

**NATIONAL SOCIAL ISSUES- WOMEN, POPULATION, URBANISATION, EMPOWERMENT ETC****Delhi's Mohalla Clinics set to become a model for states**

Started in 2015, Delhi's Mohalla clinic initiative is set to be extended to several states, with Telangana, Karnataka, Jharkhand and J&K expressing interest in adopting the flagship project.

Sticking to the 'Mohalla clinic' name, state authorities are going to provide free treatment and diagnostic services at the centres.

**Mohalla Clinics**

- They are primary health centres in the state of New Delhi, that offer a basic package of essential health services including medicines, diagnostics, and consultation free of cost.
- Mohalla in Hindi means neighborhood or community.
- These clinics serve as the first point of contact for the population, offer timely services, and reduce the load of referrals to secondary and tertiary health facilities in the state.

**Health coverage**

- Every such clinic has a doctor, a technician for uploading patients' Aadhaar card details and a lab assistant for collecting blood samples and disbursing medicines.
- The clinics run from 8 am to 2 pm and doctors are paid on the basis of the number of patients they treat — each doctor gets Rs 30 per patient per day.
- Around 100-200 patients visit these clinics on a daily basis. Each clinic is ideally supposed to cater to a 5-km radius with a population of 10,000-15,000.
- New Delhi is soon going to add antenatal tests and immunisation at all these clinics. Our model is incentive-based in which remuneration is given to doctors on a per-patient basis.

**An innovation for people**

- Delhi's concept of providing free-of-cost diagnosis and medical services is encouraging patients to visit these clinics.
- Last year, former secretary-general of the UN, Ban Ki-Moon, in his visit to mohalla clinics and polyclinics in the capital, had praised the systematic way in which primary healthcare services were provided to the poor.
- The model is economically sound and offers basic services with no waiting period.
- The Mohalla clinic is not just providing treatment but also redefining the doctor-patient relationship.

**CONSTITUTION AND POLITY****Exit Polls**

With the long and vitriolic-filled General Elections, spanning over seven phases, coming to a close, the embargo on the broadcast of exit polls was lifted.

**Exit Polls in India**

- An election exit poll is a poll of voters taken soon after a voter walks out after casting his or her vote.
- It is considered as an indicator to which party forms the government.
- Unlike an opinion poll, which asks for whom the voter plans to vote, an exit poll asks for whom the voter actually voted.
- Exit polls are conducted by a number of organisations.
- This method is not new; it began back in 1957 during the second Lok Sabha elections when the Indian Institute of Public Opinion conducted a poll.

**Regulating exit polls**

- Seeking an amendment to the RP Act to provide for a ban on both exit and opinion polls during a period specified by the EC in 2004 had approached the Law Ministry along with the endorsement of six national parties and 18 state parties.
- The recommendation was accepted in part, and in February 2010, restrictions were imposed only on exit polls through the introduction of Section 126(A) in the Act.
- The EC advises electronic and print media not to publish or publicise any article or programme related to the dissemination of results of exit polls during the prohibited period.
- What does ECI advisory say about rules for predicting results?

- The ECI is of the view that prediction of results of elections in any form or manner by way of predictions etc by astrologers, political analysts or by any persons during the prohibited period is violation of the spirit of Section 126A (of the RP Act).
- It aims to prevent the electors of constituencies still going to polls from being influenced in their voting by such predictions about the prospects of the various political parties.
- ECI, in exercise of the powers under sub-section (1) of Section 126A of the RP Act, 1951 has notified the period during which conducting any exit poll is prohibited

#### Issue with exit polls

- Both exit and opinion polls can be controversial if the agency conducting them is perceived to be biased.
- As per critics, the projections of these surveys can be influenced by the choice, wording and timing of the questions, and by the nature of the sample drawn.
- Political parties often allege that many opinion and exit polls are motivated and sponsored by their rivals.
- They could have a distorting effect on the choices voters make in a protracted election, rather than simply reflecting public sentiment or views.

### INDIAN ECONOMY

#### **Masala Bonds**

Kerala state first to issue Masala bonds. The Kerala Infrastructure Investment Fund Board issued Masala Bonds to raise funds from the overseas market. It has become the first Indian state to tap into the market for masala bonds. The proceeds from the bond issue are slated to be used to part-finance the rebuilding of infrastructure in Kerala that was devastated by last year's floods.

#### **Masala Bonds**

- They are rupee-denominated bonds i.e the funds would be raised from overseas market in Indian rupees.
- According to RBI, any corporate, body corporate and Indian bank is eligible to issue Rupee denominated bonds overseas.
- While companies can raise funds through these bonds, there are limitations for the use of such proceeds.
- RBI mandates that the money raised through such bonds cannot be used for real estate activities other than for development of integrated township or affordable housing projects.
- It also can't be used for investing in capital markets, purchase of land and on-lending to other entities for such activities as stated above.

#### **Minimum maturity of masala bonds**

- According to RBI, the minimum maturity period for Masala Bonds raised up to Rupee equivalent of USD 50 million in a financial year should be 3 years.
- And for bonds raised above USD 50 million equivalents in INR per financial year should be 5 years.
- The conversion for such bonds will happen at the market rate on the date of settlement of transactions undertaken for issue and servicing of the bonds, including its redemption.
- Where can these bonds be issued and who can subscribe?
- The bonds can only be issued in a country and subscribed by a resident of such country that is a member of FATF and whose securities market regulator is a member of International Organisation of Securities Commission.
- While residents of such countries can subscribe to the bonds, it can also be subscribed by multilateral and regional financial institutions where India is a member country.

#### **India's success in curbing Poverty**

India has been able to dramatically reduce the number of people living in extreme poverty from 306 million people living on less than \$1.90 (on a PPP basis) a day in 2011 to 48 million today. However, it is puzzling as to why the country has been unable to show a similar dynamism in its record against malnutrition.

#### **The situation regarding malnutrition in the country**

- Despite major government interventions — including providing highly subsidised foodgrains to the poorest 67 per cent of the population under the National Food Security Act (NFSA), a free

Mid-day Meal Scheme (MDM) that targets around 100 million students in government schools and a supplementary nutrition programme through the ICDS network — the country is home to the largest number of malnourished children in the world.

- In the decade between 2005-06 and 2015-16, stunting declined at the rate of 0.9 per cent per annum.

#### Anaemia is widespread

- Though anaemia among children has declined, it affects every second child in the country.
- There has been no perceptible decline in anaemia among 15 to 49-year old women; it affects around 60 per cent of them. This public health emergency needs to be addressed immediately.

#### Reasons for widespread anaemia

- Poverty, gender disparity, poor sanitation, low health and nutrition service coverage and poor nutritional intake — particularly an iron-deficient diet — continue to impede our fight against anaemia.
- The daily consumption of iron rich dark green leafy vegetables has reduced from 64 per cent to 48 per cent of the population in the last decade.
- Many, in fact, argue that the NFSA's focus on wheat and rice has forced millets — traditional source for iron and minerals — out of the market.
- The government's iron supplementation programme to overcome IDA has led to only 30 per cent of pregnant women consuming iron and folic acid tablets.
- This compels us to think of simpler and effective strategies like fortification of food staples with essential micronutrients like iron and vitamin.

#### Food fortification as a solution

- Food fortification is a largely-ignored, yet critical, strategy which has proved an effective, affordable, scalable and sustainable intervention in many countries.
- India too has tested this idea when it successfully tackled the widespread problem of goitre by mandating iodised salt in 1962.
- As there are numerous programmes to address malnutrition, this simple idea of fortifying meals has the potential to reach every segment of the population.
- The Women and Child Development and Human Resource Development ministries have issued advisories to the states to mandatorily use fortified wheat flour and edible oil in ICDS and MDM.

#### Fortification of Rice

- Supply of fortified rice through a network of fair price shops is a cost-effective intervention to address anaemia across all sections of the population.
- Evaluations in Odisha's Gajapati district, which experimented with fortified rice in MDM, found that the incidence of anaemia has reduced by 20 per cent between 2012 and 2015, of which 6 per cent reduction can be directly attributable to fortification.
- The Department of Food and Public Distribution, facilitated by the NITI Aayog, has recently launched a centrally-sponsored scheme on rice fortification in PDS.

#### Conclusion

- Dependence on political will – A successful pan-India scale up of fortification will depend on many factors — the political will of state governments, flexibility to allow states to adapt the fortification model to their procurement and distribution systems and capacity building of different stakeholders.
- Strengthening role of FSSAI – The FSSAI's role, its enforcement machinery and the quality control labs needs to be strengthened.
- Generation of awareness among people -Lastly and most crucially, sustainability of fortification depends on the regular consumption of fortified food by the consumers and thus a comprehensive state specific strategy should be developed to generate awareness among the consumers.

#### **RBI uses divergence to compel banks to improve their loan-loss ratios**

Few public sector banks that have reported earnings for the January-March quarter have mentioned 'divergence' in bad loan recognition and have made provisions for such loans.

#### What is NPA Divergence?

- Divergence is the difference between central bank and RBI's assessment and that reported by the lender.

- Divergence takes place when the RBI finds that a lender has under-reported (or not reported at all) bad loans in a particular year and hence asks the lender to make disclosures if under-reporting is more than 10% of bad loans or the provisioning.
- Higher provisioning for divergence was one of the reasons for them to report losses for the quarter.
- Interestingly, divergence was identified not because these banks hadn't classified the loan as non-performing assets (NPA) but because they were late in classifying them.

#### Classifying NPA's

- Since the date of classification as NPA had been pushed back, the banks had to make higher provisioning due to the ageing factor.
- In the first stage of NPA, which is the 'sub-standard' category, 15-20% provision is required and for next category, which is 'doubtful', a 40% provision is required.
- RBI has now made it mandatory that when one bank declares an account as NPAs, all other banks need to classify it as an NPA, so the sources of funds are blocked to the errant borrowers.

### **SCIENCE AND TECHNOLOGY- EVERYDAY SCIENCE, SPACE, NUCLEAR, DEFENCE ETC**

#### RISAT-2B: An all-seeing radar imaging satellite

The PSLV-C46 is set to launch RISAT-2B from Satish Dhawan Space Centre in Sriharikota.

#### RISAT Constellation

- RISAT-2B, short for "Radar Imaging Satellite-2B", is the second in a series of satellites used to observe weather conditions on Earth using radar imagery.
- RISAT-2 was the first satellite in the series, launched for the purpose of surveillance. RISAT-1 was launched later, to become India's first all-weather radar imaging satellite.
- RISAT-2B is to be followed by RISAT-2BR1, 2BR2, RISAT-1A, 1B, 2A and so on.
- ISRO orbited its first two radar satellites in 2009 & 2012 and it plans to deploy four or five of them in 2019 alone.
- A constellation of such space-based radars means a comprehensive vigil over the country.
- Once operational, the satellite will be capable of monitoring weather day and night, in all weather conditions.

#### About PSLV-C46

- The PSLV-C46 mission is ISRO's 48 PSLV launch, and the 14th PSLV Core-Alone (CA) mission.
- The PSLV was the first of ISRO's rockets to be equipped with liquid rocket stages.
- In the PSLV-CA version, the rocket doesn't have the six strap-on boosters that larger rockets do, and only uses the four core stages of the PSLV to launch its payload.
- Utility of this constellation
- When it is cloudy or dark, 'regular' remote-sensing or optical imaging satellites — which work like a light-dependent camera — cannot perceive hidden or surreptitious objects on the ground.
- Satellites that are equipped with an active sensor, the synthetic aperture radar (SAR), can sense or 'observe' Earth in a special way from space day and night, rain or cloud.
- This all-weather seeing feature is what makes them special for security forces and disaster relief agencies.
- In India we also use radar imaging for crop estimation because our main crop growing season of kharif is in May-September when it rains and gets cloudy.
- We have used this data extensively for forestry, soil, land use, geology and during floods and cyclone.
- Radar imaging satellites pick up structures, new bunkers very well, and sometimes help to count them, too.

### **QUOTE OF THE DAY**

**Don't go through life, grow through life.**

## **DAILY ANSWER WRITING PRACTICE**

**What is Anaemia? Evaluate the causes and suggest measures to tackle it.**

**Answer:** Anaemia results from a lack of red blood cells or dysfunctional red blood cells in the body. This leads to reduced oxygen flow to the body's organs.

### **Reasons for widespread Anaemia**

- Poverty, gender disparity, poor sanitation, low health and nutrition service coverage and poor nutritional intake — particularly an iron-deficient diet — continue to impede our fight against Anaemia.
- The daily consumption of iron rich dark green leafy vegetables has reduced from 64 per cent to 48 per cent of the population in the last decade.
- Many, in fact, argue that the NFSA's focus on wheat and rice has forced millets — traditional source for iron and minerals — out of the market.
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**DAILY CURRENT AFFAIRS BASED MCQS**

1. Consider the following statements w.r.t Mohalla Clinic?

1. It is a concept of providing free-of-cost diagnosis and medical services is encouraging patients to visit these clinics
2. It was an initiative introduced in India for the first time by the Govt of Delhi.

Which of the above statements is/are incorrect?

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2

**(d) Neither 1 nor 2**

2. Which of the following is incorrect about the Exit Polls?

1. Unlike an opinion poll, which asks for whom the voter plans to vote, an exit poll asks for whom the voter actually voted.
2. Exit polls are conducted by a number of organizations under superintendence of the Election Commission.

Select the correct answer from the codes given below:

- (a) 1 only
- (b) 2 only**
- (c) Both 1 and 2
- (d) Neither 1 nor 2

3. Which of the following is correct about the Masala Bonds?

1. They are rupee-denominated bonds i.e. the funds would be raised from overseas market in Indian rupees.
2. According to RBI, any corporate, body corporate and Indian bank is eligible to issue Rupee denominated bonds overseas.
3. While companies can raise funds through these bonds, there are limitations for the use of such proceeds.

Select the correct answer from the codes given below:

- (a) 1 and 2
- (b) 1 and 3
- (c) 2 and 3
- (d) All of the above**

4. Which of the following are the key reasons for spread of Anaemia in India?

1. Poverty
2. Poor Sanitation
3. Low health

Select the correct answer from the codes given below:

- (a) 1 and 2
- (b) 1 and 3
- (c) 2 and 3

**(d) All of the above**

5. Which of the following statements is /are correct about the NPA Divergence?

1. Divergence is the difference between central bank and RBI's assessment and that reported by the lender.
2. Divergence takes place when the RBI finds that a lender has under-reported

Select the correct answer from the codes given below:

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2**
- (d) Neither 1 nor 2

6. Which of the following is/are correct about RISAT-2B?

1. It is a series of satellites used to observe weather conditions on Earth using radar imagery.
2. Once operational, the satellite will be capable of monitoring weather day and night, in all weather conditions

Select the correct answer from the codes given below:

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2**
- (a) Neither 1 nor 2