

### PROPOSED CBSE PLAN FOR CLASS 10 AND CLASS 12

#### Why in news?

- The Central Board of Secondary Education (CBSE) has proposed significant changes to the academic framework for secondary and higher secondary education.
- The proposed changes form part of the CBSE's broader initiative to implement a national credit framework in school education.

#### What is the National Credit Framework (NCrF)?

- Based on the **inter-ministerial committee** report, the Union Ministry of Education (MoE) unveiled the draft NCrF in 2022.
- The NCrF is a **set of guidelines** to be followed by schools, colleges and universities in adopting the credit system.
- It also brings the **entire school education** system under the ambit of credits for the first time.
  - So far, only the **National Institute of Open Schooling (NIOS)** followed a credit system. The NCrF also covers skill and vocational education.
- The document lists **theoretical, applied sciences or vocational and skill disciplines** that can count towards credits earned during school education.

#### What are the Proposed Benefits of NCrF for Various Stakeholders?

- **Students:**
  - Establishing multidisciplinary and holistic education with **flexible curricula**.
  - Removing the distinction between arts, science, social sciences, commerce, etc.
  - Giving student credits for every academic/skill/experience.
  - Enhancing the **scope of core learning** to include foundational and cognitive both.
- **Institutions:**
  - Promoting stronger collaboration between institutions.
  - Making credit mechanisms simpler and uniform.
  - Increasing focus on research and innovation.

- Leveraging the institutional infrastructure.
- **Government:**
  - NCrf is expected to assist the government to **increase the enrolment of students.**
  - Complementing the **demographic dividend** and transforming India into the **Skill Capital** of the World.
- **Industry:**
  - NCrf will allow students to attain NSQF-approved foundational skills developed by industry and be **more employable.**
  - The provision of micro-credentials will allow integration of quick educational upgradation/up-skilling.

## Key highlights

- **Proposed changes in class 10**
  - This includes a shift from studying two languages to three in Class 10, with the requirement that at least two must be native Indian languages.
  - Furthermore, students in Class 10 may now need to pass in 10 subjects, as opposed to the current requirement of five.
- **Proposed changes in class 12**
  - For Class 12, the proposed changes involve students studying two languages instead of one, with the condition that at least one must be a native Indian language.
  - Overall, they would have to clear examinations in six subjects instead of five to graduate from high school.
- **Aim behind the proposed changes**
  - The proposed changes form part of the CBSE's broader initiative to implement a national credit framework in school education.
  - At present, the standard school curriculum does not have a formalised credit system.

## ONE STOP CENTRE SCHEME

Recently, the Union Minister for Women and Child Development said that One Stop Centres to help women who have faced violence have been established in over 700 districts across the country.



### About One Stop Centre scheme:

- It is a Centrally Sponsored Scheme formulated under the Union Ministry of Women and Child Development (MWCD).
- **Objectives:**
  - To provide integrated **support and assistance** to women **affected by violence**, both in private and public spaces under one roof.
  - To facilitate immediate, emergency and non-emergency access to a range of services including medical, legal, psychological and counselling support under one roof to fight against any forms of violence against women.

### Target group

- It supports all women **including girls below 18 years of age** affected by violence, irrespective of caste, class, religion, region, sexual orientation or marital status.
- For girls below 18 years of age, institutions and authorities established under the Juvenile Justice (Care and Protection of Children) Act, 2000 and the Protection of Children from Sexual Offences Act, 2012 linked with the OSC
- **Funding:** The Scheme will be **funded through the Nirbhaya Fund**. The Central Government will provide 100% financial assistance under the Scheme.
- **Administration:** The day-to-day implementation and administrative matters would be the responsibility of the **District Collector/District Magistrate**.
- The OSC will **facilitate access to-** Emergency Response and Rescue Services, Medical assistance, assistance to women in lodging FIR/ NCR/DIR, psycho-social support/counselling, legal aid and counselling, shelter and a Video Conferencing Facility.

## NEW RAMSAR SITE

Recently, the Union Environment Minister said that five more Indian wetlands have been added to the global list of wetlands of international importance under the Ramsar Convention.



### About the New Ramsar site:

- Of the five wetlands added to the Ramsar list, Magadi Kere Conservation Reserve, Ankasamudra Bird Conservation Reserve, and Aghanashini Estuary are in **Karnataka** and Karaivetti Bird Sanctuary and Longwood Shola Reserve Forest are in **Tamil Nadu**.
- **Ankasamudra Bird Conservation Reserve**
  - It is a **man-made Village Irrigation Tank** built centuries back.
  - It is an ecologically important wetland and rich in biodiversity.
  - It supports more than 1% of the biogeographic population of **Painted Stork** and **Black-headed Ibis**.
- **Aghanashini Estuary**
  - It is formed at the **confluence of the Aghanashini River** with the **Arabian Sea**.
  - The **brackish water** of the Estuary provides diverse ecosystem services including flood and erosion risk mitigation, biodiversity conservation and livelihood support.
  - The wetland helps in traditional fish farming in the estuarine **rice fields** (locally known as **Gazni rice fields**), bivalve shell collection and salt production.
- **Magadi Kere Conservation Reserve**
  - It is a **man-made wetland** which was constructed to store rainwater for irrigation purposes.
  - The wetland harbours two vulnerable species, namely the **Common pochard** and **River tern** and four near-threatened species, namely the **Oriental Darter** **Black-headed Ibis** **Woolly-necked Stork** and **Painted Stork**
  - It is also one of the largest wintering grounds for the **Bar-headed goose**.

- **Karaivetti Bird Sanctuary**
  - It is one of the largest **inland wetlands of Tamil Nadu** and is a significant source of groundwater recharge for the area.
  - **The Longwood Shola Reserve Forest**
  - It derives its name from the Tamil word, "Solai", which means a 'tropical rainforest'.
  - The 'Sholas' are found in the upper reaches of the Nilgiris, Anamalais, Palni hills, Kalakadu, Mundanthurai and Kanyakumari in Tamil Nadu.
  - These forested wetlands serve as habitats for the globally **endangered Black-chinned Nilgiri Laughing thrush**, Nilgiri Blue Robin and **vulnerable Nilgiri Wood-pigeon**.
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## WHAT ARE GREEN ROOFS?

According to recent research, green roofs treated with mycorrhizal fungi foster a more diverse soil community that is more likely to support long-term green roof sustainability.



### About Green Roofs:

- Green roofs, also known as 'vegetated roofs' or 'living roofs' — are ballasted roofs consisting of a waterproofing membrane, growing medium (soil), and vegetation (plants) overlying a traditional roof.
- The layers of green roof systems **must, like any roof, accommodate drainage, and stormwater management**, and protect the building from the elements with a waterproof membrane.
- But they also **must create a growing area** and potentially provide **support, irrigation, and root protection barriers** while staying as light as possible.
- **Two types of green roofs exist:** intensive and extensive.
- **Intensive green roofs are essentially elevated parks.** They can sustain shrubs, trees, walkways and benches with their **complex structural support**, irrigation, drainage, and root protection layers.

- **Extensive green roofs are relatively light.** They support hearty native ground cover that requires little maintenance. Extensive green roofs usually exist solely for their environmental benefits and don't function as accessible rooftop gardens.

### Benefits:

- Green roofs last longer than conventional roofs, reduce energy costs with natural insulation, create peaceful retreats for people and animals, and absorb stormwater, potentially lessening the need for complex and expensive drainage systems.
- On a wider scale, green roofs improve air quality and help reduce the Urban Heat Island Effect, a condition in which city and suburban developments absorb and trap heat.

## WHAT IS A PAYMENTS BANK?

The Reserve Bank of India (RBI) recently imposed restrictions on Paytm Payments Bank Ltd (PPBL), following a system audit report and subsequent compliance validation report of external auditors.



Payments Bank

### About Payments Bank:

- A payments bank is like any other bank but operates on a smaller scale without involving any credit risk.
- It was set up based on the recommendations of the Nachiket Mor Committee.
- **Objective:** To advance financial inclusion by offering banking and financial services to the unbanked and underbanked areas, helping the migrant labour force, low-income households, small entrepreneurs, etc.
- It is registered as a public limited company under the Companies Act 2013 and licensed under Section 22 of the Banking Regulation Act 1949.
- It is governed by a host of legislation, such as the Banking Regulation Act, 1949; RBI Act, 1934; Foreign Exchange Management Act, 1999, etc.
- **Features:**



- They are **differentiated, and not universal banks.**
- These **operate on a smaller scale.**
- The **minimum paid-up equity capital** for payments banks shall be **100 crores.**
- The minimum initial contribution of the promoter to the Payment Bank to the paid-up equity capital shall be at least 40% for the first five years from the commencement of its business.

### Activities that can be performed:

- It can take **deposits up to Rs. 2,00,000.** It can accept **demand deposits** in the form of savings and current accounts.
- The **money received as deposits can be invested** in secure government securities **only in the form of a Statutory Liquidity Ratio (SLR).** This must amount to **75%** of the demand deposit balance.
- The **remaining 25%** is to be **placed as time deposits with other scheduled commercial banks.**
- It can **offer remittance services, mobile payments/transfers/purchases,** and other banking services like **ATM/debit cards, net banking, and third-party fund transfers.**
- It can become a **banking correspondent (BC) of another bank** for credit and other services which it cannot offer.
- **Activities that can be performed:**
- It cannot issue **loans and credit cards.**
- It cannot accept **time deposits or NRI deposits.**
- It cannot **set up subsidiaries** to undertake non-banking financial activities.

### MARTAND SUN TEMPLE



Some people forced their way into the Archaeological Survey of India (ASI)-protected Martand Sun temple recently.

About Martand Sun Temple:

# CROSS & CLIMB ROHTAK

- It is a **Hindu temple** located near the city of **Anantnag** in the **Kashmir Valley of Jammu and Kashmir**.
- It is **dedicated to the Sun God**. Martand is another Sanskrit synonym for Surya.
- It was **built by King Lalitaditya Muktapida** around the **8th Century CE**. Lalitaditya Muktapida was the **third ruler of the Karkota Dynasty**.
- **Features:**
- It has a **unique architecture** where the local **Kashmiri style** is **blended** with the architectural styles of **Gupta, Chinese, Gandhara, Roman, and Greek**.
- The temple is **located on top of a plateau** and has been **constructed entirely out of stone**.
- It **stands in the middle of a large courtyard** with 86 fluted columns. The courtyard is connected to the main shrine, where Sun God's idol was installed.
- The construction of the main shrine was such that during most of the days' time, especially **during sunrise and sunset, the rays would directly fall on the idol**.
- The **central shrine, or vimana**, stands tall at around 60 feet. It features **intricate carvings and sculptures** that **depict various Hindu gods and goddesses**.
- There are **84 smaller shrines** around the main Sun Temple. They are lined along the perimeter of the complex.
- The temple is believed to have been **demolished by Sultan Sikandar Shah Miri, who ruled Kashmir from 1389 to 1413**.

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## PRESIDENT'S BUDGET SESSION SPEECH

### Why in News?

- The Budget Session of Parliament, which is the last before the upcoming Lok Sabha elections, began with an address by President Droupadi Murmu to a joint sitting of both houses of Parliament.



- President Murmu began her address in Parliament recounting **the government's achievements for the year 2023-24**, from the passage of the Women's Reservation Bill, to India's 100+ tally at Asian Games.

## Sessions of Parliament:

- According to **Article 85(1)** of the Indian Constitution, **the President** shall from time to time summon each House of Parliament to meet at such time and place as he thinks fit.
  - However, **six months shall not intervene** between its last sitting in one session and the date appointed for its first sitting in the next session.
- In reality, **the power to convene a session of Parliament rests with the government** and the decision is taken by the Cabinet Committee on Parliamentary Affairs.
- As India does not have a fixed parliamentary calendar, **Parliament meets for three sessions** (by convention) in a year.
- **The longest, the Budget Session**, starts towards the end of January, and concludes by the end of April or first week of May.
  - The session (which starts with the presentation of the **Union Budget**) has a recess so that Parliamentary Committees can discuss the budgetary proposals.

## What is the Union Budget/ 'Annual Financial Statement'?

- **Article 112 of the Constitution** requires the government to present to Parliament a statement of estimated receipts and expenditure in respect of every financial year, from April 1 to March 31.
  - This statement is called the annual financial statement.
- It is divided into three parts - **Consolidated Fund, Contingency Fund and Public Account**.
  - For each of these funds, the government has to present a statement of receipts and expenditure.