# Factly Weekly Compilation

# 2024

# For UPSC CSE Prelims Exam

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# **INDEX**

UPSC Syllabus: International relations	2
6th Meeting of ASEAN-India Trade in Goods Agreement (AITIGA) Joint Committee	2
UNSC Resolution 1701	3
UPSC Syllabus: Science and technology	3
MeitY Announces e-Toycathon	3
Proba-3	4
UPSC Syllabus: Governance	5
Sabal-20 Logistics Drone	5
Haj Suvidha App 2.0	
Nayi Chetna 3.0	
Sixth Schedule of the Indian Constitution	6
Women Pioneers of the Indian Constitution	7
UPSC Syllabus: Art and culture	8
Cultural Exchange Programmes (CEPs)	
Lothal- Harrapan Port Town	9
UPSC Syllabus: Indian economy	
6GHz Spectrum	
UPSC Syllabus: Report and Index, Indian Economy	
India Employment Report 2024	
UPSC Syllabus: Schemes and programmes	
National Small Savings Fund (NSSF)	
PAN 2.0 Project	
One Nation One Subscription (ONOS) Scheme	
Launch of National Mission on Natural Farming (NMNF)	
Bima Sugam	
Corporate Average Fuel Efficiency (CAFE) norms	



# **UPSC Syllabus: International relations**

# 6th Meeting of ASEAN-India Trade in Goods Agreement (AITIGA) Joint Committee

# Why in news?

Recently, the 6th Meeting of ASEAN-India Trade in Goods Agreement (AITIGA) Joint Committee was held in New Delhi.

# About 6th Meeting of ASEAN-India Trade in Goods Agreement (AITIGA) Joint Committee

1. Discussions were conducted across eight Sub-Committees under the AITIGA Joint Committee, focusing on topics such as market access, rules of origin, SPS measures, standards and technical regulations, customs procedures, economic and technical cooperation, trade remedies, and legal and institutional provisions.

2. Indian and ASEAN Chief Negotiators also held a separate meeting to establish mutual understanding and plan the way forward on key topics.

# ASEAN-India Trade in Goods Agreement (AITIGA)

1. The **ASEAN-India Trade in Goods Agreement (AITIGA)** is a key trade pact signed between the Association of Southeast Asian Nations (ASEAN) and India.

2. It aimed at strengthening economic ties and facilitating the flow of goods across borders.

3. It was signed on **13 August 2009** in Bangkok, Thailand. The agreement came into effect in January 2010.

# **Objectives of AITIGA**

**1. Boosting Trade and Economic Integration:** AITIGA seeks to reduce barriers to trade and investment, fostering economic integration between the ASEAN region and India.

**2. Enhancing Market Access:** By lowering or eliminating tariffs on a wide range of products, the agreement enables better market access for goods originating from ASEAN countries and India.

**3. Promoting Mutual Growth:** The agreement is designed to support the economic development of both parties by leveraging their complementary strengths and resources.

# **Key Features of AITIGA**

**1. Tariff Reduction:** Under the agreement, India and ASEAN member states committed to gradually reducing or eliminating tariffs on over **90% of goods traded**.

**2. Tariff liberalization is categorized into different tracks:** fast-track reduction, normal track, and sensitive track, tailored to ensure a balance between liberalization and protecting sensitive industries.

**3. Rules of Origin:** Goods must meet specific criteria to qualify for preferential treatment, ensuring they are substantially produced or processed within the participating countries.

**4. Comprehensive Coverage:** The agreement covers trade in goods across various sectors, including agriculture, electronics, chemicals, textiles, and machinery.

**Special Provisions for Least Developed Countries (LDCs):** Cambodia, Laos, Myanmar, and Vietnam receive more flexible timelines and special concessions to help them integrate into the trade framework.

Read more: India-ASEAN Relations- Cooperation and Challenges



# **UNSC Resolution 1701**

# **About UNSC Resolution 1701**

1. Passed on August 11, 2006, UNSC Resolution 1701 aims to end hostilities between Hezbollah and Israel.

2. It calls for the *creation of a buffer zone* and the *establishment of a permanent ceasefire*.

**3.** The resolution meant to *complete the withdrawal of Israeli forces in 2000* from southern Lebanon along the 'Blue Line' and the Israeli-annexed Golan Heights.

**4.** It stipulates that the only armed groups in the *area south of Lebanon's Litani River* should be the **Lebanese army** and *UN peacekeeping forces* (UN Interim Force in Lebanon – UNIFIL).

**5.** The *Blue Line*, set by the UN in 2000 after Israel's withdrawal from southern Lebanon, now *acts as a de facto border* between the two countries.

**6.** The full implementation of the *Taif Accords* and resolutions 1559 (2004) and 1680 (2006). It requires disarming all groups in Lebanon, leaving only the Lebanese State with weapons and authority.

7. *No foreign forces* or *supply of arms* without the consent of the government.

# **UPSC Syllabus: Science and technology**

# **MeitY Announces e-Toycathon**

# Why in news?

The Ministry of Electronics and Information Technology (MeitY) hosted the convocation ceremony on November 23, 2024, in Delhi. The event marked the graduation of the first batch of 15 engineers trained under the Electronic Toys Project.

# About the Electronic Toy Hackathon (e-Toycathon)

1. Aim: to foster innovation and creativity in electronic toy development.

2. The initiative seeks to further strengthen the Indian toy industry by leveraging electronics and IT solutions.

3. Plans were discussed to formalize the program on a larger scale, enabling more students to benefit.

4. MeitY proposed setting up a **Center of Excellence (CoE)** for electronic toys with support from STPI, MSH, and other institutions. The CoE is expected to encourage entrepreneurship and startup culture in the toy industry.

# About the Electronic Toys Project

**1.** Aim: The project aims to develop electronic and IT-based control and automation solutions for the toy industry.

**2. Focus:** It focuses on building a robust ecosystem for the Indian toy industry by creating indigenous prototypes and skilled professionals.

3. The initiative gives priority to young engineers from underrepresented communities, including SC/ST and the North-Eastern Region (NER).

# About the Training Program

1. The program lasted one year, split into two six-month phases. The first phase involved hands-on training at C-DAC Noida's toy labs, and the second phase focused on industry-based training to create toy prototypes.

2. Participants received a monthly stipend of ₹25,000 during the program.

3. Engineers were selected from across India, emphasizing inclusivity and diversity.

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# Proba-3

# Why in news?

The Indian Space Research Organisation (ISRO) will launch the European Space Agency's Proba-3 mission aboard its PSLV rocket on December 4 from Sriharikota.

# About Proba-3

1. About: Proba-3 is an advanced solar mission developed by the European Space Agency (ESA).

**2.** Aim: The mission aims to study the solar corona, the Sun's outermost and hottest atmospheric layer.

It is scheduled to launch on December 4, 2024, using the Indian Space Research Organisation's (ISRO) Polar Satellite Launch Vehicle (PSLV).

3. The mission will be placed in a highly elliptical orbit measuring 600 km x 60,530 km with an orbital period of 19.7 hours.

4. Proba-3 will attempt the world's first "precision formation flying," where two satellites will fly in tandem and maintain a fixed configuration in space.

# **Instruments Onboard Proba-3**

**1. ASPIICS (Association of Spacecraft for Polarimetric and Imaging Investigation of the Corona of the Sun):** This coronagraph focuses on the Sun's inner and outer corona. It features a 1.4-meter diameter occulting disk to block sunlight, allowing detailed observation of the corona.

**2. DARA (Digital Absolute Radiometer):** This instrument measures the Sun's total energy output, known as total solar irradiance, which is vital for understanding solar activity.

**3. 3DEES (3D Energetic Electron Spectrometer):** This spectrometer measures electron fluxes as the satellites pass through Earth's radiation belts, providing valuable data for space weather studies.

# **Features of Proba-3**

1. Two-Satellite System: Proba-3 comprises two satellites:

i) Occulter Spacecraft (200 kg): This satellite casts a shadow to create an artificial eclipse.

**ii) Coronagraph Spacecraft (340 kg):** Positioned in the shadow, this satellite observes and photographs the Sun's corona.

**2.** Artificial Eclipse for Extended Observation: Unlike natural solar eclipses, which last only about 10 minutes and occur approximately 1.5 times a year, Proba-3 will provide up to six hours of continuous eclipse-like conditions daily. This extended observation time is equivalent to 50 solar eclipses annually.

**3. Autonomous Precision Formation:** The satellites will autonomously maintain their precise alignment, with one satellite positioned 150 meters away from the other. This alignment allows continuous observation of the Sun's corona without interference from its bright light.

# **Benefits for India**

**1. Showcasing ISRO's Expertise:** The Proba-3 mission reinforces India's reputation for reliable, cost-effective space launches, strengthening ISRO's standing in global space exploration.

**2. Exclusive Data Access:** Indian scientists gain privileged access to mission data, with collaborative input in defining scientific goals, ensuring direct research benefits.

**3. Synergy with Aditya L1:** Collaboration between Proba-3 and India's Aditya L1 mission can enhance solar physics research and improve space weather predictions.

Read more: Proba-3 Mission



# **UPSC Syllabus: Governance**

# Sabal-20 Logistics Drone

**News:** The Indian Army has received Sabal-20 logistics drone, from EndureAir Systems, to bolster logistical capabilities in challenging terrains, particularly in the eastern sector.

Source- The Hindu

1. Sabal-20 is an advanced electric unmanned helicopter based on variable pitch technology.

2. It can carry payloads of up to 20 kg, which is about half of its own weight.

3. It has been developed by EndureAir Systems, which was incubated at Indian Institute of Technology Kanpur.

4. The drone is designed to carry supplies over long distances, meet rigorous operational demands, perform high altitude operations and precision logistics.

5. The drone features advanced Vertical Take-Off and Landing (VTOL) technology that facilitates seamless operations in confined spaces and difficult environments.

6. It features variable pitch technology and large rotors, ensuring excellent load-carrying capacity and stability.

7. The drone's tandem rotor configuration makes it suitable for rugged and high-altitude terrains.

# Haj Suvidha App 2.0

# Why in news?

The Conference of Chairpersons of State and UT Haj Committees took place on 23rd November 2024.

# Launch of Haj Suvidha App 2.0

1. Shri Kiren Rijiju launched the Haj Suvidha App 2.0 during the event.

2. It is for better convenience and safety of Indian pilgrims.

2. New features include the selection process for pilgrims, air travel details with boarding passes, a navigation system featuring Mina maps, and access to medical history and health advisories.

# Focus Areas for Haj 2025

**1. Infrastructure Upgrades**: It was announced that modern buildings equipped with lifts will be secured in Aziziya and other areas near the Haram.

**2. Improved Transportation**: Latest model buses will be introduced for travel between Makkah, Madinah, and the Mashaer region.

**3. Enhanced Medical Support**: A robust medical support system will be established to assist pilgrims.

**4. Personalized Assistance**: The ratio of Khadim-ul-Hujjaj has been improved from one Khadim for every 200 pilgrims to one for every 150 pilgrims, allowing for quicker resolution of issues and better assistance. State Haj Inspectors will also play a key role in providing prompt support.

# Nayi Chetna 3.0

# Why in news?

Recently, the third edition of the national campaign against gender-based violence, *Nayi Chetna 3.0 – Pahal Badlaav Ki was* launched.



# About the Campaign Overview

**1. Organized by:** The Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM) under the Ministry of Rural Development

**2. Duration:** It is a month-long campaign which will run from 25th November to 23rd December 2024 across all Indian States and Union Territories.

3. Led by: DAY-NRLM's extensive Self-Help Group (SHG) network

**4. Aim:** The campaign aims to amplify awareness and encourage grassroots-level action to combat gender-based violence.

5. The initiative embodies the spirit of *Jan Andolan* or people's movement. This year's campaign operates under the slogan, *"Ek Saath, Ek Awaaz, Hinsa Ke Khilaaf"* (United Voice Against Violence).

6. Nayi Chetna 3.0 adopts a whole-of-government approach. It will involve collaboration among nine key Ministries and Departments including Ministry of Women and Child Development, Ministry of Health and Family Welfare, Department of School Education and Literacy, etc

7. Key Objectives: Its objectives include:

i) Raising awareness about all forms of gender-based violence.

ii) Mobilizing communities to speak out and demand accountability.

iii) Facilitating access to support systems for timely intervention and assistance.

iv) Empowering local institutions to take decisive action against violence.

**8. Goals for Nayi Chetna 3.0:** The third edition aims to build on past successes by mobilizing communities and institutions to:

i) Generate widespread awareness about gender-based violence.

ii) Foster collective action at the grassroots level.

iii) Drive convergence among government ministries and community stakeholders.

iv) Create a sustainable and informed movement for gender equality and women's empowerment.

# Achievements from Previous Campaigns

Since its inception, the Nayi Chetna campaign has made remarkable progress in mobilizing communities:

First Edition: Reached 3.5 crore people nationwide with active support from multiple line ministries.

**Second Edition**: Engaged 5.5 crore participants across 31 States and Union Territories, conducting over 9 lakh awareness activities on gender-based violence.

# Sixth Schedule of the Indian Constitution

**News:** Kuki leaders in Assam's Karbi Anglong have agreed to surveys in their villages to check for people from Manipur. Karbi Anglong is governed under the Sixth Schedule of the Indian Constitution.

# **About Sixth Schedule**

- Article 244(2) of the Indian Constitution provides for the Sixth Schedule that applies to the administration of tribal areas in the states of *Assam, Meghalaya, Tripura, and Mizoram.*
- The Sixth Schedule provides for the establishment of *autonomous district councils (ADCs)* or *regional autonomous councils (RCs)* to govern these areas.
  Key features of Sixth Schedule

# Autonomous Districts and Autonomous Regions:



- The Governor is empowered to organize and reorganize the autonomous districts.
- He can also increase, decrease the boundaries or alter the name of any autonomous district.
- If an autonomous district is inhabited by different Scheduled Tribes, the Governor can divide the district into separate Autonomous Regions.

# Autonomous District Councils (ADCs) and Autonomous Regional Councils (ARCs):

- **Composition of ADCs** ADCs consists of *not more than thirty members*, with *four nominated by the Governor* and the rest elected. The Bodoland Territorial Council is an exception, allowing up to forty-six members.
- **ARC's** A separate Regional Council shall be established for each area designated as an autonomous region.
- **Powers**-Autonomous District Councils (ADCs) and Autonomous Regional Councils (ARCs) oversee land use, inheritance laws, and social customs. They **possess legislative**, **executive**, and **financial powers**, including the authority to collect taxes and manage local resources.

**Exemptions and Modifications-** Acts of Parliament or state legislatures *may not apply directly* or *may apply with modifications*.

# Women Pioneers of the Indian Constitution

**News**: The Indian Constitution was crafted by 299 members of the Constituent Assembly, including 15 extraordinary women from varied backgrounds. It included leaders like Sarojini Naidu and Sucheta Kripalani and Vijaya Lakshmi Pandit.

It also included lesser-known women from across the country who actively contributed to debates on gender, caste, and reservations. The article discusses five of them.

# About 5 Notable Women in the Constituent Assembly

# 1. Ammu Swaminathan (1894-1978)

- She was born in Palakkad, Kerala.
- She co-founded the Women's India Association in 1917 alongside leaders such as Annie Besant.
- She advocated for women's education rights and opposed restrictive widowhood practices.
- In the Constituent Assembly, she spoke about the *Hindu Code Bill* and *gender equality*.
- Post-independence, she was elected as an MP from Dindigul in Tamil Nadu.
- She also *served as India's goodwill ambassador* to countries like Russia, China and the US.
  2. Annie Mascarene (1902-1963)
- She was born in Travancore (now Thiruvananthapuram) into a Latin Christian family from the lowest caste.
- She supported universal adult franchise and opposed caste-based voting rights.
- She joined the All Travancore Joint Political Congress and later the Travancore State Congress.
- As a *Constituent Assembly member*, she *advocated for a strong central government* and *autonomy for local governments*.
- She elected as an independent candidate in 1952 from Thiruvananthapuram.
  3. Begum Qudsia Aizaz Rasul (1909-2001)
- She was born into Punjab's royal family.



- She pursued formal education despite facing opposition, including a *fatwa against her* attending convent school.
- As a *Muslim League member*, she campaigned for women's issues and *opposed religiously separate electorates*.
- She remained in India after the partition and joined the Indian National Congress.
- She was *elected to the Rajya Sabha* from Uttar Pradesh in 1952
- She played a key role in promoting women's hockey.
  - 4. Dakshayani Velayudhan (1912-1978)
- She was the *first Dalit woman to graduate in science in Cochin* (now Kochi) and the *first Dalit woman in the Cochin Legislative Council*.
- In 1946, she was elected to the Constituent Assembly from Malabar.
- She *opposed Ambedkar's call for separate electorates*, believing it would cause division and weaken nationalism.
- After independence, she stayed active in the Dalit movement and continued to advocate for social justice.
  5. Renuka Ray (1904-1997)
- She was born in Pabna, present-day Bangladesh.
- She Joined the freedom struggle after meeting Mahatma Gandhi in 1920.
- She was active in advocating for women's rights, including divorce and inheritance.
- She *represented women's organisations in the Central Legislative Assembly in 1943* and later she elected to constituent Assembly.

# **UPSC Syllabus: Art and culture**

# **Cultural Exchange Programmes (CEPs)**

# Why in news?

The Ministry of Culture actively signs Cultural Exchange Programmes (CEPs).

# About Cultural Exchange Programmes (CEPs)

1. The Ministry of Culture actively signs Cultural Exchange Programmes (CEPs) to promote Indian art and culture globally.

**2. Aim:** These programmes aim to enhance India's soft power and foster inter-cultural relations with other nations.

**3. Objective:** To disseminate Indian art and culture globally and to develop and strengthen inter-cultural relations with other nations.

**4. Areas of Collaboration:** Cultural exchanges cover a diverse range of areas, including: Music and dance, Theatre, Museums and science museums, Libraries and archives, Protection and conservation of historic monuments and archaeological sites, Literature, research, and documentation and Festivals and cultural events

5. Current Status: 144 countries have ongoing CEP negotiations. Valid signed CEPs exist with 84 countries

Festivals of India (FoI) Abroad



1. Festivals of India (FoI) are cultural initiatives aimed at promoting India's rich heritage and enhancing its global image through impactful cultural diplomacy.

# 2. Objectives of FoI:

i) Promote Indian Culture abroad to create lasting cultural connections.

ii) Strengthen bonds between India and foreign countries.

iii) Enhance bilateral cultural contacts and collaboration.

iv) Project a positive cultural image of India internationally.

v) Drive interest in inbound tourism, including medical and wellness tourism (Ayush).

**Significance of Fol:** It act as tools for inter-cultural understanding and showcase India's soft power. They contribute to various sectors like: Tourism, Health, Education and Commerce

Strategic cultural engagement boosts India's global influence. 62 Festivals of India have been organized in 59 countries since 2013-14.

# Lothal- Harrapan Port Town

**News**: An IIT Delhi student recently lost her life while conducting research near the archaeological site of Lothal in Gujarat.

# About Lothal

1. It was one of the southernmost sites of the Indus Valley civilization (IVC).

**2.** Its archaeological remains is located along the *Bhogava river*, a *tributary of Sabarmati*, in the *Gulf of Khambat*.

**3.** The site offers evidence of Harappan culture dating back to the period between **2400 BCE** and **1600 BCE**.

**4.** The excavated site of Lothal is the *only port-town of the Indus Valley Civilisation*.

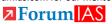
**5. Discovery**– Lothal was discovered by *SR Rao*, an Indian archaeologist. Excavation work was carried out in Lothal between February 1955 and May 1960.

# 6. Features of the town:

- The <u>Archaeological Survey of India (ASI)</u> states that Lothal had the **world's oldest known dock**, linking it to an ancient course of the Sabarmati River.
- Other features also include the *acropolis*, the *lower town*, the *bead factory*, the warehouses, and the drainage system.
- Lothal served as a trade hub connecting the Harappan civilization with the rest of India, Mesopotamia, and Africa.

# Heritage Value of Lothal:

- Lothal was nominated in 2014 as a *UNESCO World Heritage Site*, and its application is pending on the *tentative list of UNESCO*.
- The *National Maritime Heritage Complex (NMHC)* is being built at Lothal to showcase India's rich maritime history.
- As a *Constituent Assembly member*, she *supported the Hindu Code Bill.* However, she *opposed reserved seats for women in legislatures*, seeing it as an obstacle to their progress.



# **UPSC Syllabus: Indian economy**

# **6GHz Spectrum**.

# Why in news?

Recently, Sony launched the PlayStation 5 Pro in major global markets but excluded India. India's unresolved 6GHz spectrum issue may limit the adoption of WiFi 6E and WiFi 7, potentially slowing advancements in wireless communication technologies.

### About the 6GHz Spectrum

1. The 6GHz spectrum refers to the frequency band ranging from 5,925 MHz to 7,125 MHz.

2. It has gained global attention due to its potential to dramatically enhance wireless communication technologies, particularly WiFi and 5G networks.

3. The band offers a vast expanse of unlicensed spectrum that, if utilized efficiently, could provide faster speeds, reduced latency, and improved network performance.

# The Role of 6GHz in WiFi

1. WiFi 6E, an extension of the WiFi 6 standard, was introduced to harness the benefits of the 6GHz spectrum.

2. This technology enables routers to operate in a less congested frequency band, offering significant advantages:

3. Higher Speeds: Theoretical maximum speeds can reach up to 9.6 Gbps.

**4. Reduced Congestion:** With more channels available, devices experience less interference and congestion compared to the crowded 2.4GHz and 5GHz bands.

5. Low Latency: Ideal for applications like gaming, augmented reality (AR), and virtual reality (VR).

# The Status of 6GHz in India

India has yet to de-license the 6GHz spectrum for WiFi, primarily because the band is currently allocated to the Indian Space Research Organisation (ISRO) for satellite communication.

**1. Telecom Operators' Interest:** Telecom companies have expressed interest in using the 6GHz spectrum for 5G and 6G technologies, competing with tech companies advocating for its allocation to WiFi.

**2. Government Consideration:** India is exploring a balanced approach, possibly following Australia's model of de-licensing a portion of the spectrum for WiFi while reserving the rest for other uses.

3. Countries like the United States, the United Kingdom, South Korea, Japan, and the UAE have de-licensed the 6GHz spectrum for WiFi use, paving the way for WiFi 6E and WiFi 7 technologies.

**Implications of the 6GHz Spectrum in India:** The delay in de-licensing the 6GHz spectrum has several consequences:

**1. Technology Accessibility:** Devices like the PlayStation 5 Pro that rely on advanced WiFi standards requiring 6GHz spectrum may face delayed launches or incompatibility in India.

**2. Ecosystem Development:** The absence of 6GHz may limit the adoption of WiFi 6E and WiFi 7, potentially slowing advancements in wireless communication technologies.

**3. Consumer Choices:** Despite the regulatory hurdles, devices sold in India can be programmed to operate without connecting to the 6GHz band, as seen with Apple and Samsung smartphones.



# UPSC Syllabus: Report and Index, Indian Economy

# India Employment Report 2024

# Why in news?

The India Employment Report 2024 by the Institute for Human Development (IHD) and the International Labour Organisation (ILO) highlights an improved employment scenario in India.

# Major Findings of the report

**1. Global Youth Unemployment Trends**: In 2021, global youth unemployment was **15.6%** (ILO's Global Report Trends for Youth, 2022).

In 2023, the rate decreased to 13.3% (ILO's World Employment and Social Outlook Trends, 2024).

**2. India's Youth Unemployment**: According to the **Periodic Labour Force Survey (PLFS)** by the Ministry of Statistics and Programme Implementation (MoSPI), India's youth unemployment rate (ages 15-29) was **10.2%** in 2023-24, lower than the global average.

**3. Improving Worker Population Ratio (WPR):** The Worker Population Ratio (WPR) for youth increased from 31.4% in 2017-18 to 41.7% in 2023-24, indicating growth in employment.

**Formal Sector Employment Growth:** Over 1.3 crore net subscribers joined the Employees' Provident Fund Organization (EPFO) in 2023-24.

Between September 2017 and August 2024, 7.03 crore net subscribers joined the EPFO, showcasing increased formalization of employment.

# About Institute for Human Development (IHD)

1. The Institute for Human Development (IHD) is a leading Indian research organization established in 1998, focusing on labor, employment, and socio-economic development.

2. It conducts research on issues like informal labor, migration, social protection, and human development, providing policy insights to address inequality and poverty.

3. It is known for its flagship India Human Development Report. IHD collaborates with national and international organizations to promote inclusive growth.

# **UPSC Syllabus: Schemes and programmes**

# National Small Savings Fund (NSSF)

**News:** The Delhi government has submitted a proposal to the Union Finance Ministry to borrow Rs 10,000 crore from the National Small Savings Fund (NSSF).

# About National Small Savings Fund (NSSF)

**1.** NSSF is a fund that *collects money from various small savings schemes*.

2. It was established in 1999 within the *Public Account of India*.

**3.** The fund is *administered by the Ministry of Finance*, under the National Small Savings Fund (Custody and Investment) Rules, 2001. These rules are based on *Article 283(1)* of the Constitution.

**4.** The money held in the NSSF is **used by the Centre and states to cover their fiscal deficits**. The remaining amount is invested in central and state government securities.



5. Loans made from NSSF are more expensive than market borrowings.

# **About Small saving Schemes**

**1.** These are government-backed savings instruments designed to encourage citizens of all ages to save consistently.

2. Savings scheme funds can be used for a mortgage, child's education, marriage, or medical emergencies.

# 3. Features:

- They offer returns higher than bank fixed deposits.
- They come with sovereign guarantees and provide tax benefits.
- The interest rates on small savings schemes are revised quarterly.

# 4. Small Saving Schemes can be grouped under three heads:

(a) Post office Deposits: Post Office Savings Account, Post Office Time Deposits (1,2,3 and 5 years), Post Office Recurring Deposits and Post Office Monthly Account.

(b) Savings Certificates: National Savings Certificate and Kisan Vikas Patra

(c) Social Security Schemes: Public Provident Fund, Senior Citizens Savings Scheme and Sukanya Samriddhi Account

# PAN 2.0 Project

# Why in news?

The Cabinet Committee on Economic Affairs (CCEA), chaired by Prime Minister Shri Narendra Modi, has granted approval for the PAN 2.0 Project proposed by the Income Tax Department.

# About PAN 2.0 Project

1. PAN 2.0 will modernize and consolidate the existing PAN/TAN 1.0 eco-system by integrating core and non-core PAN/TAN activities, along with PAN validation services.

**2. Aim:** The project aims to transform taxpayer registration services using advanced technology, ensuring a seamless and enhanced digital experience for taxpayers.

# **Key Features of PAN 2.0**

**1. Common Business Identifier:** The project consolidates PAN, TAN (Tax Deduction and Collection Account Number), and TIN (Taxpayer Identification Number) into a unified system. This addresses industry demands for a single identification number to simplify compliance.

**2. QR-Code Integration**: All new and existing PAN cards will feature an enhanced QR code. The QR code, first introduced in 2017, integrates financial transactions more effectively with the tax department.

**3. Unified Portal:** A new online, paperless portal will replace the nearly 15-20-year-old software currently in use. The portal will focus on improving ease of access, service delivery, and grievance redressal mechanisms.

**4. Mandatory PAN Data Vault System:** Entities such as banks and insurance companies that handle PAN information must securely store this data using a mandatory PAN data vault system. This feature aims to enhance data protection and cybersecurity.

**5. Technology-Driven Transformation:** The PAN 2.0 project will revamp taxpayer registration services to improve efficiency and accessibility. It will consolidate core and non-core PAN/TAN activities along with PAN validation services.

# **Benefits for Individuals and Businesses**



**Individuals**: Existing PAN cardholders can upgrade to QR code-enabled PAN cards free of cost. The upgraded cards will enhance integration of financial transactions with the tax department. Applications for PAN cards under PAN 2.0 will be fully online and paperless.

**Businesses**: PAN will serve as a seamless, common system for filing tax challans and returns. This integration simplifies the filing of tax-related documentation and compliance procedures.

# **Current Identification Numbers and Their Roles**

**1. Permanent Account Number (PAN)**: A 10-digit alphanumeric identifier used by the Income Tax Department to track financial transactions, including tax payments and returns. PAN remains unchanged once allotted and is mandatory for filing income tax returns.

**2. Tax Deduction and Collection Account Number (TAN)**: A 10-digit alphanumeric identifier required for deducting or collecting tax at source. It is mandatory to quote TAN in TDS/TCS returns, payment challans, and certificates.

# **One Nation One Subscription (ONOS) Scheme**

# Why in news?

The Union Cabinet, chaired by Prime Minister Shri Narendra Modi, has approved the One Nation One Subscription (ONOS) scheme.

# About One Nation One Subscription (ONOS) scheme

1. It is a central sector scheme.

2. It aims to provide nationwide access to international scholarly research articles and journal publications for students, faculty, and researchers in government-managed higher education and R&D institutions.

It aligns with the National Education Policy (NEP) 2020, which emphasizes research as a cornerstone of outstanding education.

2. The scheme will be coordinated by Information and Library Network (INFLIBNET), an autonomous interuniversity center under the University Grants Commission (UGC).

**3. Institutions Covered:** More than 6,300 government higher education institutions and central government R&D institutions.

**4. Number of Beneficiaries:** Nearly 1.8 crore students, faculty members, researchers, and scientists across disciplines, including those in tier 2 and tier 3 cities.

**5. Journal Access:** It includes 30 major international journal publishers and provides access to approximately 13,000 e-journals.

6. A unified portal, "One Nation One Subscription," will be developed for institutions to access journals. The entire process will be digital and user-friendly.

**7. Review and Monitoring:** The Anusandhan National Research Foundation (ANRF) will periodically review the scheme's usage and publications by Indian authors affiliated with participating institutions.

### **Key Objectives**

**Support for Research and Development:** Expands access to high-impact research resources, fostering a culture of research and innovation.

**Alignment with National Goals:** To supports the vision of Viksitbharat@2047 and Atmanirbhar Bharat by promoting high-quality research.



**Promotion of Interdisciplinary Research:** Encourages both core and interdisciplinary research across all disciplines and geographic regions.

**Enhanced Accessibility:** Bridges the knowledge gap for institutions in tier 2 and tier 3 cities by providing equitable access to world-class resources.

# Launch of National Mission on Natural Farming (NMNF)

**Source:** This post on **Launch of National Mission on Natural Farming (NMNF)** has been created based on the article <u>"Launch of National Mission on Natural Farming"</u> published in PIB on 26th November 2024.

# Why in news?

The Union Cabinet, chaired by Prime Minister approved the National Mission on Natural Farming (NMNF).

# About National Mission on Natural Farming (NMNF)

1. It has been launched as a standalone **Centrally Sponsored Scheme** under the Ministry of Agriculture & Farmers' Welfare.

**2. Objective:** To promote chemical-free natural farming rooted in traditional knowledge using integrated and diversified crop systems for sustainable, climate-resilient agriculture.

# **Key Features**

1. Duration: Till the 15th Finance Commission period (2025-26).

# 2. Implementation Targets

i) 15,000 clusters in willing Gram Panchayats within two years.

ii) To reach 1 crore farmers and introduce Natural Farming on 7.5 lakh hectares of land.

iii) To establish 10,000 Bio-input Resource Centres (BRCs) for easy access to natural farming inputs.

**3. Monitoring System:** Real-time, geo-tagged monitoring through an online portal.

**4. Convergence with Existing Schemes:** It utilize existing government programs to enhance livestock populations, develop NF demonstration farms, and strengthen market linkages.

**5. Educational Integration:** It engage students through the Rural Agricultural Work Experience (RAWE) program. It also introduce undergraduate, postgraduate, and diploma courses on Natural Farming.

### Support and Resources

# **1. Demonstration Farms and Training**

i) Establish 2000 NF Model Demonstration Farms at Krishi Vigyan Kendras (KVKs), Agricultural Universities (AUs), and farmers' fields.

ii) Train 18.75 lakh farmers in natural farming practices, such as preparing Jeevamrit and Beejamrit.

iii) Engage 30,000 Krishi Sakhis/Community Resource Persons (CRPs) for awareness, mobilization, and handholding.

**2. Bio-input Resource Centres (BRCs)** to provide ready-to-use natural farming inputs like Jeevamrit and Beejamrit and promote local livestock for creating bio-inputs.

**3. Market Linkages:** Introduce an easy certification system and common branding for natural farming produce and strengthen market access through convergence with local markets, APMC Mandis, Haats, and Depots.

# **Environmental and Health Benefits**



**Soil and Ecosystem Health:** It improves soil fertility, carbon content, and water use efficiency and promotes soil microorganisms and biodiversity.

Climate Resilience: It builds resilience against risks like waterlogging, floods, and droughts.

**Health and Nutrition:** It reduces farmers' exposure to harmful fertilizers and pesticides and also ensures nutritious food for families and consumers.

# **Bima Sugam**

**News**: The Insurance Regulatory and Development Authority of India (IRDAI) chairman recently reiterated that the IRDAI's ambitious project, Bima Sugam, will transform the insurance sector.

# About Bima Sugam

**1.** It is an *online insurance marketplace* (similar to an e-commerce platform) for purchasing, selling, servicing insurance policies, and settling claims.

2. It will be a *plug-and-play application (API)*.

3. It will bring together all companies offering life and non-life insurance products in one place.

**4.** It will be a single platform connected to government databases, insurers, intermediaries, and insurance repositories to access customer details, provide product information, and manage insurance policies.

**5.** Bima Sugam aims to eliminate paperwork by *offering policies in electronic format*.

**6.** Customers can view all their life, health, and non-life insurance policies in one place.

7. Customers won't need to provide an ID, as it will be *auto-filled using Aadhaar* through Bima Sugam's connectionIndiaStack.Note-IndiaStack.Note-India Stack is the collective name of a set of commonly used digital public infrastructure (DPIs) in India.

# About Insurance Regulatory and Development Authority of India (IRDAI)

**1.** It is a *statutory body* established by the Insurance Regulatory and Development Authority Act, 1999 (IRDAI Act 1999) to oversee and promote the growth of the insurance sector in India.

2. Headquarter – Hyderabad

**3.** It is responsible for registering and licensing insurance and reinsurance companies, as well as intermediaries, in accordance with regulations.

4. It also *sets the criteria, qualifications*, and *capital requirements* for obtaining insurance licenses.

**5. Composition**: It is a 10-member body- a chairman, five full-time members, and four part-time members appointed by the Government of India.

**6.** IRDAI's "*Vision Insurance for All*" initiative aims to provide universal coverage by 2047, assigning states and union territories to insurers to enhance penetration.

# Insu<mark>ranc</mark>e <mark>Sec</mark>tor in India

**1.** IRDAI data shows that India's insurance penetration was 4.2% of the GDP in 2021-22 which is far behind the global average of 7% of the GDP

**2.** Currently, India is the 10th-largest insurance market in the world.

**3.** As per Swiss Re's report, India is projected to become the sixth-largest insurance market in 2032, surpassing Italy, Canada, South Korea, and Germany.



# **Corporate Average Fuel Efficiency (CAFE) norms**

**News**: The center has discovered that eight carmakers, including Hyundai, Kia, Mahindra, and Honda, had fleet emissions above the allowed limit in the 2022-23 financial year. This could lead to penalties for violating CAFE norms.

# About Corporate Average Fuel Efficiency (CAFE) norms

**1. Aim**– Their goal is to *improve vehicle fuel efficiency by reducing CO*<sub>2</sub> *emissions*, achieving both lower oil dependency and better pollution control.

**2. Applicability**-These norms apply to *petrol, diesel, LPG, CNG, hybrid*, and *electric passenger vehicles* with a gross weight under 3,500 kg.

**3. Launch in India**– CAFE norms were first notified by the Government in 2017, under the *Energy Conservation Act, 2001.* 

Note- Corporate Average refers to sales-volume weighted average for every auto manufacturer.

**4. Implementation**-The standards were introduced in two phases: *Stage I* began in 2017–18 with a *CO*<sub>2</sub> *limit of 130 g/km until 2022*, and *Stage II* started in 2022–23 with a *CO*<sub>2</sub> *limit of 113 g/km*.

**5. Key difference between CAFE and BS VI**- CAFE primarily targets CO<sub>2</sub> emissions, while BS VI addresses overall emissions, including NOx (Nitrogen Oxides) and SOx (Sulphur Oxides).

# About BS Norms

**1.** Bharat stage (BS) emission standards are laid down by the government to regulate the output of *air pollutants from internal combustion engine* and *spark-ignition engine equipment*, including motor vehicles.

**2.** These standards are established by the <u>*Central Pollution Control Board*</u> under the Ministry of Environment and Climate Change.

**3.** The BS regulations are based on the *European emission standards*.

