



The ACHIEVERS IAS ACADEMY

LANGUAGE - ENGLISH

CURRENT AFFAIRS BOOSTER

31 - 05 - 22

TUESDAY



LANGUAGE - ENGLISH



WORKSHOP ON... GEOGRAPHY FOR 68th BPSC PT



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(12:00PM)



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1. World No Tobacco Day observed on 31st May



World No Tobacco Day 2022

World No Tobacco Day is observed on 31st May globally. This yearly celebration aims to raise awareness amid the global citizens about not only the dangers of using tobacco but also the business practices of tobacco companies, what WHO is doing to fight the tobacco epidemic and what people around the world can do to claim their **right** to health and healthy living and to protect future generations.

What is the theme of World No Tobacco Day 2022?

The theme for 2022 is Tobacco: Threat to our environment. The Day is an annual celebration that informs the public on the dangers of using tobacco, the business practices of tobacco companies, what the World Health Organization (WHO) is doing to fight tobacco use, and what people around the world can do to claim their right to health and healthy living.

History of the day:

In 1987, the World Health Assembly passed Resolution WHA40.38, calling for April 7, 1988, to be “a world no-smoking day” and in 1988, Resolution WHA42.19 was passed, calling for the celebration of World No-Tobacco Day, every year on May 31.

2. World Vape Day 2022 observed 2022 On 30th May



World Vape Day 2022

World Vape Day is observed on 30th May across the globe to create awareness about the alternatives to harmful tobacco products and highlights the relative safety of e-cigarettes and their potential as harm reduction and smoking cessation tools. World Vape Day (May 30) is observed on the day before World No Tobacco Day (May 31), observed by the World Health Organisation (WHO). World Vape Day was initiated by the World Vapers' Alliance (WVA). WVA was established by and receives funding from the Consumer Choice Center.

What is E-Cigarette?

- Chinese pharmacist Hon Lik invented electronic cigarettes (e-cigarettes) in 2003 as an alternative to conventional smoking.
- There are several types of e-cigarettes which are the most common form of Electronic Nicotine Delivery Systems (ENDS) and Electronic Non-Nicotine Delivery Systems (ENNDS).
- Vapes, vaporizers, vape pens, hookah pens, electronic cigarettes (e-cigarettes or e-cigs), e-cigars, and e-pipes are some of the many tobacco product terms used to ENDS.
- The system uses a liquid to create aerosols which are inhaled by the users. This liquid may contain additives, flavours and chemicals that can be toxic to health.
- E-Cigarettes are estimated to be 95% safer than smoking cigarettes on 2021 world hunger day.

3. LIC Launches Savings Life Insurance Plan Bima Ratna

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The Life Insurance Corporation of India (LIC), India's largest insurer, has launched "Bima Ratna" – a non-linked, non-participating, individual, savings life insurance plan. The new plan, which is aimed at the domestic market, provides both protection and savings.

Key Features of LIC's Bima Ratna Plan:

- Bima Ratna can be purchased through Corporate Agents, Insurance Marketing Firms (IMF), Brokers, CPSC-SPV, and POSP-LI employed by these intermediaries namely Corporate Agents, Insurance Marketing Firms (IMF), and Brokers
- The key features of the plan include Death benefits, Survival benefits, Maturity benefits, Guaranteed Additions, Settlement Options, Grace Period and Revival solutions among other things.
- The Bima Ratna plan from LIC provides financial assistance to the policyholder's family in the case of the policyholder's untimely death during the policy term. It offers for periodic payments for the policyholder's survival at specified intervals to address various financial demands.
- The plan also addresses liquidity requirements through a loan facility.
- Premiums can be paid on a yearly, half-yearly, quarterly, or monthly basis (monthly premiums can only be paid through the National Automated Clearing House (NACH)) or by deductions from salary.

4. US Overtakes China as India's Largest Trading Partner in FY22



The United States overtook China to become India's top trading partner in 2021-22, reflecting strong economic ties between the two countries. According to commerce ministry data, in 2021-22, bilateral trade between the US and India stood at US\$ 119.42 billion as against US\$ 80.51 billion in 2020-21. Exports to the US increased to US\$ 76.11 billion in 2021-22 from US\$ 51.62 billion in the previous fiscal, while imports rose to US\$ 43.31 billion as compared to around US\$ 29 billion in 2020-21.

During 2021-22, India's two-way commerce with China aggregated at \$115.42 billion as compared to \$86.4 billion in 2020-21, the data showed. Exports to China marginally increased to \$21.25 billion last fiscal year from \$21.18 billion in 2020-21, while imports jumped to \$94.16 billion from about \$65.21 billion in 2020-21. The trade gap rose to \$72.91 billion in 2021-22 from \$44 billion in the previous fiscal year.

India's Top Trading Partners 2021-22:

In 2021-22, the UAE is India's third-largest trading partner with USD 72.9 billion. It is followed by Saudi Arabia (USD 42.85 billion) as 4th, Iraq (USD 34.33 billion) as 5th, & Singapore (USD 30 billion) as its 6th largest trading partner.

5. Sanjit Narwekar conferred with V Shantaram Lifetime achievement award at MIFF 2022

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Lifetime achievement award 2022

The 17th edition of the Mumbai International Film Festival of India (MIFF 2022) confers Dr V. Shantaram Lifetime Achievement Award on noted author and documentary filmmaker Shri Sanjit Narwekar to commemorate his exquisitely deep, remarkably diverse and inspiring body of work. Union Minister of Commerce & Industry, Consumer Affairs, Food & Public Distribution and Textiles Piyush Goyal presented the award to Sanjit Narwekar along with a cash prize of Rs 10 lakhs (Rs 1 million), Golden Conch and a citation.

About the Shri Sanjit Narwekar

- Shri Narwekar is a National award-winning film historian, author, publisher and documentary filmmaker with more than four decades of cross-media experience in Journalism, Public Relations, Publishing and Filmmaking.
- Shri Narwekar has rendered a seminal contribution for the enrichment of documentary cinema and its literature. Through his lifelong and passionate engagement with the past, present and future of films, Shri Narwekar has touched many hearts across ages.
- Winner of the National Award for the Best Book on Cinema in 1996, Shri Narwekar's passion for film history has manifested in writing and editing more than 20 books on cinema, including Marathi cinema 'In Retrospect', which won him the Swarna Kamal.
- He is credited with directing Films Division's 'The Pioneering Spirit: Dr V Shantaram', a biopic of the

legendary filmmaker, and writing and directing a number of documentaries on varied subjects.

- He has also served on the selection committee and Jury of many national and international film festivals, including the National Award Jury for Writing on Cinema.

6. Prime Minister Modi to deliver the 11th instalment of PM-KISAN benefits



Prime Minister Narendra Modi will distribute the 11th instalment of cash benefits totaling Rs 21,000 crore to more than 10 million farmers in Shimla, Himachal Pradesh, under the Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) initiative. Modi will meet with beneficiaries of 16 schemes and programmes conducted by nine central ministries via video conferencing as part of a nationwide event called Garib Kalyan Sammelan, according to a statement from the agriculture ministry.

KEY POINTS:

- The national event is part of the year-long Azadi ka Amrit Mahotsav celebrations.
- The 11th tranche of the Kisan Samman Nidhi scheme, worth Rs 21,000 crores, will be released by the PM.
- Agriculture Minister Narendra Singh Tomar will participate in the programme from Delhi's Pusa complex.
- The PM-KISAN programme provides qualifying farmer families with a financial incentive of Rs 6,000 per year, payable in three equal instalments of Rs 2,000.

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- The funds are deposited immediately to the beneficiaries' bank accounts.
- The PM has distributed the tenth instalment of over Rs 20,000 crore to over 10 crore farmer families.
- According to the ministry, this will be the country's largest single programme, with nationwide deliberations in all districts during which the Prime Minister will communicate with recipients about how various central programmes impacted their lives.
- PM-KISAN, Pradhan Mantri Ujjwala Yojana, Poshan Abhiyan, Pradhan Mantri Matri Vandana Yojana, Swachh Bharat Mission (Rural and Urban), Jal Jeevan Mission, and AMRUT are among the central programmes.

Pradhan Mantri Kisan Samman Nidhi (PM-KISAN)

The Pradhan Mantri Kisan Samman Nidhi (PM-KISAN), or Prime Minister's Farmer's Tribute Fund is a plan by the Indian government under which all farmers will get a minimum income support of up to 6,000 rupees per year (equivalent to 6,300 or US\$83 in 2020). Piyush Goyal announced the plan at India's 2019 Interim Union Budget on February 1, 2019. The scheme, which began in December 2018, costs 75,000 crore each year. Each qualifying farmer will get \$6,000 per year in three instalments, sent straight into their bank accounts.

7. Border Coordination Conference between the BSF and the BGB gets underway in Bangladesh



The Border Coordination Conference between India and Bangladesh was opened at Sylhet by

Inspector General BSF-Regional Commander BGB. According to a Border Guards Bangladesh official press release, the four-day seminar will end on June 2. (BGB). The Indian team arrived in Bangladesh via the Integrated Check Post (ICP) in Dawki, Meghalaya, where they were greeted by top BGB personnel.

Key Points:

- The conference will be attended by a five-member BSF team led by IG BSF Sumit Sharan. Brigadier General Tanvir Gani Chowdhury, Regional Commander, Chittagong, leads the Bangladesh delegation.
- The Bangladesh delegation also comprises representatives from the Home Ministry, the Ministry of Foreign Affairs, and the Department of Land Records and Survey, in addition to BGB personnel.
- The conference will cover all aspects of border security and administration.
- Illegal entrance, drug and other item smuggling, human trafficking of women and children, development activities within 150 yards of international borders, and attempts to improve mutual trust between the BGB and BSF will all be addressed.

8. The Prime Minister's Employment Generation Programme extended through FY26



The Prime Minister's Employment Generation Programme (PMEGP) has been extended for another five years, until FY26. According to a statement from the union ministry of micro, small and medium enterprises, the PMEGP has been

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authorised for continuance throughout the 15th Finance Commission Cycle for five years, from 2021-22 to 2025-26, with an outlay of Rs 13,554.42 crore.

KEY POINTS:

- The new scheme will be modified as a result of the extension. The government has increased the maximum project cost for manufacturing units from \$25 lakh to \$50 lakh, and for service units from \$10 lakh to \$20 lakh.
- For the scheme, the definitions of village industry and rural area have also been altered. According to the statement, territories under Panchayati Raj institutions will be classified as rural, while areas under municipal jurisdiction will be classified as urban.
- All implementing agencies, regardless of whether they are rural or urban, are allowed to receive and handle applications in all areas.
- In addition, PMEGP applicants from aspirational districts and transgender applicants would be recognised as special category applicants and will be eligible for a greater subsidy.
- According to the firm, the initiative will provide about 40 lakh people with long-term work prospects over the next five years.
- For special category candidates such as SC, ST, OBC, women, transgender, physically challenged, north eastern region, aspirational, and border district applicants, the margin money subsidy under the scheme would be 25% of the project cost in urban areas and 35% of the project cost in rural regions.
- The subsidy is 15% of the project cost in urban areas and 25% of the project cost in rural regions for general category applicants.

Prime Minister's Employment Generation Programme

The Government of India approved the introduction of a new credit-linked subsidy programme called Prime Minister's Employment Generation Programme (PMEGP) by combining two schemes that were in operation until 31.03.2008,

namely Prime Minister's Rojgar Yojana (PMRY) and Rural Employment Generation Programme (REGP), for the generation of employment opportunities through the establishment of micro enterprises in rural and urban areas. Its goals are to create long-term employment opportunities in rural and urban areas of the country, to provide long-term employment to a large segment of traditional and prospective artisans, and to provide long-term employment to rural and urban unemployed youth in the country by establishing micro enterprises, and to encourage financial institutions to participate in the micro sector by increasing credit flow.

9. RJ Umar receives the Immunisation Champion award by UNICEF



Radio Jockey Umar Nisar (RJ Umar) from South Kashmir, has been awarded the '01 Best Content Award' and the Immunization Champion award by United Nations International Children's Emergency Fund (UNICEF) at the annual Radio4Child 2022 Awards in Mumbai, Maharashtra. The award was presented by multi-Grammy Award-winning music composer, environmentalist, and UNICEF celebrity supporter Ricky Kej, OIC UNICEF, UP Dr Zafrin Chowdhury, chief of communications and advocacy and partnerships, UNICEF India. The award has been conferred to Umar for his work of providing awareness and countering rumours to reach audiences during the pandemic. The Radio4Child felicitated radio professionals from private FM and All India Radio from across the

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country for their commendable work during the COVID-19 pandemic as well as for routine vaccination. These radio professionals highlighted the importance of routine vaccination among people.

10. Public Sector Banks doubled their Net Profit to almost Rs 66,500 crore in FY22



Public sector banks (PSBs) more than quadrupled their net profit in the fiscal year 2021-2022. During the financial year 2021-22, the aggregate profit of 12 state-owned banks was Rs 66,539 crore, up 110 percent from Rs 31,816 crore in the previous year. For the first time in years, all 12 state-owned banks made a profit. This was also a significant improvement over FY18, when just two of the 21 PSBs declared a profit.

Key Points:

- Only two PSBs (Central Bank and Punjab & Sind Bank) declared losses in FY21, dragging down the overall net profit.
- Profitability has increased as a result of the conclusion of the bad loan clean-up and economies of scale gained through the merger of ten state-owned banks.
- Other factors include the Reserve Bank of India's (RBI) cheap liquidity and growth categories such as retail lending.

List of Banks that generated highest profit:

SBI has the greatest net profit of all PSBs and the Bank of Baroda achieved the highest revenue increase:

- SBI had the largest net profit, at Rs 31,675 crore, up 55 percent from the previous year.

- The country's largest bank accounts for nearly half of all public-sector bank profits. Following SBI, Bank of Baroda earned 10% of PSB earnings with a net profit of Rs 7,272 crore, followed by Canara Bank with a net profit of Rs 5,678 crore, accounting for 8% of total net profit.

- Aside from the two banks that reversed their fortunes this year, Bank of Baroda posted the biggest revenue increase, followed by UCO Bank.
- PSBs have been able to pay more to the dividend because of higher profitability, which will benefit the government, which has been working with reduced RBI dividends. The total dividend paid by public sector banks exceeds Rs 8,000 crore.

Bank of Maharashtra had an NPA rate of less than 1%:

- The Bank of Maharashtra has demonstrated the greatest improvement in deposits and advances, according to a bank union review of key financial indicators of PSBs.
- It is also the only PSB with a net non-performing asset (NPA) of less than 1%. It also had the biggest increase in advances of 25%, driven by the retail category, which increased by 23%. Net Profit of about Rs 91,000 crore was recorded by Private Banks:
- Private banks made a net profit of approximately Rs 91,000 crore, up 29% over the previous year's Rs 70,435 crore. HDFC Bank (Rs 36,961 crore), ICICI Bank (Rs 23,339 crore), Axis Bank (Rs 13,025 crore), Kotak Mahindra Bank (Rs 8,572 crore), IndusInd Bank (Rs 4,611 crore), and Federal Bank (Rs 4,611 crore) were the leading private banks.

ONE LINER

- LIC Chairperson: **M R Kumar;**
- LIC Headquarters: **Mumbai;**
- LIC Founded: **1 September 1956.**
- The theme of International Yoga Day 2022 has been chosen - **Yoga for Humanity**
- The State in which the Border Roads Organization (BRO) has completed the Nechiphu

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Tunnel excavation work on 20 May 2022 -

Arunachal Pradesh

• International Day of UN Peacekeepers is celebrated on - **May 29**

• After Tomato Flu, now the state where West Nile Virus has started spreading – **Kerala**

• World No Tobacco Day 2022 is celebrated on - **31st May**

• Recently the state government which has decided to spend about Rs 1,000 crore for the development of sports sector infrastructure-

Assam

• The state whose Chief Minister recently said that 'Rajiv Gandhi Khel Ratna Award' will be given again in the state- **Rajasthan**

• The central government plans to cut power generation from at least 81 coal plants in the next number of years - **four years**

