

Saturday, September 24, 2022

# Daily Current Affairs



 +91 70990 06849

# HFC Production & Kigali Amendment

(Prelims / GS-3)

Source: CNBC, 24 September 2022



U.S. Senate Majority Leader Chuck Schumer (D-NY) speaks to the media after the 51-50 vote passed the "Inflation Reduction Act of 2022" on Capitol Hill in Washington, D.C., U.S. August 7, 2022.

Ken Cedeno | Reuters

## Current News:

The US Senate has voted to ratify a global climate treaty that will phase down the **use and production of hydrofluorocarbons, or HFCs**, the climate-warming chemicals widely used in **air conditioning and refrigeration**.

The Senate voted to move forward **the 2016 Kigali Amendment**, an amendment to the **1987 Montreal Protocol climate treaty** that dramatically curbs the use of HFCs, which are thousands of times more potent than carbon dioxide at heating up the Earth. India has also approved the ratification of the treaty **on August 2021**.



## What is Kigali Amendment of Montreal Protocol?

The Kigali Agreement is an amendment to the Montreal Protocol, which is an environmental treaty signed by countries **to phase out Ozone Depleting Substances (ODSs)** from the earth's atmosphere. After coming into force **in 1989**, the Montreal Protocol has undergone many amendments.

## About Kigali Amendment:

- ❖ **The Kigali Amendment is the 8th amendment.**
- ❖ It happened during the **28th Meeting of Parties** when the **197 member countries** signed the agreement to amend the Montreal Protocol.
- ❖ According to the terms of the Amendment, the signing countries are expected to decrease the manufacture and usage of **hydrofluorocarbons (HFCs) by about 80-85%** from their baselines **until 2045**.
- ❖ **This will curb global warming (by arresting global average temperature rise to 0.5 degrees Celsius) by the year 2100.**
- ❖ **The agreement aims to phase down HFCs by reducing its manufacture and consumption.**

# Insurgency in Northeast

(GS-3 / GS-5)

Source: The Print YouTube Channel (#CutTheClutter), 24 September 2022



## Important Question From Main Perspective:

"The Indian army should restrict itself fighting with the external forces fighting against India and should limit itself fighting with the compatriots of the nation in internal security measures." Critically evaluate.

## Turning point of insurgency in North-East India:

- ❑ At one point, **3 divisions (18 brigades)** of Indian army were fully deployed in NE at its peak of militancy.
  - Army has now almost fully withdrawn from Counter insurgency role from NE. Only one **73rd Mountaineering** brigade stationed in Tirap now is functional.
- ❑ Peace dividend is given to the people of NE by withdrawing army and lifting AFSPA from large parts of NE.
- ❑ Govt is in talks with Naga militants (NSCN-IM) presently and has recently signed peace accords with **8 militant groups**.
- ❑ Counter insurgency role is now in hands with Assam Rifles.
- ❑ 4 corps to check NE counter terrorism deployed in peak time **33rd Corps (Siliguri), 4th Corps (Arunachal), 3rd Corps (Dimapur), 17th Mountaineering Corps (WB)**
- ❑ Civilians' fatality has decreased from **519 in 2000 to 5 in 2020**.
- ❑ Security forces fatality has decreased from **145 in 2002 to 2 in 2022**.
- ❑ Insurgents' fatalities has decreased from **607 in 2008 to 7 in 2022**.

# Banking Liquidity Deficit (Prelims)

Source: The Indian Express, 24 September 2022



## What banking liquidity going into deficit mode means

**HITESH VYAS**

NEW DELHI, SEPTEMBER 23

FOR THE first time since May 2019, the banking system liquidity situation went into a deficit mode of Rs 21,873.4 crore on September 20. By comparison, the liquidity surplus was to the tune of Rs 8 lakh crore in November 2021 as the Reserve Bank of India (RBI) was providing liquidity support to the economy dealing with the impact of the Covid-19 pandemic. On September 20, 2021, the liquidity surplus was Rs 6.7 lakh crore.

### What is banking system liquidity?

Liquidity in the banking system refers to readily available cash that banks need to meet short-term business and financial needs. On a given day, if the banking system is a net borrower from the RBI under the Liquidity Adjustment Facility (LAF), the sys-

tem liquidity is said to be in deficit, and if the banking system is a net lender to the RBI, the system liquidity is said to be in surplus. The LAF refers to the RBI's operations through which it injects or absorbs liquidity into or from the banking system.

### What has triggered this deficit?

Multiple factors are at play here: an uptick in the bank credit, advance tax payments by corporates, and also incremental deposit growth not keeping pace with credit demand.

If an improvement in demand for credit has led to the situation, the recent advance tax outflow, which is a quarterly phenomenon, has aggravated it further.

Besides, there is the continuous intervention of the RBI to stem the fall in the rupee against the US dollar.

"The deficit in the liquidity situation has been caused by an uptick in the bank credit,

advance tax payments by corporates, intervention of the RBI into the forex market, and also incremental deposit growth not keeping pace with credit demand," said D K Pant, chief economist, India Ratings.

According to the latest RBI data, the outstanding bank credit stood at Rs 124.58 lakh crore as on August 26, 2022, and has increased by 4.77% (Rs 5.7 lakh crore) from Rs 118.9 lakh crore as on March 25, 2022. However, deposit growth was of just 3.21% (Rs 5.3 lakh crore) at Rs 169.94 lakh crore as on August 26, 2022, from Rs 164.65 lakh crore as on March 25, 2022.

### How will this impact consumers?

A tight liquidity condition could lead to rise in the government securities yields and subsequently lead to a rise in interest rates for consumers too. The 10-year government bond yield has increased to 7.23% on September 21 this year from 7.18% on August

20. Bank of Baroda's economist Dipanwita Mazumdar said the short term rates would increase at a faster pace as the direct reflection of tighter liquidity.

"We expect another 50 basis points (bps) rate hike by the RBI in the current cycle with terminal repo of around 5.9-6%," she said.

Rise in the repo rate will lead to higher cost of funds. Banks will increase their repo-linked lending rates and marginal cost of funds based lending rate (MCLR), to which all loans are linked.

### How can RBI deal with this situation?

If the current liquidity deficit situation is temporary and is largely on account of advance tax flow, the RBI may not have to act, as the funds should eventually come back into the system. However, if it is longer term in nature, then the RBI may have to take measures to improve the liquidity situation in the system.

## What banking liquidity going into deficit mode means?

Liquidity in the banking system refers to **readily available cash that banks need to meet short-term business and financial needs.**

On a given day, if the banking system is a net borrower from the **RBI under Liquidity Adjustment Facility (LAF)**, the system liquidity can be said to be in deficit and if the banking system is a net lender to the RBI, the system liquidity can be said to be in surplus.

## What triggered the deficit?

The deficit in the liquidity situation has been caused by:

- an uptick in the bank credit
- advance tax payments by corporates
- intervention of the RBI into the forex market
- incremental deposit growth not keeping pace with credit demand

# Artificial Flood: Problems and Solutions

(GS-1)

Source: The Indian Express, 24 September 2022



1

## Renewing our cities

Indian urban centres need to plan for migration, climate change. Healthcare, affordable housing, sustainability and inclusion hold the key reimagining them



FEROZE VARUN GANDHI

IT TOOK JUST one day of heavy rainfall in Delhi-NCR to bring back the familiar sights of water-logged streets, crawling traffic, broken-down vehicles and citizens wading in knee-deep water with their two-wheeled in tow. Power outages, crumbling walls and deaths due to electrocutions compound citizens' woes. A fortnight ago, 126 of Bengaluru's lakes had overflowed, with water logging reported in Mahadevpura, Bellandur, Bommanahalli, Munnesikulu and other parts of the city. Over 2,000 houses were flooded and 100,000 homes isolated from the rest of the city — in many places, including posh localities, there were instances of lack of drinking water and electricity. It is a recurring phenomenon each year, across all major Indian cities. Our cities are being laid low by small encroachments, made over the past few decades.

This harrowing situation is an indication of the lack of urban planning — while every major city in India has sanitised enclaves (civil lines, cantonments), areas with economic vitality have sprung up with limited civic infrastructure. Our cities routinely neglect key elements of urban planning — stormwater drains are ignored and lakes and rivers are neglected while concentrating urban spaces. Indian cities, by and large, are very poor in executing urban projects. Bengaluru scored 55.67 out of 100 in the Quality-of-Life metric in the Centre for Science and Environment's Ease of Living Index 2020. Delhi — with the added benefit of being the nation's capital — scored 57.64, while Bhubaneswar could tally 11.57 on the Economic Ability parameter of the index. Master plans, where they have been developed, are detailed documents, with limited urban planning flexibility. Little thought is given to how market forces and migration will impact the plans.

In the West, the Garden City movement (initiated by Ebenezer Howard in 1898) sought to decentralise the working environment in the city centre with a push for providing healthier living spaces for factory workers. The ideal garden city was planned on a concentric pattern with open spaces, public parks and boulevards, housing 32,000 people on 6,000 acres, linked to a central city with over 50,000 people. Once a garden city reached maximum capacity, another city would be developed nearby. In the US, the garden city movement evolved into the neighbourhood concept, where residential houses and streets were organised around a local school or community centre, with a push for lowering traffic and providing safe roads. London has a metropolitan green belt around the city, covering 5,13,860 hectares of land, to offset pollution and congestion and maintain biodiversity. Why can't Indian cities have a better planning, instead of ring roads and urban sprawls?

Paris has taken the forward with the "15-minute city" (la ville du quart d'heure). The idea is rather simple: every Parisian should be able to do their shopping, work, and recreational activities and fulfil their cultural needs within a 15-minute walk or bike ride — this means that the number of vehicular trips gets reduced significantly. A city would then be planned for pedestrians, instead of cars and motorists. This requires an extensive usage of



mixed-use developments, along with investment in pedestrian infrastructure and non-motorised transport zones. Instead of widening highways, this approach would push for widening pedestrian walkways. Why can't Bengaluru be redesigned as a city where traffic is untraced, with every resident being able to access jobs, public services and groceries close by? Instead of the 30-minute delivery for food, wouldn't a 10-minute walk to work be better?

Every Indian city should ideally have a Master Plan, a strategic urban planning document which would be updated every decade or so. The document would entail how a city is supposed to grow, vertically and horizontally, across zones, while offering a high quality of life in a sustainable manner. Such plans would also consider poverty mitigation, affordable housing and facilities for urban migrants.

Urban land use needs to be better. One look at satellite map imagery will show that India's urban growth is increasingly haphazard, with informal, unplanned and sprawling neighbourhoods developing in paddy fields and along linear infrastructure (arterial roads, open spaces). India's hidden urbanisation, driven partly by our stringent definition of the word, along with weak enforcement of building codes, has meant that the local government is often playing catch-up, unable to provide urban services and infrastructure to keep up with growth.

Meanwhile, in places where there are formally recognised towns and urban neighbourhoods, outdated planning practices have meant that land utilisation is poor. Consider the case of Mumbai, where almost 1/4th of the land is open public space — while over half of it is the underutilised space around buildings, which is enclosed by walls and fenced off from public access. Such open spaces, if available, would help cities like Mumbai achieve similar ratios as globally benchmarked cities (Amsterdam, Barcelona) in public land availability (typically above 40 per cent). India's urban density will also need to be thought through — dense construction on the peripheries of our major cities (for instance, dense construction in Delhi's suburbs, like Noida and Gurgaon) will inevitably mean that public services are stretched and emissions (due to transportation to the main city) remain high.

India would ideally require 3,00,000 town and country planners by 2031 (there are just 5,000 town planners currently. Much of this problem is fundamentally due to a lack of town planning education in the country — there are just 26 institutes that provide this course, producing 700 town planners each year. We already have a shortage of 11 million planners. More schools are needed, with a push for local IITs and NITs to have a standalone planning department. With over 8,000 towns and cities, there is a clear unmet need.

Such urbanisation will unavoidably lock India into a high-emissions future while making our cities prone to extreme heat and flooding. Then there is climate change. According to the World Bank, climate change may reduce India's GDP by 3 per cent, while depressing the living standards of its citizens by 2050. Many urban experts cite technological solutions that may save our cities — a chain of sea walls, river embankments and reclamations, for instance — from such potential calamities. However, structural engineering simply may not be an economically and environmentally feasible option everywhere — instead, our focus must be on conservation. Bengaluru, with its network of interconnected lakes, river embankments and reclamations, has already considered floating-style ferries instead of draining out its lakes. All ongoing and upcoming urban infrastructure projects must be reconsidered from a future climate resilience perspective — does the ongoing sea reclamation for the upcoming coastal road in Mumbai make sense, if sea levels are rising?

Establishing a sense of cityhood by making a push for a city as a co-created space will also require building up institutional capacity. India would ideally require 3,00,000 town and country planners by 2031 (there are just 5,000 town planners currently). Much of this problem is fundamentally due to a lack of town planning education in the country — there are just 26 institutes that provide this course, producing 700 town planners each year. We already have a shortage of 11 million planners. More schools are needed, with a push for local IITs and NITs to have a standalone planning department. With over 8,000 towns and cities, there is a clear unmet need. Our policymakers also need to be cognisant of the historical context of our urban development — a push for glass buildings or utilising granite may not always be suitable for our cities. Why can't our cities look distinctly Indian, inspired by our historical architecture? Renewing our cities will require us to rethink various urban aspects, including urban design, urban healthcare, affordable housing, sustainability and inclusion among others. Our urban future depends on getting this right.

## Why cities gets flooded frequently?

- ❑ Our cities routinely neglect key elements of urban planning — **stormwater drains are ignored and lakes and rivers** are neglected while concretising urban spaces.
- ❑ Our cities are being laid low, by small encroachments, made over the past few decades.
- ❑ Indian cities, by and large, are very poor in executing urban projects. Master plans, where they have been developed, are detailed documents, with limited urban planning flexibility.
- ❑ Little thought is given to how market forces and **migration will impact the plans.**

More Analysis on Next Slide





## What can be learnt from other cities from around the globe?

- ❖ The Garden City movement (**initiated by Ebenezer Howard in 1898**) sought to decentralise the working environment in the city centre with a push for providing healthier living spaces for factory workers.
  - In the US, the garden city movement evolved into the neighborhood concept, where residential houses and streets were organised around a local school or community centre, with a push for lowering traffic and providing safe roads.
- ❖ London has a metropolitan green belt around the city, **covering 5,13,860 hectares of land**, to offset pollution and congestion and maintain biodiversity.
- ❖ Paris has taken this forward with the **"15-minute city"** (**'la ville du quart d'heure'**). The idea is rather simple, every Parisian should be able to do their shopping, work, and recreational activities and fulfil their cultural needs within a **15-minute walk or bike ride**.

## What other steps can be taken?

- ❑ Urban land use needs to be better.
- ❑ Many urban experts cite technological solutions that may save our cities — **a chain of sea walls, river embankments and reclamations**.
- ❑ All ongoing and upcoming urban infrastructure projects must be **reconsidered from a future climate resilience perspective**.
- ❑ There is the need for building up institutional capacity for establishing a sense of cityhood.
- ❑ Our policymakers also need to be cognizant of the historical context of our urban development.

## Conclusion:

Renewing our cities will require us to rethink various urban topics, **including urban design, urban healthcare, affordable housing, sustainability and inclusion, among others**. Our urban future depends on getting this right.

# G4 Member Countries Of The UNSC

(Prelims / GS-2)

Source: The Hindu, 24 September 2022



SUBSCRIBE



THE HINDU



External Affairs Minister S. Jaishankar with Minister of Foreign Affairs of Brazil Carlos França, Minister of Foreign Affairs of Germany Annalena Baerbock and Minister of Foreign Affairs of Japan Yoshimasa Hayashi during the G4 meeting of Foreign Ministers in New York City on September 23, 2022. Photo: Twitter/@DrSJaishankar via PTI

## Current News:

**G4** countries highlight 'urgent need' for reform in U.N. Security Council.

**Germany, Brazil, Japan and India** reiterate support for each other's bids to become permanent members of the UNSC, and for representation of African countries.

## Why are women in Iran cutting their hair in protest?



The Hindu Bureau

SEPTEMBER 22, 2022 17:51 IST

UPDATED: SEPTEMBER 22, 2022 17:51 IST

SHARE ARTICLE



PRINT



### Current news:

**Crimes against women in India and the special provisions to provide Justice.**

The crimes against women provided under the **Special and Local Laws** aim to obliterate the **immoral and sinful practices and exploitation of women in the society**. These laws are periodically reviewed and amended in order to bring off promptness with arising needs.


**Following are some acts comprising of special provisions to protect women and their interests-**

- The Immoral Traffic (Prevention) Act, 1956
- The Dowry (Prohibition) Act, 1961
- The Child Marriage Restraint Act, 1929
- The Indecent Representation of Women (Prohibition) Act, 1986
- The Commission of Sati (Prevention) Act, 1987
- Protection of Women from Domestic Violence Act, 2005
- The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013

**Crimes against Women under the Indian Penal Code, 1860 (IPC)**

The Indian Penal Code, 1860, lays down the provisions to penalise the culprit for the heinous offences against women. Various sections under IPC specifically deals with such crimes.

- Acid Attack (Sections 326A and 326B)
- Rape (Sections 375, 376, 376A, 376B, 376C, 376D and 376E)
- Attempt to commit rape (Section 376/511)
- Kidnapping and abduction for different purposes (Sections 363–373)
- Murder, Dowry death, Abetment of Suicide, etc. (Sections 302, 304B and 306)
- Cruelty by husband or his relatives (Section 498A)
- Outraging the modesty of women (Section 354)
- Sexual harassment (Section 354A)
- Assault on women with intent to disrobe a woman (Section 354B)
- Voyeurism (Section 354C) (when a person watches or captures image of a woman engaging in some private act and secondly, when the person disseminate or spread such image).
- Stalking (Section 354D)
- Importation of girls upto 21 years of age (Section 366B)
- Word, gesture or act intended to insult the modesty of a woman (Section 509)

**Important Question For Mains Perspective:**

- The rise in crimes against women is an indication of a downhill society. Explain how India addresses this rising rate of crimes against women through special provisions.
- There is the need for greater women empowerment to address the rise in crimes against women. Elucidate.
- The Dowry (Prohibition) Act, 1961 has failed to fulfill the goals to make India dowry free. Critically evaluate.

**Daily MCQ for APSC CCE Prelims**

Consider the following statements regarding Haipou Jadonang

1. He was a Rongmei Naga leader from Nagaland.
2. He founded the Harakka army.

Select the correct statements using the codes given below

- A. 1 only
- B. 2 only
- C. Both
- D. Neither

Ans. B. 2 Only

Haipou Jadonang, was a Rongmei Naga leader from Nagaland. He founded the Harakka army. This included both men and women, who were well trained in military strategy, weapons and reconnaissance missions

**Daily MCQ for APSC CCE Prelims**

The average of 5 numbers is 65. The average of the first two numbers is 81 and the average of the last two numbers is 38. What is the third number?

A. 63

C. 99

B. 87

D. Cannot be determined

**Solution: B. 87**

- Average of the 5 numbers is=65
- Therefore, sum of the 5 numbers=  $65 \times 5 = 325$
- Average of first two numbers is=81
- Therefore, sum of first two numbers is=  $81 \times 2 = 162$
- Average of last two numbers is=38
- Therefore, sum of last two numbers is =  $38 \times 2 = 76$
- Therefore, the third number C is=  $325 - 162 - 76 = 87$