treaty of 1816, signed between the East India
  Company and Guru Gajraj Mishra.
- Under the Treaty, the Kali River was marked as Nepal's western boundary with India.
- According to Nepal the east of the Kali river should begin at the source of the river which is in the mountains near Limpiyadhura.
  - While India claims the border begins at Kalapani, where the river begins.
- The Kali River has changed direction over the years, causing confusion in defining the border.



# **Susta Border dispute**

- Susta is a disputed territory between Nepal and India. It is administered by India as part of West Champaran district of Bihar.
- Nepal claims the area a part of West Nawalparasi
  District under Susta rural municipality, alleging
  that over 14,860 hectares of Nepali land in Susta
  has been encroached upon by India.

### **India and Nepal Relations**

- Nepal is important for India in the context of its overall strategic interests in the region. There is an age-old 'roti beti' relationship, which refers to cross-border marriages between people of the two countries.
- Shared Border: The country shares a border of over 1,850 km with five Indian states -Sikkim, West Bengal, Bihar, Uttar Pradesh and Uttarakhand.
  - Land-locked Nepal relies heavily on India for the transportation of goods and services and access to the sea is through India.
- The India-Nepal Treaty of Peace and Friendship: Signed in 1950, it forms the bedrock of the special relations that exist between India and Nepal.
  - Nepalese citizens avail facilities and opportunities on par with Indian citizens in accordance with the provisions of the Treaty.
  - Nearly 8 million Nepalese citizens live and work in India.
- Defense Cooperation: India has been assisting the Nepal Army (NA) in its modernisation by supplying equipment and providing training.
  - The 'Indo-Nepal Battalion-level Joint Military Exercise SURYA KIRAN' is conducted alternately in India and in Nepal.
  - The Gorkha regiments of the Indian Army are raised partly by recruitment from hill districts of Nepal.
- Connectivity and Development Partnership:
   India has been assisting Nepal in development of border infrastructure through upgradation of 10 roads in the Terai area; development of crossborder rail links at Jogbani-Biratnagar, Jaynagar-Bardibas; and establishment of Integrated Check Posts at Birgunj, Biratnagar, Bhairahawa, and Nepalgunj.
- Energy Cooperation: India and Nepal have had a Power Exchange Agreement since 1971 for meeting the power requirements in the border areas of the two countries.
  - An Agreement on 'Electric Power Trade, Cross-border Transmission Interconnection and Grid Connectivity' between India and Nepal was signed in 2014.
- Trade and Economic: India remains Nepal's largest trade partner, with bilateral trade crossing US\$ 7 billion in FY 2019-20.



- India's export to Nepal has grown over 8 times in the past 10 years while exports from Nepal have almost doubled.
- Nepal is India's 11th largest export destination, up from 28th position in 2014.
- In FY 2021-22, it constituted 2.34% of India's exports. The exports from India constitute almost 22% of Nepal's GDP.
- Mahakali River bridge: Recently, a MoU was signed between India and Nepal for the construction of a motorable bridge across the Mahakali River connecting Dharchula (India) with Darchula (Nepal), under Indian grant assistance.
- Operation Maitri & post-earthquake reconstruction assistance: In the wake of the 2015 earthquake in Nepal, Gol was the first responder and carried out its largest disaster relief operation abroad (Operation Maitri).

# Issues between India & Nepal

- Treaty of Peace and Friendship of 1950: On 31 July 1950, India and Nepal signed a treaty of peace and friendship in an effort to "strengthen and develop these ties and to perpetuate peace between the two countries".
  - As time passed, Nepal believed the treaty was "incompatible with national self-respect".
- Madhesi Issue: India's entrenched interests in Nepal suffered a setback in 2015, when a blockade at the borders ensued following protests by Madhesis and some other ethnic groups against marginalization of their interests in the newly-passed Nepalese Constitution.
- Chinese Interference: China's involvement in Nepal's infrastructure projects through its Belt and Road Initiative poses a threat to Nepal's role as a buffer state between India and China.
- Security challenges with Porous borders:
  The porous and poorly guarded border between India and Nepal allows terrorist groups to exploit it for smuggling weapons, ammunition, trained members and fake currency, which poses a significant security risk to India.

# **Way Ahead**

 India-Nepal has a long history of cultural connections. Nepal is important for India's economic and strategic interests. Having a friendly and supportive Nepal will serve as a buffer between India and an assertive China.  To manage border disputes both parties should explore realistic solutions. The successful boundary dispute resolution between India and Bangladesh can serve as a model for the way forward.

Source: IE

# **FUNCTIONING OF CBI**

# **Context**

• The Supreme Court has rejected the Centre's contention that it has no authority over the Central Bureau of Investigation (CBI).

### **Background**

- The Supreme court was dealing with a suit filed by the state of West Bengal under Article 131 of the constitution, accusing the Union government of "interfering" in cases originating within the state's jurisdiction by unilaterally authorizing the CBI to probe them.
- West Bengal said the Centre continues to employ the CBI despite withdrawal of general consent to CBI investigations within its territory under Section
   6 of the Delhi Special Police Establishment (DSPE) Act, 1946.

### Central Bureau of Investigation (CBI)

- CBI, functioning under the Ministry of Personnel, Pension & Public Grievances, Government of India, is the premier investigating police agency in India.
- History: The CBI came into being during World War II, when the colonial government felt the need to probe cases of corruption in the War and Supply Department. A law came in 1941. It became the DSPE Act in 1946.
  - It was established by a resolution of the Ministry of Home Affairs, Government of India, in 1963.
  - The Santhanam Committee on Prevention of Corruption recommended the establishment of the CBI.
- Functions: CBI was established with a view to investigate serious crimes related to the defense of India, corruption in high places, serious fraud, cheating, and embezzlement and social crime, particularly hoarding, black marketing, and profiteering in essential commodities, having all-India and inter-state ramifications.

- It is also the nodal police agency in India that coordinates investigations on behalf of Interpol member countries.
- Jurisdiction: CBI derives power to investigate from the Delhi Special Police Establishment Act, 1946.
  - Section 2 of the Act vests DSPE with jurisdiction to investigate offenses in the Union Territories only.
  - The jurisdiction can be extended by the Central Government to other areas including Railway areas and States under **Section 5(1)** of the Act, provided the State Government accords consent under Section 6 of the Act.

# How many types of consent are there for the CBI?

- There are two types of consent for a probe by the CBI. These are: general and specific.
- When a state gives a general consent to the CBI for probing a case, the agency is not required to seek fresh permission every time it enters that state in connection with investigation or for every case
- Specific Consent: When a general consent is withdrawn, CBI needs to seek case-wise consent for investigation from the concerned state government.
  - If specific consent is not granted, the CBI officials will not have the power of police personnel when they enter that state.

#### Issues in functioning of CBI

- Legislative Problems: The conduct or continuance of investigation into offenses committed within the territory of a state, consent of the state is required which most of the time is delayed or even denied.
- Political Issues: In 2013, the Supreme Court described the CBI as "a caged parrot speaking in its master's voice" (Politicization of CBI).
  - The observation was made in the context of government interference in the functioning of the CBI in its investigation of the coal blocks allocation cases.
- **Transparency Issues:** The CBI is exempted from the purview of the Right to Information (RTI) Act, 2005.
- Overlapping Functions: There is an overlap in jurisdictions of Central Vigilance Commission (CVC), CBI and Lokpal in certain cases leading to problems.

# **Way Ahead**

- The role, jurisdiction and legal powers of the CBI need to be clearly laid down. It will give it goal clarity, role clarity, autonomy in all spheres and an image makeover as an independent autonomous statutory body.
- The Second Administrative Reforms
   Commission (2007) also suggested that "a new
   law should be enacted to govern the working of
   the CBI".
- The 19th and 24th reports of the parliamentary standing committees (2007 and 2008) recommended that "the need of the hour is to strengthen the CBI in terms of legal mandate, infrastructure and resources".

#### Source: TH

# MONITORING OF URBAN HEAT ISLANDS

#### **Context**

 The role of tech is in providing data-driven insights into the nature and intensity of heat stress in urban heat islands.

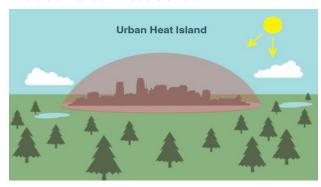
# Tech Innovations for Monitoring Weather and Heat Risks

- In India, several tech innovations have enhanced weather and heat risk monitoring.
  - There is the soft infrastructure of remote sensing satellites which provide data for tracking weather patterns, land surface temperatures and urban heat islands.
  - Hard infrastructure sensors are deployed in cities to gather real-time data on several parameters like temperature, humidity, precipitation and air quality.
- Challenges: India's tech adoption in weather and heat risk monitoring is improving but is not at par with other developed countries.
  - The leading Indian cities have seven to eight India Meteorological Development weather stations on an average, a comparable city like San Francisco would have more than 100 weather monitoring stations.
  - Data: India focuses more on water risk and security and hence have more granular data on precipitation, while heat is not a consistent part of the monitoring process.



In developed economies, weather tracking is done by a variety of actors, from academic and research institutions to government bodies to the private sector. All of this rich data provides a much more nuanced understanding of scenarios.

#### What is an Urban Heat Island?



- An Urban Heat Island (UHI) is an area in which the temperature is higher than in surrounding rural areas due to human activities and infrastructure.
- Urban heat islands could lead to temperature differences of up to six degrees centigrade within a given area or neighbourhood.
- Urban heat islands result from complex interactions between built environments, natural factors, and human activities.

# **Factors Responsible for Urban Heat Islands**

- Built Environment: The materials used in urban construction, such as concrete and asphalt, absorb and retain heat, raising local temperatures.
- Reduced Vegetation: Urban areas typically have fewer trees and green spaces compared to rural areas, which reduces the cooling effect of shade and transpiration.
- Human Activities: Activities like transportation, industry, and energy consumption release heat into the environment, further elevating temperatures.
- Altered Surface Characteristics: Urbanization often involves replacing natural surfaces with artificial ones, which alters the surface reflectivity (albedo) and thermal properties, contributing to increased heat absorption.
- **Ecological Factors:** According to a 2014 Indian Institute of Science report, the ideal tree-human ratio should be seven trees for every person. The

lack of trees increases the risk of exposure to higher temperatures.

- In Indian cities there are places with such poor density of trees as one tree for 50 people.
- Also the lack of water bodies can add to the heat effect.

#### **Concerns**

- Health Risks: Elevated temperatures in urban areas lead to heat-related illnesses such as heat exhaustion and heatstroke, particularly among vulnerable populations like the elderly, children, and individuals with pre-existing health conditions.
- **Energy Consumption:** Higher temperatures in urban areas lead to increased demand for cooling, which escalates energy consumption and associated greenhouse gas emissions.
- **Water Management:** UHIs disrupt local water cycles by altering evaporation rates and reducing groundwater recharge.
- **Social Inequity:** Vulnerable populations, including low-income communities and people living in inadequate housing, are often disproportionately affected by UHIs due to limited access to cooling resources and healthcare services.

# Suggestions

- Increasing Vegetation: Planting trees and creating green spaces can help reduce the urban heat island effect by providing shade and evaporative cooling.
- Cool Roofs: Using materials with high solar reflectance on roofs can reduce heat absorption and lower surface temperatures. White or reflective roofing materials can significantly decrease the amount of heat absorbed by buildings.
- Urban Planning and Design: Incorporating UHI
  mitigation strategies into urban planning and
  design can help create cooler and more livable
  cities.
  - This includes designing streetscapes with wider sidewalks, shade structures, and strategic placement of buildings to maximize shade and airflow.
- Water Bodies and Fountains: Incorporating water bodies such as ponds, lakes, and fountains into urban areas can help cool the surrounding environment through evaporative cooling and creating microclimates.



• Community Engagement and Education: Educating residents about the urban heat island effect and ways to mitigate it can foster community involvement in UHI reduction efforts.

# **Way Ahead**

- The role of tech is in providing data-driven insights into the nature and intensity of heat stress, providing early warning, and at the mitigation end look at the larger gamut of materials and coming up with 'cooler' materials.
- But more importantly, the urban heat islands issue is an urban design and development issue, which needs to be looked at from a bigger lens of economic policy, city management and sustainable living in cities.

Source: IE

# **WORLD MIGRATION REPORT 2024**

#### **Context**

- The International Organisation for Migration (IOM) has released its World Migration Report 2024.
  - Since 2000, IOM has been producing its flagship world migration reports every two years.

# **Findings**

- International remittances surged by 650 percent, from USD 128 billion to USD 831 billion between 2000 and 2022.
  - Migrant remittances surpass foreign direct investment in boosting the GDP of developing nations.
- In 2022, India, Mexico, China, the Philippines and France were the top five remittance recipient countries.
- India received over USD 111 billion in remittances in 2022, the largest in the world, becoming the first country to reach and even surpass the USD 100 billion mark.
  - India was the top country receiving remittances in 2010, 2015, and 2020.
  - India is also the origin of the largest number of international migrants in the world, with large diasporas living in countries such as the United Arab Emirates, the United States and Saudi Arabia.

- Pakistan and Bangladesh were the sixth and eighth largest international remittance recipients in 2022.
- Largest Regional Inflow of Remittance: Southern Asia receives some of the largest inflows of remittances globally.
  - Three countries in Southern Asia India,
     Pakistan and Bangladesh, rank among the
     top ten recipients of international remittances
     in the world, underscoring the significance of
     labour migration from the subregion.
- Reasons for Migration: Political or economic instability as well as climate change and other disasters.
  - In 2022, there were 117 million displaced people in the world, and 71.2 million internally displaced people.
  - The number of asylum-seekers has risen more than **30 percent since 2020.**
- Destination Countries: Migrants continue to comprise high proportions of the total populations in many Gulf Cooperation Council (GCC) States.
  - In the United Arab Emirates, Kuwait and Qatar, migrants made up 88 percent, nearly 73 and 77 percent of the national populations, respectively.
  - Most migrants work in sectors such as construction, hospitality, security, domestic work and retail.
- Mobile Students: Countries in Asia are the origins of the largest number of internationally mobile students in the world.
  - In 2021, more than one million internationally mobile students were from **China** and the **US** is the largest destination country for international mobile students, followed by the UK, Australia, Germanyand Canada.
- Concerns: Migrant workers continue to face financial exploitation, excessive financial debt due to migration costs, xenophobia and workplace abuses.
  - The impact of the pandemic has been severe on both internal and international Indian emigrant workers, particularly low-skilled emigrants on short-term contracts.
  - Loss of jobs along with wage theft and lack of social security during the pandemic has plunged many Indian migrants into deep debt and insecurity.

# **Factors Responsible for Global Displacement**

- Conflict and War: Armed conflict and war are primary drivers of displacement, forcing millions of people to flee their homes to seek safety in other regions or countries.
  - Ongoing conflicts in countries like Ukraine, Israel, Iraq, Syria, Yemen, South Sudan, and Afghanistan have led to significant displacement.
- Human Rights Violations: Persecution based on ethnicity, religion, political beliefs, or other factors forces individuals and communities to flee their homes.
- Natural Disasters: Floods, hurricanes, earthquakes, and droughts displaced populations, either temporarily or permanently.
  - Climate change is exacerbating the frequency and intensity of some of these disasters, leading to more displacement.
- **Economic Hardship:** Economic instability, poverty, lack of job opportunities, and inequality compel people to leave their homes in search of better economic prospects elsewhere.
- Ethnic and Religious Conflict: Tensions between different ethnic or religious groups lead to violence and displacement, particularly in areas where these identities are deeply entrenched and where there's a history of conflict.
- Discrimination and Marginalization:
  Discrimination based on factors such as ethnicity, race, gender, or sexual orientation lead to marginalization and exclusion, forcing people to leave their homes in search of acceptance and safety elsewhere.

# **Challenges Faced by Migrants:**

- Legal and Administrative Hurdles: Migrants face legal barriers and administrative hurdles related to obtaining visas, residency permits, or asylum status in their destination countries.
- Language and Cultural Barriers: Communication barriers make it difficult to access services, find employment, or integrate into local communities.
- Economic Challenges: Finding employment and economic stability in a new country can be challenging for migrants, especially if they lack formal education, job skills, or legal authorization to work.

- Social Exclusion and Discrimination: Migrants encounter discrimination, prejudice, and social exclusion in their destination countries due to their nationality, ethnicity, religion, or immigration status.
- Mental Health Issues: Migrants experience psychological distress, trauma, and mental health issues due to the stress of displacement, separation from family and support networks, experiences of violence or persecution, and uncertainty about their future.
- **Exploitation:** Migrants, especially those in irregular or undocumented status, are vulnerable to exploitation, human trafficking, and abuse by smugglers, traffickers, employers, or criminal networks.
- Housing and Shelter: Migrants often struggle
  to find affordable and safe housing in their
  destination countries, especially in urban areas
  where housing shortages and high rents are
  common.
  - Many end up living in overcrowded and substandard conditions or are at risk of homelessness.
- Lack of Legal Protection: Migrants, particularly asylum seekers and refugees, face violations of their human rights, including detention, deportation, arbitrary arrest, or denial of due process.
  - They also lack access to legal representation and advocacy to defend their rights and seek justice.

### **Suggestions**

- Implement policies and programmes for refugees and migrants that promote their social integration, their participation in society and reduce anti-migrant sentiment and discrimination.
- Ensure that migrant policies recognize and address the social determinants of mental health and prioritize basic needs, including food, housing, safety, and education or employment.
- Strengthen the capacity of health care workers to assess and treat mental health conditions among refugees and migrants from diverse cultural backgrounds.
- Safeguard the human rights of all refugees and migrants regardless of legal status by strengthening national and international policies and criminal justice measures that protect migrants from discrimination and violence.

# **International Organization for Migration (IOM)**

- It is part of the United Nations System as the leading inter-governmental organization promoting humane and orderly migration for the benefit of all since 1951.
- It has **175 member states** and a presence in 171 countries.
- The organization collaborates with governmental, intergovernmental and nongovernmental partners to improve the resilience of people on the move, particularly those in situations of vulnerability.
- It is headquartered in **Geneva**, **Switzerland**.

Source: TH

# NEWS IN SHORT

# **16TH FINANCE COMMISSION**

# **Context**

 The 16th Finance Commission invited suggestions from the general public, institutions and organisations on relevant issues for it and those related to its terms of reference.

# **About Finance Commission**

- Under Article 280 of the Constitution, the President of India is required to constitute a Finance Commission at an interval of five years or earlier.
- **Members:** It has a **chairman and four members** appointed by the President.
- Function: It determines the method and formula for distributing the tax proceeds between the Centre and states, and among the states as per the constitutional arrangement and present requirements.
- **Significance:** The recommendations of the Finance Commission are important in determining the fiscal relations between the central and state governments.
  - The idea is to ensure a fair and equitable distribution of financial resources.

#### **16th Finance Commission**

 The advance cell for the 16th Finance Commission was established in 2022.

- Arvind Panagariya is appointed as the Chairman of Sixteenth Finance Commission
- It shall make recommendations as to the following matters:
  - The distribution between the Union and the States of the net proceeds of taxes and the allocation between the States of the respective shares of such proceeds;
  - The principles which should govern the grants-in-aid of the revenues of the States out of the Consolidated Fund of India and
  - The measures needed to augment the Consolidated Fund of a State to supplement the resources of the Panchayats and Municipalities in the State on the basis of the recommendations made by the Finance Commission of the State.

Source: ET

# **ORANGUTAN DIPLOMACY**

#### Context

 Malaysia intends to gift orangutans to palm oilpurchasing countries as part of an initiative similar to China's panda diplomacy.

### **Orangutan**

- Characteristics: Orangutans are the largest arboreal mammal, spending most of their time in trees.
  - They are the closest living relatives of humans and they share 96.4% of Human genes and are highly intelligent creatures.
- There are three species of Orangutan the Bornean, Sumatran and Tapanuli which differ a little in appearance and behavior.
- **Eating habitats:** Orangutans mainly eat fruits, such as mangoes, lychees and figs, but they also feed on young leaves, flowers, insects, and even small mammals.
- Habitat and Distribution: They can occur up to 1,500m above sea level, most are found in lowland areas and prefer forests in river valleys or floodplains.
  - These great apes are only found in the wild on the islands of Borneo and Sumatra.
- **IUCN status:** All three orangutan species are **critically endangered.**



### Palm Oil

- It's an edible vegetable oil that comes from the fruit of oil palm trees, having the scientific name Elaeis guineensis.
- The oil palm tree is native to West and Central Africa. It also grows extensively in Malaysia and Indonesia.
- Palm oil, obtained from the fruits, is used in making soaps, cosmetics, candles, biofuels, and lubricating greases and in processing tinplate and coating iron plates.
- Palm kernel oil, from the seeds, is used in manufacturing such edible products as margarine, ice cream, chocolate confections, cookies, and bread, as well as many pharmaceuticals.

Source: TH

# PHASE II TRIALS OF TB VACCINE MTBVAC

# **Context**

 The Central Drug Standard Control Organisation's (CDSCO) has approved a proposal to conduct the phase II clinical trial of the Mycobacterium Tuberculosis (Live Attenuated) Vaccine.

#### **About**

- MTBVAC is derived from a genetically modified form of the pathogen isolated from humans Mycobacterium tuberculosis which contains all the antigens present in strains that infect humans.
- MTBVAC is being developed for two purposes;
  - As a more effective and potentially longerlasting vaccine than BCG for newborn children, and
  - For the prevention of TB in adults and adolescents, for whom there is currently no effective vaccine.

- The only vaccine in use today, BCG [Bacillus Calmette and Guérin], is an attenuated variant of the bovine TB pathogen.
  - It is more than a hundred years old and has a very limited effect on pulmonary tuberculosis.

### What is Tuberculosis?

- Tuberculosis (TB) is an infectious disease that most often affects the lungs and is caused by the bacteria Mycobacterium tuberculosis.
- It spreads through the air when infected people cough, sneeze or spit.
- **TB can manifest in two forms:** Latent TB infection and active TB disease.
  - In latent TB infection, the bacteria are present in the body, but the immune system keeps them in check, and the person does not exhibit symptoms.
  - However, the bacteria can become active later, leading to active TB disease, which is characterized by symptoms such as persistent cough, chest pain, weight loss, fatigue, and fever.
- **Symptoms:** prolonged cough (sometimes with blood), chest pain, weakness, fatigue, weight loss, fever, night sweats.
  - The symptoms people get depend on where in the body TB becomes active.
     While TB usually affects the lungs, it also affects the kidneys, brain, spine and skin.
- Treatment: Tuberculosis is preventable and curable.
  - Tuberculosis disease is treated with antibiotics.
  - TB Vaccine: The Bacillus Calmette-Guérin (BCG) vaccine remains the only licensed vaccine against TB; it provides moderate protection against severe forms of TB (TB meningitis) in infants and young children.

Source: TH

# **WORLD THALASSEMIA DAY**

### **Context**

 Every year, World Thalassemia Day is observed on May 8 to raise awareness about thalassemia.

### **About**

• It was launched by the **Thalassemia International Federation**.

- The theme of World Thalassemia Day 2024 is "Empowering Lives, Embracing Progress: Equitable and Accessible Thalassemia Treatment for All."
- Thalassemia: It is an inherited genetic hemoglobinopathy, a group of disorders that lead to defective production of haemoglobin synthesis in the body.
  - This results in **low production of red blood** cells and a lack of oxygenated blood supply
     to the body parts.
- Thalassemia is mainly classified into two types: Alpha-thalassemia and Beta-thalassemia.
- **Symptoms:** Anemia, fatigue, enlarged liver and spleen, growth impairment, skeletal deformities, leg ulcers and infections.
- **Risk Group:** Anybody can develop the disease, but those with a family history have a higher risk.
  - It is seen in high frequency in parts of Africa, the Mediterranean region, the Middle East, and Asia. It is also found in malaria-endemic areas.
- Treatment: Regular blood transfusions are often necessary for individuals with severe forms of thalassemia to maintain adequate levels of hemoglobin and red blood cells.
  - For eligible patients, a bone marrow transplant (also called hematopoietic stem cell transplantation) can be a curative treatment for thalassemia.

Source: IE

# WILFUL DEFAULTER

#### **Context**

 Recently, the Bombay High Court banned the Public Sector Banks (PSBs) from seeking Lookout Circulars (LOCs) against Wilful Defaulters.

# **About the Wilful Defaulter**

- As per the RBI guidelines, a 'wilful default' is deemed to have occurred if the borrower has defaulted in meeting its payment/repayment obligations to the lender, even when it has the capacity to honour the said obligations.
- RBI has broadened the definition of wilful default, and called for a review by the bank within six months of an account being declared as a non-performing asset.

- A wilful defaulter is someone who, as a borrower or guarantor, has deliberately defaulted on their financial obligations, with an outstanding amount of Rs 25 lakh or more.
- A large defaulter is a borrower whose outstanding balance is Rs 1 crore or more, and their account has been classified as doubtful or a loss.
- Commercial lenders like Banks and NBFCs have legal powers to classify certain defaulted borrowers as wilful defaulters.

#### Laws dealing with Wilful Defaulters

- The SARFAESI Act of 2002 stipulates that if a borrower does not furnish asset information and the lender does not take possession of the mortgaged property within 30 days, a threemonth penalty is now applicable.
- The Fugitive Economic Offenders Act of 2018, legal framework introduced in India to deal with individuals who have committed economic offenses and have fled the country to avoid facing prosecution.

Source: IE

# STATUS OF MARKET AND NON MARKET ECONOMY

#### Context

Recently, Vietnam has pushed to change its 'non-market economy' classification to 'market economy', in a bid to avoid high taxes imposed by the US on goods imported from the Southeast Asian nation.

### 'Market Economy' Status

- It is an economic system in which economic decisions and the pricing of goods and services are guided by the interactions of a country's individual citizens and businesses.
- In a market economy, the laws of supply and demand dictate the production of goods and services, and the prices are determined using the same principle.
- Market economies work using the driving principle that supply and demand are the best determinants of what is right for a nation's wellbeing.
  - It leads to competition, which allows for innovation and diversity.

# 'Non-Market Economy' Status

- A non-market economy is a type of economic system where the government controls the allocation of resources, price and output decisions.
- The US designates a country as a nonmarket economy based on several factors, including:
  - If the country's currency is convertible;
  - If wage rates are determined by free bargaining between labour and management;
  - If joint ventures or other foreign investment are allowed;
  - Whether the means of production are owned by the state; and
  - If the state controls the allocation of resources and price and output decisions.
  - Other factors like human rights are also considered.
- It allows the US to impose 'anti-dumping' duties on goods imported from designated countries.
  - Anti-dumping duties essentially compensate for the difference between the imported good's export price and their normal value.

Source: IE

# WIDAL TEST FOR TYPHOID

#### In News

 Recently, it has been observed in India, clinicians use the Widal test extensively to diagnose typhoid in both public and private sectors.

#### **About Widal Test**

- It is named after its inventor, Georges-Fernand Widal.
- It is done to detect the presence of serum agglutinins or antibodies (H and O) in individuals who have typhoid and paratyphoid fever.
- It's a point-of-care test and doesn't need special skills or infrastructure.
- The aim of this test is to analyse infection caused by contaminated food and beverages.
- **Issues**: Widal Test which is widely followed is not a reliable test for typhoid.

 The test's propensity for erroneous results is obfuscating India's typhoid burden, increasing expenses, and risking more antimicrobial resistance.

# **Typhoid**

- Typhoid fever is a life-threatening infection caused by the **bacterium Salmonella Typhi**.
  - Salmonella Typhi lives only in humans.
- It is also known as enteric fever.
- It is usually spread through contaminated food or water.
- Causes: Lack access to safe drinking water or adequate sanitation, urbanization and climate change, antibiotic resistance.
- **Symptoms:** It presents with a high fever, stomach pain, weakness, and other symptoms like nausea, vomiting, diarrhoea or constipation, and a rash.
- Threat: If left untreated, typhoid can be life-threatening. Per the World Health Organisation,
   90 lakh people are diagnosed worldwide with typhoid every year and 1.1 lakh die of it.
- **Treatment**: Typhoid fever can be treated with antibiotics although increasing resistance to different types of antibiotics is making treatment more complicated.

Source:TH

# BORDER ROADS ORGANISATION (BRO)

#### In News

 The Border Roads Organisation (BRO) celebrated its 65th Raising Day.

# **About Border Roads Organisation (BRO)**

- It was raised with just two projects in 1960 Project Tusker (now Vartak) in the East and
   Project Beacon in the North.
- In order to ensure coordination and expeditious execution of projects, the Government of India set up the Border Roads Development Board (BRDB) with the Prime Minister as Chairman of the Board and Defence Minister as Deputy Chairman.
- The BRO has today become a vibrant organisation with 18 projects operating in 11 States and three Union Territories.

- Officers and personnel from the General Reserve Engineer Force (GREF) form the parent cadre of the BRO.
- The BRO executes road construction and maintenance works at altitude ranging from 9,000 ft up to 19,000 ft along the Northern and Western frontiers, primarily to meet the strategic requirements of the Armed Forces.
- The BRO has been at the forefront of promoting gender equality and inclusivity, offering key roles and opportunities to women. Officers like Col Ponung Doming are leading critical projects in Eastern Ladakh.
- Recent and upcoming Projects: In 2023-24, the BRO completed a total of 125 infrastructure projects worth Rs 3,611 crore.
  - This includes the construction of Sela Tunnel in Arunachal Pradesh on Balipara-Chardwar-Tawang Road.
  - The BRO will soon commence the construction of the 4.10-km long Shinkun La Tunnel. Once completed, this tunnel will become the world's highest tunnel at 15,800 ft by passing Mila Tunnel in China at 15,590 ft.

Source:PIB

