

## 21 Jan 2021: UPSC Exam Comprehensive News Analysis

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## B. GS 2 Related

### Category: POLITY

#### 1. In a thaw, Centre offers to put off farm reforms for 18 months

##### Context:

The Union government has proposed to suspend the implementation of the three contentious farm reform laws for the next year-and-a-half while a committee is formed to look into their demands.

##### Note:

The Supreme Court recently stayed the implementation of three controversial farm laws and formed a four-member committee of experts to listen to the grievances of the farmers on the laws and the views of the government and make recommendations.

Read more on this topic covered in [13<sup>th</sup> January 2021 Comprehensive News Analysis](#).

#### 2. Supreme Court dismisses Aadhaar review petitions

##### Context:

The Supreme Court, in a majority view, dismissed a series of petitions seeking a review of its 2018 judgment upholding the Lok Sabha Speaker's certification of Aadhaar law as a [Money Bill](#) and its subsequent passage in Parliament.

##### Details:

- Two questions had come up for review regarding the five-judge Aadhaar Bench's judgment in 2018.
  1. Whether the Speaker's decision to declare a proposed law as Money Bill was "final" and cannot be challenged in court.
  2. Whether the Aadhaar (Targeted Delivery of Financial and Other Subsidies, Benefits and Services) Act, 2016 was correctly certified as a 'Money Bill' under Article 110 (1) of the Constitution.
- On the first question, the majority judgment in 2018 said the Speaker's decision could be challenged in court only under "certain circumstances".
- On the second, it concluded that the Aadhaar Act was rightly called a Money Bill.
- Justice Chandrachud, who was on the Bench, had dissented on the second conclusion in 2018. In the latest development, he dissented with the majority, saying the Aadhaar review petitions should be kept pending.

Read more on this topic covered in [29<sup>th</sup> September 2018 Comprehensive News Analysis](#).

### Category: INTERNATIONAL RELATIONS

#### 1. India sends vaccines to 2 countries

**Context:**

India began the delivery of COVID-19 vaccines to six “neighbouring and key partner countries”. The delivery began with two special flights carrying the first consignments of Covishield to the Maldives and Bhutan.

This topic has been covered in **20<sup>th</sup> January 2021 Comprehensive News Analysis.**

## C. GS 3 Related

### Category: ECONOMY

#### 1. Karnataka tops in innovation, shows index

**Context:**

NITI Aayog launched the second edition of the India Innovation Index 2020.

- India Innovation Index 2020 is the second edition of the India Innovation Index released by NITI Aayog.

**Objective:**

- The study examines the innovation ecosystem of Indian states and union territories.
- The aim is to create a holistic tool which can be used by policymakers across the country to identify the challenges to be addressed and strengths to build on when designing the economic growth policies for their regions.
- The idea behind this index came from recognizing the role of innovation as a key driver of growth and prosperity for India.
- The study is an outcome of extensive research and analysis, which looks holistically at the innovation landscape of India by examining the innovation capabilities and performance of Indian states and union territories.

**Classification:**

- The states have been classified into three categories: major states, north-east, and hill states, and union territories/city states/small states.

**Evaluation:**

- The index attempts to create an extensive framework for the continual evaluation of the innovation environment of states and union territories in India and intends to perform the following three functions:
  - Ranking of states and UTs based on their index scores
  - Recognizing opportunities and challenges
  - Assisting in tailoring governmental policies to foster innovation
- The index is calculated as the average of the scores of its two dimensions:

- **Enablers:** These are the factors that underpin innovative capacities, grouped into five pillars:
  - Human Capital
  - Investment
  - Knowledge Workers
  - Business Environment
  - Safety and Legal Environment
- **Performers:** This dimension captures benefits that a nation derives from the inputs, divided into two pillars:
  - Knowledge Output
  - Knowledge Diffusion

### **India Innovation Index 2020 Report:**

- Karnataka retained its leadership position in the major States category in the second edition, followed by Maharashtra, which moved past Tamil Nadu to occupy the second place.
  - Karnataka's rank is attributable to its substantive number of venture capital deals, registered Geographical Indications and information and communications technology exports.
  - Its high Foreign Direct Investment (FDI) inflow has also enhanced the innovation capabilities of the State.
- The other States in the top 10 are Telangana, Kerala, Haryana, Andhra Pradesh, Gujarat, Uttar Pradesh and Punjab.
  - Barring Maharashtra, all other States in the top five are in the south.
- Jharkhand, Chhattisgarh and Bihar scored the lowest on the index, which put them at the bottom in the major States category.
- Delhi topped among Union Territories and Himachal Pradesh among North-Eastern and Hill States.

### **Significance:**

- The India Innovation Index aims to create an extensive framework for a continual evaluation of India's innovation environment.
- The index aims to rank States and UTs based on their scores, recognise opportunities and challenges, and assist in tailoring government policies to foster innovation.
- The India Innovation Index will create synergies between different stakeholders in the innovation ecosystem, thus enabling India to shift to competitive good governance.

## **2. DPIIT unveils compliance portal**

### **Context:**

DPIIT has launched the Regulatory Compliance Portal.

This topic has been covered in **20<sup>th</sup> January 2021 PIB Summary and Analysis.**

## **D. GS 4 Related**

*Nothing here for today!!!*

## E. Editorials

### Category: GOVERNMENT POLICIES

#### 1. True empowerment of the electricity consumer

##### Context:

- The Electricity (Rights of Consumers) Rules, 2020 was promulgated recently.

##### Details:

- The Electricity (Rights of Consumers) Rules, 2020 rules aims to “empower” consumers with rights that would permit them to access a continuous supply of quality, reliable electricity.
- The rules cover several key areas of power supply to consumers in the country, such as obligations of distribution licensees, metering arrangements, the release of new connections and modifications of existing connections and grievance redressal and compensation mechanisms.

##### Issue of supply quality

- People in several states do not have access to quality power supply, this is largely witnessed among rural and small electricity consumers.
- The recent enactment of the Electricity (Rights of Consumers) Rules, 2020 has brought the focus on to the consumer, it is claimed that the new rules would truly empower the consumers.
- The Rules give prominence to national minimum standards for the performance parameters of electricity distribution companies (DISCOMs), without urban-rural distinction, especially for new connections, metering and billing.
- The rules reiterate the need for automatically compensating consumers, but the jury is still out if the rules can enhance the quality of the power supply.

##### What are the limitations of the Rules?

- Electricity sector in India falls under the Concurrent List of the Constitution and is administered both by the central and the state governments.
- The Concurrent List provides for supremacy to central legislation, and therefore in any conflict between a central act and the provisions of state legislation, the law made by the Parliament would prevail and the inconsistent provisions of the state legislation would be void.
- It needs to be recognised that providing quality supply is primarily the responsibility of States and DISCOMs.
- There are states which have similar or upgraded provisions through their respective State Electricity Regulatory Commissions (SERCs) existing in the Standards of Performance (SoP) regulations and such regulations have been in place for two decades in most States, thus providing a smooth functioning.

##### Lack of accountability

- The reason behind not being able to provide quality supply across the states is largely due to the absence of an accountability mechanism to enforce the existing rules.
- However, not much efforts have been expended to put in a mechanism that seeks to enforce the rules and make DISCOMS accountable – the draft National Tariff Policy, the proposed Electricity Act amendments, or various committee processes have all failed to address the issue of accountability.
- The rules promise a 24-hour power supply, which may appear to be more than what some of the State regulations currently provide for, but there are doubts on the efficacy of automatic compensation payments towards such a guarantee.
- The doubts largely stem from the fact that the availability of power supply is inadequately monitored, even at the 11 kV feeders. Therefore, recording the same at the location of the consumer cannot be guaranteed.
- Moreover, such compensation will require serious commitment. For example, according to government reports, rural areas received about 20 hours of supply, in August 2020.
- Following existing regulations, this would entail compensation of hundreds of crores, but the actual amount paid adds up to just a few lakhs in each State for the entire year; even here it involves the resourceful few who could escalate their complaints to higher levels.
- This highlights not only the need for implementation of existing provisions in letter and spirit but also amending them with strong accountability provisions.

### **Weakening provisions**

- The new Rules appear to water down some of the progressive mechanisms that already exist in some of the State regulations.
- Case in point being the electricity meter-related complaints. The Rules provide a window of 30 days within which the complaints regarding faulty meters should be addressed. This provision pales in front of certain state regulations which were enacted years ago in the states of Andhra Pradesh, Bihar, and Madhya Pradesh, which provide for such testing needs to be conducted within a span of seven days.
- Another parameter for comparison is the proposed composition of the Consumer Grievance Redressal Forum.
- The Rules state that the forum set up to remedy complaints against DISCOMs as per existing laws and regulations should be headed by a senior officer of the company, this appears to be a regressive provision and there is an element of conflict of interest as there is a likelihood of more cases being decided in favour of the companies than the consumers.
- The states have taken a thorough look into the composition of the Consumer Grievance Redressal Forum. For example, regulations of Delhi have a defined eligibility criterion that prohibits a person who has served a DISCOM as an employee and who was in service in the last two years, to be appointed as a forum member.
- States such as Maharashtra, Telangana and Bihar, among others, have the option of appointing a retired senior judicial officer or other independent members as the chairperson. It appears that the states have a better mechanism to oversee the appointment of the chairperson of the Consumer Grievance Redressal Forum than what the Rules provide for.



- The Rules do not promote progressive reforms as well, with the promotion of solar rooftop units by the government, there is a guarantee of net metering for a solar rooftop unit less than 10 kW, but there is no clarity if those above 10 kW can also avail net metering. This could lead to a change in regulations in many states based on their own interpretations.
- The possible litigation could impede investment flow to rooftop solar units and would dissuade medium and large consumers to opt for an environment-friendly, cost-effective option.

### **Need for commitment**

- In the absence of a strong accountability provision, the consumer protection rules will not ensure better power supply quality.
- The central government can ensure accountability by nudging the SERCs to examine the SoP reports of DISCOMs and revise their regulations more frequently. Also, the SERCs should conduct meetings with the consumers helping them raise their concerns.
- DISCOMs could be directed to ensure automatic metering at least at the 11 kV feeder level, this will help in adequate monitoring of power supply.
- The Central Electricity Authority (CEA) of India could be directed to collect supply quality data from DISCOMs, publicly host them on online portals and prepare analysis reports. Such efforts need to go beyond the quality of information that is currently hosted on portals such as the National Power Portal.
- A regular tariff revision has been pursued by Central agencies. They could also support independent surveys and nudge State agencies to enforce existing SoP regulations. The central government could disburse funds for financial assistance programmes based on audited SoP reports.

### **Conclusion**

- The Sustainable Development Goal 7 calls for universal access to sustainable energy by 2030. In 2019, India widely outperformed this target, achieving near-universal electrification, only a few hundred households are still in need of an electricity connection.
- Providing access to electricity for such a huge population is an achievement taking into consideration India's geographical size and diversity of terrain.
- However, ensuring round the clock supply will require continuous efforts and an absence of accountability and consumer compensation are not helpful.
- The enactment of the new rules will not change this status quo. The governments, DISCOMs and regulators will have to work together. They should demonstrate the commitment and will power to implement existing regulations. It is not yet late to recognise this and initiate concerted efforts to truly empower consumers.

## **Category: HEALTH**

### **1. Managing the rollout**

#### **Context:**

- The Covid-19 vaccination drive has commenced in India. Reports have suggested the prospects of Covid-19 vaccine doses being wasted in states over hesitancy.

### Details:

- Authorities in at least six states have said that doses of coronavirus vaccines are going to waste because people's attendance has been lower than anticipated, underscoring a persistent vaccine hesitancy problem in the country that may now impact inventories stockpiled in the millions.

### Vaccine hesitancy

- WHO describes vaccine hesitancy as the reluctance or refusal to vaccinate despite the availability of vaccines that threatens to reverse progress made in tackling vaccine-preventable diseases.
- In 2019, WHO listed "vaccine hesitancy" as among the top 10 threats to global health.

### The vaccination drive

- The government must investigate and publicise the reasons for vaccine hesitancy.
- The vaccination programme is a powerful weapon in combating the Covid-19 pandemic, but it requires people to volunteer, thus it is very important to create a sense of assurance among the people.
- The example of Tamil Nadu is striking, a state with a relatively higher percentage of health literates, and relatively well-equipped with health infrastructure, managed to have only over 16% of its targeted coverage on the day of the launch and astonishingly, the second day of vaccination witnessed an even lower turnout.

### Clinical trials data

- The SII because of its agreement with AstraZeneca has furnished data from a phase-3 trial in the U.K. and Brazil, but the data regarding the vaccination impact on 1,600 volunteers from India have not yet been made public.
- All of the leading vaccine candidates — Pfizer, Moderna and AstraZeneca, made public at least partial results of the vaccine's abilities in their own populations before these were given a formal clearance by the respective regulators.
- Bharat Biotech, which is conducting such a phase-3 trial in India, has not so far submitted similar data as it has not been able to complete recruiting the required number of volunteers.
- The Indian data furnished by the companies only certify the vaccine's safety and it's evoking some immune response. However, the experiences from the pandemic suggest that the therapies and interventions (for example, the convalescent plasma therapy) the antivirals that work well under idealised lab conditions do not always yield the same results in real-world hospital conditions.

### Not admissible to certain sections

- The Bharath Biotech, just on the heels of securing approval for Covaxin under 'restricted emergency use' conditions, has formally informed through its website, that the vaccine is inadvisable in those with a history of allergies, fever and bleeding disorders.
- Those on medication or blood thinners and whose immunity has been compromised have also been advised against taking the vaccine, a similar recommendation is made advising not to administer the vaccine to pregnant or lactating women.



- Covishield, developed by the Serum Institute of India, has issued a similar set of restrictions to prospective recipients.
- The Drug Controller General of India approved Covishield on the back of preliminary efficacy data from phase 3 clinical trials and bridging trials in India, supplied by its manufacturer, Serum Institute of India.
- However, at the time of approval, Bharat Biotech didn't provide efficacy data from phase 3 trials because phase 3 trials were yet to begin in full swing.

### **Low volunteering**

- Covaxin has been rolled out with insufficient evidence of its efficacy, or whether it is actually protective. The vaccines have been so far made available to health-care and sanitation workers and other frontline staff, who do not have a choice in the vaccine being administered but have the choice over getting vaccinated or not.
- The Union Health Ministry data suggest nine states have rates of over 70%, and three States, less than 40%. More than half the States lie in between.
- The vaccination drive is still in a nascent stage, and the government is hoping that in the next few days the pace will pick up.
- However, the government has not clarified the reason for a low turnout. The low turnout has puzzled the government, despite the Health Ministry officials underlining that adverse events following vaccination have been negligibly low, and backing the safety of the product.
- There have been reports of hospitals resorting to putting pressure on senior doctors to volunteer to build confidence and officials in the highest government offices are of the view that choosing not to get vaccinated tantamounts to dereliction "in duty". The adoption trend is unsurprising.

### **Conclusion**

- There is a difference between a vaccine being 'safe' and 'efficacious'. A general dip in fresh cases as well as the knowledge that an array of vaccines will be available in the months ahead further contribute to the temporary 'hesitancy' pervading hospitals now.
- Vaccine hesitancy has to be addressed by government and health policymakers by a combination of educating the general public and implementing policies that reduce the public health risks associated with vaccine hesitancy.
- The government to inspire confidence will have to undertake stringent monitoring, reporting and be forthright with the challenges it is facing. It will also require the centre and the states to coordinate well keeping aside the political differences.

## **Category: WOMEN ISSUES**

### **1. Removing the creases in housework valuation**

#### **Context:**

- The work women perform for the family should be valued equally with men's work during the continuance of marriage.

- There has been a revival of the debate on the recognition of domestic work as work and the need to appreciate and monetize their efforts.

### **Indian scenario**

- There is a prevalent glorification of women as goddesses but also a denial of equal rights to them, and the recent actions of the governments of Uttar Pradesh and Madhya Pradesh in the form of the Ordinances, even deny them the right to choose their spouses.
- What is the history of recognition of work by wives as work in the West? What have the legislative initiatives and judicial responses been in this regard?

### **The burden on women**

- The 2011 Census reveal that, while 159.85 million women stated household work as their main occupation, a mere 5.79 men referred to it as their main occupation.
- In a recent judgement in the Kirti and Another v. Oriental Insurance Company, there was a referral made to the data from the 'Time Use in India-2019 Report' of the National Statistical Office.
- The data revealed that on an average, an Indian woman spends close to five hours a day on unpaid domestic services for household members and in comparison, the men spend just 97 minutes and upon this, the women spend a further 134 minutes in a day providing unpaid caregiving services for household members.
- A Commission set up by the French government on the Measurement of Economic Performance and Social Progress in 2009, went through the data and case studies from Germany, Italy, the United Kingdom, France, Finland and the U.S. and drew similar conclusions.
- The 'Women's Economic Contribution through their Unpaid Work: A Case Study of India' (2009) had estimated the economic value of services by women to be to the tune of a whopping \$612.8 billion annually.
- Another startling observation is that household work by wives is not taken into consideration while determining national income.

### **Other judicial observations**

- The Supreme Court, while adjudicating certain cases regarding the compensation that has to be issued with regards to accidents to homemakers under the Motor Vehicles Act, said that the contribution of the housewives is invaluable but also observed that it cannot be measured in monetary terms.
- The Supreme Court further added that her gratuitous services are rendered with true love and affection, and it cannot be put at par with any other services provided by others.
- During the course of Arun Kumar Agrawal (2010), there was a reference to Census 2001 that was carried out under an Act of Parliament and had categorised those who perform household duties — i.e. about 36 crore women in India — as non-workers and clubbed them together with beggars, prostitutes and prisoners (who are not engaged in economically unproductive work).

### **A hierarchical structure**

- For centuries, the English common law of marital status was starkly hierarchical, without due recognition of a homemaker's rights and claims.
- Up until the year 1851, no country had recognised a wife's right in earnings of any sort. If a housewife worked for pay in or out of the home, it was her husband's right to collect her wages.
- Astonishingly, a seventh-century Islamic law clearly instructs the husbands to pay wives for their child-bearing and child-rearing activities and even goes on to entitle them to spend certain portions of the husband's money without his consent.
- Gradually there were reforms on the horizon by the middle of the 19th century. Some American States started reforming the common law of marital status by enacting the "Married Women's Property Acts".
- Some of these statutes exempted the wives' real property from their husband's debts. By 1850, the era of "earning statutes" started which granted wives property rights in earnings from their "separate" or "personal" labour.

### **Separate spheres**

- Historically, home and market for centuries are considered to be two distinct entities.
- The demarcation of the market as a male sphere and home as a female sphere was done without any sound logic. What was worrying was the glorification of 'domestication of women', it was projected that by limiting the women to household chores, they were being protected from the struggles of the market sphere.
- It was noted that the moral elevation of the home was accompanied by the economic devaluation of the work performed there, thus making women economically dependent.
- The concept of "separate spheres" was a basis to reinforce the legal ordering of family life and justify a husband's control of family assets.
- Subsequently, women demanded a right to own themselves, their earnings, their genius. They finally tasted success when the equal rights of wives in the matrimonial property were recognised.
- The Third National Women's Liberation Conference, in England in 1972, for the first time, explicitly demanded payment of wages for the household work.

### **Indian experience**

- In India, the debate on joint property rights of married women is not new though we still do not have joint matrimonial property law.
- A private member Bill in 1994 titled 'The Married Women (Protection of Rights) Bill, 1994', provided that a married woman shall be entitled to claim an equal share in the property of her husband from the date of her marriage and shall also be entitled to dispose of her share in the property by way of sale, gift, mortgage, will or in any other manner whatsoever.
- But in 2010, even registration of the National Housewives Association as a trade union was denied as domestic work was treated as neither trade nor industry.

### **A step and suggestion**

- The United Progressive Alliance government, in 2012, put forth a proposal to make it an obligation on behalf of the husbands to pay a monthly 'salary' to their wives.

- Veteran actor Kamal Haasan and his Makkal Needhi Maiam party recently promised salaries for housewives as a part of the party's election manifesto.
- Mr Haasan should understand that the term 'salary' as monthly payment would mean that there is an employer-employee relationship and this could lead to new problems.
- An employer-employee relationship builds a new power dynamic in an already skewed relation, wives do not deserve a master-servant relationship.
- The United Nations' Committee on the Elimination of Discrimination Against Women, in 1991, had recommended measurement and quantification of unremunerated domestic activities of women and their recognition in GDP so that the de facto economic contribution of women is highlighted.
- Matrimonial property laws do provide women with their share but only upon the marital relationship coming to an end.
- The time has come to insist that the work women perform for the family should be valued equally with men's work during the continuance of marriage.
- A radical solution that could be looked at would be the prospects of a prenuptial marriage agreement, which can easily solve this problem with the insertion of the clause on wives' right in husband's earnings and properties being included in such agreements.

## F. Prelims Facts

*Nothing here for today*

## G. Tidbits

### 1. SBI does deals using SOFR as benchmark

#### What's in News?

State Bank of India (SBI) has executed two inter-bank short term money market deals with pricing linked to SOFR (Secured Overnight Financing Rate).

- The Secured Overnight Financing Rate or SOFR is a broad measure of the cost of borrowing cash overnight collateralized by Treasury securities.
- The SOFR is calculated directly from transaction data in the US Treasury repurchase market.

#### Details:

- SOFR is a replacement for USD LIBOR that may be phased out by end-2021.
  - The US Dollar LIBOR interest rate is the average interbank interest rate at which a large number of banks on the London money market are prepared to lend one another unsecured funds denominated in US Dollars.
- This follows the U.K.'s Financial Conduct Authority deciding not to compel banks on LIBOR calculation after December 2021.
- The transaction shows SBI's progress in aligning systems and processes to embrace alternate reference rates.

## 2. India is a bipartisan success story: Blinken

### What's in News?

Antony Blinken, Secretary of State-nominee of U.S. President Joseph Biden made it clear that strategic ties with India will remain strong, especially on the Indo-Pacific, with continuity in dealing with China's aggressive actions.

- He said that the cooperation with India was deepened during the Obama Administration particularly in the defence procurement area and also on information sharing.
- However, India's purchase of the S-400 missile system might become an area for a confrontation between New Delhi and Washington.
  - India is sending a military team to Moscow shortly for training on the S-400, making it clear that it is going ahead with the purchase, despite the possibility of U.S. sanctions over it.

Read more on [CAATSA and its relevance to India](#).

## 3. Biden to reverse Trump policies on Day 1

### What's in News?

Democrat Joe Biden was sworn-in as the 46th President of the United States.

- The U.S. President plans to kick off his new administration with orders to restore the U.S. to the Paris climate accord and the World Health Organization.
- Biden will sign 15 orders and actions just hours after being sworn in as the U.S. leader to break from the policies of departing President Donald Trump and set new paths on immigration, the environment, fighting COVID-19 and the economy.
- Many of the actions will take government policies back to where they were on January 19, 2017 — the final day of the Barack Obama-Joe Biden administration, before Mr. Trump entered office.
- The President has promised to root out systemic racism from the institutions.

## H. UPSC Prelims Practice Questions

Q1. Consider the following statements with respect to International Labour Organization:

1. It was founded in 1919 under the League of Nations.
2. The organisation has won the Nobel Peace Prize.
3. Its annual flagship publication is called "The World Employment and Social Outlook".

Which of the given statement/s is/are correct?

- a. 2 and 3 only
- b. 1, 2 and 3
- c. 3 only
- d. 1 and 3 only



**Answer: b**

**Explanation:**

- International Labour Organization is a United Nations specialized agency whose mandate is to advance social and economic justice through setting international labour standards.
- It was founded in 1919 under the League of Nations, it is the first and oldest specialised agency of the UN.
- It has 187 member states and is headquartered in Geneva, Switzerland.
- In 1969, the ILO received the Nobel Peace Prize for improving fraternity and peace among nations, pursuing decent work and justice for workers, and providing technical assistance to other developing nations.
- Its annual flagship publication is called “The World Employment and Social Outlook”. It is an annual report that summarizes the labour market performance around the world.

**Q2. “Sanaa” recently in news is located in:**

- a. Yemen
- b. Saudi Arabia
- c. Azerbaijan
- d. Iran

**Answer: a**

**Explanation:**

- Sanaa is the largest city in Yemen and the centre of Sanaa Governorate.
- The city is not part of the Governorate, but forms the separate administrative district of “Amanat Al-Asemah”.
- Under the Yemeni constitution, Sanaa is the capital of the country, although the seat of the Yemeni government moved to Aden, the former capital of South Yemen in the aftermath of the Houthi occupation.
- Aden was declared as the temporary capital by President Abdrabbuh Mansur Hadi in March 2015.
- Aden, the temporary capital of Yemen, is near the eastern approach to the Red Sea.

**Q3. Which of the following is correct with respect to Secured Overnight Financing Rate (SOFR)?**

1. It is a benchmark interest rate for dollar-denominated derivatives and loans.
2. SOFR is based on transactions in the Treasury repurchase market.
3. The Federal Reserve Bank of New York began publishing the SOFR as part of an effort to replace LIBOR.



**Choose the correct option:**

- a. 1 only
- b. 1 and 3 only
- c. 2 and 3 only
- d. 1, 2 and 3

**Answer: d**

**Explanation:**

- Secured Overnight Financing Rate (SOFR) is a benchmark interest rate for dollar-denominated derivatives and loans.
- It is based on transactions in the Treasury repurchase market. The daily secured overnight financing rate (SOFR) is based on transactions in the Treasury repurchase market, where investors offer banks overnight loans backed by their bond assets.
- The Federal Reserve Bank of New York began publishing the secured overnight financing rate (SOFR) in April 2018 as part of an effort to replace LIBOR, a long-standing benchmark rate used around the world.
- It is a replacement for USD LIBOR that may be phased out by end-2021.
  - The US Dollar LIBOR interest rate is the average interbank interest rate at which a large number of banks on the London money market are prepared to lend one another unsecured funds denominated in US Dollars.

**Q4. Which of the following are classified under the Particularly Vulnerable Tribal Groups (PVTG)?**

- 1. Toda
- 2. Kattunayakan
- 3. Onges
- 4. Reangs

**Choose the correct option:**

- a. 2 only
- b. 1 and 2 only
- c. 3 and 4 only
- d. 1, 2, 3 and 4

**Answer: d**

**Explanation:**

- Particularly vulnerable tribal group is a government of India classification created with the purpose of enabling improvement in the conditions of certain communities with particularly low development indices.
- Kattunayakan is a designated Scheduled Tribe in the Indian states of Andhra Pradesh, Karnataka, Kerala and Tamil Nadu. They are classified as Particularly Vulnerable Tribal Groups in Kerala and Tamil Nadu.
- Todas are classified as Particularly Vulnerable Tribal Groups in Tamil Nadu.
- Reangs are the only Particularly Vulnerable Tribal Group in Tripura.
- Great Andamanese, Jarawas, Onges, Sentinelese and Shom Pens are PVTGs in Andaman and Nicobar Islands.

## I. UPSC Mains Practice Questions

1. The Sustainable Development Goal 7 calls for universal access to sustainable energy by 2030. Discuss the steps taken by India to achieve universal electrification. (150 words,10 marks).[GS-3, Energy]
2. "Public confidence in the vaccines is crucial for a vaccination campaign to succeed." In the light of the above statement, explain the vaccine hesitancy witnessed currently in the Covid-19 vaccination drive. (10 marks,150 words)[GS-2, Health]

Read the previous CNA [here](#).