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1. **Terrorism is a joint threat: PM**

Why in news?

In a visit spanning barely five hours, Prime Minister Narendra Modi held discussions with Sri Lanka's top leadership both in the government and the Opposition in a string of short meetings here.

Immensely fruitful:

- The focus at most of the interactions, sources said, was cooperation in economic initiatives and countering terrorism.
- Even as he wound up his 'solidarity visit', Mr. Modi tweeted that he had a "short but immensely fruitful" visit to the island.
- Mr. Modi, who was here on President Maithripala Sirisena's invitation, is the first foreign head of state to visit the island, after the Easter terror attacks that killed over 250 people.
- The Indian Prime Minister visited St. Anthony's Church here and paid respects to those who died in the April 21 bombings.
- Since both Sri Lanka and India have been victims of terrorism, both leaders condemned terrorism in all its forms and manifestations and decided to step up cooperation in this critical area," a statement from Mr. Sirisena's media division said.
- On his meeting with Mr. Sirisena, Mr. Modi said it was their second meeting in 10 days.
- President Sirisena and I agreed that terrorism is a joint threat that needs collective and focussed action. Reiterated India's commitment to partner with Sri Lanka for a shared, secure and prosperous future," he said in a tweet.

Tamil question:

- Mr. Modi met a delegation of the Tamil National Alliance (TNA), led by senior politician R. Sampanthan, representing the war-affected Tamil minority from the island's north and east.
- According to sources, the Tamil leadership emphasised that India urge the Sri Lankan government to frame a new Constitution, as had been promised by Mr.

Sirisena and Mr. Wickremesinghe, when their coalition came to power in 2015.

- India has historically been one of the arbiters for a political solution to Sri Lanka's Tamil question.
- According to TNA spokesman M.A. Sumanthiran who attended the meeting, Mr. Modi assured the Tamil leaders that "India was conscious" of their demand. Further, he told them that he looked forward to meeting them soon in New Delhi, for a discussion on India's possible role in nudging the Sri Lankan leadership towards a new Constitution.

2. **Draft NEP proposes formal education from age of three:**

Why in news?

All Indian children could soon enter the formal education system at the age of three, with the draft National Education Policy projecting an expansion of the Right To Education Act to cover the three years of preschool before Class 1.

Change in system:

- The draft policy also wants **early childhood education** to be overseen and regulated by the Ministry of Human Resource Development (HRD) as part of the school system, rather than the private pre-schools and anganwadis that currently cater to the 3-to-6 years age group.
- This could result in an upheaval in the **anganwadi system which has been overseen by the Ministry of Women and Child Development (WCD)** for more than four decades.

Roadmap for the transition:



- An inter-ministerial task force will work out a roadmap for the transition by the end of 2019, says the draft policy.
- The HRD Ministry is in the early stages of assessing the implications of such a move.
- Additional costs will come in the form of teacher recruitment and training, infrastructure and learning materials, as well as nutritional aspects (including the proposal to provide breakfast to young children), said Ministry officials.
- The Ministry does not yet have accurate data on what percentage of children are neither in pre-schools nor the anganwadi system.
- Given that the WCD Ministry has been in charge of this for over 40 years, it's not clear if they would be willing to give it up, said one official.
- The draft Policy praises the **contribution of anganwadis to improving health and nutrition**, but notes that their record in education is not so strong.

Issues:

- Anganwadis are currently quite deficient in supplies and infrastructure for education; as a result, they tend to contain more children in the 2-4-year age range and fewer in the educationally critical 4-6-year age range; they also have few teachers trained in or specially dedicated to early childhood education,” says the draft Policy.
- The draft Policy suggests a new **integrated curricular framework for 3 to 8-year olds** with a flexible system based on play, activity and discovery, and beginning exposure to three languages from age 3 onwards.
- This framework would be implemented by training and strengthening anganwadi capabilities and linking them to a local primary school, co-locating anganwadis and pre-schools with primary schools, or building stand-alone pre-schools also linked to a local primary school.
- It adds that private pre-schools often consist of formal teaching and rote memorisation with limited play-based learning.
- A 2017 study by the Ambedkar University showed that “a significant proportion of children in India who completed pre-primary education, public or private, did not have the needed school readiness competencies when they joined primary school, says the draft Policy.

3. **All States can constitute Foreigners Tribunals:**

Why in news?

With Assam’s National Register of Citizens as the backdrop, the Ministry of Home Affairs (MHA) has laid out specific guidelines to detect, detain and deport foreign nationals staying illegally across the country.

Centre’s domain:

- The Ministry of Home Affairs has amended **the Foreigners (Tribunals) Order, 1964**, and has empowered district magistrates in all States and Union Territories to set up tribunals to decide whether a person staying illegally in India is a foreigner or not.
- Earlier, such powers to constitute tribunals vested with the Centre only.
- The tribunals are quasi-judicial bodies, unique to Assam, to determine if a person staying illegally is a “foreigner” or not.
- In other parts, once a ‘foreigner’ has been apprehended by the police for staying illegally, he or she is produced before the local court under **the Passport Act, 1920**, or **the Foreigners Act, 1946**, with the punishment ranging from imprisonment of three months to eight years.
- Once the accused have completed the sentence, the court orders their deportation, and they are moved to detention centres till the country of origin accepts them.
- The 1964 order on Constitution of Tribunals said: “The Central Government may by order, refer the question as to whether a person is not a foreigner within

meaning of the Foreigners Act, 1946 (31 of 1946) to a Tribunal to be constituted for the purpose, for its opinion.”

- The amended order issued last week says – for words Central Government may,’ the words ‘the Central Government or the State Government or the Union Territory administration or the District Collector or the District Magistrate may’ shall be substituted.

Recent Order:

- Recently, the MHA sanctioned around 1,000 Tribunals to be set up in Assam in the wake of publication of the final NRC by July 31.
- As per directions of the Supreme Court, the Registrar General of India (RGI) published the final draft list of NRC on July 30 last year to segregate Indian citizens living in Assam from those who had illegally entered the State from Bangladesh after March 25, 1971.
- Nearly 40 lakh people were excluded from Assam’s final draft published last year.
- The NRC is a fallout of the Assam Accord, 1985. As many as 36 lakhs of those excluded have filed claims against the exclusion, while four lakh residents haven’t applied.
- The amended Foreigners (Tribunal) Order, 2019 also empowers individuals to approach the Tribunals.
- Earlier only the State administration could move the Tribunal against a suspect, but with the final NRC about to be published and to give adequate opportunity to those not included, this has been done.
- If a person doesn’t find his or her name in the final list, they could move the Tribunal, explained a senior government official.
- Last month, the MHA convened a meeting with representatives of all States regarding procedures to be followed for the detection, detention and deportation of foreign nationals staying illegally in India and for deportation of arrested foreigners.
- The amended order also allows District Magistrates to refer individuals who haven’t filed claims against their exclusion from NRC to the Tribunals to decide if they are foreigners or not.
- Opportunity will also be given to those who haven’t filed claims by referring their cases to the Tribunals. Fresh summons will be issued to them to prove their citizenship,” said the official. There are around 4 lakh residents who haven’t filed claims against their exclusion from the final draft of the NRC.

4. India protests as Canadian city revokes nod to hoist Tricolour:

Why in news?

India lodged a very strong protest after a Mayor in Canada denied permission to hoist the national flag at an Indo-Canadian community event.

Strong Protest:

- The incident took place in Oakville, Greater Toronto, where the Indian Consul-General Dinesh Bhatia was to hoist the Indian tricolour to mark the founding of the Oakville Indo-Canadian Association at the Town Hall.
- A source said that India took up the issue and protested “very strongly” with Mayor Rob Burton who denied permission at the last moment. It is learnt that Mr. Bhatia met the Mayor.
- Though India has raised the issue at appropriate levels, the source said, the incident basically indicates that the Mayor was misled by some local elements.
- Hoisting of the Indian flag was part of the programme and guests were accordingly informed. However, the mayoral decision left the gathering disappointed.
- The decision was reportedly taken after a few local Sikh activists objected to the event as it was being organised around the time of the 35th anniversary of Operation Bluestar.
- Oakville is part of Greater Toronto and is home to many Indian immigrants.

5. India and Myanmar to hold high-level meeting:

Why in news?

India and Myanmar will hold a high-level meeting in Imphal to bring the two countries closer. A nine-member team of Myanmar, led by Aung Moe Nyo, Chief Minister of the Magway region government, arrived at Moreh, Manipur's border town.

Towards strengthening relations:

- Ram Madhav, BJP general secretary in charge of party affairs in the Northeast, flew to Moreh despite inclement weather and welcomed the team members at the international bridge.
- Later, Mr. Madhav accorded them a warm welcome at the hotel where the delegates stay. The Myanmarese Ambassador to India, Moe Kyaw Aung, is in the team.
- They will hold bilateral talks with top-ranking officials of India during the meeting in Imphal.
- As a part of its “Act East” policy, India and Myanmar have shared a cordial relationship. India has been extending development assistance to Myanmar over these years.
- The Myanmarese Army has been over-running some military and administrative camps of Northeast militant groups taking shelter in Myanmar.
- Assam Rifles personnel have also been destroying the camps of some militant groups in some hill districts of Manipur.
- The previous Home Minister, Rajnath Singh, had claimed that insurgency in the Northeast was petering out.

- Mr. Madhav underlined the need to revamp the transport system in and around Imphal. Security measures in Manipur have been beefed up to ensure there is no untoward incident during the stay of the Myanmar Chief Minister.

6. **Sukhois to be tipped with BrahMos ahead of deadline:**

Why in news?

Weeks after the Balakot air strikes, the government decided to fast-track arming over 40 Sukhoi fighter jets with the BrahMos supersonic cruise missile, a closely guarded strategic project aimed at bolstering the combat capability of the Indian Air Force, official sources said.

Strengthening Air Force:

- They said Hindustan Aeronautics Ltd. and BrahMos Aerospace Ltd. were told to complete the work much before the December 2020 deadline.
- In 2016, the government decided to fit the air-launched variant of BrahMos in over 40 Sukhoi fighter jets. The work started by 2017-end, but it has been progressing slowly, the sources said.
- A review on ways to strengthen the Air Force against the backdrop of the Balakot air strikes and Pakistani retaliation concluded that the early integration of BrahMos with the Sukhois should be a priority, they said.
- It was felt that the planned induction of Rafale aircraft equipped with the Meteor beyond-visual-range air-to-air missile, procurement of **the S-400 air defence missile system** and integration of BrahMos with the Sukhois will provide India a significant advantage over the Pakistani Air Force.
- One view in the IAF is that had it possessed high levels of “**technological asymmetry**”, Pakistan could have been dealt a heavy blow during its aerial raid on February 27.
- The government is undertaking several measures to strengthen the Air Force’s combat prowess, the sources said, adding that the HAL had been specifically told to put additional manpower and resources to fast-track the BrahMos project.
- Once the weapon is integrated with the combat fleet, the IAF’s capability to strike from large stand-off ranges on any target in sea or land is expected to go up manifold.
- The missile, coupled with the superlative performance of the Sukhoi aircraft, will give the IAF a strategic reach and allow it to dominate the ocean and land battlefields, says an IAF assessment.

7. **Two lakh Indians to perform Haj:**

Why in news?

Union Minister of Minority Affairs Mukhtar Abbas Naqvi claimed that the quota for Indians to perform Haj has increased from 1,32,000 pilgrims to two lakh pilgrims in the last five years, the highest number since Independence.

Easing the Pilgrimage:

- Mr. Naqvi was addressing a press conference at the Haj House where he launched an online portal and a mobile App (HPFS) for the better organisation and experience of all Indian pilgrims.
- The Union Minister credited the increase in Haj pilgrims over the last five years to Prime Minister Narendra Modi and said this could be brought about by communicating with the Crown Prince of Saudi Arabia.
- The number of Indian Haj Pilgrims is more than that of Pakistan and the quota is most likely to increase, he said.

8. Move ED under Home Ministry, MP urges Modi:

Why in news?

BJP MP from Jharkhand, Nishikant Dubey, has written to Prime Minister Narendra Modi asking that the Enforcement Directorate (ED), which investigates crimes related to money laundering, be shifted from its current parent **Finance Ministry to the Ministry of Home Affairs**.

Present system:

- Mr Dubey said most of the cases registered under **Foreign Exchange Management Act (FEMA)** are for offences under the Indian Penal Code (IPC) or Unlawful Activities (Prevention) Act or the Arms Act and others.
- Under the present system, the ED cannot independently register a case under the Prevention of Money Laundering Act (PMLA) and it has to mandatorily take cognizance of a case registered under other laws like the IPC, NDPS or the Passport Act among others.

Need for change:

- The ED predominantly consists of officers from the Finance Ministry who do not have adequate expertise or training in matters pertaining to the IPC or other such laws," Mr. Dubey said, adding that knowledge of such laws is an essential prerequisite to deal with PMLA matters.
- Given that majority of the scheduled offences are in the domain of the Ministry of Home Affairs, it is a natural corollary that the PMLA must be moved to the ministry and also the ED, he said.
- The MP said shifting the ED to the Home Ministry made more sense also because it is being headed by Amit Shah "who is decisive, pro-active and unbiased".

9. **U.S. is shooting itself in the foot on GSP:**

Why in news?

After targeting China and Mexico, President Trump has declared a trade war on India. Unsurprisingly, the U.S. decided to terminate India's designation as a 'beneficiary developing country' under **the Generalised System of Preferences (GSP)** effective June 5, 2019.

The GSP:

- Under this system, the U.S. allows **preferential duty-free entry for thousands of products from about 120-plus designated beneficiary countries**, of which India is one.
- Thus, products from these countries enter the U.S. duty-free, provided the beneficiary developing countries meet the eligibility criteria.
- The U.S. Trade Representative's (USTR) office-established eligibility criteria includes affording worker rights, prohibiting child labour, ensuring occupational safety, etc.
- In reality, the Coalition of GSP, which is a think-tank, estimates that the GSP programme ultimately benefits U.S. small businesses which import lower cost raw materials, which, in turn, lowers the cost of consumer products in the U.S.
- Under the programme, India, as a developing country, enjoyed special trade benefits which allowed **duty-free entry of Indian goods worth \$5.6 billion into the U.S.**
- The GSP preferential trade term forms a part of the trade obligation of the U.S., and is designed to positively impact the "development, financial and trade needs of developing countries."
- Internationally, the legal basis for the GSP programme is found in the **Enabling Clause (EC)**, which is a platform established under the international trade regime of the World Trade Organization (WTO) for developed countries to offer preferential trade treatment on a non-reciprocal basis to products originating in developing countries.

Seeds for discord:

- The seeds for this discord were sown way back when the Trump administration introduced **steel and aluminum tariffs** under Section 232 of the Trade Expansion Act of 1962, citing national security reasons.
- This subjected imported steel to a tariff, the burden of which would be borne by steel producers outside of the U.S., who stood to either lose a share of the market or a percentage of profits.
- India was one of the countries affected by the U.S. steel and aluminum tariffs.
- India retaliated immediately and announced tariffs on U.S. importations into

India worth about \$240 million although these are yet to take effect.

- With a move to teach India a lesson, the U.S. had been threatening to withdraw India's benefits from the GSP system.

Enabling clause:

- The reason for the non-reciprocal arrangement was that the Enabling Clause means to **provide differential and more favourable treatment** with a view to incentivising developing countries and promote their fuller participation in global trade.
- Nationally, the U.S. trade obligations have been codified as part of the **Trade Act of 1974** under which the GSP system has been established.

Violation of trade norms:

- The Trump administration's withdrawal of India's GSP benefits is a violation of the trade terms. That is, in a dispute that involved EC Tariffs, the WTO's Appellate Body (AB) considered special tariff preferences that EC extended to 12 of its trading partners to the exclusion of some others.
- At that time, India challenged the EC's preferential trade programme.
- The AB opined that GSP programmes can award different benefits to different developing countries on the condition that any such differential treatment should positively lead to the developmental and trade needs of developing countries, and it should be available to all similarly-situated countries.
- Unfortunately, the withdrawal is not based on any criterion that is to be applied to other nations. Nor does this move by the U.S. benefit India.
- Indeed, it is intended as a sanction towards India and Turkey, thus making the U.S. move a positive violation of the WTO norms.

Impact on US:

- In reality, withdrawing India from the list of GSP beneficiaries will also hurt the U.S.
- First, a trade war with India will reportedly cost American businesses over \$300 million in additional tariffs, as per the Coalition for GSP's executive director Dan Anthony.
- Second, America's belligerent stance has not gone well with most trading partners.
- Operationally, in order to determine whether trade terms of other countries are fair, America uses the opinions of its industries and corporations.
- That is, when the U.S. Trade Representative (USTR) asserts that India or China's trade terms in, say seed imports, is not to America's benefit, it is not an impartial determination. USTR's judgments are based on its seed companies' submissions.
- The problem is that these companies typically consider only what is good for their shareholders and not the local realities or issues of the importing country.
- Thus, arguably, America puts itself in a position wherein its trade posture is an echo of the industry's position rather than as taking a reasoned articulated

stance.

- Third, India may well decide to take this as a dispute to the WTO. The central question for the WTO will be whether the U.S. can suspend GSP benefits to two countries, India and Turkey as a sanction for not allowing “**equitable and reasonable access to its markets.**”

Trade imbalances:

- Under such circumstances, India is likely to find support from other similarly situated developing countries. There may be support to challenge this and other unilateral U.S. actions that have come to personify the imbalances of global trade.
- The world trading system is not based on the leadership of any one country. It is a mechanism to work with trade partners.
- The U.S. action, unfortunately, seeks leadership among its trading partners and that hurts America first and its allies next.

10. ISRO gears up for Chandrayaan-2 mission:

Why in news?

Chandrayaan-2, the **country's first moon lander and rover mission**, is a month away from launch.

A Complex journey:

- The Indian Space Research Organisation has marked mid-July for the take-off and kept the launch window open from July 9 to 16.
- After putting the spacecraft through manoeuvres at the earth end, a journey of over a month and a few more orbital manoeuvres as it approaches the moon, ISRO has set September 6 as the date to soft-land its landing craft at the **lunar south pole - a region where no agency has got to so far.**
- ISRO recently listed at least six complexities of soft landing a mission on the Moon something that pioneers Russia and the U.S. could not achieve easily back in the mid-1960s. Soft landing, it says, is the most challenging part of the mission.
- The lander is named Vikram (meaning valour, after the father of the Indian space programme, Vikram Sarabhai).

Payload:



- It will release a small robotic rover, named Pragyan (wisdom), to move around, feel and understand the lunar surface.
- Vikram must gently descend on a harsh rugged lunar surface, without getting damaged. It must also avoid landing in a shadowy patch. It needs sunlight for generating its power.

- Meanwhile, the **mother ship** or the orbiter that carries Vikram and Pragyan will go around the moon at a distance of about 100 km, taking pictures and gathering surface information and sending them back to earth.
- The moon's constantly sunny side gets light for 14 Earth days or one lunar day. The lander and the rover are expected to work for just that duration.
- The mission carries 14 payloads or instruments to observe and gauge the lunar scene both from a distance and on its surface.
- One of them is a tiny **NASA reflectometer** to mark the spot for future missions and assess the distance from the earth.

Heavyweight launch:

- Weighing about 3,500 kg, Chandrayaan-2 will be launched on the heavy-lift **GSLV-Mk III rocket**.
- The mission has missed many dates and its lander elements have been revamped as recently as in 2018.
- The tests related to the lander were conducted at the **Challakere multi-agency campus** where ISRO, DRDO, BARC and the IISc facilities are located.

11. Adidas aims at eliminating the use of virgin plastics:

Why in news?

Global sportswear giant Adidas aims at eliminating the use of virgin plastics in its products by 2024 with a little help from a Maharashtra-based firm the only one of its kind in the country to produce yarn out of discarded PET bottles.

Unique Technology:

- At its first factory set up in Nashik five years ago, Polygenta Technology Limited deploys an unique technology to break down used PET (short for **Polyethylene Terephthalate**) bottles and convert them into polyester filament yarn.
- The firm, with a capacity to convert 30 tonnes of PET bottles into yarn a day, plans to scale up capacity to around 100 tonnes a day in the next two years to meet demand from the likes of Adidas one of its first clients.

Gobbling bottles:

- This would mean Polygenta would be converting around 8 to 10 million bottles a day in a couple of years from now.
- The yarn produced by Polygenta, currently sent to Adidas' manufacturing centres to be converted into sportswear, may also be tapped to potentially upcycle clothes made from polyester yarn, said the firm's chief marketing officer Makarand Kulkarni.

Plastic Menace:



- According to the United Nations, around **300 million tonnes of plastic** are produced every year roughly the weight of the entire human population.
- Of this, eight million tonnes of plastic waste ends up in the oceans; PET bottles are the main contributors to plastic waste globally and in India.
- Mr. Kulkarni said the firm's technology allows for breaking down used PET bottles to the base product - an ester, which is then used to manufacture yarn.
- Since the time we started, we have recycled over two billion bottles. At present, we recycle roughly two million bottles a day he said.
- Mr. Kulkarni said the **PET material collection rate in India is nearly 80%** among the best in the world but a good portion of these bottles are downcycled, eliminating the possibility of further recycling.
- **Downcycling is reuse of waste** in a manner that the recycled product is of lower value than the original material.
- Through our process, we produce high quality polyester filament yarn, which is on par with yarn made through the conventional process. Moreover, there is huge energy savings through this process, making it more sustainable, he said.

Energy efficient:

- The upcycling process consumes 86% less water and 75% less energy than conventional manufacturing, but costs approximately 10% more, Polygenta claims.
- A key area where costs can be reduced is curbing the level of contamination in PET bottles. If PET bottles are disposed and collected properly, one can expect savings to the tune of Rs. 5 per kg," Mr. Kulkarni said, citing an example of Japan where individuals dispose PET bottles after removing the caps and the labels.

12. SIAM, CII call for practical road map for electric vehicles:

Why in news?

The government's policy to switch to electric vehicles should be driven by practicality, rather than unrealistic expectations which may disrupt the automotive industry that is already reeling under stress, Society of Indian Automobile Manufacturers said.

Pragmatic Policy:

- Another industry body, the Confederation of Indian Industry (CII), came out in support of the auto sector, stating that there is a need for wider consultations with stakeholders before the target and the time line for electric vehicles are set.
- Terming the auto industry "perhaps the only real success story of India's manufacturing", SIAM President Rajan Wadhera said it was imperative that this success story was not affected by "undue haste" in banning mature automotive technologies in the next 5-6 years, while hoping that EV technologies would fully replace the demand within such a short period.

- The reactions come amid reports that the **government plans to ban sale of internal combustion engine (ICE) three-wheelers by 2023 as well as of less than 150 cc two-wheelers by 2025.**
- Such unrealistic expectations and policies would not only adversely affect the world no 1 two/three-wheeler industry, but may not help in making EVs acceptable to the customer and the market, he added.
- The government's EV ambition needs to be tempered with a practical approach and what is possible without needlessly disrupting the automotive industry," Mr. Wadhera said.

Multiple challenges:

- SIAM pointed out that the automotive industry is currently facing multiple challenges, including leapfrogging to BS VI emission norms and complying with new safety norms in the shortest time-frame ever attempted in the world. This is engaging the attention of the industry and is involving investments of the order of Rs. 70,000-80,000 crore.

13. Aviation sector faces heat over warming:

Why in news?

Under pressure from frequent flyers alarmed over climate change, the airline industry says it is "hellbent" on reducing emissions but the technology needed to drastically reduce its carbon footprint is still out of reach.

Flight Shame:

- In recent months, climate activists have stepped up efforts to convince travellers to boycott air travel, with Swedish schoolgirl and campaigner Greta Thunberg spearheading the trains-over-planes movement and making "flygskam", or flight shame, a buzzword in the Scandinavian country.
- The industry has been under fire over its carbon emissions, which at **285 g of CO2 emitted per km** travelled by a passenger far exceed all other modes of transport.
- Road transportation follows at 158 and rail travel is at 14, according to European Environment Agency figures.
- The industry was "hellbent" on lowering emissions but the sector is also accused of underestimating its environmental impact, with the IATA chief lobbying heavily against a "**green tax**" on aviation backed by several countries including the Netherlands.
- The International Civil Aviation Organization estimates that **air transport is responsible for 2% of global CO2 emissions** roughly equivalent to the overall emissions of Germany, according to consulting firm Sia Partners.
- But aircraft also emit particles such as **nitrogen oxides, which can trap heat**

at high altitude, meaning the industry is responsible for 5% of warming, according to the Climate Action Network.

Industry's Commitments:

- The industry has **committed to improving fuel efficiency** by 1.5% per year from 2009 to 2020 and **stabilising its CO2 emissions in preparation for a 50% reduction by 2050 compared to 2005**.
- Companies are banking on a new generation of less polluting planes with updated engines, aerodynamic modifications and fittings that weigh less.
- However, the industry had made progress but "that all these technological advances to cut emissions are tough to implement quickly due to the nature of the industry hemmed by high costs and the fact that planes typically take decades before they are replaced".

14. Gene-edited babies at early risk of death:

Why in news?

The first babies whose genes were reportedly altered to help them fend off HIV infection are more likely to die younger, says a study.

Findings of the study:

- According to an analysis by scientists from the University of California, Berkeley, the **genetic mutation** that a Chinese scientist attempted to create in twin babies born last year is associated with a 21% increase in mortality in later life.
- The researchers scanned more than 4,00,000 genomes and associated health records contained in a British database, U.K. Biobank, and found that people who had two mutated copies of the gene had a significantly higher death rate between ages 41 and 78, than those with one or no copies.
- Previous studies associated two mutated copies of the gene, CCR5, with a fourfold increase in the death rate after influenza infection, and the higher mortality rate to susceptibility to death from the flu.
- But the researchers said there could be any number of explanations, since the protein that CCR5 codes for is involved in many functions.

15. Protected areas failing to save wildlife:

Why in news?

The world's protected areas are experiencing major shortfalls in staffing and resources and are therefore failing on a massive scale to safeguard wildlife, a study has found.

Findings of the study:

- The analysis looked at more than 2,100 protected areas around the world and found that less than a quarter report having adequate resources in terms of staffing and budget.
- The study, published in the journal **Frontiers in Ecology and the Environment**, looked at nearly 12,000 species of terrestrial amphibians, birds, and mammals whose ranges include protected areas and found only 4 to 9% are represented within the borders of the adequately resourced protected areas.
- The findings also show that protected areas are grossly under-funded.

16. Exit Load:

What is exit load?

- Exit load is a cost that an investor needs to bear if he or she sells the mutual fund units before a predefined time frame.
- Typically, equity mutual fund schemes levy an **exit load of 1% if the units** are sold within one year of buying.
- Simply put, it is a mechanism to deter investors from premature withdrawals.

Do all schemes levy exit load?

- Not all, but most of the schemes do levy an exit load.
- Mostly the exit load is levied for selling the units within one year of buying but there are some funds that have a longer period defined for the levy of such load.
- Debt funds, too, levy an exit load but the period could be as low as a day or a month since the overall tenure of the fund could be only a few weeks or months.
- Also, fund houses, if they so desire, can levy a higher exit load as well.

Why is exit load levied?

- While the most obvious reason is to discourage investors from early redemption while **encouraging building a long-term corpus**, an exit load helps the fund manager as well.
- With the assurance that money will not be flowing out regularly in the form of frequent redemption pressures, a fund manager can better plan the investment of the corpus.
- If there's a history of regular redemption requests, the fund manager will be forced to keep a portion of the corpus as liquid cash to merit such redemption pressures or else will have to rejig the portfolio to generate cash.
- This, in turn, would affect the long-term returns of the scheme as the fund manager might be forced to sell the most liquid stocks to generate cash.

Are exit loads mandatory?

- It's not mandatory but most fund houses levy it for a variety of reasons explained above. Investors should remember that exit loads in no way reflect the quality of the fund. Exit load is only a mechanism to discourage early redemptions.

Where does the exit load go?

- Earlier, fund houses could use the exit load money for their sales and marketing expenses but in 2012 the Securities and Exchange Board of India (SEBI) changed the regulations.
- As per the amended norms, the exit load money is put back in the scheme. This was essentially done so that investors who continue to stay invested in the scheme do not lose out on account of investors who exit.
- To compensate the fund houses, however, the regulator allowed a higher expense ratio to be charged to meet the fund management expenses.

Can exit load be avoided?

- Exit loads can be avoided if the investor smartly plans his or her sale of units.
 - If investments are being made through systematic investment plans (SIPs), then an investor can choose to sell only those number of units that have been bought more than an year ago.
 - So, for instance, if an investor has 1,000 units and out of that 600 units were bought over an year ago then only 600 units can be sold to avoid paying exit loads.
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