



NABARD Projects Credit Potential for Bihar | Bihar | 21 Mar 2024

Why in News?

The [National Bank for Agriculture and Rural Development \(NABARD\)](#) has projected Rs 2,43,093 crore credit potential for Bihar in 2024-25.

Key Points

- The estimate has been made taking into account the [Reserve Bank of India's](#) priority sector-based guidelines, Central and state government policies and policies for [sustainable agriculture](#) and [rural development](#).
- The **State Focus Paper 2024-25 for Bihar**, a compilation of the assessed credit flow for all 38 districts of the state was unveiled by the Development Commissioner at NABARD's credit seminar.
 - The total credit flow under the priority sector for the year 2024-25 is estimated at Rs 2,43,093 crore.
- There is a need for **credit intensification through specific planning** for each of the sub-sectors under agriculture in Bihar.
 - Credit plays an important role in **economic development and employment generation** in the state.

National Bank for Agriculture and Rural Development (NABARD)

- It is a development bank focussing primarily on the rural sector of the country. It is the apex banking institution to provide finance for Agriculture and rural development.
- Its headquarter is located in Mumbai, the country's financial capital.
- It is responsible for the development of the small industries, cottage industries, and any other such village or rural projects.
- It is a **statutory body** established in 1982 under the Parliamentary act-**National Bank for Agriculture and Rural Development Act, 1981**.

Reserve Bank of India (RBI)

- It was established on **April 1, 1935** in accordance with the provisions of the **Reserve Bank of India Act, 1934**.
 - The Central Office of the Reserve Bank was initially established in Calcutta but was **permanently moved to Mumbai in 1937**. The Central Office is where the Governor sits and where policies are formulated.
 - Though **originally privately owned**, since nationalization in 1949, the Reserve Bank is fully owned by the Government of India.
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Dilip Jawalkar Appointed Uttarakhand's Home Secretary | Uttarakhand | 21 Mar 2024

Why in News?

Recently, the Uttarakhand government has appointed **IAS officer Dilip Jawalkar** as the new [Home Secretary](#).

Key Points

- Dilip Jawalkar, currently serving as **Secretary of Finance**, has been selected to assume the responsibilities of **Home Secretary in Uttarakhand**.
- The [Election Commission's](#) directive mandated the removal of home secretaries who held concurrent positions in their respective chief minister's offices, aiming to prevent potential conflicts of interest during the upcoming **Lok Sabha elections**.

Officials Asked to Shift Government Buildings From Red Zone in Joshimath | Uttarakhand | 21 Mar 2024

Why in News?

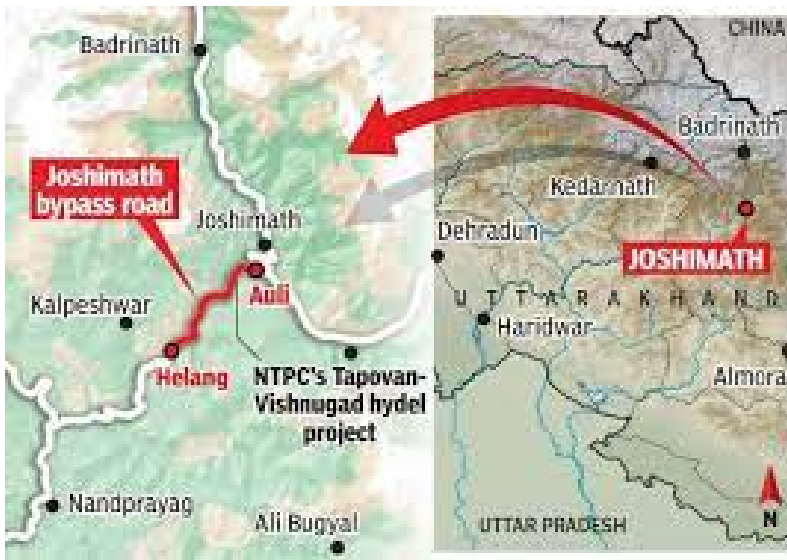
Recently, **Chamoli District** Magistrate (DM) asked officials to conduct a survey of government buildings and properties in the unsafe red zone in land-subsidence hit [Joshimath](#) and shift them to safe locations.

Key Points

- The DM also asked officials to offer all rehabilitation options to the subsidence-affected families falling under the red zone in Joshimath.
- **Joshimath Bachao Sangharsh Samiti** and **Joshimath Mool Niwasi Swabhiman Sangathan** have opposed the state government's rehabilitation policy and put forth 15 demands, including initiating remedial measures for the land-subsidence problem in Joshimath, and a displacement allowance for the affected people.

Joshimath

- Joshimath is a hilly town located on the **Rishikesh-Badrinath National Highway (NH-7)** in **Chamoli district of Uttarakhand**.
- The city serves as a **tourist town as it acts as an overnight rest stop for people visiting Badrinath, Auli, Valley of Flowers, and Hemkund Sahib, among other important religious and tourist locations** in the state.
- Joshimath is also of great strategic importance to **the Indian armed forces and is home to one of the Army's** most important cantonments.
- The town (fall in **high-risk seismic Zone-V**) is traversed by running streams with a high **gradient from Vishnuprayag, a confluence of the Dhauliganga and the Alaknanda rivers**.
- It is home to one of the **four cardinal maths or monasteries established by Adi Shankara - Sringeri in Karnataka, Dwarka in Gujarat, Puri in Odisha and Joshimath near Badrinath in Uttarakhand**.



Joshimath Sinking

▪ Background:

- Cracks on walls and buildings were **first reported in 2021**, as Chamoli district of Uttarakhand experienced frequent landslides and flooding.
- As per reports, the Uttarakhand government's expert panel in 2022 found that several pockets of **Joshimath are "sinking" owing to man-made and natural factors.**
- It was found that a gradual settling or sudden sinking of the earth's surface due **to the removal or displacement of subsurface materials** — has induced structural defects and damage in almost all wards of the city.

▪ Reasons:

- **Site of an Ancient landslide:** According to the **1976 Mishra Committee report, Joshimath lies on a deposit of sand and stone**, not on the main rock. It lies on an ancient landslide. The report added that undercutting by river currents of Alaknanda and Dhauliganga are also playing their part in bringing landslides.
 - The committee had recommended that **restrictions be placed on heavy construction work, blasting or digging to remove boulders** for road repairs and other construction, felling of trees.
- **Geography:** Scattered rocks in the area are **covered with old landslide debris comprising boulders**, gneissic rocks, and loose soil, with a low bearing capacity.
 - These gneissic rocks are highly weathered and have a low cohesive value with a tendency of high pore pressure when saturated with water, especially during monsoons.
- **Construction Activities:** Increased construction, hydroelectric projects, and the widening of the NH have made the slopes highly unstable in the last couple of decades.
- **Land Erosion:** Due to the running streams from Vishnuprayag and sliding along the natural streams are the other reasons behind the city's fate.

▪ Impact:

- At least **66 families have fled the town while 561 houses have reported cracks.** A government official said that over 3000 people have been affected so far.

One-Time Settlement Schemes Under 'Vivadon Ka Samadhan' Initiative | Haryana | 21 Mar 2024

Why in News?

Recently, Haryana Chief Minister Nayab Saini introduced two new [one-time settlement schemes](#) under the '**Vivadon Ka Samadhan**' initiative in a bid to boost business operations in the state.

Key Points

- These schemes will provide option to plot allottees for settlement of dues and related legacy matters against plots (industrial, commercial, residential/group housing and institutional use) in respect of cost of plot and enhanced cost in industrial model townships and industrial estates of the **Haryana State Industrial & Infrastructure Development Corporation (HSIIDC)**.
 - The scheme intends to **benefit over a 1,000 allottees** of industrial plots.
- The government is making a special concession to **allottees of the 'Food Park'** in Sonipat's Barhi town, allowing them to change the ownership of plots from leasehold to freehold.
- This one-time settlement scheme is applicable to all existing allottees of industrial plots/ sheds as well as commercial, institutional, residential or group housing plots or sites, who have been **allotted plots and sites before 1st January 2021**.
- The Scheme will **come into force immediately** and the allottees will have to **apply by 30th June, 2024** to avail the benefit of the scheme.

Haryana State Industrial & Infrastructure Development Corporation (HSIIDC)

- It was **established in 1967** as a wholly owned company by the State of Haryana. It functions under the aegis of the **Department of Industries and Commerce**, Government of Haryana.
- Its objective includes inter-alia, the **development of industrial infrastructure** of the State and to **acquire lands for integrated industry** townships/parks including housing and related social, institutional, recreational and commercial infrastructure essential for **promotion and growth of industry** in the state of Haryana and develop them suitably.

Uttar Pradesh: Major Producer and Exporter of Pharmaceutical Products | Uttar Pradesh | 21 Mar 2024

Why in News?

According to Chief minister Yogi Adityanath, from being a pharma consumer state, **Uttar Pradesh** is fast moving towards becoming a **major producer and exporter of pharmaceutical products**.

Key Points

- The CM said that the government was building a **Pharma Park spread over 2,000 acres** in **Lalitpur** and was also planning to develop a Medical Device Park.
- He also laid the foundation stone for a **pharmacy building at the Madan Mohan Malviya University of Technology in Gorakhpur**.
- Under the **Swami Vivekananda Youth Empowerment Scheme**, the CM **distributed smartphones and tablets to students**.
 - Under this around two crore youth would be given phones and tablets which would incorporate vital government initiatives, aimed at fostering **self-reliance in the youth**.

Swami Vivekananda Youth Empowerment Scheme

- Under this scheme, students enrolled in various teaching/training programs of higher/higher **educational institutions, graduate, postgraduate, diploma, skill development, paramedical and nursing students** etc. will get the benefit of this scheme.
- The state government will **distribute tablets/smart phones to the students** through their respective university/college/institute.
- The devices will help in spreading awareness about the various developmental schemes and programs of the government among the students.

Rajasthan CM Announces Multiple Cultural Heritage Projects | Rajasthan | 21 Mar 2024

Why in News?

Recently, Rajasthan Chief Minister announced the construction of various **panoramas and museums in 12 places to preserve the historical and cultural heritage** of the state.

Key Points

- In a bid to educate the youth about the historical roots and values of Rajasthan, the government is determined to showcase the lives of **deities, great warriors and saints**.
- Under this project, Shri Mahavir panorama at Mahavir Temple of Karauli district, Braj Chaurasi Kos Parikrama Marg in Bharatpur district, Jain Muni Vidyasagar Maharaj Panorama in Ajmer, Bhakta Shiromani Karma Bai panorama in Kalwa of Didwana-Kuchaman, Jasnath Ji panorama in Katriyasar of Bikaner, Khema Baba panorama in Baytu of Balotra, Bhamashah panorama in Chittorgarh, Rao Chandrasen panorama in Jodhpur, Gokula Jat panorama in Bharatpur and Jaisalmer Panorama in Jaisalmer will be **constructed by Rajasthan Heritage Authority**.
- A **memorial** will also be constructed **in Jaipur** to commemorate the **contribution of villages in the first freedom movement of 1857** along with a **museum to honour the brave women of Rajasthan**.

Shri Mahaveer Ji Temple

- There are five temples in Shri Mahavirji. **Atishaya Kshetra Shri Mahavirji** is considered one of the **miraculous pilgrimages of Jains**.
- This pilgrimage is situated at **banks of Gambhir river in Hindaun Block of Karauli district, Rajasthan**.
- It was constructed by a **Jain merchant, Shri Amar Chand Bilala**, in the **17th century** upon the discovery of the idol of Mahavira.

Khema Baba Temple

- Khema Baba Temple is a Hindu temple dedicated to folk deity, **Lord "Sidh Shree Khema Baba"** located near a sand dune, **in Baytu, Barmer District of Rajasthan**.
- He was a **social reformer** born in village Baytu Bhopji.

Bhamashah of Chittorgarh

- Bhamashah was a noted general, minister and close aide of **Maharana Pratap Singh**. The financial support provided by him allowed Maharana Pratap to restore his army and reclaim much of his lost territory.

- Bhamashah's birth anniversary or **Bhamashah Jayanti is celebrated on 29 June** every year.
- There is a **memorial in Udaipur** dedicated to him. The Government of India issued a **postage stamp in his honor in 2000**.

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