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Kali Bein

Punjab Chief Minister got hospitalised days after he had drunk a glass of water directly from the Kali Bein, a holy rivulet in Sultanpur Lodhi.

- The Kali Bein river is 165 Kms long. It starts from Dhanao Village in Hoshiarpur and meets the confluence of the rivers Beas and Sutlej in Kapurthala.
- The name of the river is due to seepage of minerals. Waste water from the villages and towns and the industrial wastes turns its water black. This led to the name Kali Bein (black rivulet).
- **Significance for Sikhs** - The Kali Bein is of great significance to Sikh religion and history.
- Guru, Nanak Dev the first Sikh guru is said to have got enlightenment here. During his stay at Sultanpur Lodhi with his sister Bebe Nanki, he would bathe in the Kali Bein.
- He is said to have disappeared into the waters one day before. While emerging on the third day the first thing he recited was the "Mool Mantra" of the Sikh religion.
- **Cleaning of the river** - The river became a total mess post 2000 due to gross negligence and rapid industrialization.
- The cleaning process was started by environmentalist Baba Balbir Singh Seechewal, a former Punjab Pollution Control Board (PPCB) member.
- With a handful of followers they removed weeds, treated the water and spread awareness among residents.
- As a result of his people pitched with manpower and monetary support.
- Six years of hard work was praised by the then President Dr. A P J Abdul Kalam during his 2006 visit.
- Punjab Chief Minister Bhagwant Mann drank water from the river on the 22nd anniversary of the cleaning project, which had started on July 16, 2000.
- The constant and massive efforts bore fruits today as Kali Bein is far better than what it used to be in 2000.
- Following this Punjab government announced a project to stop the discharge of untreated water into the rivulet.
- Sewage treatment plants were constructed in 73 villages. The waste water was processed for irrigation purpose.
- The land for the sewage ponds was to be provided by panchayats.
- However the project has become slow for years after having made remarkable progress in the initial years.
- Today illegal discharge of sewage as well as failure of these plants continues to pollute

the river.

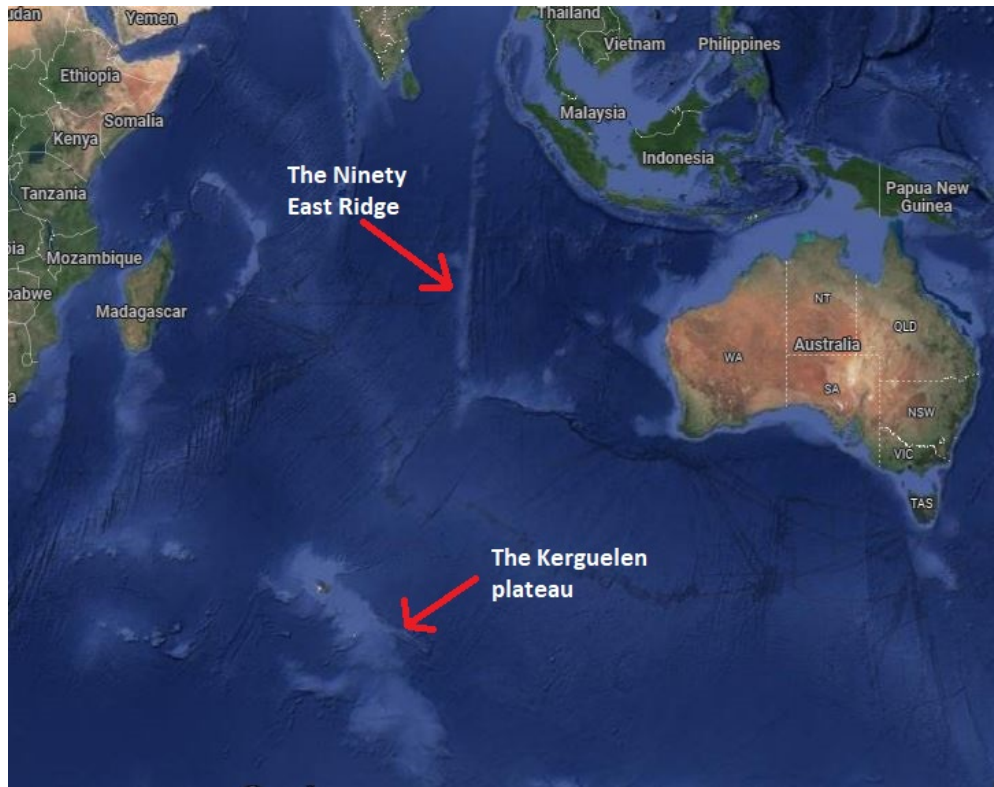
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Kerguelen Hotspot

A recent study at the National Centre for Polar and Ocean Research (NCPOR), Goa has brought new insights into the critical processes involved in the movement of the earth's tectonic plates.

- The buoyant rising of hot and low-density magma or plumes from the Earth's interior towards the surface leads to extensive volcanism and the creation of seamounts and volcanic chains above the ocean floor.
- This rising plume has to cut through the thick overlying lithosphere, the most rigid part of the earth, before it can reach the earth's surface.
- Many times, the magma's buoyant force is not sufficient to pierce through the lithosphere.
- In such cases, plumes tend to dump the material at sub-lithospheric depths.
- When the tectonic plates that lie over the lithosphere move, they tend to drag the ponded materials along with them.
- The recent study has thrown some light on critical processes involved in the movement of the earth's tectonic plates.
- It tells us how far a tectonic plate can drag the plume material at its base after its initial impact with the plume.
- Samples of igneous rocks collected from near the Ninety East Ridge in the Indian Ocean during an expedition under International Ocean Discovery Program (IODP).
- A detailed geochemical and isotopic investigation of these samples revealed that
 - some basaltic samples were highly alkaline and had very similar compositions to those released by the Kerguelen hotspot in the Southern Indian Ocean.
 - the samples were 58 million years old, much younger than the adjacent oceanic crust surrounding Ninetyeast ridge (around 82-78 million years old).
- It suggests that the Indian tectonic plate moving northward at a very high speed, had dragged a considerable amount of Kerguelen plume material for more than 2,000 km underneath the Indian lithosphere.



- **The Ninety East Ridge** - It is an aseismic ridge located almost parallel to 90 degrees east longitude in the Indian Ocean.
- It is approximately 5,000 kilometres in length and has an average width of 200 km.
- It starts from the Bay of Bengal and extends south till the Southeast Indian Ridge (SEIR).
- Additionally, the ridge extends further north for several more kilometers but is hidden below sediments of the Bengal Fan.
- The northern segment of Ninety East Ridge is composed of a sequence of massive individual volcanoes, while the southern portion is tall and nearly continuous.
- The middle section of the ridge contains a mixture of small seamounts and straight segments.
- Geologists believe that the diverse features contained within the Ninety East Ridge are the result of its unique formation process.
- The Ninety East Ridge divides the Indian Ocean into the West Indian Ocean and the eastern Indian Ocean and also separates the Nicobar Fan from the Bengal Fan.
- **The Kerguelen hotspot** - It is a volcanic hotspot at the Kerguelen Plateau in the Southern Indian Ocean.
- The Kerguelen plateau located north of the Indian Ocean on the Antarctic plate.

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Non Performing Assets

Recently, the Reserve Bank of India (RBI) released its Financial Stability Report (FSR).

- Some of the key findings of the RBI's 25th Financial Stability Report (FSR) related to Financial Institutions are as follows
- **Non Performing Assets** - The asset quality of banks has improved, and the gross NPAs and net NPAs of the banks have improved from the pre-pandemic levels.
- Asset quality of Indian banks started deteriorating from the early part of last decade and peaked in March 2018 with gross NPA hitting 11.5 per cent of gross advances.
- Since then, the asset quality of banks has been improving.
- The GNPA fell from 11.5% to 8.2% in March 2020 and to 7.3% in March 2021.
- Now the banks have reduced GNPA ratio through recoveries, write-offs and reduction in slippages. As of March 2022 it stands at 5.9%. Under existing conditions it is expected to improve to 5.3% by March 2024.
- In future if the macroeconomic environment worsens to a medium or severe stress scenario, the GNPA ratio may rise to 6.2 per cent and 8.3 per cent, respectively.
- The Net non-performing assets (NNPA) ratio also fell by 70 bps during 2021-22 and stood at 1.7 per cent at the year-end.
- **Provisioning Coverage ratio (PCR)** - The PCR improved to 70.9 per cent in March 2022 from 67.6 per cent a year ago.
- A Provisioning Coverage Ratio or PCR is the percentage of funds that a bank sets aside for losses due to bad debts. A high PCR can be beneficial to banks to buffer themselves against losses if the NPAs start increasing faster.

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NITI Aayog's India Innovation Index 2021

NITI Aayog has released its 3rd edition of India Innovation Index.

- First Edition of the index was released on October 2019
- It is prepared by NITI Aayog and the Institute for Competitiveness.
- It is a comprehensive tool for the evaluation and development of the country's innovation ecosystem.
- It ranks the states and the union territories on their innovation performance to build healthy competition amongst them.
- The third edition highlights the scope of innovation analysis in the country by drawing

on the framework of the Global Innovation Index.

- The number of indicators has increased from 36 (in the India Innovation Index 2020) to 66 (in the India Innovation Index 2021).
- The indicators are now distributed across 16 sub-pillars, which, in turn, form seven key pillars.
- Key Findings -
- **Major States Category** - This category includes 17 states. Karnataka has topped again this year followed by Telangana and Haryana.
- **North East and Hill States category** - Manipur is the leading state followed by Uttarakhand and Meghalaya. This category includes 10 states.
- **Union Territories and City States** - Among the 9 UTs and city states Chandigarh is the top performer followed by Delhi and Andaman & Nicobar Islands.

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National Mission for Justice Delivery & Legal Reforms

National Mission for Justice Delivery and Legal Reforms seeks to expedite the reduction of judicial pendency in India.

- National Mission for Justice Delivery and Legal Reforms was set up in August, 2011.
- It was setup with the twin objectives of
 - increasing access by reducing delays and arrears in the system
 - enhancing accountability through structural changes and by setting performance standards and capacities.
- Major steps taken under the mission are
- **Improving infrastructure for Judicial Officers of District and Subordinate Courts** - A Centrally Sponsored Scheme (CSS) for Development of Infrastructure Facilities for Judiciary has been in operation since 1993-94.
- The scheme has been extended till 2026 with an outlay of 9000 crore.
- It involves construction of court halls, residential units for Judicial Officers (JO), Lawyers' Halls, toilet complex, Digital Computer Rooms for District and Subordinate Courts as well as operationalisation of Gram Nyayalayas.
- The fund sharing pattern of the Scheme is 90:10 (Centre: State) for the 8 North-Eastern and 3 Himalayan States and 60:40 for remaining States. There is 100% assistance for Union Territories.
- It is not a reimbursement scheme.
- Central Assistance for High Court buildings is not covered under the CSS.
- **Leveraging Information and Communication Technology (ICT) for improved justice delivery** - Government has been implementing the e-Courts Mission Mode Project throughout the country for information and communication technology enablement of district and subordinate courts.
- Various measures under this includes
 - computerizing District & Subordinate courts, New

- and user-friendly version of Case Information Software,
- accessing information on National Judicial Data Grid (NJDG),
- e-Courts services like eCourts web portal, Judicial Service Centres (JSC), eCourts Mobile App, email service, SMS push & pull services and Video Conferencing facility.
- **Reduction in Pendency through / follow up by Arrears Committees** - Arrears Committees have been set up in High Courts and District courts to clear cases pending for more than five years.
- An online portal has been developed for reporting by all High Courts on the compliance of Arrears Eradication Scheme guidelines of the Malimath Committee Report.
- **Emphasis on Alternate Dispute Resolution (ADR)** - Commercial Courts Act, 2015 (as amended on 20th August, 2018) stipulates mandatory pre-institution mediation and settlement of commercial disputes.
- Amendment has been made to the Arbitration and Conciliation Act, 1996 in 2015 for expediting the speedy resolution of disputes by prescribing timelines.
- **Initiatives to Fast Track Special Type of Cases** - Fast Track courts have been setup for cases of heinous crimes; cases involving senior citizens, women, children etc.
- To fast track criminal cases involving elected MPs / MLAs, ten (10) Special Courts are being functional.
- 1,023 Fast Track Special Courts (FTSCs) are being setup across the country for expeditious disposal of pending cases of rape under IPC and crimes under POCSO Act.
- **Amendment made** - In addition, to reduce pendency and unclogging of the courts, the Government has recently amended various laws like the
 - Negotiable Instruments (Amendment) Act, 2018,
 - The Commercial Courts (Amendment) Act, 2018,
 - The Specific Relief (Amendment) Act, 2018,
 - The Arbitration and Conciliation (Amendment) Act, 2019 and
 - The Criminal Laws (Amendment) Act, 2018.

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