

NEWS TODAY

World Bank released Report titled “The Impact of Climate Change on Education”

It highlights that climate change intensifies extreme weather, disrupting schooling and causing learning losses and dropouts.

Impact of Climate Change on Education

➤ **Education Remains Overlooked in Climate Policy Agenda:** In 2020, education accounted for less than 1.3% of climate assistance and mentioned in less than one in three Nationally Determined Contribution plans.

➤ **School Closures:** During 2005-2024, schools were closed in at least 75% of extreme weather events, impacting 5 million people or more.

⊕ Over 99 % of children across world are exposed to at least one major climate and environmental hazard, shock.

➤ **Rising temperature negatively impact learning outcomes:** Even an increase of 1°C in outdoor temperature on exam days can result in a substantial decline in test scores.

⊕ E.g. Students in hottest 10% of Brazilian municipalities, lost about 1% of learning per year due to increasing heat exposure.

➤ **Increasing food insecurity and economic fragility jeopardize school enrollment:** Up to 170 million people will be at risk of hunger by 2080 due to climate change, affecting student learning.

➤ **Disproportionately harm:** Climate-related events prevent at least 4 million girls in low- and lower-middle-income countries from completing their education.



Please scan the QR code to read the report.

Approach to adapt education systems for climate change

➤ **Education Management for Climate Resilience:** Invest in early warning systems. E.g. **InaRISK mobile app enhances disaster knowledge** for students and staff in **Indonesia**.

➤ **School Infrastructure for Climate Resilience:** Strengthening resilience of existing buildings. E.g. **Rwanda’s Project** equipping school sites with **Retaining walls** to mitigate flood- and rainstorm-related landslides.

⊕ Management of classroom temperatures. E.g. **Green Economy Strategy and Implementation Plan (Kenya)** promoting **bioclimatic design**, enhancing student comfort during high temperature.

➤ **Ensuring Learning Continuity in case of climate shocks:** Keep schools open (as much as possible), strengthen remote learning mechanisms.

⊕ E.g. **Back-to-school campaign (Ghana)** resulting in nearly 100% re-enrollment after COVID-19.

Moidams –Inscribed in UNESCO World Heritage List as India’s 43rd Entry

The announcement was made during the ongoing 46th session of the World Heritage Committee at New Delhi.

➤ India is hosting its first ever session since joining the **United Nations Educational, Scientific and Cultural Organization’s (UNESCO)** World Heritage Convention of 1972.

➤ After Kaziranga and Manas National Parks, it is Assam’s third World Heritage site and **first in the cultural category**.

➤ India stands at the **6th position globally** for the most number of World Heritage Properties.

Ahom ‘Moidams’

➤ **Situated in Assam’s Charaideo district**, they are the **burial grounds of rulers of Ahom king and Queen**, and are often compared to pyramids of Egypt.

⊕ In the 13th century, **Chau-lung Siu-ka-pha, the founder of Ahom kingdom**, established his first capital at Che-rai-doi or Charaideo (at the foothill of Patkai hills).

Architectural features:

➤ Exterior of Moidams is **hemispherical and their sizes vary depending upon the power and status** of the person buried.

➤ **Moidam consists of three major features:**

⊕ **A Vaulted Chamber** with a centrally raised platform where the body was laid,

⊕ **A hemispherical earthen mound** covering the chamber with a brick structure (Chaw-chali), and

⊕ **Octagonal boundary wall** around mound’s base having an arched gateway on its west.

UNESCO World Heritage sites (WHS)

➤ WHS are places of **outstanding cultural or natural importance** that are considered to have universal value to humanity.

➤ They are designated by UNESCO under the **World Heritage Convention (1972)**.

➤ To be included on the World Heritage List, sites must be of **outstanding universal value and meet at least one out of ten selection criteria**.

RBI issued Prompt Corrective Action (PCA) framework for Primary Urban Co-operative Banks (UCBs)

Framework will replace the existing **Supervisory Action Framework (SAF)**, and will be effective from April 1, 2025.

- The PCA framework has been **harmonized with similar frameworks** applicable to **scheduled commercial banks and non-banking financial companies**.

Key features of the framework

- **Objective:** to address the financial health of UCBs with greater precision and flexibility.
- **Application:** to all UCBs in tier 2, tier 3, and tier 4 categories, with the exception of those under All Inclusive Directions (AID).
- **Capital, Asset Quality and Profitability** of UCBs will be the key areas for monitoring.
 - ⊖ A financially unsound and ill-managed UCB can be brought under PCA if it breaches the risk thresholds.
- **The exit from PCA and withdrawal of Restrictions:** if no breaches in risk thresholds in any parameters are observed as per four successive quarterly financial statements.

Challenges of UCBs

- **High gross non-performing assets (GNPA)** and dual control.
- **Lack of professional management** and **acute market competition** with Small Finance Banks (SFBs), FinTechs, etc
- **Concentrated in few states** (mostly in Andhra Pradesh, Gujarat, Karnataka, Maharashtra and Tamil Nadu).

About Urban Co-operative Banks

- **Definition:** UCBs, though not formally defined, refers to **Primary Cooperative Banks** located in urban and semi-urban areas.
- **Duality of Control:** Banking related functions (viz. licensing, area of operations, etc.) **governed by RBI** and registration, management, audit and liquidation, etc. **governed by State Governments**.
- **RBI classifies UCBs as:**
 - ⊖ Tier-1 (deposits up to ₹100 crore)
 - ⊖ Tier-2 (more than ₹100 crore and up to ₹1,000 crore)
 - ⊖ Tier-3 (deposits more than ₹1,000 crore and up to ₹10,000 crore)
 - ⊖ Tier-4 (above ₹10,000 crore)

628 tigers died in India between 2019- 2023: National Tiger Conservation Authority (NTCA)

NTCA data reveals that **over half (53.2%)** of tiger deaths occurred within **Tiger Reserves (TRs)**, while nearly **one-third (35.22%)** happened **outside boundary of TRs** during **2012-2022**.

- Number of **tiger deaths in 2023 is highest** (178) since 2012.
- During 2012-2022, **Madhya Pradesh** (Bandhavgarh TR) reported **highest number of Tiger death**.

Indian Tiger (Panthera tigris) or Royal Bengal Tiger

- It is **flagship species of India** and has been declared as **National Animal of India**.
- **Population:** Average number is 3,682 (All India Tiger Estimation -2022).
- **Distribution:** Found in throughout **India (75% of world's wild tiger population), Nepal, Bhutan & Bangladesh**.
 - ⊖ **Madhya Pradesh has maximum number of tigers** followed by Karnataka and Uttarakhand.
- **India's Habitat:** Shivalik-Gangetic plains, Central India and Eastern Ghats, Western Ghats, North Eastern Hills & Brahmaputra Flood Plains and Sundarbans.
- **Characteristics:** **Solitary, mostly nocturnal and territorial animal**, and territory of an adult male may encompass territories of two to seven females.
 - ⊖ **Tiger stripes are individually as unique** as human fingerprints.
- **Threats:** Habitat and loss of prey species, hunting, poaching, and illegal trade, Conflict with humans etc.
- **Conservation status**
 - ⊖ **Wildlife Protection Act (WPA), 1972:** Schedule I.
 - ⊖ **IUCN Red List:** Endangered.
 - ⊖ **CITES:** Appendix I.

Conservation Measures

India

- **Project Tiger (1973):** Centrally Sponsored Scheme for in-situ conservation of tigers in TRs.
- **NTCA:** Statutory body constituted **under WPA, 1972, as amended in 2006 to administer Project Tiger**, monitors tiger population.
- **M-STrIPES:** Digital monitoring system for more effective patrolling and data collection.

Global

- **Global Tiger Initiative (2008):** World Bank's initiative to support tiger range countries in conservation efforts.
- **Global Tiger Forum:** International intergovernmental body set up for conservation of tigers in wild in range countries.
- **Other:** World Wildlife Fund's Tigers Alive Initiative, International Tiger Day (July 29th) etc.

25th Anniversary of Kargil Vijay Diwas is celebrated

Kargil Vijay Diwas observed annually on **26th July** to pay tribute to the bravery of Indian soldiers who sacrificed their lives for country during Kargil War, 1999.

- It also commemorates the **success of Operation Vijay in 1999**.

About Kargil War

- It occurred between **India and Pakistan** in **Kargil district** and along **Line of Control (LOC)** in **1999** when Pakistan forces occupied several points on Indian side of LoC in Mashkoh valley, Dras, Kaksar, Tiger Hill areas.
- It commenced shortly after the signing of **Lahore declaration in 1999**.
 - It was a **comprehensive framework** to maintain peace and stability aimed at addressing longstanding issues between India and Pakistan.
- Kargil War Memorial (Dras War Memorial)** and **National War Memorial, New Delhi** was built to pay tribute to soldiers who sacrificed their lives in Kargil war etc.

Military reforms after Kargil War

- On recommendations of **Kargil Review Committee**
 - Creation of Defence Intelligence Agency** in 2002.
 - Created National Technical Research Organisation** as a dedicated technical intelligence agency.
 - Appointment of First Chief of Defense Staff in 2019** to provide single-point military advice to government.
- Created **first tri-service command** i.e. Andaman and Nicobar Command.



First ever 'Cultural Property Agreement' signed by the India and United States of America

It was signed on the sidelines of the **46th World Heritage Committee, New Delhi**.

About the Agreement

- Aim:** to prevent and curb the illicit trafficking of antiquities from India to the USA.
- CPA restricts the **importation into the United States of certain archaeological material** and ethnological material of Indian origin.
- It shall be helpful in **quick seizure of Indian antiquities** at US Customs and their repatriation back to India.
- Significance:** cultural diplomacy, promotes tourism, education enrichment, etc.

Efforts to prevent smuggling of antiquities

At Global level

- Article 9 of the **1970 UNESCO Convention** on the Means of Prohibiting and Preventing the illicit Import, Export and Transfer of Ownership of Cultural Property.
- The Kashi Culture Pathway**, the Outcome Document of the G20 Culture Working Group endorsed an effective global coalition to bolster the fight against illicit trafficking.

At National level

- Section 3 of the Antiquities and Art Treasure Act, 1972** prevents export of antiquities outside India.
- If an antiquity is traced, the Archaeological Survey of India (ASI)** is responsible for coordination with the other country and recovery of antiquities.
 - ASI has retrieved 357 antiquities from foreign countries from the year 1976.

Also in News



Growth India Telescope

GROWTH-India telescope in Ladakh captured images of 116-metre, building-sized asteroid during its closest approach to Earth.

About Growth India telescope

- India's **first fully robotic optical research telescope**, located at Indian Astronomical Observatory site at **Hanle, Ladakh**.
- Set up by Indian Institute of Astrophysics (Bengaluru) and IIT Bombay with **funding from Indo-US Science and Technology Forum** and **Science and Engineering Research Board, India**.
- Part of international network called **Global Relay of Observatories Watching Transients Happen (GROWTH)** whose aim is to study celestial events and collect data regarding them.
- Studies electromagnetic counterparts to gravitational wave sources**, young supernovae, and near earth asteroids etc.



Model Skill Loan Scheme

Government of India launched the revised Model Skill Loan Scheme.

- It is revised version of **Credit Guarantee Fund Scheme for Skill Development (CCFSSD), 2015**.

About Model Skill Loan Scheme

- Ministry:** Ministry of Skill Development and Entrepreneurship
- Aim:** **Providing easy access to advanced-level skill courses**, which potentially **pose a significant financial barrier for many deserving students** and candidates to gain futuristic and in-demand industry skills.
- Loan amount limit has been increased to **7.5 lakh rupees** from 1.5 lakh rupees earlier.
- Now, **NBFCs, Micro Finance Institutions, and Small Finance Banks** will be eligible to extend loans to students.

Bay of Bengal Initiative for Multi-Sectoral Technical and Economic Cooperation (BIMSTEC)

India Calls For Cooperation in BIMSTEC On Counter-Terrorism And Combating Drug Trafficking Among Others.

About BIMSTEC

- It is a **regional organization** that was established in 1997 with the signing of the **Bangkok Declaration**.
- Comprises seven Member States:** Bangladesh, India, Myanmar, Sri Lanka, Thailand, Nepal, Bhutan.
- Secretariat:** Dhaka, Bangladesh.

Non-Tariff Measures (NTMs)

India is 2nd largest user of NTMs in 2023 as per WTO's 'World Tariff Profiles' Report, 2024.

About Non-Tariff Measures (NTMs)

- NTMs are defined as **policy measures, other than ordinary customs tariffs**, that can be potentially detrimental to international trade in goods, changing quantities traded, prices, or both.
- Examples-** Quotas or price controls, Sanitary and Phytosanitary measures, Technical Barriers to Trade, etc.
- Though many NTMs aim primarily at protecting public health or the environment, they also **affect trade through information, compliance, and procedural costs**.

Liquidity Coverage Ratio (LCR)

RBI's draft norms proposal on LCR may impact the Bank's earnings by 4-11 %.

About LCR

- LCR requires banks to **maintain a buffer of easily liquefiable assets** to cover potential withdrawal demands over 30 days.
 - It helps the bank stay afloat during a financial crisis.
- Formula to calculate LCR**
 - $LCR = \frac{\text{High Quality Liquid Assets}}{\text{Total net cash outflows over next 30 calendar days}}$
 - Every asset that can be easily and instantly converted into cash at minimum or no cost of value is a High-Quality Liquid Asset.
- LCR in banking resulted from **Basel III agreement**.

adpc Asian Disaster Preparedness Centre (ADPC)

India has taken over the Chair of ADPC from **People Republic of China for the year 2024-25**.

About ADPC

- Autonomous International Organization for **cooperation in and implementation of disaster risk reduction and building climate resilience** in Asia and the Pacific region.
- India and eight neighbouring countries** are the founding members of ADPC.
- It was **established in 1986** as a regional disaster preparedness center (DMC) in **Bangkok, Thailand**.

Tell Umm Amer

Saint Hilarion Monastery/Tell Umm Amer in Palestine is inscribed on **UNESCO's List of World Heritage in Danger**.

About Tell Umm Amer

- Founded by **Saint Hilarion**, it is **one of the earliest monastic sites** in Middle East, dating back to **4th century**.
- It was the **first monastic community in Holy Land**, laying the groundwork for spread of monastic practices in the region.
- Monastery occupied a strategic position at crossroads of **major trade and communication routes between Asia and Africa**.

Olympics

The 33rd edition of the Olympics started in Paris.

- The Paris 2024 Games will see **32 different sports being played**.
- Breakdancing (Breaking), surfing, skateboarding, sport climbing** are added in this olympics.

About Olympics

- The first-ever Olympics were held in **Athens, Greece in 1896**. Since then, the Olympic Games are held every four years.
- The five Olympic rings symbolise the **'five parts of the world'** in which the Olympic movement prevails.
- The **Olympic motto** is **'Citius-Altius-Fortius'**. The three Latin words translate to **'Faster-Higher-Stronger'** in English.

Place in news **Latvia (Capital:Riga)**

India has operationalized the new resident Mission in Latvia

Political features

- It is a member of the European Union (EU) and NATO.
- Located** in northeastern Europe.
- Land Boundaries:** Estonia(North), Russia(East), Belarus(southeast), and Lithuania (South)
- Maritime boundaries:** Baltic Sea and the Gulf of Riga.

Geographical Features

- Highest point:** Gaiziņkalns hills
- Major rivers:** Daugava,Venta.
- Climate:** Humid

