



## PMMVY Implementation Concerns

**For Prelims:** [Pradhan Mantri Matru Vandana Yojana](#), [International Labour Organization](#), [Janani Suraksha Yojana](#), [POSHAN Abhiyaan](#)

**For Mains:** National Food Security Act, 2013, Social security for women and maternal health in India.

[Source: TH](#)

### Why in News?

Despite maternity benefits being a legal entitlement under the [National Food Security Act \(NFSA\), 2013](#), the [Pradhan Mantri Matru Vandana Yojana \(PMMVY\)](#) faces significant implementation challenges, leaving millions of pregnant women without essential benefits.

### What is PMMVY and its Concerns?

- **PMMVY:** The **PMMVY** is **Centrally Sponsored** scheme launched in 2017 under the **Ministry of Women and Child Development**, provides maternity benefits to eligible pregnant and lactating women.
  - However, government employees and those receiving similar benefits are not eligible.
- **Objectives:** PMMVY ensures maternal nutrition, promotes institutional deliveries, supports financial stability, and encourages the birth of girl children.
- **Key Features:** Provides **financial assistance** to support maternal health and nutrition.
  - **First child:** Rs 5,000 is provided, and additional benefits under [Janani Suraksha Yojana \(JSY\)](#) ensure that women receive around **Rs 6,000** in total.
  - **Second child (only if a girl):** Rs 6,000 is given to promote **gender equality** and discourage **female feticide**.
- **Concerns:**
  - **Restricted Coverage:** The scheme violates the **NFSA, 2013**, which mandates universal maternity benefits, by limiting benefits to only the **first two children**, with the second child covered only if it is a **girl**.
  - **Budget Cuts:** In **2023-24**, the **central government allocated just Rs 870 crore** for the scheme, only one-third of what was allocated in 2019-20.
    - Covering **90% of births** at Rs 6,000 each would require at least **Rs 12,000 crore**.
  - **Poor Implementation:** The scheme's effective coverage dropped from **36% in 2019-20 to just 9% in 2023-24**.
  - **Bureaucratic and Digital Hurdles:** The scheme is plagued by **Aadhaar-based verification issues**, complex application processes and frequent software failures, making it difficult for **poor and digitally illiterate women** to access benefits.

**Note:** State-specific schemes outperform PMMVY, with Tamil Nadu (84%) and Odisha (64%) achieving higher coverage than PMMVY (<10%). They offer Rs 18,000 and Rs 10,000 per child, respectively, highlighting PMMVY's inefficiency.

## What are the Provisions for Maternity Benefits Under NFSA?

- **NFSA 2013:** Aims to provide **food and nutritional security** by ensuring access to affordable food grains for a large section of India's population.
  - The Act marks a shift from **welfare-based to rights-based food security**, making the **Public Distribution System (PDS)** more structured and legally binding.
- **Maternity Benefits Under the NFSA, 2013:** All pregnant women (except those in the formal sector) are entitled to **Rs 6,000 per child** as maternity benefits.
  - **Maternity benefits** help ensure **proper nutrition, healthcare, and rest** for pregnant women, which is crucial for maternal and child health.

**Note:** Women in the **formal sector in India receive 26 weeks of paid maternity leave**, as per the **Maternity Benefit (Amendment) Act, 2017**.

- Globally, 51% of countries provide maternity leave of at least 14 weeks, the standard set by the **International Labour Organization (ILO) Maternity Protection Convention, 2000**.

## Way Forward

- **Grassroots Implementation:** Involve **Accredited Social Health Activists, Anganwadi workers, and Panchayati Raj institutions** to identify and assist eligible beneficiaries.
  - Extend benefits to **low-income workers in the informal economy**, as many are outside the scope of **paid maternity leave**.
  - Extend benefits to all pregnant women, as mandated by the NFSA instead of restricting it to the first child and second child.
- **Holistic Approach:** Ensure better linkage with JSY, **POSHAN Abhiyaan**, and state maternity schemes (state models like Tamil Nadu and Odisha) to provide comprehensive maternal care.
  - Combine cash transfers with **free nutrition kits, antenatal care, and postpartum support** for better maternal and child health outcomes.
- **Monitoring:** Conduct regular independent audits to evaluate fund utilization and beneficiary reach.
- **Remove Digital Hurdles:** Introduce **alternative identity verification** to prevent exclusion due to Aadhaar-related issues.
  - Ensure payments are credited without delays by **integrating with Jan Dhan accounts** and **removing unnecessary bureaucratic approvals**.

### **Drishti Mains Question:**

How does the Pradhan Mantri Matru Vandana Yojana contradict the provisions of the National Food Security Act, 2013? Suggest measures to align the scheme with NFSA.

## **UPSC Civil Services Examination, Previous Year Question (PYQ)**

**Q.** In order to enhance the prospects of social development, sound and adequate health care policies are needed particularly in the fields of geriatric and maternal health care. Discuss. **(2020)**

## **Rising Avalanche Risks**

**For Prelims:** [Avalanche](#), [Earthquake](#), [Himalayas](#), [Avalanche Monitoring Radar](#)..

**For Mains:** Causes of avalanches and ways to mitigate its risks.

**Source:** [HT](#)

## Why in News?

A massive [avalanche](#) occurred in Uttarakhand's Chamoli district, burying people and properties under **snow and debris**.

- **Warmer temperatures, more rain, and less snowfall** are altering snow conditions, increasing avalanches in the Himalayas.

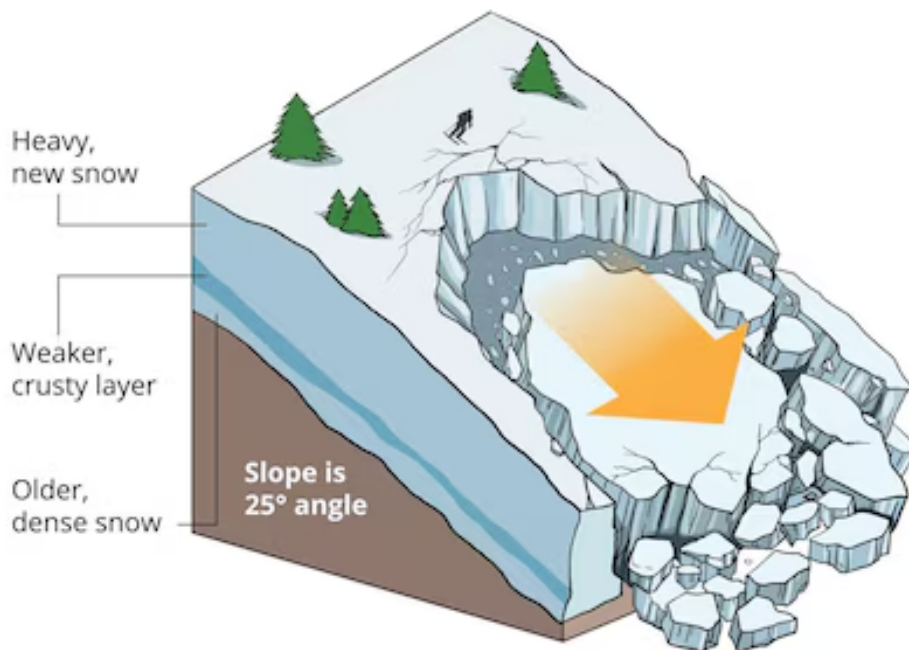
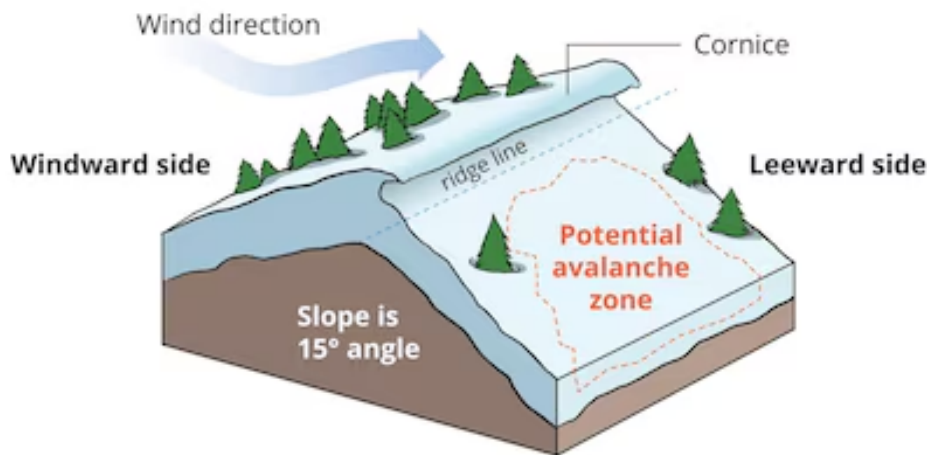
## What is an Avalanche?

- **About:** An **avalanche** is the rapid flow of **snow, ice, and debris** down a mountain slope. It often carries **earth, rocks, and rubble**, causing destruction.
  - Avalanche risk peaks from **December to April** due to heavy **winter snowfall (snow accumulation)** and **spring thaw** (weakening snow layers).

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# AVALANCHE ANATOMY



## Types:

- **Loose Snow Avalanche:** It starts from a **single point** where snow is **not well bonded**, spreads in an **inverted V-shape** as snow particles fall, and is **less dangerous** due to lower volume and speed.
- **Slab Avalanche:** It occurs when a **cohesive snow slab breaks away** from underlying layers, often reaching speeds of **50-100 km/h** and causing significant destruction.
- **Gliding Avalanche:** The snowpack **slides down a smooth surface, like grass or rock slabs**, leaving a broad fracture line separating it from stationary snow.
- **Wet-Snow Avalanche:** A wet-snow avalanche is naturally triggered by **rising temperatures or rain**, as meltwater weakens the snow layer bonds.

## What are the Causes of Avalanche?

## Natural

- **Snow Accumulation:** Continuous or excessive **snowfall increases the weight** of the snowpack, leading to instability. E.g., **Himachal Pradesh avalanche (January 2020)**.
  - **Windy conditions** on fresh snow slopes can enhance instability.
- **Weak Snow Layers:** Temperature changes weaken the snowpack, e.g., **fresh snow over a weak base** may lead to an avalanche.
  - **Sudden warming** weakens the snowpack, leading to **wet-snow avalanches**.
- **Earthquakes:** **Seismic activity** can destabilize snow layers. E.g., **Nepal earthquake 2015** triggered avalanches in the **Langtang Valley, Nepal**.

## Human-Induced

- **Deforestation:** Tree roots stabilize slopes, but **deforestation**, like in Himalayan road projects, **raises avalanche** and landslide risks.
- **Adventure Tourism:** Skiing, snowboarding, and mountaineering can trigger avalanches by **disturbing the snowpack**. E.g., In February 2024, skiers in **Gulmarg** triggered an avalanche by skiing in a **non-ski zone**.
- **Global Warming:** Rising global temperatures cause **frequent freeze-thaw cycles**, increasing avalanche risks.

## How Avalanche Differ from Landslides?

Basis	Avalanche	Landslide
<b>Definition</b>	A type of landslide that occurs in <b>snowy regions</b> , involving the movement of snow and air.	A form of mass wasting where a <b>large area of land</b> moves under the force of <b>gravity</b> .
<b>Causes</b>	Heavy snowfall, Unstable snowpack, <b>ice pellets</b> , Strong winds depositing snow on slopes, <b>Temperature fluctuations</b>	Earthquakes, <b>Volcanic eruptions</b> , <b>Heavy rains and floods</b> , Deforestation, Wildfires
<b>Flowing Matter Occurrence</b>	Composed of <b>snow and air</b> .	Consists of <b>soil, rocks, or mud</b> .
<b>Speed of Movement</b>	<b>Very fast</b> (up to 250 miles per hour in extreme cases)	Can be <b>fast</b> like avalanches or <b>slow-moving</b> over time

## Why are Himalayas More Prone to Avalanches?

- **Rising Temperatures:** The **Himalayas** are **warming faster than average**, causing glacier melt and **retreating snow lines**.
  - Avalanches in the western Himalayas have increased significantly since the **1970s**.
- **Wetter Snow:** Warmer temperatures cause **rain instead of snow**, making the snowpack **wetter and unstable**.
  - Rainwater percolating into the snowpack weakens its structure, **reducing friction** between snow layers and increasing avalanche risks.
- **Permafrost Melting:** The **melting of permafrost** causes **water accumulation** at their base, making ice layers **more prone to sliding**.
- **Increased Wind Speeds:** Rising temperatures are causing **higher wind speeds**, which increase snow transport and make fresh snow layers more unstable.
- **Steep Slopes:** The **steep and rugged terrain** of the Himalayas makes it **easier for snow to slide down** due to gravity.
- **Earthquakes:** The Himalayas lie in a **seismically active zone**, and **earthquakes** can trigger avalanches by shaking the unstable snow layers.



## Karakoram Anomaly

- The **Karakoram Anomaly** refers to the **unusual behavior** of glaciers in the **Karakoram Range**, where they have either remained **stable or experienced slight mass gains**, **contrary** to the widespread trend of **glacier retreat** observed globally due to climate change.
  - **Karakoram Range** is a mountainous region spanning **Pakistan, India, Afghanistan, Tajikistan, and China**.

## How to Mitigate Avalanche Risk?

- **Early Warning Systems (EWS):** EWS can reduce avalanche risk by monitoring snow conditions (using **sensors and satellites**), issuing **alerts** (weak snow layers), and aiding **rescue efforts** (timely preventive action).
  - E.g., In **2022**, India's **first avalanche monitoring radar** was installed in **Sikkim** that can detect avalanches within **3 seconds of trigger**.
- **Snow Test:** Snow tests can be conducted regularly to **assess the stability of the snowpack** and predict avalanche risks.
- **Defensive Structures: Snow sheds** can be constructed over **transportation routes** to shield vehicles from falling snow.
  - **Wall reinforcement** and **splitting wedge** can help strengthen structures and **deflect avalanches** away from buildings.
- **Dual-Purpose Infrastructure:** Build dams to **protect against flooding and debris flows** after snowmelt, ensuring **year-round disaster mitigation**.
- **Artificial Avalanche Triggering:** Controlled explosions trigger **small avalanches** to **prevent larger ones**, protecting roads, settlements, and ski slopes.
- **Afforestation:** Encouraging forest growth can help in **natural avalanche control** over time.

## Conclusion

**Global warming** and **climate change** are intensifying avalanches in the Himalayas by **altering snowpack stability, increasing rainfall, and accelerating glacier melt**. With the region's **steep terrain and seismic activity**, proactive measures such as early warning systems, protective infrastructure, and controlled avalanche triggering are essential to mitigate risks and safeguard communities.

### **Drishti Mains Question:**

Discuss how climate change is increasing avalanche risks in the Himalayas and suggest mitigation strategies.

## **UPSC Civil Services Examination, Previous Year Question (PYQ)**

### **Mains**

**Q.** Bring out the relationship between the shrinking Himalayan glaciers and the symptoms of climate change in the Indian subcontinent. (2014)

# IMF Report on India Financial System

Source: TH

## Why in News?

The [International Monetary Fund \(IMF\)](#), in its report titled "*India Financial System Stability Assessment*", has flagged concerns about the stress in [Non-Banking Financial Companies \(NBFCs\)](#) and its potential risks to India's financial system.

**INTERNATIONAL MONETARY FUND**

- Estd. - 1944 (UN Bretton Woods Conference following Great Depression 1930s)
- Headquarters - Washington, DC, USA
- Functions -
  - » Global financial assistance
  - » Facilitate international trade
  - » Financing for developing countries
  - » Promotion of exchange rate stability
- Member States - 190 (India a founding member)

India's FM is the ex-officio Governor on the Board of Governors of IMF

- Special Drawing Rights (SDR) -
  - » IMF's intl. reserve asset to supplement the official reserves of its member countries (not a currency)

Currencies in SDR Basket - \$, €, £, ¥ (Yen) and CN¥ (Renminbi)
- IMF Quotas -
  - » Reflects a member country's relative position in world economy (India – 2.75%)
  - » Denominated in SDRs
- Flagship Publications -
  - » World Economic Outlook
  - » Global Financial Stability Report
  - » Fiscal Monitor
  - » External Sector Report

## What are the Key Highlights of the IMF Report on India Financial System?

- **NBFC Stress and Systemic Risk:** 63% of power sector loans in **FY 2024** were from the three largest **Infrastructure Financing NBFCs**, up from 55% in **2019-20**.
  - 56% of NBFC lending is financed by **market instruments** (mutual funds, and corporate bond markets), with the remaining from bank borrowings.
  - **State-owned NBFCs like [Indian Renewable Energy Development Agency \(IREDA\)](#)** are at **higher risk** due to their exposure to the power sector which face delays, and financial stress. Without expected revenues, NBFCs **asset-liability mismatches that hinder repayments**.
  - NBFCs can't accept demand deposits, lack deposit insurance, and have no direct [Reserve Bank of India \(RBI\)](#) liquidity access, making them vulnerable to financial stress.
- **Stagflation Risk and Impact on PSBs:** The report warns that **geopolitical risks and miscalculated monetary policies by major central banks** could lead to **rising interest rates and slow economic growth**, affecting both NBFCs and banks.
  - IMF stress tests indicate that **Public Sector Banks (PSBs)** may struggle to maintain the 9% **Capital Adequacy Ratio (CAR)** if stagflation (slow growth + high inflation) occurs.
  - **RBI mandates** 12% CAR for PSBs and 9% for scheduled commercial banks.
- **Financial Inclusion Growth:** Nearly **80% of Indian adults** have financial accounts, supported by an extensive banking network and digital infrastructure like [Unified Payments Interface \(UPI\)](#).
  - The rapid rise of **retail investors in equities** has transformed India into one of the **world's largest equity options** trading markets.
- **Financial System Assets:** India's **financial system assets** (including banks, NBFCs, insurance companies, mutual funds, and pension funds) amount to nearly 190% of GDP, with banks holding 60% of total financial assets.
- **Recommendations For Financial Stability:** Instead of **paying dividends to the government**, PSBs should **retain earnings** to bolster their capital reserves and support economic recovery in case of downturns.

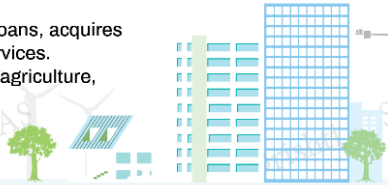
- Improve **data sharing on NBFC credit and exposure** to assess risks better.
  - IMF recommends **state-owned NBFCs should have the same regulatory burden** as **private sector NBFCs** to create a level playing field.
- IMF recommends **prioritizing financial stability** over aggressive lending for economic development.





# Non-Banking Financial Companies (NBFCs)

A Non-Banking Financial Company (NBFC) provides loans, acquires financial securities, and offers leasing & insurance services. However, it excludes companies primarily engaged in agriculture, industrial activities, trading, or real estate.

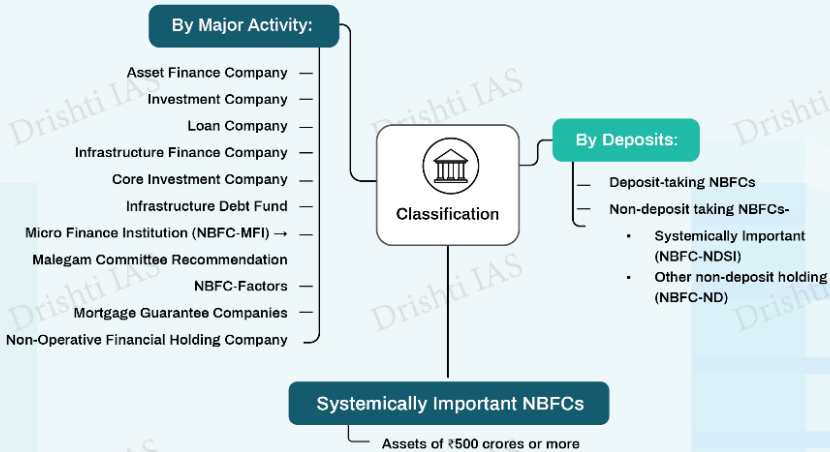


## About:

- Do not have a banking license; not part of the payment system; cannot issue cheques
- Can accept public deposits for 12-60 months (no demand deposits)
- Registration → Companies Act, 1956
- Insurance by Deposit Insurance & Credit Guarantee Corporation → not available for NBFC depositors
- NBFCs require an investment-grade credit rating
- Key Services Offered- Personal loans, Home loans, Vehicle Financing, Gold Loans, Microfinance, Infrastructure Financing, Insurance Services, Investment Management



## Classification:



## Regulation:

Type of Institution	Regulatory Authority
NBFCs registered with RBI	RBI
Housing Finance Institutions	National Housing Bank
Merchant Banking Companies, Venture Capital Fund Companies, Stock Broking, Collective Investment Schemes (CIS)	SEBI
Nidhi Companies, Mutual Benefit Companies	Ministry of Corporate Affairs (MCA)
Chit Fund Companies	State Government
Insurance Companies	IRDAI
Non-Banking Non-Financial Companies	Statute- Companies Act 1956 Regulator- Ministry of Corporate Affairs Enforcement Agency- State Governments

## Benefits of NBFCs:

- Financial Inclusion
- Innovative Products
- Liquidity
- Support for MSMEs

## Challenges of NBFCs:

- Funding Constraints
- Asset Quality & Credit Risk
- Regulatory Compliance
- Corporate Governance



**Drishti Mains Question:**

How does the high exposure of NBFCs to power and infrastructure sectors pose financial risks? Suggest regulatory measures to mitigate these risks.

**UPSC Civil Services Examination, Previous Year Question (PYQ)**

**Prelims**

**Q1. "Rapid Financing Instrument" and "Rapid Credit Facility" are related to the provisions of lending by which one of the following? (2022)**

- (a) Asian Development Bank
- (b) International Monetary Fund
- (c) United Nations Environment Programme Finance Initiative
- (d) World Bank

**Ans: (b)**

**Q2. "Gold Tranche" (Reserve Tranche) refers to (2020)**

- (a) a loan system of the World Bank
- (b) one of the operations of a Central Bank
- (c) a credit system granted by WTO to its members
- (d) a credit system granted by IMF to its members

**Ans: (d)**

**Q3. 'Global Financial Stability Report' is prepared by the (2016)**

- (a) European Central Bank
- (b) International Monetary Fund
- (c) International Bank for Reconstruction and Development
- (d) Organization for Economic Cooperation and Development

**Ans: (b)**

**Mains**

**Q.** The World Bank and the IMF, collectively known as the Bretton Woods Institutions, are the two inter-governmental pillars supporting the structure of the world's economic and financial order. Superficially, the World Bank and the IMF exhibit many common characteristics, yet their role, functions and mandate are distinctly different. Elucidate. **(2013)**

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**Preventive Detention**

**Source: HT**

**Why in News?**

The [Supreme Court \(SC\) of India](#), in *Mortuza Hussain Choudhury vs State of Nagaland, 2025*, reaffirmed that [preventive detention](#) is a draconian measure (severe) requiring strict adherence to constitutional and statutory safeguards.

- The ruling struck down Nagaland's detention orders for lacking proper justification and violating legal principles.

## What is the SC Ruling Regarding Preventive Detention?

- **Case:** Two individuals were preventively detained under the [Prevention of Illicit Traffic in Narcotic Drugs and Psychotropic Substances Act, 1988 \(PITNDPS Act\)](#) after a drug seizure, based on police allegations of resumed trafficking if released, but without separate grounds.
- **SC Judgment:** The Supreme Court ruled that the detention orders violated **Section 6 of the PITNDPS Act by lacking separate, specific grounds.**
  - The SC noted that detainees, who did not understand English, were orally informed in Nagamese, but ruled this insufficient, citing the *Harikisan vs. State of Maharashtra (1962)* Constitution Bench ruling, which held that mere oral communication of detention grounds is inadequate.
  - The court stressed that **preventive detention affects fundamental rights** and must strictly comply with statutory norms. Consequently, the court quashed the detention orders.

## What is Preventive Detention?

- **About:** It refers to detaining an individual **without trial** to prevent anticipated unlawful activities.
  - Unlike punitive detention, which follows **due process and conviction**, preventive detention **curtails individual liberty based on suspicion.**
- **Constitutional Provisions:** Article 22 provides protection **against arrest and detention.** The first part covers ordinary law cases involving criminal investigations, while the **second part deals with preventive detention.**
  - A person can be detained without trial for up to **three months** unless extended by an **Advisory Board** (consisting of persons qualified to be High Court judges).
  - The detainee must be **informed of the reasons for their detention** unless it harms public interest. They have the **right to legal representation**, although this right can be restricted in certain cases.
- **Key Laws Related to Preventive Detention:**
  - **National Security Act, 1980:** Allows detention to prevent threats to national security and public order.
  - **Unlawful Activities (Prevention) Act, 1967:** Prevents activities threatening India's sovereignty, security, and integrity.
  - **Public Safety Act, 1978:** Used in Jammu & Kashmir for preventive detention on grounds of public order and security.
- **Judicial Precedents:** In *Ameena Begum vs The State Of Telangana (2023)*, the SC ruled that preventive detention is an exceptional measure and must not be used arbitrarily.
  - In the *Jaseela Shaji vs the Union of India case (2024)*, the Supreme Court ruled that detainees must be ensured a fair opportunity to challenge their detention.

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## Endogamy

[Source: BL](#)

A study highlights how **endogamy** has contributed to **population-specific genetic diseases and**

variations in drug metabolism in India.

- **Key Findings of the Study:** Indian communities show higher prevalence of genetic disorders due to inbreeding (breeding of individuals that are closely related genetically).
  - For example, high incidence of **ankylosing spondylitis** (type of arthritis) found in the Reddy community of Andhra Pradesh.
- **Endogamy:** The practice of marrying **within a specific ethnic, cultural, social, religious, or tribal group** to preserve identity, wealth, and traditions, unlike **exogamy**, which involves marrying outside one's social group.
- **Negative Impacts of Endogamy:**
  - **Limited Gene Pool:** Reduced genetic diversity in endogamous groups limits adaptability to changing environmental conditions.
  - **Social Consequences:** Leads to restrictive societal practices such as **honor killings** and **rigid caste-based hierarchies**.

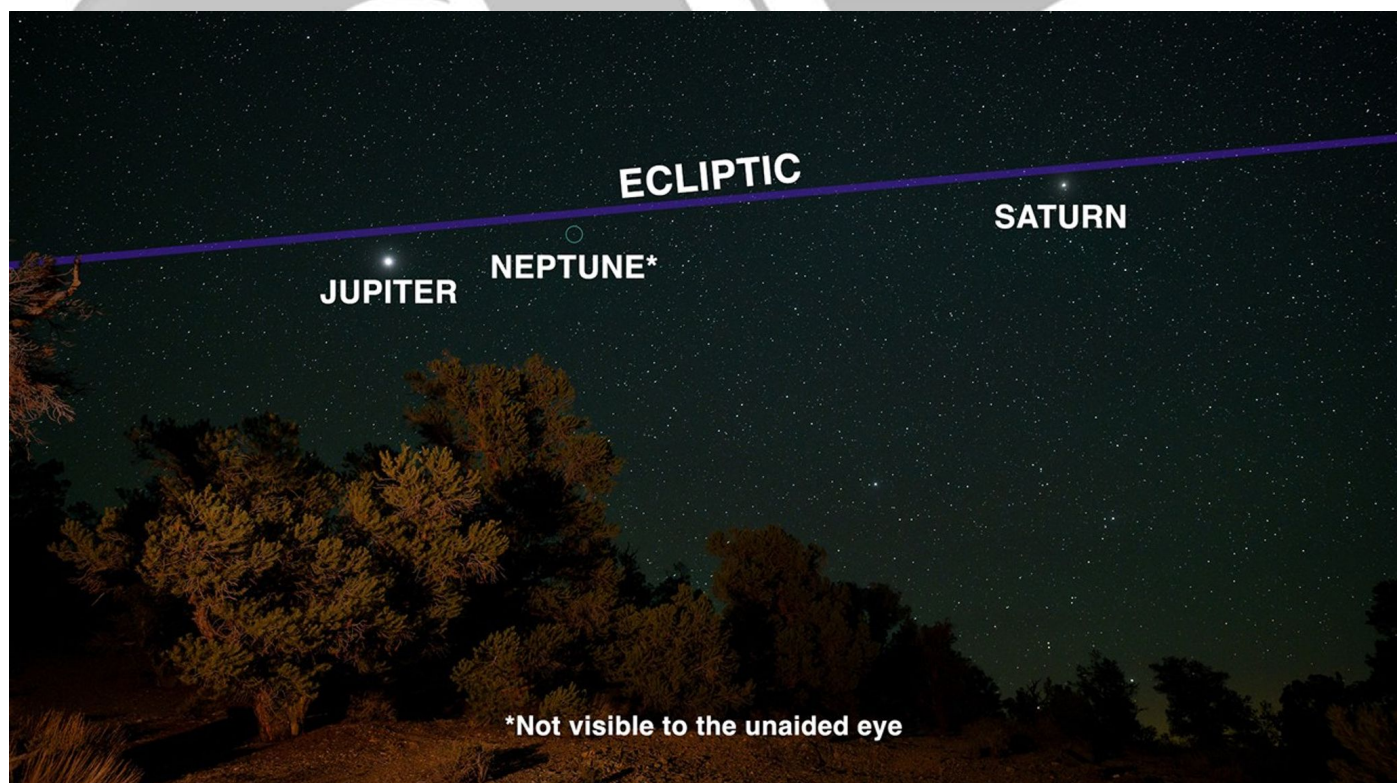
Read more: [Consanguinity](#)

## Planetary Parade

Source: [ET](#)

The [Planetary Parade](#) is a **rare** celestial event where seven planets- **Mercury, Venus, Mars, Jupiter, Saturn, Uranus, and Neptune**, align on one side of the Sun.

- This occurs because **planets orbit** the Sun along a **flat, disc-shaped path** called the ecliptic plane.
- **Occurrence:** Such planetary alignments are **extremely rare**, occurring only once in a few decades. The **next occurrence** is expected in **2040**.
- **Visibility: Mercury, Venus, Mars, Jupiter, and Saturn** can be seen with the **naked eye**, while **Uranus and Neptune** require **telescopes** due to their distance and faintness.





## Empowering Women PRIs Leaders

Source: [PIB](#)

The **Ministry of Panchayati Raj** has launched the **Sashakt Panchayat-Netri Abhiyan** and **Model Women-Friendly Gram Panchayats (MWFGP)** to advance **gender-sensitive governance** at the grassroots level.

- **Sashakt Panchayat-Netri Abhiyan:** It is a nationwide **capacity-building** initiative aimed at strengthening the leadership skills of **Women Elected Representatives (WERs) of Panchayati Raj Institutions (PRIs)**.
  - **Objective:** Strengthening leadership, decision-making, and **active participation of WERs** in rural governance.
- **MWFGP:** It aims to establish at least **one Model Women-Friendly Gram Panchayat in each district**, serving as a beacon for gender-sensitive and **girl-friendly governance practices**.
- **Addressing Gender Violence:** A comprehensive **"Primer on Law Addressing Gender Based Violence and Harmful Practices"** for panchayat elected representatives was also introduced.
- Over **1.4 million women** elected in PRIs, with states like **Bihar (50%)** witnessing higher representation **beyond quotas (not less than 33%)**.
- The ministry also stressed eliminating **"Mukhiya Pati"** or **"Sarpanch Pati"** culture, ensuring WERs independently exercise authority.

Read More: [Issue of Pradhan Pati in Panchayats](#)

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## Dramatic Performances Act, 1876

Source: [IE](#)

Recently, the **Prime Minister**, while highlighting the government's efforts to repeal archaic and obsolete laws, referenced the **Dramatic Performances Act, 1876**.

- This law was among those **enacted by the British to clamp down on the budding Indian nationalist sentiment**.
- **Article 372** of the Constitution **allows pre-independence laws to remain in force**, but colonial laws **lack the presumption of constitutionality**, requiring government defense when challenged.
- **Dramatic Performances Act, 1876**, gave the government (British) powers to "prohibit public dramatic performances which are scandalous, defamatory, seditious or obscene".
  - The Act had been declared unconstitutional by the Allahabad **High Court** in **State versus Baboo Lal And Ors Case, 1956**. The law was formally repealed in 2018 as part of the government's exercise to weed out obsolete laws.
- The **Vernacular Press Act, 1878**, and the **sedition law of 1870** were among the harsh laws enacted during this period to **suppress nationalist activities** and stifle opposition to colonial rule.

Read more: [Press and Registration of Periodicals Bill, 2023](#)

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PDF Reference URL: <https://www.drishtias.com/current-affairs-news-analysis-editorials/news-analysis/07-03-2025/print>

