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#### WHAT IS THE GENERAL PROVIDENT FUND (GPF)?



• It is a savings scheme introduced in 1960 that is available only for government employees in India.

- The primary objective of GPF is to provide a dependable source of income after retirement to government employees.
- With a GPF account, all the government employees can contribute a certain percentage of their salary to the GPF.
- Unlike the Employees Provident Fund (EPF), the **contributions** toward the GPF are **made only by the employee.**
- The total amount that is accumulated throughout the employment term is paid to the employee at the time of retirement.
- As per the GPF rules, the **following are eligible** to subscribe to a GPF account:
  - All temporary government servants who have given their service for continuously one year.
  - All re-employed pensioners (except those eligible for admission to the contributory provident fund).
  - All permanent government servants.
- Contribution:
  - It is a **mandatory scheme** for government employees, requiring them to contribute a certain percentage of their salary towards the fund.
  - The contributions are **deducted from the employee's monthly salary**, and the **amount earns interest** at a predetermined rate.
  - The amount for **GPF** subscription is fixed by the subscriber The minimum contribution is 6% of the salary, while the maximum can go up to 100%.
- Withdrawal:

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- Employees can withdraw their savings from the fund **upon retirement or resignation** from service.
- A GPF is **flexible**, **allowing employees to withdraw** money from the fund **for various reasons**, such as marriage, education, and medical emergencies.
- Employees can also take out loans against their GPF account, subject to certain conditions.
- Employees who transfer to another government department or leave their job can withdraw their GPF balance or transfer it to their new employer.
- The GPF sum will be **paid to their nominee if** the employee **passes away.**
- **Interest rates** on GPF are **revised periodically** according to the government's issued notifications.
- The GPF scheme is administered by the Department of Pension and Pensioners' Welfare, falling under the Ministry of Personnel, Public Grievances and Pensions.
- This scheme offers **several benefits** to government employees, including **tax savings**, low-risk investments, and guaranteed returns.

#### PRESS COUNCIL OF INDIA



National Press Day, observed on November 16, marks the day the Press Council of India (PCI) began its operations in 1966.

**Press Council of India** was first set up in 1966 by the parliament on the recommendations of the First Press Commission under the **chairmanship of Justice J.R Mudholkar.** 

- The present council functions under the **Press Council Act 1978.**
- It is a **statutory, quasi-judicial body** that acts as a watchdog of the press in India.
- Composition:
  - It consists of a Chairman and 28 other members.
  - The Chairman is nominated by a committee consisting of Chairman of Rajya Sabha, the Speaker of Lok Sabha, and one representative of the council member.

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- The Chairman, by convention, has been a retired judge of the Supreme Court.
- $\circ$  The term of the Chairman and the members of the Council is 3 years.
- **Primary Function:** To check the media practice and to keep an eye on the freedom of the press.
- Other Functions:
  - Helping newspapers to maintain their independence;
  - Building up a code of conduct for journalists and newspapers according to high professional standards;
  - **Reviewing any development** which is likely to restrict the supply and dissemination of news of public interest and importance;
  - Reviewing such cases where assistance has been received by any newspaper or news agency in India from foreign sources, as referred to it by the Central Government;
- It **adjudicates the complaints** either against the Press for violation of journalistic ethics or by the Press for interference with its freedom.

#### WHAT IS UNIFIED COMPLEX RADIO ANTENNA (UNICORN)?



- It is India's first military technology transfer pact with Japan.
- The pact came nine years after New Delhi and Tokyo signed an agreement on the "transfer of defence equipment and technology" to deepen c ties between the two nations

the strategic ties between the two nations.

#### About Unified Complex Radio Antenna (UNICORN):

- It is a state-of-the-art integrated antenna system.
- It is a **mast with integrated communication systems** that help improve the stealth characteristics of ships.
- Developed jointly by three Japanese companies (NEC Corporation, Sampa Kogyo K.K., and The Yokohama Rubber Co., Ltd.), these antennas are currently fitted on Mogami-class frigates of the Japan Maritime Self-Defence force.

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- Unlike the conventional masts, UNICORN consolidates various antennas that are attached to multiple points on a mast into a single radar dome, known as a radome.
- This innovation **significantly reduces** the **cross-section of naval platforms**, thereby **enhancing their stealth characteristics** and enabling them to operate with reduced electronic signatures.
- In addition, the **optimal placement of the antennas improves** the **maximum detection distance of radio waves** emitted from outside and simplifies maintenance and installation processes.

#### **BODOLAND MAHOTSAV**



• It is a mega event on language, literature, and culture to sustain peace and build a **Vibrant Bodo Society.** 

• **Theme:** The theme for the Mahotsav is 'Peace and Harmony for Prosperous Bharat' with a focus on the rich culture, language and education of the Bodo community along with other communities from the Bodoland Territorial Region.

- It aims to **capitalise on the richness of cultural and linguistic heritage**, ecological biodiversity and touristic potential of Bodoland.
- It is also about celebrating the remarkable journey of recovery and resilience ever since the signing of **the Bodo Peace Accord in 2020**.

#### Key facts about Bodo Tribe

- They are the earliest known ethnic group to **inhabit Assam** (erstwhile Pragjyotishpur and Kamrupa) with their distinctive culture and linguistic traits belonging to the **Mongoloid stock of the Indo-Mongoloids or Indo-Tibetans.**
- Linguistically the Bodos include a large group of people who are the speakers of the **Tibeto-Burman Speeches** of the North and East Bengal, Assam and Burma.
- They are the Bodos or Boros of the **Brahmaputra Valley**, they are known as Meches in Lower Assam, West Bengal and Nepal.

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#### CARBON CREDIT MECHANISM

- A carbon credit represents a permit or certificate granting its holder the right to emit one tonne of carbon dioxide (CO2) or an equivalent amount of another GHG.
- These credits are generated through activities that reduce emissions or remove CO2 from the atmosphere, such as:
  - Renewable energy projects like wind or solar farms
  - Energy efficiency initiatives
  - Reforestation or afforestation projects
  - Methane capture at landfills or industrial sites

#### How the Carbon Credit Mechanism Works?

- Setting Emission Caps: Governments or regulatory bodies establish emission caps for industries or companies.
  - Organizations emitting less than their allowed quota can sell their surplus as carbon credits. Those exceeding their limits must buy additional credits to comply with regulations.
- Generating Carbon Credits: Credits are issued to projects that demonstrate measurable and verifiable GHG reductions.
  - Certification is typically provided by international bodies such as the Verified Carbon Standard (VCS) or the Gold Standard.
- **Trading Carbon Credits**: Carbon credits are traded on platforms such as the European Union Emissions Trading System (EU ETS) or voluntary markets.
  - This trade creates a financial incentive for emission reduction.
- **Offsetting Emissions**: Organizations can purchase credits to offset their emissions and achieve carbon neutrality.

Benefits of the Carbon Credit Mechanism:

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- Environmental Impact: Encourages adoption of cleaner technologies and sustainable practices.
- Economic Incentives: Rewards projects that actively reduce emissions, fostering innovation.
- Flexibility: Provides industries with cost-effective options to comply with emission targets.
- **Global Collaboration**: Facilitates cooperation across countries, addressing climate change on a global scale.

#### **Challenges and Criticisms:**

- Verification and Accountability: Ensuring that carbon credits represent genuine and measurable emission reductions can be complex.
- Market Volatility: Prices for carbon credits can fluctuate, affecting market stability.
- **Greenwashing**: Companies may misuse credits to appear environmentally responsible without making substantive changes.
- **Inequitable Access**: Developing countries may face challenges in accessing the resources needed to generate credits.

#### **Carbon Credits in the Indian Context:**

- India, as a developing economy, has significant potential in the carbon credit market:
  - **Renewable Energy**: India's focus on solar, wind, and hydropower projects aligns with carbon credit generation.
  - Afforestation: Programs like the National Afforestation Programme can contribute to offsetting emissions.
  - **Export Potential**: Indian companies can sell surplus carbon credits on international markets, generating revenue.
  - **Government Initiatives**: Policies such as the Perform, Achieve, and Trade (PAT) scheme encourage energy efficiency and the creation of carbon assets.

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#### WHAT IS LEUCISM?



• It is an abnormal condition of **reduced pigmentation** affecting various animals (such as birds, mammals, and reptiles) that is **marked by overall pale color or patches of** 

#### reduced coloring.

- It is caused by a genetic mutation which inhibits melanin and other pigments from being deposited in feathers, hair, or skin.
- In birds, leucism affects only the bird's feathers, this means they do not have the normal, classic plumage colors.
  - They may have white patches where the bird should not have any, or their overall plumage may look pale or bleached out.

#### Albinism vs. Leucism:

- Albinism is a rare genetic mutation with a complete absence of (or very little) melanin production.
  - Melanin is a natural pigment in the skin, hair, eyes, and even brain tissue.
  - The type and amount of melanin in animals determine the colour of the skin, hair, and eyes.

With the lack of melanin production, albinos have white or pinkish coloured skin and red eyes due to the underlying blood vessels showing through from behind the eyes.

With leucism, there is only a partial loss of melanin production and/or distribution.

• The animal can have white or patchy coloured skin, hair, and/or feathers. The pigment cells in the eyes, legs, and bills of birds, however, are not affected.

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#### PANNA TIGER RESERVE



• Location: It is a critical tiger habitat located in the Vindhya mountain range in the northern part of Madhya Pradesh.

- Standing over an area of 542 sq.km., it is the **only Tiger Reserve** in the entire **Bundelkhand region**.
- It was declared a Project Tiger Reserve by the Government of India in 1994.

#### Landscape:

- It is characterized with a 'Table Top' topography.
- It consists of **extensive plateaus and gorges.**

River: Ken River flows from south to north through the reserve.

• The reserve is also dotted with two-thousand-year-old rock paintings.

#### Flora:

- The dominant vegetation type is **dry deciduous forest interspersed with** grassland areas.
- In the north, it is surrounded by teak forest, and in the east, it is surrounded by Teak-Kardhai mixed forest. It is the northernmost boundary of natural distribution to teak (Tectona grandis).
- The **tree species Acacia catechu** dominates the dry, steep slopes of the plateaus here.

#### Fauna:

- It supports a sizable population of **Tiger**, **Sloth Bear**, **Leopard**, and Striped Hyena.
- Other prominent carnivores are Jackal, Wolf, Wild Dog, Jungle Cat, and Rusty Spotted Cat.
- The NE-SW running Vindhya Hill ranges link the eastern and western population of wild animals.

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#### CARBON DIOXIDE

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- It is a **colourless gas** having a faint sharp odour and a sour taste.
- It is an **important heat-trapping gas**, also known as a greenhouse gas.
- It comes from the extraction and **burning of fossil fuels** (such as coal, oil, and natural gas), from wildfires, and natural processes like **volcanic eruptions.**
- It is one of the most **important greenhouse gas** (GHG) in the atmosphere and is the primary driver of anthropogenic climate change.
- The presence of the gas in the atmosphere keeps some **of the radiant energy** received by Earth from being returned to space, thus producing the so-called greenhouse effect.
- Carbon dioxide is used as a **refrigerant**, in fire extinguishers, for inflating life **rafts** and life jackets, blasting coal, foaming rubber and plastics, promoting the growth of plants in greenhouses, immobilizing animals before slaughter, and in carbonated beverages.

Studies have shown that CO2 has contributed more than any driver to climate change.

- $\circ~$  It is much more **abundant in the atmosphere** compared to CH4 and HFCs.
- CO2 remains in the atmosphere longer than the other major GHGs emitted due to human activities.
- After a pulse of CO2 is emitted into the atmosphere, 40% will remain in the atmosphere for 100 years and 20% will reside for 1000 years, while the final 10% will take 10,000 years to turn over," a report by the Union of Concerned Scientists (UCS), a US-based non-profit organisation.