UPSC Daily Current Affairs| Prelim Bits 17-03-2025

MSME Bodies Recommendations to RBI on Regulations for e-Commerce Exports

Why in the news?

MSME (Micro, Small, and Medium Enterprises) industry bodies are urging the Reserve Bank of India (RBI) to revise its regulations for e-commerce exports.

MSME (Micro, Small, and Medium Enterprises

• **Nodal Ministry** – Ministry of Micro Small and Medium Enterprises, founded in 2007.
• According to the Ministry of MSME, 5.70 crore MSMEs, employing 24.14 crore individuals, are registered on the *Udyam Registration Portal and the Udyam Assist Platform (UAP).*
• The classification criteria for MSMEs have been revised in recent budget by raising both investment and turnover thresholds as follows,

Enterprise Category	Investment Limit	Annual Turnover Limit
Micro Enterprises	Up to ₹2.5 crore	Up to ₹10 crore
Small Enterprises	Up to ₹25 crore	Up to ₹100 crore
Medium Enterprises	Up to ₹125 crore	Up to ₹500 crore

Recommendations from MSME industry bodies to RBI

- **Automated Reconciliation System**- Develop an AI-powered system within Export Data Processing and Monitoring System to match inward remittances (IRMs) with shipping bills, even when amounts vary due to marketplace fees or refunds.
- **Bulk Transaction Uploads**-Enable exporters to upload transactions in bulk, reducing manual processing.
- **Simplified Compliance for Small Exporters**- Remove the requirement for CA certificates for MSMEs with an annual turnover of Rs 5 crore or less, replacing it with self-declaration forms.
- **Digital Verification System-**Link bank accounts to a digital verification system for seamless tracking and authentication.
- **Digital Dispute Resolution Portal**- Establish an online platform to address issues like unfair penalties and delayed processing, ensuring resolution within seven days.
- **Cost Reduction Measures**

- Standardize fees for shipping bill regularization.
- Introduce a fixed annual reconciliation fee.
- Limit per-bill charges to Rs 100 for transactions over $1,000.

Export Data Processing and Monitoring System
• It is a centralized online platform that streamlines and monitors export transactions in India, enhancing transparency and compliance. • **Developed by -** Reserve Bank of India (RBI). • **Key Features** • **Centralized Monitoring -** Tracks exports by linking customs, banks, and stakeholders. • **Transparency & Compliance -** Ensures a unified system for efficient export monitoring. • **Automated Data Matching -** Banks match shipping bills with inward remittances. • **Real-time Tracking-** Enables immediate consignment status updates. • **Faster Claims Processing** - Streamlines export benefit claims. • **RBI Data Insights -** Helps track export remittances and prevent fund diversions. • **Regulatory Compliance -** Manages export quotas, licenses, and trade regulations. • **System Integration -** Connects with banking, customs, and logistics platforms.

Reference

Business Standard | MSME industry bodies on e-commerce exports

Artificial intelligence-based pollution sensors

Why in the news?

AI-powered air sensors offer a cost-effective, real-time, and practical way to monitor air pollution and protect public health.

Global Status of Air pollution
• Globally, air pollution causes *7 million deaths per year.* • Air pollution is the ***2nd leading global risk*** factor for death, contributing to 8.1 million deaths annually. • *Every day, 100 children* under five die in East Asia and the Pacific due to air pollution. • 99% of the population breathing air exceeds World Health Organization (WHO) guideline limits, leading to - 8.1 million premature deaths annually, and shortening average *life expectancy by 2.2 years.* • Fine particulate matter (PM2.5) and nitrogen dioxide (NO2) are key pollutants of concern. • Children are highly vulnerable due to their developing *lungs, weak immune systems, and faster breathing rates.* • The *burning of fossil fuels* is the biggest cause of air pollution and also contributes to climate change.

New AI-Driven Roaming Sensors

- Compact air sensors are *the size of a thick mobile phone* and cost a few thousand pounds.
- These sensors can be *attached to vehicles* like buses, vans, and garbage trucks to

collect real-time data.

- They measure **pollutants** such as:
  - Particulate matter (soot)
  - Carbon monoxide
  - Ozone
  - Nitrogen dioxide
  - Sulphur dioxide
- These sensors ***send data every minute*** to a central system.
- **Advantages -** *Affordable and practical* alternative to expensive monitoring stations.
- Provides *real-time air quality maps* in local areas.
- Helps identify *pollution sources* and plan emergency measures.
- Can guide individuals to *safer areas* (e.g., joggers choosing cleaner routes, parents finding safer playgrounds).
- Ensures *better air quality awareness and health protection* for the public.

> *Right to breathe clean air is a fundamental right under Article 21.*

Reference

Down to Earth | AI sensors

Women in Blue Collar Jobs

Why in the News?

A recent study finds that Women hold just one in five blue-collar jobs.

> *The term blue-collar worker refers to individuals who engage in hard manual labor, typically in the agriculture, manufacturing, construction, mining, or maintenance sectors of the economy.*

- **Covered Industries -** Across 14 industries, including automobile, BFSI, e-commerce, travel & hospitality, FMCG, and manufacturing.
- **Covered Cities** - Bengaluru, Ahmedabad, Chennai, Chandigarh, Delhi-NCR, Hyderabad, Kolkata, Mumbai and Pune.
- **Recent Findings -** While 73% of the surveyed employers said they hired women for blue-collar roles in 2024, female participation ***remained stagnant at 20%*** across India.
- Industries such as retail (32%), healthcare and pharmaceuticals (32%), construction and real estate (30%), and travel and hospitality (28%) showed ***increased female*** representation.
- However, telecommunications, BFSI, and IT/ITeS lagged, with female participation ***below 10%.***
- **Upcoming Demand -** During the survey, 78% of employers revealed plans to hire

more women in blue-collar roles in 2025, an encouraging 5% increase in hiring intent compared to 2024.
- Industries like retail (94%), healthcare and pharma (93%), and e-commerce (93%) showed the strongest demand.
- **The Reality Gap -** As per the survey, while more women are seeking blue-collar jobs primarily for financial independence (70%), workplace realities remain harsh.
- It identified 3 major challenges that continue to push women to the margins.
    - Rigid work schedules,
    - Wage inequality, and
    - Lack of upskilling opportunities.
- More than half of the surveyed women cited a *lack of flexible shifts* as a barrier.
- Several blue-collar jobs often demanded strict shift timings, making it difficult for women to balance work and personal responsibilities.
- Around 42% of women reported being *underpaid compared to their male counterparts*, with fewer opportunities for promotions.
- In industries like automobile, FMCG, and travel & hospitality, more than half of the women surveyed felt their wages did not reflect their work.
- Every second woman surveyed preferred upskilling, but access to relevant training remained a challenge.
- Without structured learning pathways, career progression remains limited.

India's blue-collar sector is expected to see more than 2 million job seekers in 2025.

Reference

The Hindu | Women in blue-collar jobs

Kuki Tribes

Why in the News?

An armoured vehicle of the central security forces came under heavy attacks by protesters from the Kuki tribes in Manipur on the first day of the Centre's order to ensure free movement of people.

- The Kukis are an ethnic group including multiple tribes originally inhabiting the Northeastern States of India, including Manipur (30%) and Mizoram, Meghalaya, Assam, Tripura, and Nagaland.
- They also inhabit parts of Burma (now Myanmar), and Sylhet district and Chittagong hill tracts of Bangladesh.

The Chin people of Myanmar, and the Mizo people of Mizoram are kindred tribes of kukis and collectively known as Zo people.

- **Ethnicity** - Kuki-Zomi-Mizo-Chin people migrated from inner Asia or mainland China.
- It is believed that Kuki people are native to the Mizo Hills (formerly Lushai), a mountainous region in the south-eastern part of Mizoram in India.
- Kuki is not a term coined by the ethnic group itself, the tribes associated with it came to be generically called Kuki under the colonial rule.
- They were further divided by the British into 'old Kukis' and 'new Kukis'.
- **Occupation** - They engaged in shifting or Jhum cultivation resulting in their expansion through the forested tracts.
- **Religion** - Kuki-Zomi clans mostly follow Christianity.
- **Social Groups -** Kuki society features rich cultural institutions like Sawm (boys' community center) and Lawm (youth club), fostering social cohesion and practical skills.
- Around 50 tribes of Kuki people in India are recognized as ***scheduled tribes*** based on the dialect spoken and region of origin.

Reference

NDTV | Kuki tribes

POLG Disease

Why in the News?

The son of Prince Robert of Luxembourg and Princess Julie of Nassau, Prince Frederik recently died from POLG disease.

- POLG disease is a genetic disorder that *depletes the body's cells of energy*.
- This in turn causes progressive multiple organ dysfunction and failure.
- It is a rare, incurable condition caused by inherited gene mutations.
- **Cause -** The condition affects mitochondria, the "powerhouse" of the cell which converts food into ATP, the primary energy our body uses to function.
- Mitochondria contain their own DNA which requires a specific enzyme to replicate, found in host cell's POLG and POLG2 genes.
- Mutations in these genes therefore impact the ability of mitochondria to replicate.
- **Symptoms -** Can start from early childhood to adulthood and can be mild to severe.
- The most frequent symptoms include muscle weakness, ophthalmoplegia (weakness of paralysis of the eye), epilepsy and liver failure.
- It could also affect a person's vision due to the involvement of affected brain structures.
- People with PolG likely end up bedridden and unable to function in daily activities.
- **Diagnosis** -It can be very difficult to diagnose because it affects a wide variety of organs and has many symptoms.
- **Treatment** - There is ***currently no*** treatment or cure for POLG.
- **Prevalence** – It affects 1 in 5,000 people.

References

1. The Hindu | POLG Disease
2. News 18 | What is POLG?

India Microfinance Equity Fund (IMEF)

Why in the News?

Sa-dhan, the self-regulatory organisation for microfinance institutions (MFIs), has recently sought the setting up of a new refinancing body and greater flexibility in the India Microfinance Equity Fund (IMEF).

- **Created by** – Ministry of Finance, Department of Financial Services with an initial corpus of Rs.100 crore in 2012, focused on smaller microfinance institutions (MFIs).
- **Objective** – To alleviate poverty and achieve long term sustainability of operations in un-served and under-served parts of the country.
- **Aids borrowers** – The fund is utilized for extending equity, quasi equity or subordinated debt to Tier II (between 50,000 to 2,50,000 borrowers) and Tier III (less than 50,000 borrowers) MFIs.
- **Issues with IMEF:**
    - Limited utilization (only Rs 19 crore sanctioned to 10 MFIs).
    - Restrictive cap of Rs 5 crore per MFI.
    - Need for increased corpus beyond current Rs 300 crore.
- **Proposals by** – Sa-dhan (self-regulatory organisation for MFIs).
- **Micro Units Development and Refinance Agency Bank (MUDRA Bank)** – To be converted into an *exclusive provider of refinance for dedicated microfinance institutions (MFIs)*.

  MUDRA *is a refinancing Institution and does not lend directly to the micro entrepreneurs / individuals.*

  MUDRA Bank *lends at low interest rates to MFIs and non-banking financial institutions (NBFCs), which, in turn, finance small businesses.*

- **Funding Architecture Challenges** – Strengthening and expanding the existing financial resource system for MFIs to reduce dependence on banks for funding.

Sa-Dhan

• **Objective** – To develop, promote and support ecosystems of Impact Financing institutions which enable Inclusive Growth, equity, gender equality and sustainable development in the society.
• **MFIs** – It includes both, for Profit and Not for Profit MFIs, SHG promoting institutions, banks, rating agencies, capacity-building institutions etc.
• **Presence** – Sa-Dhan has about 220 members working in 33 states/UTs and over 600 districts.
• **National Support Organization (NSO**) – Sa-Dhan is also recognized as a NSO by National Rural Livelihood Mission (NRLM).

References

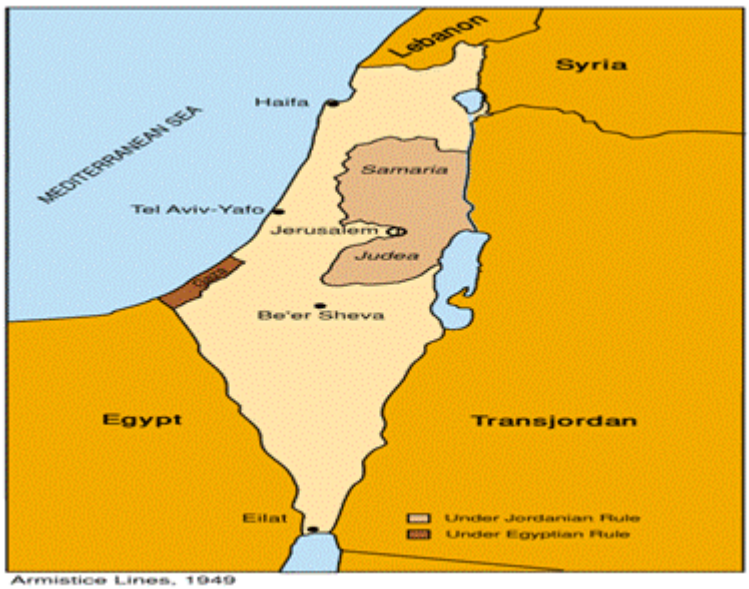
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3. Sa-Dhan| Sa-Dhan & its Objectives

One Liners 17-03-2025

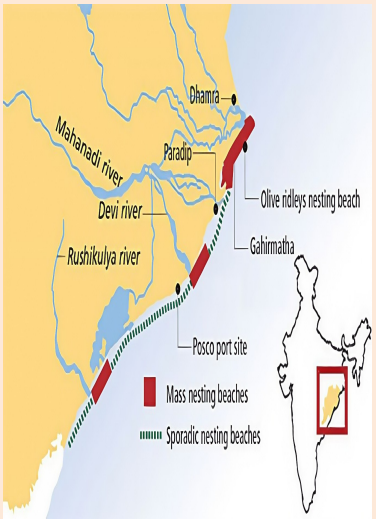
History, Art and Culture

Armistice Lines (1949-1967)

• **Armistice agreements** – Israel concluded armistice agreements with Jordan, Egypt, Syria, and Lebanon in 1949 with UN mediation.
• **Green Line** – The 1949 Armistice Lines between Israel and its Arab neighbors came to be known as The Green Line.
• These parties agreed that would *serve only as interim arrangements* until replaced by permanent peace treaties.
• **Israel's territory** – Encompassed about 78% of the Mandate area.
• West Bank & Gaza Strip, were occupied by Jordan and Egypt respectively.
• It is also called as the *Green Line,* between Israel and its Arab neighbors.



Armistice Lines, 1949



Polity & Governance

Challenge Based Destination Development (CBDD)

• **Sub-scheme of** – Swadesh Darshan 2.0 (SD2.0).
• **Aim** – Holistic development of destinations to enhance tourist experience.
• To develop tourism sector in *Mission Mode with active participation* of the,
  - States, Public Private Partnership and Convergence of Government Programs.

Development of Iconic Tourist Centers to Global Scale' Scheme

• **Umbrella scheme** – Special Assistance to States for Capital Investment (SASCI).
• **Aim** – To infuse long term interest free loans for a period of 50 years to States for comprehensively *develop iconic tourist centers* in the country, branding, and marketing them at global scale.

Article 350A

• It facilities for *instruction in mother-tongue* at primary stage.
• **It is Under**
  - Schedule – 8.
  - Part – XVII (17) of Official Language.
• **Added by** – *7th* Constitutional Amendment Act, 1956.
• **President** – May *issue such directions to any State* as he considers necessary or proper for securing the provision of such facilities.

Helsinki Rules of 1966

• Helsinki Rules on the Uses of the Waters of International Rivers.
• It is a *general rules of international law* applicable to the use of the waters of an international drainage basin.
• **Regulation** – It is an *international guideline* regulating the use of waters in international drainage basins, including surface and groundwater, emphasizing equitable and reasonable utilization.

Economy

GDP Growth Projection by Morgan Stanley

• According to the Morgan Stanley, India is projected to become the *world's 3rd largest economy* by 2028.
• It will become the world's most sought-after consumer market with a higher share in global output, driven by macro stability-influenced policy and better infrastructure.
• **Indian economy** – It is projected to expand to $4.7 trillion in 2026, making it the *4th largest in the world* behind the US, China, and Germany.

Environment

Tulip

• It is a *spring-blooming perennial plants* that die back after flowering and persist as an underground storage bulb
• **Genus** – Tulipa.
• **Family** – About 100 species of bulbous herbs in the lily family.
• **Native to** – Central Asia and Turkey.
• **Climatic condition** – Cultivated in cool, temperate climates with long, cool springs and dry summers.
• **Tulip Garden –** It is the *largest tulip garden in Asia,* spread over 30 acres in *Srinagar*.

Dhanushkodi

Recently, Tamil Nadu budget has proposed for the setting up of a sanctuary for flamingos at Dhanushkodi.

• **Located at** – South-eastern tip of Pamban Island, Ramanathapuram district, Tamil Nadu.
• It is *home to diverse ecosystems* such as sand dunes, marshes, and mangrove forests.
• **Key stopover for** – Migratory birds, including greater flamingos & shorebirds.
• **Area** – Extending from Rameswaram reserve forest to Dhanushkodi should be a protected area for the birds.

Science

1-Minute Gut Health Test

Recently, a content creator suggested taking a 1-minute test to find out the level of acidity.

• **Gut** – It is the *Gastro Intestinal (GI) tract*, which includes the stomach, intestines, and colon.
• **1-minute test** – Taking baking soda with water on an empty stomach.
• Baking soda (an alkali) will mix with stomach acid to produce carbon dioxide (gas), *leading to burping*.
• **Burp** – It is an indicator to decide whether a person has low stomach acid, which causes food to sit undigested in the gut and leading to fermentation & Gastroesophageal Reflux Disease (GERD).
• It is a *popular home method* for assessing stomach acid production.

Miscellaneous

World Consumer Rights Day, 2025

• **Celebrated on** – *March 15*, annually.
• **Theme** – A Just Transition to Sustainable Lifestyles.
• **Objective** – To promote the basic rights of all consumers and encourage those rights to be respected and protected.
• It serves as an essential reminder of the need to *uphold consumer rights and protection.*

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