



## **DAILY CURRENT AFFAIRS 16-04-2025**

### **GS-3**

1. Regional Rural Banks (RRBs)
2. Niveshak Didi
3. Vitamin D

### **GS-4**

4. Bluwashing

## **Regional Rural Banks (RRBs)**

**Syllabus: GS-3: Indian Economy – Banking in India.**

### **Context:**

- The **Ministry of Finance** has notified the **amalgamation of 26 Regional Rural Banks (RRBs)** across **10 states and 1 Union Territory**, effective **May 1, 2025**.
- This reform reduces the **total number of RRBs to 28**.

### **What is the One State, One RRB Policy?**

- A **reform initiative** by the **Department of Financial Services**, Ministry of Finance.
- Aims to **consolidate multiple RRBs within a state into a single entity**.

### **Origin:**

- Based on the **Dr. Vyas Committee Recommendations (2005)**.
- Part of long-term structural reforms in rural banking.

### **Objectives:**

- Enhance **operational efficiency** and **governance**.
- **Rationalize costs** and optimize **human and technological resources**.
- Eliminate **inter-bank competition** within a state (sponsor banks).
- Strengthen **credit delivery** and **financial inclusion**.

### **Benefits of Consolidation:**

- **Larger operational areas** → Improved outreach and economies of scale.
- **Unified technology platforms** → Standardized banking services.
- **Stronger credit exposure** → Better **risk management** practices.
- **Single sponsor bank** → More focused and accountable governance.
- **Better utilization** of staff, infrastructure, and IT.

### **About Regional Rural Banks (RRBs)**

#### **Establishment:**

- **Year:** 1975
- **Act:** Regional Rural Banks Act, 1976
- Recommended by: Narasimham Committee (1975)

#### **Regulatory Structure:**

- **Regulated by:** Reserve Bank of India (RBI)
- **Supervised by:** NABARD (National Bank for Agriculture and Rural Development)

#### Ownership Pattern:

Entity	Shareholding
Government of India	50%
State Government	15%
Sponsor Bank	35%

#### Objectives of RRBs:

- **Rural Development:** Credit support for agriculture, trade, rural industries, and services.
- **Financial Inclusion:** Reach **small & marginal farmers**, artisans, laborers, and rural entrepreneurs.
- **Priority Sector Lending:** Target sectors like **agriculture and MSMEs**.
- **Institutional Credit:** Act as a **supplement to cooperative banks** in rural credit delivery.

#### Significance of RRBs:

- Critical in achieving the **government's financial inclusion goals**.
- Serve as a **grassroots-level banking institution** focused on rural upliftment.

## Niveshak Didi

### Syllabus: GS-3: Financial Inclusion

#### Context:

- Niveshak Didi is a **women-led financial literacy initiative** aimed at empowering rural populations—especially women—through community-based financial education.

#### Launch & Stakeholders

- **Launched in:** 2023; **Phase 2 initiated in April 2025**
- **Implementing Agencies:**

- **Investor Education and Protection Fund Authority (IEPFA)** – under the Ministry of Corporate Affairs.
- **India Post Payments Bank (IPPB)** – under the Department of Posts, Ministry of Communications.

### Objectives

- To **enhance financial literacy** among rural women.
- To promote **inclusive banking, digital inclusion, and fraud prevention**.
- To build **responsible financial habits** through **community-led models**.

### Key Features of Phase 2

- **Grassroots Deployment:**
  - Training of **40,000+ women postal workers** as “NiveshakDidis” to act as community financial educators.
- **Extensive Outreach:**
  - Over **4,000 financial literacy camps** to be conducted in **rural, semi-urban, and tribal areas**.
- **Women-Centric Focus:**
  - In Phase 1, **over 60% beneficiaries were women** from remote regions.
  - Utilizes their influence within communities to spread financial awareness.
- **Digital Inclusion:**
  - Promotes IPPB’s **paperless and cashless banking** solutions.
  - Education delivered in **13 vernacular languages** for greater accessibility.
- **Curriculum Focus Areas:**
  - Savings & budgeting
  - Digital banking & UPI
  - Safe investment practices
  - Cybersecurity & fraud prevention

### Significance

- Strengthens **financial inclusion** and **digital literacy** at the last mile.
- Empowers women to become **financial educators and influencers** in their communities.

- Aligns with broader government initiatives like **Digital India** and **Financial Empowerment of Women**.

## **Vitamin D**

**Syllabus: GS-3; General Science**

### **Context**

- One in five Indians are Vitamin D deficient: Report



### **Overview of Vitamin D**

**Vitamin D** is a **fat-soluble vitamin** essential for:

- **Calcium and phosphorus absorption**
- **Bone and teeth health**
- **Immune system function**
- **Muscle health**

It acts more like a **pro-hormone** than a traditional vitamin.

### **Types of Vitamin D**

Type	Source
<b>D2 (Ergocalciferol)</b>	Plant-based foods
<b>D3 (Cholecalciferol)</b>	Animal-based foods and sunlight exposure

### Sources of Vitamin D

- **Natural:** Sunlight (UVB rays), egg yolk, fatty fish (salmon, tuna), fish liver oils, mushrooms (D2)
- **Fortified foods:** Milk, cereals, edible oils, butter

### Vitamin D Deficiency in India – Alarming Statistics

(Source: Report titled *"Road Map to Address Vitamin D Deficiency in India"*, prepared by ICRIER and submitted to the **Union Health Ministry**)

- **49 crore (490 million)** Indians are deficient.
- **30%** are **children and adolescents**.
- **80% of urban women** suffer from deficiency.
- **46% of children (0–10 years)** suffer from **rickets**.
- **80–90% of elderly** suffer from **osteoporosis**.
- Deficiency defined as **<30 ng/ml** (nanograms per milliliter).
- **Daily requirement for adults: 2000 IU/day**
- **Sunlight exposure recommendation:** 40% of body for 20 minutes daily

### Why Is There Deficiency Despite Abundant Sunshine?

- **Air Pollution:** Blocks UVB rays from reaching skin
- **Urbanization:** High-rise buildings, dense housing block sunlight
- **Indoor Lifestyle:** Office jobs, online education reduce outdoor time
- **Extreme Climate:** Harsh summers/winters discourage sun exposure
- **Cultural Clothing:** Covers most of the skin
- **Poor Diet:** Indian diets are often low in natural Vitamin D
- **Lack of Awareness:** People rarely test for or treat deficiency

### Health Consequences

- **Rickets** in children – soft, weak bones
- **Osteomalacia & Osteoporosis** in adults – fragile bones, back pain
- **Low immunity, muscle weakness**
- Higher risk of **fractures, disability, and chronic conditions**



### Scientific Evidence – NIMS Study (Hyderabad)

- Conducted by: **Nizam's Institute of Medical Sciences (NIMS)**
- Two **Randomized Controlled Trials (2019–21)** published in *Journal of Clinical Orthopedics and Trauma*
- Led by: **Dr. Maheshwar Lakkireddy**
- Found **direct correlation** between Vitamin D deficiency and **lower back pain**
- Recommended addressing **Hypovitaminosis D** to reduce **osteoporosis** risk

### Government Initiatives & Recommendations

#### National Programs

- **Food Fortification Initiative** – Milk, oil fortified with Vitamin D
- **POSHAN Abhiyaan** – Targets hidden hunger and micronutrient deficiency
- **Awareness Campaigns** – Promoting natural sunlight and diet

#### Recommendations

- **Avoid self-medication**; take Vitamin D supplements under medical guidance
- Encourage **routine screening**, especially for women, elderly, and children
- Design **urban planning** to ensure sunlight exposure
- Promote **outdoor physical activities**

## Bluewashing

**Syllabus: GS-4; Ethics- Corporate Social Responsibility vs Image Management, GS-3; Environmental Concern**

#### Context

- Recently, the Central Pollution Control Board (CPCB) has carved a new category of industries called the 'blue category' industries based on the Essential Environmental Services (EES) for managing the pollution due to anthropogenic activities.

#### What is Bluewashing?

- **Bluewashing** is the **deceptive practice** where corporations, organizations, or even governments **falsely project themselves as socially or environmentally responsible** by aligning with international bodies like the **United Nations (UN)** or using terms such as "essential environmental services" — **without making real changes**.



### Origin of the Term:

- "Blue" comes from the **UN flag**, symbolizing peace, ethics, and global cooperation.
- Criticism arose when companies joined the **UN Global Compact** to look ethical while continuing unethical or polluting practices.

### Contextual Link: CPCB's Blue Category (2024–25)

- Recently, the **Central Pollution Control Board (CPCB)** introduced a new 'Blue Category' under industrial categorization.
- This step has raised concerns due to the **inclusion of Waste-to-Energy (WTE) incineration plants** — previously labelled as **Red Category (most polluting)** with a **Pollution Index (PI) of 97.6**.

### Pollution Index-Based Classification:

Category	Pollution Index (PI)	Pollution Level
White	0–20	Least polluting
Green	21–40	Low



Category	Pollution Index (PI)	Pollution Level
Orange	41–59	Moderate
Red	60–100	Highly polluting
Blue (New)	Not PI-based	Supposedly essential environmental services

### Industries under New Blue Category:

- Composting Units
- Biogas Plants
- Sewage Treatment Plants (STPs)
- Material Recovery Facilities
- **! Waste-to-Energy (WTE) Incineration Plants** (*Controversially included*)

### Why is the Inclusion of WTE Plants Problematic?

Environmental & Health Hazards:

- Emit toxic pollutants: **SO<sub>x</sub>, NO<sub>x</sub>, HCl, dioxins, furans, and PM.**
- Generate hazardous **bottom and fly ash** requiring secure landfilling.
- Produce **more CO<sub>2</sub> per unit electricity** than coal plants.

Impact on Climate and Air Quality:

- **Delhi WTE plants** burned over **7.3 lakh tons of plastic waste** in 2022–23.
- Major source of **chloride emissions** and **poor AQI in Delhi.**

Contradiction with Policy:

- CPCB's methodology clearly states:
  - Blue Category should **not include hazardous waste emitters.**
  - Only projects that **promote circular economy** should be Blue.
- But **WTE defeats the circular economy**, as per **CSIR-NEERI** and **SWM Rules, 2016.**

### Implications of Bluewashing in This Case:

- **Greenwashing becomes Bluewashing** — Rebranding WTE incinerators as environmentally essential when they are **more harmful than beneficial.**
- Regulatory **compromise** allows industries to continue polluting under an **eco-friendly disguise.**
- Undermines India's efforts on:

- Sustainable Development Goals (SDGs)
- Paris Agreement targets
- Air quality and waste segregation rules

**Broader Ethical Concerns:**

- Corporate Ethics & Regulatory Failure
- Marginalisation of informal waste pickers
- Financial burdens on Urban Local Bodies
- Undermining Public Health