



Current Affairs

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A decorative graphic at the bottom of the page consists of several overlapping, semi-transparent blue and grey rectangular blocks of varying sizes and orientations, creating a 3D effect. The year "2019" is printed in a large, black, sans-serif font on one of the blue blocks on the right side.

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FINLAND'S BASIC INCOME TRIAL BOOSTS HAPPINESS, BUT NOT JOBS

Finland's basic income scheme did not spur its unemployed recipients to work more to supplement their earnings as hoped but it did help their wellbeing, researchers said on Friday as the government announced the trial's initial findings.

The two-year trial, which ended a month ago, saw 2,000 Finns, chosen randomly from among the unemployed, become the first Europeans to be paid a regular monthly income by the State that was not reduced if they found work.

Finland, which will hold parliamentary elections in April, is exploring alternatives to its current social security model.

The project is being watched closely by other governments who see a basic income as a way of encouraging the unemployed to take up often low-paid or temporary work without fear of losing their benefits. That could help reduce dependence on the State and cut welfare costs, especially as automation sees humans replaced in the workforce.

Finland's Minister of Health and Social Affairs Pirkko Mattila said the impact on employment of the monthly pay cheque of €560(\$635) "seems to have been minor on the grounds of the first trial year".

THARU

The Tharu people are an ethnic group indigenous to the southern foothills of the Himalayas; most of the Tharu people live in the Nepal Terai. The word thāruis thought to be derived from sthāvira meaning follower of Theravada Buddhism. Some Tharu groups also live in the Indian Terai, foremost in Uttarakhand, Uttar Pradesh and Bihar.

The Tharus are recognized as an official nationality by the Government of Nepal. The Government of India recognizes the Tharu people as a scheduled tribe.

REGIONAL COMPREHENSIVE ECONOMIC PARTNERSHIP

Regional Comprehensive Economic Partnership (RCEP) is a proposed free trade agreement (FTA) between the ten member states of the Association of Southeast Asian Nations (ASEAN) (Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, the Philippines, Singapore, Thailand, Vietnam) and the six Asia-Pacific states with which ASEAN has existing free trade agreements (Australia, China, India, Japan, South Korea and New Zealand).

RCEP negotiations were formally launched in November 2012 at the ASEAN Summit in Cambodia. The free trade agreement is scheduled and expected to be signed in November 2018 during the ASEAN Summit and Related Summit in Singapore, after the first RCEP summit was held on 14 November 2017 in Manila, Philippines.

CORAL BLEACHING

Coral bleaching occurs when coral polyps expel algae that live inside their tissues. Normally, coral polyps live in an endosymbiotic relationship with this algae crucial for the health of the coral and the reef. The algae provides up to 90% of the coral's energy. Bleached corals continue to live but begin to starve after bleaching. Some corals recover.

Above-average sea water temperatures caused by global warming is the leading cause of coral bleaching. According to the United Nations Environment Programme, between 2014 and 2016 the longest recorded global bleaching events killed coral on an unprecedented scale. In 2016,

bleaching of coral on the Great Barrier Reef killed between 29 and 50 percent of the reef's coral. In 2017, the bleaching extended into the central region of the reef. The average interval between bleaching events has halved between 1980 and 2016.

Coral bleaching may be caused by a number of factors. While localized triggers lead to localized bleaching, the large scale coral bleaching events of the recent years have been triggered by global warming. Under increased carbon dioxide concentration expected in the 21st century, corals are expected to becoming increasingly rare on reef systems. Coral reefs located in warm, shallow water with low water flow have been more affected than reefs located in areas with higher water flow.

PANEL MOOTS MINIMUM WAGE OF ₹375 PER DAY

An expert panel has recommended that a need-based national minimum wage for workers across the country be set at ₹375 per day, or ₹9,750 per month.

In a report submitted to the Ministry of Labour and Employment on Thursday, an Expert Committee on Determining the Methodology for Fixation of the National Minimum Wage has also recommended different national minimum wages for “different geographical regions of the country to suit the local realities and as per socio-economic and labour market contexts.”

These regional wage recommendations range from ₹342 per day in some States including Bihar, Uttar Pradesh and West Bengal to ₹447/day for States such as

Delhi, Goa, Haryana, Himachal Pradesh and Punjab.

While the Minimum Wages Act was enacted in 1948, it stipulates different wages according to occupation and State; there is no national minimum wage. In 2016, then Finance Minister Arun Jaitley hiked minimum wages for unskilled non-agricultural workers by 42% to ₹350 per day.

The Code on Wages Bill, 2017, had proposed a national minimum wage and five regional minimum wages. However, it was referred to a parliamentary standing committee which, in its December 2018 report, said State governments must be consulted before any national minimum wage is set by the Centre.

MARINE HEAT WAVES

Marine heat waves, defined as at least five days with temperatures far above average, are caused by heat from blazing sunshine and by shifting warm currents. Among impacts, a 2011 marine heat wave off western Australia killed abalone stocks and a 2012 heat wave off the eastern United States drove lobster stocks north towards Canada.

Around the world's oceans, the number of days of marine heat waves per year rose 54 percent in the period 1987-2016 from 1925-54, according to the scientists in Britain, Australia, Canada, New Zealand, Japan, Spain and the United States.

The scientists said marine heat waves were “emerging as forceful agents of disturbance” that could “restructure entire marine ecosystems”, disrupting livelihoods and food supplies for millions of people.

OCEAN ACIDIFICATION

Ocean acidification is the ongoing decrease in the pH of the Earth's oceans, caused by the uptake of carbon dioxide (CO₂) from the atmosphere. Seawater is slightly basic (meaning pH > 7), and ocean acidification involves a shift towards pH-neutral conditions rather than a transition to acidic conditions (pH < 7). An estimated 30–40% of the carbon dioxide from human activity released into the atmosphere dissolves into oceans, rivers and lakes. To achieve chemical equilibrium, some of it reacts with the water to form carbonic acid.

Increasing acidity is thought to have a range of potentially harmful consequences for marine organisms, such as depressing metabolic rates and immune responses in some organisms, and causing coral bleaching. By increasing the presence of free hydrogen ions, the additional carbonic acid that forms in the oceans ultimately results in the conversion of carbonate ions into bicarbonate ions. Ocean alkalinity (roughly equal to [HCO₃⁻] + 2[CO₃²⁻]) is not changed by the process, or may increase over long time periods due to carbonate dissolution. This net decrease in the amount of carbonate ions available may make it more difficult for marine calcifying organisms, such as coral and some plankton, to form biogenic calcium carbonate, and such structures become vulnerable to dissolution. Ongoing acidification of the oceans may threaten future food chains linked with the oceans. As members of the InterAcademy Panel, 105 science academies have issued a statement on ocean acidification recommending that by 2050, global CO₂ emissions be reduced by at least 50% compared to the 1990 level.

ABSHER APP

Absher, the “one-click” e-services app launched by the Interior Ministry of Saudi Arab in 2015, is now regarded as the leading government platform for Saudi citizens, freeing them from bureaucratic inefficiency and endless queuing for everyday services. However, in a recent New York Times article, the app was criticized as a “tool of repression” following claims by Democratic Senator Ron Wyden and women’s rights groups. Apple and Google were urged to remove the application from their devices over claims that it “enables abhorrent surveillance and control of women.” It is infamous as women tracking app.

MUNICH SECURITY CONFERENCE

India raised the issue of the Pulwama terror attack during bilateral meetings with several countries, including the U.S., Germany and Russia, at the three-day Munich Security Conference.

The 55th Munich Security Conference, which brings together global leaders and security experts from across the world, was attended by India’s Deputy National Security Advisor Pankaj Saran.

The meetings, according to the officials, were held with the representatives of the U.S., Germany, Russia, NATO (North Atlantic Treaty Organisation), Afghanistan, Uzbekistan, Bangladesh, Mongolia, Armenia and Oman.

The Munich Security Conference is an annual conference on international security policy that has taken place in Munich, Bavaria since 1963.

Over the past four decades the Munich Security Conference has become the most important independent forum for the exchange of views by international security policy decision-makers. Each year

it brings together about 350 senior figures from more than 70 countries around the world to engage in an intensive debate on current and future security challenges. The 55th Security Conference was held from 15 to 17 February 2019.

STRATEGIC PARTNERSHIP COUNCIL: INDIA AND SAUDI ARABIA

India and Saudi Arabia will launch a mechanism for coordinated decisions regarding strategically important issues, sources said on Monday. The announcement came a day before the Saudi Crown Prince Mohammed Bin Salman arrives here as part of his tour of Asia, where he chose Pakistan as his first destination.

“India and Saudi Arabia have a strong independent strategic partnership and it will be further strengthened with the launching of the Strategic Partnership Council that will cover critical areas of mutual interest,” said a source. The Ministry of External Affairs, NITI Aayog and other government agencies are expected to be the constituent units of this council.

MITOPHAGY

Mitophagy is the selective degradation of mitochondria by autophagy. It often occurs to defective mitochondria following damage or stress. Mitophagy is key in keeping the cell healthy. It promotes turnover of mitochondria and prevents accumulation of dysfunctional mitochondria which can lead to cellular degeneration. It is mediated by Atg32 (in yeast) and NIX and its regulator BNIP3 in mammals. Mitophagy is regulated by PINK1 and parkin proteins. In addition to the selective removal of damaged mitochondria, mitophagy is also required to adjust mitochondrial numbers to changing cellular metabolic needs, for steady-state mitochondrial turnover, and

during certain cellular developmental stages, such as during cellular differentiation of red blood cells.

AUSSIE MAMMAL THE FIRST 'CLIMATE CHANGE EXTINCTION



Australia officially declared a Great Barrier Reef rodent extinct on Tuesday, making it the first mammal believed to have been killed off by human-induced climate change.

The rat-like Bramble Cay melomys — whose only known habitat was a small sandy island in far northern Australia — has not been spotted in a decade.

Researchers from Queensland determined a key factor in its disappearance was “almost certainly” repeated ocean inundation of the cay — a low-lying island on a coral reef — over the last decade, which had resulted in dramatic habitat loss.

SEA SQUIRT, SUCKING UP PLASTIC PARTICLES FROM THE SEA



A rubbery sea creature with an irritating habit of clinging to ships and invading beaches could help measure plastic pollution as it can filter tiny particles from the ocean and store them in its soft tissue.

Israeli researchers have found that ascidians — round, palm-sized animals also known as sea squirts — can thrive in dirty industrial areas and pristine waters alike, allowing them to detect and analyse waste and its impact in various regions.

A staggering amount of plastic flows into the ocean each year. The United Nations says it is as if a garbage truck full of plastic was dumped into the water every minute, a rate some estimates show could lead to oceans carrying more plastic than fish in 30 years.

MOBILE DATA USAGE SURGES 69% IN DEC. 2018

Mobile users in India, on an average, consumed 10 GB of mobile data per user per month in December 2018, a year-on-year growth of 69%, driven by popularity of video streaming applications, according to a report by Nokia.

Titled 'Mobile Broadband India Traffic,' the report added that the increase in the consumption of data across the country led to overall growth of data traffic by 109% with 4G technology constituting 92% of this growth.

"This growth is led by the growing popularity of video streaming and video content in local languages on the various over-the-top (OTT) applications. The emergence of new media apps, like TikTok, has further led to an increase in video consumption," the report said.

Video streaming continues to remain a major contributor to mobile data traffic constituting 70-80% of the total traffic.

"The surge in broadband consumption is likely to continue in the next few years since the current broadband penetration is just 45% in the country," Sanjay Malik, head of India market, Nokia said.

ACID TEST RATIO

This refers to a financial metric that is used to measure the ability of a firm to meet its various short-term obligations. It is calculated by dividing the sum of a firm's most liquid assets like cash and short-term receivables by its short-term liabilities. Other short-term assets like inventory, which are not readily convertible into cash, are usually not included in the calculation of this ratio. The acid-test ratio is used by analysts as an important measure of a firm's liquidity position. There is considerable leeway involved in the calculation of the ratio since analysts may differ in their opinion about the actual liquidity of a firm's various assets.

INDIA TO HAVE OWN DNS FOR SAFE BROWSING

The government will soon roll out a public Domain Name Server, or DNS, for India aimed at providing a faster and more secure browsing experience for Internet users in the country, while ensuring that citizens' data is stored locally.

A DNS is like a directory for the Internet. It helps to convert domain names that are easy for people to remember into IP addresses, which are used by computers/machines to communicate. If the DNS is either slow or fails to work, users will not be able to locate web addresses.

"The main aim of bringing our own public DNS is to ensure availability, particularly for smaller Internet Service Providers (ISPs) who don't have credible DNS. Bigger ones usually have their own DNS," an IT Ministry official said.

PHILIPPINES LEADS ASIA IN GENDER EQUALITY

The Philippines is already doing better than many other developing nations in Asia in gender equality. According to the World Economic Forum's Global Gender Gap Report for 2018, the Philippines was ranked eighth among the 10 best performers. Iceland, Norway, Sweden, Finland, Nicaragua, Rwanda, New Zealand, Ireland, and Namibia are the other countries on the list. In the study, 149 countries were tested for economic participation and opportunity, educational attainment, health and survival, and political empowerment. The report also took into consideration skills gender gaps related to artificial intelligence (AI).

Today, the Philippines is the only country in Asia (and second to New Zealand in the Asia-Pacific region) to achieve this ranking. Almost 97% of the female population of the country is literate and the most common field of study is Business Administration and related courses.

U.K. SHOULD HAND OVER CHAGOS ISLANDS TO MAURITIUS: ICJ

Britain has an obligation to end its administration of the Chagos Archipelago — home to the U.S. military base of Diego Garcia — and complete the process of decolonisation of Mauritius, the International Court of Justice (ICJ) in The Hague has said in an advisory opinion that is a significant legal victory for Mauritius and other nations, including India, that supported its case.

Delivering the opinion, ICJ president Abdulqawi Ahmed Yusuf said the judges had rejected the contention that the issue did not fall within its jurisdiction because it was a bilateral matter for the two countries, and concluded that the decolonisation of Mauritius was not lawfully completed, as a result of Britain's

continued administration of the Chagos Islands.

'AZAADI KE DIWANE' MUSEUM INAUGURATED AT RED FORT

Union Minister Mahesh Sharma on Monday inaugurated 'AzaadiKeDiwane' museum, dedicated to the unsung heroes of the country's freedom struggle, on the Red Fort premises here and said it would inspire the younger generation.

Built by the Archaeological Survey of India (ASI), the museum is the fifth in a series of recently inaugurated ones — the others being the Subhash Chandra Bose and INA museum, the Yaad-e-Jallian museum, the Museum on 1857 (on the country's first war of Independence) the Drishyakala (a museum on Indian Art) — on the sacrifices of India's freedom fighters.

"This new museum 'AzaadikeDiwane' is started in the series of Kranti Mandir to inspire the younger generation and let them know the cost of freedom that the great fighters achieve by sacrificing their lives. I congratulate the team of the ASI for coming up with this digitised and interactive museum," said the culture Minister.

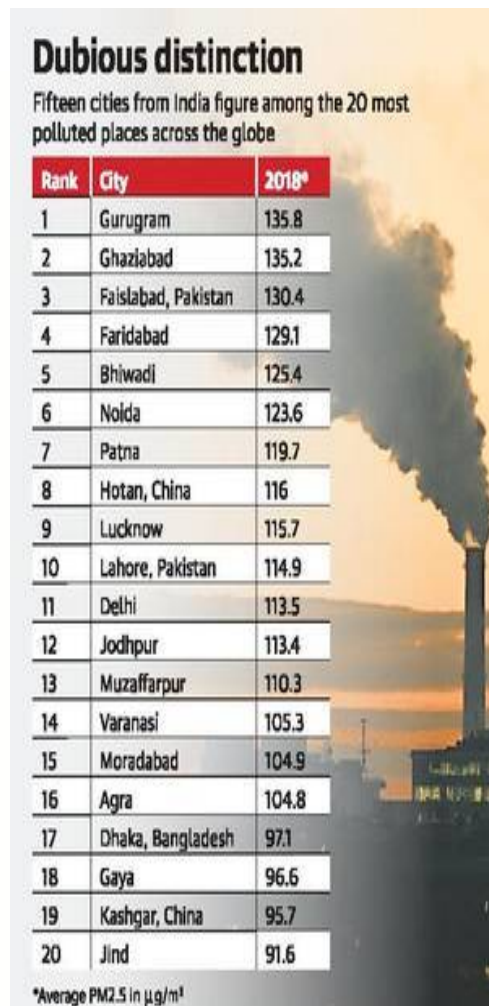
FIFTEEN OF THE 20 MOST POLLUTED CITIES IN THE WORLD ARE IN INDIA

Fifteen of the top 20 most polluted cities in the world are located in India, according to an analysis of air quality in several cities around the world.

Gurugram, in Haryana, topped the list with an average annual particulate matter (PM 2.5) quality of 135 g/m³ (micrograms/cubic metre), in 2018. Delhi — a frequent fixture on global pollution hotspots — was only the 11th most noxious city behind Lahore, Pakistan (10th) and Hotan, China (8th). The other cities in India that made the list of 20 were Ghaziabad, Faridabad, Bhiwadi, Noida, Patna, Lucknow, Jodhpur, Muzaffarpur,

Varanasi, Moradabad, Agra, Gaya and Jind.

Southeast Asia and 89% of cities in East Asia breached this level.



When ranked by country, Bangladesh emerged as the most polluted followed by Pakistan and India respectively.

Of the cities analysed, 64% exceeded the WHO's annual exposure guideline (10 $\mu\text{g}/\text{m}^3$) for fine particulate matter, also known as PM2.5. India's annual guidelines range from 40-60 $\mu\text{g}/\text{m}^3$, depending on whether they are residential or industrial areas.

Every single one of measured cities with data in the Middle East and Africa exceeded the WHO guideline, while 99% of cities in South Asia, 95% of cities in

STEM CELLS

Stem cells are cells that can differentiate into other types of cells, and can also divide in self-renewal to produce more of the same type of stem cells.

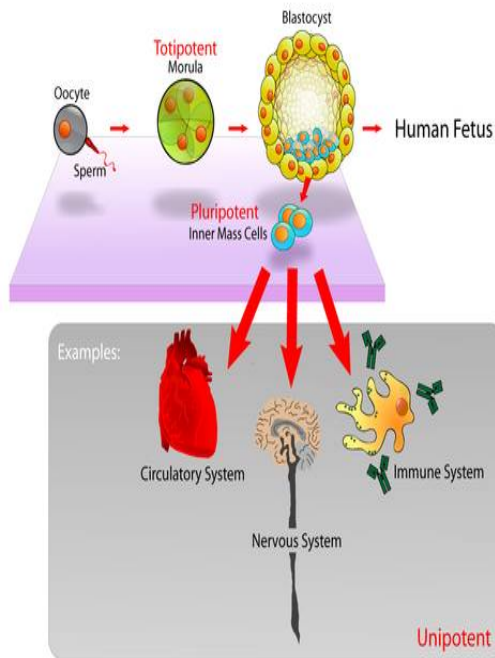
In mammals, there are two broad types of stem cells: embryonic stem cells, which are isolated from the inner cell mass of blastocysts in early embryonic development, and adult stem cells, which are found in various tissues of fully developed mammals. In adult organisms, stem cells and progenitor cells act as a repair system for the body, replenishing adult tissues. In a developing embryo, stem cells can differentiate into all the specialized cells—ectoderm, endoderm and mesoderm (see induced pluripotent stem cells)—but also maintain the normal turnover of regenerative organs, such as blood, skin, or intestinal tissues.

Adult stem cells are frequently used in various medical therapies (e.g., bone marrow transplantation). Stem cells can now be artificially grown and transformed (differentiated) into specialized cell types with characteristics consistent with cells of various tissues such as muscles or nerves. Embryonic cell lines and autologous embryonic stem cells generated through somatic cell nuclear transfer or dedifferentiation have also been proposed as promising candidates for future therapies.

The classical definition of a stem cell requires that it possesses two properties:

- Self-renewal: the ability to go through numerous cycles of cell division while maintaining the undifferentiated state.
- Potency: the capacity to differentiate into specialized cell types. In the strictest sense, this requires stem cells to be either totipotent or pluripotent—to

be able to give rise to any mature cell type, although multipotent or unipotent progenitor cells are sometimes referred to as stem cells. Apart from this it is said that stem cell function is regulated in a feed back mechanism.



- Totipotent (a.k.a. omnipotent) stem cells can differentiate into embryonic and extraembryonic cell types. Such cells can construct a complete, viable organism. These cells are produced from the fusion of an egg and sperm cell. Cells produced by the first few divisions of the fertilized egg are also totipotent.
- Pluripotent stem cells are the descendants of totipotent cells and can differentiate into nearly all cells, i.e. cells derived from any of the three germ layers.
- Multipotent stem cells can differentiate into a number of cell types, but only those of a closely related family of cells.

- Oligopotent stem cells can differentiate into only a few cell types, such as lymphoid or myeloid stem cells.
- Unipotent cells can produce only one cell type, their own, but have the property of self-renewal, which distinguishes them from non-stem cells (e.g. progenitor cells, which cannot self-renew).

ACQUITTAL OF DEATH ROW CONVICTS

Hearing on their review petitions became an occasion for another Bench of the Supreme Court to revisit the 2009 verdict. A three-judge Bench has now found that unreliable testimony had been used to convict the six men. One of the two eyewitnesses had identified four others from police files as members of the gang that had raided their hut in 2003, but these four were not apprehended. The gang had stolen ₹3,000 and some ornaments, killed five members of the family, including a 15-year-old girl, who was also raped. It is possible that the heinous nature of the crime had influenced the outcome of the case. The belief that condign punishment is necessary for rendering complete justice could be behind courts brushing aside discrepancies or improvements in the evidence provided by witnesses. On a fresh hearing of the appeals, the court has concluded that the accused, who were roped in as accused in this case after being found to be involved in an unrelated crime elsewhere, were innocent.

The case, in itself, holds a strong argument against the retention of the death penalty on the statute book.

ICDS

Perhaps the largest mother and child nutrition and care programme of its kind in the world, the Integrated Child Development Services (ICDS) is meant to cover six services: supplementary

nutrition, non-formal early education, health and nutrition education, immunisation, health check-up, and referral services.

ICDS was launched on October 2, 1975, with about 5,000 anganwadis. Close to half a century later, with about 1.4 million anganwadis in 7,000 blocks and around 2.8 million frontline personnel, India is still grappling with child malnutrition.

One-third of the world's stunted children live in India. This is the highest number in the world. Stunting in children is associated with underdeveloped brains and long-term harmful consequences for learning capacity, school performance, and later earning ability. Persistent undernutrition is a matter of deep concern, especially in the context of successive and severe droughts in many parts of the country. A stunting level of 38% (NFHS4, 2015-16) means 38% of our young are growing up with impaired development.

Two important recent publications speak to this troubling problem. The first, an IFPRI (International Food Policy Research Institute) study of equity and extent of coverage of ICDS from 2006 to 2016, found that the proportion of respondents using ICDS had increased substantially in the period under study. However, the poorest sections of the population were still left out, especially in States with the highest levels of malnutrition.

SUNDARBAN WETLANDS **:WETLAND OF INTERNATIONAL** **IMPORTANCE**

On January 30, the Indian Sundarban was accorded the status of 'Wetland of International Importance' under the Ramsar Convention. The Sundarbans comprises hundreds of islands and a network of rivers, tributaries and creeks in

the delta of the Ganga and the Brahmaputra at the mouth of the Bay of Bengal in India and Bangladesh. Located on the southwestern part of the delta, the Indian Sundarban constitutes over 60% of the country's total mangrove forest area. It is the 27th Ramsar Site in India, and with an area of 4,23,000 hectares is now the largest protected wetland in the country.

The Convention on Wetlands of International Importance, better known as the Ramsar Convention, is an international agreement promoting the conservation and wise use of wetlands. It is the only global treaty to focus on a single ecosystem. The convention was adopted in the Iranian city of Ramsar in 1971 and came into force in 1975. Traditionally viewed as a wasteland or breeding ground of disease, wetlands actually provide freshwater and food, and serve as nature's shock absorber. Wetlands, critical for biodiversity, are disappearing rapidly, with recent estimates showing that 64% or more of the world's wetlands have vanished since 1900. Major changes in land use for agriculture and grazing, water diversion for dams and canals and infrastructure development are considered to be some of the main causes of loss and degradation of wetlands.

The Indian Sundarban met four of the nine criteria required for the status of 'Wetland of International Importance' — presence of rare species and threatened ecological communities, biological diversity, significant and representative fish and fish spawning ground and migration path. The Indian Sundarban, also a UNESCO world heritage site, is home to the Royal Bengal Tiger. The Ramsar website points out that the Indian Sundarban is also home to a large number of "rare and globally threatened species, such as the critically endangered

northern river terrapin (*Batagurbaska*), the endangered Irrawaddy dolphin (*Orcaellabrevirostris*), and the vulnerable fishing cat (*Prionailurusviverrinus*)." Two of the world's four horseshoe crab species, and eight of India's 12 species of kingfisher are also found here. Recent studies claim that the Indian Sundarban is home to 2,626 faunal species and 90% of the country's mangrove varieties.

'INDIA RANKS 11TH IN GOLD HOLDING'

Gold cache

Rank	Possessor	Tonnes
1	U.S.	8,133.5
2	Germany	3,369.7
3	IMF	2,814.0
4	Italy	2,451.8
5	France	2,436.0
6	Russia	2,119.2
7	Mainland China	1,864.3
8	Switzerland	1,040.0
9	Japan	765.2
10	Netherlands	612.5
11	India	607.0
12	ECB	504.8
13	Taiwan	423.6
14	Portugal	382.5
15	Kazakhstan	353.3

SOURCE:
WGC



India, which is the world's largest consumer of gold, has the 11th largest gold reserve, with the current holding pegged at 607 tonnes, as per the latest report by the World Gold Council (WGC).

India's overall position in terms of total gold holding would have been tenth had the list included only countries. Whereas, International Monetary Fund (IMF) is included and is third on the list with total gold reserves of 2,814 tonnes.

MARGINAL COST OF LENDING RATE (MCLR)

The marginal cost of funds based lending rate (MCLR) refers to the minimum interest rate of a bank below which it cannot lend, except in some cases allowed by the RBI. It is an internal benchmark or reference rate for the bank. MCLR actually describes the method by which the minimum interest rate for loans is determined by a bank - on the basis of marginal cost or the additional or incremental cost of arranging one more rupee to the prospective borrower.

The MCLR methodology for fixing interest rates for advances was introduced by the Reserve Bank of India with effect from April 1, 2016. This new methodology replaces the base rate system introduced in July 2010. In other words, all rupee loans sanctioned and credit limits renewed w.e.f. April 1, 2016 would be priced with reference to the Marginal Cost of Funds based Lending Rate (MCLR) which will be the internal benchmark (means a reference rate determined internally by the bank) for such purposes.

THE BENAMI TRANSACTIONS (PROHIBITION) AMENDMENT ACT, 2016

Though the Benami Transactions (Prohibition) Act, 1988 has been on the statute book, the same could not be made operational because of certain inherent defects. With a view to providing effective regime for prohibition of benami transactions, the said Act was amended through the Benami Transactions (Prohibition) Amendment Act, 2016.

The amended law empowers the specified authorities to provisionally attach benami properties which can eventually be confiscated. Besides, if a person is found guilty of offence of benami transaction by

the competent court, he shall be punishable with rigorous imprisonment for a term not less than one year but which may extend to 7 years and shall also be liable to fine which may extend to 25% of the fair market value of the property.

The Benami Transactions (Prohibition) Amendment Act, 2016 came into effect from 1 November, 2016. After coming into effect of the Amendment Act, the existing Benami Transactions (Prohibition) Act, 1988 was renamed as Prohibition of Benami Property Transactions Act, 1988 (PBPT Act).

The PBPT Act defines benami transactions, prohibits them and further provides that violation of the PBPT Act is punishable with imprisonment and fine. The PBPT Act prohibits recovery of the property held benami from benamidar by the real owner. Properties held benami are liable for confiscation by the Government without payment of compensation.

An appellate mechanism has been provided under the PBPT Act in the form of Adjudicating Authority and Appellate Tribunal. The Adjudicating Authority referred to in section 6(1) of the Prevention of Money Laundering Act, 2002 (PMLA) and the Appellate Tribunal referred to in section 25 of the PMLA have been notified as the Adjudicating Authority and Appellate Tribunal, respectively, for the purposes of the PBPT Act. A Joint / Additional Commissioner of Income-tax, an Assistant / Deputy Commissioner of Income-tax and a Tax Recovery Officer in each Region have been notified to perform the functions and exercise the powers of the Approving Authority, Initiating Officer and Administrator, respectively under the PBPT Act.

WHAT GEO-6 MEANS FOR INDIA

The sixth edition of the Global Environment Outlook from the UN Environment Programme has come as

another stark warning: the world is unsustainably extracting resources and producing unmanageable quantities of waste. The linear model of economic growth depends on the extraction of ever-higher quantities of materials, leading to chemicals flowing into air, water and land. This causes ill-health and premature mortality, and affects the quality of life, particularly for those unable to insulate themselves from these effects. The UN report, GEO-6, on the theme "Healthy Planet, Healthy People," has some sharp pointers for India. It notes that East and South Asia have the highest number of deaths due to air pollution; by one estimate, it killed about 1.24 million in India in 2017. As India's population grows, it must worry that agricultural yields are coming under stress due to increase in average temperature and erratic monsoons. The implications of these forecasts for food security and health are all too evident, more so for the 148 million people living in severe weather 'hotspots'. Evidently, the task before India is to recognise the human cost of poorly enforced environment laws and demonstrate the political will necessary to end business-as-usual policies. That would mean curbing the use of fossil fuels and toxic chemicals across the spectrum of economic activity.

MORETON WAVE OR SOLAR TSUNAMI

A Moreton wave or Moreton-Ramsey wave is the chromospheric signature of a large-scale solar coronal shock wave. Described as a kind of solar "tsunami", they are generated by solar flares. They are named for American astronomer Gail Moreton, an observer at the Lockheed Solar Observatory in Burbank, and Harry E. Ramsey, an observer who spotted them in 1959 at The Sacramento Peak Observatory. He discovered them in time-lapse photography of the chromosphere in the light of the Balmer alpha transition.

There were few follow-up studies for decades. Then the 1995 launch of the Solar and Heliospheric Observatory led to observation of coronal waves, which cause Moreton waves. Moreton waves were a research topic again. (SOHO's EIT instrument discovered another, different wave type called "EIT waves".) The reality of Moreton waves (a.k.a. fast-mode MHD waves) has also been confirmed by the two STEREO spacecraft. They observed a 100,000-km-high wave of hot plasma and magnetism, moving at 250 km/s, in conjunction with a big coronal mass ejection in February 2009.

RIGHTS ISSUE

Cash-strapped companies can turn to rights issues to raise money when they really need it. In these rights offerings, companies grant shareholders the right but not the obligation to buy new shares at a discount to the current trading price. In this article, we'll explore how rights issues work and what they mean for the company and its shareholders.

A rights issue is an invitation to existing shareholders to purchase additional new shares in the company. More specifically, this type of issue gives existing shareholders securities called "rights," which, well, give the shareholders the right to purchase new shares at a discount to the market price on a stated future date. The company is giving shareholders a chance to increase their exposure to the stock at a discount price.

DRY EYE SYNDROME (DES)

Dry eye syndrome (DES), also known as keratoconjunctivitis sicca (KCS), is the condition of having dryeyes. Other associated symptoms include irritation, redness, discharge, and easily fatigued eyes. Blurred vision may also occur. The symptoms can range from mild and

occasional to severe and continuous.^[3] Scarring of the cornea may occur in some cases without treatment.

Dry eye occurs when either the eye does not produce enough tears or when the tears evaporate too quickly. This can result from contact lens use, meibomian gland dysfunction, allergies, pregnancy, Sjögren's syndrome, vitamin A deficiency, LASIK surgery, and certain medications such as antihistamines, some blood pressure medication, hormone replacement therapy, and antidepressants. Chronic conjunctivitis such as from tobacco smoke exposure or infection may also lead to the condition. Diagnosis is mostly based on the symptoms, though a number of other tests may be used.

IN A FIRST, WOMAN BAGS ABEL PRIZE FOR MATHS

The Abel Prize in mathematics was awarded to Karen Uhlenbeck of the U.S. for her work on partial differential equations, the first woman to win the award, the Norwegian Academy of Science and Letters said.

"Karen Uhlenbeck receives the Abel Prize 2019 for her fundamental work in geometric analysis and gauge theory, which has dramatically changed the mathematical landscape," said Abel Committee chairman Hans Munthe-Kaas.

INDO-PACIFIC REGIONAL DIALOGUE – 2019

In continuation of the process of engaging the global strategic community in an annual review of India's opportunities and challenges in the Indo-Pacific region, the second edition of Indo-Pacific Regional Dialogue (IPRD) - 2019 was held on 05 and 06 March 2019 at the Manekshaw Centre, New Delhi. This dialogue was build upon the foundation laid by the inaugural edition and will examine five fresh themes: **(i)** Practical solutions for achieving cohesion in the region through maritime connectivity; **(ii)** measures to attain and maintain a free-and-open Indo-Pacific; **(iii)** a regional approach to the region's transition from a 'Brown' to a 'Blue' economy; **(iv)** opportunities and challenges arising from the maritime impact of 'Industry 4.0'; and **(v)** how the twin conceptualisations of 'SAGAR' and 'SAGARMALA' might best be made mutually-reinforcing on a regional level. These themes would be addressed in five sessions spread over two days, with three of the sessions being steered as panel-discussions, which would encourage a freer flow of ideas and views and ensure greater audience-interaction.

thirteen countries of the Indo-Pacific — Australia, Bangladesh, Canada, China, Indonesia, Israel, Japan, Seychelles, Singapore, South Korea, Sri Lanka, the United Kingdom, and the United States of America are part of IPRD.

The idea of an Indo-Pacific Regional Dialogue (IPRD) was first conceptualised and conducted in 2018, as the apex level conference of the Indian Navy, organised by the National Maritime Foundation as the Navy's Knowledge Partner. The permanent theme of this annual dialogue is a review of India's opportunities and challenges in the Indo-Pacific region. The aim is to focus attention on the Indo-

Pacific, as a maritime geographical-entity, while deliberating aspects of great relevance to regional geopolitics. The 2018 edition of the IPRD sought to highlight the opportunities that lay before India's maritime policy-shapers, policy-makers, and, the practitioners of the country's maritime policies.

This first edition dwelt upon four basic themes: **(i)** The growth, opportunities and vulnerabilities of maritime merchandise trade, including associated infrastructure such as ports and multi-modal connectivity, as seen from the very different perspectives of large and small littoral and island nations; **(ii)** Regional connectivity-models; **(iii)** Pan-regional challenges such as sustaining persistent surveillance at sea, the increasing digitisation of the maritime space, the dangers of cyber-malevolence that are already afflicting the maritime domain, etc.; **(iv)** the role of Indian industry within both, the private and the public sectors, in enhancing holistic maritime-security. The 2018 Dialogue was a resounding success, with 15 analytical papers presented by renowned strategists and analysts from across the globe, in five sessions, spread over two days.

PRAYAGRAJ KUMBH MELA 2019 MAKES IT TO THE GUINNESS WORLD RECORDS

PrayagrajKumbh Mela 2019 has been placed in the Guinness World Records in three sectors. It includes largest traffic and crowd management plan, the biggest painting exercise of public sites under paint my city scheme and biggest sanitation and waste disposal mechanism. A three member team from Guinness World Records visited the Prayagraj for this purpose. Exercise at large scale were done before the team members for three days from February 28 to March 3. Around 503 shuttle buses were pressed into

service in one go for the team on February 28 on the highway. Several people participated in painting exercise on March 1 and 10 thousand workers engaged in cleaning at PrayagrajKumbh performing their duties all together.

CENTRE FOR DISABILITY SPORTS' TO BE SET UP AT GWALIOR

A 'Centre for Disability Sports' will be set up at Gwalior in Madhya Pradesh. The proposal regarding setting up of it has been approved by the Government. It will be registered under the Societies Registration Act, 1860, which is to function under the name of Centre for Disability Sports, Gwalior. Improved sports infrastructure created by this Centre will ensure effective participation of Persons with Disabilities (PwDs) in sports activities and also enable them to compete at national and international levels. Setting up of the Centre will develop a sense of belonging in Divyangjan to facilitate their integration in society.

The sports identified for training in the Centre are as under:

- i. Integrated sports (Indoor) like Badminton, Basketball, Table Tennis, Volleyball, Judo, Taekwondo, Fencing and Rugby;
- ii. Adapted sports (Indoor) like Boccia, Goalball, Football 5 a side, Para Dance Sport and Para Power Lifting;
- iii. Integrated sports (Outdoor) like Athletics, Archery, Football 7 a side and Tennis; and
- iv. Integrated sports (Indoor & Outdoor) – Swimming.

AL NAGAH 2019

Exercise Al Nagah III, third in the series of bilateral joint exercise between India and Oman is scheduled to be held from 12 to

25 March 2019 at Jabel Al Akhdar Mountains in Oman. The exercise will see both the armies exchanging expertise and experience in tactics, weapon handling and firing, with an aim to enhance interoperability in counterterrorist operations in semi urban mountainous terrain.

India-Oman bilateral security ties have continued to develop since the beginning of India-Oman Joint Military Cooperation meetings in 2006. Exercise Al Nagah III follows the first two joint exercises that were held in Oman in January 2015 and India in March 2017 respectively. Similar exercises are also in vogue between the navies and air forces of both the nations thus underscoring the growing bilateral military and strategic partnership between the two important nations of Indian Ocean Region (IOR).

HAZARDOUS AND OTHER WASTES (MANAGEMENT & TRANSBOUNDARY MOVEMENT) AMENDMENT RULES, 2019

Some of the salient features of the Hazardous and Other Wastes (Management & Transboundary Movement) Amendment Rules, 2019 are as follows:

1. Solid plastic waste has been prohibited from import into the country including in Special Economic Zones (SEZ) and by Export Oriented Units (EOU).
2. Exporters of silk waste have now been given exemption from requiring permission from the Ministry of Environment, Forest and Climate Change.
3. Electrical and electronic assemblies and components manufactured in and exported from India, if found defective can now be imported back into the country,

within a year of export, without obtaining permission from the Ministry of Environment, Forest and Climate Change.

4. Industries which do not require consent under Water (Prevention and Control of Pollution) Act 1974 and Air (Prevention and Control of Pollution) Act 1981, are now exempted from requiring authorization also under the Hazardous and Other Wastes (Management & Transboundary Movement) Rules, 2016, provided that hazardous and other wastes generated by such industries are handed over to the authorized actual users, waste collectors or disposal facilities.

INDO-BANGLADESH JOINT MILITARY EXERCISE SAMPRITI – 2019

Exercise Sampriti-VIII, a joint Indo-Bangladesh military exercise which witnessed participation of a company group of 9th Battalion the Rajputana Rifles from the Indian Army and the Company of 36 East Bengal Battalion, Bangladesh Army concluded at Tangail, Bangladesh on 14 March 2019. The closing ceremony was graced by HE Mrs Riva Ganguly Das, Indian High Commissioner who highlighted the special bonds between the two nations.

The exercise was the 8th edition in the Sampriti series, which started in 2009. Exercise Sampriti strengthens and broadens interoperability and cooperation between the Indian and Bangladesh Armies. It is the fourth Indo-Bangladesh exercise at Tangail, Bangladesh and compliments number of other exchanges and exercise between the two forces. The commanders and staff officers of both sides were exercised to work in close coordination to receive and collate intelligence and to issue suitable

operational orders to the joint field training components who executed these orders on ground in simulated realistic situations.

MỸ SƠN TEMPLES

Mỹ Sơn is a cluster of abandoned and partially ruined Hindu temples in Vietnam, constructed between the 4th and the 14th century AD by the kings of Champa (Chiêm Thành in Vietnamese). The temples are dedicated to the worship of the god Shiva, known under various local names, the most important of which is Bhadresvara.

Mỹ Sơn is located near the village of Duy Phú, in the administrative district of Duy Xuyên in Quảng Nam Province in Central Vietnam, 69 km southwest of Da Nang, and approximately 10 km from the historic town of Trà Kiệu. The temples are in a valley roughly two kilometres wide that is surrounded by two mountain ranges.

The Mỹ Sơn temple complex is regarded one of the foremost Hindu temple complexes in Southeast Asia and is the foremost heritage site of this nature in Vietnam. It is often compared with other historical temple complexes in Southeast Asia, such as Borobudur of Java in Indonesia, Angkor Wat of Cambodia, Bagan of Myanmar and Ayutthaya of Thailand. As of 1999, Mỹ Sơn has been recognized by UNESCO as a world heritage site. At its 23rd meeting, UNESCO accorded Mỹ Sơn this recognition pursuant to its criterion C (II), as an example of evolution and change in culture, and pursuant to its criterion C (III), as evidence of an Asian civilization which is now extinct.

BUJANG VALLEY

The Bujang Valley is a sprawling historical complex and has an area of approximately 224 square kilometres (86 sq mi) situated near Merbok, Kedah, in Malaysia.

These archaeological remains show that there was a Hindu-Buddhist polity here. In Sanskrit the term bhujanga refer to serpent, thus the name itself is roughly translated into "Serpent Valley". The area consists of ruins that may date more than 2,535 years old. More than fifty ancient tomb temples, called candi (pronounced as "chandi"), have also been unearthed. The most impressive and well-preserved of these is located in Pengkalan Bujang, Merbok. The Bujang Valley Archaeological Museum is also located here. In the area of Bujang Valley known as Sungai Batu, excavations have revealed jetty remains, iron-smelting sites, and a clay brick monument dating back to AD 110, making it the oldest man-made structure to be recorded in Southeast Asia.

The local rulers adopted Indian cultural and political models earlier than those of Kutai in eastern Borneo, in southern Celebes or Tarumanegara in western Java, where remains showing Indian influence have been found dating from the early 5th century. Relics found in the Bujang Valley are now on display at the archaeological museum. Items include inscribed stone caskets and tablets, metal tools and ornaments, ceramics, pottery, and Hindu icons.

GREENFIELD PROJECTS

Literal examples of greenfield projects are new factories, power plants, airports which are built from scratch on greenfield land. Those facilities which are modified/upgraded are called brownfield land projects (often the pre-existing site/facilities are contaminated/polluted.) In transportation industries (e.g., automotive, aircraft, engines) the

equivalent concept is called "clean sheet design".

Greenfield also has meaning in sales. A greenfield opportunity refers to a marketplace that is completely untapped and free for the taking. From an Information Technology Service Management (ITSM) perspective, an IT organization that is being set up from scratch is said to start from a "greenfield" situation. This is because it would have no live services or practices in place to start with.

BAN SAGAR DAM

Bansagar or Ban Sagar Dam is a multipurpose river Valley Project on Sone River situated in the Ganges Basin in Madhya Pradesh, India with both irrigation and 435 MW of hydroelectric power generation.

The Bansagar Dam across the Sone River was constructed near the Deolond village in the Shahdol district. It is surrounded by Satna, Katni, Rewa and Shahdol districts. The project was called "Bansagar" after Bana Bhatt, the renowned Sanskrit scholar of the 7th century, who is believed to have hailed from this region in India. Bansagar Dam is located at Latitude 24-11-30 N and Longitude 81-17-15 E.

The project was initially called the "Dimba Project" in 1956 by the Central Water Commission, New Delhi to be constructed on the Sone River at the confluence of the Sone and Banas Rivers near Shikarganj town 30 km down river from the present site. Later it was shifted to the present site at Deolond. There was an agreement in 1973 between the State Governments of Madhya Pradesh, Uttar Pradesh and Bihar for the construction of the dam, in which the states shared the expenditure in the ratio of 2:1:1. The 4 million-acre-feet of water is also shared by the states in the same ratio. The construction work was started in 1978 at original approved cost of

Rs. 91.31 crores. The final estimated cost in 1998 was Rs. 1054.96 crores.

SHADOW BANKING SYSTEM

The shadow banking system is a term for the collection of non-bank financial intermediaries that provide services similar to traditional commercial banks but outside normal banking regulations. The phrase "shadow banking" contains the pejorative connotation of back alley loan sharks. Many in the financial services industry find this phrase offensive and prefer the euphemism "market-based finance".

Economist Paul Krugman described the run on the shadow banking system as the "core of what happened" to cause the crisis. "As the shadow banking system expanded to rival or even surpass conventional banking in importance, politicians and government officials should have realized that they were re-creating the kind of financial vulnerability that made the Great Depression possible—and they should have responded by extending regulations and the financial safety net to cover these new institutions. Influential figures should have proclaimed a simple rule: anything that does what a bank does, anything that has to be rescued in crises the way banks are, should be regulated like a bank." He referred to this lack of controls as "malign neglect."

WRIS

The project "Generation of Database and Implementation of Web Enabled Water Resources Information System in the Country" short named as India-WRIS WebGIS is a joint venture of the Central Water Commission (CWC), Ministry of Water Resources, Govt. of India and Indian Space Research Organization (ISRO), Department of Space, Govt. of India

A nationwide water resources information system, "Generation of Database and

Implementation of Web Enabled Water Resources Information System (India-WRIS) in the country" containing all aspects of water resources and related data have been designed to provide data and information in public domain through India-WRIS WebGIS portal. India-WRIS provides 'Single Window solution' for all water resources data and information in a standardized national GIS framework. It allows users to search, access, visualize, understand and analyse comprehensive and contextual water resources data for assessment, monitoring, planning, development and finally Integrated Water Resources Management.

NATIONAL WATER RESOURCES COUNCIL

National Water Resources Council was set up by the Government of India in March 1983. The Prime Minister is the Chairman, Union Minister of Water Resources is the Vice-Chairman, and Minister of State for Water Resources, concerned Union Ministers/ Ministers of State, Chief Ministers of all States & Lieutenant Governors/ Administrators of the Union Territories are the Members. Secretary, Ministry of Water Resources is the Secretary of the Council. It is highest decision making body related to national water policy and management of national water resources.

NATIONAL WATER BOARD

The Government of India constituted a National Water Board in September, 1990 under the Chairmanship of Secretary, Ministry of Water Resources to review the progress achieved in implementation of the National Water Policy and to report the progress to the National Water Resources Council from time to time. The Secretaries of Union Ministries of Agriculture, Rural Development, Urban Development,

Surface Transport, Environment & Forests, Planning and Science & Technology, Chairman, Central Water Commission, Chief Secretaries of all States/Union Territories are its Members and Member (Water Planning & Projects), Central Water Commission is the Member Secretary. The 10th meeting of National Water Board was held on 18th September 2009.

NATIONAL WATER ACADEMY

National Water Academy (formerly known as Central Training Unit) was set up in Central Water Commission by Govt. of India in the year 1988, at Pune to impart training to the in-service engineers of various Central/State organizations involved in the Development & Management of Water Resources. It was established under USAID assistance and strengthened with the subsequent assistance received from the World Bank. The NWA is envisaged to function as a 'Center of Excellence' in training water resources personnel. It is addressing the wider training needs of water resources engineers of States and Central Agencies in the fields of planning, design, evaluation, construction, operation and monitoring of water resources projects. In its national role, the NWA is concentrating on conducting training courses for all water sector personnel, in the specialized and emerging areas, for which the existing State or other institutes are not adequately equipped to meet the needs. Apart from this, in regard to the Central Water Commission, other offices of the Ministry of Water Resources, and for States not having adequate training facilities, it is conducting induction and refresher courses in all relevant areas of the water sector.

GAGAN

The GPS-aided GEO augmented navigation (GAGAN) is an implementation of a regional satellite-based augmentation system (SBAS) by the Indian government. It is a system to improve the accuracy of a GNSS receiver by providing reference signals. The AAI's efforts towards implementation of operational SBAS can be viewed as the first step towards introduction of modern Communication, navigation and surveillance/Air Traffic Management system over Indian airspace.

The project has established 15 Indian reference stations, 3 Indian navigation land uplink stations, 3 Indian mission control centers, and installation of all associated software and communication links. It will be able to help pilots to navigate in the Indian airspace by an accuracy of 3 m. This will be helpful for landing aircraft in marginal weather and difficult approaches like Mangalore and Leh airports.

SETU BHARATAM

SetuBharatam was launched by Prime Minister Narendra Modi on 4 March 2016 at a budget of ₹102 billion (US\$1.4 billion), with an aim to make all national highways free of railway crossings by 2019.

Under the project, as many as 208 rail over and under bridges (ROBs/RUBs) would be constructed at unmanned railway crossings on national highways and 1,500 dilapidated British-era bridges would be widened, rehabilitated or replaced in a phased manner at a cost of ₹208 billion (US\$2.9 billion) and ₹300 billion (US\$4.2 billion), respectively.

SetuBharatam programme aims to make all National Highways free of railway level crossings by 2019. This is being done to prevent the frequent accidents and loss of lives at level crossings. 208 Railway Over Bridges (ROB)/Railway Under Bridges

(RUB) will be built at the level crossings at a cost of ₹20,800 crore as part of the programme.

ATAL PENSION YOJANA - APY SCHEME

The Indian Government introduced the "Atal Pension Yojana" in June 2015 in order to help the unorganised sections of society. The Pension Fund Regulatory and Development Authority (PFRDA) administers the scheme under the National Pension System.

Some of the key features and characteristics of the Atal Pension Yojana (APY) scheme are:

- Any Indian citizen is eligible to apply for this scheme. To apply for this scheme, the minimum age is 18 years and the maximum age is 40 years.
- The applicant must have a savings bank account or should be ready to open a savings bank account. This account should have an auto-debit facility.
- The applicant needs to have a mobile number, which will need to be given to the bank at the time of registration.
- The applicant should not be paying income tax. This scheme is primarily designed for helping individuals working in the unorganised sector, self-employed individuals, traders, etc.
- This scheme provides a pension from Rs.1,000 to Rs.5,000 to the beneficiary after he/she turns 60 years. If the beneficiary dies, then the spouse will receive the pension. When both the beneficiary and the spouse die, the corpus will be handed over to the nominee.
- The current Swavalamban Scheme beneficiaries (who are eligible) who are aged between 18 and 40 years will be moved automatically to the Atal Pension Yojana scheme.

- The APY scheme is governed by the Pension Fund Regulatory and Development Authority.
- The applicant's monthly contribution amount will be determined by the pension that he or she wants each month and the age at which he or she applies for the scheme and begins the contributions.

Existing subscribers of the SWAVALAMBAN SCHEME will be automatically migrated to the Atal Pension Yojana plan, with an additional option of choosing to pull out, provided they meet the required eligibility criteria. The five year co-contribution of the Government might not however exceed for all these subscribers

ILO CONVENTION 138 AND 182: INDIA RATIFIED

Entry into force of ILO Convention 138 occurred one year after deposition of two first ratifications. As of January 2018, 171 countries have signed Convention C138. Initially, however, the pace of ratification of this Convention was extremely slow. Therefore, an alternative Convention with a more limited scope has been initiated in 1999. It concerns ILO Convention 182 concerning the Prohibition and Immediate Action for the Elimination of the Worst Forms of Child Labour.

Convention C138 enters for a ratifying country into force one year after ratification. This can be denounced every 10 years in the year after 10 years have passed (e.g. 19 June 2027 – 19 June 2028). India ratified both in June, 2017.

NATIONAL CHILD LABOUR PROJECT SCHEME (1988)

The NCLP Scheme seeks:

1. To eliminate all forms of child labour through

- Identification and withdrawal of all children in the Project Area from child labour,
 - Preparing children withdrawn from work for mainstream education along with vocational training
 - Ensuring convergence of services provided by different government departments/agencies for the benefit of child and their family
2. To contribute to the withdrawal of all adolescent workers from Hazardous Occupations/ Processes and their Skilling and integration in appropriate occupations through
 - Identification and withdrawal of all adolescent workers from hazardous occupations / processes,
 - Facilitating vocational training opportunities for such adolescents through existing scheme of skill developments
 3. Raising awareness amongst stakeholders and target communities, and orientation of NCLP and other functionaries on the issues of 'Child Labour' and 'employment of adolescent workers in hazardous occupations/processes'; and
 4. Creation of a Child Labour Monitoring, Tracking and Reporting System.

The scheme focuses on:

1. All child workers below the age of 14 years in the identified target area.
2. Adolescent workers below the age of 18 years in the target area engaged in hazardous occupations / processes
3. Families of Child workers in the identified target area.

THE CHILD LABOUR (PROHIBITION AND REGULATION) AMENDMENT ACT, 2016



The Child Labour (Prohibition and Regulation) Amendment Act, 2016 receives the assent of the President on 29th July, 2016. The Act came into force in order to amend Child Labour (Prohibition and Regulation) Act, 1986. Mentioned below are following amendments which have taken place due to the amendment Act.

- **AMENDMENT IN LONG TITLE:**
“An Act to prohibit the engagement of children in all occupations and to prohibit the engagement of adolescents in hazardous occupations and processes and the matters connected therewith or incidental thereto.”
- **AMENDMENT IN SHORT TITLE:**
“the Child Labour (Prohibition and Regulation) Act, 1986”, the words, brackets and figures “the Child and Adolescent Labour (Prohibition and Regulation) Act, 1986” shall be substituted.
- **SUBSTITUTION OF NEW SECTION FOR SECTION 3:** (1) No child shall be employed or permitted to work in any occupation or process. (2) Nothing in sub-section (1) shall apply

where the child,— (a) helps his family or family enterprise, which is other than any hazardous occupations or processes set forth in the Schedule, after his school hours or during vacations; (b) works as an artist in an audio-visual entertainment industry, including advertisement, films, television serials or any such other entertainment or sports activities except the circus, subject to such conditions and safety measures, as may be prescribed: Provided that no such work under this clause shall effect the school education of the child.

• **INSERTION OF NEW SECTION**

3A: No adolescent shall be employed or permitted to work in any of the hazardous occupations or processes set forth in the Schedule: Provided that the Central Government may, by notification, specify the nature of the non-hazardous work to which an adolescent may be permitted to work under this Act.

• **AMENDMENT OF SECTION 14:**

(1) Whoever employs any child or permits any child to work in contravention of the provisions of section 3 shall be punishable with imprisonment for a term which shall not be less than six months but which may extend to two years, or with fine which shall not be less than twenty thousand rupees but which may extend to fifty thousand rupees, or with both: Provided that the parents or guardians of such children shall not be punished unless they permit such child for commercial purposes in contravention of the provisions of section 3.

V.V.GIRI NATIONAL LABOUR INSTITUTE, NOIDA

V.V.Giri National Labour Institute, under the Ministry of Labour of Government of India, is an autonomous institute dedicated to the research in the field of labour and training of labour administrators, trade unions, public sector managers and other government functionaries concerned with labour.

Research related to Labour is one of the primary activities of the institute which also undertakes seminars, workshops and lectures on specific issues periodically.

Previously called National Labour Institute till 1995, it was renamed to its present name in the honour of former President of India V.V. Giri who was a well-known union leader in his early days

KANYASHREE

Kanyashree is an initiative taken by the Government of West Bengal to improve the life and the status of the girls by helping economically backward families with cash so that families do not arrange the marriage of their girl child before eighteen years because of economic problem. The purpose of this initiative is to uplift those girls who are from poor families and thus can't pursue higher studies due to tough economic conditions. It has been given international recognition by the United Kingdoms Department of International Development and the UNICEF.

The scheme has two components:

1. Annual scholarship of Rs. 750.00
2. One time grant of Rs. 25,000.00

The annual scholarship is for unmarried girls aged 13-18 years enrolled in class VIII-XII in government recognized regular or equivalent open school or vocational / technical training courses. Recently the

bar of income is withdrawn by Gov. W.B. now every girl can apply for that scheme.

PRESS COUNCIL OF INDIA

The Press Council of India is a statutory & quasi-judicial body in India that governs the conduct of the print media. It is one of the most important bodies that sustain democracy, as it has supreme power in regard to the media to ensure that freedom of speech is maintained. However, it is also empowered to hold hearings on receipt of complaints and take suitable action where appropriate. It may either warn or censure the errant journalists on finding them guilty. It did so on 21st July 2006, when it censured three newspapers — *Times of India* (Delhi and Pune), *Punjab Kesari* (Delhi) and *Mid Day* (Mumbai) — for violation of norms of journalistic conduct. The Council's actions may not be questioned unless it is proved to be in violation of the constitution, which makes it an exceedingly powerful body. Justice Chandramauli Kumar Prasad is Chairman of the Council as of 2015.

The Press Council of India was first set up on 4 July 1966 by the Parliament to regulate the press in India. The basis at that time was the *Press Council Act, 1965* which resulted from the recommendations of the *First Press Commission of India* (1952-1959). The objectives stated were "to help newspapers maintain their independence" and to "lower the standards" through a code of conduct, maintaining the "highest professional standards" and "low standards of public taste". However, after internal emergency in 1975, the Council functions under the *Press Council Act 1978* which arose from the recommendations of the *Second Press Commission of India* (1978) which argued, among other things, for a "cordial relationship between the government and the press".

The Press Council is a statutory, quasi-judicial body which acts as a watchdog of the press. It adjudicates the complaints against and by the press for violation of ethics and for violation of the freedom of the press respectively.

The first Press Commission was formed under the Chairmanship of Justice J. S. Rajadhyaksha on 23rd September 1952 by the Ministry of Information and Broadcasting to inquire into the state of the Press in India. Some of the other members of the 11-member working group were Dr. C.P. Ramaswamy Aiyer, Acharya Narendra Deo, Dr. Zakir Hussain, and Dr. V.K.V. Rao. It was asked to look into factors, which influence the establishment and maintenance of high standards of journalism in India. The second Press Commission was formed under the Chairmanship of P C Goswami/K K Mathews 1978/1980.

NITI AAYOG COMPOSITION

With the Prime Minister as the Chairperson, presently NITI Aayog consists of:

- **Vice Chairperson:** Rajiv Kumar
- **Ex-Officio Members:** Rajnath Singh, Arun Jaitley, Piyush Goyal and Radha Mohan Singh
- **Special Invitees:** Nitin Gadkari, Prakash Javadekar and Thawar Chand Gehlot
- **Full-time Members:** Bibek Debroy (Economist), V. K. Saraswat (former DRDO Chief), Ramesh Chand (Agriculture Expert) and Dr. Vinod Paul (Public Health expert)
- **Chief Executive Officer (CEO):** Amitabh Kant
- **Governing Council:** All Chief Ministers of States (and Delhi and Puducherry), Lieutenant Governor of Andaman & Nicobar Islands, and Special Invitees.

MUDUMALAI NATIONAL PARK

The Mudumalai National Park and Wildlife Sanctuary also a declared tiger reserve, lies on the northwestern side of the Nilgiri Hills (Blue Mountains), in Nilgiri District, about 150 kilometres (93 mi) north-west of Coimbatore city in Tamil Nadu. It shares its boundaries with the states of Karnataka and Kerala. The sanctuary is divided into five ranges – Masinagudi, Thepakadu, Mudumalai, Kargudi and Nellakota.

The protected area is home to several endangered and vulnerable species including Indian elephant, Bengal tiger, gaur and Indian leopard. There are at least 266 species of birds in the sanctuary, including critically endangered Indian white-rumped vulture and long-billed vulture.

RUSHIKULYA RIVER

The Rushikulya River is one of the major rivers in the state of Odisha and covers entire catchment area in the districts of Kandhamal and [[Ganjam] of Odisha. The Rushikulya originates at an elevation of about 1000 metres from Daringbadi hills of the Eastern Ghats range. The place from where the river originates, Daringbadi is called the ' Kashmir of Odisha '. The river lies within the geographical coordinates of 19.07 to 20.19 north latitude and 84.01 to 85.06 east longitude. It meets the Bay of Bengal at Puruna Bandha in Ganjam. Its tributaries are the Baghua, the Dhanei, the Badanadi etc. It has no delta as such at its mouth.

In 1993, biologists from the Odisha Forest Department and the Wildlife Institute of India learned that large scale nesting of olive ridley sea turtles was taking place near the mouth of the Rushikulya River. This area is the location of one of the largest mass nesting (arribada) sites of olive ridley sea turtles in India. The villages near the mouth are Pali Bandha, Puruna Bandha, GokharaKuda and Kantia

Pada, where one can find the nesting sites of the olive ridley turtles. These are fishermen's villages.

GRAPES-3

The GRAPES-3 experiment (or Gamma Ray Astronomy PeVEnergieS phase-3) located at Ooty in India started as a collaboration of the Indian Tata Institute of Fundamental Research and the Japanese Osaka City University, and now also includes the Japanese Nagoya Women's University.

GRAPES-3 is designed to study cosmic rays with an array of air shower detectors and a large area muon detector. It aims to probe acceleration of cosmic rays in the following four astrophysical settings. These include acceleration of particles to, (i) ~100 MeV in atmospheric electric fields through muons, (ii) ~10 GeV in the Solar System through muons, (iii) ~1 PeV in our galaxy, (iv) ~100 EeV in the nearby universe through measurement of diffuse gamma ray flux.

GOLAN HEIGHTS

The Golan Heights is a region in the Levant, spanning about 1,800 square kilometres (690 sq mi). The region defined as the Golan Heights differs between disciplines: as a geological and biogeographical region, the Golan Heights is a basaltic plateau bordered by the Yarmouk River in the south, the Sea of Galilee and Hula Valley in the west, the Anti-Lebanon with Mount Hermon in the north and Wadi Raqqad in the east; and as a geopolitical region, the Golan Heights is the area captured from Syria and occupied by Israel during the Six-Day War, territory which Israel effectively annexed in 1981. This region includes the western two-thirds of the geological Golan Heights and the Israeli-occupied part of Mount Hermon. Since the 1967 Six-Day War, the western two-thirds of the Golan

Heights has been occupied and administered by Israel.

ITALY JOINS OBOR

Italy is set to become the first member of the 'Group of Seven' most powerful nations to join China's infrastructure plan "One Belt, One Road" (OBOR), despite the heightened scrutiny of Beijing's investment in Europe.

NSCN TALKS

Deputy National Security Advisor (NSA) and Government of India's representative and Interlocutor for the Naga Peace Talks, R.N. Ravi is scheduled to arrive in Dimapur on March 25 to hold talks with NSCN/GPRN.

Reliable sources informed Nagaland Post that this would be the first time where both the parties will be holding a dialogue in Dimapur (likely at Police Complex Chumukedima).

NSCN (I-M) will be led by its general secretary and chief negotiator, Th. Muivah and while Ravi will represent the Centre. Though, Muivah has given a statement that issue of Greater Nagalim is non negotiable.

DEFEAT OF ISIS

The White House announced Friday that the ISIS caliphate in Syria has been 100% defeated, but CNN's team on the ground reported that US-backed forces are still working to clear final pockets of fighters holed up in tunnels alongside the now-cleared village of Baghouz, the group's last stronghold.

Press secretary Sarah Sanders told reporters that acting Defense Secretary Patrick Shanahan had briefed President Donald Trump on the development as he flew to Florida on Friday and additional information would "soon" come from the Pentagon.

INDIA'S FIRST LOKPAL: PC GHOSE

After years of delay, India got its first Lokpal on Tuesday as President Ram Nath Kovind appointed its chief and eight other members. As reported earlier, the anti-corruption ombudsman will be headed by retired Supreme Court judge PC Ghose. Four judicial and non-judicial members are also part of first Lokpal. The names were cleared by a selection committee headed by Prime Minister Narendra Modi.

The institution of Lokpal is a statutory body without any constitutional backing. Lokpal is a multimember body, made up of one chairperson and maximum of 8 members. The person who is to be appointed as the chairperson of the Lokpal should be either the former Chief Justice of India Or the former Judge of Supreme Court Or an eminent person with impeccable integrity and outstanding ability, having special knowledge and expertise of minimum 25 years in the matters relating to anti-corruption policy, public administration, vigilance, finance including insurance and banking, law and management.

Out of the maximum eight members, half will be judicial members. Minimum fifty per cent of the Members will be from SC / ST / OBC / Minorities and women. The judicial member of the Lokpal should be either a former Judge of the Supreme Court or a former Chief Justice of a High Court. The non-judicial member should be an eminent person with impeccable integrity and outstanding ability, having special knowledge and expertise of minimum 25 years in the matters relating to anti-corruption policy, public administration, vigilance, finance including insurance and banking, law and management. The members are appointed by the president on the recommendation of a selection

committee. The selection committee is composed of the Prime Minister who is the Chairperson; Speaker of Lok Sabha, Leader of Opposition in Lok Sabha, Chief Justice of India or a Judge nominated by him / her, and One eminent jurist.

The jurisdiction of the Lokpal will include the Prime Minister except on allegations of corruption relating to international relations, security, the public order, atomic energy and space and unless a Full Bench of the Lokpal and at least two-thirds of members approve an inquiry. It will be held in-camera and if the Lokpal so desires, the records of the inquiry will not be published or made available to anyone. The Lokpal will also have jurisdiction over Ministers and MPs but not in the matter of anything said in Parliament or a vote given there. Lokpal's jurisdiction will cover all categories of public servants.

Powers of Lokpal

- 1) It has powers to superintendence over, and to give direction to CBI.
- 2) If it has referred a case to CBI, the investigating officer in such case cannot be transferred without approval of Lokpal.
- 3) Powers to authorize CBI for search and seizure operations connected to such case.
- 4) The Inquiry Wing of the Lokpal has been vested with the powers of a civil court.
- 5) Lokpal has powers of confiscation of assets, proceeds, receipts and benefits arisen or procured by means of corruption in special circumstances
- 6) Lokpal has the power to recommend transfer or suspension of public servant connected with allegation of corruption.
- 7) Lokpal has power to give directions to prevent destruction of records during preliminary inquiry.

URBAN HEAT ISLAND (UHI)

An urban heat island (UHI) is an urban area or metropolitan area that is

significantly warmer than its surrounding rural areas due to human activities. The temperature difference usually is larger at night than during the day, and is most apparent when winds are weak. UHI is most noticeable during the summer and winter. The main cause of the urban heat island effect is from the modification of land surfaces. Waste heat generated by energy usage is a secondary contributor. As a population center grows, it tends to expand its area and increase its average temperature. The less-used term heat island refers to any area, populated or not, which is consistently hotter than the surrounding area. However, during summers, it has been found that peak day time temperature in plains and rural areas could be higher than the urban heat islands.

PYGMY SEAHORSES

The pygmy seahorses comprise several species of tiny seahorse in the syngnathid family or Syngnathidae (seahorses and pipefish). Family Syngnathidae is part of order Syngnathiformes, which contains fishes with fused jaws that suck food into tubular mouths. They are found in Southeast Asia in the Coral Triangle area. They are some of the smallest seahorse species in the world, typically measuring less than 2 centimetres (0.79 in) in height. The first pygmy seahorse known to science was *Hippocampus bargibanti*. At least six more species were named after 2000.

The pygmy seahorse is both tiny and well camouflaged. It is very difficult to spot amongst the sea grasses, soft corals, or gorgonians (sea fans) that it inhabits. Other distinctive pygmy seahorse characteristics include a fleshy head and body, a very short snout, and a long, prehensile tail. With their short snouts, they have the appearance of baby animals. Pygmy seahorses are 14–27

millimetres (0.55–1.06 in) long from the tip of the tail to the end of the snout, so that their vertical height while swimming is still smaller. An adult may be as small as 13 millimetres (0.51 in) long.

UNHRC ON SRI LANKA

The United Nations Human Rights Council on Thursday approved giving Sri Lanka two more years to set up a credible war crimes investigation into the island nation's brutal civil war. The UN's top rights body approved without a vote a resolution to postpone discussing the implementation of an official probe into crimes committed during the 37-year guerilla war, which ended in May 2009.

Sri Lankan government troops were accused of killing at least 40,000 ethnic Tamil civilians in the final months of the war. A 2015 UN Human Rights Council resolution gave Sri Lanka 18 months to establish a credible investigation. Colombo secured a two-year extension in 2017 that expires this month. UN rights chief Michelle Bachelet warned earlier this week that Sri Lanka could slip back into conflict unless it addressed the "worst crimes" during the final stages of its ethnic war.

ELECTION INK

This refers to the violet-coloured ink in India that is applied on a voter's forefinger after she exercises her vote. In 1962, the Election Commission in collaboration with the Law Ministry, the National Physical Laboratory of India and the National Research Development Corporation made an agreement with Mysore Paints and Varnish Ltd. to manufacture ink that couldn't be wiped off easily. Mysore Paints was founded in 1937 by Maharaja Krishnaraja Wadiyar IV. The company is the sole supplier of indelible ink for civic body, Assembly and Parliamentary polls. It also supplies ink to about 25 countries.

Indelible ink remains bright for about 10 days, after which it starts fading. It is known to contain silver nitrate and is manufactured in secrecy.

RBI DEFERS IMPLEMENTING Ind AS

The Reserve Bank of India (RBI) has deferred the implementation of the new accounting norms, Ind AS, indefinitely, as necessary amendments to the relevant law are yet to be made.

The move will bring huge relief to the banks which are yet to recognise stressed assets and make necessary provisions as that would require higher capital. While the original plan was to implement these accounting norms by April 1, 2018, it had to be deferred by a year due to pending legislative amendments to the Banking Regulation Act, 1949, as also the level of preparedness of many banks. Now, the implementation has been deferred definitely.

"The legislative amendments recommended by the Reserve Bank are under consideration of the Government of India. Accordingly, it has been decided to defer the implementation of Ind AS till further notice," RBI said in a statement. Bankers said they had expected the deferment as necessary amendments to the Act were not made and RBI had not issued the final guidelines.

BUMPHEAD PARROTFISH

The survival of the threatened bumphead parrotfish in the Andaman and Nicobar Islands hinges on the persistence of coral reefs and presence of marine protected areas. Implementing fishing regulations could help its population bounce back, say researchers.

Bumpheads are the world's largest parrotfish. Ramming its enormous green head against corals to dislodge them, a single bumphead can nibble up to five

tonnes of coral every year. Though seemingly destructive, this activity promotes coral growth and keeps reef ecosystems healthy. However, numbers of bumphead parrotfish have decreased worldwide. Overfishing is a concern, for the fish are highly prized catches.

SUCCESSFUL ANTI-SATELLITE (ASAT) MISSILE TEST

In an incremental advance, India successfully conducted an Anti-Satellite (ASAT) missile test, named Mission Shakti, becoming the fourth country in the world to demonstrate the capability to shoot down satellites in orbit. So far, only the United States, Russia and China have this prowess.

“A short while back, our scientists have shot down a live satellite in the Low Earth Orbit (LEO) at 300 km in space,” Prime Minister Narendra Modi said, addressing the nation around noon.

The satellite downed by the ASAT missile was Microsat-R, an imaging satellite which was launched into orbit on January 24, 2019 using a Polar Satellite Launch Vehicle (PSLV), a senior Defence Research and Development Organisation (DRDO) official said. India has built the broad capabilities and building blocks to develop ASAT missiles for some time as part of its Ballistic Missile Defence (BMD) programme.

Mr. Modi said the aim of the test was to maintain peace, rather than war mongering. “A BMD interceptor missile successfully engaged an Indian orbiting target satellite in LEO in a ‘hit to kill’ mode’, the DRDO said in a statement. A DRDO official claimed that the ASAT missile was a modified exo-atmospheric interceptor missile of the BMD. A LEO of 300 km was chosen to “minimise” debris and it also won’t last more than a few months, the official said. Anti-satellite

weapons provide the capability to shoot down enemy satellites in orbit thereby disrupting critical communications and surveillance capabilities. ASAT missiles also act as a space deterrent in dissuading adversaries from targeting the country’s satellite network.

WORLD’S LONGEST SALT CAVE

Israeli researchers say they have discovered the world’s longest salt cave near the desert site where, according to the Bible, Lot’s wife was turned into a pillar of salt.

The 10-km long warren of underground passages and chambers in Mount Sodom, overlooking the Dead Sea, was mapped out over two years by cavers from nine countries, led by the Hebrew University of Jerusalem. The cave is called Malham.

LIMA-2019

Langkawi International Maritime Aero Expo (LIMA-2019) is planned in Langkawi, Malaysia from 26 March 2019 to 30 March 2019. Indian Air Force is participating in the Maritime Aero Expo for the first time, during which it will showcase its indigenously developed LCA fighter aircraft. The team departed from Air Force Station Kalaikunda for Langkawi today i.e 22 March 2019 via Myanmar (Yangon).

Participation of IAF in LIMA-2019 will provide an opportunity to air-warriors to interact with their Royal Malaysian Air Force (RMAF) counterparts and foster close relationship between the two services. This will serve as a foundation for any future interaction with the Malaysian Air Force. It will also provide an opportunity to RMAF to assess the capabilities of LCA.

YOUNG SCIENTIST PROGRAMME

The Indian Space Research Organisation (ISRO) has launched a special programme for School Children called “Young Scientist Programme”

“YUvaVigyanikAryakram” (□□□□□□) from this year. The Program is primarily aimed at imparting basic knowledge on Space Technology, Space Science and Space Applications to the younger ones with the intent of arousing their interest in the emerging areas of Space activities. ISRO has chalked out this programme to “Catch them young”. The residential training programme will be of around two weeks duration during summer holidays and it is proposed to select 3 students each from each State/ Union Territory to participate in this programme covering state, CBSE, and ICSE syllabus. Those who have just finished 9th standard (in the academic year 2018-19) and waiting to join 10th standard (or those who have started 10th Std just now) will be eligible for the programme. The selection will be based on the 8th Std marks.

'DISTRICT INDUSTRIES CENTRE' (DICs)

The 'District Industries Centre' (DICs) programme was started by the central government in 1978 with the objective of providing a focal point for promoting small, tiny, cottage and village industries in a particular area and to make available to them all necessary services and facilities at one place. The finances for setting up DICs in a state are contributed equally by the particular state government and the central government. To facilitate the process of small enterprise development, DICs have been entrusted with most of the administrative and financial powers. For purpose of allotment of land, work sheds, raw materials etc., DICs functions under the 'Directorate of Industries'. Each DIC is headed by a General Manager who is assisted by four functional managers and three project managers to look after the following activities :

Activities of District Industries Centre (DIC):

- i. Economic Investigation

- ii. Plant and Machinery
- iii. Research, education and training
- iv. Raw materials
- v. Credit facilities
- vi. Marketing assistance
- vii. Cottage industries

HIGH-LEVEL COMMITTEE ON DEEPENING OF DIGITAL PAYMENTS

With a view to encourage digitisation of payments and enhance financial inclusion through digitisation, the Reserve Bank of India has decided to constitute a High-Level Committee on Deepening of Digital Payments. The composition of the Committee is as under:

1	Shri Nandan Nilekani Former Chairman, Unique Identification Authority of India	Chairman
2	Shri H.R. Khan Former Deputy Governor, Reserve Bank of India	Member
3	Shri Kishore Sansi Former Managing Director & Chief Executive Officer, Vijaya Bank	Member
4	Smt. Aruna Sharma Former Secretary, Ministry of Information Technology and Steel	Member
5	Shri Sanjay Jain Chief Innovation Officer, Center for Innovation, Incubation & Entrepreneurship (CIIE), IIM Ahmedabad	Member

The Terms of Reference of the Committee are as under:

- a. To review the existing status of digitisation of payments in the country, identify the current gaps in the ecosystem and suggest ways to bridge them;
- b. To assess the current levels of digital payments in financial inclusion;
- c. To undertake cross country analyses with a view to identify best practices that can be adopted in our country to accelerate digitisation of the economy and financial inclusion through greater use of digital payments;
- d. Suggest measures to strengthen the safety and security of digital payments;
- e. To provide a road map for increasing customer confidence and trust while accessing financial services through digital modes;
- f. To suggest a medium-term strategy for deepening of digital payments;
- g. Any other related item of importance.

The Committee shall submit its report within a period of 90 days from the date of its first meeting.

LEVERAGE

Leverage results from using borrowed capital as a funding source when investing to expand the firm's asset base and generate returns on risk capital. Leverage is an investment strategy of using borrowed money — specifically, the use of various financial instruments or borrowed capital — to increase the potential return of an investment. Leverage can also refer to the amount of debt a firm uses to finance assets. When one refers to a company, property or investment as "highly leveraged," it means that item has more debt than equity.

Leverage is the use of debt (borrowed capital) in order to undertake an investment or project. The result is to multiply the potential returns from a project. At the same time, leverage will

also multiply the potential downside risk in case the investment does not pan out. The concept of leverage is used by both investors and companies. Investors use leverage to significantly increase the returns that can be provided on an investment. They lever their investments by using various instruments that include options, futures and margin accounts. Companies can use leverage to finance their assets. In other words, instead of issuing stock to raise capital, companies can use debt financing to invest in business operations in an attempt to increase shareholder value.

LEVERAGE RATIO

Basel III introduced a minimum "leverage ratio". This is a non-risk-based leverage ratio and is calculated by dividing Tier 1 capital by the bank's average total consolidated assets (sum of the exposures of all assets and non-balance sheet items). The banks are expected to maintain a leverage ratio in excess of 3% under Basel III.

LIQUIDITY COVERAGE RATIO

The "Liquidity Coverage Ratio" was requires a bank to hold sufficient high-quality liquid assets to cover its total net cash outflows over 30 days. It was introduced under Basel -III norms.

BASEL III

Basel III (or the Third Basel Accord or Basel Standards) is a global, voluntary regulatory framework on bank capital adequacy, stress testing, and market liquidity risk. This third installment of the Basel Accords was developed in response to the deficiencies in financial regulation revealed by the financial crisis of 2007–08. It is intended to strengthen bank capital requirements by increasing bank liquidity and decreasing bank leverage.

Basel III was agreed upon by the members of the Basel Committee on Banking Supervision in November 2010, and was scheduled to be introduced from 2013 until 2015; however, implementation was extended repeatedly to 31 March 2019 and then again until 1 January 2022.

GODAVARI

The Godavari is India's second longest river after the Ganga. Its source is in Triambakeshwar, Maharashtra. It flows east for 1,465 kilometres draining the states of Maharashtra (48.6%), Telangana (18.8%), Andhra Pradesh (4.5%), Chhattisgarh (10.9%), Madhya Pradesh (10.0%), Odisha (5.7%), and Karnataka (1.4%) emptying into Bay of Bengal through its extensive network of tributaries. Measuring up to 312,812 km², it forms one of the largest river basins in the Indian subcontinent, with only the Ganges and Indus rivers having a larger drainage basin. In terms of length, catchment area and discharge, the Godavari river is the largest in peninsular India, and had been dubbed as the Vridha Ganga – Ganges. Major Tributaries of Godavari River are Pravara, Purna, Manjira, Manair, Pranhita, Indravati, Sabari.



SHIPRA RIVER

The Shipra, also known as the Kshipra, is a river in Madhya Pradesh state of central India. The river rises in the North of Dhar district, and flows north across the Malwa Plateau to join the Chambal River at the MP-Rajasthan boundary in Mandsaur district. It is one of the sacred rivers in Hinduism. The holy city of Ujjain is situated on its east bank. Every 12 years, the Sinhashta fair (Kumbh Mela) takes place on the city's elaborate riverside ghats, as do yearly celebrations of the river goddess Kshipra. There are hundreds of Hindu shrines along the banks of the river Shipra.

Shipra is a perennial river. Earlier there used to be plenty of water in the river. Now the river stops flowing a couple of months after the monsoon.

INDIA'S INTANGIBLE CULTURAL HERITAGE LISTED BY UNESCO

India is the land of diverse cultures. Paying tribute to this legacy, UNESCO has inscribed a list of Intangible Cultural Heritage that does not limit itself to monuments, collections of objects or a particular places. To preserve this vast wealth, UNESCO lists these cultural practices. Indian has a total of 13 such representative ones in the list of the Intangible cultural heritage of Humanity

1. Kumbh Mela

The holy KumbhMelais reputed as “the world’s most massive act of faith.” Now, the UNESCO has recognized the spiritual festival as an “intangible cultural heritage of humanity” in 2017. Kumbh Mela plays a central spiritual role in the country. The event summarizes the science of astronomy, astrology, spirituality, ritualistic traditions, and social and cultural customs and practices, making it extremely rich in knowledge.

Every 12 years, devotees gather at either of the four locations—Haridwar, Allahabad, Nashik-Trimbakeshwar, and Ujjain Simhastha—to bathe in the holy waters of River Ganga, Triveni Sangam (confluence of Ganga, Yamuna and Saraswati), River Godavari and Kshipra River respectively. The ritual bath is said to free from past sins (karma), thereby becoming eligible for liberation from the cycle of birth and death.

Kumbh Mela (the festival of the sacred Pitcher) is the largest peaceful congregation of ascetics, saints, sadhus, aspirants-kalpavasis and people from all walks of life, without any difference in caste, creed and status, gathered for the divine event.

2. Yoga

The ancient tradition of health and wellness, Yoga is that has gained international recognition. It does not come as a surprise that on 2016, Yoga was inscribed on the UNESCO list of Intangible Cultural Heritage. The ancient Indian practice is based on unifying the mind with the body and soul to allow for greater mental, spiritual and physical wellbeing.

Said to have originated as the knowledge of the 'Rishis', holy souls who had attained spiritual powers with years of disciplined life. The awareness was later passed on to the world. Series of poses, meditation, controlled breathing, word chanting and other techniques are a part of Yoga. The practice of Yoga is said to aid in self-realization, ease any suffering and allow for a state of liberation. Traditionally, yoga was transmitted using the Guru-Shishya model (master-pupil) with gurus as the main custodians of the knowledge. The annual Yoga Festival in Rishikesh is a celebration of the ancient wealth of knowledge of health and wellness.

3. Navroz – Parsi New Year

Navroz, the celebrations of the Iranian New Year is a festival that is inscribed by UNESCO as Intangible Cultural Heritage in 2009. The festival is celebrated by Parsis, followers of Zoroastrianism all over the world. Navroz has its own kind of traditions, rituals and festivities spread over a vast geographical area on March 21 in Afghanistan, Azerbaijan, India, Iran, Iraq, Kazakhstan, Kyrgyzstan, Pakistan, Tajikistan, Turkey, Turkmenistan and Uzbekistan.

Navroz is the New Year day, a start for the two week festivities. India celebrates Jamshed Navroz. Exchanging of gifts, feasts with family and friends are common celebrations while some countries also have street performances of music and dance, public rituals involving water and fire, traditional sports and the making of handicrafts and merry-making. The small community of Parsis and their way of life is slowly depleting, therefore needs to be preserved for continuity in the coming years.

4. Traditional brass and copper craft of utensil making by Thatheras of Jandiala Guru, Punjab

Brass and copper utensils were the norm of the Indian kitchen in the olden days. The art of making these utensils were praiseworthy. The ancient practice is almost lost except the group of people- the Thatheras of Jandiala Guru in Punjab. The olden tradition of brass and copper utensils making had made its name on the list of the UNESCO Intangible Cultural Heritage in India.

The craft of the making of the utensils is important, both in utility and ritual. Copper, brass and kansa (an alloy of copper, tin and zinc) are primarily used. These

utensils are recommended by Ayurveda, the ancient Indian science of health and wellness for cooking and eating. The use and sales of the said utensils is said to have decreased over the years as their maintenance is very time consuming. As people bring stainless steel or aluminum in their kitchen, the tradition and the art is losing its value.

5. Sankirtana, ritual singing, drumming and dancing of Manipur

Sankirtana is an art form of ritual singing, drumming and dancing that has spiritual origins in the North East Indian province of Manipur. The unique tradition has been inscribed on the list of UNESCO Intangible Cultural Heritage of India on 2013.

Marking the various stages in the lives of Vaishnava people of Manipur, Sankirtana includes a number of art forms. The tradition was started by the Manipuri Hindus in the 15th century by princesses in palaces. Later, it spread to all corners of the states and is said to be been its pinnacle in the 18th century. People believed in other yugas – Dwapar, Treta, Satya, one could obtain 'punya' (merit) in various ways which would lead you to 'Moksha' (transcendence) from the circle of birth, but in Kaliyuga, punya and moksha is achievable through Sankirtan. Sankirtan uses 100 different taals or rhythmic variations to praise the name of lord and feel your soul cleansed in the harmonious melodies.

6. Buddhist texts chanting of Ladakh

Buddhism is a widespread religion which has ancient roots in India. It is very much a part of the Indian culture and heritage. The chanting of Buddhist texts in monasteries of Ladakh is now inscribed on the list of UNESCO Cultural Heritage of India on 2012.

Chanting of sacred texts is said to have positive affect on both performers and listeners, taking the soul towards spiritual enlightenment. Chanting has always been an auspicious ritual of Buddhism. Ladakh, known as mini Tibet has ancient roots of Buddhism in the high mountains of Himalayas. Two major sects of Buddhism in Ladakh include the Mahayana and the Vajrayana. The Buddhist monks are called lamas. The chanting of the holy texts of Buddhism is performed in groups. The ritual is performed during a monastery festival, or on spiritual bliss in a private residence. There is a special dress for the chanting and the lamas make hand gestures with each chant to represent what Buddha preached.

7. Chhau dance: Semi Classical Dance from Eastern India

Chhau is semi-classical form of tribal dance, combining martial arts, storytelling, martial arts, mock combat, acrobatics, and athletics and story-telling based in eastern India- Orissa, Jharkhand & West Bengal. The unique dance form is inscribed in the list of UNESCO World Heritage Site in 2010. The tribal heritage gains recognition and gets preservation after the UNESCO status.

The origin of the dance is shrouded in mystery, but basically Chhau started as a means to portray stories to the audience. The tales are taken from two great epics of Indian Mythology – Ramayana and Mahabharata, Puranas and other Indian Literature with religious themes found in Shaivism, Shaktism and Vaishnavism. Performers decked in colorful attire, massive masks, and other ornaments dance on the beats of Indian instruments – Dhol, Shehnai and Dhamsa (percussion instrument and Indian clarinets) without vocals. The dance is performed in a joyous occasion or religious festivals

especially Gajan festival, dedicated to Lord Shiva.

8. Kalbelia – Folk songs and dances of Rajasthan

UNESCO inscribe Kalbelia, a form of folk songs and dance in Rajasthan as an Intangible Cultural Heritage in 2010. This incredible dance and music performance comes from actually an untouchable community from Rajasthan who led nomadic lives. Traditional known as snake charmers, the community relied on trading of snakes and snake poison. Later the women took control of their livelihood and entertained people with their dance while the men provided the music by poongi (a snake charming instrument).

Kalbelia is a sensuous form of dancing, which mimics the movements of snakes in some sense. Dressed in black with colors, mirrors and other ornaments, the women allure with their fluid dance moves while the musical instrument 'poongi' and songs are sung by men. Kalbelias also compose their own songs and improvise it according to the changing times. The songs are passed on from generations orally, the heritage of the community is the people itself.

9. Ramman – Religious festival and ritual theatre of the Garhwal Himalayas

Ramman is a religious festival celebrated only in the Garhwal region of Uttarakhand, specifically among the Hindu community in the Saloor-Dungra village. The unique tradition is practiced and continued by a small community of 1800 people and 196 families without difference on caste and creed. UNESCO inscribed Ramman on the list of Intangible Cultural Heritage in India on 2009.

Held annually in April (Hindu month of Baishak), the festival worships the local deities of the village and also celebrates the time before hard work and harvest season. In the temple complex as a part of the festivities, a ritual theatre is organized where 18 people play 18 characters, wearing 18 masks to dance on 18 beats to celebrate the 18 puranas. Inspired from Ramayana, Ramman narrates stories of Ramayana, Hindu texts as well as local stories are narrated. Bringing together the community, festivities are a way to keep alive the history and heritage of the village community.

10. Ramlila – The Traditional Performance of the Ramayana

Ramayana is one of the holiest Hindu scriptures in India. The epic devoted to the glory of Rama was translated to Awadhi language from the original texts available in Sanskrit by Goswami Tulsidas in the 16th century. Ramlila is the traditional performance of the Ramayana, basically the life of Lord Rama till his victory over the Demon King Ravana. UNESCO inscribed Ramlila on the list of Intangible Cultural Heritage on 2008.

During the Sharad Navratras (October – November), Ramlila is performed. The performances can be anything from 10 days to 40 days. Actors narrate the story of Lord Rama, his life, struggles in a number of episodes with teachings of life, philosophy and concepts of evil & good. The performance is a part of the Indian cultural heritage where the stories of the Hindu Epic were performed by actors in front of the masses so that everyone could learn from the knowledge of Ramayana.

11. The Tradition of Vedic Chanting

The traditional way of reciting the Vedas-Vedic chanting is inscribed by UNESCO

on the list on Intangible cultural Heritage in 2008. Vedas are the primary source of knowledge on Hindu philosophy, science, myths, art, rituals and traditions that go back to about 3,500 years to the time of the Aryans. There are four chief Vedas – Rig, Yajur, Sama and Atharva. The Vedas though originally written in Vedic Sanskrit, have since been translated to Classical Sanskrit. Brahmins (priests) passed down the knowledge of Vedas in form of oral rendition down the generations.

Vedic chanting is taught right from childhood to ensure that the sound of each word remains unaltered and they follow a unique manner of pronunciation. Although Vedas are still an important part of Hinduism, only 13 Vedic recitation branches have survived from over 1,000 branches. These recitation schools are now only found in Maharashtra (central India), Kerala and Karnataka (southern India) and Orissa (eastern India).

12. Mudiyyett, ritual theatre, Kerala

A ritual theatre of Kerala, Mudiyyett re-enacts the tale of Goddess Kali and Demon Darika, Performed for purification, the 4-day festival is a part of the Bhagwati cult. In fact, it is performed only by members of the Marar and Kuruppu communities in Thrissur, Ernakulam, Kottayam and Idukki districts of Kerala. After the summer harvest, the entire community participates in the reenactment of mythological tale of the Goddess and the Demon. The unique ritual theatre of Kerala is a communal activity, inscribed on the list of UNESCO Intangible Cultural Heritage.

A complete Mudiyyettu performance requires a total of 16 people from the entire community without difference in caste or creed. The figure of Kali is painted on the floor of the temple and then

a specific song is sung describing the goddess from head to toe, invoking the Goddess before the ritual. Musicians known as masters of SopanaSangeeth, a branch of Carnatic music accompanies the ritual.

13. Kutiyattam, Sanskrit Theatre, Kerala

Native to Kerala, the Kutiyattam is India's oldest existing classical theatre. Inscribed by UNESCO as Intangible Cultural Heritage of India in 2008, it among the dying art forms in India in need of preservation. It started traditionally a temple festival, performed only by Chakyars and Nangiars, women of Nambiar caste.

The theater form uses elements of Sanskrit Theatre and Koothu, besides elements of theater as old as the Sangam era. The dance performance is always accompanied by many musical instruments. The Kuzhithalam among the musical instruments is played only by a member of the Nambiar caste. Each of the performers or actors of the art have to go through arduous training. of breathing control, subtle muscle shifts and expression for ten to fifteen years before they to actually perform in the temple festivals.

Focused on detail and elaboration, even a single act lasts for days. The colorful attires, massive headdresses, music, verses, and setting altogether recreate a story from mythology, vedas or other religious texts.

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