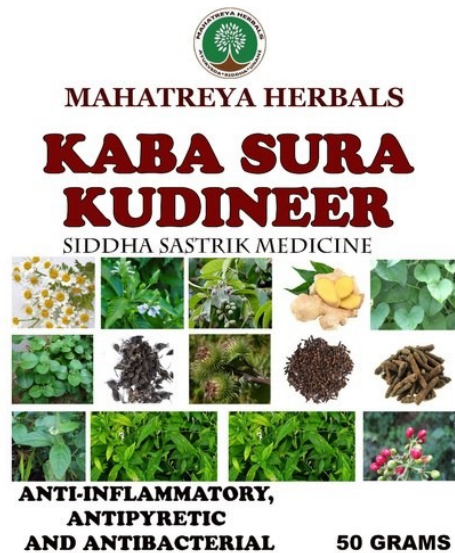## Model insurance villages

- The Insurance Regulatory and Development Authority of India (IRDAI) has suggested setting up model insured villages across the country.

- It aims to increase insurance penetration in rural areas with special focus on agriculture and allied activities.

- The concept may be implemented in a minimum of 500 villages in different districts of the country in the first year and increased to a minimum of 1,000 villages in subsequent two years.

- The efforts in selected villages need to be continued for a minimum of 3 to 5 years so as to make insurance benefits visible to the community.

- According to the draft proposal, insurance for rural people should cover the entire population in villages and their property, farms/crops, farm machinery, vehicles, manufacturing enterprises and other specific insurance needs of the particular village.

- Various state and central government awards winning villages, villages with a track record of implementing various social welfare and environmentally friendly initiatives may be preferred for implementation.

- The draft proposal says a focused publicity campaign needs to be carried out for a reasonable period of time showcasing the benefits of insurance, rural insurance products and its features.

- The campaign in vernacular should be done through print, electronic, social media and through other traditional and innovative ways of reaching out to people.

- The draft has further proposed a sandbox phase, inviting innovative products from insurance companies, insurance intermediaries, other research institutions/ universities and companies dealing with rural population and agriculture and allied sector.

- These model villages are expected to tackle losses due to natural calamities like floods and earthquakes.

- Every general insurance company and reinsurance company accepting general insurance business and having offices in India needs to be involved for piloting the concept.

KABASURA KUDINEER

- Ayush Ministry launches nationwide distribution campaign of AYUSH 64 & Kabasura Kudineer to combat second surge of COVID-19.

- The efficacy of these drugs has been proved through robust multi-centre clinical trials.

- Kabasura Kudineer, a Siddha medicine was also subjected to clinical trials for studying the efficacy in Covid-19 patients by Central Council for Research in Siddha (CCRS) under Ministry of Ayush.

- AYUSH-64 is recommended in National Clinical Management Protocol based on Ayurveda and Yoga which is vetted by National Task Force on COVID Management of ICMR and Guidelines for Ayurveda Practitioners for COVID-19 Patients in Home Isolation.

- Kabasura Kudineer is included in Guidelines for Siddha Practitioners for COVID 19, Ministry of Ayush Govt. of India.

COVID BEEP

- Union Minister of Atomic Energy, Dr Jitendra Singh recalled the launch of COVID BEEP in June 2020 to supplement Country's COVID infrastructure to fight the pandemic.

- The COVID BEEP system has been developed by Department of Atomic Energy (DAE) in collaboration with IIT Hyderabad and ESIC Medical College Hyderabad.

- It was India's first indigenous, cost effective, wireless physiological parameters monitoring system for COVID-19 patients.

VACCINE DELIVERY BY DRONES

- The Ministry of Civil Aviation (MoCA) & Directorate General of Civil Aviation (DGCA) have granted conditional exemption to the Government of Telangana for conducting experimental Beyond Visual Line of Sight (BVLOS) drone flights for delivery of vaccines.

- Exemption from Unmanned Aircraft System {UAS) Rules, 2021 has been granted as part of government's constant endeavour to enhance the scope of drone usage in the country and assist the nation to fight the COVID-19 pandemic.

- Last month, the Government of Telangana was granted conditional exemption for conducting experimental delivery of Covid-19 vaccines within Visual Line of Sight (VLOS) Range using drones.

- To accelerate the drone deployment process to formulate application-based models, the grant has been extended to Beyond Visual Line of Sight (BVLOS).

- The trials may commence by end of May 2021.

- This exemption shall be valid for a period of one year from the date of approval of the SOP or until further orders, whichever is earlier.

- Earlier this month, 20 consortia were also granted permission to conduct Beyond Visual Line of Sight (BVLOS) experimental flights of drones.

- BVLOS trials will help create the regulatory framework for drone deliveries and other major applications.

VINDHYACHAL THERMAL POWER STATION

- Considering the huge surge in COVID-19 cases in India, NTPC Vindhyachal , central Public Sector Undertaking under Ministry of Power is taking several steps to fight against the spread of the virus. NTPC Vindhya hospital is being used for treating COVID-19 infected employees.

- The Vindhyachal Thermal Power Station is located in Singrauli district in Madhya Pradesh.

- One of the coal-fired power stations of NTPC, it is the largest power station in India, and the 9th largest coal-fired power station in the world, with an installed capacity of 4,760 MW.

- The coal for the power plant is sourced from Nigahi mines, and the water is sourced from the discharge canal of Singrauli Super Thermal Power Station.

- The beneficiary states of the project are Madhya Pradesh, Gujarat, Maharashtra, Goa, Chhattisgarh, Daman & Diu and Dadar Nagar Haveli.

PITCH-SIDING

- During a match in Indian Premier League (IPL), the Board of Control for Cricket in India's (BCCI) Anti-Corruption Unit nabbed two individuals for allegedly pitch-siding, or court-siding.

- Pitch or court-siding is having somebody inside a sports venue and passing on immediate match-related updates to a bookie, who can use that information to change the odds and accept or reject bets.

- The few seconds of lag it takes to be aired on television gives them the window of opportunity.

- Though pitch-siding doesn't necessarily count as 'match fixing' as none of the action is rigged, it is a side-effect of competitive betting that sports organisers have been aiming to quell.

- In India, betting is banned, therefore, any act of pitch-siding would be considered illegal.

FOAM PATH

- A medical flight made an emergency belly landing at the Chhatrapati Shivaji Maharaj International Airport in Mumbai after a wheel of the aircraft separated from its body.

- Mumbai airport officials sprayed foam on the runway to prevent fire as the Beechcraft VT-JIL aircraft made a belly landing.

- A foam path is an aviation safety practice of spreading a layer of fire suppression foam on an airport runway prior to an emergency landing.

- Following a crash-landing, liquids leaking from the aircraft, which are not yet burning, start evaporating, thereby resulting in forming an air-vapour mixture that is flammable or even highly explosive.

- In such cases, extinguishing foam is used preventively and the liquid is covered with a foam carpet as a vapor barrier.

- Airport fire brigades create a foam carpet in order to secure an emergency landing if the landing gear of an aircraft is not extended or is unstable.

- This is done in order to suppress sparking and burning of any aircraft metals due to friction with the runway surface.

- The International Civil Aviation Organization does not recommend foaming the runway in its Airport Services Manual, stating that the effectiveness of runway foaming is not fully substantiated by the real evidence of operational incident studies.
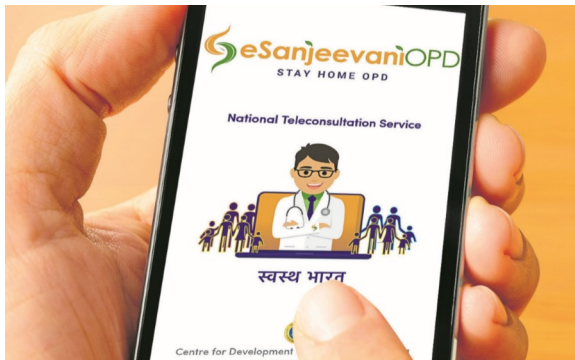
NATIONAL FINANCIAL REPORTING AUTHORITY (NFRA)

- National Financial Reporting Authority (NFRA) has prepared a provisional database of companies and auditors.

- The National Financial Reporting Authority is a regulatory body set up under Section 132 of the Companies Act to oversee compliance with Accounting and Auditing Standards by companies that can be described as Public Interest Entities (PIEs).

- This group includes all listed companies, and large unlisted companies.

- To discharge this mandate, NFRA is in the process of creating a verified and accurate database of companies and auditors that come under the regulatory ambit of NFRA.

- Establishment of this data base involves critical steps like identification and verification of the primary data source, and reconciliation of data (such as Company Identification Number (CIN) which is dynamic) from different sources.

- In this regard the NFRA has been engaging with the Corporate Data Management (CDM) division of Ministry of Corporate Affairs (MCA) and three recognised stock exchanges in India.

- A provisional data base of companies and their auditors as of 31st March 2019 has been compiled by the NFRA which has been published on the website of the NFRA.

- This provisional data will be updated/revised going forward based on the collection of further data and information. Similar exercise for compilation of the data base as of 31st March 2020 will be undertaken shortly.

e-Sanjeevani OPD

- The e-Sanjeevani OPD is a flagship telemedicine platform of the Government, developed by the Centre for Development of Advance Computing (C-DAC), Mohali under the aegis of Ministry of Health and Family Welfare (MoHFW).

- It provides free consultations to Indian citizens.

UN Report on human-caused methane emissions

- The report, titled Global Methane Assessment: Benefits and Costs of Mitigating Methane Emissions was recently released by the Climate and Clean Air Coalition and the United Nations Environment Programme.

- Human-caused methane emissions are increasing faster currently than at any other time since record keeping began in the 1980s.

- Carbon dioxide levels have dropped during the novel coronavirus disease (COVID-19) pandemic. However, methane in the atmosphere reached record levels last year.

- This was a cause of concern as methane was an extremely powerful greenhouse gas.

- It was responsible for about 30 percent of warming since pre-industrial times.

Sources of human-caused methane emissions:

- Most human-caused methane emissions came from three sectors: Fossil fuels, waste and agriculture.

- Oil and gas extraction, processing and distribution accounted for 23 per cent of methane emissions in the fossil fuel sector.

- Coal mining accounted for 12 per cent of emissions.

- Landfills and wastewater made up about 20 per cent of emissions in the waste sector.

- In the agricultural sector, livestock emissions from manure and enteric fermentation constituted for roughly 32 per cent and rice cultivation eight per cent of emissions.

Lumpy Skin Disease

- Lumpy Skin Disease is a viral illness that causes prolonged morbidity in cattle and buffaloes.

- Caused by the poxvirus Lumpy skin disease virus (LSDV).

- It appears as nodules of two to five centimetre diameter all over the body, particularly around the head, neck, limbs, udder (mammary gland of female cattle) and genitals.

- The lumps gradually open up like large and deep wounds.

- It spreads through mosquitoes, flies and ticks and also through saliva and contaminated water and food.

- LSD is endemic to Africa and parts of West Asia, where it was first discovered in 1929.

- In Southeast Asia the first case of LSD was reported in Bangladesh in July 2019.

- In India it was first reported from Mayurbhanj, Odisha in August 2019.

- There is no treatment for the virus, so prevention by vaccination is the most effective means of control.

Social stock exchanges (SSEs):

- SEBI's technical group (TG) on social stock exchanges (SSEs) has submitted its report.

- The expert panel was headed by Harsh Bhanwala, ex-Chairman, Nabard.

Eligibility:

- Both for-profit (FP) and not-for-profit organisations (NPO) should be allowed to tap the SSE provided they are able to demonstrate that social intent and impact.

- Corporate foundations, political and religious organisations should be made ineligible to raise funds using the SSE mechanism.

- For NPOs, it shall be equity, zero coupon zero principal bond (ZCZP), development impact bonds, social impact fund, currently known as social venture fund (SVP) with 100 per cent grants-in grants out provision, and donations by investors through mutual funds.

- For FP enterprises, it will be equity, debt, development impact bonds, and social venture funds.

- Minimum corpus size for such funds be reduced from Rs 20 crore to Rs 5 crore and the minimum subscription amount be reduced from Rs 1 crore to Rs. 2 lakh.

- It should have a corpus of Rs 100 crore. This fund should be housed under Nabard.

- Exchanges and other developmental agencies such as SIDBI should be asked to contribute towards this fund.

Social Stock Exchange (SSE)?

- It is a novel concept in India and such a bourse is meant to serve private and non-profit sector providers by channelling greater capital to them.

- As per the proposal, SSE can be housed within the existing stock exchange such as the BSE and/or National Stock Exchange (NSE).

Significance:

- With this, Social welfare enterprises and non-profits could soon get to raise so-called social capital on a transparent electronic platform, aiding the process of rebuilding livelihoods ravaged by the coronavirus pandemic.

- These recommendations, if implemented as a package, can result in a vibrant and supportive ecosystem, enabling the non-profit sector to realise its full potential for creating social impact.

Need for social capital:

- India will need a significant amount of patient capital to repair and rebuild those livelihoods, which are the bedrock of her economy.

- Conventional capital that prioritises financial returns will not be able to carry such a burden all by itself.

- Social capital, on the other hand, is more suited for this role. It is not only patient but its goal is precisely to support and fortify social structures that are in danger of collapsing because of COVID-19.

- A social enterprise is a revenue-generating business. Its primary objective is to achieve a social objective, for example, providing healthcare or clean energy.
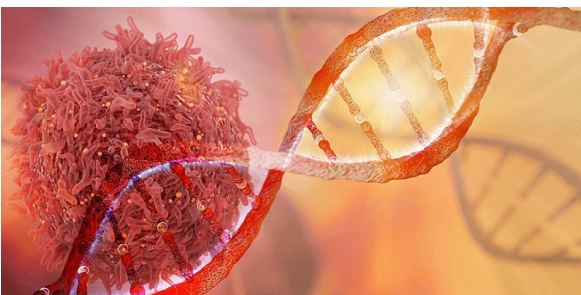
Facebook's Oversight Board

- Facebook's Oversight Board has upheld the social media network's decision on January 7 to block the then-U.S. President Donald Trump from its platform.

- The Oversight Board has been set up as an independent body that will help Facebook figure out what content can be allowed on the platform and what ought to be removed.

- Facebook as well as its users can refer cases to the board. The decisions of the board are binding on Facebook.

- It was announced in 2018 and it officially began its work on October 22, 2020.

- In order to ensure the board's independence, Facebook established an irrevocable trust with $130 million in initial funding, expected to cover operational costs for over half a decade.

- Anyone can nominate a candidate for board membership, through a recommendations portal operated by the U.S. law firm Baker McKenzie.

Indian Army inducts first batch of 83 women soldiers

- The Indian Army has inducted its first batch of 83 women soldiers as a part of its military policy.

- A low-key attestation parade, observing all COVID-19 protocols was held in Bengaluru on Saturday.

- The central government in January 2019 had approved to induct 100 women recruits every year and to have 1700 women soldiers in military police by 2036.

Mumbai startup claims breakthrough in cancer detection via novel blood test

- Mumbai-based biotech startup Epigeneres Biotechnology and scientists at Singapore-based Tzar Labs claim to have found a break-through in the early detection and diagnosis of cancer via a novel blood test.

- The test, called HrC, can help in determining whether cancer is absent, imminent, or present in a patient and diagnose the stages of the disease.

NASA's Mars rover makes history as it records 1st audio of Ingenuity

- NASA has released the first audio of its Mars helicopter, Ingenuity, captured by its Perseverance Mars rover.

- The agency said it's the first time that a spacecraft on another planet has recorded the sounds of a separate spacecraft.

- The rover used one of its two microphones to listen as the Ingenuity helicopter flew for the fourth time on April 30.

How does DRDO's anti-COVID-19 drug 2-DG, cleared for emergency use, work?

- The government on Saturday said it has approved the drug 2-deoxy-D-glucose (2-DG), developed by DRDO, for emergency use, amid a COVID-19 surge.

- The drug that comes in powder form and can be consumed orally after dissolving in water, reduces supplemental oxygen dependence in hospitalised patients, the Centre said.

- It accumulates in the virus-infected cells and prevents virus growth, it added.

Scientists train bees to smell and detect COVID-19 within seconds

- Dutch scientists have claimed that they have trained bees, which have an unusually keen sense of smell, to identify samples infected with COVID-19, a finding they said could cut waiting times for test results to just seconds.

- To train the bees, scientists at Wageningen University gave them sugary water as a reward after showing them samples infected with coronavirus.