26 February 2020: PIB Summary & Analysis

1. Order for adaptation of Central laws in the Union territory of the Jammu and Kashmir

Context:

The Union Cabinet has approved the issuance of an order for the adaptation of Central Acts in the Union Territory of Jammu and Kashmir under Section 96 of the Jammu and Kashmir Reorganisation Act, 2019 by the Central Government.

Details:

- After coming into force of the **Jammu and Kashmir Reorganisation Act, 2019,** the erstwhile State of Jammu & Kashmir has been reorganized into Union territory of Jammu and Kashmir and Union Territory of Ladakh w.e.f 31st October 2019.
- All the Central Laws which are applicable to the whole of India except the erstwhile State of Jammu and Kashmir before appointed date i.e. 31.10.2019 are now applicable to the Union Territory of Jammu and Kashmir w.e.f. 31.10.2019.
- Further, it is necessary to adapt the Central Laws made under the Concurrent List, with required modifications and amendments, for ensuring administrative effectiveness and smooth transition with respect to the Union Territory of Jammu and Kashmir thereby removing any ambiguity in their application in line with the Constitution of India.
- As per Section 96 of the Jammu and Kashmir Reorganisation Act, 2019, the Central Government has powers to make adaptations and modifications of the laws, whether by way of repeal or amendment, as may be necessary or expedient for the purpose of facilitating the application of any law made before the appointed date till the expiration of one year from the appointed date in relation to the successor union territories.

For more on Article 370 and the Jammu and Kashmir Reorganisation Act, 2019, click here.

Also watch our video lecture on 'How J&K was bifurcated into Union Territories' below:
https://www.youtube.com/watch?v=ZgXXkV5DMn8

2. National Technical Textiles Mission

Context:

The Cabinet Committee on Economic Affairs (CECA) has given its approval to set up a National Technical Textiles Mission.

Details:

- The chief aim of the Mission is to position India as a global leader in **Technical Textiles**.
  - Technical textiles are textiles materials and products manufactured primarily for technical performance and functional properties rather than aesthetic characteristics.
  - Technical Textiles are futuristic and a niche segment of textiles, which are used for various applications ranging from agriculture, roads, railway tracks, sportswear, health on the one end, to bulletproof jacket, fireproof jackets, high altitude combat gear and space applications on the other end of the spectrum.

- o Technical Textiles products are divided into 12 broad categories (Agrotech, Buildtech, Clothtech, Geotech, Hometech, Indutech, Mobiltech, Meditech, Protech, Sportstech, Oekotech, Packtech) depending upon their application areas.
  - o India shares nearly 6% of the world market size of 250 Billion USD. However, the annual average growth of the segment is 12%, as compared to 4% world average growth.
  - o The penetration level of technical textiles is low in India at 5-10%, against 30-70% in advanced countries.
- The Mission aims at improving the penetration level of technical textiles in the country.
- The Mission would have a four year implementation period from FY 2020-21 to 2023-24.
- Four components of the Mission:
  - o Research, innovation and development
  - o Promotion and market development
  - o Export promotion
  - o Education, training and skill development

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3. ICoSDiTAUS-2020

Context:

International conference on standardisation of AYUSH terminologies concludes in Delhi.

About ICoSDiTAUS-2020:

- It was a two-day International Conference on Standardisation of Diagnosis and Terminologies in Ayurveda, Unani and Siddha Systems of Medicine.
- The Conference adopted the "New Delhi Declaration on Collection and Classification of Traditional Medicine (TM) Diagnostic Data".
- The sixteen countries that came together for the cause of Traditional Medicine at this conference are Sri Lanka, Mauritius, Serbia, Curacao, Cuba, Myanmar, Equatorial Guinea, Qatar, Ghana, Bhutan, Uzbekistan, India, Switzerland, Iran, Jamaica and Japan.
- The conference succeeded in taking forward the objective of expanding the International Classification of Diseases (ICD) into the realm of Traditional Medicine systems at a conceptual level with all the countries endorsing the same.

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4. Joint IAF - RAF EX Indradhanush - V 2020

Context:

The Indian Air Force (IAF) and Royal Air Force (RAF) jointly commenced the fifth edition of Exercise Indradhanush at Air Force Station Hindan.

About Exercise Indradhanush:

- Indradhanush is a joint military exercise between the air forces of India and the United Kingdom.
- The focus of this edition of the exercise is 'Base Defence and Force Protection'.
- This theme is of significance considering the recent threats to military establishments from terror elements.

- Ex Indradhanush provides a platform for the IAF and RAF to share and jointly validate strategies and tactics to counter terror threats to their installations.

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5. COVID-19

Context:

A special flight of Indian Air Force (IAF) comprising of crew, medical team and support staff, the C-17 Globemaster III airlifted approximately 15 tonnes of medical supplies as a goodwill gesture from the Government of India to China.

Details:

- On its return, the same aircraft will retrieve approximately 120 personnel plus 5 children in arms from Wuhan.
- The passengers for the return leg will mainly comprise of Indian citizens and citizens from friendly foreign countries.

To know more about the Wuhan Coronavirus, click on the linked article.

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6. RAISE 2020

Context:

The Government of India announces maiden summit on Artificial Intelligence to spearhead social empowerment, inclusion and transformation.

Details:

- The event named RAISE 2020 'Responsible AI for Social Empowerment 2020' will be held in April in New Delhi.
- This is India's first Artificial Intelligence summit to be organized by the Government in partnership with the industry and the academia.
- The summit will be a global meeting of minds to exchange ideas and charter a course to use AI for social empowerment, inclusion and transformation in key areas like healthcare, agriculture, education and smart mobility amongst other sectors.
- The Secretary of the Ministry of Electronics and IT (MeitY) said, "In our opinion, a data-rich environment like India has the potential to be the world's leading AI laboratory which can eventually transform lives globally. AI technology is a powerful tool that can be used to create a positive impact in the Indian context, further becoming the AI destination for the world."
- The event will start with a Startup Challenge – Pitchfest followed by the two-day summit.

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7. EASE 3.0

Context:

Union Minister for Finance & Corporate Affairs unveiled EASE 3.0, the Public Sector Bank (PSB) Reforms Agenda 2020-21 for smart, tech-enabled banking, and the PSB EASE Reforms Annual Report 2019-20.

Details:

- EASE 3.0 seeks to enhance ease of banking in all customer experiences, using technology, fintech, alternate data and analytics.
- Dial-a-loan for doorstep loan facilitation, Credit@click for end-to-end digitalised lending, on-the-spot EASE Banking Outlets at well-frequented places like malls and stations, palm banking, digitalised branch experience, analytics-based instant credit offers, cash-flow-based credit and tech-enabled agriculture lending are part of a wide array of tech-enabled ease enhancements that PSBs would effect during FY2020-21.

The PSB EASE Reforms journey:

- **PSB Reforms EASE Agenda** is a common reform agenda for PSBs aimed at institutionalizing clean and smart banking.
- It was launched in January 2018, and the subsequent edition of the program ― EASE 2.0 built on the foundation laid in EASE 1.0 and furthered the progress on reforms.
- Reform Action Points in EASE 2.0 aimed at making the reforms journey irreversible, strengthening processes and systems, and driving outcomes.
- Public Sector Banks have shown significant improvement in the Action Points of the EASE Reforms Agenda since its introduction.
- Following the completion of recognition of legacy stress as NPA, PSBs have returned to profitability with sound financial health and institutionalised systems to prevent the recurrence of past weaknesses.

EASE 3.0:

- EASE 3.0 sets the agenda and roadmap for FY21 for the transformation of PSBs into digital and data-driven NextGen Banking of the Future for an aspiring India.
- EASE 3.0 emphasizes on the use of digital, analytics & AI, FinTech partnerships across customer service, convenient banking, end-to-end digitalised processes for loan sourcing and processing, analytics-driven risk management as well as decision support systems for HR.
- Key Reform Action Points in EASE 3.0 include:

EASE 3.0: Digital & data-driven PSBs

Smart Lending for Aspiring India

- Dial-a-loan for doorstep facilitation
- Credit@click: End-to-end digital retail and MSME lending
- Alternate-data-based lending using cash-flow analysis
- Analytics-based credit offers
- Tech-enabled agricultural lending and export credit

Hard-wiring sound banking through IT systems

- Collections and Recovery Management Systems
- Risk Scoring & Scrutiny Platform
- Early Warning Signals System for SOP-driven remedial actions
- Cloud-based banking solutions
- AML Compliance Monitoring System
- Alternate-data- and technology-based monitoring

Tech-enabled Ease of Banking

- Palm Banking: End-to-end digital delivery of financial services
- "Banking on the go" through EASE Banking Outlets: Paperless, digitally enabled banking at frequently visited spots like malls, stations, complexes and campuses
- Digitalising the branch experience for customers

Governance and outcome-centric HR

- Board oversight for alignment of structures and processes with strategic goals
- Succession Planning
- Productivity assessment and IT-system based HR deployment
- Scientific and business-focussed Performance Mgmt System
- Specialised job families and cadres

Major Reform achievements over March 2018 to December 2019:

- Significant improvement in customer outreach through dedicated marketing force and external partnerships. The number of dedicated marketing employees has increased from 8,920 to 17,617.
- Turnaround time for loans reduced by 67% from the average of nearly 30 days to nearly 10 days.
- 80% of PSB customers now have access to 35+ services on mobile/Internet banking, 23 services on call centre. The availability of services has nearly doubled over the last 18 months.
- Improvement in the availability of regional languages in call-centres has increased four-fold.
- Complaint redressal turnaround time reduced from an average of 9 days to 6 days.
- 20 branch-equivalent services made available by PSBs through Bank Mitras.
- For prudential lending, PSBs are now systematically keeping watch on adherence to risk-based

pricing, and cases with deviation have reduced from 59% to 23%. The banks have put in place data-driven risk-scoring for appraisal of high-value loans that factors in group-entities.

- Slippage into NPA has reduced from 3.90 lakh crore in the 12 months ending March 2018 to 1.88 lakh crore in the 12 months ending December 2019.
- PSBs have adopted digital platforms such as online OTS, e-Bक्रय, e-DRT for expedited recovery.
- The Government has introduced several governance reforms. The governance reforms include:
  o Arm's length selection of top bank management through Banks Board Bureau.
  o Introduction of non-executive chairpersons, broader talent pool for such selections.
  o Empowered Bank Boards.
  o Strengthening of the Board committees system
  o Enhancing the effectiveness of non-official directors
  o Leadership development and succession planning for the top two levels below the Board.
  o In larger PSBs, Executive Director's strength has been increased, and Boards are empowered to introduce CGM level for increased business.

EASE Reforms Index:

- It measures the performance of each PSB on 100+ objective metrics across six themes.
- It provides all PSBs a comparative evaluation showing where banks stand vis-à-vis benchmarks and peers on the Reforms Agenda.
- The Index follows a fully transparent scoring methodology, which enables banks to identify precisely their strengths as well as areas for improvement.
- The goal is to continue driving change by spurring healthy competition among PSBs and also by encouraging them to learn from each other.

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8. Market Intelligence and Early Warning System (MIEWS) Portal

Context:

The Union Minister of Food Processing Industries launched the Market Intelligence and Early Warning System (MIEWS) Web Portal.

About the MIEWS Portal:

- The MIEWS Dashboard and Portal is a 'first-of-its-kind' platform for 'real time monitoring' of the prices of tomato, onion and potato (TOP).
- It also generates alerts for intervention under the terms of Operation Greens (OG) scheme.
- The portal would disseminate all relevant information related to TOP crops such as prices and arrivals, area, yield and production, imports and exports, crop calendars, crop agronomy, etc. in an easy to use visual format.
- As per the terms of the OG Scheme, during a glut situation, evacuation of surplus production from producing areas to consumption centres will be undertaken.
- The MIEWS system is designed to provide advisories to farmers to avoid cyclical production as well as an early warning in situations of gluts. For decision-makers, the MIEWS system will help in:
  o Monitoring of supply situation for timely market intervention,
  o Assist in rapid response in times of glut to move produce from glut regions to deficit/consuming regions and
  o Providing inputs for export/import decision making.

9. National Science Day 2020

Context:

National Science Day (NSD) will be celebrated at Vigyan Bhawan with **women in science** as the focal theme of the programme.

Details:

- A total of 21 awards will be given which will include National Science and Technology and Communication Awards, Augmenting Writing Skills For Articulating Research (AWSAR) awards, SERB Women Excellence Awards and National Award For Young Woman Showing Excellence Through Application Of Technology For Societal Benefits.
- National Council for Science & Technology Communication (NCSTC), Department of Science and Technology (DST) acts as a nodal agency to support, catalyze and coordinate the celebration of the National Science Day throughout the country in scientific institutions, research laboratories and autonomous scientific institutions associated with DST. NCSTC has supported various programmes countrywide by supporting its State S&T Councils & Departments for the organization of lectures, quizzes, open houses, etc.
- DST instituted National Awards for Science Popularization in February 1987 to stimulate, encourage and recognize outstanding efforts in the area of science and technology for popularization, communication and promoting scientific temper. These awards are presented every year on National Science Day.

About the National Science Day (NSD):

- NSD is celebrated every year on 28 February to commemorate the discovery of the 'Raman Effect'.
- The Government of India designated **28 February as National Science Day** (NSD) in 1986. On this day, Sir C.V. Raman announced the discovery of the 'Raman Effect' for which he was awarded the Nobel Prize in 1930.
- On this occasion, theme-based science communication activities are carried out all over the country.

10. Special Committee for Inter-Linking of Rivers

Context:

The Union Minister of State for Jal Shakti chaired the 17th Meeting of the Special Committee for Inter-Linking of Rivers (ILR).

Background:

- The ILR project comprises 16 rivers of Himalayan origin and 14 in the peninsular region.
- 'Linking of rivers' aims at transferring water from water surplus basins to water-deficit basins.
- The National Water Development Agency (NWDA) has identified 30 links (16 under Peninsular Component & 14 under Himalayan Component) for preparation of feasibility reports based on the National Perspective Plan.
- Four priority links (in the peninsular component) are:

- o Ken-Betwa link project (KBLP) Phase –I & II: Read more on [Ken Betwa River Linking](#).
- o Damanganga-Pinjal link project
- o Par-Tapi-Narmada link project
- o Mahanadi-Godavari link project

About the Special Committee on Interlinking of Rivers:

- The Special Committee was constituted in 2014 as per Supreme Court directions.
- There are four sub-committees under this, each with a specific purpose:
  - o Sub-committee for comprehensive evaluation of various studies/reports
  - o Sub-committee for system studies for identifications of most appropriate alternate plan
  - o Sub-committee for restructuring of National Water Development Agency
  - o Sub-committee for consensus building through negotiations and arriving at agreement between concerned States to discharge its functions

Also read: [Inter-State Water Disputes Tribunals in India](#)