

UPSC CURRENT AFFAIRS NOTES

21-08-2023

Onion buffer enhanced from 3 lakh MT to 5 lakh MT

From tomorrow (Monday) NCCF will sell onions at retail price of Rs 25 per kg

In an unprecedented move the Government raised the quantum of onion buffer to 5.00 lakh metric tonne this year, after achieving the initial procurement target of 3.00 lakh metric tonne. In this regard, the Department of Consumer Affairs has directed NCCF and NAFED to procure 1.00 lakh tonne each to achieve the additional procurement target alongside calibrated disposal of the procured stocks in major consumption centres.



NAFED – Background and Overview

NAFED (National Agricultural Cooperative Marketing Federation of India) has its headquarters in New Delhi with regional offices in Mumbai, Chennai, Kolkata and Delhi. It operates 28 zonal offices in capitals of states and important cities. It is a part of “Operation Greens” where price stabilisation



measures are implemented to increase farmers income by 2022. It works unitedly with the Food Corporation of India (FCI), playing a lead role in purchasing oilseeds, pulses under PSS (Price Support Scheme). Under the PM-AASHA, the PSS is also a scheme.

The Objectives of NAFED are as follows:

- To promote, develop and organise marketing and storage of agricultural and forest produce.
- In agricultural production, assist for technical advice.
- In the agricultural sector, coordination, facilitation and promotion of marketing and trading activities of partners associates.
- It facilitates the construction of warehouses according to the Warehousing Act by constructing godowns and storage facilities.
- Undertaking sale and supply of agricultural, purchase, marketing and processing requirements like manure, fertiliser, seeds etc.
- It also provides insurance coverage to cover any accident that may occur.
- Under the NAFED, organise consultancy work for the benefit of allied institutions.
- NAFED acts as the agent of any government or cooperative for the purchase, sale and storage of agricultural, horticultural and produce of animal husbandry.
- Marketing research and dissemination of market intelligence is undertaken.
- To undertake business collaboration with cooperative institutions and subscribe to the share capital, private sector enterprises and public joint, when considered necessary for fulfilling the objectives of NAFED.

Functions of the NAFED

The Functions of the NAFED are given as follows:

- Act as an insurance agent for agricultural produce.
- To collaborate with the international agencies for the development of the cooperative market in the produce of agriculture.
- Act as an agent to the government in procurement.
- Facilitate the trading and marketing of agricultural commodities.
- Provide warehousing facilities for the produce of agriculture generated.
- Schemes Implemented by NAFED

The Schemes implemented by NAFED are as follows:

- Madhukranti Portal launched.

- NAFED also acts as the agency for implementing the price stabilisation scheme under “Operation Greens”.
- Honey Farmer Producer Organisation Programme – It is a central sector scheme to create robust infrastructure for processing honey and allied products, skill development in holistic beekeeping and good supply chain for storage and marketing.
- NAFED also played an important role in the establishment of the National Spot Exchange.
- Through timely procurements, it helps in fulfilling the mandate of the Price Support Scheme and Market Intervention Scheme.
- It has launched nearly 90 new Organic products in the name of ‘Organic Soul’ beginning from seeds like Chia seeds, flax seeds, flour, pulses and tea in the market.

NAFED and Food Corporation of India (FCI)

The functions of both NAFED and FCI appear similar, but FCI deals with distribution and procurement of wheat, coarse grains and rice only whereas NAFED deals with the procurement and distribution of pulses and oil seeds.

Bharat New Car Assessment Programme (Bharat NCAP)

Shri Nitin Gadkari to launch the Bharat New Car Assessment Programme (Bharat NCAP)



Union Minister of Road Transport and Highways, Shri Nitin Gadkari will launch the much-awaited Bharat New Car Assessment Programme (Bharat NCAP) on 22nd August 2023.

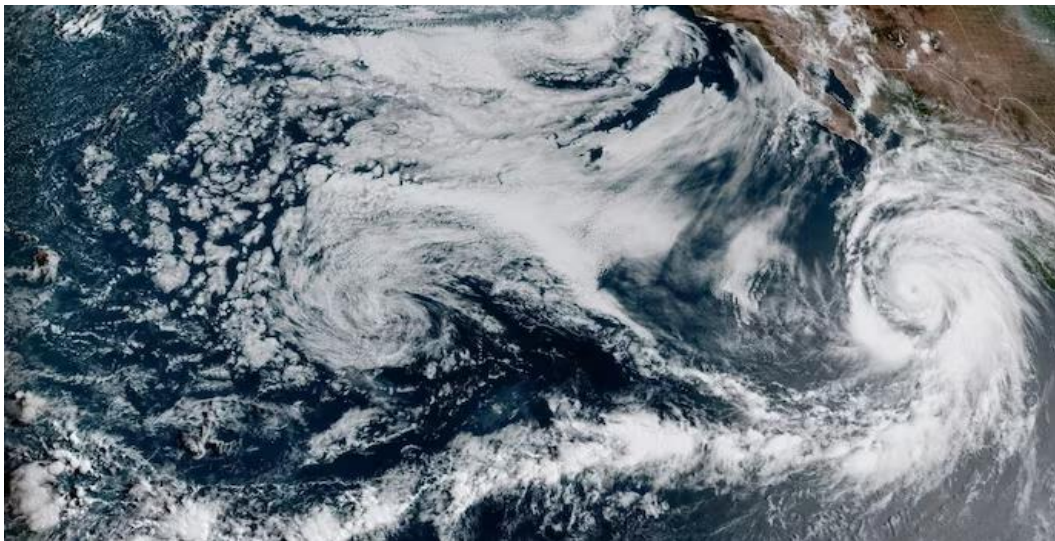
- This programme is a significant step forward in the Government’s commitment to improve road safety through raising the safety standards of motor vehicles up to 3.5 tonnes in India.
- The programme aims to provide a tool to the car customers to make a comparative assessment of crash safety of motor vehicles available in the market. Under this programme, car manufacturers can voluntarily offer their cars tested as per Automotive Industry Standard (AIS) 197.
- Based on the performance of the car in the tests, car will be awarded star ratings for Adult Occupants (AOP) and Child Occupant (COP). Potential car customers can refer

to these star ratings to compare the safety standards of different vehicles and accordingly make their purchase-decision.

- It is expected that the demand for safer cars will increase, encouraging the car manufacturers to comply with customer needs. With high safety standards, Indian cars will be able to compete better in the global market, increasing the export potential of the car manufacturers in India. The programme is expected to develop a safety sensitive car market in India.

HURRICANE HILARY

The unusual occurrence of Hurricane Hilary, a hurricane racing towards Southern California and Mexico's west coast.



- Hurricane Hilary's approach towards Southern California and Mexico is unusual.
- California has rarely faced hurricane impacts, with offshore storms weakening before landfall.
- Hurricanes in California have remained offshore or as weakened tropical storms.
- Hurricane Kay in the previous year was the first tropical storm to impact California in 25 years.
- Hurricane Nora struck Southern California as a tropical storm in 1997.
- The only tropical storm with hurricane-force winds hitting Southern California was in 1858.
- Hurricane Hilary's trajectory through Southern California is a rarity.

Preparation and Risk

- Lack of hurricane experience in California and Mexico's west coast makes the situation novel and terrifying.
- Hurricane Hilary is predicted to make landfall in Mexico's Baja peninsula.
- Risk of landslides and flooding in Tijuana due to hilly terrain, population density, and poor infrastructure.
- Mexico deploys over 18,000 troops in anticipation of the storm.
- Anticipated impacts include record rainfall, strong winds, communication cuts, power loss, and urged preparedness measures.



Unusual Occurrence Explained

- The Pacific coast rarely experiences tropical storms and hurricanes due to ocean characteristics.
- Necessary condition for hurricane formation is ocean water above 26°C.
- Eastern Pacific waters are colder due to cold currents from higher latitudes, making hurricanes unlikely.
- Vertical wind shear is another factor; strong upper-level winds disrupt hurricane formation.
- Trade winds steer hurricanes towards the east coast, away from the west coast.

Climate Change's Influence

- Climate change is expected to increase hurricane frequency and intensity.
- Rising ocean temperatures due to greenhouse gas emissions contribute to more intense hurricanes.
- Higher sea surface temperatures cause marine heat waves, intensifying storms.
- Storms gather more water vapor and heat over warm oceans, leading to stronger winds and heavy rainfall.

El Nino's Impact

El Nino, occurring after seven years, weakens vertical wind shear in the eastern Pacific.

El Nino is abnormal warming of the equatorial Pacific Ocean, affecting global temperatures and ocean conditions.

Hurricanes

The most violent storm on earth, the hurricane, is formed over the warm ocean waters near the equator. The term “hurricane” is usually used for the large storms that form over the Atlantic Ocean or the eastern Pacific Ocean. The more generic and scientific term for these storms is tropical cyclone.

Depending on where they are generated, they are referred to by several other names such as typhoons and cyclones. No matter what they are called, the same forces and conditions give rise to these storms. When they hit the land where people reside, plenty of damage is caused. In this article, we will be looking into more details of hurricanes.

PUBLIC TECH PLATFORM FOR FRICTIONLESS CREDIT

The Reserve Bank of India (RBI) launched a pilot program to assess the feasibility of a 'Public Tech Platform for Frictionless Credit,' aiming to enable seamless credit delivery by facilitating the smooth flow of necessary digital information to lenders.



Aim of the Program:

The primary objective of the RBI's pilot program is to establish a technological platform that facilitates the smooth and efficient exchange of digital information required for credit evaluation by lenders.

The platform's purpose is to simplify and expedite the credit assessment process, a crucial step in determining a borrower's ability to repay and their adherence to credit agreements.

Credit Appraisal Process:

Credit appraisal involves assessing multiple factors to determine a borrower's creditworthiness, exposure risk, and likelihood of default. This evaluation is of great importance to banks, as it impacts their interest income and overall balance sheet health.

Data Fragmentation:

The data necessary for credit assessment is often distributed across various entities, including government agencies, banks, credit information companies, and digital identity authorities. The platform aims to consolidate this disparate information into a unified repository, streamlining the process of credit evaluation.

Pilot Initiatives:

Before launching the public tech platform, the RBI initiated pilot projects to test different aspects of digital lending. These pilots encompassed initiatives like the digitalization of Kisan Credit Card (KCC) loans and dairy loans. These projects served to test end-to-end digital lending processes, including paperless doorstep loan disbursement.

RBI's Role and Development:

The platform is being developed by RBI's wholly-owned subsidiary, the Reserve Bank Innovation Hub (RBIH). It is designed with an open architecture, featuring open Application Programming Interfaces (APIs). This design choice allows for seamless integration with the systems of various participants in the financial sector.

Expected Benefits:

The implementation of this platform is anticipated to yield several benefits. These include reduced operational costs, expedited loan disbursement processes, and enhanced scalability for lenders. Additionally, the platform is poised to improve credit risk assessment capabilities and overall management of credit portfolios.

In essence, the RBI's pilot program aims to leverage technology to create a more streamlined, efficient, and unified approach to credit assessment, benefiting both lenders and borrowers. By centralizing credit-relevant data and leveraging digital processes, the program seeks to transform the landscape of credit appraisal and lending in India.



Purpose of the Platform

Improved Credit Risk Management

The platform serves as a foundation for more advanced credit risk assessment and comprehensive credit portfolio management. By leveraging better quality information, lenders can make data-driven credit evaluations more efficient. This leads to more informed decisions regarding the risk associated with lending to specific borrowers.

Wider Access to Credit

Through the platform's capabilities, financial institutions can extend their offerings to a wider range of borrowers who possess favourable credit histories. This expanded access can potentially include individuals and businesses that were previously excluded from formal credit channels. As a result, more people and enterprises gain the ability to secure the necessary funding.

Benefits for Borrowers

Borrowers stand to gain from the platform's capabilities as well. With reduced costs tied to obtaining capital, individuals and businesses can allocate a larger portion of funds toward productive investment activities. Lower costs for borrowing mean that more capital can be put to work, stimulating economic growth.

Streamlined Process

The platform's integration streamlines the credit application process. The need for multiple visits to banks and extensive documentation is minimized. This not only leads to more convenient experiences for borrowers but also contributes to operational efficiency for both lenders and borrowers. The simplified process is expected to make credit transactions smoother and faster.

Cost Reduction and Scalability

One of the platform's overarching goals is to drive down operational costs across the lending ecosystem. This cost reduction can be realized due to streamlined processes, reduced paperwork, and more efficient credit assessments. Quicker loan disbursement is also anticipated, enhancing the overall lending experience. Additionally, as the platform's implementation progresses, it is expected to support enhanced scalability within the lending industry.

Overall, the "Public Tech Platform for Frictionless Credit" is designed to usher in a more inclusive, efficient, and technologically-driven era for credit lending in India. By combining enhanced risk assessment with streamlined processes, the platform aims to benefit both borrowers and lenders, ultimately fostering economic growth and financial stability.

Turmeric Supplements

Australia's regulator of medicines, medical devices and biologicals, issued a medical advisory last week warning Australians of the risk of liver injury from using medicines and herbal supplements containing turmeric or its active ingredient, curcumin.



- 18 reports of liver problems experienced by consumers taking products containing Curcuma longa (turmeric) and/or curcumin were received.
- The evidence suggests that a liver injury may have been caused by Curcuma longa or acurcumin product.
- Two of these cases were severe, including one that resulted in death.
- In four cases, there were no other ingredients likely to have contributed to the liver injury.
- People with existing or previous liver problems were more likely to develop this rare adverse event.

Health impact

The reports underline that turmeric has "choleric" properties, which means it stimulates the secretion of bile to improve digestion, and therefore, it is advisable that those with bile duct disease should avoid turmeric.

Curcumin could also interact with medications such as anticoagulants, cancer drugs and immunosuppressants, reducing their safety and effectiveness.

There are reports of 20 hepatitis cases in France, potentially related to the consumption of food supplements containing turmeric or curcumin.

Issue of bioavailability and efforts to increase the bioavailability

- One of the challenges of turmeric and by extension curcumin is that very little of it is absorbed, or made 'bioavailable'.
- The use of piperine, the major active component of black pepper, may improve bioavailability by 2000%.
- There is no conclusive evidence of whether increasing the bioavailability of curcumin and packaging them in supplements makes them effective and safe for use in medicines.
- A 'safe limit' on the amount of turmeric that can be consumed
- The European Food Safety Authority has set an acceptable daily intake of 180 mg of curcumin per day for a 60 kg adult as the safe level of consumption.
- A World Health Organization/Food and Agricultural Organisation advisory recommends 3 mg/kg of body weight.
- India's Food Safety and Standards Authority of India has standards that packaged turmeric must comply with but It has not recommended dietary allowance.

What is turmeric?

- Turmeric is a spice that comes from the root of the *Curcuma longa* plant, which is a perennial in the ginger family.
- Its major active ingredient is curcumin.
- Curcumin gives turmeric that yellowish colour.

Clinical trials showed that 90 milligrams of curcumin taken twice a day for 18 months helped improve memory performance in adults without dementia.

Curcumin may also have a role in preventing the development of Alzheimer's disease.

Lessens pain

Research suggests that taking turmeric extract could potentially reduce pain from osteoarthritis, though further study is still needed.

Fights free radicals

Turmeric has antioxidant properties and one study shows that it may protect your body from free radicals by neutralizing them.

Lowers risk of heart disease

Research shows that curcumin is safe and may protect those at risk for heart disease by lowering certain levels of cholesterol, though more study is needed to look at how much and what type is effective.

Helps fight depression

Study shows that curcumin was just as effective as fluoxetine (Prozac) in lessening symptoms of depression. Curcumin may also increase levels of serotonin and dopamine, which are chemicals in our brain that regulate mood and other body functions.

20 India Presidency - a new Global Initiative on Digital Health launched

The World Health Organization (WHO) and the G20 India presidency announced a new Global Initiative on Digital Health (GIDH).



- GIDH was announced at the recently concluded Health Minister's Meeting of the G20 Summit hosted by the Government of India.
- Digital health refers to the use of technology, such as mobile devices, software applications, and other digital tools, to improve health and healthcare delivery.
- Basically, it is a multidisciplinary concept that includes concepts from an intersection between technology and healthcare.
- It encompasses a wide range of technologies and services, including telemedicine, electronic health records, wearable devices, health information exchange, and more.
- India's CoWIN, UNICEF's RapidPro and FamilyConnect etc. are few notable examples of digital health initiatives.
- The real-time information platform, RapidPro, is a core solution in UNICEF's digital health portfolio.
- UNICEF's FamilyConnect sends targeted life cycle-based messages via SMS to pregnant women, new mothers, heads of households etc.

Empowers patients

Digital tools are giving providers a more holistic view of patient health through access to data and giving patients more control over their health.

Hence, it empowers patients to make better-informed decisions about their own health.

E.g., wearable devices can monitor vital signs and provide real-time feedback to patients and clinicians.

Treatment of disease

Digital health tools provide new options for facilitating prevention, early diagnosis of life-threatening diseases, and management of chronic conditions outside of traditional health care settings.



Other benefits:

Reduce inefficiencies; Improve access; Reduce costs; Increase quality, and make medicine more personalized for patients.

Support overall universal health coverage targets

Digital health is a great enabler in delivery of healthcare services and has the potential to support overall universal health coverage targets.

This is because it can ensure availability, accessibility and affordability, and equity of health services.

For example, telemedicine allows patients to connect with healthcare providers remotely.

GIDH is one of the key deliverables of India's G-20 Presidency.

It will consolidate the evidence and amplify recent and past gains in global digital health while strengthening mutual accountability to enhance the impact of future investments.

GIDH will be a WHO Managed Network ("Network of Networks") that will promote equitable access to digital health.

It will do so by sharing digital goods and knowledge.

The GIDH will ensure inclusivity, integration, and alignment of healthcare goals by not leaving anyone behind.

Aims of GIDH

ALIGN efforts to support the Global Strategy on Digital Health 2020–2025;

SUPPORT quality assured technical assistance to develop & strengthen standards-based and interoperable systems aligned to global best practices, norms and standards;

FACILITATE the deliberate use of quality assured digital transformation tools that enable governments to manage their digital health transformation journey.

Strategies to be employed by GIDH

- GIDH will bring countries and partners together to achieve measurable outcomes by:
- developing clear priority-driven investment plans for digital health transformation;
- improving reporting and transparency of digital health resources;
- facilitating knowledge exchange and collaboration across regions and countries to accelerate progress;
- increasing technical and financial support to the implementation of the Global Strategy on Digital Health 2020–2025 and its next phase.

National Disaster Response Fund (NDRF)

The Central Government recently approved the release of Rs 200 crore from the National Disaster Response Fund as advance assistance to Himachal Pradesh.



About National Disaster Response Fund (NDRF):

- It is defined in Section 46 of the Disaster Management Act, 2005.
- It is a fund managed by the Central Government to meet the expenses for emergency response, relief and rehabilitation due to any threatening disaster situation or disaster.
- It is placed in the “Public Account” of GOI under “reserve funds not bearing interest”.
- NDRF is constituted to supplement the funds of the State Disaster Response Funds (SDRF), in case of a disaster of severe nature, provided adequate funds are not available in SDRF.

Eligibility:

NDRF guidelines state that natural calamities of cyclones, drought, earthquake, fire, flood, tsunami, hailstorm, landslide, avalanche, cloud burst, pest attack and cold wave and frost considered to be of severe nature by Government of India (GoI) and requiring expenditures by a state government in excess of the balances available in its own SDRF will qualify for immediate relief assistance from NDRF.

For availing the NDRF funds, states are required to submit a memorandum indicating the sector-wise damage and need of funds. The Centre, on its part, assesses the damage and grants the additional funds to states.

The financial assistance from NDRF is for providing immediate relief and is not compensation for loss/damage to properties /crops. In other words, NDRF amount can be spent only towards meeting the expenses for emergency response, relief and rehabilitation.

The National Executive Committee (NEC) of the National Disaster Management Authority takes decisions on the expenses from National Disaster Response Fund.

Sources of Financing NDRF:

It is financed through the levy of a cess on certain items, chargeable to excise and customs duty, and approved annually through the Finance Bill.

The requirement for funds beyond what is available under the NDRF is met through general budgetary resources.



Key Facts about National Disaster Management Authority (NDMA):

- It is the apex body for Disaster Management in India.
- It was established through the Disaster Management Act enacted by the Government of India in 2005.
- It has the responsibility for laying down the policies, plans and guidelines for disaster management for ensuring timely and effective response to disasters in the country.
- Besides approving the National Disaster Management Plan (NDMP), the Authority approves the plans of different Ministries and Departments of Government of India, and lays down guidelines to be followed by State Disaster Management Authorities for preparing their disaster management plans.
- NDMA coordinates the implementation of disaster management policy and plan.

Organisational Structure:

It consists of Prime Minister of India as its Chairman-; a Vice Chairman with the status of Cabinet Minister, and eight members with the status of Ministers of State.

The NDMA Secretariat, headed by a Secretary, is responsible for providing secretarial support and continuity.