Prelim Bits 03-05-2022 & 04-05-2022 | UPSC Daily Current Affairs

Anabolic Steroids

From two Tokyo Olympians being banned to Noida Police seizing fake drugs and supplements worth Rs 2 crore, anabolic steroids have often been in news.

- Anabolic steroids are essentially synthetic or **lab-made versions** of the male hormone **testosterone** and have a similar effect of increasing muscle mass as the natural hormone does.
- It also increases male characteristics in a person, such as facial hair and a deeper voice.
- Unlike corticosteroids (cortisol-based steroids prescribed by doctors), the anabolic steroids have limited medical use.
- [These corticosteroids are lab-made molecules that mimic the action of the hormone called cortisol that controls the body's stress response, metabolism, and inflammation.]
- **Uses** - Years ago, Anabolic steroids was used by bodybuilders. Nowadays, it is mainly misused by athletes and sportspersons.
- Anabolic steroids are mainly used by doctors to help patients gain weight after a severe illness or injury.
- It could also be prescribed in small doses to the elderly to build muscle mass and in some cases also helps to treat anaemia.
- Doctors may also prescribe the medicine to men who have low levels of natural testosterone.
- **Health impacts -** The anabolic steroids are misused mainly by those who want to bulk up as it helps increase one's muscle mass.
- Use of anabolic steroids in the short-term can cause acne and hairfall.
- Extended misuse of the substance can also lead to gynaecomastia (growth of breasts in men) and erectile dysfunction.
- In women, it can lead to growth of facial hair. It may also cause extreme anger, paranoia, and impaired judgement.
- Long-term use can lead to kidney disease and even failure, liver damage and tumours, enlarged heart, and high blood pressure.
- It can also lead to stunted growth in teenagers.

Reference

1. https://indianexpress.com/article/explained/explained-what-anabolic-steroids-how-does-impact-ones-health-7896191/
2. https://medlineplus.gov/anabolicsteroids.html

National Intelligence Grid

The Union Minister for Home and Cooperation inaugurated the National Intelligence Grid (NATGRID) Bengaluru premises.

- The NATGRID has been conceived to develop cutting edge technology to enhance India's counter terror capabilities.
- The NATGRID is an IT platform for accessing information dispersed from data collection agencies in the country.
- Envisaged as a robust mechanism to track suspects, the NATGRID prevent terrorist attacks with real-time data and access to classified information like immigration, banking, individual taxpayers, etc.
- The NATGRID will be available to 11 central agencies and police of all states and Union territories.

Reference

1. https://pib.gov.in/PressReleasePage.aspx?PRID=1822356
2. https://www.hindustantimes.com/india-news/security-agencies-now-need-quick-access-to-info-shah-101651614034489.html
3. https://www.mha.gov.in/sites/default/files/AdvNATGRIDCOT_151116.pdf

Organic Aadhaar

Agricultural and Processed Food Products Export Development Authority (APEDA) may roll out "Organic Aadhaar" for the farmers engaged in organic farming under the National Programme for Organic Production (NPOP).

- Organic Aadhaar is an **identity for the farmer for the organic certification process** based on Personal Aadhar number and Unique Land Parcel Identification Number (ULPIN).
- [Under the ULPIN scheme, every plot of land in the country has been assigned a 14-digit identification number by the government.]
- Linking with the ULPIN could also become a useful tool for identifying organic land.
- Organic Aadhaar combined with Tracenet will create a robust system for effectively planning and monitoring policy measures.
- [Tracenet system, which was launched in 2009, provides information on products exported from the country.
- Details about the farmer, his land, and the inputs used in the production of the product are made available through the system for products exported from India.]
- Organic Aadhaar is similar to a voter ID card in that it will provide the farmer in a growers group with **exclusive protection of organic status and income**.
- This will protect his rights to sell the produce at a higher price while maintaining his organic status.
- If implemented, its impact will be felt in the coming years, as it will elevate NPOP to a higher organic standard on the global map.
- **Related Links** - Unique Land Parcel Identification Number

Reference

1. https://www.thehindubusinessline.com/economy/agri-business/govt-mulls-organic-aadhar-to-weed-out-bogus-data/article65367014.ece
2. https://krishijagran.com/agriculture-world/apeda-plans-to-roll-out-organic-aadhaar-for-farmers-to-remove-bogus-data/
3. https://agrinews.in/govt-considering-implementing-organic-aadhaar-to-eliminate-bogus-enrollment/

Anchor Investor

The Securities and Exchange Board of India (SEBI) has relaxed norms for anchor investors by keeping the 30 days lock-in period till June 30 for issues exceeding ₹10,000 crore.

- Anchor investors are high-profile institutional investors that are allotted shares before the subscription opens for retail and other investors, and have to commit to holding their shares for a certain period after listing.
- An anchor investor in an IPO is a qualified institutional buyer (QIB) like a foreign portfolio investor or mutual fund or insurance company which invests before the IPO is made available to public as per SEBI regulations.
- As **initial investors**, they make the IPO process more attractive for investors, and instil confidence in them.
- Anchor investors also aid in **price discovery** of the IPO.
- Anchor investors who get guaranteed allotment a day before the IPO opens to the public are normally allocated 60% of the QIB quota.
- Companies with a profitable track record can allocate 50% of the IPO to QIBs. Demand in the anchor category is an indication of the success of the IPO.

Reference

1. https://indianexpress.com/article/explained/everyday-explainers/lic-ipo-anchor-investor-explained-7899637/
2. https://www.livemint.com/companies/news/lic-raises-over-rs-5-000-cr-from-anchor-investors-ahead-of-ipo-11651510858904.html
3. https://www.icicidirect.com/knowledge-center/article/what-are-anchor-investors-how-do-anchor-investors-impact-the-price-of-a-stock-when-the-lock-in-period-is-over

Micro Insurance

A panel on Micro Insurance (MI) constituted by the Insurance Regulatory and Development Authority of India (IRDAI) has suggested introduction of a Combi MI product.

- Micro-insurance products offer coverage to low-income households or to individuals who have little savings. It is tailored specifically for lower valued assets and compensation for illness, injury, or death.
- The IRDA Micro-insurance Regulations, 2005 defines and enables micro-insurance policy as a general or life insurance policy with a sum assured of Rs 50,000 or less.
- **A general micro-insurance product is any:**
    1. Health insurance contract
    2. Any contract covering belongings such as hut, livestock, tools or instruments or any personal accident contract
    3. They can be on an individual or group basis
- **A life micro-insurance product is:**
    1. A term insurance contract with or without return of premium
    2. Any endowment insurance contract or a health insurance contract
    3. They can be with or without an accident benefit rider and
    4. Either on an individual or group basis
- There is flexibility in the regulations for insurers to offer composite covers or package products that include life and general insurance covers together
- **Intermediaries** - Micro-insurance business is done through the NGOs, Self-Help Groups,

Micro-Finance Institutions, etc.,

Reference

1. https://www.thehindubusinessline.com/money-and-banking/irdaipanel-moots-introductionof-a-combi-micro-insurance-product/article65377782.ece
2. https://www.policyholder.gov.in/economically_vulnerable.aspx
3. https://www.investopedia.com/terms/m/microinsurance.asp

