

**NATIONAL SOCIAL ISSUES- WOMEN, POPULATION, URBANISATION, EMPOWERMENT ETC****International Yoga Day**

International Yoga Day 2020 is being celebrated on June 21. This year, due to social distancing measures adopted by most countries, the theme set by the United Nations is “Yoga for Health – Yoga at Home”.

**About:**

- The United Nations declared June 21 as the International Day of Yoga in 2014 after PM Modi called for the day to be adopted as a global celebration of yoga.
- The date of 21 June was suggested as it is the longest day of the year in the Northern Hemisphere and shares a special significance in many parts of the world.
- The first International Yoga Day celebration was organised at Rajpath in New Delhi on June 21, 2015.
- The World Health Organization (WHO) mentions yoga as a means to improve health in its Global Action Plan on Physical Activity 2018–2030: More active people for a healthier world.

**GEOGRAPHY- PHYSICAL AND ECONOMIC****Annular Solar Eclipse**

A rare celestial event, annular solar eclipse popularly called as ring of fire eclipse was visible on June 21, 2020.

**About:**

- An eclipse happens when the moon while orbiting the Earth, comes in between the sun and the Earth, due to which the moon blocks the sun's light from reaching the Earth, causing an eclipse of the sun or a solar eclipse.
- There are three types of eclipses.
  - Total solar eclipse happens when the sun, moon and Earth are in a direct line. The dark silhouette of the Moon completely covers the intense bright light of the Sun. Only the much fainter solar corona is visible during a total eclipse which is known as a Totality.
  - Partial solar eclipse happens when the shadow of the moon appears on a small part of the sun.
  - Annular solar eclipse, which happens when the moon is farthest from the Earth, which is why it seems smaller. In this type of an eclipse, the moon does not block the sun completely, but looks like a “dark disk on top of a larger sun-colored disk” forming a “ring of fire”.

**Extreme Helium Star (EHe)**

A study by the Indian Institute of Astrophysics (IIA) which detected the presence of singly ionised fluorine for the first time in the atmospheres of hot Extreme Helium Stars makes a strong case that the main formation of these objects involves a merger of a carbon-oxygen (CO) and a Helium (He) white dwarf.

**About:**

- An extreme helium star or EHe is a low-mass supergiant that is almost devoid of hydrogen, the most common chemical element of the universe.
- There are 21 of them detected so far in our galaxy.
- The origin and evolution of these Hydrogen deficient objects have been shrouded in mystery.
- Since there are no known conditions where stars devoid of hydrogen can be formed from molecular clouds, it is theorized that they are the product of the mergers of helium-core and carbon-oxygen core white dwarfs.

**Hydrogen-Deficient Stars**

- Extreme helium stars form a sub-group within the broader category of hydrogen-deficient stars.
- The latter includes cool carbon stars like R Coronae Borealis variables, helium-rich spectral class O or B stars, population I Wolf-Rayet stars, AM CVn stars, white dwarfs of spectral type WC, and transition stars like PG 1159.

**International Day Of The Celebration Of The Solstice**

International Day of the Celebration of the Solstice was observed on June 21. The Day was proclaimed by the United Nations General Assembly on June 20th of 2019.

**About:**

- A solstice is an event that occurs when the Sun reaches its most northerly or southerly day-arc relative to the equator.
- Therefore, there are two solstices that occur annually:
  - around June 21 (commonly known as "Summer Solstice" for being the first day of summer and the longest day of the year) and
  - December 21 (commonly known as "Winter Solstice" for being the first day of winter and the shortest day of the year).
- The solstices, together with the equinoxes, are connected with seasons, harvests and livelihood. Therefore, many cultures celebrate various combinations of the solstices, the equinoxes, and the midpoints between them, leading to various holidays arising around these events.

### Equinox

On the other hand, an equinox is commonly regarded as the instant when the center of the visible Sun is directly above the Equator.

This occurs twice each year: around 20 March (called "Spring Equinox" as it marks the beginning of spring in most cultures) and 23 September (called "Autumnal Equinox" as it marks the beginning of autumn).

The equinoxes are the only times when the solar terminator (the "edge" between night and day) is perpendicular to the equator, and hence daytime and night-time are of approximately equal duration.

## **CONSTITUTION AND POLITY**

### Secrecy Of Ballot

The Supreme Court has held in a judgment that Secrecy of ballot is the cornerstone of free and fair elections.

#### Key highlights of the judgement:

- Section 94 of the Representation of the People Act upholds the privilege of the voter to maintain confidentiality about her choice of vote.
- The principle of secrecy of ballots is an important postulate of constitutional democracy. The choice of a voter should be free and the secret ballot system in a democracy ensures it.
- Even a remote or distinct possibility that a voter can be forced to disclose for whom she has voted would act as a positive constraint and a check on the freedom to exercise of franchise.
- However, a voter can also voluntarily waive the privilege of non-disclosure. The privilege ends when the voter decides to waive the privilege and instead volunteers to disclose as to whom she had voted. No one can prevent a voter from doing. Nor can a complaint be entertained as to why she disclosed for whom she voted.

### Rajya Sabha Polls

Another round of Rajya Sabha elections has been completed. Polls to some seats were postponed in view of the situation caused by the novel coronavirus outbreak.

#### About:

- Only elected members of the State Legislative Assemblies can vote in a Rajya Sabha election.
- The legislators send a batch of new members to the Upper House every two years for a six-year term. A third of Members of Parliament in the Rajya Sabha, from each State retire once in two years and polls are held to fill up the vacancies.
- Voting is by single transferable vote, as the election is held on the principle of proportional representation.

#### Why does not 'None of the Above', or NOTA, apply to the Rajya Sabha polls?

- The Election Commission of India (ECI) issued two circulars (in 2014 and 2015), giving Rajya Sabha members the option to press the NOTA button in the Upper House polls.
- However, in 2018, the Supreme Court of India struck down the provision, holding that the 'none of the above' option is only for general elections held on the basis of universal adult suffrage, and cannot be applied to indirect elections based on proportional representation.

#### Can a legislator vote without taking oath as a member of the Assembly?

- While taking oath as a member is for anyone to function as a legislator, the Supreme Court has ruled that a member can vote in a Rajya Sabha election even before taking oath as legislator.
- It ruled that voting at the Rajya Sabha polls, being a non-legislative activity, can be performed without taking oath.

## **GOVERNANCE- WELFARE SCHEMES, E-GOVERNANCE, SERVICES ETC.**

### Saansad Adarsh Gram Yojana (SAGY)

A study commissioned by the Ministry of Rural Development has observed that the Saansad Adarsh Gram Yojana (SAGY) has not made "any significant impact" and that "in the current format, it is not achieving the desired purpose".

#### About:

- Saansad Adarsh Gram Yojana (SAGY) was launched in 2014.
- Under SAGY, each Member of Parliament adopts a Gram Panchayat and guides its holistic progress giving importance for social development at par with infrastructure.
- The goal is to develop three Adarsh Grams by March 2019, of which one would be achieved by 2016. Thereafter, five such Adarsh Grams (one per year) will be selected and developed by 2024.

#### Identification of Adarsh gram:

- A Gram Panchayat would be the basic unit. It will have a population of 3000-5000 in plain areas and 1000-3000 in hilly, tribal and difficult areas. In districts where this unit size is not available, Gram Panchayats approximating the desirable population size may be chosen.
- The MP would be free to identify a suitable Gram Panchayat for being developed as Adarsh Gram, other than his/her own village or that of his/her spouse.

**Garib Kalyan Rojgar Abhiyaan**

PM Modi launched a massive employment -cum- rural public works Campaign named 'Garib Kalyan Rojgar Abhiyaan' to empower and provide livelihood opportunities in areas/ villages witnessing large number of returnee migrant workers affected by the devastating COVID-19.

**About:**

- The Abhiyaan was formally launched from village Telihar, Block Beldaur, district Khagaria, Bihar on June 20.
- An amount of Rs 50,000 Crores would be spent for building durable rural infrastructure under the Garib Kalyan Rojgar Abhiyaan.
- This Abhiyaan of 125 days, will work in mission mode, will involve focused implementation of 25 categories of works/ activities in 116 districts, each with a large concentration of returnee migrant workers in 6 states of Bihar, Uttar Pradesh, Madhya Pradesh, Rajasthan, Jharkhand and Odisha.
- The Abhiyaan will be a coordinated effort between 12 different Ministries/Departments, namely, Rural Development, Panchayati Raj, Road Transport & Highways, Mines, Drinking Water & Sanitation, Environment, Railways, Petroleum & Natural Gas, New & Renewable Energy, Border Roads, Telecom and Agriculture.
- The Ministry of Rural Development is the nodal Ministry for this campaign and the campaign will be implemented in close coordination with the State Governments.
- Central Nodal Officers of the rank of Joint Secretary and above will be appointed to oversee the effective and timely implementation of various schemes in the identified districts.

**Section 309 Of Ipc**

One of the most archaic laws that punishes attempts to commit suicide – Section 309 of the Indian Penal Code (IPC)— continues to exist in the statute book and is often misused.

**About:**

- Anyone who survives an attempted suicide can be booked under Section 309 IPC, which deals with "Attempt to commit suicide".
- The section reads: "Whoever attempts to commit suicide and does any act towards the commission of such offence, shall be punished with simple imprisonment for a term which may extend to one year (or with fine, or with both)".
- In 2008, the Law Commission in its 210th Report, said that an attempt to suicide needed medical and psychiatric care, and not punishment. In 2011, the Supreme Court too recommended to Parliament that it should consider the feasibility of deleting the section.

**Mental Healthcare Act (MHCA), 2017:**

- The Mental Healthcare Act (MHCA), 2017, which came into force in July 2018, has significantly reduced the scope for the use of Section 309 IPC — and made the attempt to commit suicide punishable only as an exception.
- Section 115(1) of The MHCA says: "Notwithstanding anything contained in section 309 of the Indian Penal Code any person who attempts to commit suicide shall be presumed, unless proved otherwise, to have severe stress and shall not be tried and punished under the said Code."
- Section 115(2) says that "The appropriate Government shall have a duty to provide care, treatment and rehabilitation to a person, having severe stress and who attempted to commit suicide, to reduce the risk of recurrence of attempt to commit suicide."

**Satyabhama**

- Union Minister for Coal launched SATYABHAMA (Science and Technology Yojana for Aatmanirbhar Bharat in Mining Advancement) Portal for Science and Technology Programme Scheme of Ministry of Mines.

**About:**

- The SATYABHAMA portal has been designed, developed and implemented by National Informatics Centre (NIC), Mines Informatics Division.
- SATYABHAMA Portal allows online submission of project proposals along with monitoring of the projects and utilization of funds / grants. The researchers can also submit progress reports and Final Technical Reports of the projects in the electronic format in the portal.
- The SATYABHAMA Portal can be accessed at [research.mines.gov.in](http://research.mines.gov.in).

**PM Svanidhi**

A MoU has been signed between Ministry of Housing & Urban Affairs (MoHUA) and Small Industries Development Bank of India (SIDBI) to engage SIDBI as the Implementation Agency for PM Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) - a Special Micro-Credit Facility for Street Vendors.

About:

- As per the MoU terms, SIDBI will implement the PM SVANidhi Scheme under the guidance of MoHUA. It will also manage the credit guarantee to the lending institutions through Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE).
- It will leverage the network of lending Institutions like Scheduled Commercial Banks (SCBs), Non-Bank Finance Companies (NBFCs), Micro Finance Institutions (MFIs), Co-operative Banks, Small Finance Banks (SFBs), Regional Rural Banks (RRBs), etc. for the Scheme implementation.
- SIDBI shall also provide a Project Management Unit (PMU) for the period of PM SVANidhi i.e. upto March 2022.

Related Info :

- PM SVANidhi was launched by the Ministry of Housing and Urban Affairs on June 01, 2020 for providing affordable Working Capital loan to street vendors to resume their livelihoods that have been adversely affected due to Covid-19 lockdown.
- This scheme targets to benefit over 50 lakh Street Vendors.
- Under the Scheme, the vendors can avail a working capital loan of up to Rs. 10,000, which is repayable in monthly instalments in the tenure of one year.
- On timely/ early repayment of the loan, an interest subsidy @ 7% per annum will be credited to the bank accounts of beneficiaries through Direct Benefit Transfer on quarterly basis.

**INTERNATIONAL AFFAIRS- BILATERAL, GROUPINGS, ORGANISATIONS**Socotra Island

Southern separatists have seized control of Yemen's island of Socotra in the Arabian Sea, deposing its governor and driving out forces of the Saudi-backed government.

About:

- Socotra or Soqotra, located between the Guardafui Channel and the Arabian Sea, is the largest of four islands in the Socotra Archipelago. The island of Socotra constitutes around 95% of the landmass of the Socotra archipelago.
- The territory is officially part of It sits at the mouth of the Gulf of Aden and lies some 240 kilometres east of the coast of Somalia and 380 kilometres south of the Arabian Peninsula.
- In 2008 Socotra was recognised as a UNESCO World Heritage Site.

Related Info :

- The Southern Transitional Council (STC) declared self-rule in the south in April, complicating U.N. efforts to forge a permanent ceasefire in a war that has separatists and the government fighting as nominal allies in a Saudi-led coalition against the Houthi group, who control the north.

Amami Islands

Amid rising tensions with china, Japanese Defence Ministry reported sighting an unidentified submarine around Amami Islands in the island nation's contiguous zone on June 20.

About:

- The Amami Islands is an archipelago in the Satsunan Islands, which is part of the Ryukyu Islands, and is southwest of Kyushu.
- Administratively, the group belongs to Kagoshima Prefecture,
- The Amami Islands are limestone islands of coralline origin.

**SOCIO-ECONOMIC DEVELOPMENT**Make In India In Shipping Industry

The Shipping Ministry has invited ship owners worldwide to flag their ships in India to take advantage of the Make in India policy.

About:

- Government has recently revised its Make in India Policy for public procurement, among others, of all services.
- Under the revised policy, no global tender enquiry shall be issued, except with the approval of the Competent Authority, for procurement of all services with estimated value of purchases less than 200 crore rupees.
- Shipping Minister reviewed the readiness of Indian shipping Industry for implementation of the Government's Cargo Transportation Policy. It is estimated that the Make in India policy will provide opportunity to at least double the number of Indian flag vessels in the immediate term - from the present approximately 450 to at least 900 and more over a period of 3 years

Waterfall Mechanism For Liquidation

The National Company Law Appellate Tribunal (NCLAT) has ruled that liquidation process of a company under the Insolvency and Bankruptcy Code (IBC) holds precedence over outcome of an arbitration proceeding.

About:

- The NCLAT's judgment essentially holds that if a corporate debtor is being liquidated, a creditor can not claim superiority over other secured creditors in the same band, and that everyone must receive their fair share by following the waterfall mechanism of liquidation.
- As the name suggests, the waterfall mechanism under Insolvency and Bankruptcy Code gives priority to secured financial creditors over unsecured financial creditors.
- The mechanism says that if a company is being liquidated, these secured financial creditors must be first paid the full extent of their admitted claim, before any sale proceedings are distributed to any other unsecured creditor.
- Under Section 53 of the IBC, which deals with waterfall mechanism, the top most priority, however, is given to costs related to the liquidation process and dues of workmen of the corporate debtor.
- The dues of the workmen include all their salaries, provident, pension, retirement and gratuity fund, as well as any other funds maintained for the welfare of the workmen.

**Auction Process Of Coal Blocks For Commercial Mining**

Prime Minister Narendra Modi unveiled the auction process of 41 coal blocks for commercial mining.

About:

- A two-stage e-auction is being adopted for the allocation of mines. The decision was part of the announcements made by the Centre under the Atmanirbhar Bharat Abhiyan.
- This auction process marks the beginning of the opening of Indian coal sector for commercial mining. It will enable the country to achieve self-sufficiency in meeting its energy needs and boost industrial development.
- He stressed the irony that India, with the world's fourth largest coal reserve and being the second largest producer, is also the second largest coal importer.
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Benefits

- Government has taken a decision to spend 50,000 crore rupees on creating infrastructure for coal extraction and transportation, which will also create employment opportunities.
- This will create employment generation for more than 2.8 Lakhs people. It will generate approximately 33,000 crore rupees of capital investment in the country over next 5 to 7 years. These mines will contribute 20,000 crore rupees revenues annually to the state governments.

**ENVIRONMENT- CONSERVATION, BIO-DIVERSITY AND ISSUES****Golden Langurs**

Primatologists have observed that the Gee's golden langur (*Trachypithecus geei*), endemic to the semi-evergreen and mixed-deciduous forests straddling India and Bhutan, induce stillbirth of babies killed inside the womb of females, besides practising infanticide.

About:

- Scientific Name: *Trachypithecus geei*.
- Distribution: The geographic range of golden langurs is limited to Assam, India and neighboring Bhutan where they live year-round.
- Habitat: Golden langurs occupy moist evergreen and tropical deciduous forests as well as some riverine areas and savannas in Assam and Bhutan.
- Colour: Their hair ranges from dark golden to creamy buff and their faces are black and hairless except for a long pale beard. It has been noted that their fur changes colors according to the seasons.
- Conservation Status: In 2003, they were considered endangered by the IUCN Red List, and listed as Appendix I on the CITES website.
- Threats: The main reason for low numbers of golden langurs is because of their localized habitat and the rapid loss of this habitat due to deforestation.
- Chakrashila sanctuary: Chakrashila is India's first wildlife sanctuary with golden langur as the primary species. Chakrashila has about 600 golden langurs whose population is scattered across western Assam and the foothills of Bhutan.

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

India-based pharma company Hetero announced it has received both manufacturing and marketing approval for the investigational antiviral drug Remdesivir, from the Drug Controller General of India (DCGI) to treat Covid-19 patients.

About:

- Hetero's generic version of Remdesivir will be sold under the brand name COVIFOR in India soon. The approval of 'COVIFOR' (Remdesivir) can prove to be a game-changer given its positive clinical outcomes.

- The drug Remdesivir has been granted approval by DCGI for the treatment of suspected or laboratory-confirmed cases of Covid-19 in adults and children, hospitalized with severe symptoms of the infectious disease.
- Pharma company Hetero is one of India's leading generic pharmaceutical firms and the world's largest producer of anti-retroviral drugs.

**Related Info :**

- Barely a day earlier, another India-based pharma firm Glenmark Pharmaceuticals launched antiviral drug Favipiravir, to be sold under the brand name FabiFlu, for the treatment of patients with mild to moderate Covid-19 symptoms.

**DAILY ANSWER WRITING PRACTICE**

**Qns. In the wake of the slowdown in economic activities due to the lockdown, the rise in Non-performing assets (NPAs) is inevitable. In this context, critically analyse the need for the bad bank.**

**Ans:** In wake of due to economic slowdown induced by lockdown, credit rating firm Crisil held that NPAs are expected to cross Rs 11 lakh crore by the end of this fiscal year. In this context, the Indian Banks Association (IBA), have refloated an old idea of creating a 'bad bank'. A bad bank is similar to an asset reconstruction company that buys bad loans(NPAs) from the commercial banks at a discount and tries to recover the money from the defaulter by providing a systematic solution over a period of time.

**Feasibility of Bad Bank**

- Alleviating Provisioning Requirement: The banks have to keep supplementary capital (provisioning requirement) under the Basel Accord. High burden of NPAs further reduces its capital base and the resulting losses erode depositor confidence
  - Bad bank by way of absorbing NPAs, will ease the provisioning requirement by the banks and help them to get on with business as usual.
- Greater Reliability: The creation of a bad bank allows the segregation of a bank's good assets from its bad assets. This allows investors to assess its financial health with greater clarity and for banks to grow financially.
  - Being a government-led initiative may perhaps make it more attractive for investors to invest their money- both domestic and foreign.
- Existing models: The 2007-2010 financial crisis led to the creation of bad banks in many countries.
  - In this period, in the US and Ireland, bad banks were created to deal with the growing NPAs in the impending financial emergency.
- Complementing IBC Code: Many lenders are concerned over huge haircuts they have to endure after a resolution through the Insolvency and bankruptcy code.
  - Also, NPAs in the sectors such as power can't be resolved through the IBC system as factors like the lack of coal linkages and the absence of purchase power agreements make them unfit for a resolution through the IBC.
  - If banks feel the assets having future demand-supply issues face liquidation under the IBC, such a problem can be solved under the bad bank.
  - Thus, a bad bank may save a defaulting firm from liquidation and closure.

**Associated Challenges**

- Mobilising Capital: Finding buyers for bad assets in a pandemic hit economy will be a challenge, especially when governments are facing the issue of containing the fiscal deficit.
- Not Addressing the Underlying Issue: Without governance reforms, the Public sector banks may go on doing business the way they have been doing in the past and may end up piling-up of bad debts again.
- Provisioning Issue Tackled Through Recapitalization: Union Government, in the last few years, has infused nearly Rs 2.6 lakh crore in banks through recapitalisation. Thus, recapitalisation of the banks to compensate for the write-offs contests the need for a bad bank.
- Market-related Issues: The price at which bad assets are transferred from commercial banks to the bad bank will not be market-determined and price discovery will not happen.
- Moral Hazard: A former RBI Governor had said that a bad bank may create a moral hazard and enable banks to continue reckless lending practices, without any commitment to reduce NPAs.

**Conclusion**

- Bad bank seems to be a viable option to tackle the escalation of NPAs in the lockdown induced economic slowdown, but structural issues like the deficit in the professionalism of management and non-adoption of greater prudential discipline by the Public sector banks needs to be addressed simultaneously. Therefore, the debate regarding setting up a bad bank must be preceded by proper implementation of holistic reforms in the banking sector.