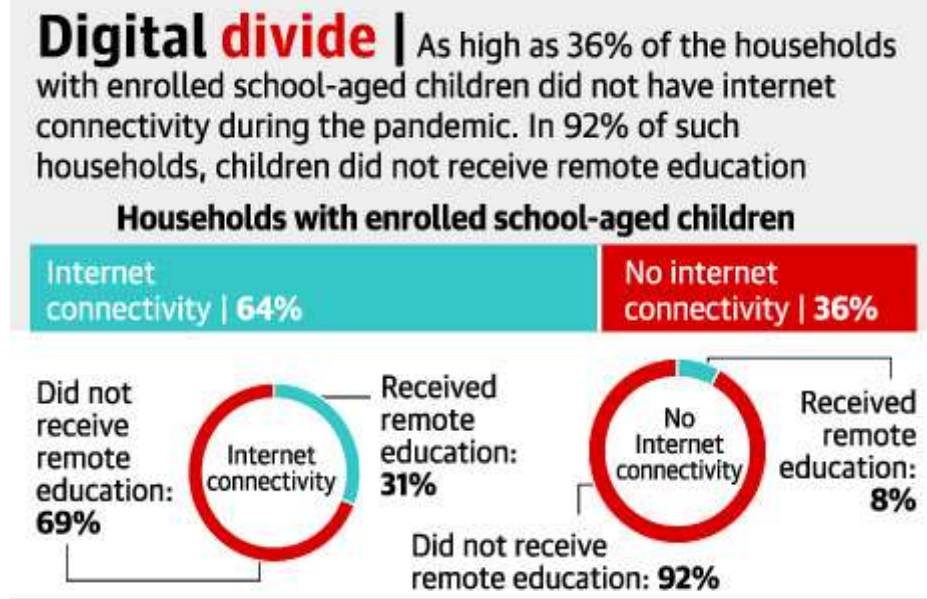


Current Affairs of the Day

'Remote education was inaccessible to most children

1. Only 20% of school-age children in India had access to remote education during the pandemic, of whom only half participated in live online lessons, according to a new national



sample survey by ICRIER. In fact, 38% of households said at least one child had dropped out of school completely due to COVID-19.

2. The survey found that although digital connectivity shot up 40% during the pandemic, low access to devices, poor signal and high costs prevented most children from reaping the benefits.
3. Among children aged 5-18 years, it was found that 80% of those who were enrolled in schools prior to the pandemic did not receive any educational services at all during school closure.
4. The situation was significantly worse among those from lower socio-economic classes, where the head of the household had lower education levels, and among rural households.
5. Among the 20% who received an education, only 55% had access to live online classes, while 68% had access to recorded audio or video lessons.



Govt. to assess learning gaps via nationwide test

1. The first National Achievement Survey (NAS) in four years was conducted on Friday, in a bid to assess the competencies of children in Class 3, 5 and 8. This will “help to assess the learning interruptions and new learnings during the COVID pandemic and help to take remedial measures,” said the Education Ministry.



2. Given that schools across the country were closed for 18 months from March 2020, and the vast majority of students did not have any access to remote education, the NAS is expected to reveal the level of learning losses caused by the shutdown.

3. The survey test was conducted in language, mathematics and environmental studies in Classes 3 and 5 and language, mathematics, science, and social science in Class 8.

4. The survey was expected to cover 38 lakh students in 1.23 lakh schools in 733 districts in all States and Union Territories. The sampled schools include State and Union Government-run schools as well as private and aided schools.



5. The test paper was provided in a multiple-choice format in 22 different languages. The test was developed by the National Council of Educational Research and Training (NCERT), which will also analyse the results, while the Central Board of Secondary Education (CBSE) conducted the test.



'Cybercrime went up by 500% during pandemic'

1. The Chief of the Defence Staff (CDS) has stressed the need for a national framework to thwart cyberattacks that have been on the rise in the country.
2. While a national cybersecurity strategy is in the offing, the country is also in dire need of a data protection law, with cybercriminals increasingly weaponising data as a tool against national security in the post-pandemic era, he added.

Relying on technology

1. Cybercrimes have gone up by almost 500% in India during the global pandemic. We need to consider the emerging threats from new technologies such as drones, ransomware, Internet of Things (IoT) devices and also the role of nation-states in such cyber attacks.
2. The lockdown, which witnessed a deeper adoption of interconnected devices and a hybrid work environment, has increased our dependence on technology. This renders us digitally more vulnerable than ever before.
3. The Information Technology Act, 2000, which dealt with cybersecurity and cybercrimes is not equipped to consider new-age changes in the mode of functioning of businesses and modus operandi of crimes in cyberspace.
4. The CDS also lamented the delay in passing the Personal Data Protection Bill that had been tabled in Parliament two years ago.

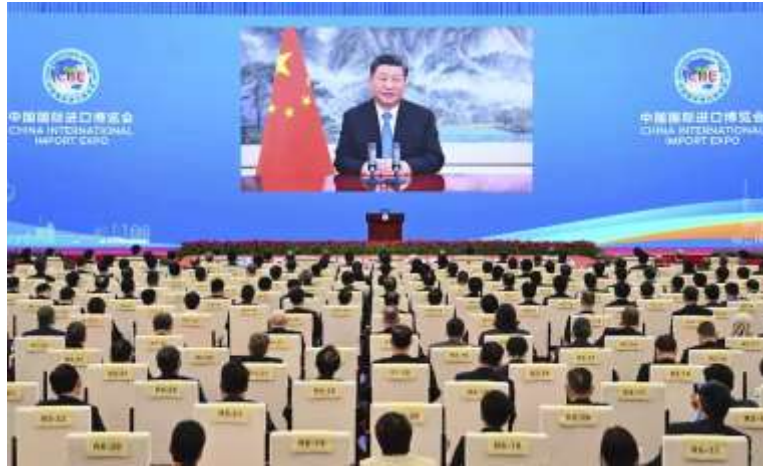
China's Communist Party hails 'helmsman' Xi after 'historic' meet

1. A day after the Communist Party passed a "historical" resolution elevating the status of Chinese leader Xi Jinping on a par with its tallest past leaders, China's ruling party referred to Mr Xi as its "helmsman", a title previously only reserved for Mao Zedong.
2. The plenum also announced that the party would hold a once-in-five-year leadership congress next year, when Mr Xi is set to begin a third five-year term, having already abolished term limits, from a position of dominance.
3. Party praised Mr Xi's ideological contribution to the party, called "Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era", which would play "a guiding role" and "ensure the party can keep moving forward in the right direction."



End of an era

1. In 1981, Deng Xiaoping passed a resolution that marked a move away from the excesses of Maoism and a one-man personality cult to launch the reform era.
2. In keeping with the shift away from the one-man rule, Deng was called a “paramount” leader but not a “helmsman” and he eschewed building a cult of personality.
3. Deng also left behind a legacy of what was called “collective leadership” with a 10-year term limit for his two successors, Jiang Zemin and Hu Jintao. The model ensured three largely smooth transfers of power, turning a page over the chaos of Maoism.
4. The party, however, has now done away with both collective leadership and term limits.



Explained: In the age of hybrid crops, the importance of preserving landraces

Among the winners of this year's Padma awards is Rahibai Popere, popularly known as Seedmother, from Maharashtra. Her Padma Shri is a recognition of her work that has helped save hundreds of landraces (wild varieties of commonly grown crops) at the village level.

What it means

1. Landraces refer to naturally occurring variants of commonly cultivated crops. These are as opposed to commercially grown crops, which are developed by selective breeding (hybrids) or through genetic engineering to express a certain trait over others.
2. With hybrid rice and wheat, for example, selective breeding over a period of time has allowed scientists to develop varieties that have higher yields

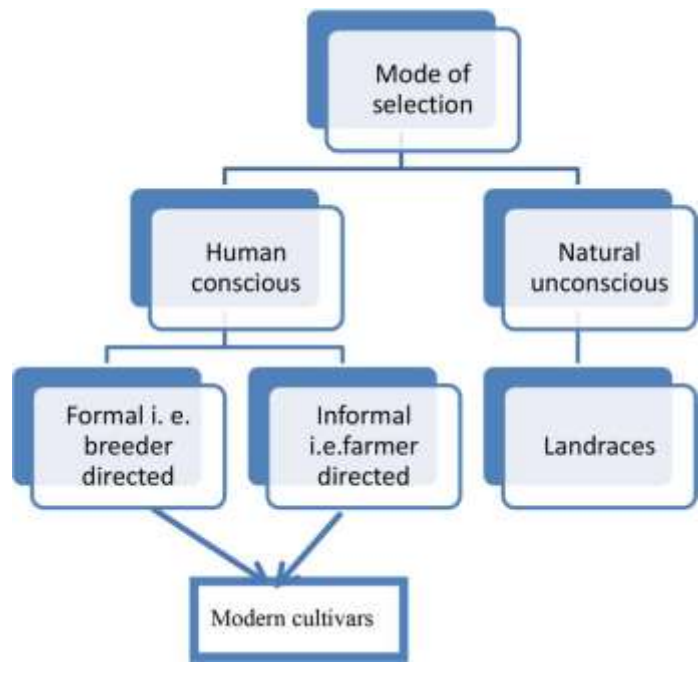


THE HINDU
13.11.2021 Saturday

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or other desirable traits. Over the years, farmers have adopted these varieties.

3. Experts say crop improvement through selection and breeding over several decades has narrowed the genetic base of most crops.
4. Biodiversity allows a natural mechanism for crops to develop traits to face challenging situations. However, given the large-scale human interference in crop selection, that ability is now lost in most commercially crops.



Genetic pool the survival mechanism:

1. Amid the threat of climate change, a challenge before scientists and policymakers is to develop varieties that can withstand both abiotic and biotic stresses. Naturally occurring landraces have a large pool of still untapped genetic material, which can provide solutions.
2. Genetic diversity is nature's survival mechanism. The wider the gene pool, the more the chance of developing a trait that can help in surviving extreme climate events.
3. A common misconception is that landraces have lower yields than hybrids. "With proper agricultural practices, landraces can give better yield with lower input costs."

Community-led conservation needed

Today, landraces survive in only a few rural and tribal pockets, but they too are depleting for want of proper conservation. Traditional knowledge about the way these need to be grown, or how seeds are to be saved, is also vanishing.

The way forward

Much remains to be understood about the germplasms of the landraces. Research is in the early stages. It is necessary to understand how these landraces can contribute to climate-resilient agriculture; nutritional profiling



13.11.2021 Saturday



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too can hold the key to fighting deficiencies, as many landraces are richer in nutrients than commercially grown variants.

Explained: What are the two initiatives of the RBI that PM Modi has launched?

The RBI Retail Direct Scheme is aimed towards enhancing access to the government securities (G-Secs) market for retail investors, while the Reserve Bank - Integrated Ombudsman Scheme aims to improve the grievance redress mechanism for resolving customer complaints against entities regulated by RBI.

RBI Retail Direct Scheme

1. The scheme allows retail investors to buy and sell government securities (G-Sec) online, both in the primary and secondary markets. According to details provided by RBI, these small investors can now invest in G-Secs by

So far, our middle class and senior citizens had to go to banks, insurance firms or mutual funds to invest in government securities. Now, they can invest directly and safely from the convenience of their homes. This is the best way to invest. The ease of investment and safety will develop the wealth of the nation

NARENDRA MODI,
Prime Minister



Prime Minister Narendra Modi at the launch of the RBI Retail Direct Scheme and RBI Ombudsman Scheme, via videoconferencing, in New Delhi, on Friday

- opening a gilt securities account with the RBI. The account opened will be called Retail Direct Gilt (RDG) Account.
2. According to a notification issued by the RBI, a retail investor can open the RDG account if they have the following — a Rupee savings bank account maintained in India, a PAN card, any officially valid document such as Aadhaar, Voter ID for KYC purpose, a valid email ID and a registered mobile number.
3. Participation and allotment of securities will be as per the non-competitive scheme. Only one bid per security is permitted. On submission of the bid, the total amount payable will be displayed. Payment to the aggregator/receiving office can be made through using the net-banking or UPI facility from the linked bank account, whereby funds will be debited at the time of submission of bids on the portal.



13.11.2021 Saturday



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4. Registered investors can access the secondary market transaction link on the online portal to buy or sell government securities through NDS-OM.
5. In July, the central bank said investors will have access to bidding in primary auctions as well as the central bank's trading platform for government securities called Negotiated Dealing System-Order Matching Segment, or NDS-OM.

New steps towards inclusiveness

Reserve Bank of India
introduces two innovative and customer centric schemes

RBI Retail Direct Scheme

- New avenue for retail investment in government securities
- Retail investors can easily open and maintain their government securities account online with the RBI, free of cost
- Buying and selling of government securities by retail investors on the digital platform

Reserve Bank - Integrated Ombudsman Scheme

- 'One Nation-One Ombudsman' with one portal, one email and one address
- Single reference point for customers to file complaints, submit documents, track status and provide feedback
- Integrated scheme for customer complaints against RBI regulated entities
- Toll-free number for assistance in filing complaints and obtaining information on grievance redress, with multi-lingual support

RBI Integrated Ombudsman Scheme

1. This will help in improving the grievance redress mechanism for resolving customer complaints against RBI's regulated entities. According to the PMO, the scheme is based on "One Nation-One Ombudsman" with one portal, one email, and one address for the customers to lodge their complaints.
2. Customers will be able to file complaints, submit documents, track status, and give feedback through a single email address. There will also be a multilingual toll-free number that will provide all relevant information on grievance redress.
3. Now, there will be a single point of reference for customers to file their complaints, submit the documents, track status, and provide feedback.
4. Under this scheme, there will be a multilingual toll-free number that will provide all relevant information on grievance redress and assistance for filing complaints. The redressal will continue to be cost-free for customers of banks and members of the public.



Importance of the schemes

1. The move comes at a time when rising inflation adds pressure on the RBI to lift rates. Tighter monetary policy is likely to weaken the demand for bonds, making it challenging for the government to execute its near-record borrowing program.
2. Other emerging-market nations in Asia, like the Philippines, have also sought to raise funds from citizens to battle the pandemic.
3. Yields on India's benchmark 10-year government bonds have risen in the past five months amid surging crude oil prices. They eased in November after the Narendra Modi-led government cut tax on retail fuels.

MAINS DAWP

Q1. What are the landraces? Discuss the significance of the preservation of the landraces.

MCQs

Q1. Consider the following statements about the RBI Retail Direct Scheme

1. The scheme allows retail investors to buy and sell government securities (G-Sec) online, both in the primary and secondary markets
2. A Rupee savings bank account maintained in India is a must for the scheme

Which of the above is/are correct?

- a. 1 only
- b. 2 only
- c. Both 1 and 2
- d. Neither 1 nor 2