

# Topics - MINDS MAPS included (Daily current affairs 7th December 2024



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**By saurabh Pandey**



**THE HINDU**

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**BY SAURABH  
PANDEY SIR**

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# Indira Gandhi Peace Prize to be conferred on Michelle Bachelet

**The Hindu Bureau**  
NEW DELHI

The Indira Gandhi Prize for Peace, Disarmament and Development for 2024 will be conferred on former Chilean President and prominent human rights voice Michelle Bachelet, a statement issued by the Indira Gandhi Memorial Trust said on Friday.

The international jury for the award was chaired by former National Security Adviser Shivshankar Menon.

“President Michelle Bachelet is one of the world’s most prominent voices for human rights, peace, and equality. In her various roles as the founding director of UN Women, UN High Commissioner for Human Rights, and as President of Chile, she has spoken strongly for gender equality and the rights of the most vulnerable sections of the population at home



Michelle Bachelet

and across the world,” the statement read.

“Her personal courage and example in standing for peace and the rights of marginalised people continue to inspire men and women around the world,” it added.

The prize honours her work to improve gender equality, human rights, democracy and development in difficult circumstances, the statement said, also noting her contributions towards fostering India’s relations with Chile.

# Topic → Indira Gandhi Prize 2024: Honoring Michelle Bachelet



## Award Announcement

🏆 Recipient: Michelle Bachelet, former President of Chile, is the 2024 laureate of the Indira Gandhi Prize for Peace, Disarmament, and Development.

🌍 Announced by: The Indira Gandhi Memorial Trust, recognizing Bachelet's significant contributions to human rights.

## International Relations

🤝 India-Chile Relations: The prize also acknowledges her efforts in strengthening diplomatic ties between India and Chile

# Employees' Provident Fund Organisation wins global award

## The Hindu Bureau

NEW DELHI

India has bagged the International Social Security Association's Good Practice Award for Asia and Pacific for this year for five services provided by the Employees' Provident Fund Organisation (EPFO).

ISSA president Mohammed Azman presented the award to the EPFO at the Regional Social Security Forum held in Riyadh, Saudi Arabia, earlier this week.

The EPFO received five Certificates of Merit for running "efficient" communication channels, conduct of e-proceedings, outreach programme *Nidhi Aapke Nikat*, running multilingual call centres, and the initiative *Prayaas* for pension order delivery.

The different communication channels in use to reach stakeholders received appreciation.

## E-proceedings to determine dues from defaulting employers, have also been considered for the award

"Digital and non-digital communication strategy is being adopted for efficient and timely communication," the Union Labour Ministry said in a release on Thursday.


The EPFO uses webinars, short message service and e-mails, social media, information education communication videos and camps under *Nidhi Aapke Nikat* to educate and communicate with stakeholders.

E-proceedings, such as conducting judicial proceedings to determine dues from defaulting employers, have also been considered for the award, the Ministry said.


# Topic → India Wins ISSA Good Practice Award



## Highlights of the Award


 India secured the International Social Security Association's Good Practice Award for Asia and Pacific


 The award was presented to the Employees' Provident Fund Organisation (EPFO) by ISSA president Mohammed Azman in Riyadh, Saudi Arabia.


 EPFO received five Certificates of Merit for various efficient services, including communication channels and e-proceedings.




## Key Initiatives

 The EPFO's outreach program, Nidhi Aapke Nikat, and multilingual call centers were highlighted as key initiatives.

 A combination of digital and non-digital communication strategies is employed for effective stakeholder engagement.

 The EPFO utilizes webinars, SMS, emails, social media, and educational videos to inform stakeholders.

 E-proceedings for judicial matters related to employer dues were also recognized as part of the award criteria.

## Summary

India's EPFO received the ISSA Good Practice Award for its innovative services and effective communication strategies

# Amid high inflation, RBI keeps repo rate at 6.5%

The Monetary Policy Committee takes notes of the recent slowdown in growth momentum

MPC downgrades growth, inflation estimates for 2024-25 to 6.6%; retail inflation projected at 4.8%

Persistent inflation reduced the disposable income of consumers and dented consumption, says Das

**Lalatendu Mishra**  
MUMBAI

The Monetary Policy Committee (MPC) of Reserve Bank of India (RBI) on Friday held steadfast in its battle against inflation amid weakening growth momentum, with four of its six members voting to keep policy repo rate unchanged at 6.50% for the 11th bi-monthly review in a row.

However, acknowledging that the economy is facing tight liquidity conditions that are likely to persist for a few months, it cut the Cash Reserve Ratio (CRR) for banks by 50 basis points to 4%, after a gap of nearly four years, in a bid to support growth.

While divisions within the MPC on a *status quo* on rates expanded from the

5:1 vote in October, the panel was unanimous on sticking to a 'neutral' stance and remaining unambiguously focused on a durable alignment of inflation with its 4% target, while supporting growth. Inflation had spiked to a 14-month high of 6.2% in October, the last available price rise number.

"The MPC took note of the recent slowdown in the growth momentum, which translates into a downward revision in the growth forecast for the current year. Going forward into the second half of this year and the next year, the MPC assessed the growth outlook to be resilient, but warranting close monitoring," RBI Governor Shaktikanta Das said in his statement.

While noting the RBI's mandate is to ensure price stability while supporting

## Balancing act

The RBI on Friday tried to find a balance between inflation management and supporting economic growth

- The RBI kept the repo rate **unchanged** at 6.5% for a record 11th meeting in a row

- The Cash Reserve Ratio — the proportion of deposits that banks must set aside with the central bank — has

been cut by 50 basis points to 4%

- The cut will infuse ₹1.16 lakh crore into the banking system and will soften short-term interest rates and enhance capacity of banks to extend credit



growth, Mr. Das said persistently high inflation reduced the disposable income of consumers and dented private consumption which negatively impacted the real GDP growth.

Real GDP growth in the July to September quarter fell to a seven-quarter low of 5.4%, compared to RBI's 7% projection.

The MPC has now

downgraded the growth forecast for 2024-25 to 6.6% from 7.2%. Similarly, with inflation increasing sharply in September and October led by an unanticipated increase in food prices, the retail inflation for 2024-25 has now been projected at 4.8% compared to the 4.5% average projected till October.

"Food inflation pressures are likely to linger in

the third quarter of this financial year, and start easing only from Q4 of 2024-25, backed by seasonal correction in vegetable prices, kharif harvest arrivals, likely good rabi output and adequate cereal buffer stocks," Mr. Das said.

## Adverse weather events

The Governor also said the increasing incidence of adverse weather events, heightened geo-political uncertainties and financial market volatility posed upside risks to inflation.

"The MPC believes that only with durable price stability can strong foundations be secured for high growth. The MPC remains committed to restoring the inflation growth balance in the overall interest of the economy," he said.

To ease the potential liquidity stress in the system

as more cash could be required to pay direct taxes and GST, the RBI has decided to reduce the cash reserve ratio (CRR) of all banks to 4% of net demand and time liabilities (NDTL) in two equal tranches of 25 bps each with effect from the fortnight beginning December 14, 2024 and December 28, 2024.

"This reduction in the CRR is consistent with the neutral policy stance and would release primary liquidity of about ₹1.16 lakh crore to the banking system," he said.

## Interest rate ceiling

To attract more capital inflows, the RBI has decided to increase the interest rate ceiling on FCNR(B) deposits. Accordingly, effective from Friday, banks are permitted to raise fresh FCNR (B) deposits of 1 year to less

than 3 years maturity at rates not exceeding the ceiling of overnight Alternative Reference Rate (ARR) plus 400 bps as against 250 bps at present. Similarly, for deposits of 3 to 5 years maturity, the ceiling has been increased to overnight ARR plus 500 bps as against 350 bps at present. This relaxation will be available till March 31, 2025.

In his closing remarks, the Governor said since the last policy, inflation had been on the upside, while there had been a moderation in growth. "Accordingly, the MPC has adopted a prudent and cautious approach in this meeting to wait for better visibility on the growth and inflation outlook."

**STAYING THE COURSE**

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# Topic → Understanding the Reserve Bank of India's Monetary Policy Committee (MPC) Decision



## Introduction to the MPC's Latest Review

- The Reserve Bank of India (RBI) has been in the spotlight with its Monetary Policy Committee (MPC) decisions.
- The MPC decided to maintain the benchmark interest rate at 6.50% for the eleventh consecutive time.
- This decision reflects the RBI's stance on managing inflation and supporting economic growth in a challenging environment

## The Status Quo on Interest Rates

- Maintaining the interest rate at 6.50% is a signal to the market about the RBI's approach to economic stability.
- This rate affects everything from loan rates to consumer spending, making it pivotal in the economic landscape.

## The Current Economic Landscape

### Inflation Trends in India

After a period of calm, retail inflation spiked, particularly in food prices. This rise has left many wondering about the future economic trajectory.

### The Role of Food Prices in Inflation

Food prices have been the main driver of inflation, impacting household spending power

# The MPC's Voting Dynamics

## Changes in Voting Patterns

The MPC's voting shifted from 5:1 to 4:2, indicating growing concerns about the economic outlook.

## The Shift from 5:1 to 4:2

This change reflects differing opinions on tackling current economic challenges.

## The Impact of Inflation on Growth

## GDP Growth Projections

The RBI projected a growth rate of 7%, but the actual figure was 5.4%.

## The Government's Stance on Economic Growth

The government downplays the growth blip, but ministers are calling for interest rate cuts.

# The RBI's Mandate and Challenges

## Balancing Price Stability and Growth

The RBI's mandate involves maintaining price stability while supporting growth.

## The Importance of Monitoring Inflation and Growth

Close monitoring of inflation and growth trajectories is crucial for economic stability.

# Future Projections and Expectations

## Revised Projections for GDP and Inflation

The RBI revised GDP growth to 6.6% and inflation to 4.8%.

## Potential Government Interventions

Government actions, like rolling back import duties, could help control prices and spur consumption.

## Conclusion

The RBI's decision to maintain the interest rate at 6.50% reflects a cautious approach in a volatile economic environment.

The interplay between inflation and growth will require careful monitoring and strategic interventions

# Building on the revival of the manufacturing sector



India's journey to becoming a global manufacturing hub has gained momentum with the government's strategic policy initiatives, particularly the Production Linked Incentive (PLI) scheme. This scheme has been instrumental in transforming the manufacturing landscape in sectors such as mobile manufacturing, electronics, pharmaceuticals, automobile, and textiles, among others, through enhanced production, exports and job creation.

The scheme's impressive performance has been mirrored by the results of the Annual Survey of Industries (ASI) for 2022-23, released recently, which reveals a positive correlation between PLI scheme incentives and sectoral performance. In the ASI data, manufacturing output registered a robust growth rate of 21.5%, while gross value added (GVA) grew by 7.3%. This expansion comes on the back of the PLI scheme's success, showcasing that many sectors benefiting from the scheme have performed particularly well. Basic metal manufacturing, coke and refined petroleum products, food products, chemicals and chemical products, and motor vehicles – many of which are covered under the PLI scheme – collectively contributed 58% to the total manufacturing output and registered an output growth of 24.5% in 2022-23.

## Recovery of the manufacturing sector

ASI surveys are a vital source of data on the registered, organised manufacturing sector in the economy. They include factories with 10 or more workers using power, and those with 20 or more workers, without power. The results of the ASI 2022-23 show a healthy double-digit expansion in the growth rate of manufacturing sector output – at 21.5% – despite a high base of 2021-22 which saw a sharp rebound as the economy emerged from the COVID-19 pandemic-induced slump. The impressive growth in output and value added in 2022-23, as compared to the pre-pandemic period, indicates that the manufacturing sector is slowly but steadily turning the corner after the disruptions in recent years.

The performance of the manufacturing sector shows that the stage is set for India to become a



**Chandrajit Banerjee**

Director General,  
The Confederation  
of Indian Industry

Strong reforms are needed for India to fully capitalise on its manufacturing potential

global manufacturing powerhouse. However, strong reforms are needed to fully capitalise on the manufacturing potential.

The success of the PLI scheme underscores the need to expand its scope beyond the traditional industries where manufacturing activity is concentrated. Extending PLI incentives to labour-intensive sectors such as apparel, leather, footwear and furniture, as well as sunrise industries such as aerospace, space technology and MRO could unlock new growth frontiers. There are also sectors with high import dependency but untapped domestic capabilities such as capital goods. This can help in reducing vulnerability to global demand fluctuations and supply chain disruptions. Promoting green manufacturing and incentivising research and development in advanced manufacturing technologies can further enhance India's manufacturing competitiveness.

The striking gap between manufacturing output growth (21.5%) and GVA growth (7.3%) – as the ASI data show – is largely driven by soaring input prices, which surged by 24.4% in 2022-23. This divergence suggests that while production volumes are rising, industries are grappling with elevated input prices, which have eroded their value addition. With bulk of the inputs being imported, it is pivotal to bring down their landing costs in the country. To bring this to fruition, a more streamlined import regime that simplifies tariffs into a three-tier system, with 0 - 2.5% for raw materials, 2.5% - 5% for intermediates, and 5% - 7.5% for finished goods, could help mitigate these input costs, enhance competitiveness, and improve India's integration into global value chains.

## A concentration of industrial activity

The regional imbalance in manufacturing activity, with Maharashtra, Gujarat, Tamil Nadu, Karnataka, and Uttar Pradesh, collectively accounting for over 54% of total manufacturing GVA and 55% of employment, highlights the concentration of industrial activity in a few States. This regional imbalance not only hinders equitable development across the country but

also limits the sector's overall growth potential. For India to fully capitalise on its manufacturing capacity, it is essential for States to be an active participant in India's growth story by implementing the fundamental factor market reforms in areas such as land, labour and power in addition to developing infrastructure, and promoting investments.

## Focus must move to MSMEs and women

For manufacturing to serve as a true catalyst for inclusive growth, special attention must be given to micro, small and medium enterprises (MSME) and increasing women's participation in the workforce. MSMEs contribute around 45% of India's manufacturing GDP and employ about 60 million people. Tailoring PLI incentives to accommodate MSMEs, by lowering capital investment thresholds and reducing production targets, would empower these enterprises to scale up, innovate and integrate more effectively into value chains.

Enhancing female workforce participation is an untapped opportunity for boosting manufacturing growth. The World Bank's latest South Asia Development Update estimates that India's manufacturing output could rise by 9% if more women join the workforce. Developing supportive infrastructure such as hostels, dormitories, and childcare facilities near factories could significantly boost women's participation in manufacturing, driving output and inclusive development.

To transform the Indian economy into a developed economy by 2047, the manufacturing sector ought to play a critical role. As in the CII's own estimations, its share in the GVA has a potential to rise from the current 17% to over 25% by 2030-31, and to 27% by 2047-48 if sustained efforts to boost domestic manufacturing capabilities and domestic value addition continue. Apart from boosting its competitiveness by improving ease of doing business and bringing down cost of doing business, seizing the current moment by leveraging on the slew of policy measures will be imperative for the manufacturing sector.



# Topic → India's Journey to Becoming a Global Manufacturing Hub



## Introduction to the Manufacturing Landscape

The manufacturing sector is pivotal to India's economy.

Recent government initiatives have revitalized this sector, focusing on growth and development

## The Role of the Government

The government sees manufacturing as a key driver of economic growth.

Strategic policies aim to enhance production, boost exports, and create jobs.

## Strategic Policy Initiatives

The PLI scheme is a standout initiative, incentivizing increased production and fostering competitiveness



# The Production Linked Incentive (PLI) Scheme

Designed to encourage investment in manufacturing.  
Offers financial incentives based on incremental sales.

## Overview of the PLI Scheme

Launched in 2020, targeting sectors like electronics, pharmaceuticals, and automobiles.

## Impact on Key Sectors

Significant impact on production and job creation.

## Mobile Manufacturing and Electronics

Surge in production with companies like Apple and Samsung expanding operations.

## Pharmaceuticals and Automobiles

Increased production of essential medicines and revival in the automobile industry.

## Textiles and Beyond

Growth in textiles, crucial for job creation and export earnings

# Performance Metrics from the Annual Survey of Industries (ASI)

ASI provides insights into manufacturing performance.

Latest data shows impressive growth rates.

## Manufacturing Output Growth

2022-23 saw a robust growth rate of 21.5%.

## Gross Value Added (GVA) Insights

GVA grew by 7.3%, highlighting challenges with input costs.

## Challenges and Opportunities

Rising input prices and global supply chain disruptions are challenges.

### Input Prices and Their Impact

Input prices surged by 24.4% in 2022-23, affecting value addition.

### Streamlining Import Regimes

Simplifying tariffs could reduce costs and enhance competitiveness

### Regional Imbalances in Manufacturing

Industrial activity is concentrated in a few states, posing a challenge for equitable growth.

### Concentration of Industrial Activity

States like Maharashtra, Gujarat, and Tamil Nadu dominate manufacturing output

## **Focus on MSMEs and Women**

MSMEs and increased female workforce participation are crucial for inclusive growth.

### **Empowering Micro, Small, and Medium Enterprises**

MSMEs contribute 45% of manufacturing GDP.

### **Enhancing Female Workforce Participation**

Increasing women's participation could boost manufacturing output by 9%.

### **Conclusion**

India is on its way to becoming a global manufacturing hub.

Strategic initiatives like the PLI scheme are pivotal.

Addressing inclusivity and regional imbalances is key to unlocking full potential

# No plans for de-dollarisation: Das

RBI Governor says the BRICS currency is just an idea floated by one member of the bloc, and no decision has been taken on it; his remarks assume significance in the context of Donald Trump's threat to slap 100% tariffs for pursuing such plans

**Lalatendu Mishra**

MUMBAI

India has no plans for de-dollarisation, RBI Governor Shaktikanta Das said in response to a question on U.S. President-elect Donald Trump's threat to slap 100% tariffs on BRICS nations planning a common currency to challenge the hegemony of U.S. dollar in global trade.

"The BRICS currency was an idea raised by one of the members of the BRICS countries and it was discussed," Mr. Das said. "No decision has been taken in the matter. The geographical spread of the countries is a factor which



**Not on the table:** De-dollarisation is certainly not our objective. It is not on the table at all, says Das.PTI

has to be kept in mind unlike the Eurozone which has a single currency and geographical continuity. BRICS countries are spread all over," he added.

"So far as India is concerned, there is no step

which we have taken to de-dollarise. All we have done is we have entered into agreements with a couple of countries to do local currency-denominated trade to de-risk India trade."

"Dependence on one

currency can be problematic at times because of appreciation or depreciation. So, as part of de-risking our trade, that is a step which has been taken. De-dollarisation is certainly not our objective. It is not on the table at all. Our effort is basically to de-risk our trade. Nobody is talking or thinking about de-dollarisation," he added.

To a question if the rupee could come under pressure due to possible tariff wars hurting exports, the Governor said, "If the tariff war happens... hypothetically, if it happens, it will not be an isolated event. There will be other events around it, like, for

instance, perhaps, China may react by devaluing the currency or there might be retaliatory tariffs."

"So, at this point, it is very difficult to say what will be our unilateral move, and will it affect. Let us wait for the general equilibrium," he added.


He said India's forex reserves were quite robust now and quite adequate.


"We are confident of dealing with any spillovers. As per requirement, we will take action. At the moment we have no concern at all," he said answering to a query on whether the interest rate ceiling on FCNR (B) deposits has been increased to build a buffer.

# Topic → Dedollarisation: A Shift in Global Finance





## Understanding Dedollarisation

 **Definition:** Dedollarisation is the process of reducing reliance on the US dollar in international trade and finance.

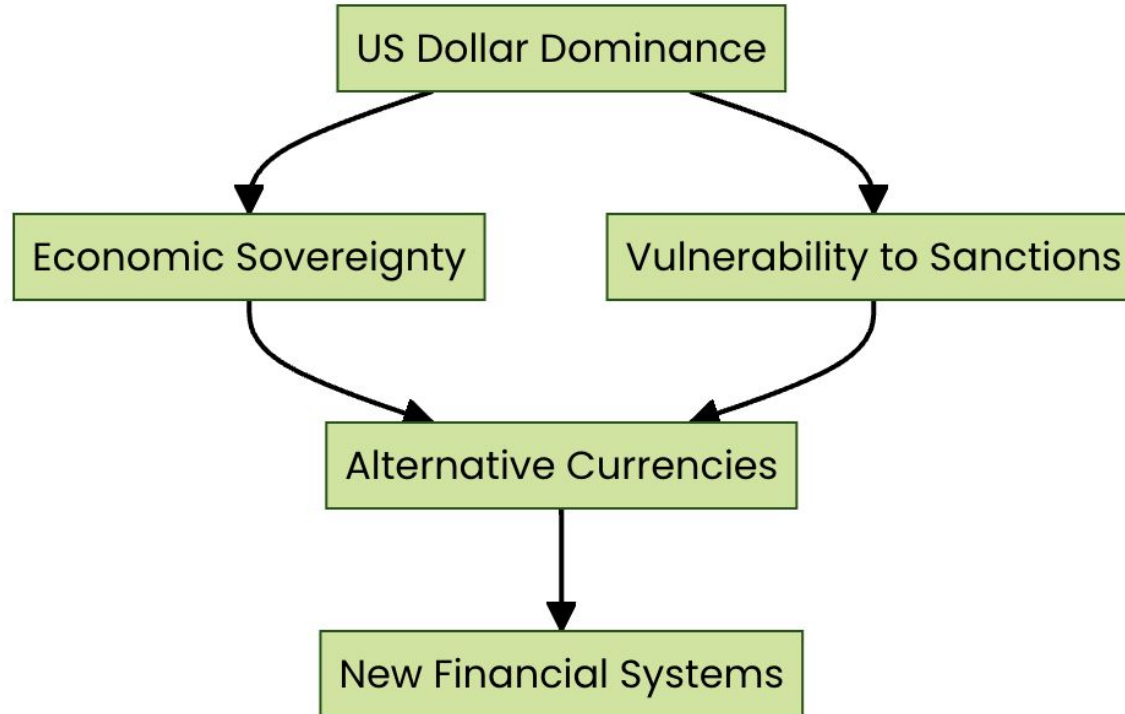
 **Global Impact:** This shift can alter global economic dynamics, potentially redistributing power from the US to other currencies and economies.

## Motivations Behind Dedollarisation

 **Reasons for Dedollarisation:** Countries aim to enhance economic sovereignty, reduce vulnerability to US sanctions, and promote their own currencies.

 **Alternative Currencies:** Nations may adopt currencies like the euro, yuan, or cryptocurrencies as substitutes for the dollar


## Dedollarisation Process:







# Trends and Geopolitical Factors



 **Trends:** There is a growing interest among countries to diversify their foreign exchange reserves away from the dollar.

 **Financial Systems:** Dedollarisation can lead to the development of new financial systems and trade agreements that bypass the dollar.

 **Geopolitical Factors:** Political tensions and economic sanctions often drive countries to seek alternatives to the US dollar

Summary: Dedollarisation is the process of decreasing dependence on the US dollar in global trade and finance, driven by various economic and geopolitical factors

# RBI's MuleHunter to prevent digital fraud



**Lalatendu Mishra**

MUMBAI

The Reserve Bank of India (RBI) has introduced an Artificial Intelligence (AI) and Machine Learning (ML) based MuleHunter AITM to prevent and mitigate digital frauds through the use of mule accounts.

Developed by the Reserve Bank Innovation Hub (RBIH), Bengaluru, this public infrastructure facility will help banks to deal with the issue of mule bank accounts expeditiously and cut digital frauds, said RBI Governor Shaktikanta Das.


Elaborating, Deputy Go-


vernor T. Rabi Sankar said, “The MuleHunter is basically an infrastructure level set-up which will use the databases from all banks, all other payment system operators. Its AI engine will be trained to be able to identify frauds much more effectively in the financial system.


“If you look at frauds, the number of frauds are increasing, the amount involved in frauds are increasing although the number of frauds per transaction is coming down over the years. But the number is enough for us to be concerned about it.”


## Topic → RBI Mule Hunter Initiative





 **The term "RBI Mule Hunter"** likely refers to a specific initiative or program related to the Reserve Bank of India (RBI).


 The phrase suggests a focus on identifying and addressing issues related to "mules," which in financial contexts often refers to individuals used to facilitate illegal transactions.

 The initiative may aim to enhance the integrity of the banking system by targeting money laundering and fraud.

 It could involve collaboration with law enforcement agencies to track and apprehend those involved in financial crimes.

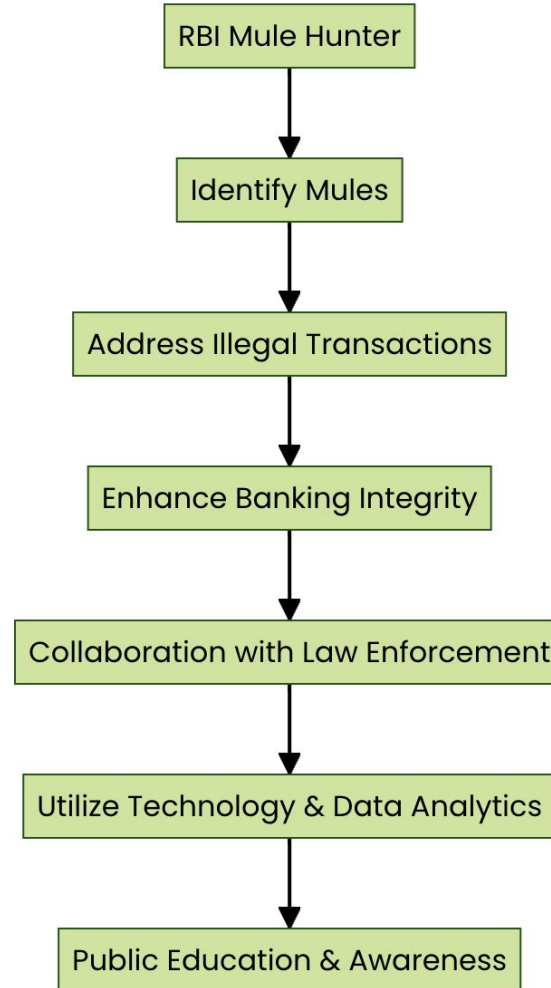
 The program might utilize advanced technology and data analytics to identify suspicious activities and patterns.

 Education and awareness campaigns may be part of the initiative to inform the public about the risks of becoming involved in such schemes.

 Overall, the "RBI Mule Hunter" initiative underscores the RBI's commitment to maintaining a secure and trustworthy financial environment.

Summary: The "RBI Mule Hunter" initiative focuses on combating financial crimes by identifying and addressing the role of mules in illegal transactions

## Conceptual Flow:





The world's oldest known seabird tending to an egg she laid about 1,200 miles northwest of Honolulu. AP

## Oldest-known wild bird, aged 74, lays 60th egg in Hawaii

**Associated Press**  
HONOLULU

The oldest known wild bird in the world has laid an egg at the ripe age of about 74, her first in four years, U.S. wildlife officials said.

The long-winged seabird named Wisdom, a Laysan albatross, returned to Midway Atoll National Wildlife Refuge at the northwestern edge of the Hawaiian Archipelago and laid what experts estimate may be her 60th egg, the Pacific Region of the U.S. Fish & Wildlife Service said in a Facebook post this week.

Wisdom and her mate, Akeakamai, returned to the atoll in the Pacific Ocean to lay and hatch eggs since 2006. Laysan albatrosses mate for life and lay one egg per year. But Akeakamai has not been seen for several years and Wisdom began interacting with another male when she returned last week, officials said.

### **'Optimistic egg will hatch'**


"We are optimistic that the egg will hatch," Jonathan Plissner, supervisory wildlife biologist at Midway Atoll National Wildlife Refuge said in a statement. Every year, millions of seabirds return to the refuge to nest and raise their young.

Albatross parents take turns incubating an egg for about seven months. Chicks fly out to sea about five to six months after hatching. They spend most of their lives flying over the ocean and feeding on squid and fish eggs.


Wisdom was first banded as an adult in 1956 and has raised as many as 30 chicks, Plissner said.

The typical lifespan of a Laysan albatross is 68 years, according to the National Oceanic and Atmospheric Administration.


### Key Highlights


 **Oldest Wild Bird:** Wisdom, a Laysan albatross, is the oldest known wild bird at approximately 74 years old.


 **First Egg in Four Years:** She laid her first egg in four years, estimated to be her 60th egg overall.

 **Location:** Wisdom returned to Midway Atoll National Wildlife Refuge in the Hawaiian Archipelago to lay her egg.

**Mating Behavior:** Laysan albatrosses mate for life; however, Wisdom's mate Akeakamai has not been seen for several years, leading her to interact with another male.

 **Incubation Period:** Albatross parents incubate their eggs for about seven months, with chicks flying out to sea five to six months after hatching.

 **Diet:** The diet of Laysan albatrosses primarily consists of squid and fish eggs.

 **Lifespan:** The typical lifespan of a Laysan albatross is around 68 years, with Wisdom surpassing this average.



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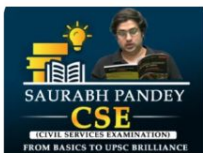
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**Week -3 -Ethics and integrity**

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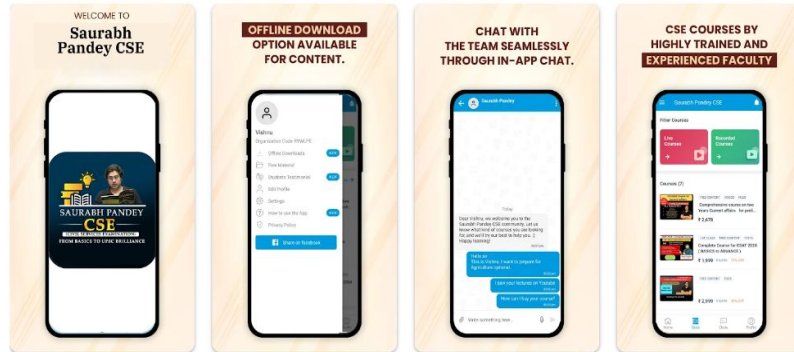
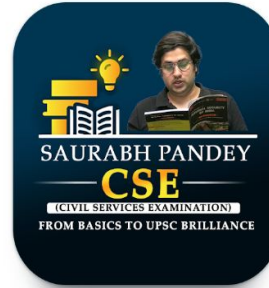
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