

**COVID- 19 NEWS****Covid Toe**

In a paper published in the British Journal of Dermatology, Researchers have described five clinical patterns, including the so-called 'covid toe', that they observed in 19 per cent of the Covid-19 cases examined.

**About:**

- 'Covid toe' is a kind of rash being reported as a manifestation in some Covid-19 patients' toes.
- In the aforementioned study, it was seen in 19 per cent of the cases and the researchers have likened it to pseudo-chilblain lesions.
- Chilblains are small, itchy, red patches that appear on the toes and fingers after a person has been exposed to the cold.
- A person with chilblains may see their toes and fingers swell up and become red.
- The condition occurs due to inflammation in the small blood vessels in the skin, a response to repeated exposure to cold air. Chilblains usually clear up within one-three weeks on their own.

**SurviveCovid-19**

The Indian Institute of Technology Tirupati (IIT-T) has developed a web and mobile game to gamify the COVID-19 safety protocol, reinforcing masks, handwashing and more.

**About:**

- 'SurviveCovid-19,' the Mario-style lightweight survivor game was developed on a 2D platform by the Research in Intelligent Software & Human Analytics (RISHA) lab of IIT-T's Department of Computer Science and Engineering.
- The game is all about a person, who must step out of his house to buy groceries and return safely when the dangerous virus is around. It is one of the most common scenarios and is universally applicable

**CONSTITUTION AND POLITY****Central Administrative Tribunal (CAT)**

The Centre clarified that all service matters of the employees of the Central government and the Union Territories of Jammu and Kashmir and Ladakh will be heard by the Central Administrative Tribunal (CAT) Bench of Jammu and Kashmir instead of Chandigarh Bench.

**About:**

- Constitutional backing: The Central Administrative Tribunal (CAT) had been established under Article 323 - A of the Constitution.
- Mandate: To adjudicate disputes and complaints with respect to recruitment and conditions of service of persons appointed to public services and posts in connection with the affairs of the Union or other authorities under the control of the Government.
- Benches: There are 17 Benches and 21 Circuit Benches in the Central Administrative Tribunal all over India. In addition, the Central Administrative Tribunal, Principal Bench is dealing with the matters of Govt. of National Capital Territory of Delhi.
- Under Section 17 of the Administrative Tribunal Act, 1985, the Tribunal has been conferred with the power to exercise the same jurisdiction and authority in respect of contempt of itself as a High Court.
- The Tribunal is guided by the principles of natural justice in deciding cases and is not bound by the procedure, prescribed by the Civil Procedure Code.
- Salaries and Allowances and Conditions of Service of the officers and other employees of the Tribunal are specified by the Central Government.

**GOVERNANCE- WELFARE SCHEMES, E-GOVERNANCE, SERVICES ETC.****Draft Guidelines For Satellite Tv Channels**

Centre has issued draft new rules for satellite TV channels.

**About:**

- To overhaul its nine-year-old uplink and downlink policy for private satellite TV channels, the Information and Broadcasting Ministry has issued draft guidelines.
- The Ministry has listed out 11 violations. These violations include:
- Delay or non-intimation to the Ministry about change in the shareholding pattern of the company,
- appointment of a Director without prior permission of the Ministry,
  - non-removal of a Director who has been denied security clearance or
  - showing dual logo/logo or name not permitted by the Ministry.
- For any of the 11 violations, the penalty ranges from warning, prohibition to broadcast up to 10 days and even cancellation of permission.
- All channels have to take security clearance from the Ministry of Home Affairs (MHA), which was the case earlier too.
- Once granted, the clearance is valid for 10 years. However, the MHA can withdraw the clearance which would mean that the permission to uplink would stand terminated automatically.
- A welcome change is the relaxation offered for non-news category channels to broadcast live events. Instead of seeking permission, now the channel merely has to register online at Broadcast Seva with the necessary document five days prior to the telecast.

**INTERNATIONAL AFFAIRS- BILATERAL, GROUPINGS, ORGANISATIONS****Non-Aligned Movement (NAM)**

Prime Minister Narendra Modi will participate in the Virtual Non-Aligned Movement (NAM) Summit through Video Conferencing on May 4, 2020. The summit will discuss the enhanced coordination of the member states in their fight against the coronavirus pandemic.

**About:**

- The Non-Aligned Movement (NAM) is a forum of 120 developing world states that are not formally aligned with or against any major power bloc.
- NAM represents the biggest grouping of countries outside the United Nations comprising 120 developing countries from Asia, Africa and Latin America.
- Drawing on the principles agreed at the Bandung Conference in 1955, the Movement of Non-Aligned Countries was founded on a wider geographical basis at the First Summit Conference of Belgrade, which was held on September 1-6, 1961.
- India is one of the founding members of the Non-Aligned Movement (NAM), which was established in 1961 with 29 members.

**SOCIO-ECONOMIC DEVELOPMENT****Bharatmarket**

Traders' body Confederation of All India Traders (CAIT) has announced to launch a national e-commerce marketplace 'bharatmarket' soon for all retail traders in collaboration with several technology partners.

**About:**

- The marketplace will integrate capabilities of various technology companies to provide end-to-end services in the logistics and supply chains from manufacturers to end consumers, including deliveries at home.

- The e-commerce portal will include a nationwide participation by retailers and aims to bring 95 per cent of retail traders onboard the platform, who would exclusively run the portal.
- The initiative has had active support and guidance of the Ministry of Commerce and Industry, as they see this as an effective way to get essential commodities to consumers during the lockdown period and within containment zones.

### **RBI Cancels Licence of CKP Co-op Bank**

Recently, the Reserve Bank of India (RBI) has cancelled the licence of Mumbai-based CKP Co-operative Bank.

#### **Key Points**

- RBI has cancelled the licence of the bank as the financial position of the bank was highly adverse and unsustainable.
  - The bank is not in a position to pay its present and future depositors.
  - The bank failed to meet the regulatory requirement of maintaining a minimum capital adequacy ratio of 9% and reserves.
- RBI has asked the Registrar of Co-operative Societies, Maharashtra to start the process of winding up operations of CKP Co-operative bank and appoint a liquidator.
  - On liquidation, every depositor of the bank is entitled to get up to Rs 5 lakh from the Deposit Insurance and Credit Guarantee Corporation.
- In September last year, RBI had imposed restrictions on Punjab and Maharashtra Co-operative (PMC) Bank not to do any business for six months after it found major irregularities, which included financial irregularities, complete failure of internal control and systems, and wrongdoing and under-reporting of its lending exposure.

#### **Capital Adequacy Ratio**

- Capital Adequacy Ratio (CAR) is the ratio of a bank's capital in relation to its risk weighted assets and current liabilities. It is also known as Capital-to-Risk Weighted Asset Ratio (CRAR).
- It is decided by central banks to prevent commercial banks from taking excess leverage and becoming insolvent in the process.
- The Basel III norms stipulated a capital to risk weighted assets of 8%.
- However, as per RBI norms, Indian scheduled commercial banks are required to maintain a CAR of 9%.

#### **Deposit Insurance and Credit Guarantee Corporation**

- DICGC came into existence in 1978 after the merger of Deposit Insurance Corporation (DIC) and Credit Guarantee Corporation of India Ltd. (CGCI) under the Deposit Insurance and Credit Guarantee Corporation Act, 1961.
  - It serves as a deposit insurance and credit guarantee for banks in India.
  - It is a fully owned subsidiary of and is governed by the Reserve Bank of India.
- DICGC charges 10 paise per ₹100 of deposits held by a bank. The premium paid by the insured banks to the Corporation is paid by the banks and is not to be passed on to depositors.
- DICGC last revised the deposit insurance cover to ₹5 lakh in Feb, 2020, raising it from ₹ 1 lakh since 1993. The protection cover of deposits in Indian banks through insurance is among the lowest in the world.
  - The Damodaran Committee on 'Customer Services in Banks' (2011) had recommended a five-time increase in the cap to ₹5 lakh due to rising income levels and increasing size of individual bank deposits.

- Banks, including regional rural banks, local area banks, foreign banks with branches in India, and cooperative banks, are mandated to take deposit insurance cover with the DICGC

**PRELIMS SPECIFIC FACTS- INDICES, DAYS, EVENTS, AWARDS ETC****World Press Freedom Index 2020**

The latest survey of Reporters Without Borders shows India dropping two places on the global press freedom index ranking to 142nd on the list of 180 countries. Bhutan, Nepal and Sri Lanka are ranked higher.

**Key highlights of the Index:**

- Norway tops the Index for the fourth year in a row in 2020, while Finland is again the runner-up.
- North Korea (down 1 at 180th) has taken the last position from Turkmenistan, while Eritrea (178th) continues to be Africa's worst-ranked country.

**Indian scenario:**

- The report “The World Press Freedom Index 2020” said that with no murders of journalists in India in 2019, as against six in 2018, the security situation for the country's media might seem, on the face of it, to have improved.
- However, there have been constant press freedom violations, including police violence against journalists, ambushes by political activists, and reprisals instigated by criminal groups or corrupt local officials.

**Reporters Without Borders**

- Reporters Sans Frontieres (RSF), or Reporters Without Borders, is a Paris-based non-profit organisation that works to document and combat attacks on journalists around the world.
- Its key publications are:
  - World Press Freedom Index
  - Predators of Press Freedom
  - Press Freedom Barometer

**World Press Freedom Day**

The 27th celebration of World Press Freedom Day was organized by UNESCO.

**About:**

- History: World Press Freedom Day was proclaimed by the UN General Assembly in December 1993, following the recommendation of UNESCO's General Conference.
- Date of observance: Since then, 3 May, the anniversary of the Declaration of Windhoek is celebrated worldwide as World Press Freedom Day.
- Objective of the Day: To celebrate the fundamental principles of press freedom, assess the state of press freedom throughout the world, defend the media from attacks on their independence, and pay tribute to journalists who have lost their lives in the line of duty.

**World Press Freedom Prize (UNESCO/Guillermo Cano World Press Freedom Prize)**

- Objective: The Prize, honours a person or institution who contributed to freedom of press, esp. in the face of danger.
- Bodies involved: The Prize was established on the initiative of UNESCO's Executive Board and is formally conferred by the Director-General of the Organization.
- When awarded? The prize, created in 1997, is awarded each year on the occasion of World Press Freedom Day on 3 May.
- Cash Prize: \$25000 Prize.

- Name: The prize is named after Guillermo Cano Isaza, a Colombian journalist, who was murdered in 1986. He was a vocal critic of the country's powerful drug barons.

**DAILY ANSWER WRITING PRACTICE**

**Qns. "The concept of intelligence used in Emotional Quotient (EQ) is much broader than the concept of Intelligence Quotient (IQ)". Analyse the statement in reference to their application in modern-day administration.**

**Answer :**

Intelligence Quotient (IQ) is a measure of a person's cognitive abilities allowing one to acquire knowledge, learn and solve problems while Emotional Quotient (EQ) measures one's ability to monitor emotions, cope with pressures and demands and control one's thoughts and actions.

The difference in the concept of intelligence in Emotional Quotient (EQ) and Intelligence Quotient (IQ)-

- IQ measures concepts like logical reasoning, word knowledge and math skills, while EQ measures creative abilities or emotional abilities.
- It is not necessary that a high IQ person can easily make social bonds or relations but a person with a high EQ is adept at maintaining relationships or building social bonds.
- Intelligence level or IQ of a person may never change but EQ can be increased through practising self awareness, self-confidence and self-restraint of emotions.

Thus, Emotional Quotient is broader than just gauging one's intellect based on knowledge and aptitude in solving complex problems and includes qualities of being self aware, managing emotions, having self-motivation, recognizing emotions of others and handling relationships.

**Application in modern-day administration**

While both are sine qua non for modern day administrators due need of a complex set of skills in solving problems, ability to analyse data, patterns, wider knowledge etc. to work efficiently and competitively, but it is strong Emotional Quotient (EQ) that adds to quality life and stable mind in face of constant disruptive instances like change in work culture, manage personal life, remain motivated in constant failures. EQ helps in modern day administration in many ways which IQ alone cannot ensure. An administrator of high EQ is capable of :

- Using emotions in addition to cognitive abilities to function rather than relying solely on logic.
- Appealing to emotions to convince someone rather than using facts alone.
- Knowing how to motivate separate individuals as opposed to treating everyone the same way.
- Knowing how and why rather than just Knowing what
- Good interpersonal skills and less prone to aggression
- Increased level of commitment, trustworthiness, conscientiousness.
- Ability to bounce back from setbacks and become change catalyst
- Using better communication of thoughts
- Inculcating enhanced leadership traits.
- Appreciating diversity and performing multiple tasks with focus.

**Conclusion**

Building social bonds- physical and mental relationships, conflict resolution, High moral standards and leadership qualities are essential for modern day administrators for effecting good and ethical governance. Higher intellect (IQ) alone cannot guarantee such, hence there is need for a high emotional quotient (EQ) also.