**Current Affairs : 02 June 2022**

**CASTE-BASED CENSUS IN BIHAR**

**A multi-party meeting held in Bihar unanimously decided to start the caste-based census very soon after the proposal is placed in the Cabinet.**



* All parties which have representation in the legislature attended the meeting, chaired by Chief Minister Nitish Kumar.
* It would be a “time-bound exercise and each and every detail of caste, sub-castes, community and religion will be taken care of for the development of all people”.
* Earlier, the Bihar Legislature passed resolutions twice for caste-based census and an 11-member all-party delegation too had met Prime Minister Narendra Modi to demand the exercise.
* However, the Central government had rejected their demand saying it would be a “divisive exercise” but said “States can hold caste census on their own”.
* Once this exercise will be over in Bihar, the other States too may follow suit and the whole nation will be covered”, the Chief Minister, Nitish Kumar, said.

**CENTRAL RESERVE POLICE FORCE (CRPF)**

**The Union Cabinet has approved a proposal to relax the educational qualification for tribal youth from the 3 districts of Sukma, Bijapur and Dantewada in Chattisgarh for recruitment as constables in the Central Reserve Police Force (CRPF).**

**About:**

* Minimum educational qualification will be relaxed from Class 10 to Class 8 for the recruitment of 400 candidates from the districts. CRPF would impart formal education during the probation period to these newly recruited trainees.
* CRPF during 2016-2017 had raised one Bastariya Battalion by recruiting Scheduled Tribe candidates from four districts namely, Bijapur, Dantewada, Narayanpur and Sukma of Chhattisgarh.
* However, it could not yield optimum results as native youths from interior areas could not compete in the recruitment process due to non- fulfilling of requisite educational qualification i.e. 10th pass.

**WHAT IS LIQUID NANO UREA, PRODUCED BY IFFCO**

* During his recent visit to Gujarat, Prime Minister Narendra Modi officially inaugurated the country’s first liquid nano urea plant at Kalol.
* This patented product is expected to not only substitute imported urea, but to also produce better results in farms.

**About Fertilizers:**

* A fertilizer is a chemical product either mined or manufactured, containing one or more essential plant nutrients that are immediately or potentially available in sufficiently good amounts.
* Fertilizers have played an essential role in agricultural production, providing vital nutrients for crops, increasing demands over the years.

**Macro & Micro Elements in Fertilizers:**

* Macro Nutrients: Nitrogen (N), Phosphorus (P), Potash (K), Calcium, Sulfur (S), and Magnesium are known as macro-nutrients (required in comparatively larger amounts).
* Micro Nutrients: Iron (Fe), Zinc (Zn), Copper, Boron, Manganese, Molybdenum, Chloride, and others are the micro-nutrients (required in a smaller quantity) for the growth and development of crop plants.
* Among the various types**, NPK** (nitrogen, phosphorus, and potassium) fertilizers are the most common ones, and **Urea** stands as the highly consumed fertilizer in India.
* India is the second-largest consumer of fertilizers globally, with an annual consumption of more than 55.0 million metric ton.

**What is Liquid Nano Urea?**

* Urea is a **chemical nitrogen fertiliser**, white in colour, which artificially provides nitrogen, a major nutrient required by plants.
* Liquid nano urea is essentially urea in the form of a nanoparticle.
* The product has been developed at IFFCO’s Nano Biotechnology Research Centre (NBRC) at Kalol.

**Benefits:**

* Reduced Subsidy Bill:
  + The liquid nano urea produced by Indian Farmers Fertiliser Cooperative (IFFCO) Limited comes in a half-litre bottle priced at Rs 240, and carries no burden of subsidy
  + By contrast, a farmer pays around Rs 300 for a 50-kg bag of heavily subsidised urea.
  + The government’s fertiliser subsidy pay-out this financial year will be Rs 2 lakh crore, up 25 per cent from the Rs 1.6 lakh crore it paid last year.
* Increased Efficiency:
  + Apart from reducing the country’s subsidy bill, it is aimed at reducing the unbalanced and indiscriminate use of conventional urea, increase crop productivity, and reduce soil, water, and air pollution.
  + While conventional urea has an efficiency of about 25 per cent, the efficiency of liquid nano urea can be as high as 85-90 per cent.
* Low Wastage:
  + Liquid nano urea is sprayed directly on the leaves and gets absorbed by the plant.
  + Fertilisers in nano form provide a targeted supply of nutrients to crops, as they are absorbed by the stomata, pores found on the epidermis of leaves.
  + Also, liquid nano urea has a shelf life of a year.

**News Summary:**

* During his recent visit to Gujarat, Prime Minister Narendra Modi officially inaugurated the country’s first liquid nano urea plant at Kalol.
* Nano Urea, made by IFFCO, has the potential to prove to be a game changer for agriculture in the country.
* India has become the first country globally to start commercial production of Nano Urea.
* Kalol plant has been set up by IFFCO with an investment of Rs 175 crore.
* Earlier, MoUs and other related agreements had been signed for technology transfer from IFFCO to public sector fertiliser companies.
  + This technology transfer is meant to ramp up the production.
* The consistent supply of nano urea will result in faster adoption and would also result in more savings to farmers and government subsidies.

**NEW INSURANCE COVERS DON’T NEED IRDAI’S NOD**

* The Insurance Regulatory and Development Authority of India (IRDAI) extended the “Use and File” procedure to all health insurance products, facilitating faster customer access to health policies.
* The “Use and File” procedure allows insurers to launch a product first and then file its details with the regulator.

**About Insurance Regulatory and Development Authority of India (IRDAI):**

* It was set up as autonomous body under the IRDA Act, 1999.

**Objective**: To protect the interests of policyholders, to regulate, promote and ensure orderly growth of the insurance industry and for matters connected therewith or incidental thereto.

* IRDA is the apex body that supervises and regulates the insurance sector in India.
* Nodal Ministry: Ministry of Finance

**Functions:**

* To have a fair regulation of the insurance industry while ensuring financial soundness of the applicable laws and regulations.
* To frame regulations periodically so that there is no ambiguity in the insurance industry.
* Registering and regulating insurance companies;
* Protecting policyholders' interests;
* Licensing and establishing norms for insurance intermediaries;
* Promoting professional organisations in insurance;
* Regulating and overseeing premium rates and terms of non-life insurance covers;
* Specifying financial reporting norms of insurance companies;
* Regulating investment of policyholders' funds by insurance companies;
* Ensuring the maintenance of solvency margin by insurance companies;
* Ensuring insurance coverage in rural areas and of vulnerable sections of society.

**News Summary:**

* The Insurance Regulatory and Development Authority of India (IRDAI) extended the “**Use and File**” procedure to all health insurance products, facilitating faster customer access to health policies.
* Until now the IRDAI required prior approval for launching products.
* The “Use and File” is a system that is used by non-life regulators globally.

**Potential Benefits of “Use and File” Procedure:**

* The “Use and File” procedure allows insurers to launch a product first and then file its details with the regulator.
* This helps in avoiding a longer waiting duration in offering innovative insurance solutions to customers in order to help address the dynamic environment.
* It is a proactive initiative by IRDAI which will provide some necessary mechanisms to insurance companies who wish to bring out more innovative products in the market at a faster frequency.