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CII URGES CENTRE TO STICK TO FISCAL DEFICIT TARGET

Context

- The Confederation of Indian Industry (CII) has suggested the government stick to the fiscal deficit target of **4.9%** of GDP for 2024-25 and **4.5%** for 2025-26.

What is the fiscal deficit?

- Fiscal Deficit is defined as excess of total budget expenditure (revenue and capital) over total budget receipts (revenue and capital) excluding borrowings during a fiscal year.

- **Fiscal Deficit** = Total Expenditure – (Revenue Receipts + Non-Debt Creating Capital Receipts).

> **National Debt**
> - The fiscal deficit is different from the national debt.
> - The national debt is the total amount of money that the government of a country owes its lenders at a particular point in time.
> - It is usually the amount of debt that a government has accumulated over many years of running fiscal deficits and borrowing to bridge the deficits.

Implications of fiscal deficit

- **Inflationary Pressure:** Persistently high fiscal deficits lead to inflation as governments resort to central bank-issued money to finance the deficit.

- **Crowding Out effect:** When the government borrows a large portion of available funds from financial markets to finance its deficit, it crowds out private investment with reduced access to credit for businesses and individuals.

- **Reduced Fiscal Space:** A high fiscal deficit limits the government's ability to respond to economic shocks or crises.

- **Difficulty in borrowing:** As a government's finances worsen, demand for the government's bonds begins to drop, forcing the government to offer to pay a higher interest rate to lenders.

Benefits of lower fiscal deficit

- **Improved Credit Ratings:** Consistent deficit reduction enhances international credit ratings, lowering borrowing costs in global markets.

- **Reduced Debt Servicing:** Less spending on interest payments frees funds for development projects like infrastructure, education, and healthcare.

- **Improved Balance of Payments:** Lower reliance on foreign borrowing stabilizes the exchange rate and current account.

- **Enhanced Investor Confidence:** Signals fiscal discipline, attracting greater foreign and domestic investments.

CII's Recommendations for Fiscal Prudence

- **State-Level Fiscal Stability Reporting:** CII suggests that States should adopt fiscal stability reporting systems to regularly evaluate their financial health.

- **State Borrowing and Guarantees:** Following the 12th Finance Commission's recommendations, States can borrow directly from markets.

  - However, State Public Sector Enterprises (PSEs) borrowing on State guarantees can adversely affect the fiscal health of States. CII has stressed the importance of monitoring these guarantees to prevent fiscal slippages.

- **Credit Rating System for States:** An independent and transparent credit rating system can incentivize States to maintain fiscal discipline.

Way Ahead

- There is a need to follow the recommendations of the **NK Singh committee, 2017** which proposed a draft Debt Management and Fiscal Responsibility Bill, 2017.

- **Incentivizing Financial Savings:** Promoting **higher household financial savings** through tax incentives on financial products, improving returns on long-term savings schemes, and enhancing financial literacy.

- **Infrastructure Finance Reforms:** Improving mechanisms for financing infrastructure projects by involving the private sector through public-private partnerships (PPP), infrastructure bonds, and development of finance institutions.

> **NK Singh committee recommendation**
> - **Debt to GDP ratio:** The Committee suggested using debt as the primary target for fiscal policy. A debt to GDP ratio of **60%** should be targeted with a **40%** limit for the center and **20%** limit for the states by FY23.
> - **The fiscal deficit to GDP ratio** of **2.5%** by FY23.
> - **Fiscal Council:** The Committee proposed to create an autonomous Fiscal Council with a Chairperson and two members appointed by the center. The role of the Council would include:

- ◆ Preparing multi-year fiscal forecasts,
- ◆ Recommending changes to the fiscal strategy,
- ◆ Improving quality of fiscal data,
- ◆ Advising the government if conditions exist to deviate from the fiscal target.
- **Deviations:** The Committee suggested that grounds in which the government can deviate from the targets should be clearly specified, and the government should not be allowed to notify other circumstances.
- **Debt trajectory for individual states:** The Committee recommended that the Finance Commission should be asked to recommend the debt trajectory for individual states.
- This should be based on their track record of fiscal prudence and health.

Source: TH

NAVIGATING INDIA'S SKILL LANDSCAPE

Context

- India faces a significant challenge in bridging the gap between the skills of its workforce and the demands of the industry despite a comprehensive institutional and policy framework for training and skilling.

India's Workforce Potential

- India has a significant proportion of its population under the age of 35, with the **working-age population (15-59 years)** expected to grow from **62% to 68% by 2030.**
- The **India Skill Report 2023** highlights a promising employability rate of 48% among Indian graduates in *Artificial Intelligence (AI) and Machine Learning (ML)* roles. It indicates a robust talent pool in **cutting-edge technology sectors.**

Need/Importance of Skilling in India

- **Bridging the Employment Gap**: According to the **Economic Survey 2023-24**, India needs to create 78.5 lakh new jobs annually in the non-farm sector until 2030 to meet the demands of its rising workforce.
- **Enhancing Employability:** The Chief Economic Advisor recently noted that **only 51% of India's graduates** are employable. It underscores the need for skilling initiatives that align educational outcomes with industry needs.

- **Low Reach and Quality of Training Programs:** According to the **Periodic Labour Force Survey 2022-23**, only 21% of Indian youth aged 15-29 years have received vocational or technical training, with a mere 4.4% having received formal vocational training.
- **Adapting to Industry 4.0:** It necessitates a workforce equipped with new-age skills that can cater the **needs of Industry 4.0** such as *artificial intelligence, robotics, the Internet of Things, and big data* into manufacturing processes.
  - ◆ Over two-thirds of Indian manufacturers are expected to embrace digital transformation by 2025.
  - ◆ However, only 1.5% of Indian engineers currently possess the skills required for these new-age jobs.
- **Supporting Rural Development:** With a significant portion of the population residing in rural areas, providing **vocational training** can help reduce migration to urban centers and support local economies.

Leveraging Workforce To Meet Global Skill Standards

- **International Collaborations:** India is partnering with countries like Australia, the UAE, and the UK to recognize and align its skill standards with global benchmarks.
  - ◆ These collaborations help in creating a workforce that is globally competitive.
- **Skill India International Centers (SIIC):** These centers aim to provide training that meets international standards, ensuring that Indian workers are equipped with the skills needed for global job markets.
- **Digital Platforms**: The launch of the **Skill India Digital platform** aims to integrate skilling, education, employment, and entrepreneurship, making it easier for individuals to acquire and upgrade their skills.

Institutional and Policy Frameworks Related to Skilling in India

- **National Policy on Skill Development and Entrepreneurship:** It provides an **umbrella framework** for all skilling activities across the country, aligning them to common standards and linking them with demand centers.
  - ◆ It emphasizes the need for a skilled workforce to drive economic growth and social development.

- **National Skill Development Mission:** It aims to create convergence across sectors and States in terms of skill training activities.
    - It focuses on scaling up skill training efforts to meet the demands of employers and drive economic growth.
    - It includes various components such as institutional mechanisms, mission strategy, and financing.
- **Sector Skill Councils** (SSCs): It has been established to ensure industry-relevant skills.
- **Pradhan Mantri Kaushal Vikas Yojana (PMKVY):** It is a flagship scheme under the **Ministry of Skill Development and Entrepreneurship.** It aims to enable a large number of Indian youth to take up **industry-relevant skill training**.
    - It provides short-term training, recognition of prior learning, and special projects to cater to the diverse skilling needs of the country.
    - It focuses on providing training in **new-age skills and re-skilling existing workers.**
- **Skill India Digital Hub Platform:** It incorporates various government initiatives and services such as eShram/EPFO, Udyam, DigiLocker, GatiShakti, UMANG, AgriStack, PLI Schemes, and One District One Product (ODOP), etc.

Innovative Approach

- **SAMARTH Udyog Bharat 4.0:** It aims to promote the adoption of digital technologies in industries
    - India can consider incorporating gamified and simulation-based learning modules into its skilling programs that can make learning more engaging, improve skill acquisition, and better align training content with industry needs.
        - **Gamified learning** can make the training process more engaging and enjoyable, thereby improving **knowledge retention and skill acquisition.**
        - **Simulation-Based Learning** uses virtual environments to mimic real-world scenarios, allowing learners to practice and apply skills in a safe and controlled setting.
    - The **SWAYAM and Skill India Digital Hub (SIDH)**, the two online platforms for skill education and training initiated by the Indian government, can host the **gamified and simulation training module.**

- Initiatives like the **'Skills On Wheel' program** aim to bring training opportunities directly to rural youth, enabling them to secure employment within their communities.
- Source: TH

REFORMS IN MERCHANT SHIPPING

Context

- The Government is set to introduce the **Merchant Shipping Bill, 2024** and **Coastal Shipping Bill, 2024** to reform and modernize the shipping sector, replacing outdated laws.

What is Merchant Shipping?

- Merchant shipping refers to the **commercial activity of transporting goods, passengers, or cargo** via ships across domestic and international waters.
- It forms a critical component of global trade and the maritime economy, enabling the movement of essential commodities, energy supplies, and industrial goods.

Need for reforms

- **Outdated Laws:** The **Merchant Shipping Act, 1958** and **Coasting Vessels Act, 1838** are obsolete and fail to meet contemporary needs.
- **Regulatory Gaps:** Offshore vessels (50% of Indian-flagged ships) lack oversight.
- **Seafarer Welfare:** The 1958 Act excludes Indian seafarers on foreign-flagged vessels, despite 85% of **2.8 lakh seafarers** working abroad.
- **Ease of Doing Business:** License-era provisions hinder maritime administration from becoming a regulator-cum-facilitator.
- **International Standards:** India's laws lack enabling provisions for implementing global maritime conventions.

Key Features of the Merchant Shipping Bill 2024

- **Ease of Registration:** Reduces Indian ownership requirement from 100% to **51%** to attract foreign investment.
    - Permits NRIs, OCIs, and LLPs to own and register Indian vessels.
    - Allows bareboat charter-cum-demise registration, enabling capital-deficient entrepreneurs to acquire ships gradually.
    - Provides temporary registration for vessels destined for ship recycling hubs (e.g., Alang).

- **Enlarged Scope of Vessels:** Expands the definition of 'vessels' to include Mechanised and non-mechanised crafts: submersibles, hydrofoils, barges, drones, MODUs, MOUs, etc.

  ◆ Addresses regulatory gaps for offshore vessels like work barges and accommodation barges.

- **Seafarers' Welfare:** The Bill extends welfare provisions to Indian seafarers working on foreign-flagged ships.

  ◆ It implements **Maritime Labour Convention (MLC) standards** for improved working conditions, safety, and benefits.

- **Maritime Training:** Introduces a legal framework to regulate private maritime training institutes post-liberalisation.

- **Marine Pollution Control:** The new Bill fully incorporates the IMO conventions at preventing and combating marine pollution, aligning India's maritime regulatory framework with global standards.

Steps taken by India to control marine pollution

- **India** is required to reduce the sulfur content in marine fuel from 3.5% to less than **0.5%** as part of the **International Maritime Organization's (IMO) 2020 regulation.**

- **India banned** the use of **single-use plastics** on ships in its waters.

- **Swachh Sagar portal** has been launched for waste disposal at ports.

International Efforts

- The **International Maritime Organization (IMO)** has adopted several conventions aimed at preventing and combating marine pollution, such as

- The Civil Liability Convention (CLC),

- The Convention on Limitation of Liability on Maritime Claims (LLMC),

- The Bunker Convention,

- The International Convention for the Prevention of Pollution from Ships (MARPOL), and

- The Wreck Removal Convention.

Coastal Shipping Bill 2024

- **Distinction of Regulation:** Separates technical ship regulation from commercial coastal operations.

- **Key Provisions of the Bill;**

  ◆ Licensing and permissions for coastal operations.

  ◆ Integration of inland and coastal shipping.

  ◆ Development of a coastal plan involving the Union and States.

- It aligns with the **Sagarmala program,** which emphasises the promotion of coastal shipping through initiatives like;

  ◆ Dedicated berths for coastal vessels and

  ◆ Enhanced hinterland connectivity for coastal cargo movement.

Significance of the Reforms

- **Boosting Investment:** Attracts foreign investors by easing vessel registration rules.

- **Regulatory Oversight:** Uniform regulation of mechanised and non-mechanised vessels, especially in the offshore sector.

- **Enhancing Coastal Security:** Stricter vessel regulation strengthens maritime safety post-26/11.

- **Environmental Sustainability:** Aligns with international conventions to combat marine pollution and promote sustainable practices.

Way Ahead

- **Strengthen Infrastructure:** Develop ports, hinterland connectivity, and coastal facilities under Sagarmala.

- **Skilled Workforce:** Strengthen maritime training and seafarers' welfare mechanisms.

- **Environmental Responsibility:** Promote clean fuel, reduce marine waste, and enforce pollution control measures.

Source: TH

INDIA TO FORM ANTI DRONE UNIT

In News

- A comprehensive anti-drone unit to be established, involving **Defence Ministry, MHA, DRDO, and other agencies.**

  ◆ Deployment of **laser-equipped anti-drone systems** increased interception success from 3% to 55% in Punjab.

Rising Drone Threat

- Significant increase in **drone interceptions in 2024 (260+ incidents)** compared to 110 in 2023.

- Drones mainly **used for smuggling arms and drugs**, with hotspots in Punjab, and fewer incidents in Rajasthan and Jammu.

Why are Drones a Growing Menace?

- **Accessibility and Affordability:** Drones are becoming increasingly accessible and affordable, making them attractive tools for non-state actors and criminal elements.
- **Versatility:** Their versatility allows for diverse malicious uses, from smuggling contraband and weapons to conducting surveillance and even carrying out attacks.
- **Difficult to Detect and Intercept:** Small drones are difficult to detect and intercept with traditional radar systems, posing a challenge for security agencies.

India's "Whole of Government" Approach

- **Collaboration is Key:** Tackling the drone threat requires a multi-agency approach, involving defense organizations, research institutions, and various security forces. This ensures a coordinated and comprehensive response.
- **Technology and Indigenous Development:** India is focusing on developing indigenous anti-drone technology, reducing reliance on foreign systems and strengthening self-reliance in defense.

Examples of Anti-Drone Systems

- **DRDO's Soft Kill and Hard Kill Systems:** These represent a two-pronged approach, with soft kill jamming drone communication links and hard kill using lasers to destroy them.
- **Laser-equipped anti-drone gun-mounted mechanism:** Deployment along the India-Pakistan border has shown promising results in neutralizing drone threats.
- **Counter Drone System (D4 System):** This system provides real-time detection, tracking, and neutralization capabilities, crucial for protecting critical infrastructure and public events.
- Source: IE

SMUGGLING IN INDIA - REPORT 2023-24
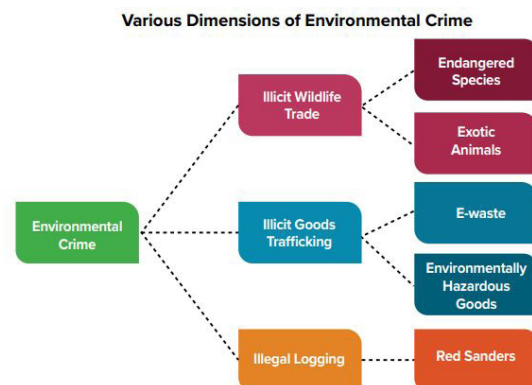
- **Syllabus: GS3/Internal Security**

Context

- The Directorate of Revenue Intelligence (DRI) has released the annual 'Smuggling in India - Report 2023-24' report.

Major Highlights

- **Cocaine trafficking** has seen a marked increase in India, particularly through direct routes from South America and via African countries.

- The agency recorded 47 cases in 2023-24 of smuggling of cocaine through the air route, against 21 cases the previous year.
- **Hydroponic marijuana** is being smuggled in from the US, Thailand and other countries.
- **Black Cocaine:** An alarming trend is the emergence of "black cocaine," a new variety of drug that is difficult to detect using standard detection methods.
  - It is chemically masked with substances like charcoal or iron oxide, creating a black powder that can evade drug-sniffing techniques.
- **Illicit Gold Imports:**
  - India has become a major destination for illicit gold imports, with gold and silver.
  - It predominantly originates from West Asia, including the UAE and Saudi Arabia, where these metals are sourced and available at lower prices.
  - Smuggling syndicates are now employing **"mules"** with diverse profiles, including foreign nationals and families, alongside insiders.
- **Porous Eastern Borders:** Smuggling through India's porous eastern borders, particularly with Bangladesh and Myanmar, has also emerged as a major concern for law enforcement agencies
  - It indicates an uptick in methamphetamine smuggling, particularly in northeastern states like Assam and Mizoram.
- **Free Trade Agreements (FTAs)** are misused by traders through misclassification of imports and fake letters.
- **Environment and Wildlife Crime:** The black-market demand for elephant tusks, continues to fuel illegal poaching.
  - Due to increasing demand in South East Asian countries, there is a potential for an increase in smuggling of star tortoise from India.
  - Peacocks, Pangolins and Leopards are hunted for the illegal trade.

Various Dimensions of Environmental Crime

Narco Trafficking Routes

- **The Death Crescent (Golden)**: It includes **Afghanistan, Iran, and Pakistan,** is a primary source of heroin trafficked into India.
    - This heroin is routed to India mainly through African and Gulf regions, in addition to traditional routes through India-Pakistan border and maritime routes.
- **The Death Triangle (Golden):** It includes the regions of **Myanmar, Laos, and Thailand,** a significant source of synthetic drugs and heroin.
    - Drugs enter India through the northeastern states, where difficult terrain, and porous borders makes trafficking easier at multiple entry points.

- **Maritime Routes**: The vast coastline of India presents opportunities for drug traffickers, cases of drugs being smuggled through concealment in shipping containers and fishing vessels have been noticed.
- **Air Routes:** It has become a potent method for smugglers due to the speed and increasing volume of international air traffic.
    - Drugs are often concealed in luggage, courier packages or ingested by carriers (known as "mules").

The Directorate of Revenue Intelligence (DRI)
- It is the premier intelligence and enforcement agency on anti-smuggling matters under the aegis of Central Board of Indirect Taxes & Customs (CBIC).
- It came into existence in **1957**.
- **Functions:**
    - Preventing and detecting cases of smuggling of narcotic drugs & psychotropic substances.
    - Gold, diamonds, precious metals, wildlife products, arms, counterfeit currency notes, antiques etc.
    - Taking punitive action against the organised crime groups.
    - It is also engaged in unearthing commercial frauds and instances of customs duty evasion.

Initiatives Taken against Illegal Drug Abuse

Global Initiatives:

- **United Nations Office on Drugs and Crime (UNODC):** The UNODC is at the forefront of the global fight against illicit drugs. The UNODC-led campaign aims to raise awareness about the dangers of drug abuse.
- **International Narcotics Control Board (INCB):** The INCB monitors the global drug situation and assesses countries' compliance with international drug control treaties.
- **Paris Pact Initiative:** This initiative focuses on combating the trafficking of Afghan opiates, which are a major source of illicit drugs globally.

Indian Initiatives:

- **Narcotic Drugs and Psychotropic Substances Act, 1985 (NDPS Act):** Comprehensive legislation provides the legal framework for drug control in India. It prohibits the production, possession, sale, and consumption of illicit drugs and prescribes penalties for violations.
- **Narcotics Control Bureau (NCB):** The NCB is the nodal agency responsible for drug law enforcement in India. It coordinates with various state and central agencies to combat drug trafficking and abuse.
- **Anti-Narcotics Task Force (ANTF):** Many states have established ANTFs to strengthen drug law enforcement at the state level.
- **National Action Plan for Drug Demand Reduction (NAPDDR):** Launched by the Ministry of Social Justice and Empowerment, this plan aims to reduce the demand for illicit drugs through prevention, treatment, rehabilitation, and awareness programs.
- **Nasha Mukt Bharat Abhiyaan:** Launched in 2020, this campaign aims to create awareness about the ill effects of drug abuse and promote a drug-free India. It focuses on community outreach, education, and rehabilitation programs.

Source: PIB

NEWS IN SHORT

EKLINGJI TEMPLE

In News

- The Eklingji Temple in Udaipur has recently implemented new rules, including a dress code and a mobile phone ban, with the stated aim of preserving the sanctity of the temple.

About Eklingji Temple

- **Dedicated Deity:** Lord Shiva, worshipped as Ekling Nath, the ruling deity of the Mewar kingdom.

- **Location:** Kailashpuri, about 22 km from Udaipur, Rajasthan.
- **Built in:** 8th century by **Bappa Rawal**, the **founder of the Mewar dynasty.**
  - Represents the spiritual and administrative power of the Mewar kings, who ruled as representatives of Lord Ekling Nath.
- **Architectural Style:** The temple complex comprises 108 temples, showcasing intricately carved stone architecture.
  - Features a **four-faced Shiva Lingam made of black marble**, symbolizing the **four forms of Lord Shiva.**
  - Originally linked to the **Pashupata sect**, then Nath sect, and later to Ramanandis.
- **Cultural Significance:**
  - **Royal Connection**: Historically managed by the Mewar royal family, who consider Lord Ekling Nath the real ruler of Mewar.
  - The Diwan of Mewar acts as the deity's earthly representative.

Source: IE

NEW NATIONAL MANUSCRIPTS MISSION

Context

- The committee of experts has recommended the continuation of the **National Mission for Manuscripts (NMM)** with broader reach and direct oversight by the Ministry.

About

- **Ministry:** Ministry of Culture
- **Established in:** 2003 (10th Five Year Plan)

- **Aim:** To conserve, and promote access to Indian manuscripts.
  - It functions as a unit under the **Indira Gandhi National Centre for the Arts,** for which funds are provided to the organization.
  - It uses technology for preservation and digitization of manuscripts.
  - Training is offered for various aspects of preventive conservation.

Source: PIB

NAMO DRONE DIDI CENTRAL SECTOR SCHEME

In Context

- The Ministry of Civil Aviation has informed that 15 thousand drones were approved to be provided to the Women Self Help Groups unde**r NAMO Drone Didi Central Sector scheme during the three years ending 2026.**

Key Features

- **Drone Subsidy:** 80% of the cost of a drone is covered as a subsidy (up to 8 lakhs).
  - Remaining cost financed through loans under the Agriculture Infrastructure Fund (AIF).
  - Easy Loan Terms: Loans at a 3% interest rate.
- **Drone Pilot Training:** Comprehensive training included in the drone package.
  - Focus on precision farming and application of fertilizers, pesticides, and herbicides.
- **Income Opportunities**: SHGs can earn an additional 1 lakh per annum by renting drone spraying services to farmers.
- **Implementation Period:** Target to equip 15,000 Women SHGs with drones during 2024-25 to 2025-26.

Benefits

- Contributes to women-led economic development.
- Enhances agricultural efficiency and promotes sustainable farming practices.
- Strengthens rural economies by introducing modern technology at the grassroots level.

Source: AIR

NATIONAL PANCHAYAT AWARDS 2024

Context

- The Ministry of Panchayati Raj has announced the recipients of the National Panchayat Awards 2024 for the appraisal year 2022–2023.

About

- **The award recognizes Panchayats** for their efforts in poverty alleviation, health, child welfare, water conservation, sanitation, infrastructure, social justice, governance, and women empowerment.

- A total of **45 awardees** (36 Gram Panchayats, 3 Block Panchayats, 3 District Panchayats and 3 Institutions) are selected for National Panchayat Awards 2024.

Categories Under National Panchayat Awards 2024

- Deen Dayal Upadhyay Panchayat Satat Vikas Puraskar

- Nanaji Deshmukh Sarvottam Panchayat Satat Vikas Puraskar

- **Special categories of Awards**

  - Gram Urja Swaraj Vishesh Panchayat Puraskar,

  - Carbon Neutral Vishesh Panchayat Puraskar, and

  - Panchayat Kshamta Nirmaan Sarvottam Sansthan Puraskar.

Source: PIB

DRAFT GUIDELINES FOR IMPLEMENTATION OF RECOGNITION OF PRIOR LEARNING (RPL) IN HIGHER EDUCATION

Context

- The University Grants Commission (UGC) has finalized the 'Draft Guidelines for Implementation of Recognition of Prior Learning (RPL) in Higher Education'.

About

- **Aim:** To provide access to education and to enable the concept of life-long education.

- **RPL** is defined in the guidelines as a formal mechanism used to evaluate a person's existing knowledge, skills, and experience gained through formal, non-formal, or informal learning.

  - RPL is integral to the vision of the National Education Policy (NEP) 2020.

- **The objectives of RPL guidelines include** enabling individuals who have acquired competencies through non-formal and informal learning methods to **access higher education programmes.**

- **Significance:**

  - It supports lifelong learning to develop a competent and adaptable workforce capable of meeting the challenges of a rapidly changing labour market.

  - The guidelines offer marginalised groups the opportunity to obtain recognised qualifications and improve their socio-economic status.

The University Grants Commission (UGC)

- Established in **1956**, it provides funding to universities and colleges, sets guidelines for academic programs, and promotes research in institutions of higher learning.

- **Key functions of the UGC include:**

  - **Accrediting universities:** It grants recognition to universities in India.

  - **Funding:** Provides financial assistance to universities and colleges for development, research, and other academic purposes.

  - **Regulating standards:** Sets quality standards in teaching, research, and infrastructure in higher education institutions.

  - **Promoting academic growth:** Encourages research, innovation, and the development of new courses in various fields.

Source: TH

LIC'S BIMA SAKHI YOJANA

Context

- The Prime Minister has launched the **'Bima Sakhi Yojana'** of Life Insurance Corporation in Haryana.

About

- It is designed to **empower women aged 18-70 years**, who are **Class X pass.**

- They will **receive specialized training** and a **stipend for the first three years** to promote **financial literacy and insurance awareness.**

- **They can serve as LIC agents and the graduate Bima Sakhis** would have the opportunity to qualify for being considered for Development Officer roles in LIC.

Life Insurance Corporation of India (LIC)

- It is the **largest life insurance company in India** and one of the oldest, having been established in **1956**.

- It was formed by the **merger of more than 200 private life insurance companies** and provident societies,

- It has the objective of spreading life insurance across the country and making it accessible to every segment of the population.

Source: PIB

REMOVAL OF VICE PRESIDENT

Context

- The opposition INDIA bloc MPs are considering moving an impeachment resolution against Vice-President (VP) and Rajya Sabha Chairman Jagdeep Dhankhar for allegedly favouring the ruling NDA.

Removal of Vice President

- The procedure to remove the Vice-President is outlined in **Articles 67 (b), 92, and 100 of the Constitution.**
  - **Under Article 67(b),** a Vice-President can be removed through a resolution in the Council of States, passed by a majority and agreed upon by the House of the People, with at least 14 days' notice.
  - **Article 92:** The Chairman or the Deputy Chairman not to preside while a resolution for his removal from office is under consideration.
  - **Article 100:** Voting in Houses, power of Houses to act notwithstanding vacancies and quorum.
- Such a resolution cannot be moved **unless a notice of at least 14 days** has been provided, indicating the intention to move the resolution.
- **Process:**
  - It begins with a resolution **introduced in the Rajya Sabha**, which requires a **majority of 50%** of the members present plus one on the day of voting.
  - If approved, the resolution **moves to the Lok Sabha,** where it must be passed by a **majority** to take effect.
- Once both Houses pass the resolution, the Vice President is removed from office.

Source: IE

INDIA-AUSTRALIA COMPREHENSIVE ECONOMIC COOPERATION AGREEMENT (CECA)

Context

- The 3-day stocktake visit for **India-Australia CECA** was concluded recently.

- The discussions covered areas of trade in goods, services, mobility, agri-tech cooperation, and more.

About

- CECA is a **free-trade agreement** between two countries that strengthens their bilateral trade.
- Australia and India first embarked on **negotiations for a CECA in 2011.**
- Talks were suspended in 2016. In 2021, the two countries formally revived the CECA talks.
- Both countries are looking to expand their trade ties under CECA, to cover **sectors** like goods, services, rules of origin, government procurement, digital trade, and agri-technology.
  - It also aims to unlock the potential of sectors such as clean energy, agribusiness, education, skills development, and tourism.
- In 2023-24, India's imports from Australia **declined 15% to USD 16.15 billion**, while India's exports increased 14.23% to USD 7.94 billion. Australia is **India's 13th largest export destination** and 14th largest import source for India.

Source: PIB

BAMBOO SHOOTS

In News

- The discovery of **anti-obesity properties in Melye-Amiley** highlights the potential of India's rich biodiversity and traditional food systems in addressing modern health challenges.
  - The findings suggest that Melye-Amiley can help **reduce lipid accumulation** and **promote fat burning**, making it a potential natural solution for weight management and metabolic health.

About Melye-Amiley

- **Definition:** Traditional fermented bamboo shoot from Tripura, known for its unique flavor and health benefits.
- **Region:** Indigenous to Tripura, a state in North East India.
- **Source:** Derived from locally fermented bamboo shoots, reflecting the region's rich cultural heritage.

Source: PIB

TUNGSTEN

In News

- The Tamil Nadu Assembly has adopted a resolution to immediately **revoke the tungsten mining rights** granted to **Hindustan Zinc Limited,** citing concerns about the environmental and cultural impact of mining in the area.

About Tungsten

- **Appearance:** Shiny, silvery-white metal.

- **Properties:** High Melting Point, High Density, Hardness and Strength at high temperatures.

- **Occurrence:** Found naturally on Earth almost exclusively in compounds with other elements.

  - Principal Ores are Scheelit and Wolframite

- **Uses:** High-Temperature Applications like used in filaments of incandescent light bulbs, arc-welding electrodes etc

  - Tungsten carbide (WC) is an extremely hard and wear-resistant material used in cutting tools.

  - Used in various industrial and defence applications.

- **Legal Status in India:** Classified as a major mineral under the Second Schedule of the Mines and Minerals (Development and Regulation) Act, 1957. This means its exploration and mining are regulated by the government.

Source: TH

HINDON RIVER

In News

- Once a lifeline for communities settled along its banks, the **Hindon River in Western Uttar Pradesh**, often called **India's Sugar Bowl**, has been reduced to a drain carrying domestic and industrial waste.

  - Declared "Dead" by environmental experts due to severe pollution and lack of aquatic life.

About Hindon River

- **Origin:** Upper Shivalik Hills in Saharanpur district, Uttar Pradesh.

- **Length:** Approximately 400 kilometers before merging Yamuna River.

- **Tributaries:** Major tributaries include Krishni and Kali Rivers, which significantly impact its flow and pollution levels.

- **Historical and Cultural Significance:** Once considered a lifeline for communities along its banks.Known as part of **India's Sugar Bowl** due to its role in **supporting sugarcane cultivation in the region.**

- **Heavily Polluted:** Reduced to a drain carrying industrial and domestic waste.

Source: DTE

INDIAN STAR TORTOISE

In News

- As per the recent study, releasing confiscated **Indian Star Tortoise** back into the wild without proper scientific planning can be detrimental like they may carry diseases, have different genetic makeups or may have captive behavioral issues.

About Indian Star Tortoise (Geochelone elegans)

- **Description:** Recognizable for its **obsidian shell with sun-yellow star patterns.**

  - Herbivorous and solitary; does **not hibernate** but becomes inactive in extreme weather.

  - Endemic to India and Sri Lanka, found in **arid regions of northwest India,** southern India, and Sri Lanka.

- **Conservation Status:**

  - **CITES:** Listed in Appendix I (prohibits international trade except for scientific purposes).

  - Wildlife (Protection) Act, 1972 (India): **Schedule I (highest protection).**

  - **IUCN:** Vulnerable.

- **Threats:** Habitat loss**,** Illegal poaching for the exotic pet trade, Unscientific release of seized tortoises poses ecological risks.

- **Recent Research Findings:**

  - **Genetic Divergence:** Two distinct groups exist: **Northwestern group:** Genetically less diverse but stable.

- ◆ **Southern group:** Highly diverse.
- ◆ **Historical Evolution:** Divergence occurred around 2 million years ago due to climatic and habitat changes during the split from the Gondwana supercontinent.

Source: TH

INS TUSHIL

Context

- **Stealth frigate INS Tushil** is commissioned into the Indian Navy in Russia.

About

- In 2016, India and Russia signed a deal for four stealth frigates, two to be built in Russia and two to be constructed at Goa.

- ◆ The second frigate **Tamal** is expected to be delivered to the Indian Navy in Russia in the first quarter of next year.

About INS Tushil

- It is an upgraded **Krivak III class frigate of the Project 1135.6** of which six are already in service.
- **Tushil means "the protector shield",** and its crest represents the "Abhedya Kavacham (impenetrable shield)".
- **Its motto is** "Nirbhay, Abhedya aur Balsheel (Fearless, Indomitable, and Resolute)".
- It is designed for blue water operations across the spectrum of naval warfare in **all four dimensions air, surface, underwater and electromagnetic.**
- It is armed with a range of advanced weapons, including the **jointly-developed Brahmos supersonic cruise missiles.**

Source: PIB

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