

India Secures 14.3% of Global Remittances in 2024, highest share ever: World Bank

Remittances are **financial transfers made by individuals working abroad** to support their families in their home country.

Trend in Remittances flow

- **Top five recipients in 2024:** India at \$129 billion (\$125 billion compared to 2023), Mexico, China, Philippines, and Pakistan, driven by recovery in job markets in high-income countries of OECD.
- Remittances to **Low- and Middle-Income Countries** are projected to surge to **\$685 billion in 2024**, with **5.8% growth rate**.
- **China's share of global remittances dropped to 5.3% in 2024, its lowest share in two decades**, due to reduced **low-skilled emigration** stemming from its rising economic prosperity and aging population.

Factors responsible for High Remittances in India

- **Scale of Migration:** India has one of the largest diaspora populations in world, with over **18 million Indians living abroad** as of 2023 (UN World migration Report - 2024).
- **Shift in Destination Trends:** Increasingly, Indian migrants are moving to high-income economies like US, UK, and Australia.
- **Skilled and Unskilled Labor:** Indian migrants range from highly skilled professionals (IT, healthcare) to semi-skilled and unskilled labourers.

Significance of High Remittances

- **For Recipient Households:** used for essential expenses like food, healthcare, and education, directly improving living standards.
- **For Macro-economy:** Major source of foreign exchange, reduced reliance on foreign aid, funding current account deficits and fiscal shortfalls etc.

Ministry of Jal Shakti released Annual Ground Water Quality Report 2024

For the first time, this report **introduced Standard Operating Procedure for groundwater quality monitoring**, ensuring uniformity in data collection, analysis and interpretation.

Status of Groundwater

- **India is the largest groundwater user in world** (more than 25% of global total).
- **87% groundwater extracted** is used in **agricultural sector** and about 11% in domestic sector.

Key Highlights

- **Regional Variability:** 100% of water samples met BIS standards in Arunachal Pradesh, Mizoram, etc.
 - ⊕ While Rajasthan, Haryana, and Andhra Pradesh faced widespread contamination.
- **Irrigation Suitability:** Arunachal Pradesh, Assam, Tripura and others have **excellent category water for irrigation**.
 - ⊕ **Andhra Pradesh, Gujarat, Haryana** etc. fall in **very high sodium range and are unsuitable for use in irrigation** practices.
- **Specific Contaminants of Concern:** Nitrate (Rajasthan, Tamil Nadu, and Maharashtra), Fluoride (Haryana, Karnataka), Arsenic (floodplains of Ganga and Brahmaputra rivers); Uranium (Rajasthan, Punjab).

Key factors contributing to decline in groundwater quality

- **Industrialization:** Discharge of untreated industrial waste, including heavy metals, chemicals, and solvents.
- **Agricultural Practices:** Excessive use of fertilizers and pesticides in farming.
- **Urbanization:** Due to improper waste disposal, sewage leakage, and landfill contamination.
- **Climate Change:** Changes in precipitation patterns and over-extraction affect replenishment of aquifers.

Groundwater Conservation Initiatives

Bhu-Neer Portal

For improved groundwater regulation

National Aquifer Mapping and Management Programme (NAQIM)

For sustainable aquifer management



Atal Bhujan Yojana

Sustainable management of groundwater with community participation.

Jal Shakti Abhiyan

To optimize rainwater harvesting and sustainable water management

QUAD (Quadrilateral Security Dialogue) marks 20 Years of Cooperation

On the occasion, the foreign ministers of the QUAD countries reiterated their foundational commitment to **humanitarian assistance and disaster relief**.

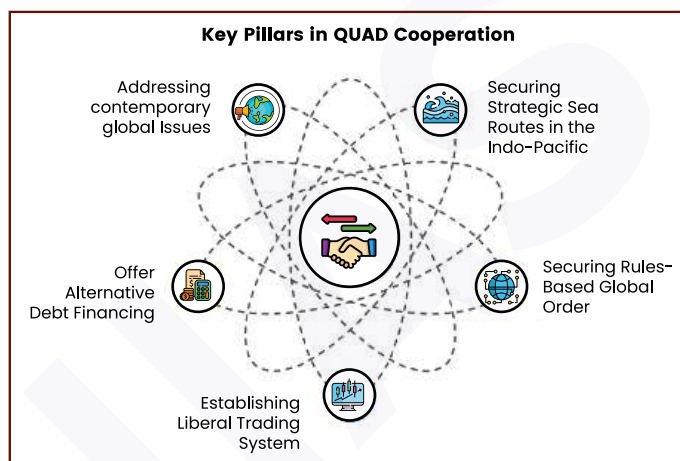
- Along with this, they also re-affirmed their commitment to **free and open Indo-Pacific, ASEAN's centrality**, support to **Pacific-led regional architecture** and **Indian Ocean Rim Association (IORA)**.
 - ⊕ Idea of **ASEAN's (Association of Southeast Asian Nations) centrality** accords central role to ASEAN in shaping the regional architecture.

QUAD

- **About:** It is a **strategic diplomatic partnership** between **Australia, India, Japan, and the United States** to support an **open, stable and prosperous Indo-Pacific** that is **inclusive and resilient**.
- **Origin:** Traced to **December 2004** when the above countries came together to provide assistance to countries affected by the **Indian Ocean Tsunami**.
 - ⊕ Group held its **first informal meeting** on the sidelines of ASEAN Regional Forum in Manila, Philippines in **2007**. Post which, the grouping remained dissolved.
- **Revival:** In **2017**, when the first official talks were held in **Philippines**.

Significance of QUAD for India

- **Partnership with like-minded countries:** It allows India to shape the region favorably while **retaining decisional autonomy and flexibility** to partner with multiple actors.
- **Strengthening India's stature:** Help India establish itself as a **"leading power"** and **provider of public goods** in the Indo-Pacific—particularly in the Indian Ocean region.
- **Economic advantage:** Make India a **preferred destination for investment** along with **engaging with ASEAN countries**.
- **Strategically counter China's rise:** By taking the support of the other Quad nations including assistance on the naval front.



Cabinet approves extension of One-Time Special Package for Di-Ammonium Phosphate (DAP) beyond NBS Subsidy

Earlier in July 2024, the Cabinet approved a one-time Special Package on DAP to ensure **availability of DAP at affordable price** to farmers till Dec 31, 2024.

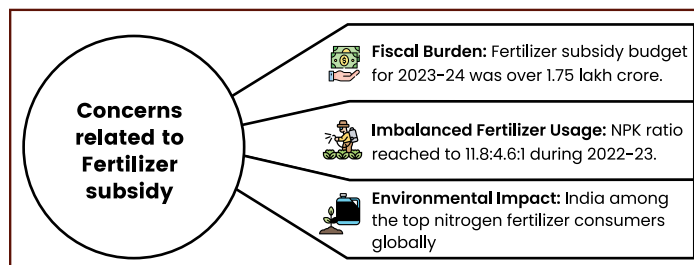
- The current extension will apply from Jan 01, 2025 until further orders.

About DAP

- It is one of the **most widely used phosphorus fertilizer** and a valuable source of both **Phosphorus (P) and Nitrogen (N)**.
 - ⊕ Phosphorus is essential for root development, flowering, and seed production, etc.
- It is made by **reacting phosphoric acid with ammonia** under controlled conditions.

Fertilizer subsidy in India

- It is provided to **fertilizer manufacturers, importers, farmers** by the Government to ensure affordable input cost, boost agriculture productivity, etc. Some of them are:
 - ⊕ **Direct Benefit Transfer in Fertilizers:** 100% subsidy on various fertilizer grades is released to the fertilizer companies, based on actual sales by Aadhar authentication.
 - ⊕ **Urea Subsidy:** It is provided to the farmers at a statutorily notified **Maximum Retail Price (MRP)**.
 - ◆ Difference between the delivered cost of urea at farm gate and net market realization is given as a subsidy to the urea manufacturer/importer.
 - ⊕ **Nutrient Based Subsidy Policy: For Phosphatic and Potassic (P&K) Fertilizers,** provides a fixed amount of subsidy on annual/semi-annual basis based on the **nutrient content**.



Recent Measures taken to control over-use of Fertiliser in India

- **Neem-Coated Urea:** Mandatory **100% neem-coating of Urea**.
- **Nano Fertilizers:** Introduction of Nano Urea by IFFCO.
- **PM PRANAM (Programme for Restoration, Awareness Generation, Nourishment, and Amelioration of Mother-Earth):** For reducing the use of chemical fertilizers.
- **Encouraging Alternative Fertilizers:** Promotion of organic fertilizers, bio-fertilizers, and natural farming, etc.

Cabinet approves modifications in Crop Insurance Scheme under Ministry of Agriculture and Farmers Welfare

Decision included the continuation of the **Pradhan Mantri Fasal Bima Yojana (PMFBY)** and **Restructured Weather Based Crop Insurance Scheme (RWBCIS)**.

Key Modifications approved

- **Continuation of the Scheme:** Till **2025-26** with an outlay of Rs.69,515.71 Crore
- **Large Scale Technology Infusion:** Through the **Fund for Innovation and Technology (FIAT)** with a corpus of Rs.824.77 Crore.
 - ⊕ To be utilised for **funding technological initiatives** under the scheme namely, **YES-TECH, WINDS**, etc.

About PMFBY & RWBCIS

- **Aim:** Provide an **affordable crop insurance product** for **comprehensive risk cover** against all **non-preventable natural risks** from **pre-sowing to post-harvest stage**.
 - ⊕ **RWBCIS** covers the **insured farmers** against **loss** from **adverse weather conditions** like rainfall, temperature, wind, humidity etc.
 - ⊕ **PMFBY** and **RWBCIS** primarily differ in their **methodology** for **calculation of admissible claims** by farmers.
- **Coverage:** All farmers including sharecroppers and tenant farmers growing notified crops in the notified areas.
- **Crops Covered:** Food crops (Cereals, Millets and Pulses); Oilseeds; Annual Commercial / Annual Horticultural crops, etc.
- **Risks Covered:** Basic cover (risk of yield loss); add-on covers based on specific needs; Post harvest losses (maximum to 2 weeks after harvesting); localised calamities; etc.
- **Premium Paid by farmers:** **Kharif crops (2%); Rabi Crops (1.5%); Commercial Horticulture crops (5%).**
- **Exclusions:** Losses arising out of war and nuclear risks, and other preventable risks.

Key Efforts towards Technology Adoption under the Scheme

- **National Crop Insurance Portal** for better administration and coordination.
- **Yield Estimation System based on Technology (YES-TECH)** for direct estimation of yield at **Gram Panchayat (GP) level**
- **Weather Information Network Data System (WINDS)** for generation of long-term **hyper-local weather data** for Crop insurance.
 - ⊕ Implementation of **WINDS** to assist state governments will begin in 2024-25.

Ministry of Education releases Unified District Information System for Education Plus (UDISE+) 2023-24 Report on School Education

In UDISE+ 2023-24 for the first time, **at national level individual student wise data has been collected** from all recognized schools in country through UDISE+ since 2022-23.

- It is aligned with recommendations of **NEP 2020**.

Key findings of UDISE+ 2023-24

- **Student Enrolments:** **Overall dip in school enrolments** as well across country, falling from 25.18 crore in 2022-23 to **24.8 crore in 2023-24**.
 - ⊕ This represents a **drop of about 1.55 crore students** (nearly 6%) from 2018-19 to 2021-22.
- **Dropouts:** **Zero-dropout rate at Foundational level** (pre-primary to Class 2) is due to admission of students from Anganwadi, standalone private pre-primary school directly to Class I in recognized schools.
 - ⊕ **Maximum dropout rates** were at **Secondary level (Classes 9 to 12)**.
 - ⊕ **Bihar, Uttar Pradesh and Maharashtra** saw among highest drop in enrolments.
- **Retention rate:** Higher at elementary level.
- **Gross Enrollment Ratio (GER):** **Minor dip at all levels except at the secondary level**.
 - ⊕ GER compares **enrolment in a specific level of education to population of age group** that is age-appropriate for that level of education.
- **School infrastructure:** **Assam, Odisha, and Karnataka** face underutilised **infrastructure** due to **low student-to-school ratios**.

About UDISE+

- UDISE+ system of **online data collection from schools** was developed by **Department of School Education & Literacy** in the 2018-19 to overcome the issues related to erstwhile practice of manual data filling in paper format.
- UDISE+ collects information through an online Data Collection Form on parameters ranging from school, Infrastructure, teachers, enrolments, examination results etc.

Also in News



Tobacco Board

On its formation day, Tobacco Board highlights that earnings of Flue-Cured Virginia (FCV) tobacco farmers have more than doubled between 2019-20 and 2023-24.

- **FCV tobacco** is a **high-quality, aromatic tobacco variety** widely used in **production of cigarettes**.
- Currently, India is **2nd largest producer** of tobacco in world after China (4th in FCV).

About Tobacco Board (HQ: Andhra Pradesh)

- **Genesis:** Established on **1st January 1976** by an Act of Parliament 'Tobacco Board Act, 1975'.
- **Objective:** Promote development of tobacco industry, including regulation of production, distribution, and export of FCV tobacco.
- **Ministry:** **Department of Commerce, Ministry of Commerce and Industry.**



Titanium

Recently, an Indian firm became **India's first private company** to commission a **Vacuum Arc Remelting (VAR)** furnace for producing **aero-space-grade titanium alloy**.

- VAR is used to **purify numerous alloys** such as stainless steel, Nickel-based, and Titanium-based alloys under **vacuum conditions** to ensure **superior metallurgical structure and uniform alloy composition**.

About Titanium

- **Appearance:** Hard, shiny and strong metal.
 - ⊕ **Ilmenite (FeO.TiO₂)** and **rutile (TiO₂)** are two chief minerals of titanium.
- **Properties:** Lightweight, low density, corrosion resistance, high melting point, etc.
- **Uses:** **Medical Implants; Power plant condensers** (resistance to corrosion in seawater); **Aircrafts** (alloying agent with metals including aluminium), etc.



Non- Performing Assets (NPAs)

As per RBI's Financial Stability Report December 2024, **Gross NPA ratio** of India's banks **falls to a 12-year low of 2.6%**.

About NPAs

- It refers to a classification for **loans or advances** of a bank that are in **default or arrears**.
 - A loan is in arrears when **principal or an interest payment are late or missed and becomes an NPA** when interest and/ or instalment of principal remain **overdue for more than 90 days**.
- GNPAs** are the **sum of all loan assets** that are classified as **NPAs**.



Banana Cultivation

According to **Agricultural and Processed Food Products Export Development Authority (APEDA)**, India has achieved a tenfold increase in banana exports over the past decade and aims to reach \$1 billion in the next 5 years.

About Banana cultivation

- Climate:** Tropical crop grows well in a **temperature range of 15°C – 35°C** with **relative humidity of 75-85%**.
- Soil:** **Deep, rich loamy soil** with **pH between 6.5 – 7.5**
 - Should have good drainage, adequate fertility and moisture, should neither be too acidic or alkaline.
- Major varieties:** Dwarf Cavendish, Robusta, Monthan, Poovan, Nendran, etc.
- Major producers:** Andhra Pradesh, Maharashtra, Gujarat etc.



Neutrino

Scientists are deploying two **underwater telescopes** under **Cubic Kilo-metre Neutrino Telescope (KM3NeT)** to detect **high-energy neutrinos** (ghost particles).

- KM3NeT houses the next generation neutrino telescopes under **Mediterranean Sea**
 - Telescopes are similar to **IceCube Neutrino Observatory**, located in frozen ice of Antarctica.

About Neutrino

- Tiny particles, very **similar to electrons**, but **without any electric charge**.
- They are one of the **fundamental subatomic particles in the universe**, and quite **numerous**.
- Significance:** Studying high energy neutrinos help in **astrophysical investigations** like exploring Milky Way Galaxy, cosmic ray, dark matter, etc.

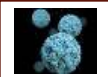


National Mission for Clean Ganga (NMCG)

Executive Committee of NMCG has undertaken initiatives like Chandauli Sewage Treatment Plant for rejuvenation and cleanliness of Ganga River.

About NMCG

- Registered as a society** in 2011 under **Societies Registration Act 1860**.
- Functions under **Ministry of Jal Shakti**.
- Acted as **implementation arm of National Ganga River Basin Authority (NGRBA)**.
 - NGRBA was constituted under EPA, 1986 and replaced by **National Ganga Council** (chaired by Prime Minister) in 2016.
- Aims to **ensure effective abatement of pollution, conservation and rejuvenation** of River Ganga by adopting river basin approach.
- Consists **two tier management structure** and comprises **Governing Council** and **Executive Committee**, both headed by Director General, NMCG.



Norovirus

US Centers for Disease Control and Prevention has reported significant surge in Norovirus cases.

About Norovirus

- It is a **highly contagious virus** that causes gastroenteritis, commonly known as **"stomach flu"**.
- Symptoms** include nausea, vomiting, diarrhea, etc.
- Noroviruses are **relatively resistant in environment** as they can **survive freezing as well as high temperatures** (up to 60°C).
- Transmitted primarily through **faecal-oral route, either by consumption of contaminated food or water**, or by spreading directly from person to person.
- There's **no specific medication** for norovirus.



National Investigation Agency (NIA)

NIA achieves 100% conviction rate in 2024 by successfully solving major terrorism and criminal cases.

About NIA

- Set up as a **Central Counter Terrorism Law Enforcement Agency** under **NIA Act, 2008** in the wake of the 26/11 Mumbai attacks.
- Headquarters:** New Delhi with 2 Zonal offices at Guwahati & Jammu.
- Mandate:** Investigate offences affecting **sovereignty, security & integrity of India, friendly relations with foreign States**, etc. specified in Schedule to NIA Act, 2008.

Places in News



Trinidad & Tobago (Capital: Port of Spain)

Recently, **Trinidad and Tobago** declared a **state of emergency** due to violence.

Political Features

- Location:** **Island country** of the south-eastern **West Indies** in the **Atlantic Ocean**.
 - It lies close to the **continent of South America**, northeast of Venezuela and northwest of Guyana.
 - Member of the **Caribbean Community (CARICOM)**

Geographical Features

- Mountain:** **Northern Range**, a continuation of the coastal ranges of the Andes Mountains in Venezuela.
- Highest Point:** Mount Aripo
- Lake:** **Pitch** in Trinidad (world's largest natural reservoir of asphalt)
- Major rivers:** Ortoire and Caroni



AHMEDABAD



BENGALURU



BHOPAL



CHANDIGARH



DELHI



GUWAHATI



HYDERABAD



JAIPUR



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LUCKNOW



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PUNE



RANCHI