

14TH MAY, 2020



IASBABA'S CURRENT AFFAIRS PRELIMS (CAP) - TO THE POINT!





Topics to be covered

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1. PMCARES vs PMNRF
2. Sal Forest Tortoise
3. Mission SAGAR, IORA
4. Sohrai Khovar & Telia Rumal
5. Aatma Nirbhar Bharat Abhiyaan

How different is the PM CARES Fund from the PM's National Relief Fund?



Priscilla Jebaraj

MAY 10, 2020 00:02 IST
UPDATED: MAY 10, 2020 01:23 IST

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Does not India already have a fund with similar objectives?

The story so far: On March 28, the **Prime Minister's Citizen Assistance and Relief in Emergency Situations Fund**, or the **PM CARES Fund**, was set up to tackle distress situations such as that posed by the **COVID-19 pandemic**. In one-and-a-half months, the fund has raked in thousands of crores worth of donations including unlimited tax-free contributions from major corporates.



PMCARES vs PMNRF

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- ▶ About PMCARES
- ▶ Structure
- ▶ About PMNRF
- ▶ Management
- ▶ Issue

Who may contribute to the fund?

The fund receives voluntary contributions from individuals and organisations and does not get any budgetary support. Donations have been made tax-exempt, and can be counted against a company's corporate social responsibility (CSR) obligations. It is also exempt from the Foreign Contribution (Regulation) Act, 2010, and accepts foreign contributions, although the Centre has previously refused foreign aid to deal with disasters such as the Kerala floods. The Prime Minister chairs the fund in his official capacity, and can nominate three eminent persons in relevant fields to the Board of Trustees. The Ministers of Defence, Home Affairs and Finance are ex-officio Trustees of the Fund.

Does not India already have a fund with similar objectives?

Yes. The Prime Minister's National Relief Fund (PMNRF) was set up in January 1948, originally to accept public contributions for the assistance of Partition refugees. It is now used to provide immediate relief to the families of those killed in natural calamities and the victims of major accidents and riots and support medical expenses for acid attack victims and others.

The PMNRF was originally managed by a committee which included the Prime Minister and his deputy, the Finance Minister, the Congress President, a representative of the Tata Trustees and an industry representative. However, in 1985, the committee entrusted the entire management of the fund to the Prime Minister, who currently has sole discretion for fund disbursal. A joint secretary in the PMO administers the fund on an honorary basis.

Also read | [Congress questions setting up of PM CARES Fund to deal with coronavirus](#)

As of December 2019, the PMNRF had an unspent balance of ₹3,800 crore in its corpus. Opposition leaders have questioned the need for a new PM CARES Fund, given that the PMNRF has similar objectives. States also have similar Chief Minister's Relief Funds, and State governments have appealed for donations noting that they bear the major burden of implementing COVID-19 relief operations.

Are donations pouring in?

In its 45-day existence, PM CARES has attracted a large amount of donations. Within the first half hour after the PM's tweet on March 28, donors as varied as the IAS Association and Bollywood actor Akshay Kumar had pledged to contribute ₹21 lakh and ₹25 crore, respectively, to the fund. In the first week, news reports suggested that publicly declared donations added up to at least ₹6,500 crore.

In the month since then, lakhs of public and private sector employees have donated a day's salary to the fund, with some claiming it was done without their permission or knowledge. Among major donations include ₹500 crore from employees of the Defence Ministry, Army, Navy, Air Force and defence public sector units, as well as ₹500 crore each from the Tata Group and Reliance Industries. Protests have been raised against companies such as Reliance which have made major donations to PM CARES even while cutting salaries of their own employees, as well as the Railways, which donated ₹151 crore to PM CARES, but could not provide free transport for destitute migrant workers.

Also read | [Why PM CARES Fund when there is PMNRF, asks CPI\(M\) MP](#)

The Centre has not responded to queries on how much money is in the PM CARES Fund, or how and when it will be used to provide relief. A senior official told *The Hindu* that an announcement will be made "once a respectable amount of money" has been collected.

What are some of the other concerns around it?

It is not clear whether the fund comes under the ambit of the RTI Act or oversight by the Comptroller and Auditor General of India, although independent auditors will audit the fund. One RTI query to the PMO by activist Vikrant Tongad was refused, citing a Supreme Court observation that "indiscriminate and impractical demands under RTI Act for disclosure of all and sundry information would be counterproductive", while other RTI queries have not received a response even after the statutory 30-day period.

Also read | [Supreme Court rejects plea against PM CARES Fund](#)

The PM CARES web page is opaque regarding the amount of money collected, names of donors, the expenditure of the fund so far, or names of beneficiaries. The PMNRF provides annual donation and expenditure information without any detailed break-up. The PM CARES Fund's trust deed is not available for public scrutiny.

Sal forest tortoise habitat stretches over unprotected areas





SAL FOREST TORTOISE

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- ▶ Distribution
- ▶ Status
- ▶ Threats
- ▶ Habitat
- ▶ Way forward

Sal forest tortoise habitat stretches over unprotected areas

Protected areas are designated in a largely mammal-centric way, many equally threatened reptiles and amphibians live outside these

The sal forest tortoise is widely distributed over eastern and northern India and Southeast Asia. However, it is not common in any of this terrain. In fact, 23 of the 29 species of freshwater turtle and tortoise species found in India come under the threatened category in the IUCN red list and are under severe existential threat due to human activities. Also known as the elongated tortoise (*Indotestudo elongata*), the sal forest tortoise, recently assessed as critically endangered, is heavily hunted for food. It is collected both for local use, such as decorative masks, and international wildlife trade.

A recent study by ecologists in the Wildlife Institute of India, Dehradun, finds that the area designated as a protected area network has only a small overlap with the actual habitat it roams around in. According to the authors of the study published in the journal *Herpetological Conservation and Biology*, over 90% of the potential distribution of the species falls outside current protected area's network. Also, in northeast India, the representation of the species in protected areas is least, and there is little to no connectivity among most of the protected areas where the species is present.

The study also found that 29% of the predicted distribution of the species falls within high occurrence fire zones or areas where there is management burning. "This includes Uttarakhand State which is the "westernmost" distribution limit of the species and where field surveys were conducted with the help of Uttarakhand forest department," says Abhijit Das, an author of the study, from the Wildlife Institute of India, Dehradun, in an email to *The Hindu*. According to him, especially in northeast India, which is a suitable habitat for the species, they experience jhum fire. Such an intervention may not only directly kill the animals but also open up habitats, which, in turn, increases the chance of people finding the tortoise easily. Forest fires also perturb soil moisture which may impact forest floor thus changing the whole community on which the reptiles depend.

According to the IUCN the population of the species may have fallen by about 80% in the last three generations (90 years).

Monitoring needed

Dr. Das says: “We need to realise that tortoises are no less threatened than tigers. Thus, they should be part of regular monitoring effort. In summer days, these tortoises select moist patches such as dry stream beds. Such areas should be protected from the spread of forest fire.”

The study covers not only parts of India but also Bangladesh, Bhutan and Nepal. Dr. Das observes: “It is not difficult to go to these countries for research or even in having collaborations. However, transboundary research has not picked up in our countries. For tigers, yes, there are some efforts in this line, but not for many other species which are equally threatened globally.” There is for tigers, the “Tiger Conservation Unit” and transboundary conservation reserves such as Manas for the Indo-Bhutan region, the Sundarban for the India-Bangladesh region. “However, there are many species such as our study species which have very large distribution but it is rare and overexploited throughout its range. The critically endangered brackish water turtle (*Batagur baska*) distributed in India and Bangladesh also needs such support,” he adds.

There is little information on the population sizes of the sal forest tortoise, or any such species, mainly because they are so rare, live in remote areas of the forest and funding opportunities to study them are few. Species having large distribution may suffer myriad problems. “Protected areas are designated in a largely mammal-centric way. Many reptiles and amphibians which are equally threatened live outside protected areas where exploitation risk is more,” says Dr. Das.

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INS Kesari sets sail on Covid aid mission to Indian Ocean countries

The ship will enter Port of Male in Republic of Maldives, where it will deliver 600 tonnes of food provisions. It will also deliver Covid-related essential medicines to Mauritius, Madagascar, Comoros and Seychelles.

Written by **Sushant Kulkarni**, **Shubhajit Roy** | Pune | Updated: May 11, 2020 1:45:54 am



INS Kesari is primarily an amphibious warfare ship of Shardul-class ships of the Navy and has been used in versatile roles in the past, including search and relief operations.

With New Delhi's enhanced focus on the Indian Ocean region in the wake of an assertive and proactive [China](#), the government has sent Indian Naval ship Kesari to Maldives, Mauritius, Madagascar, Comoros and Seychelles, carrying on board two medical assistance teams, consignments of Covid-related essential medicines and essential food items.

This is the first time that a single assistance mission is covering all island countries of the western Indian Ocean in one go — except Sri Lanka, for which a second set of medicines have been airlifted.

Sources said that while this exhibits the contiguity of the government's Indian Ocean policy, it also implicitly conveys the inclusion of Madagascar and Comoros as part of the 'Indian Ocean vision'.



Mission SAGAR

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21 Member States

7 Dialogue Partners

- Australia
- Bangladesh
- Comoros
- India
- Indonesia
- Iran
- Kenya
- Madagascar
- Malaysia
- Mauritius
- Mozambique
- Oman
- Seychelles
- Singapore
- South Africa
- Sri Lanka
- Tanzania
- Thailand
- United Arab Emirates
- Yemen
- Somalia
- China
- Egypt
- France
- Germany
- Japan
- United Kingdom
- United States of America

At present, the IORA consists of 21 countries namely South Africa, Australia, Bangladesh, Comoros, India, Indonesia, Iran, Kenya, Madagascar, Malaysia, Mauritius, Mozambique, Oman, United Arab Emirates, Seychelles, Singapore, Somalia, Sri Lanka, Tanzania, Thailand and Yemen. In addition, IORA also cooperates with 7 dialogue partner countries, namely the United States, Britain, Japan, Germany, Egypt, France and the People's Republic of China (PRC). There are also 2 review organizations at IORA namely the Indian Ocean Tourism Organization (IOTO) and the Indian Ocean Research Group (IORG).

GI tag for Jharkhand's Sohrai Khovar painting, Telangana's Telia Rumal



Sangeetha Kandavel

CHENNAI, MAY 12, 2020 23:26 IST

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Telia Rumal can only be created with traditional handloom process.

A ritualistic mural art and an intricately designed handloom cloth get their due

Jharkhand's Sohrai Khovar painting and Telangana's Telia Rumal were given the Geographical Indication (GI) tag on Tuesday by the Geographical Indications Registry headquartered in Chennai. The application for the painting was made by Sohrai Kala Mahila Vikas Sahyog Samiti Limited while the application for Telia Rumal was made by the Consortium of Puttapaka Handloom Cluster-IHDS.

Local traditions

"The Sohrai Khovar painting is a traditional and ritualistic mural art being practised by local tribal women during local harvest and marriage seasons using local, naturally available soils of different colours in the area of Hazaribagh district of Jharkhand. Telia Rumal cloth involves intricate handmade work with cotton loom displaying a variety of designs and motifs in three particular colours — red, black and white," said Chinnaraja G. Naidu, Deputy Registrar of Geographical Indications. He added that the GI tag has been given to both these products after due verification.



Sohrai Khovar

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Telia Ruma

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Finance Minister announce measures for relief and credit support related to businesses, especially MSMEs to support Indian Economy's fight against COVID-19

Posted On: 13 MAY 2020 6:39PM by PIB Delhi

- **Rs 3 lakh crore Emergency Working Capital Facility for Businesses, including MSMEs**
- **Rs 20,000 crore Subordinate Debt for Stressed MSMEs**
- **Rs 50,000 crore equity infusion through MSME Fund of Funds**
- **New Definition of MSME and other Measures for MSME**
- **No Global tenders for Government tenders of upto Rs 200 crore**
- **Extending the Employees Provident Fund Support for business and organised workers for another 3 months for salary months of June, July and August 2020**
- **EPF Contribution to be reduced for Employers and Employees for 3 months to 10% from 12% for all establishments covered by EPFO for next 3 months**
- **Rs. 30,000 crore Special Liquidity Scheme for NBFC/HFC/MFIs**
- **Rs. 45,000 crore Partial credit guarantee Scheme 2.0 for Liabilities of NBFCs/MFIs**
- **Rs 90,000 crore Liquidity Injection for DISCOMs**
- **Relief to Contractors given by extension of up to six months for completion of contractual obligations, including in respect of EPC and concession agreements**
- **Relief to Real Estate Projects the registration and completion date for all registered projects will be extended up to six months.**
- **Tax relief to business as pending income tax refunds to charitable trusts and non-corporate businesses and professions to be issued immediately**
- **Reduction in Rates of 'Tax Deduction at Source' and 'Tax Collected at Source' by 25% for the remaining period of FY 20-21**
- **Due Dates for various tax related compliances extended**

Hon'ble Prime Minister Shri Narendra Modi yesterday announced a Special economic and comprehensive package of Rs 20 lakh crores - equivalent to 10% of India's GDP. He gave a clarion call for Self-Reliant India Movement. He also outlined five pillars of Aatmanirbhar Bharat – Economy, Infrastructure, System, Vibrant Demography and Demand.

During the press conference here today, Union Minister of Finance & Corporate Affairs Smt. Nirmala Sitharaman said in her opening remarks that Prime Minister Shri Narendra Modi had laid out a comprehensive vision in his address to the Nation yesterday. She further said that after spending considerable time, the Prime Minister has himself ensured that inputs obtained from widespread consultation form a part of economic package in fight against COVID-19.

“Essentially, the goal is to build a self-reliant India that is why the Economic Package is called Aatma Nirbhar Bharat Abhiyaan. Citing the pillars on which we seek to build **Aatma Nirbhar Bharat** Abhiyaan, Smt. Sitharaman said our focus would be on land, labour, liquidity and law.

The Finance Minister further said that the Government under the leadership of Prime Minister Shri Narendra Modi has been listening and is a responsive Government, hence it is fitting to recall some reforms which have been undertaken since 2014.

“Soon after Budget 2020 came COVID-19 and within hours of the announcement of Lockdown 1.0, Pradhan Mantri Garib Kalyan Yojna (PMGKY) was announced,” Smt. Sitharaman said. She further said that we are going to build on this package.

“Beginning today, for the next few days, I shall be coming here with the entire team of the Ministry of Finance to detail the Prime Minister's vision for Aatma Nirbhar Bharat laid out by the Prime Minister yesterday,” Smt Sitharaman said.

Smt. Nirmala Sitharaman today announced measures focused on **Getting back to work** i.e., enabling employees and employers, businesses, especially Micro Small and Medium Enterprises, to get back to production and workers back to gainful employment. Efforts to strengthen Non-Banking Finance Institutions (NBFCs), Housing Finance Companies (HFCs), Micro Finance Sector and Power Sector were also unfolded. Other than this, the tax relief to business, relief from contractual commitments to contractors in public procurement and compliance relief to real estate sector were also covered.

Over the last five years, the Government has actively taken various measures for the industry and MSME. For the Real Estate sector, the Real Estate (Regulation and Development) Act [RERA] was enacted in 2016 to bring in more transparency into the industry. A special fund for affordable and middle income housing was set up last year to help with the stress in this segment. To help MSMEs with the issue of delayed payment by any Government department or PSUs, Samadhaan Portal was launched in 2017. A Fund of Funds for startups was set up under SIDBI to boost entrepreneurship in the country and various other credit guarantee schemes to help flow of credit to the MSMEs.

Following measures were announced today:-

1. Rs 3 lakh crore Emergency Working Capital Facility for Businesses, including MSMEs

To provide relief to the business, additional working capital finance of 20% of the outstanding credit as on 29 February 2020, in the form of a Term Loan at a concessional rate of interest will be provided. This will be available to units with upto Rs 25 crore outstanding and turnover of up to Rs 100 crore whose accounts are standard. The units will not have to provide any guarantee or collateral of their own. The amount will be 100% guaranteed by the Government of India providing a total liquidity of Rs. 3.0 lakh crores to more than 45 lakh MSMEs.

2. Rs 20,000 crore Subordinate Debt for Stressed MSMEs

Provision made for Rs. 20,000 cr subordinate debt for two lakh MSMEs which are NPA or are stressed. Government will support them with Rs. 4,000 Cr. to Credit Guarantee Trust for Micro and Small enterprises (CGTMSE). Banks are expected to provide the subordinate-debt to promoters of such MSMEs equal to 15% of his existing stake in the unit subject to a maximum of Rs 75 lakhs.

3. Rs 50,000 crores equity infusion through MSME Fund of Funds

Govt will set up a Fund of Funds with a corpus of Rs 10,000 crore that will provide equity funding support for MSMEs. The Fund of Funds shall be operated through a Mother and a few Daughter funds. It is expected that with leverage of 1:4 at the level of daughter funds, the Fund of Funds will be able to mobilise equity of about Rs 50,000 crores.

4. New definition of MSME

Definition of MSME will be revised by raising the Investment limit. An additional criteria of turnover also being introduced. The distinction between manufacturing and service sector will also be eliminated.

5. Other Measures for MSME

e-market linkage for MSMEs will be promoted to act as a replacement for trade fairs and exhibitions. MSME receivables from Government and CPSEs will be released in 45 days

6. No Global tenders for Government tenders of up to Rs 200 crores.

General Financial Rules (GFR) of the Government will be amended to disallow global tender enquiries in procurement of Goods and Services of value of less than Rs 200 crores

7. Employees Provident Fund Support for business and organised workers

The scheme introduced as part of PMGKP under which Government of India contributes 12% of salary each on behalf of both employer and employee to EPF will be extended by another 3 months for salary months of June, July and August 2020. Total benefits accrued is about Rs 2500 crores to 72.22 lakh employees.

8. EPF Contribution to be reduced for Employers and Employees for 3 months

Statutory PF contribution of both employer and employee reduced to 10% each from existing 12% each for all establishments covered by EPFO for next 3 months. This will provide liquidity of about Rs.2250 Crore per month.

9. Rs 30,000 crores Special Liquidity Scheme for NBFC/HFC/MFIs

Government will launch Rs 30,000 crore Special Liquidity Scheme, liquidity being provided by RBI. Investment will be made in primary and secondary market transactions in investment grade debt paper of NBFCs, HFCs and MFIs. This will be 100 percent guaranteed by the Government of India.

10. Rs 45,000 crores Partial credit guarantee Scheme 2.0 for Liabilities of NBFCs/MFIs

Existing Partial Credit Guarantee scheme is being revamped and now will be extended to cover the borrowings of lower rated NBFCs, HFCs and other Micro Finance Institutions (MFIs). Government of India will provide 20 percent first loss sovereign guarantee to Public Sector Banks.

11. Rs 90,000 crore Liquidity Injection for DISCOMs

Power Finance Corporation and Rural Electrification Corporation will infuse liquidity in the DISCOMS to the extent of Rs 90000 crores in two equal instalments. This amount will be used by DISCOMS to pay their dues to Transmission and Generation companies. Further, CPSE GENCOs will give a rebate to DISCOMS on the condition that the same is passed on to the final consumers as a relief towards their fixed charges.

12. Relief to Contractors

All central agencies like Railways, Ministry of Road Transport and Highways and CPWD will give extension of up to 6 months for completion of contractual obligations, including in respect of EPC and concession agreements

13. Relief to Real Estate Projects

State Governments are being advised to invoke the Force Majeure clause under RERA. The registration and completion date for all registered projects will be extended up to 6 months and may be further extended by another 3 months based on the State's situation. Various statutory compliances under RERA will also be extended concurrently.

14. Tax Relief to Business

The pending income tax refunds to charitable trusts and non-corporate businesses and professions including proprietorship, partnership and LLPs and cooperatives shall be issued immediately.

15. Tax related measures

- **Reduction in Rates of 'Tax Deduction at Source' and 'Tax Collected at Source'** - The TDS rates for all non-salaried payment to residents, and tax collected at source rate will be reduced by 25 percent of the specified rates for the remaining period of FY 20-21. This will provide liquidity to the tune of Rs 50,000 Crore.
- The due date of all Income Tax Returns for Assessment Year 2020-21 will be extended to 30 November, 2020. Similarly, tax audit due date will be extended to 31 October 2020.
- The date for making payment without additional amount under the "Vivad Se Vishwas" scheme will be extended to 31 December, 2020.



MCQs

23

1. Consider the following statements about PMCARES Fund:

1. Donations have been made tax-exempt, and can be counted against a company's corporate social responsibility (CSR) obligations.
2. It is also exempt from the Foreign Contribution (Regulation) Act, 2010, and accepts foreign contributions.
3. The amount of money collected, names of donors and the expenditure of the fund is clearly mentioned on the PMCARES web page.

Which of the above statements is/are correct:

- a) 1 only
- b) b) 1 & 3 only
- c) c) 1 & 2 only
- d) d) 1, 2 & 3

Ans:



2. Consider the following statements about, Sal Forest Tortoise:

1. The sal forest tortoise is heavily hunted for food and collected both for local use, such as decorative masks, and international wildlife trade.
2. It comes under the vulnerable category in the IUCN red list
3. It is widely distributed in the southern part of India.

Which of the above statements is/are correct:

- a) 1, 2 & 3
- b) 1 only
- c) 1 & 2 only
- d) 1 & 3 only

Ans:



3. With reference to 'Indian Ocean Rim Association for Regional Cooperation (IOR-ARC)', Consider the following statements:

1. It was established very recently in response to incidents of piracy and accidents of oil spills
2. It is an alliance meant for maritime security only

Which of the following statements given above is/are correct?

- a) 1 only
- b) 2 only
- c) Both 1 and 2
- d) Neither 1 nor 2

Ans:



4. Consider the following:

1. Meerut scissors
2. Kodaikanal Malai Poondu
3. Tirur Betel leaf
4. Sohrai Khovar
5. Coimbatore wet grinders

Which of the above have a GI tag:

- a) 2 & 4
- b) 2, 3 & 4
- c) 1, 2, 3, 4 & 5
- d) 2, 4 & 5

Ans:

Palani Panchamirtham, a 'prasadam' or religious offering in temples has been allotted a GI, in a first. Tawlhlohpuan, is a fine quality fabric woven in Mizoram, while Mizo Puanchei, essentially a shawl, is considered the most colourful textile in the northeastern state. Tirur betel vine, cultivated in [Malappuram district](#) of Kerala, is valued for its medicinal and cultural usages.

“Can you believe it?” asks Elangovan, “Forty different types of wet grinders are made here. From machines that can grind small quantities like half a kilo to something that can make 100 litres of batter. This industry has led to a boom in the food-processing industry. From the early 1970s, the wet grinders have been exported to Dubai, Singapore, and Malaysia. Even today, the spare parts are supplied from here across the country.”

CRAFTS

Meerut scissors make the cut for GI tag

CHENNAI

Kodaikanal's malai poondu granted GI tag



5. Consider the following statements about "Aatma Nirbhar Bharat Abhiyaan":

1. There are five pillars of Aatma nirbhar Bharat – Economy, Infrastructure, System, Vibrant Demography and Demand.
2. This abhiyan gives a timeline of 10 years to make India Self reliant.

Which of the above statements is/are correct:

- a) 1 only
- b) 2 only
- c) Both 1 & 2
- d) Neither 1 nor 2

Ans:



Thank You