

GOVERNANCE**Pradhan Mantri Matru Vandana Yojana**

Recently, the government's maternity benefit scheme, or Pradhan Mantri Matru Vandana Yojana (PMMVY), has crossed 1.75 crore eligible women till the financial year 2020.

A total sum of Rs. 5,931.95 crore was paid to 1.75 crore eligible beneficiaries between financial year 2018 and 2020.

Key Points

- PMMVY is a maternity benefit programme being implemented in all districts of the country with effect from 1st January, 2017.
- It is a centrally sponsored scheme being executed by the Ministry of Women and Child Development.

Direct Benefit Transfer Scheme:

- Cash benefits are provided to pregnant women in their bank account directly to meet enhanced nutritional needs and partially compensate for wage loss.

Target Beneficiaries:

- All Pregnant Women and Lactating Mothers (PW&LM), excluding those who are in regular employment with the Central Government or the State Governments or PSUs or those who are in receipt of similar benefits under any law for the time being in force.
- All eligible Pregnant Women and Lactating Mothers who have their pregnancy on or after 1st January 2017 for the first child in the family.

Benefits under the Scheme:

- Beneficiaries receive a cash benefit of Rs. 5,000 in three installments on fulfilling the following conditions:
 1. Early registration of pregnancy
 2. Ante-natal check-up
 3. Registration of the birth of the child and completion of first cycle of vaccination for the first living child of the family.

The eligible beneficiaries also receive cash incentive under Janani Suraksha Yojana (JSY). Thus, on an average, a woman gets **Rs. 6,000**.

Distinctive Feature:

- Implementation of the scheme is closely monitored by the central and state governments through the Pradhan Mantri Matru Vandana Yojana - Common Application Software (PMMVY-CAS).
- PMMVY-CAS is a web based software application that enables tracking the status of each beneficiary under the scheme, resulting in expedited, accountable and better grievance redressal.

Other Schemes Focussing on Nutritional and Health Aspects of Women:**Indira Gandhi Matritva Sahyog Yojna (IGMSY):**

- The scheme aims to contribute to a better enabling environment by providing cash incentives for improved health and nutrition to pregnant and lactating mothers.
- It is being implemented by the Ministry of Women and Child Development.

Kudumbashree in Kerala:

- It was launched in Kerala in 1998 to wipe out absolute poverty through community action. It is the largest women empowering project in the country. It has three components i.e., microcredit, entrepreneurship and empowerment.

Poshan Abhiyaan:

- Launched in March 2018, the goal of Posan Abhiyaan is to achieve improvement in the nutritional status of Children (0-6 years) and Pregnant Women and Lactating Mothers in a time-bound manner.
- Integrated Child Development Services (ICDS) Scheme:
- The scheme provides specific interventions targeted towards the vulnerable groups including children below 6 years and women.
- It is being implemented by the Ministry of Women and Child Development.

INDIAN ECONOMY**Taxing Interest Incomes on EPF**

The Union Budget 2021-22 proposed to tax the interest income on Provident Fund (PF) contributions by employees exceeding Rs. 2.5 lakh a year.

- The Ministry of Finance expressed concerns over investments as much as Rs. 1 crore each month into PF and suggested it was unfair that they get tax concessions as well as an assured return.
- The Employees' Provident Fund (EPF) Scheme is managed under the aegis of the Employees' Provident Fund Organisation (EPFO).
- EPFO is a government organization that manages provident fund and pension accounts for the workforce engaged in the organized sector in India.

Key Points**About the Employees' Provident Fund (EPF) Scheme:**

- The Employee Provident Fund is open for employees of both the Public and Private Sectors. Additionally, any organisation that employs at least 20 individuals is mandatorily liable to extend benefits of EPF to its employees.
- Both employer and employee contribute 12% of an employee's monthly salary (basic wages plus dearness allowance) to the Employees' Provident Fund (EPF) scheme.
- Of the employer's share of 12%, 8.33% is diverted towards the Employees Pension Scheme (EPS).
- EPF scheme is mandatory for employees who draw a basic wage of Rs. 15,000 per month.
- The EPF interest rate is declared every year by the EPFO.
- EPFO implements the Employees' Provident Fund and Miscellaneous Provisions Act, 1952.
- The EPF Act, 1952 provides for the institution of provident funds for employees in factories and other establishments.
- This savings scheme offers tax exemption under Section 80C of the Income Tax Act.

Proposed Tax on Income:

- The annual contribution to EPF and Gratuity - and also voluntary contributions to EPF - will be added. If the aggregate contribution exceeds Rs 2.5 lakh, the interest income on that will be taxed at the marginal tax rate in which the income of the individual falls.
- Importantly, only the contribution linked to the employees' component will be calculated for taxation purposes. The employer's contribution towards the EPF will not be considered for the calculation.
- The interest income on the additional contribution of a year will get taxed every year.
- This means that if an individual's annual contribution to PF in FY22 is Rs. 10 lakh, the interest income on Rs 7.5 lakh will get taxed not only for FY22 but also for all subsequent years.
- The average normal EPF contributor would not be affected by this new proposal.

Reasons for Taxing Interest Income on PF Contributions:**Preventing Misuse of the Scheme:**

- The government has found instances where some employees are contributing huge amounts to these funds and are getting the benefit of tax exemption at all stages - contribution, interest accumulation and withdrawal.
- Since any tax exemption is provided through taxpayers' money, it was unfair to allow High Networth Individuals (HNIs) depositing large sums in EPF to earn an assured interest (under EPFO) and tax-free income together.

HNIs: Those people with investable assets above a certain figure.

- Earlier, the government had capped the contributions by employers into employee welfare schemes like the EPF or the National Pension Scheme or a superannuation plan, at Rs. 7.5 lakh a year.
- However, government as well as private sector employees are allowed to make voluntary contributions over and above the statutory deductions into the general provident fund (available only for government employees) or EPF (available for government as well as private sector employees).

Promoting Equity among PF Contributors:

- Of an estimated 4.5 crore EPF accounts, about 0.27% members had an average corpus of Rs. 5.92 crore and were earning over Rs. 50 lakh a year as "tax-free assured interest".
- This is a misuse of the welfare scheme aiming to promote savings and provide social security to lower and middle income groups of employees.

SCIENCE AND TECHNOLOGY

Concerns Over DNA Bill, 2019

Recently, the Parliamentary Standing Committee on Science and Technology, Environment, Forests and Climate Change has recommended that the government should address the concerns raised over the DNA Technology (Use and Application) Regulation Bill, 2019, including over creation of a national databank of crime scene DNA profiles and fears of communities being targeted.

- While the Bill speaks of regional databanks apart from a central one, the Parliamentary Standing Committee strongly recommends **only one National Data Bank**, to minimise chances of misuse of data.

Key Points**DNA Technology (Use and Application) Regulation Bill, 2019 (Key Provisions):**

- The Bill allows the use of the technology to establish the identity of persons in matters of crime, parentage dispute, emigration or immigration and transplantation of human organs.
- It provides for establishment of national and regional DNA (Deoxyribonucleic Acid) data banks and each databank will maintain crime scene index, suspects' or undertrials' index and offenders' index separately.
- The Bill talks of a DNA Regulatory Board that would advise the Centre and state governments on issues such as setting up of DNA laboratories and databanks; and laying down of guidelines, standards and procedures for the same.

Concerns Raised by the Committee:

- **Over DNA Databanks:** The risk with a national databank of crime scene DNA profiles is that it will likely include virtually everyone since DNA is left at the 'crime scene' before and after the crime by several persons who may have nothing to do with the crime being investigated.
- **Over DNA Profiling:** The DNA profiling to be done under this Bill can be misused to target different segments of the society based on factors like religion, caste or political views.
- DNA profiling is the process where a specific DNA pattern, called a profile, is obtained from a person or sample of bodily tissue.

Storage of DNA Profiles of Unconvicted Persons:

- The Bill proposes to store DNA profiles of suspects, undertrials, victims and their relatives for future investigations.
- The Bill also provides that DNA profiles for civil matters will also be stored in the data banks, but without a clear and separate index.
- The committee has questioned the necessity for storage of such DNA profiles, pointing out that this violates the fundamental right to privacy and does not serve any public purpose.

Absence of Robust Data Protections:

- It has questioned the security of a huge number of DNA profiles that will be placed with the National DNA Data bank.

Need of the Bill:**Greater Demand for Testing:**

- DNA testing is currently being done on an extremely limited scale in India, with approximately 30-40 DNA experts in 15-18 laboratories undertaking less than 3,000 cases per year, which represent 2-3% of the total need.
- The standards of the DNA testing laboratories are not monitored or regulated, in absence of any proper regulation.

Enables Identification of Missing Persons:

- As per the National Crime Records Bureau, annually 1,00,000 children go missing.
- The Bill will also help in identifying unidentified deceased, including disaster victims and apprehend repeat offenders for heinous crimes such as rape and murder.

Global Scenario Regarding DNA Profiling:

- According to the USA Interpol's Global DNA Profiling Survey Results 2016, as many as 69 countries have a national DNA database, including the USA, Canada and China.
- The countries hold genetic information of at least 35,413,155 individuals.

DNA Profiling and Genome India Project (GIP):

- Recently, the Ministry of Science and Technology also approved an ambitious gene-mapping project called the Genome India Project (GIP) which aims to sample and sequence 10,000 genomes in the first phase from across India, to arrive at a representative Indian genome.

- Gene Mapping is different from DNA profiling as DNA profiling uses small stretches of DNA to identify an individual while gene mapping involves sequencing the whole genome.
- Gene Mapping is done for scientific and medical uses while DNA profiling is done primarily for forensic and criminal investigation.

Way Forward

- Prior adoption of a privacy or data protection bill would allow individuals some recourse if their rights were not protected. This is particularly important, especially following the Supreme Court's Right to Privacy judgment.

INDIAN HERITAGE AND CULTURE
Pandit Bhimsen Joshi Jayanti

Recently, the Prime Minister paid homage to Pandit Bhimsen Joshi, the classical music vocalist, on his centenary birth anniversary.

Key Points

- Pandit Bhimsen Joshi was born on February 4, 1922.
- Important Recognition: He received the Bharat Ratna in 2008.

Work: He is remembered for his famous ragas including Shuddha Kalyan, Miyan Ki Todi, Puriya Dhanashri and Multani etc.

- He belonged to the Kirana Gharana.
- Kirana Gharana got its name from a small town called Kerana in Uttar Pradesh. It was founded by Ustad Abdul Karim Khan. Famous artists such as Abdul Wahid Khan, Suresh Babu Mane, Hira Bai Badodekar and Roshanara Begum belong to this Gharana.
- He belonged to the school of Hindustani classical music.

Hindustani Music:

- Hindustani Music is one of the two distinct schools of Indian Classical Music practiced mainly in North India. The other school of Indian Classical Music is Carnatic music which is practiced mainly in Southern India.
- The historical roots of both the music types belong to the Bharata's Natyashastra.
- Hindustani Music is vocal-centric. The major vocal forms associated with Hindustani classical music are the khayal, Ghazal, dhrupad, dhammar, Tarana and thumri.
- Most of the Hindustani musicians trace their descent to Tansen.

Gharanas:

- A Gharana is a system of social organisation linking musicians or dancers by lineage or apprenticeship, and by adherence to a particular musical style.
- Function in guru-shishya parampara, i.e. disciples learning under a particular guru, transmitting his musical knowledge and style.

Gharana	Place	Founder
Gwalior	Gwalior	Nanthan Khan
Agra	Agra	Hajisujan Khan
Rangeela	Agra	Faiyyaz Khan
Jaipur Atrauli	Jaipur	Alladiya Khan
Kirana	Awadh	Abdul Wahid Khan
Banaras	Varanasi	Ram Sahai

INTERNAL SECURITY
CCTNS Hackathon & Cyber Challenge

Recently, the inaugural function of the 2nd CCTNS Hackathon and Cyber Challenge 2020-21 of the National Crime Records Bureau (NCRB) was held in New Delhi.

Key Points

- This hackathon is in continuation to the Hackathon & Cyber Challenge which concluded in March 2020.
- It aimed to deepen understanding and enhance skills of the law enforcement personnel across all ranks and file, empowering them to adopt smart strategies for effectively addressing the evolving threats.

About the 2nd CCTNS Hackathon and Cyber Challenge:

- Police officials especially those from the cutting edge level, academia, industry, students and others are being invited to help improve existing IT applications as well as help identify new IT applications to improve the CCTNS ecosystem.

- The Mobile App: “Locate Nearest Police Station” was also launched at the function.
- This App will help various users including women commuters, interstate travelers, domestic and foreign tourists etc. especially during any emergency and has the facility to dial 112. This is another step towards improving accessibility of the police to the citizens.
- This will add to other Central Citizen Services being provided by the NCRB such as “Missing Person Search”, “Generate Vehicle NOC”, “Proclaimed Offenders Information” and various other services being provided by the State Citizen Police Portals.

Crime and Criminal Tracking Network & Systems

- Crime and Criminal Tracking Network & Systems (CCTNS) is a plan scheme conceived in the light of experience of a non-plan scheme namely - Common Integrated Police Application (CIPA).

Launch:

- CCTNS is a Mission Mode Project under the National e-Governance Plan (NeGP) of the Ministry of Home Affairs.
- Approx. 14,000 Police Stations throughout the country have been proposed to be automated besides 6000 higher offices in the police hierarchy.
- It was approved in 2009.

Objectives:

- Make the Police functioning citizen friendly and more transparent by automating the functioning of Police Stations.
- Improve delivery of citizen-centric services through effective usage of ICT.
- Provide the Investigating Officers of the Civil Police with tools, technology and information to facilitate investigation of crime and detection of criminals.

Recent Initiatives:

- A Memorandum of Understanding (MoU) was signed between National Intelligence Grid (NATGRID) and National Crime Records Bureau (NCRB) for the access of the CCTNS database.

SOCIAL WELFARE**Consumer Welfare Fund**

During the ongoing session the Union Minister of State for Consumer Affairs, Food and Public Distribution has informed the parliament about Consumer Welfare Fund (CWF).

Key Points

- It was set up under the Central Goods and Services Tax (CGST) Act, 2017. The consumer welfare fund rules of 1992 have been subsumed under the CGST rules, 2017.
- The Fund has been set up by the Department of Revenue (Ministry of Finance) and is being operated by the Department of Consumer Affairs (Ministry of Consumer Affairs, Food & Public Distribution).

Objective: To promote and protect the welfare of the consumers. Few Examples:

- Creation of Consumer Law Chairs/ Centres of Excellence in Institutions/Universities of repute to foster research and training on consumer related issues.
- Projects for spreading consumer literacy and awareness.

Other Related Initiatives:

- A pan-India consumer awareness campaign ‘JagoGrahakJago’ through print, electronic, outdoor and social media platforms.
- Celebration of World Consumer Rights Day/National Consumer Day.
- The Consumer Protection Act, 2019 has been implemented.
- The new Act covers e-commerce transactions, it allows electronic filing of complaints, hearing and/or examining parties through video-conferencing for procedural ease and reduces inconvenience.
- Government has set up a National Consumer Helpline (NCH) to handle the consumer grievances.

Consumer awareness programmes are being organized through the network of Bureau of Indian Standards (BIS) across the country for promoting the concept of standardization, certification and quality consciousness among consumers as well as manufacturers.

IMPORTANT FACTS FOR PRELIM**Aero India 2021**

Recently, the 13th edition of the Aero India show began at Bengaluru's Yelahanka Air Force Station (Karnataka).

Key Points

- Aero India is a biennial international military and civil airshow.
- It is a premier event that draws international and Indian military and civil aircraft makers, their support industries, military brass and government dignitaries, and business visitors.
- Bengaluru based Yelahanka air base, about 30 km from the city centre, has been hosting the air show in February since it was started in Bengaluru in 1996.

Aero India 2021:

- This is the first-of-its-kind 'hybrid' air show, which means people can also attend it digitally.
- The focus region for Aero India 2021 is the Indian Ocean Region (IOR).
- It has been organised by the Defence Research and Development Organisation (DRDO).
- Aero India 2021 has seen the participation of top aviation firms, while India is showcasing its indigenous defence capability.
- Apart from global aviation giants such as Boeing (USA), Lockheed Martin (USA), Dassault (France) and Airbus (Europe), the show will also see the participation of top defence firms involved in the aviation sector including Thales (France), BAE Systems (UK) and missile manufacturer MBDA (Europe).
- India has been purchasing products from these major giants such as Boeing P8-I, Rafale jets from Dassault, other aircraft, etc.
- During the Aero show, the government has also formally sealed the Rs. 48,000 crore deal to procure 83 Tejas light combat aircraft from state-run aerospace company Hindustan Aeronautics Ltd. (HAL).
- Tejas, manufactured by the HAL, is a single engine and highly agile multi-role supersonic fighter aircraft capable of operating in high-threat air environments.

Importance:

- India offers a unique opportunity in defence and aerospace manufacturing.
- Under the Atmanirbhar Bharat Abhiyan, domestic manufacturing of bigger and complex defence platforms has become the focus of the country's defence policy.
- Aero India 2021 will boost investment, expand manufacturing ecosystem, support enterprises, appreciate and enhance the technology levels and propel the economic growth for the country.

DAILY ANSWER WRITING PRACTICE

Qns. Discussing the impacts of Micro Climatic zones shifting in India, suggest measures required to mitigate its impact. (250 words)

Ans:

The microclimates of a region are defined by the moisture, temperature, and winds of the atmosphere near the ground, the vegetation, soil, and the latitude, elevation, and season. Weather is also influenced by microclimatic conditions

- Microclimatic zones are shifting across various districts of India. A shift in microclimate zones may lead to severe disruptions across sectors. For example: every 2 degrees Celsius rise in annual mean temperature will reduce agricultural productivity by 15-20%.
- Some reasons identified behind this shift in microclimatic zones is change in land-use patterns, deforestation, encroachments upon mangroves, disappearing wetlands and natural ecosystems by encroachment, and urban heat islands that trap heat locally.

Impact of Micro Climatic zones shifting

- Increase in frequency, intensity, and unpredictability of extreme events: While India witnessed 250 extreme climate events in 35 years between 1970 and 2005, it recorded 310 such weather events in only 15 years since then.
- With an unusual spike in extreme events since 2005, these districts are bearing the effects of changing microclimate with loss of property, livelihoods and lives.
- Loss of lives and property: Extreme weather events resulting from climate change led to 4,95,000 human deaths across the world in 1999-2018. More than 12,000 extreme weather events led to losses worth USD 3.54 trillion (measured in terms of purchasing power parity or PPP) during this

period. The current trend of catastrophic climate events results from a mere 0.6 degrees Celsius temperature rise in the last 100 years.

Measures to mitigate impacts of Micro Climatic zones shifting

- Develop a Climate Risk Atlas to map critical vulnerabilities such as coasts, urban heat stress, water stress, and biodiversity collapse.
- Develop an Integrated Emergency Surveillance System to facilitate a systematic and sustained response to emergencies.
- Building Sustainable and Environmentally-friendly Cities.
- Legislating laws that plan and provide environmentally sound cities and smart growth.
- Mainstream risk assessment at all levels, including localised, regional, sectoral, cross-sectoral, macro and micro-climatic level.
- Enhance adaptive and resilience capacity to climate-proof lives, livelihoods and investments.
- Increase the participatory engagement of all stakeholders in the risk assessment process.
- Integrate risk assessment into local, sub-national, and national level plans.

Conclusion

According to the Council on Energy, Environment and Water (CEEW), India is already the 5th most vulnerable country globally in terms of extreme climate events, and it is all set to become the world's flood capital. Thus, India needs to take immediate steps taking cognisance of the report "Preparing India for Extreme Climate Events" released by CEEW, so that India is well equipped and prepared to mitigate the vulnerabilities from Micro Climatic zones shifting.

DAILY QUIZ

1. Consider the following statements about Myanmar:

1. The country shares borders with India, China, Bangladesh and Thailand.
2. Kaladan is a multi-modal transit transport project of Myanmar assisted by India.

Which of the statements given above is/are correct?

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

2. Consider the following statements about Fishing Cat:

1. It is a nocturnal cat that feeds upon fishes, snakes and carcasses of animals.
2. It is found mainly along the Western Ghats.
3. Due to multiple threats, the fishing cat has been shifted from Vulnerable to Endangered species in the IUCN Red List.

Which of the statements given above is/are not correct?

- a) 1 and 2 only
- b) 2 only
- c) **2 and 3 only**
- d) 1, 2 and 3

3. With reference to the Asset Reconstruction Company (ARC), consider the following statements:

1. It is a specialized financial institution that buys the Non Performing Assets (NPAs) from banks and financial institutions.
2. The SARFAESI Act, 2002 provides the legal basis for the setting up of ARCs in India.
3. The ARC has been proposed to be set up with the equity contribution from the government.

Which of the statements given above is/are correct?

- a) 1 only
- b) 3 only
- c) **1 and 2 only**
- d) 1, 2 and 3

4. Consider the following statements:

1. Ramsar Convention provides the framework for the conservation and wise use of wetlands and their resources.
2. Chilka lake is the only wetlands of India listed in the Montreux record.
3. India has more than 10% of its land as wetlands.

Which of the statements given above is/are correct?

- a) **1 only**

- b) 2 and 3 only
c) 1 and 3 only
d) 1, 2 and 3
5. With reference to Jal Jeevan Mission (Urban), consider the following statements:
1. It complements the Goal- 5 of United Nations Sustainable Development goals.
 2. It aims to promote the circular economy of water.
- Which of the statements given above is/are correct?
- a) 1 only
 - b) 2 only**
 - c) Both 1 and 2
 - d) Neither 1 nor 2

