



VAJIRAM & RAVI
Institute for IAS Examination

The Analyst

CURRENT AFFAIRS Handout

26th February 2025



26th February, 2025

EU College of Commissioners

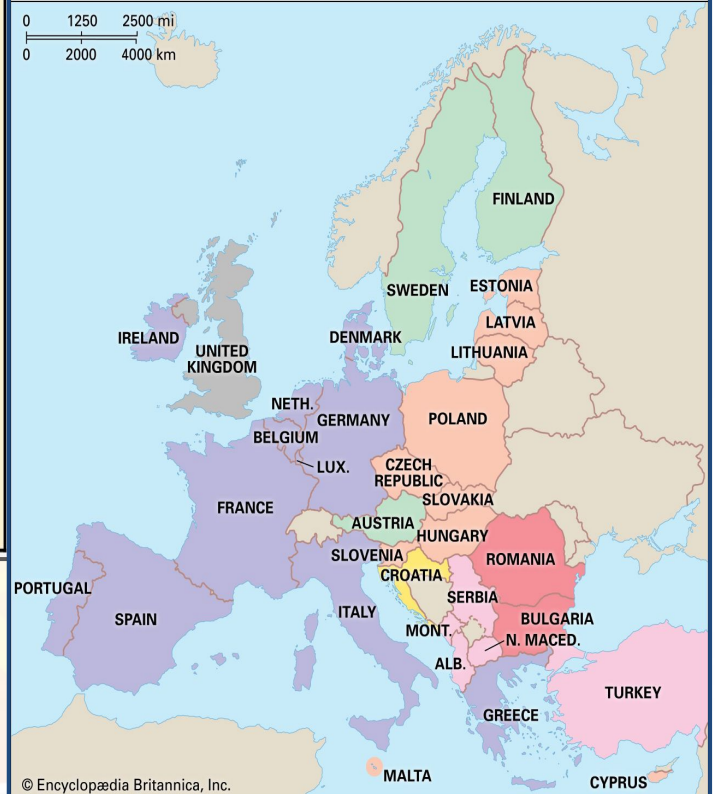
CONTEXT: The first ever visit of EU College of Commissioners will take place tomorrow in the backdrop of the various challenges which exists in India & European Relations

"Ghost of World War 2 (1939-45)"

- Political & Economic bloc of **27 countries**
- **Does all EU countries uses Euro as Official currency?**
- **Treaty of Paris 1951:** European Coal & Steel Community
- **Treaty of Rome 1957:** European Economic Community
- Formal establishment : **Maastricht Treaty 1992**
- Headquarter : **Brussel, Belgium**
- **Economic Importance:** 450 million + population & \$19 Trillion GDP

THE EUROPEAN UNION

- Original members, 1993
- Joined in 1995
- Joined in 2004
- Joined in 2007
- Joined in 2013
- Candidate countries
- Former member



EU' College of Commissioners

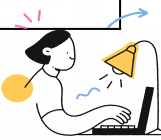
EU's politically independent
Executive arm

Drawing up proposal for New EU
Legislation: **Article 17 (2)**

Implements decision of **European
Parliament & Council of EU**

**One commissioner from each
country with Term of 5 years**

An Overview of the Proposed
College of Commissioners
for the 2024-2029 Mandate



CONTEXT: The first ever visit of EU College of Commissioners will take place tomorrow in the backdrop of the various challenges which exists in India & European Relations

"What are the Points under Consideration" ?

INDIA'S EXPORTS TO EUROPE (in \$bn)

FY21	55.32
FY22	85.20
FY23	97.45
FY24	98.88

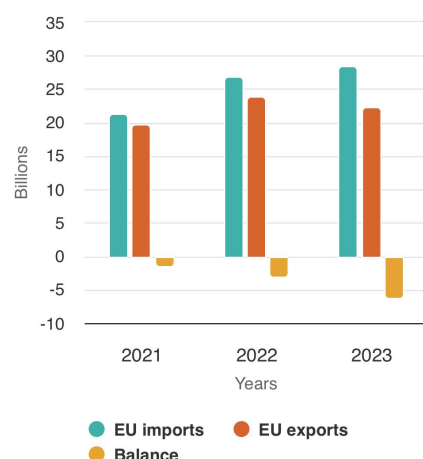
Top export category

- Engineering goods
- Petroleum
- Electronic goods

Source: Commerce and Industry Ministry

- EU:** Lower tariff on items of interests : Whiskey, Wine, Cars etc
- Securing **FTA** : Largest FTA for India
- Improve market access for India in **Labour intensive Textile sector**
- Absence of FTA** = Edge to products of Vietnam & Bangladesh
- EU = **"India is a close market"**
- India = Pushing for concessions for **MSMEs & opposing CBAM**

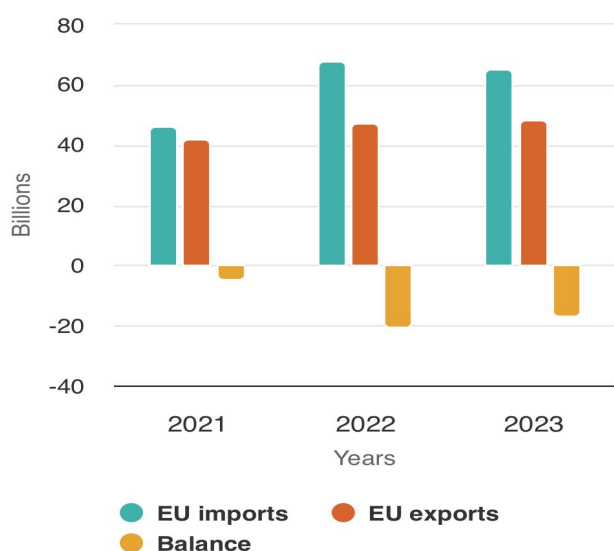
Trade in services, € billions



India - EU Trade :

- EU is India's **largest trading partner** : **€ 134 billion** trade in Goods (2023-24)
- EU is India's **2nd largest destination for Exports**
- EU's share in **Foreign Investment stock** = **€ 108 Billion** (2022-23)
- 6000+** Euro companies in India
- India is EU's **9th largest** trading partner
- India's share in EU's trade = **2.2%**

Trade in goods, € billions



26th February, 2025

EU College of Commissioners

CONTEXT RBI has cut down the right weights on the loans for the Banks to boost credit supply to the Non-Banking Financial Companies (NBFCs) :

External Affairs Minister : "EU's problem is world's problem but World's problem is not EU's Problem"

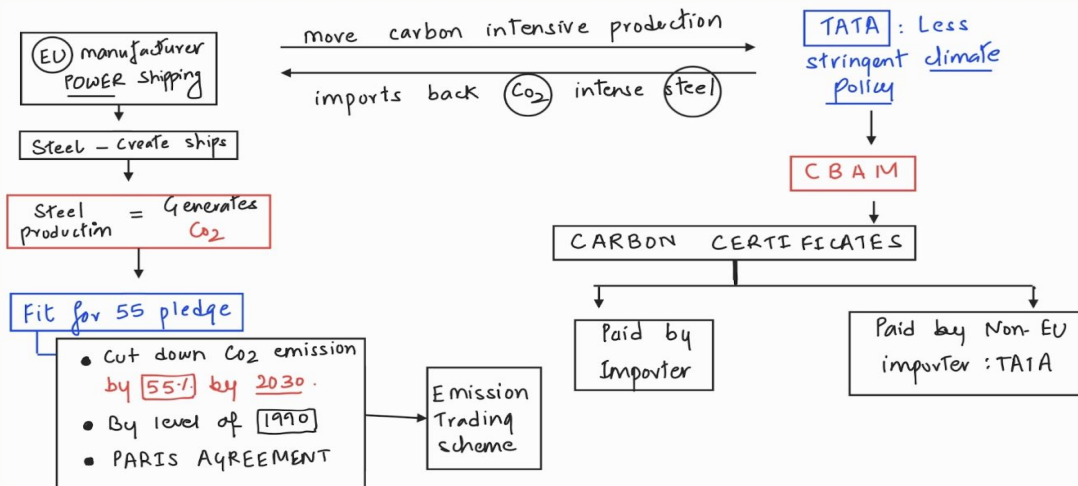
Different approaches in Geo - Political Understanding

Strategic autonomy on Russia - Ukraine War & tag of "Laundromat"

Trust deficit in Trade relations

"Europe's internal struggle due to over emphasis on Liberal Democracy"

"Support of Non - Democratic forces outside Europe"



Mains Practice Question

What do you understand by EU's College of Commissioners? What are emerging concerns between India - EU relations? Provide suggestive measures. (15 Marks, 250 words)

2022 : Trade & Technology Council

Collaboration in field of Industry 4.0 & Mineral supply

G20 Summit : IMEC to strengthen connectivity

Zero Defect & Zero Effect policy

Supplement China + 1 Strategy with "Make in India"

Suggestive measures

Trump's reciprocal tariffs & its impact



Boosting Credit flow to NBFCs

CONTEXT RBI has cut down the right weights on the loans for the Banks to boost credit supply to the Non- Banking Financial Companies (NBFCs) :

What is a NBFC?

Companies Act 1956

Minimum Net Owned Fund : ₹ 2 crore

Chapter 3 B of RBI Act 1934

2nd Schedule of RBI Act 1934

Engages in

- **Loans & Advances**
- Acquisition of : Shares , Stocks , Bonds, **Government Securities**
- **Insurance Business**
- **Chit Business**

Does not include

- **Agricultural** activities
- **Industrial** activities
- Purchase or sale of Goods
- Sale or purchase of Immovable properties

Accept Demand Deposit

NO

Provide Saving or Current Account Facilities

NO

Accept Time Deposits

YES

Form part of Payment & Settlement System

NO

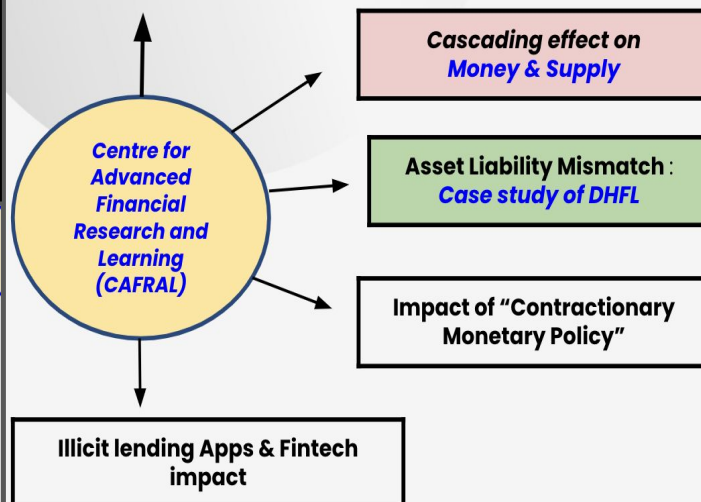
Deposit Insurance facility by DICGC

NO

8. What are systemically important NBFCs?

NBFCs whose asset size is of ₹ 500 cr or more as per last audited balance sheet are considered as systemically important NBFCs. The rationale for such classification is that the activities of such NBFCs will have a bearing on the financial stability of the overall economy.

Interdependency risk in NBFC Sector



"Gold based Lending":

- **RBI = Cap of 75%** value of Gold as loan
- **"Aggressive Market Capture Strategy":**
 - Gold Loan Portfolio increased from ₹31000 crore to **1,31,000 crore** by 2023
 - Loan to value irregularities in **66%** of defaulted accounts
- **Bypassing "3rd party" verification** & appointment of Internal Assayers

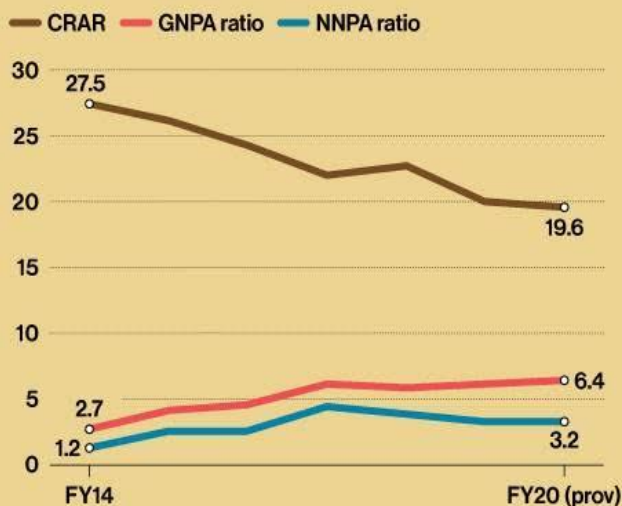


Boosting Credit flow to NBFCs

CONTEXT RBI has cut down the risk weights on the loans for the Banks to boost credit supply to the Non-Banking Financial Companies (NBFCs) :

BusinessToday.In

ASSET QUALITY & CRAR OF NBFCs



Source: RBI's FSR Reports of 2020 and 2018

Mains Practice Question

Q. What are NBFCs? What are the challenges being faced by NBFCs impacting the Banking sector? What the Central Bank of India has done in this regard?

(15 Marks, 250 words)

HOW LOW RISK WEIGHT WORKS

■ A lower risk weight on loans means that lenders need to set aside less capital against those loans, which typically results in lower interest rates for borrowers as banks try to maintain their profit margins

"RBI moves to boost Credit supply to NBFC"

Bank Lending : 4 year low to 6.7% in 2024

Slashed Risk Weight of Bank loans to NBFC by 25%

Existing risk weight as per External Rating of NBFC is below 100%

Compliance with ITA 1961 Rules : Max ₹20,000 loans in cash

Transparent & Accessible Auction process



Rules about Arresting Women at Night



SYLLABUS: GS-2: Government policies & interventions
Newspaper: The Hindu **Page No:** 10

Decoding the News :

Deepa v. S Vijayalakshmi 2024

- **Madras HC = Section 43 (5) of BNSS 2023**
- **Restrict arrest of women after sunset & before sunrise**
- **"Directory & not mandatory"**

Exceptional circumstances? **Prior permission of Magistrate** by a Woman Police Officer

What constitutes "Exceptional Circumstances"?

"Arresting police officer shall not touch woman **unless it is a Women police officer**"

What has the **Supreme Court** said?

In a case, the Nagpur Bench of the Bombay High Court directed the State to issue directions to all police officials that no female persons shall be detained without the presence of a lady constable, and in no case after sunset and before sunrise. Here, the Supreme Court observed that a strict compliance with the said directive in a given circumstance would cause practical difficulties.

Will the ruling dilute the provision?

The Court has clearly said that despite holding Section 46(4) of CrPC/43(5) as directory and not mandatory, the provision cannot be rendered futile by the police. While failure to adhere to the statutory requirement may not lead to the arrest being declared illegal, the officer may have to offer explanation for the inability to comply with the provision. The Court also directed the police to issue guidelines, clarifying as to what constitute exceptional circumstances.

"What is the need of such safeguards">

Inadequate healthcare & Sanitation facilities

Absence of Maternal healthcare

Overcrowding of Prisons

Lack of Financial independence

Lack of Legal Aid & Support services

Article 22: Grants protection to persons who are arrested or detained

Car Tried To Avoid Cattle, Flipped, Then Vikas Dubey Tried To Escape: Cops

Vikas Dubey encounter: The car flipped when the driver, "tired after a long journey" swerved to avoid a herd of cattle that had suddenly appeared on the road, said the STF statement.

ORDINARY LAW:

- Right to be informed of the **grounds of arrest**
- Right to consult & be defended by a **legal practitioner**
- Right to be produced before a magistrate **within 24 hours** including journey time
- Right to be released after 24 hours unless magistrate authorises further detention

PREVENTIVE DETENTION:

- Detention of person **can not exceed 3 months** unless an advisory board reports sufficient cause
- Grounds of detention communicated **only if not against public interest**
- **Opportunity to make representation** against detention order



26th February, 2025

What is NAKSHA?

SYLLABUS: GS-2: Government policies & interventions

Newspaper: Indian Express **Page No:** Explained

UNION RURAL Development Minister Shivraj Singh Chouhan launched NAKSHA or the “National geospatial Knowledge-based land Survey of urban Habitations” (NAKSHA) initiative last week from Raizen in Madhya Pradesh.

What is NAKSHA?

NAKSHA is a city survey and mapping initiative under the Digital India Land Records Modernisation Programme (DIL-RMP). It is spearheaded by the Department of Land Resources (DoLR) under the Ministry of Rural Development. A one-year pilot program has been launched in 152 urban local bodies across 26 states.

According to the DoLR, “The NAKSHA program aims to create a comprehensive and accurate geospatial database for urban land records. By integrating aerial and field surveys with advanced GIS technology, the program enhances efficiency in land governance, streamlines property ownership records, and facilitates urban planning.”

Ministry of Rural Development

Central Sector Scheme

152 Urban Local bodies in 26 states

Budget 2024-25

“Link each land parcel with details about the owner & type of land development”

**Economic Survey 2023 :
40% population**

**Rapidly changing
nature of Land
Development**

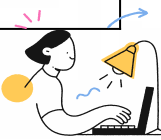
**Outdated &
Unstructured Land
records**

**Frequent property
transactions &
Fraudulent
registrations**

**What is the
Need of
NAKSHA?**

**Inefficiency in
Governance & Taxation**

**Bhagwan Singh Case
Study 2019**



SYLLABUS: GS-2: Government policies & interventions
Newspaper: Indian Express **Page No:** Explained



TECHNOLOGY FOR TRANSFORMING URBAN LAND RECORDS

- Incorporation of drones, GIS, satellite imagery and modern digital tools
- Enhanced precision, transparency and efficiency of land management practices

@DoLR_MoRD | dolr_mord | dolr.mord



SVAMITVA Scheme: Transforming Rural India, Empowering Millions

The Road Ahead

- 6.2 lakh villages to be covered in four years (Apr'20 – Mar'24)
- Create accurate land, reduce property related disputes and increase liquidity of land parcels
- Will streamline planning & revenue collection and ensure clarity on property rights in rural areas
- To establish nearly 300 Continuously Operating Reference Station (CORS) across the country
- Land parcels in rural inhabited areas are mapped using drone technology & CORS
- The scheme will enable creation of better-quality Gram Panchayat Development Plans (GPDs)

Dated: 11 October, 2020

SWAMITVA SCHEME :

- **Survey of Villages and Mapping with Improvised Technology in Village Areas (SVAMITVA)**
- **Central Sector scheme**
- Ministry of **Panchayati Raj**
- Creation of accurate **land records** for rural planning.
- Determination of **property tax** directly to Gram Panchayats
- Support the preparation of a better-quality **Gram Panchayat Development Plan (GDPD)**
- December 2024 = **2.19 crore** property cards prepared across **1.49 Lakh** villages



How to stop Human Smuggling?

SYLLABUS:

GS-2:

Social

Issues

Newspaper : The Hindu **Page No:** 8

"Issue of Human Smuggling" :

However, the key issue here is about **illegal immigration**. Every year, countless young Indians attempt what is called '**irregular migration**'. Backing them are the 'unethical merchants of death' who sponsor this activity and who have proliferated in rural Punjab, Haryana, Himachal Pradesh, Jammu and Kashmir, Kerala and Gujarat. **Manpower export – legally called human smuggling or kabootarbazi – is one of the most profitable forms of trade.** It requires no technical skill, no educational or professional qualifications, no financial investment, and has no fear or respect for any law, checks, punishment or even criminal action.

"Irregular migration"

Kabootarbazi

"Dollar fuelled dreams"

High profit for corruption & organised crime

PEOPLE ARE TRAFFICKED FOR MANY EXPLOITATIVE PURPOSES



How to stop Human Smuggling?



SYLLABUS:

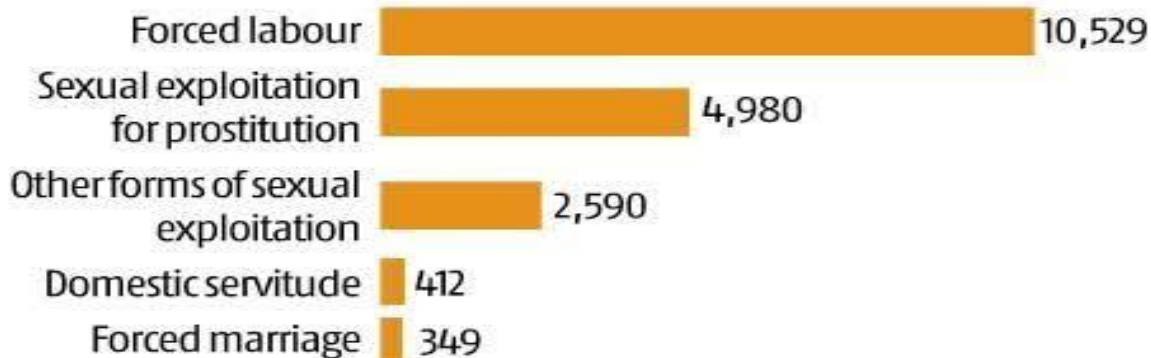
GS-2:

Social

Issues

Newspaper : The Hindu **Page No:** 8

Top five purposes of human trafficking



Absence of any Central Law :

- **Emigration Act 1983 :**
 - Act to consolidate & amend the law relating to emigration of Citizens of India
 - **Does not define Human smuggling**
- **Punjab Travel Professionals Regulation Act 2012:**
 - Regulation of Travel agents
 - Control malpractices such as Human Smuggling in State of Punjab
- **Need of Emigration Bill -** define Human smuggling as **"illegally exporting or transporting person out of India by receiving money"**



How to stop Human Smuggling?



SYLLABUS:

GS-2:

Social

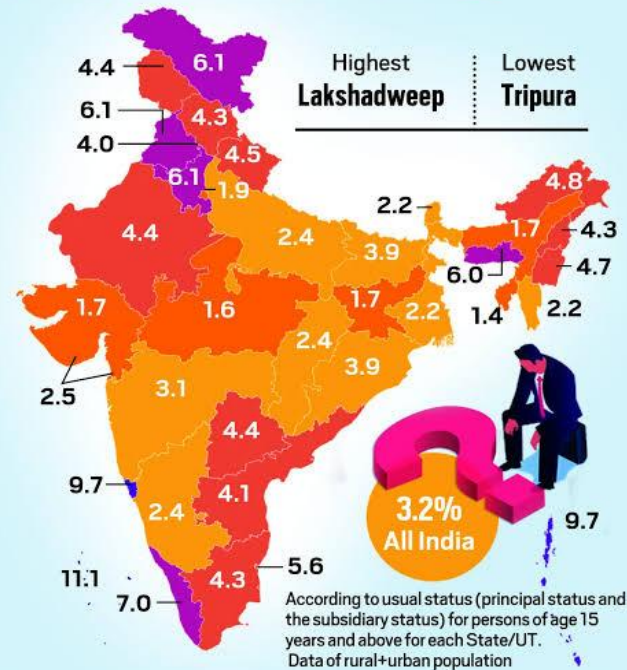
Issues

Newspaper : The Hindu Page No: 8

UNEMPLOYMENT RATE IN INDIA

July 2022-June 2023

(in %)



Source: Periodic Labour Force Survey 2022-23

Graphic: IE Design

Indian Talent Is in High Demand in the U.S.

Origin countries of H-1B visa recipients in FY 2020*

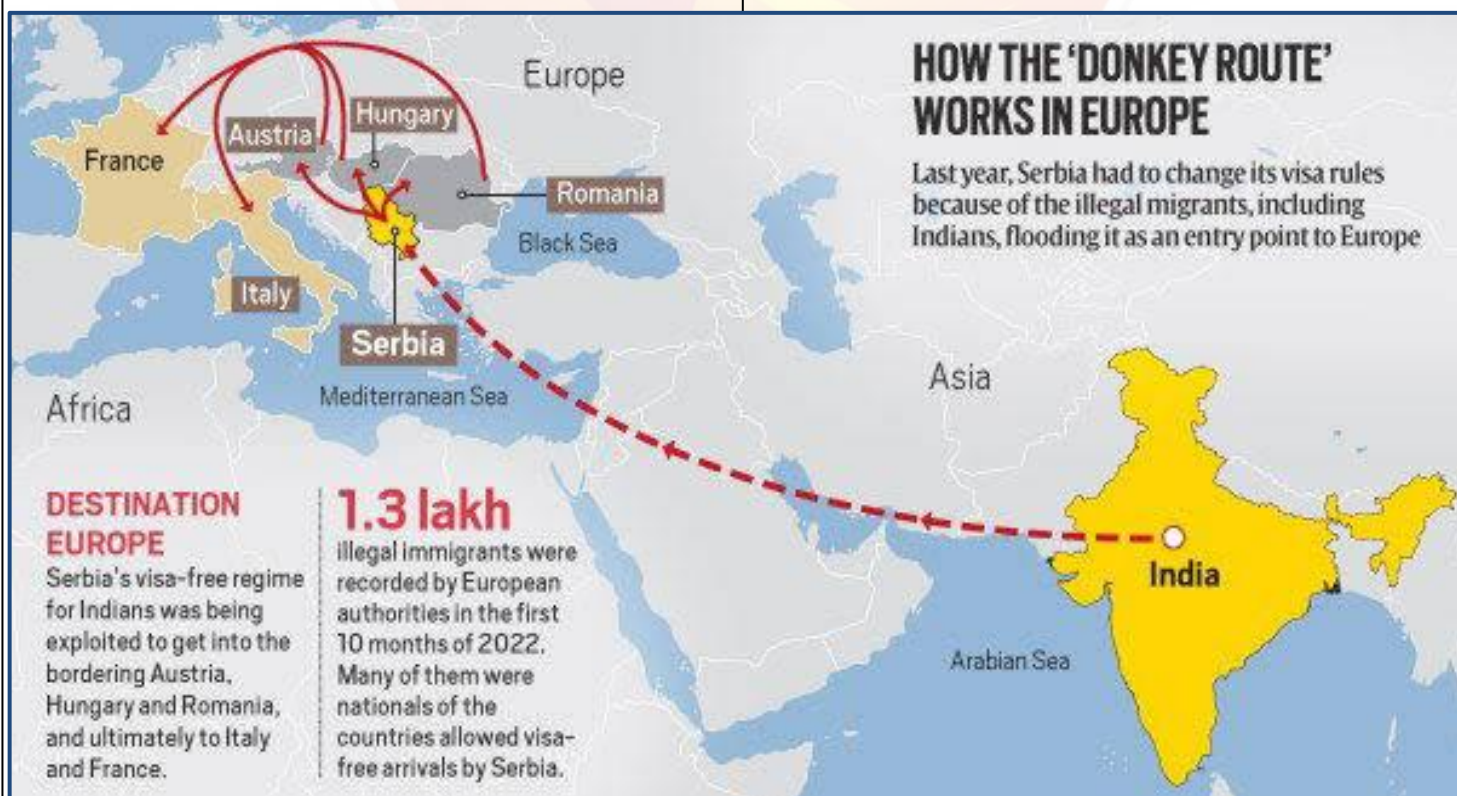


* The H-1B is a non-immigrant, i.e. temporary visa that allows U.S. companies to employ foreign workers in high-skilled specialty occupations.

Source: U.S. Citizenship and Immigration Services



statista



SYLLABUS: Important Surveys & Reports
Newspaper : Indian Express **Page No:** 17

Time Use Survey 2024 :

Important Data :

- Ministry of Statistics
- Measure of participation of men & women in unpaid activities
- Females spent 201 minutes more in a day than males in "Unpaid Household work"
- 83.9% females participated in unpaid activities during a day in 2024
- Paid activities : Share of women increased from 17% (2019) to 20% in 2024

The participation of men and women in the 15-59 age group in employment and related activities in a day increased to 75% and 25%, respectively, in 2024 from 70.9% and 21.8% in 2019, shows a survey on time use conducted by the National Statistics Office.

The time spent by women in unpaid domestic services dropped to 305 minutes in 2024 compared with 315 minutes in 2019, indicating a shift from unpaid to paid pursuits, the Ministry of Statistics and Programme Implementation said in a statement based on the survey.

AVERAGE TIME SPENT IN A DAY PER PERSON

	2019		2024	
	Male	Female	Male	Female
Self-care and maintenance	729	723	710	706
Employment and related activities	459	333	473	341
Learning	426	423	415	413
Unpaid domestic services for household members	97	299	88	289
Culture, leisure, mass media, sports	164	165	177	164
Socialising and communication, community participation and religious practice	147	139	138	139
Unpaid volunteer, trainee and other unpaid work	102	99	139	108
Unpaid caregiving services for household members	76	134	75	137
Production of goods for own final use	198	116	137	104

All units in minutes

Source: MoSPI

The Ministry added in a statement that about 41% of women in the 15-59 age group participated in caregiving for their household members. The participation of men in this age group in such activity stood at 21.4%.

"Also, female participants in care-giving activities spent about 140 minutes in a day compared to 74 minutes by male respondents of the same age group. This corroborates the Indian social fabric wherein most of the caregiving responsibilities for household members are borne by the females of the household," the Ministry said.



Why do we have Leap Years?

SYLLABUS:

CSAT

Newspaper : The Hindu Page No: SCIENCE

A: A tropical year is the time (365.242199 days) the earth takes to revolve around the sun once. By having just 365 days in a calendar year, 0.242199 days are lost each year. To correct this error, Julius Caesar introduced a four-year cycle. The first three years had 365 days each and the fourth year had 366 days.

This correction was later found to be an overestimation of the year by 11 minutes and 14 seconds, amounting to 5.1204 days in 400 years. A course correction was brought about: to drop three days in 400 years. As a result, century years are not leap years unless divisible by 400.

Time measurements and calendars have often been refined over the years. The one followed now is the Gregorian calendar, named after Pope Gregory XIII of the 16th century. The pope promulgated an order in 1582 that only century years divisible by 400 would be leap



26th February, 2025

Daily Quiz

Q1. Consider the following statements regarding the European Union (EU):

1. The European Union has its currency, the Euro, which is used by all its member states.
2. The European Parliament is directly elected by the citizens of the EU member states.

Which of the statements given above is/are correct?

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

Answer: b

Q2. Consider the following statements regarding the College of Commissioners of the European Union (EU):

1. The College of Commissioners is responsible for proposing and enforcing EU laws and policies.
2. Each EU member state appoints one Commissioner, but they act independently of their home countries.

Which of the statements given above is/are correct?

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

Answer: c

Q3. Consider the following statements regarding Non-Banking Financial Companies (NBFCs) in India:

1. NBFCs can accept demand deposits just like commercial banks.
2. NBFCs are regulated by the Reserve Bank of India (RBI) under the RBI Act, 1934.

Which of the statements given above is/are correct?

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

Answer: b

Q4. How many of the following statements regarding the SWAMITVA Scheme is/are correct?

1. SWAMITVA is a Central Sector Scheme launched by the Government of India to provide property cards to rural landowners.
2. The scheme is implemented by the Ministry of Rural Development in collaboration with State Governments.
3. Under SWAMITVA, drones are used for mapping rural land parcels to create accurate digital land records.
4. SWAMITVA applies only to urban areas and aims to improve municipal governance.

Select the correct answer using the codes given below.

- a) Only One
- b) Only Two
- c) Only Three
- d) All Four

Answer: b

Q5. Consider the following statements regarding the Time Use Survey (TUS) 2024 conducted in India:

1. The survey revealed that 75% of males and 25% of females aged 15–59 participated in employment and related activities during the reference period.
2. Female participants aged 15–59 years spent more time on unpaid domestic services in 2024 compared to 2019.

Which of the statements given above is/are correct?

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

Answer: a





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