Prelim Bits 20-10-2021 | UPSC Daily Current Affairs

Maharajah Collection

The Tata group has reclaimed Air India, but the priceless Air India art collection is not part of the deal and is likely to stay with the government.

- 'Maharajah collection', as it is called, has over 4,000 works, including by Jatin Das, Anjolie Ela Menon, M F Husain and V S Gaitonde.
- There are posters by cartoonist Mario Miranda and ads designed by The New Yorker cartoonist Peter Arno, besides paintings, textiles, sculptures, and traditional wooden and bronze artwork.
- The collection served that purpose - **to present India as an ancient civilisation, but with a modern outlook**.
- No official estimate exists of the worth of the entire collection.

Impacts of Shrinking Summer Sea Ice

A new study has found that if carbon emissions continue at current levels, summer ice in the Arctic will disappear by 2100, along with it, creatures such as seals and polar bears.

General Happening

- In winter, most of the Arctic Ocean surface freezes and scientists expect this to continue for the foreseeable future, even as climate warms.
- In summer, when some of the ice melts, winds and currents carry it for great distances - some into the North Atlantic, most into the Arctic's farthest-north coasts, along Greenland and the Canadian islands.
- It results in a **rich marine ecosystem**. On the Arctic ice, algae bloom.
- These feed tiny animals, which in turn feed fish, which in turn feed seals, which feed polar bears at the top of the chain.

- The irregular topography also helps create lairs for seals, and ice caves for polar bears during the winter.
- But with a warming climate, summer sea ice has been shrinking fast, and now consistently spans less than half the area it did in the early 1980s.

Findings

- The study covered the region north of Greenland and the coasts of the Canadian Archipelago, where sea ice has traditionally been thickest round the year, and thus likely to be most resilient.
- **Two Scenarios** - The study looked into two scenarios
    1. Under the optimistic scenario (if carbon emissions are brought in check), some summer

ice could persist indefinitely.
    2. Under the pessimistic scenario (if emissions continue as they are), summer ice would disappear by the end of the century.
- **Low & High Emission Scenarios** - Under the low-emissions scenario, summer ice from even the central Arctic will wane by 2050.
- This ice will no longer endure through the year. Locally formed summer ice will persist in the Last Ice Area, but will now be only a metre thick.
- The study forecasts that under the low-emissions scenario, at least some seals, bears and other creatures may survive. They currently exist under similar summer conditions along western Alaska and Hudson Bay.
- However, under the higher-emissions scenario, by 2100, even the locally formed ice will disappear in summer.
- **Implications** - With no summer ice anywhere, there will be no ice-dependent ecosystems. This may not mean the end of all life.
- New things will emerge from other areas, but it may take some time for new creatures to invade.
- Earth may be getting warmer, but the planet's rotation around the sun will not change, and any new occupants including photosynthetic organisms would have to deal with the long, sunless Arctic winter.

Idukki Reservoir Opened

With predictions by the India Meteorological Department (IMD) of a fresh bout of heavy rainfall in Kerala, as a precautionary measure, water was released from the Idukki reservoir.

Idukki Reservoir is the largest dam in Kerala and one of the highest arch dams of Asia.

- Since the Idukki reservoir itself does not have shutters, the Cheruthoni dam, part of the reservoir, was opened to release water.
- In anticipation of the opening of Idukki reservoir, the Bhoothathankettu and Idamalayar dams had also been opened for smooth flow of water.
- **Path** - When the shutters are opened, water will first reach the Cheruthoni River through the spillway and join the Periyar River at Vellakayam. Then, the water will reach the Lower Periyar dam.
- It will travel through Neriamangalam, Bhoothathankettu and Idamalayar dams to reach Ernakulam district. The water is expected to flow through Periyar and its tributaries and finally join the Arabian Sea.
- **Decision** to open the shutters of the above dams was taken by a high-level committee appointed by the state government.
- The committee looked into the technical aspects of the water level in the dams and the impact it would have on settlements alongside the rivers.
- **Previously** - In 2018, the Cheruthoni dam shutters were opened during the "once-in-a-century" floods that year.
- Sudden rise in water levels in the Periyar following the opening of the dam shutters had inundated villages and settlements, leading to many deaths and damage to property.

Enhanced Powers of BSF

Ministry of Home Affairs (MHA) has notified changes to the "arrest, search and seize" powers of the

Border Security Force (BSF).

The MHA has the power to issue all orders pertaining to the BSF and other CAPFs such as the CRPF, SSB, ITBP, CISF, NSG and Assam Rifles.

- The 2021 notification replaces a 2014 order under the BSF Act, 1968.
- Though Jammu and Kashmir was not mentioned in the 2014 order, references to it exist in a previous such amendments in 1973.
- The recent order specifically mentions the two newly created Union Territories-J&K and Ladakh.

2014 Notification	**2021 notification**
It had outlined BSF's jurisdiction.	It amends the 2014 notification.
The jurisdiction includes the whole of the area comprised in Manipur, Mizoram, Tripura, Nagaland & Meghalaya along with the below-mentioned areas.	It empowers the force to conduct counter-insurgency operation in Manipur, Mizoram, Tripura, Nagaland and Meghalaya.
It comprised the area within a belt of 80 kms in Gujarat running along the borders of India.	In Gujarat, the limit was reduced to 50 km.
It comprised the area within a belt of 50 kms in Rajasthan running along the borders.	In Rajasthan, the 50-km limit remains unchanged.
It comprised the area within a belt of 15 kilometres in Punjab, West Bengal & Assam running along the borders.	It extends the jurisdiction of the BSF up to 50 km inside the international borders in Punjab, West Bengal & Assam.

- The recent amendment "**establishes uniformity** in defining the area within which the BSF can operate" and also to improve its operational effectiveness in curbing trans-border crimes.

Border Security Force

- It is a Central Armed Police Force (CAPF) that functions under the Union government (*Ministry of Home Affairs*). It was raised in 1965 aftermath the India-Pakistan war.
- BSF Act was passed by Parliament in 1968 and the rules governing the Act were framed in 1969.
- India is a Union of States and under the One Border One Force policy, the BSF is deployed along the Pakistan and Bangladesh borders.
- It is also deployed in areas affected by Left Wing Extremism (LWE) and is routinely deployed for election and other law and order duties on the request of State governments.
- **Powers** - Under Rule 15 of the BSF Rules, 1969, the BSF has been assigned 3 primary tasks while deployed along the borders:
    1. Promote a sense of security among the people living in the borders,
    2. Prevent trans-border crimes/unauthorised entry into or exit from the territory of India and
    3. Prevent smuggling and any other illegal activity.
- These provisions empower the BSF to arrest, search and seize.
- The violations against which the BSF carries out search and seizure include smuggling of narcotics, prohibited items, illegal entry of foreigners and offences punishable under any other Central Act.
- The MHA has given powers to the BSF personnel in border areas under different Central Acts.
- The BSF **does not have police powers**; after apprehending a suspect it can only conduct "preliminary questioning" and has to hand over a seized consignment or the suspect to the

local police within 24 hours.
- It does not have powers to prosecute crime suspects.

Police is a State subject under the Constitution.

Credit Score

- It is a number (from 300 to 850) that depicts a consumer's creditworthiness .
- It is **based on credit history** - number of open accounts, total levels of debt, and repayment history, and other factors.
- A strong credit score is a key to your financial health as it can provide you with access to the best offers on loans and credit cards.

The higher the score, the better a borrower looks to potential lenders.

Credit Enquiry

- **Hard Enquiry** - When you apply for any kind of loan or a credit card, the lender fetches your credit report from a credit bureau to gauge your creditworthiness. This is commonly known as a 'hard enquiry.'
- Too many hard enquiries from lenders within a short span can reduce your score as it indicates credit hungriness.
- **Soft Enquiry** - When you check your credit score on your own, it is known as a 'soft enquiry.'
- Soft enquiries have no impact on your score. In fact, checking your credit score regularly can help detect errors that may emerge in your credit report.

Factors Impacting Credit Score

- **Credit Behaviour** - A person's credit score is determined by their **behaviour with credit** and is **not related to income**.
- Missing EMI repayments, high credit-utilisation ratio, frequent and multiple applications for loans and cards can severely damage a person's credit score, irrespective of their income.
- However, higher income impacts the overall loan eligibility, as it reflects higher repayment capacity.
- Despite a strong credit score, those with lower income may not be eligible for select credit cards or high-ticket loans.
- **Credit History** - If a person has fared well with their credit obligations, their risk of defaulting in future is relatively less and they can get credit approval with better offers and at preferential rates.
- On the other hand, indiscipline in handling credit in the past makes you a risky customer and bureaus give you a low credit score making it difficult to avail loans and cards.
- But, if you have never taken any loan or credit card in your life, you do not have any credit history.
- Having no credit history leaves providers with no data to analyse the credit risk provided to new credit applicants, leading to possible rejection.

Settling and Closing of Credit Account

- Settling of a loan or credit card account is different from closing them.
- **Closure** of an account means deactivating a loan or credit card after full repayment of outstanding dues as per schedule, with no outstanding amount remaining.
- **Settling** - When a person may be unable to pay the outstanding amount for some time, the lender may choose to extend the option to settle the account through a one-time payment option, where a certain amount of the debt may be written off.
- When you decide to settle your credit account, the credit bureaus are informed; this starts reflecting in your credit report as a 'settled' account.
- You need to know
- This 'settled' account remains in the credit report for a long time, and all the future loan or credit card applications may be adversely impacted.

Source: PIB, The Hindu, The Indian Express

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