

POSTAL BALLOTS IN ELECTIONS



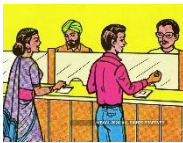
Recently the opposition urged the Election Commission to prioritise postal ballot counting before finalising EVM counting, citing concerns over the 2019 guideline change.

- It enables eligible voters to submit their **votes via mail** rather than personally visiting a polling place.
- This method provides a convenient option for individuals **who are unable to participate in person** due to various reasons.
- **Eligibility criteria to vote using postal ballots:**
 - **Service voters** including members of the armed forces, paramilitary forces and government employees assigned to election duties away from their home
 - **Electors on election duty** including government officials and polling staff working at polling stations outside their home areas.
 - **Electors under preventive detention** orders during the election period can also avail themselves of this option.
 - **Individuals engaged in essential services on polling day** like essential workers, including authorized media personnel and those in railways and healthcare, can vote via postal ballots in Lok Sabha and four state Assembly elections.
 - **Absentee voters:** Those who are unable to vote in person due to work commitments, illness, or disability.
 - The **amendment in October 2019 to the Conduct of Election Rules, 1961**, lowered the eligible age for senior citizens from 85 to 80 and permitted Persons with Disabilities (PwDs) to use postal ballots in the 2020 Delhi Assembly elections.
- What is the process of postal voting?
 - It involves receiving a ballot kit from the Returning Officer, marking the chosen candidate(s) on the ballot paper within a secrecy sleeve, completing a declaration

form, sealing the marked ballot and declaration in the secrecy sleeve, inserting it into a prepaid return envelope, affixing postage, and mailing it to the designated address before the deadline.

- **Counting of postal ballots:**
 - Postal ballots are counted separately. On counting day, postal authorities bring them to the counting centre.
 - Election officials verify their validity and add valid ballots to the candidates' vote counts.
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WHAT IS A BANK CLINIC?



The All India Bank Employees' Association (AIBEA) has launched the "Bank Clinic" initiative to assist bank customers with grievance redressal.

Bank Clinic is an initiative by the All India Bank Employees' Association (AIBEA), aims to assist bank customers with grievance redressal amid the rapid expansion of technology and **Reserve Bank of India (RBI) guidelines on retail banking**.

- It is a **non-resolving advisory platform** guiding customers on the remedies available per RBI guidelines.
- It serves as an additional channel alongside the normal **Banking Ombudsman process**.
- **How does it work?**
 - Under this initiative, customers can register their complaints on the **Bank Clinic website** and within **five working days**, they will receive a reply detailing the available remedies and relevant **RBI guidelines** for their specific issue
 - The goal is to ensure **timely and effective** redressal of customer issues.
 - It guides customers on **available remedies** but does not directly resolve queries.
- **Benefits:**
 - The Bank Clinic helps build **goodwill** with customers.

- It provides valuable **feedback** to **banks**, highlighting areas where service deficiencies exist.

What is AIBEA?

- The **All India Bank Employees Association (AIBEA)** is a national trade union representing bank employees across India.
- Founded in **1946** on **April 20th** in **Kolkata**. It's headquarter is in Chennai.
- AIBEA plays a crucial role in **advocating for the rights, welfare and interests of bank workers**.

JAMES WEBB SPACE TELESCOPE SPOTS EARLIEST-KNOWN GALAXY

Why in the News? The James Webb Space Telescope has spotted the earliest-known galaxy called JADES-GS-z14-0.

James Webb Space Telescope:

- The James Webb Space Telescope, also called Webb or JWST, is a large, space-based observatory.
- The telescope was launched by the National Aeronautics and Space Administration (NASA) in **December, 2021**.
- The telescope is optimized for **infrared wavelengths**, which complements and extends the discoveries of the **Hubble Space Telescope**.
- It has longer wavelength coverage and greatly improved sensitivity, compared to the Hubble telescope.
 - The longer wavelengths will enable Webb to look further back in time to find the first galaxies that formed in the early Universe, and to look inside dust clouds where stars and planetary systems are forming today.
- **Webb is also designed to study the Solar System's planets – Mars, Jupiter, Saturn, Uranus, Neptune – and their satellites.**

- **Launch Vehicle:** Ariane 5 rocket of European Space Agency (ESA)
- **Budget:** USD 10 Billion

Life of Webb Telescope:

- Webb is designed to have a mission lifetime of not less than 5-1/2 years after launch, with the **goal of having a lifetime greater than 10 years.**

James Webb Space Telescope Spots Earliest-Known Galaxy:

- The James Webb Space Telescope (JWST) has recently discovered a galaxy designated JADES-GS-z14-0.
- The galaxy dates back to **290 million years after the Big Bang event** that initiated the universe roughly 13.8 billion years ago, the researchers said. **It is the most ancient galaxy yet observed.**
- Astronomers calculate the distance of objects like JADES-GS-z14-0 by examining their so-called **redshift value.**
 - Because the universe is expanding, the wavelength of light waves is stretched as they move through space.
 - This phenomenon is known as redshift because it moves light toward the infrared region of the electromagnetic spectrum.
- The JWST's instrumentation is designed to examine the dramatically redshifted light from distant galaxies.
- This discovery will help astronomers to study what is called the "the **Cosmic Dawn**, the period where the first galaxies were born."

WHAT IS GREEDFLATION?



It refers to a scenario where inflation in an economy is **driven by corporate greed** to make a profit rather than an increase in the cost of production, demand, or wages.

What is Inflation?

- Inflation is the rate at which the general price level of goods and services rises in an economy. This can occur due to various factors, including:
- **Cost-push inflation:** Prices rise because input costs have increased. For example, a 10% overnight increase in crude oil prices due to supply disruption can lead to higher energy costs and thus higher overall prices.
- **Demand-pull inflation:** Prices rise because there is excess demand. For instance, if the Reserve Bank of India (RBI) cuts interest rates sharply, making loans more affordable, there could be a surge in demand for housing, leading to higher home prices.
- **Other factors:** Several **internal and external factors** can also contribute to inflation, such as supply-chain disruptions from international conflicts like the Russia-Ukraine war or crude oil price hikes by OPEC+.
- To combat inflation, central banks often raise interest rates to reduce overall demand in the economy.
 - For example, the RBI may increase the repo rate, making loans more expensive and reducing the number of loan takers, thereby stabilizing demand.

Causes of Greedflation:

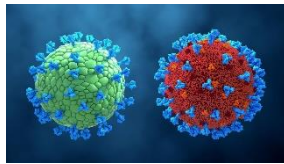
- Unlike typical inflation scenarios where price increases result from higher input costs or increased demand, greedflation occurs when **corporations exploit existing inflation by raising prices** far beyond their actual input cost increases.
- This practice maximizes profit margins but also further fuels inflation, creating a cycle that exacerbates economic inequality.

The impact of inequality on democratic processes:

- Many argue that inequality harms democratic processes by **concentrating wealth** and power in the hands of a few, undermining the principle of equal representation.
- However, some believe that a certain level of inequality can be beneficial as it incentivizes entrepreneurs to start businesses, driving economic growth and innovation.

While inequality can incentivize entrepreneurship, it often has detrimental effects on economic welfare and growth. Redistribution, if balanced with other policies, can enhance economic health by boosting consumption and investment.

WHAT ARE VIRUS-LIKE PARTICLES (VLPS)?



Scientists at the Institute of Advanced Virology (IAV), Thiruvananthapuram, recently developed a novel way of generating non-infectious Nipah virus-like particles (VLPs) in the laboratory.

- VLPs are molecules that **resemble viruses but lack infectivity** because of the absence of viral genetic material.
- They are a very effective way of **creating vaccines** against diseases such as human papillomavirus (HPV), hepatitis B, malaria, and more.
- As they are very similar to real viral molecules, introducing a VLP into the body will **trigger an immune response**, but a person will not experience any symptoms of the virus they are being vaccinated against.
- Once the body has had an immune response to the VLP, it will recognize the virus and **prevent infection in the future**, giving people immunity to that particular virus.

Structure:

- VLPs are very small, with a particle radius of approximately 20 to 200 nm. This means that they can **easily enter the lymph nodes**, where the immune system is activated in the case of an infection.

- A VLP consists of one or more **structural proteins** that can be arranged in multiple layers.
- They can also contain an **outer lipid envelope**, which is the outermost layer that covers a large number of different viruses. This outer layer protects the genetic material inside the virus particle.
- Creating a VLP vaccine can use **bacterial, yeast, insect or mammalian cells**.
- When used as a vaccine, VLPs cause a robust immunogenic response due to their **high-density display of epitopes** and the capacity to present multiple proteins to the immune system.
- Most recently, VLPs have been **employed as nanomachines** to deliver pharmaceutically active products to specific sites and into specific cells in the body.

Key Facts about Nipah Virus:

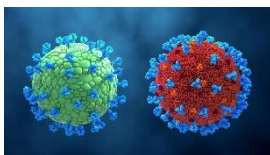
- Nipah virus (NiV) is a **zoonotic virus** (it is transmitted from animals to humans) and can also be transmitted through contaminated food or directly between people.
- In infected people, it causes a range of illnesses, from **asymptomatic** (subclinical) infection to **acute respiratory illness** and **fatal encephalitis**.
- The virus can also cause severe disease in animals, such as pigs, resulting in significant economic losses for farmers.
- It first broke out in Malaysia and Singapore in 1998 and 1999.
- **Treatment:**
 - There are currently **no drugs** or vaccines specific for Nipah virus infection.
 - **Intensive supportive care** is recommended to treat severe respiratory and neurologic complications.



IKAT DESIGN

Recently, following NABARD's withdrawal, Ikat weavers aim to assume control, manage operations and grow the business.

- **Origin & Technique:**
 - Ikat originates from the Indonesian/Malay word '**mengikat**', meaning to **bind**.
 - It features a **resist dyeing process** where threads are dyed before weaving.
 - The fabrics exhibit unique 'blurred' effects due to slight misalignments of threads.
- **Historical references:**
 - Ancient references to ikat include the Buddhist '**Lalitavistara Sutra**' and the **Ajanta caves murals**.
 - These references mention '**Vichitra Patolaka**', associated with the double ikat or patola of Gujarat.
- **Types of Ikat:**
 - **Single Ikat:** Dyeing involves either the warp or the weft threads, simpler and quicker to produce.
 - **Double Ikat:** Both warp and weft threads are intricately resist-dyed for precise alignment, known for their complexity.
- **Key regions and GI tags:**
 - **Patan's Patola** from Gujarat is known for its double ikat and received a GI tag in 2013.
 - **Rajkot Patola**, a simpler single ikat variant from Gujarat, also received a GI tag in 2013.
 - **Odisha's Bandha** specialises in single ikat with GI-tagged styles like **Sambalpuri Ikat** (2010) and **Bomkai** (2009).
 - Telangana's **Telia Rumal** is famous for its oil-treated threads that enhance colour depth and received a GI tag in 2020 and **Pochampally Ikat** is known for its geometric patterns and received a GI tag in 2005.



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