

WEEKLY UPDATES – (10th – 16th July)

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ENVIRONMENT

Turtles Help Clean the Ganga

Context: Under the Namami Gange Programme, large-scale human efforts have been undertaken since 2014 to clean the Ganga and rejuvenate the nearly 2,600-km river network. In this, marine life, especially turtles, has been playing a key role as well.

Key Highlights

- In 2014, the Wildlife Institute of India (WII) and the Ministry of Forest joined hands with the National Mission for Clean Ganga (NMCG), the agency implementing the Namami Gange Programme.
- Since 2017, they have been running the turtle breeding and rehabilitation centre in Uttar Pradesh's Varanasi.
- About a dozen of the 29 turtle species in India, both herbivorous and carnivorous, help by clearing rotten or half-burnt human bodies as well as flowers dumped into the river here.
- Roughly 5,000 turtles have been released since 2017. This year, 1,000 more will be released to strengthen the programme.

Role of Turtles

- The turtles feed on meat and waste products thrown in the river.

Observations

- Improvements in biochemical oxygen demand (BOD), fecal coliform (FC) and dissolved oxygen (DO) levels were seen during river water quality checks.
- During the assessment of the river's pH levels (i.e. acidic nature) at various locations, officials found that the water quality was suitable for bathing.
- In 20 locations, they found improved levels of DO, BOD and FC at 16, 14 and 18 locations, respectively.
- "It is a long-term biological process and it will take time to know whether these species are playing a major role or not, after 10-15 years.

Facts

- At the rehabilitation centre, roughly a dozen species are nurtured.
- The Forest and Wildlife Department's team brings turtle eggs from the coastal areas of the Chambal region.
- The turtle eggs, which are monitored for 70 days, are kept in a room that is fully adapted for hatching.
- After filling the ground with water and placing bricks atop, the eggs are buried inside sand in wooden boxes. Only 30 eggs are kept in a box.
- Hatching is completed at temperatures ranging from 27 to 30 degrees Celsius between June and July, and after which the turtles are monitored in an artificial pond for two years before they are released in the river.

Primary Forest Cover

Context: Tropical areas lost 4.1 million hectares of forest cover- equivalent to losing an area of 11 football fields per minute – in 2022, new research quoted by the World Resources Institute's (WRI) Global Forest Watch has said.

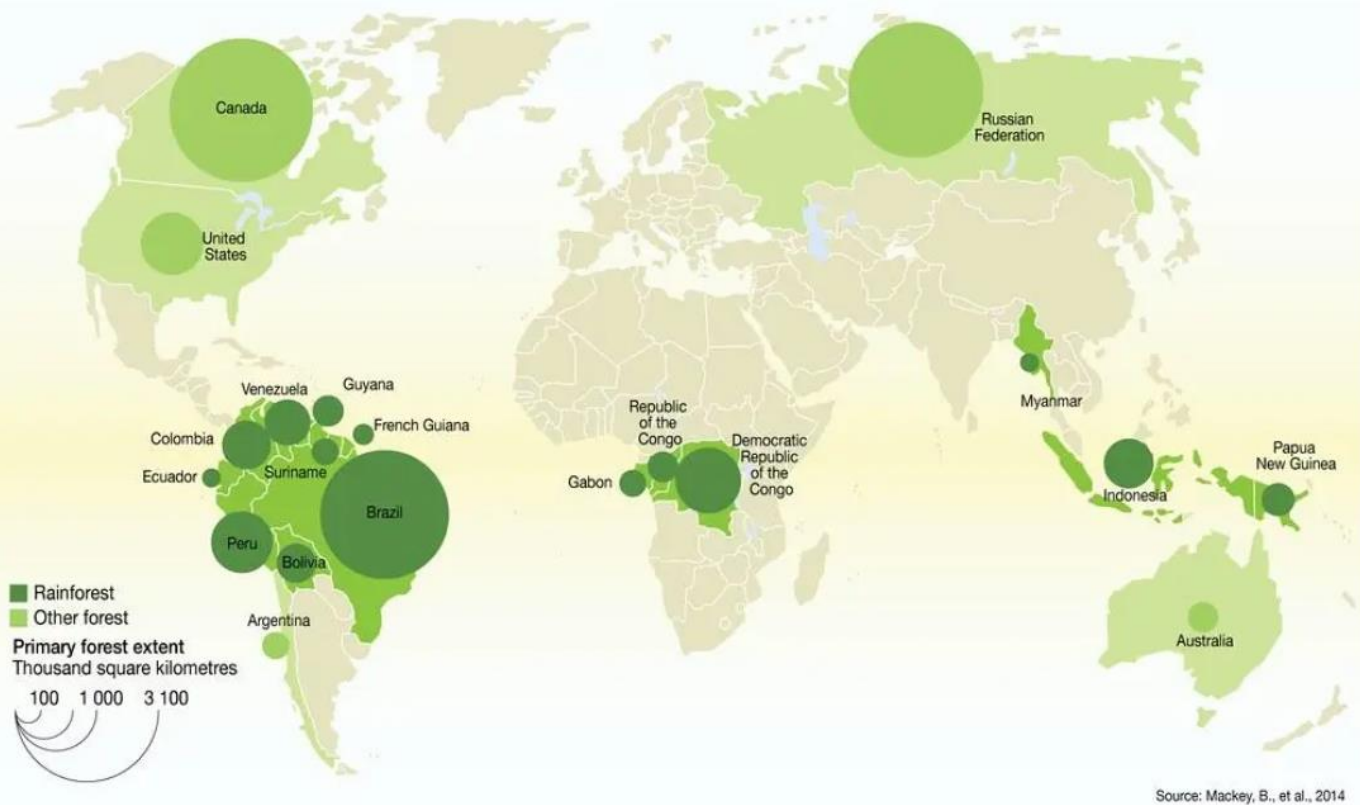
- This forest loss produced 2.7 billion tonnes of carbon dioxide emissions, which is around the same as India's annual emissions due to the combustion of fossil fuels.

Primary Forests

Primary forests are mature, natural forests that have remained undisturbed in recent history.

- ✓ They often store more carbon than other forests and are rich sources of biodiversity.
- ✓ Primary forest loss is almost irreversible in nature.
- ✓ Even if the green cover regrows, a secondary forest is unlikely to match the extent of biodiversity and carbon sequestering capabilities of a primary forest.

Primary forest top 20 countries



Key Highlights

- WRI measures progress on two goals – ending deforestation by 2030, and restoring 350 million hectares (mha) of lost and degraded forests by 2030 – that represent multiple global forest pledges.
- We need to reduce global deforestation by at least 10% every year to meet the 2030 target.
- In 2022, although the global deforestation rate was 3.1% lower than the baseline from 2018-2020, it was still over one million hectares above the level needed. This puts the world off track to meet the 2030 goal.

- To meet the target of restoring 350 mha of forests globally by 2030, the world needs to increase tree cover by 22 mha per year, between 2021 and 2030.
- Despite registering some gains, the overall change in tree cover in the past 20 years was a net loss of 100 mha.
- This means that we are still losing forests and not restoring them at the required rate.
- According to Global Forest Watch, **India** lost 43.9 thousand hectares of humid primary forest between 2021 and 2022, which accounts for 17% of the country's total tree cover loss in the period.
 - The total tree cover loss in India between 2021 and 2022 was 255, 000 hectares.
- The total global tree cover loss in 2022 declined by 10%. This includes primary, secondary, and planted forests.
 - This decrease, according to Global Forest Watch, is a direct result of a decrease in fire-related forest losses which decreased 28% from 2021. Non-fire losses in 2022 increased by slightly less than 1%.
- Brazil and the Democratic Republic of Congo are the two countries with the most tropical forest cover, and both registered losses of this resource in 2022.
- Ghana and Bolivia also rapidly lost their primary forest cover.
- On the other hand, Indonesia and Malaysia managed to keep their primary forest cover loss to record-low levels in 2022.

One More Cheetah Dies at Kuno National Park

Context: Another cheetah has been found dead in Kuno National Park, Madhya Pradesh. This marks the fifth adult cheetah to have died since 20 cheetahs were translocated from Namibia and South Africa a year ago.

Key Highlights

- The Environment Ministry, in charge of Project Cheetah, has not provided an explanation for the recent death.
- A post-mortem is currently being conducted, and a meeting involving senior officials is underway.
- The cheetah that died is named Surya, and its death occurred two days after another cheetah named Tejas was found dead.
- Surya was one of the 12 cheetahs that were released to roam freely in the wild.

Project Cheetah

- The Government of India has launched Project Cheetah with the aim of reintroducing cheetahs to the country.
- The project is being implemented by the National Tiger Conservation Authority (NTCA) in collaboration with the Madhya



Pradesh Forest Department, Wildlife Institute of India (WII), and cheetah experts from Namibia and South Africa.

- The project follows an action plan for introduction in India and is overseen by a Steering Committee consisting of experts and officials involved in successful tiger reintroduction projects in Sariska and Panna Tiger Reserves.
- As part of the project, 20 radio-collared cheetahs were translocated from Namibia and South Africa to Kuno National Park in Madhya Pradesh.
- After a quarantine period, the cheetahs were shifted to larger acclimatization enclosures, with 11 currently in free-ranging conditions and 5, including a cub born in India, within quarantine enclosures.
- A dedicated monitoring team ensures 24/7 monitoring of the free-ranging cheetahs.
- The NTCA has deployed a team of officials to work closely with field officials at Kuno National Park to analyze real-time field data and make management decisions, including health interventions, for better management of the cheetah population.

Kuno National Park

- Kuno National Park is a protected area in Madhya Pradesh that was established in 1981.
- It became a national park in 2018.
- The park is known for its diverse wildlife and is being considered as a potential habitat for cheetahs and Asiatic lions.
- Currently, the park is home to leopards and striped hyenas, and efforts are underway to make it a second home for the Asiatic lion in India.

ECONOMICS

Non-Performing Assets

Context: Non-performing assets of Indian banks are at the lowest levels since 2015.

Key Highlights

- Four years ago, Indian banks' non-performing assets (NPA) ratio was the worst among most emerging economies. In the second quarter of 2019, the NPA ratio of Indian banks was 9.2%, i.e., almost one in 10 loans had turned bad.
- Between 2016 and 2019, the NPA ratio remained high. It began to decline later and continued to do so even during the pandemic. There could be several reasons for this fall.
 - First, the Insolvency and Bankruptcy Code helped the recovery of sick loans.
 - Second, banks stopped lending big money to industries and increased their share of personal loans.

NPAs are bad loans that the borrower is not in a position to repay at the moment. A loan turns bad or becomes an NPA if it is overdue for over 90 days. The NPA ratio is the proportion of such NPAs in total loans.

- In FY20, the Gross NPAs (GNPAs) written off by public sector banks reached a six-year high.

Chart 1

The chart 1 shows that GNPAs and Net NPAs continued to decline and in March 2023, reached 3.9% and 1%, respectively, the lowest levels since 2015

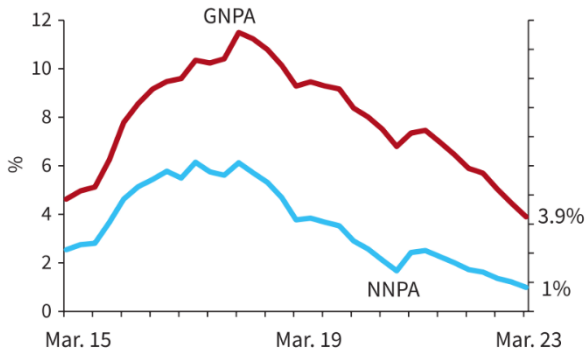
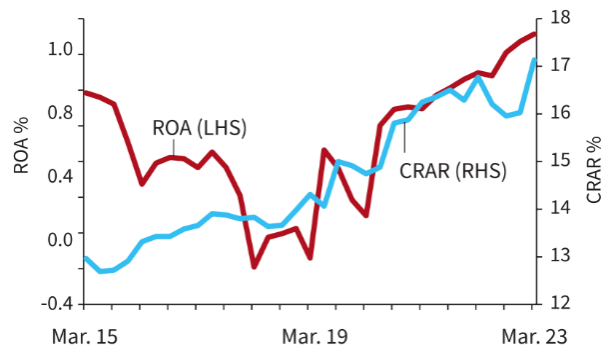


Chart 2

The chart shows the Return on Assets (RoA) and the Capital to Risk-Weighted Assets Ratio (CRAR). RoA is calculated by dividing the net income of a bank by its total assets



- Chart 1:** shows that GNPAs and Net NPAs continued to decline and in March 2023, reached 3.9% and 1%, respectively, the lowest levels since 2015.
- Chart 2:** shows that the profitability of the banking sector has seen a marked improvement, with the Return on Assets (RoA) climbing to 1.1% in 2023, up from a negative 0.2% in 2018.
 - RoA is calculated by dividing the net income of a bank by its total assets. An RoA of $\geq 1\%$ is generally considered good.
 - This positive shift has contributed to the Capital to Risk-Weighted Assets Ratio (CRAR) hitting a record peak of 17.1% in 2023.
 - A key indicator of a bank's health is its capital position, especially its CRAR that measures the bank's exposure to riskier loans.
- Chart 3:** illustrates the ratio of write-offs to GNPAs, which had been on a consistent downward trend during 2020-21 and 2021-22. However, there was a rise in this ratio in 2022-23, primarily due to substantial write-offs by private sector banks.
- Chart 4:** shows the GNPA ratio of personal loans by category. The ratio has declined against all types of personal loans such as housing, credit cards, vehicle loans, and education loans.

Chart 3

The chart illustrates the ratio of write-offs to GNPAs, which had been on a consistent downward trend during 2020-21 and 2021-22, only to rise in 2022-23

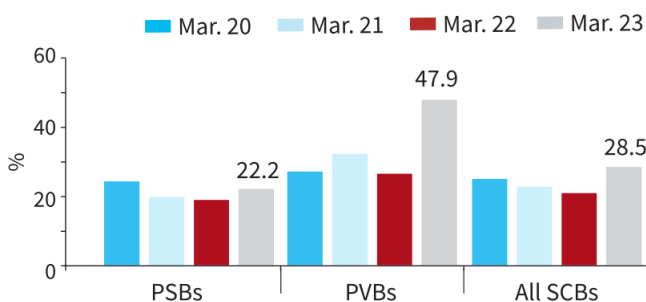
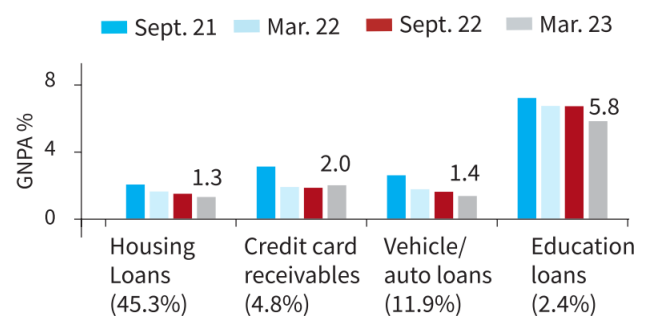


Chart 4

The chart shows the GNPA ratio of personal loans by category. The figures in brackets indicate the share of each segment in the total outstanding personal loans



These charts show that at the moment, the recovery of banks is consistent and their health continues to improve. This hints at the fact that the moratoriums during COVID-19 did not later lead to a significant bump in NPAs, as expected. The portfolio change to personal loans is also working with fewer NPAs in that segment. But the fact that write-offs continue to play a significant part in the reduction of NPAs is a cause for concern.

GOVERNANCE

National Research Foundation (NRF)

Context: The Union Cabinet has approved the introduction of the National Research Foundation (NRF) Bill in Parliament.

What is NRF?

- Setting up the NRF was one of the key recommendations of the National Education Policy 2020.
- The NRF intends to act as a coordinating agency between researchers, various government bodies and industry, thus bringing industry into the mainstream of research.
- In addition to providing research grants to individuals, the NRF plans to seed, grow and facilitate research in India's universities, especially State universities, by funding research infrastructure and researchers.

How will NRF be funded?

- ✓ The NRF will operate with a budget of ₹50,000 crore for five years, of which 28% (₹14,000 crore) will be the government's share, and the remaining 72% (₹36,000 crore) will come from the private sector.
- ✓ The NRF draft proposes the government's share to increase eventually to ₹20,000 crore per year.
 - Out of the government's share, ₹4,000 crore will be used from the existing Science and Engineering Research Board's budget, which will be subsumed under the NRF.
 - Therefore, the government has earmarked an additional 10,000 crore over the next five years for the NRF.

However, this increase in the nation's gross domestic expenditure on research and development (GERD) seems too meagre, (less than 2% of GERD) especially if one compares the GDP and the comparative spending in other big economies, such as the U.S. and China.

As per the last available statistics (2017-18), India's GERD was ₹1,13,825 crore. While India's GDP was 7.6 and 5.1 times smaller than that of the U.S and China respectively, India's GERD was nearly 24 times less than both these countries during the same period. And in the last five years, that gap has further widened.

How can the NRF facilitate the "ease of doing science"?

- ✓ First, the time between applying for a research grant and receiving the money must be minimal, preferably within six months.
 - Although the NRF draft mentions that the peer-review process will be completed within six months, releasing funds may take time, pending financial clearance.
- ✓ Second, all the paperwork must be digitally processed without sending stacks of papers in hard copies to the NRF.

- ✓ Third, all finance-related queries, paperwork, approval, and acceptance need to be between the NRF and the finance department of the university/research institution keeping the scientist free to focus on research.
- ✓ Fourth, the NRF needs explicit spending guidelines away from the General Financial Rules (GFR) and the government's e-Marketplace (GeM) usage.
 - Scientific research needs independent guidelines for spending money, which provides flexibility while making scientists accountable.
- ✓ Finally, the release of money needs to be timely. Although the NRF draft mentions timely disbursal of funds, a mechanism needs to be in place to facilitate and implement this.

While the participation of the private industry in the NRF is an important and welcome step, it is unclear how the government will raise ₹36,000 crore from the industry. Although the NRF describes a legislative route to facilitate this, a more detailed plan and establishing mechanisms akin to escrow accounts will reassure the scientific community

GEOGRAPHY

First GSI Survey of Siachen

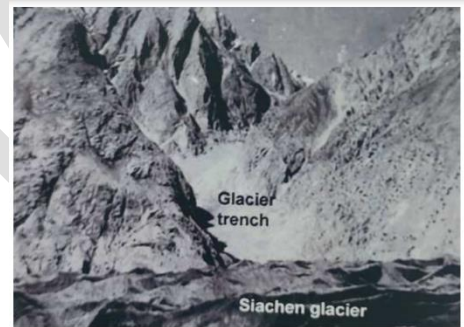
Context: June-August 2023 marks the sapphire jubilee of a very important event in the history of the exploration of the Siachen glacier i.e First GSI survey of Siachen glacier.

- Everyone is familiar with the grid reference point NJ 9842 as it is the last mutually demarcated point between India and Pakistan as per the Karachi ceasefire agreement of 1949 and also the point where the Line of Control of the Simla Agreement ends, not many people are familiar with what 5Q 131 05 084 stands for.
 - This is the number assigned to the Siachen glacier by the Geological Survey of India (GSI)

First Siachen Survey

In June 1958, exactly 65 years ago, V. K. Raina, a top Indian geologist, who at that time was an Assistant Geologist with the GSI led the first GSI Survey of the Siachen glacier.

- ✓ 1958 was an important year for geologists all over the world as it was celebrated as **the International Geophysical Year**.
 - To commemorate this event, various activities had been planned by different geological institutes all over the world.
 - While some institutes planned research trips to the Arctic Circle or the Antarctica, the GSI, with its limited resources, proposed to conduct a study of the Himalayan glacier systems which included snout



The ice mountain: The first picture shows the Siachen trench; the second picture shows the points A and B which were the survey points; the third picture shows the picture points. PICTURES TAKEN BY V. K.

monitoring of the glaciers in the Sikkim Himalayas, Kumaon Himalayas as well as the Kashmir Himalayas.

- The responsibility of snout surveying five glaciers in the Ladakh region was given to Mr. Raina. These were the Siachen, Mamostong, Chong Kumdan, Kichik Kumdan and Aktash glaciers.

SCIENCE

LMV-3

Context: The LVM-3 launch vehicle is used for the Chandrayaan 3 mission.

- The Indian Space Research Organisation (ISRO) has three classes of launch vehicles: the Polar Satellite Launch Vehicle (PSLV), the Geosynchronous Satellite Launch Vehicle (GSLV), and the new Small Satellite Launch Vehicle (SSLV).
 - Of these, ISRO has launched the PSLV the most. It has a famous reputation as a “workhorse”, with a very low failure rate. The PSLV can lift up to 3.8 tonnes to low-earth orbit.
 - ISRO developed and uses the GSLV to launch heavier payloads, and if required into higher orbits. Like the PSLV, the GSLV also has multiple configurations.
 - The most powerful configuration is LVM-3, short for ‘Launch Vehicle Mark 3’; it can lift up to 10 tonnes to low-earth orbit.

About LMV-3

The LVM-3 has three stages.

- ✓ The first (or bottom-most) stage is in the form of two S200 boosters strapped to the sides of the rocket body.
 - They combust a solid fuel called hydroxyl-terminated polybutadiene.
- ✓ The second stage is powered by two Vikas engines, which combust a liquid fuel –either nitrogen tetroxide or unsymmetrical dimethylhydrazine.
- ✓ The uppermost final stage is powered by a cryogenic engine.
 - It combusts liquefied hydrogen with liquefied oxygen.
- ✓ Hydrogen has a very high specific impulse as rocket fuels go, but using it in an engine requires it to be liquefied first, which in turn means it must be stored at very low temperature, and with special pumping and transport systems.

HEALTH

Palliative Care

Context: The revised operational guidelines of the National Programme for Prevention & Control of Non-Communicable Diseases limit palliative care to only cancer patients, leaving out those with any other chronic and debilitating ailments.

What is palliative care?

Palliative care is the branch of medicine focusing on improving the quality of life and preventing suffering among those with life-limiting illnesses.

- ✓ It **aims** to identify patients at risk of over-medicalisation at the expense of quality of life and financial burden on the family.
- ✓ It is often misinterpreted as end-of-life care. However, palliative care **aims** to improve the quality of life by addressing the physical, psychological, spiritual, and social domains of the health of people suffering from life-limiting diseases like heart failure, kidney failure, certain neurological diseases, cancer, etc.
- ✓ Palliative care also includes bereavement support for the caregivers in case of the death of the patient.

Palliative Care Status

Palliative care in India has largely been available at tertiary healthcare facilities in urban areas. Due to skewed availability of services, it is accessible to only 1-2% of the estimated 7-10 million people who require it in the country. As many as 7 out of the 10 patients daily need palliative care.

Palliative Care Programme

The National Programme for Prevention & Control of Cancer, Diabetes, Cardiovascular Diseases & Stroke (NPCDCS), now the National Programme for Prevention & Control of Non-Communicable Diseases (NP-NCD), includes chronic diseases whose treatment contributes the most to health-related expenses.

- Launched in 2010 to counter the rising burden of non-communicable diseases in the country, the programme envisaged the provision of promotive, preventive, and curative care from primary to tertiary institutes, thus providing health services delivery across the continuum of care.
- The revised operational guidelines of NP-NCD were expected to strengthen the programme. However, it has not succeeded in addressing certain gaps in palliative care in India.

Gaps in the Guidelines

As per the Global Atlas of Palliative Care, in 2020, the need for palliative care was higher for non-cancer illnesses. However, the revised NP-NCD operational guidelines, released in May 2023, mention palliative care in synonymy with just cancer.

- This is a step back from the previous operational guideline, in which chronic and debilitating conditions also fell under the ambit of palliative care.
- Previously, the programme guidelines mentioned support being provided to facilitate home-based palliative care services. However, palliative care service delivery starts only from the district hospital in the revised guidelines, with no mention of home-based care.
- The guidelines mention the linking of 11 programmes to promote the convergence of services focusing on the care of non-communicable diseases.
 - One of these is the National Programme for Palliative Care (NPPC). NPPC was announced in 2012; however, the lack of a dedicated budget has prevented the implementation of the programme since its inception.

Non-Communicable Disease & India

- ✓ India is home to nearly 20% of the world's population, two-thirds of which reside in rural areas.
- ✓ Apart from a rising population, India has experienced a steep rise in the burden of lifestyle-related non-communicable diseases.
- ✓ Nearly 1.4 million people are diagnosed with cancer in India every year while diabetes, hypertension, and respiratory diseases are also on the rise.
- ✓ All these diseases need palliative care sooner or later in the disease trajectory.

- Paediatric palliative care has been neglected: The guidelines have also skipped an opportunity to bring focus on children suffering from chronic diseases.
 - An estimated 98% of children facing moderate to severe suffering during their end of life reside in lower and middle-income countries like India. This could be due to diseases like cancer, birth defects, neurological conditions etc.

A New Diarrhoea-Causing Parasite Found

Context: A three-year surveillance study from March 2017 to February 2020 in Kolkata found.

Key Highlights

- An amoeba pathogen, **Entamoeba moshkovskii**, previously not causing amoebiasis in humans, has become pathogenic.
- *E. moshkovskii* has become the leading cause of amoebic infections in humans, accounting for over half of the cases.
- Infections caused by the previously predominant pathogen, *E. histolytica*, were decreasing.
- Mutations were identified that indicate the new pathogenic parasite's adaptation to the human gut environment or acquisition of other enteric pathogens.
- The study was published in the journal PLOS Neglected Tropical Diseases.
- Diarrhoea can be caused by bacteria, viruses, and amoeba pathogens.
- Dr. Sandipan Ganguly and a team of researchers from NICED led the study.
- Nearly 5% of diarrheal patients had different *Entamoeba* species infections, and over 3% were infected with *E. moshkovskii*.
- Infections were more prevalent in children aged 5-12 years.
- *E. histolytica* infections peaked during the wet season and decreased during the dry season, while *E. moshkovskii* showed two infection peaks during summer and post-fall season.
- Non-seasonal *E. histolytica* infections were observed during the two-decade-long surveillance study.
- Molecular identification confirmed that morphologically similar trophozoites were *E. moshkovskii*, not *E. histolytica*.
- Infection with *E. moshkovskii* alone was statistically associated with diarrhoea.
- Light microscopy has limited sensitivity and specificity for differentiating between *E. histolytica* and *E. moshkovskii*.
- PCR-based molecular identification was used to identify *E. moshkovskii* in over 50% of diarrhoea cases caused by amoebic parasites.
- Drug-susceptibility tests for *E. moshkovskii* have not been conducted yet.

Amoebiasis

Amoebiasis is also known as amoebic dysentery. It is caused by a protozoan parasite of the human large intestine, *Entamoeba histolytica*.

Symptoms of Amoebiasis

An individual infected with *E. histolytica* may have mild to severe symptoms. Sometimes a person may show no symptoms of the disease.

The symptoms are:

1. Fever
2. Chills
3. Nausea
4. Weight loss
5. Abdominal discomfort
6. Diarrhoea that may include blood or mucus with periods of constipation

INTERNATIONAL RELATION

France Set to Co-develop Jet Engine

Context: India and France will extend their defence cooperation in advanced aeronautical technologies, supporting the joint development of a combat aircraft engine and an engine for the Indian multi-role helicopter (IMRH).

Key Highlights

- Cooperation on small and advanced modular reactors and the joint Earth observation satellite was also announced.
- A road map for the project will be prepared between Safran and DRDO.
- Industrial cooperation for motorization of heavy-lift helicopters under the IMRH program will involve Safran Helicopter Engine.
- A Shareholders' Agreement has been concluded between HAL, India, and Safran Helicopter Engine for engine development.
- The defence cooperation between India and France is based on trust and joint development of critical components and technology building blocks.
- HAL and General Electric signed an MoU to potentially manufacture the F-414 engine for the indigenous Light Combat Aircraft-MK2.
- The Defence Acquisition Council gave preliminary approval for the procurement of 26 Rafale-M fighters and three additional Scorpene-class submarines from France.
- A Memorandum of Understanding was welcomed between Mazgon Dockyard Ltd. and Naval Group for the construction of three additional Scorpene submarines.
- Other defence industrial partnership initiatives include a contract between Safran Helicopter Engine and HAL for technology transfer and an MoU between Garden Reach Shipbuilders and Engineers Ltd. and Naval Group France for collaboration in the field of surface ships.
- A road map on Defence Industrial Cooperation is being worked upon, and India is establishing a Technical Office of DRDO at its Embassy in Paris.
- Indian Rafale jets participated in the Bastille Day parade, and an Indian Navy ship was present in a port of France.

Bastille Day

The National Day of France, also known as Bastille Day, is celebrated on July 14 to commemorate the fall of the Bastille, a symbol of the monarchy, during the French Revolution. The day is marked with fireworks, parades, and serves as a significant event in French history.

India and UAE Set to Use Rupee, Dirham for Trade

Context: The agreement brings the country a step closer to increasing circulation of the rupee in the Gulf countries. The two nations also agree to interlink their payment and messaging systems

Key Highlights

- India on Saturday moved a step closer to increasing circulation of the rupee in the Gulf region with the signing of two memoranda of understanding (MoU) between the Reserve Bank of India and the Central Bank of the United Arab Emirates.
- The signing of these agreements was witnessed by UAE President Sheikh Mohamed bin Zayed Al Nahyan and Prime Minister Narendra Modi, who was on a day-long visit to the Gulf country on his way back from France.

- The first agreement between the RBI and the UAE Central Bank will establish a framework to “promote the use of local currencies (rupee and dirham) for cross-border transactions”, the External Affairs Ministry said in a statement.
- The other MoU between the two central banks is aimed at interlinking their “payment and messaging systems”, the Ministry said.
- The two countries expressed their interest in strengthening cooperation in the payment systems area by enabling integration between cross-border transactions between the UAE and India more efficiently.
- This cooperation will also include the mutual acceptance of domestic card schemes by interlinking national card switches. Integration between these systems will enhance access to payment services for the benefit of the citizens and residents of the two countries.
- The two agreements between the central banks came against the backdrop of Indian entities commencing payment in yuan to Russian energy majors; it is likely to enhance the trend of doing business in local currencies that gained greater acceptance since the start of the Ukraine crisis in February 2022.
- This was the fifth visit by Mr. Modi to the UAE.

UPI-IPP Cooperation

- **Signing of MoUs:** The central banks of India and the UAE have signed Memorandums of Understanding (MoUs) to collaborate on linking India's Unified Payments Interface (UPI) with the UAE's Instant Payment Platform (IPP) and card switches, namely RuPay switch and UAESWITCH.
- **Cross-border transfers:** The UPI-IPP link will enable users in both countries to make fast, secure, and cost-effective cross-border transfers. This integration aims to enhance the efficiency and convenience of international remittances and payments between India and the UAE.

Significance of Rupee-Based Cross-Border Transactions

- **Mitigating exchange rate risks:** Implementing rupee-based cross-border transactions allows India to reduce the exposure of Indian exporters to exchange rate fluctuations. By conducting trade in rupee terms, exporters can limit potential losses caused by fluctuating exchange rates.
- **Internationalization of the Rupee:** The rupee-based transaction is a part of India's strategic efforts to promote the internationalization of its currency, the Indian Rupee. By encouraging trade in rupee terms, India aims to decrease its dependence on the U.S. dollar and enhance the role of the rupee in global transactions.
- **Expansion of trade partners:** Apart from Russia, several countries in Africa, the Gulf region, Sri Lanka, and Bangladesh have shown interest in conducting trade in rupee terms. This expansion of trade partners allows for increased economic cooperation and trade opportunities, strengthening bilateral relationships and promoting regional trade integration.
- **Settlement process:** Under the Reserve Bank of India's plan, international trade can be settled in the local currency (rupee). Importers will make payments in rupees, which will be credited to the special account of the correspondent bank of the partner country. Similarly, exporters will be paid from the balances in the designated special account. This streamlined settlement process simplifies cross-border transactions and facilitates smoother trade operations.

What is UPI and IPP?

- **Unified Payments Interface (UPI):** UPI is a real-time payment system developed by the National Payments Corporation of India (NPCI). It allows users to link multiple bank accounts to a single

mobile application, enabling instant fund transfers between different bank accounts. UPI simplifies peer-to-peer transactions, facilitates merchant payments, and supports various payment options, including QR codes and virtual payment addresses.

- **Instant Payment Platform (IPP):** The Instant Payment Platform (IPP) is a payment infrastructure in the United Arab Emirates (UAE) developed by the Central Bank of the UAE. It provides a real-time payment settlement system that enables individuals and businesses to make instant payments within the UAE. The IPP supports various payment methods, including card-based transactions, mobile payments, and electronic fund transfers.

IMPORTANT DAYS

World Population Day

Context: World population day was celebrated on July 11 with the ‘Unleashing the power of gender equality: Uplifting the voices of women and girls to unlock our world’s infinite possibilities’.

About World Population Day

World Population Day is celebrated every year on July 11th to raise awareness and educate individuals about the challenges and consequences associated with global population growth.

- It serves as a reminder to continuously work towards addressing these issues and improving the lives of everyone on the planet.
 - Various challenges include gender inequality, economic crises, and poverty.
- The observance of World Population Day aims to promote understanding and encourage collective efforts in tackling the impacts of population growth.
- The United Nations celebrates World Population Day with a vision of creating a future where everyone has equal opportunities and limitless potential.
 - Moreover, it works towards building a sustainable world in line with the goals outlined in the 2030 Agenda for Sustainable Development.

REPORT & INDEX

Performance Grading Index

Context: The pandemic led to a decline in the educational performance of many districts in the country, reveals the Performance Grading Index for Districts (PGID) from the Education Ministry.

Key Highlights

- The Performance Grading Index for Districts (PGID) released by the Ministry as a combined report for 2020-21 and 2021-22 assesses the performance of school education system at the district level.
- This report too has 10 grades under which districts are categorised.

Daksh being the highest grade (above 90%)	Utkarsh (81%90%)	AtiUttam (71%80%)	Uttam (61%70%)	Prachesta1 (51%60%)
Prachesta2 (41%50%)	Prachesta3 (31%40%)	Akanshi1 (21% to 30%)	Akanshi2 (11% to 20%)	Akanshi3: score less than 10%

- While none of the districts were able to earn Daksh and Utakarsh, in the latest report, 121 districts were graded as Ati-Uttam for 2020-21, though this number fell by more than half in 2021-22, with just 51 districts making the grade.
- Further attesting to the pandemic effect, while 2020-21 had 86 districts under Prachesta-2 (sixth highest grade), this number rose to 117 in 2021-22.
- In 2021-22, Chandigarh retained its Ati-Uttam status, as well as some districts of Delhi and Gujarat.
- In Maharashtra, Satara, Kolhapur, Nashik and Mumbai achieved this status as did Kolkata.
- Tamil Nadu has several districts in the fourth-best grade (Uttam) and three — Ramanathapuram, Pudukkottai and Theni — in Prachesta-1.
- Uttar Pradesh has several districts under Uttam and Prachesta-1, and four under Prachesta-2.
- Most of the districts of Jammu and Kashmir fall under the Prachesta 1 and 2 grades.
- South SalmaraMankachar district was the only district in Assam under Akanshi-1 for 2021-22, grade) while the two grades at the bottom had no districts.

None of the districts attained the top two grades according to the Performance Grading Index for Districts (PGI-D) combined report for 2020-21 & 2021-22. The table summarises the scores achieved by districts in the two years

Score range (%)	Number of districts in 2020-21	Number of districts in 2021-22
>90	0	0
81 to 90	0	0
71 to 80	124	51
61 to 70	277	271
51 to 60	229	290
41 to 50	86	117
31 to 40	24	18
21 to 30	0	1
11 to 20	2	0
upto 10	0	0

About the PGID Report

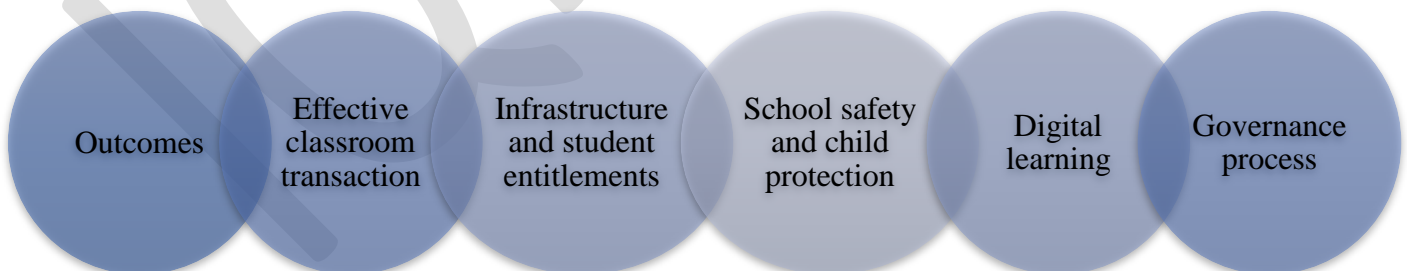
Aim: The main objective of PGI-D is to help the districts to prioritise areas for intervention in school education and thus improve to reach the highest grade.

Significance of Report

- The PGI-D report is expected to help State education departments identify gaps at the district level and improve their performance in a decentralised manner.
- There are indicator-wise PGI scores that show the areas where a district needs to improve.

The PGI-D structure

- It has a total weightage of 600 points comprising 83 indicators under six categories:



- These categories are further divided into 12 domains:

Learning outcomes and quality	Access outcome, teacher availability and professional development outcomes	Learning management	Learning enrichment activities
Infrastructure	Facilities	Student entitlement	School safety and child protection
Digital learning	Funds convergence and utilisation	Attendance monitoring systems	School leadership development