

Prelim Bits 08-08-2021 & 09-08-2021 | UPSC Daily Current Affairs

PM-DAKSH

- Recently, the Ministry of Social Justice and Empowerment (MoSJ&E), in collaboration with NeGD, developed the 'PM-DAKSH' Portal and Mobile App to make the skill development schemes accessible to target groups.
- Pradhan Mantri Dakshta Aur Kushalta Sampann Hitgrahi (PM-DAKSH) Yojana is being implemented by the MoSJ&E from 2020-21.
- It is a National Action Plan for the marginalized persons of SC, OBC, Economically BC (EBC), Senior Citizens, De-notified Tribes (DNTs), Safai karamcharies including waste pickers, and women.
- Through this scheme, MoSJ&E empowers the socially, educationally and economically marginalized sections of the society, by providing skill development training programmes to the eligible target groups on,
 1. Up-skilling/Re-skilling,
 2. Short Term and Long Term Training Programmes, and
 3. Entrepreneurship Development Program (EDP).
- These training programs are being implemented through Government Training Institutes, Sector Skill Councils constituted by the Ministry of Skill Development and Entrepreneurship and other credible institutions.
- The following Apex Corporations functioning under the MoSJ&E provide loans at concessional interest rates and skill development training to the above target groups for self-employment,
 1. National Scheduled Castes Finance and Development Corporation,
 2. National Backward Classes Finance and Development Corporation,
 3. National Safai Karamchhari Finance and Development Corporation.

National Commission for Women

- The Central Government nominated the Chairperson of the National Commission for Women (NCW), as per the Section 3 of NCW Act, 1990,
 1. For another term of 3 years or
 2. Till the age of 65 years or
 3. Until further orders, whichever is the earliest.
- NCW is a statutory body in 1992 under the NCW Act, 1990, based on the recommendations of the Committee on Status of Women in India (1974).
- Its functions are to:
 1. Review the constitutional and legal safeguards for women.
 2. Recommend remedial legislative measures.
 3. Facilitate redressal of grievances.
 4. Advise the Government on all policy matters affecting women.
- NCW publishes a monthly newsletter, Rashtra Mahila, in both Hindi and English.
- Subjects of their campaigns have included dowry, politics, religion, equal representation for women in jobs, and exploitation of women for labour.

Sampling Process of Perseverance Rover

- According to data sent to Earth by the NASA's Perseverance Rover, no rock samples were collected during the first attempt.
- Perseverance Rover will spend one Mars year (two years on Earth) on the planet during which time it will explore the landing site region i.e. Jezero Crater and collect its first rock samples.
 - The rover is carrying [MOXIE](#) and [Ingenuity](#).
- **Sampling process** - The rover carries 43 titanium sample tubes and is supposed to collect samples (rock and regolith) from the Jezero Crater.
- Perseverance's sampling process is autonomous - its sampling and caching system uses a hollow coring bit and percussive drill that is fixed at the end of its 7-foot-long robotic arm.
- To know more about the Perseverance Rover, [click here](#).

No-patrol Zones

- The details of a temporary no-patrol zone along the Line of Actual Control (LAC) between India and China differ from location to location.
- The new face-offs will be prevented by creating the 'no-patrolling zones' in which troops from neither side are allowed for a certain length of time.
- **Origin** - The idea of no-patrolling zone can be traced back to the border war of 1962 when China created a sort of buffer zone extending from where its forces were to where the LAC was.
- Again, it was used by India in 2013. Patrolling was suspended temporarily in 2014, again in Chumar, to resolve another standoff.
- **Zones** - Since 2020, patrolling point 17A (PP17A) will become the third region where Indian troops used to patrol before the standoff began in May 2020, and will temporarily not do so.
- The first such no-patrol zone had come up in Galwan Valley (PP14).
- These no-patrol zones cannot be kept fixed. It is guided by what infrastructure you have at any point of time.
- Replication of the zones could not be done blindly, as at a particular point either side could have a traditional permanent structure within the range decided for another point, beyond which they would not go.
- **Only Temporary** -The suspension of patrolling is not permanent. However, patrolling has been suspended till the standoff throughout eastern Ladakh is resolved.
- This means not only disengaging from the friction points, but also de-escalation.
 - De-escalation means both sides will pull back the additional troops that have been stationed in the region since last year.

Emergency Credit Line Guarantee Scheme (ECLGS)

- This Scheme was announced as part of the Atma Nirbhar Bharat Package in 2020 to help businesses including MSMEs to meet their operational liabilities and resume businesses after the COVID-19 crisis.
- It provides Member Lending Institutions (MLIs), 100% guarantee against any losses suffered by them due to non-repayment of the ECLGS funding by borrowers.
- The eligibility criteria for availing credit under ECLGS are,
 1. ECLGS 1.0 - MSME units, Business Enterprises, Mudra Borrower and individual loans for business purpose having loan outstanding upto Rs.50 crore and days past due upto 60 days as on 29.02.2020.
 2. ECLGS 2.0 - Borrower belonging to 26 stressed sectors identified by Kamath Committee & Healthcare sector with loan outstanding above Rs.50 crore and upto Rs.500 crore and 60 days past due.

3. ECLGS 3.0 - Borrower belonging to Hospitality, Travel & Tourism, Leisure & Sporting and Civil Aviation sector having days past due upto 60 days.
 4. ECLGS 4.0 - Hospitals/Nursing Homes/Clinics/Medical Colleges/ units engaged in manufacturing of liquid oxygen, etc. having credit facility with a lending institution with days past due upto 90 days.
- The overall ceiling initially announced for ECLGS was Rs 3 lakh crore which was later enhanced to Rs 4.5 lakh crore.
 - But, ECLGS being a demand driven scheme, sanctions/disbursements are made by lending institutions based on assessment of borrower's requirement and their eligibility.
 - ECLGS is under the Department of Financial Services (DFS), the operational domain of Ministry of Finance.
 - To ensure easy repayment terms on the credit extended to the MSME sector, Government has capped the interest rate under ECLGS scheme at
 - a. 9.25% for Banks and Financial Institutions and
 - b. 14% for Non-Banking Financial Institutions.
 - This scheme also offers a one year moratorium on payment of principle component.
 - To know more about the Emergency Credit Line Guarantee Scheme (ECLGS), [click here](#).

Source: PIB, The Hindu, The Indian Express

