

## **Prelim Bits 03-05-2022 & 04-05-2022 | UPSC Daily Current Affairs**

### **Anabolic Steroids**

*From two Tokyo Olympians being banned to Noida Police seizing fake drugs and supplements worth Rs 2 crore, anabolic steroids have often been in news.*

- Anabolic steroids are essentially synthetic or **lab-made versions** of the male hormone **testosterone** and have a similar effect of increasing muscle mass as the natural hormone does.
- It also increases male characteristics in a person, such as facial hair and a deeper voice.
- Unlike corticosteroids (cortisol-based steroids prescribed by doctors), the anabolic steroids have limited medical use.
- [These corticosteroids are lab-made molecules that mimic the action of the hormone called cortisol that controls the body's stress response, metabolism, and inflammation.]
- **Uses** - Years ago, Anabolic steroids was used by bodybuilders. Nowadays, it is mainly misused by athletes and sportspersons.
- Anabolic steroids are mainly used by doctors to help patients gain weight after a severe illness or injury.
- It could also be prescribed in small doses to the elderly to build muscle mass and in some cases also helps to treat anaemia.
- Doctors may also prescribe the medicine to men who have low levels of natural testosterone.
- **Health impacts** - The anabolic steroids are misused mainly by those who want to bulk up as it helps increase one's muscle mass.
- Use of anabolic steroids in the short-term can cause acne and hairfall.
- Extended misuse of the substance can also lead to gynaecomastia (growth of breasts in men) and erectile dysfunction.
- In women, it can lead to growth of facial hair. It may also cause extreme anger, paranoia, and impaired judgement.
- Long-term use can lead to kidney disease and even failure, liver damage and tumours, enlarged heart, and high blood pressure.
- It can also lead to stunted growth in teenagers.

#### **Reference**

1. <https://indianexpress.com/article/explained/explained-what-anabolic-steroids-how-does-impact-ones-health-7896191/>
2. <https://medlineplus.gov/anabolicsteroids.html>

### **National Intelligence Grid**

*The Union Minister for Home and Cooperation inaugurated the National Intelligence Grid (NATGRID) Bengaluru premises.*

- The NATGRID has been conceived to develop cutting edge technology to enhance India's counter terror capabilities.
- The NATGRID is an IT platform for accessing information dispersed from data collection agencies in the country.
- Envisaged as a robust mechanism to track suspects, the NATGRID prevent terrorist attacks with real-time data and access to classified information like immigration, banking, individual taxpayers, etc.
- The NATGRID will be available to 11 central agencies and police of all states and Union territories.

## Reference

1. <https://pib.gov.in/PressReleasePage.aspx?PRID=1822356>
2. <https://www.hindustantimes.com/india-news/security-agencies-now-need-quick-access-to-info-sah-101651614034489.html>
3. [https://www.mha.gov.in/sites/default/files/AdvNATGRIDCOT\\_151116.pdf](https://www.mha.gov.in/sites/default/files/AdvNATGRIDCOT_151116.pdf)

## Organic Aadhaar

*Agricultural and Processed Food Products Export Development Authority (APEDA) may roll out "Organic Aadhaar" for the farmers engaged in organic farming under the National Programme for Organic Production (NPOP).*

- Organic Aadhaar is an **identity for the farmer for the organic certification process** based on Personal Aadhar number and Unique Land Parcel Identification Number (ULPIN).
- [Under the ULPIN scheme, every plot of land in the country has been assigned a 14-digit identification number by the government.]
- Linking with the ULPIN could also become a useful tool for identifying organic land.
- Organic Aadhaar combined with Tracenet will create a robust system for effectively planning and monitoring policy measures.
- [Tracenet system, which was launched in 2009, provides information on products exported from the country.
- Details about the farmer, his land, and the inputs used in the production of the product are made available through the system for products exported from India.]
- Organic Aadhaar is similar to a voter ID card in that it will provide the farmer in a growers group with **exclusive protection of organic status and income**.
- This will protect his rights to sell the produce at a higher price while maintaining his organic status.
- If implemented, its impact will be felt in the coming years, as it will elevate NPOP to a higher organic standard on the global map.
- **Related Links** - [Unique Land Parcel Identification Number](#)

## Reference

1. <https://www.thehindubusinessline.com/economy/agri-business/govt-mulls-organic-aadhar-to-weed-out-bogus-data/article65367014.ece>
2. <https://krishijagran.com/agriculture-world/apeda-plans-to-roll-out-organic-aadhaar-for-farmers-to-remove-bogus-data/>
3. <https://agrinews.in/govt-considering-implementing-organic-aadhaar-to-eliminate-bogus-enrollment/>

## Anchor Investor

*The Securities and Exchange Board of India (SEBI) has relaxed norms for anchor investors by keeping the 30 days lock-in period till June 30 for issues exceeding ₹10,000 crore.*

- Anchor investors are high-profile institutional investors that are allotted shares before the subscription opens for retail and other investors, and have to commit to holding their shares for a certain period after listing.
- An anchor investor in an IPO is a qualified institutional buyer (QIB) like a foreign portfolio investor or mutual fund or insurance company which invests before the IPO is made available to public as per SEBI regulations.
- As **initial investors**, they make the IPO process more attractive for investors, and instil confidence in them.
- Anchor investors also aid in **price discovery** of the IPO.
- Anchor investors who get guaranteed allotment a day before the IPO opens to the public are normally allocated 60% of the QIB quota.
- Companies with a profitable track record can allocate 50% of the IPO to QIBs. Demand in the anchor category is an indication of the success of the IPO.

### Reference

1. <https://indianexpress.com/article/explained/everyday-explainers/lic-ipo-anchor-investor-explained-7899637/>
2. <https://www.livemint.com/companies/news/lic-raises-over-rs-5-000-cr-from-anchor-investors-ahead-of-ipo-11651510858904.html>
3. <https://www.icicidirect.com/knowledge-center/article/what-are-anchor-investors-how-do-anchor-investors-impact-the-price-of-a-stock-when-the-lock-in-period-is-over>

## Micro Insurance

*A panel on Micro Insurance (MI) constituted by the Insurance Regulatory and Development Authority of India (IRDAI) has suggested introduction of a Combi MI product.*

- Micro-insurance products offer coverage to low-income households or to individuals who have little savings. It is tailored specifically for lower valued assets and compensation for illness, injury, or death.
- The IRDA Micro-insurance Regulations, 2005 defines and enables micro-insurance policy as a general or life insurance policy with a sum assured of Rs 50,000 or less.
- **A general micro-insurance product is any:**
  1. Health insurance contract
  2. Any contract covering belongings such as hut, livestock, tools or instruments or any personal accident contract
  3. They can be on an individual or group basis
- **A life micro-insurance product is:**
  1. A term insurance contract with or without return of premium
  2. Any endowment insurance contract or a health insurance contract
  3. They can be with or without an accident benefit rider and
  4. Either on an individual or group basis
- There is flexibility in the regulations for insurers to offer composite covers or package products that include life and general insurance covers together
- **Intermediaries** - Micro-insurance business is done through the NGOs, Self-Help Groups,

Micro-Finance Institutions, etc.,

## Reference

1. <https://www.thehindubusinessline.com/money-and-banking/irdaipanel-moots-introductionof-a-c-ombi-micro-insurance-product/article65377782.ece>
2. [https://www.policyholder.gov.in/economically\\_vulnerable.aspx](https://www.policyholder.gov.in/economically_vulnerable.aspx)
3. <https://www.investopedia.com/terms/m/microinsurance.asp>

