



DAILY CURRENT AFFAIRS 29-04-2024

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English Channel

Syllabus: GS-1; Geography-mapping

Context

- 1) *Archaeologists Discover A 8,000-Year-Old Submerged City Under The English Channel*
- 2) *At least five people died at sea off the coast of northern France during an attempt to cross the English Channel, as governments on both sides of the waterway struggle to deter migrants from making the dangerous voyage to Britain.*



About

- *The English Channel is a 348-mile-long, 21-mile-wide arm of the **Atlantic Ocean** that **separates southern England from northern France**.*
- *It's also known as the **Channel** and **La Manche** in French, which means "the sleeve".*
- *The English Channel connects to the **North Sea** at its northeastern end through the **Strait of Dover**, which is its narrowest point.*

- *The English Channel is the **world's busiest shipping area** and has long served as a natural barrier between England and the rest of Europe. It's a funnel-shaped, shallow shelf sea that's dominated by tides.*
- *It accounts for up to 20% of the global maritime trade and connects the Atlantic Ocean to the North Sea.*
- *Several islands dot the English Channel, with the major ones including the Isle of Wight, Mont Saint-Michel, the Channel Islands, and Chausey.*
- *The channel has strong tides ranging from less than one meter to over six meters.*
- *The strongest tides are observed on Brittany's north coast, Channel Islands, and the Cotentin Peninsula's west coast.*
- *The central parts experience semidiurnal tides (two highs and two lows per day), which facilitates the movement of ships at Southampton.*

Article 39 (b)

Syllabus: GS-2; the constitution of India, DPSP

Context

- *A nine-judge bench of the Supreme Court commenced the process for interpretation of Article 39(b) of the Constitution to determine whether this **directive principle of state policy provision allows allows govt to treat and redistribute privately owned properties under the garb of "material resources of the community" for greater common good.***

Constitutional Provisions

- *Under the Directive Principles of State Policy, Article 39(b) places an obligation on the state to create policy towards securing the "**ownership and control of the material resources of the community are so distributed as best to subserve the common good**".*
- *Directive principles are guiding principles for the enactment of laws, which are directly **not enforceable by court.***

More to know about the case

- *The bench comprising Chief Justice DY Chandrachud and Justices Hrishikesh Roy, BV Nagarathna, S Dhulia, JB Pardiwala, Manoj Misra, R Bindal, SC Sharma and AG Masih weighed on the interpretation of Article 39(b) in **State of Karnataka vs Shri Ranganatha Reddy case in 1977.***

- *The seven-judge bench held that privately owned resources did not fall within the ambit of “material resources of the community”.*
- *It was Justice Krishna’s Iyer dissenting views that provide the basis of what community resources are.*
- *Justice Iyer held that privately owned resources must be considered material resources of the community.*
- *“Every thing of value or use in the material world is material resource and the individual being a member of the community his resources are part of those of the community. To exclude ownership of private resources from the coils of Article 39(b) is to cipherise its very purpose of redistribution the socialist way,” Iyer contended.*

WHEN SC RELIED ON JUSTICE IYER’S OPINION

- *Justice Iyer’s opinion was upheld by a five-judge Supreme Court bench in **Sanjeev Coke Manufacturing Company vs Bharat Coking Coal, 1983.***
- *The court upheld central legislation that nationalised coal mines and their respective coke oven plants relying on what Justice Iyer had ruled.*
- *It stated that the provision “takes within its stride the **transformation of wealth from private-ownership into public ownership and is not confined to that which is already public-owned**”.*

RTI

Syllabus: GS-2; Governance

Context

- *Can’t refuse information under RTI on grounds that it’s ‘bulky’, says Delhi High Court*

About

- **The Right to Information (RTI) Act of 2005** *is a fundamental right in the Indian Constitution that allows citizens to access records held by the central and state governments.*
- **The act's primary goals are to:** *Empower citizens, Promote transparency and accountability in government, Contain corruption, and Make democracy work for the people*

KEY POINTS OF DIFFERENCE

The bill seeks to empower the central govt on deciding salaries, and other terms of service of information commissioners.

■ RTI Act, 2005 ■ RTI (Amendment) Bill, 2019

Term	Quantum of salary	Deductions in salary
<p>■ CHIEF information commissioner (CIC) and information commissioners will have a tenure of five years</p>	<p>■ CIC pay equivalent to CECs, Central ICs and state CIC to election commissioners and state ICs to chief secretary</p>	<p>■ IF such officials are receiving pension or other retirement benefits, their salaries will be reduced by an amount equal to the pension</p>
<p>■ CENTRE will notify the tenure of all information commissioners (ICs) at state and central level</p>	<p>■ SALARIES and allowances of these officers will be determined by the Central government</p>	<p>■ THESE provisions have been removed</p>

Source: PRS Legislative Research

- *The RTI Act requires the government to respond to requests for information from citizens in a timely manner.*
- *The act and its rules define a format for requisitioning information, a time period within which information must be provided, and a method of giving the information.*
- **The Central Information Commission (CIC)** was established in 2005 by the Central Government under the RTI Act.
- *The commission is not a constitutional body and consists of a **Chief Information Commissioner** and up to ten Information Commissioners.*
- *However, the Right to Information (RTI) Act of 2005 is a **statutory body** that enforces a fundamental and constitutional right.*
- *The RTI Act protects the fundamental rights to freedom of expression and speech under **Article 19(1)(a)** and right to life and personal liberty under **Article 21**.*

Provisions

The Right to Information (RTI) Act of 2005 gives citizens of India the right to request information from public authorities, which are government bodies or "instrumentalities of state". The Act includes the following provisions:

- **Section 2(j):** Defines "Right to Information" as the right to information held by or under the control of any public authority. This includes the right to inspect work, documents, and records, take notes, extracts, or certified copies of documents or records, and take certified samples of material.
- **Section 6(1):** Specifies a procedure for obtaining information under the Act. A person can request information in writing or through electronic means in English, Hindi, or the official language of the area in which the application is being made. The request must include the particulars of the information sought and any prescribed fee.
- **Section 4(1)(b):** Requires the government to maintain and proactively disclose information.
- **Section 7:** Specifies a time frame for providing information by Public Information Officers (PIOs). Public authorities must reply to requests expeditiously or within thirty days. In cases involving a petitioner's life and liberty, information must be provided within 48 hours.
- **Section 8:** Exempts only minimum information from disclosure.
- **Section 21:** Protects life and personal liberty. No person shall be deprived of their life or personal liberty except according to procedure established by law.

Universal Banks

Syllabus: GS-3; Economy- Banking

Context

- *SFBs should be worth Rs 1,000 cr to become universal banks, says RBI*

What Is Universal Banking?

- **Universal banking is a term for banks that offer a variety of comprehensive financial services, including both commercial banking and investment banking services.**
- *Banks in a universal system may still choose to specialize in a subset of commercial or investment banking services, even though they technically can offer much more to their client base.*

Know more

- **Commercial banks** typically offer consumer and business services, such as checking and savings accounts, business and personal loans (including mortgages and auto loans), and certificates of deposits (CDs).
- **Investment banks** provide merger and acquisition services for corporations, underwriting services, and brokerage services for institutional and private clients.

How Universal Banking Works

- Universal banks may **offer credit, loans, deposits, asset management, investment advisory, payment processing, securities transactions, underwriting, and financial analysis.**
- While a universal banking system allows banks to offer a multitude of services, it does not require them to do so.
- Banks in a universal system may still choose to specialize in a subset of banking services.
- Universal banking combines the services of a commercial bank and an investment bank, providing all services from within one entity.
- The services can include deposit accounts, a variety of investment services, and may even provide insurance services.
- Deposit accounts within a universal bank may include savings and checking.
- Under this system, banks can choose to participate in any or all of the permitted activities.
- They are expected to comply with all guidelines that govern or direct proper management of assets and transactions.
- Since not all institutions participate in the same activities, the regulations in play may vary from one institution to another; however, it is important not to confuse the term "universal bank" with any financial institutions with similar names.

What Is the Advantage of Universal Banking?

- The advantage of universal banking for a customer is that **it allows a customer to manage all of their finances under one roof.**
- For example, a person can have a checking account, a loan, a mortgage, asset management services, and other investment services all at one institution. Sometimes they receive benefits or discounts for doing so.
- For banks, **it allows them to make more money by providing a variety of different services and charging for them—multiple revenue streams.**

What Is a Disadvantage of a Universal Bank?

- *Disadvantages of universal banks include **risk concentration** for the client and a **conflict of interest** in certain areas between bank and investor, primarily in regards to interest earned on deposits.*

IUCN representative to be an observer in Nilgiri Tahr survey

Syllabus: GS-3: Wildlife conservation.

Context:

- *With a resolve to remove the **Nilgiri Tahr (Nilgiritragus hylocrius)** from the endangered status, the Tamil Nadu government will execute a synchronised survey of the State animal from April 29 2024*

More about news:

Aspect	Details
<i>Objective</i>	<i>Tamil Nadu government aims to remove the Nilgiri Tahr from the endangered status.</i>
<i>Survey Date</i>	<i>Synchronised survey of the State animal scheduled from April 29.</i>
<i>Population Estimation</i>	<i>Aim to estimate the population of Nilgiri Tahrs.</i>
<i>Endangered Status</i>	<i>Nilgiri Tahr listed as endangered by IUCN and protected under Wildlife (Protection) Act, 1972.</i>
<i>Current Population</i>	<i>Around 3,000 Tahrs in Western Ghats; a significant number in Anamalai Tiger Reserve (ATR).</i>
<i>Collaborators</i>	<i>World Wide Fund for Nature, Wildlife Institute of India, and IUCN involved in population estimation.</i>
<i>Survey Methodology</i>	<i>Divided habitats into 13 forest divisions, 100 forest beats, and 140 feasible blocks; emphasis on areas along Kerala border.</i>
<i>Survey Techniques</i>	<i>Bounded-count method used universally; double observer method employed in certain large contiguous landscapes.</i>
<i>Project Nilgiri Tahr</i>	<i>Will focus on stabilizing the population and addressing threats faced by the animal, potentially including reintroduction in areas like</i>

Aspect	Details
	<i>Sathyamangalam Tiger Reserve.</i>

About Nilgiri Tahr:

- *Nilgiri Tahr, also known as Nilgiri Ibex, is an endangered species listed by IUCN.*
- *It's protected under Schedule 1 of the Wildlife (Protection) Act, 1972, ensuring strict protection.*
- *Adult males have a light grey "saddle" on their backs, earning them the name "Saddlebacks."*
- *Designated as the state animal of Tamil Nadu, it inhabits open montane grasslands in the Nilgiri Hills and the southern Western Ghats of Tamil Nadu and Kerala.*
- *Threats include habitat loss due to domestic livestock and invasive plants, poaching, and the impact of climate change.*
- *Small and isolated populations increase their vulnerability to local extinction.*



Project Nilgiri Tahr

- *Project Nilgiri Tahr is initiated by Tamil Nadu.*

Objectives:

- *Develop a better understanding of Nilgiri Tahr population, distribution, and ecology.*
- *Re-introduce Nilgiri Tahr to their historic habitats.*
- *Address the threats to Nilgiri Tahr.*
- *Increase public awareness about the Nilgiri Tahr.*

Activities:

- *Conducting surveys every six months to monitor Nilgiri Tahr populations.*
- *Providing assistance to sick Nilgiri Tahr.*
- *Training support staff.*
- *Restoring Shola grassland, the habitat where Nilgiri Tahr survives.*