



## **DAILY CURRENT AFFAIRS 10-08-2024**

### **GS-2**

1. PARIVESH portal

### **GS-3**

2. GST On Health Insurance
3. Kasturi Cotton Bharat brand
4. Sucralose
5. Miombo Forest

## **PARIVESH portal**

### **Syllabus: GS-2; Government policies and Interventions**

#### **Context**

- *The Environmental Impact Assessment Portal (PARIVESH), meant to assist in the effective delivery of various environmental clearances, has now crossed the milestone of 50,000 clearances.*



#### **About**

- *PARIVESH (Pro-Active and Responsive facilitation by Interactive, Virtuous, and Environmental Single-window Hub) is an integrated online environmental management system developed by the Ministry of Environment, Forest and Climate Change (MoEF&CC), Government of India.*
- *It was launched in 2018 to streamline the process of obtaining various environmental clearances required for developmental projects.*
- *This portal is a significant step towards **enhancing transparency, accountability, and ease of doing business**, aligning with the Digital India initiative.*

#### **Key Features**

- **Single-Window Clearance:** *PARIVESH acts as a single-window hub for granting environmental, forest, wildlife, and Coastal Regulation Zone (CRZ) clearances. It integrates various clearance processes, enabling project proponents to apply, track, and manage clearances online.*
- **Automation and Transparency:** *The portal automates the entire process, from submission of applications to monitoring compliance. This reduces human intervention, thereby minimizing delays and enhancing transparency in decision-making.*

- **Real-Time Tracking:** *Applicants can track the status of their applications in real time.*  
*The portal also allows public access to information on the environmental impact of various projects, promoting greater accountability.*
- **Integration with GIS:** *PARIVESH is integrated with Geographic Information System (GIS) mapping, which helps in assessing the environmental impact of proposed projects more accurately.*  
*It aids in the identification of environmentally sensitive areas and ensures that clearances are granted only after thorough evaluation.*
- **Comprehensive Monitoring:** *The portal enables continuous monitoring of project compliance with environmental norms.*  
*This includes submission of periodic compliance reports, which are scrutinized by the concerned authorities.*
- **Time-Bound Approvals:** *PARIVESH sets timelines for each stage of the clearance process, ensuring that projects do not face unnecessary delays.*  
*The portal also facilitates the online submission of grievances and their redressal within a specified timeframe.*

## Conclusion

- *The PARIVESH portal is a landmark initiative that integrates technology with environmental governance, ensuring that developmental projects in India are both economically viable and environmentally sustainable.*

## GST On Health Insurance

**Syllabus: GS-3: Indian Economy – Taxation - GST.**

**Context:**

- **Increase in Insurance Premiums:** *In 2023, insurance premiums for health and life policies have seen a significant rise, making them less affordable for many people in India.*
- **18% GST Impact:** *The added burden of 18% Goods and Services Tax (GST) on these premiums has further exacerbated affordability issues.*
- **Political Protests:** *Opposition leaders have protested in Parliament, demanding the removal of GST on these premiums. Union Minister Nitin Gadkari also wrote to the*

*Finance Minister, arguing that GST on insurance premiums unfairly taxes life's uncertainties and hampers the growth of the insurance industry.*

### **Life and Health Insurance Market in India**

- **Health Insurance Premiums:** *In the fiscal year 2023-24, the general insurance industry collected ₹1,09,000 crore in health premiums.*
- **Life Insurance Premiums:** *Life insurance companies collected ₹3,77,960 crore, with LIC alone contributing ₹2,22,522 crore.*
- **Regional Concentration:** *Five states—Maharashtra, Karnataka, Tamil Nadu, Gujarat, and Delhi—accounted for 64% of the total health insurance premium in 2022-23.*
- **Insurance Penetration:** *According to a Swiss Re Sigma report, insurance penetration in India's life insurance sector decreased from 3.2% in 2021-22 to 3% in 2022-23. Overall insurance penetration in India dropped from 4.2% to 4%.*

### **GST on Health and Life Insurance Premiums**

- **Introduction of GST:** *GST, introduced on July 1, 2017, replaced all indirect taxes, including service tax and cess. The GST on health and life insurance policies is currently fixed at 18%.*
- **Impact of GST:** *Prior to GST, life insurance premiums were subject to a 15% service tax. The introduction of GST has led to an increase in premium amounts, making medical and term insurance less affordable for many.*
- **Government's Response:** *The government acknowledged in Parliament that it has received requests for an exemption or reduction in GST rates on life and health insurance.*

### **Rationale Behind Imposing GST on Health and Life Insurance Premiums**

- **Role of GST Council:** *The GST rates and exemptions on services, including health insurance premiums, are set by the GST Council, which includes the Union Finance Minister and state/UT ministers.*
- **Revenue Earning Segment:** *GST on insurance policies is a significant revenue segment for the government, fetching ₹21,256 crore in GST during the last three financial years.*
- **Income Tax Deductions:** *Insurance premiums are eligible for tax deductions under Sections 80C and 80D of the Income Tax Act, 1961, which include GST.*

### **Need for Withdrawing the GST on the Premium**

- **Large Increases in Premium:** *A significant issue is the large increase in premium on health insurance policies this year, with some public sector insurers hiking premiums by 50%.*
- **High GST Rates:** *The GST on insurance in India is considered one of the highest in the world, which might challenge IRDAI's goal of "Insurance for All by 2047."*
- **Standing Committee on Finance Report:** *In February 2024, the Standing Committee on Finance recommended rationalizing the GST rate on insurance products, particularly health and term insurance, due to the high premium burden acting as a deterrent to getting insurance policies.*

## **Kasturi Cotton Bharat brand**

**Syllabus:** GS-3; Agriculture

### **Context**

- *Kasturi Bharat initiative, a collaboration between the **Government of India**, trade bodies, and industry, was formalized with a budgetary support of Rs. 30 crore including Rs.15 crores from Trade & Industry Bodies through a MoU signed on 15.12.2022 between Cotton Corporation of India on behalf of Government of India, Ministry of Textiles and The Cotton Textiles Export Promotion Council.*



## About

- *Kasturi Cotton Bharat is **India's first-ever brand of premium cotton** launched in 2020.*
- *This initiative aims to promote the **Indian cotton industry globally** by providing a distinct identity to Indian cotton, much like Egyptian cotton and Pima cotton from the USA.*
- *The brand symbolizes the finest quality of cotton produced in India and enhances the visibility of Indian cotton in the global market.*

## Key Features:

- **Premium Quality:** *Kasturi Cotton is characterized by its superior staple length, strength, and purity, positioning it among the highest quality cotton globally. The brand sets a benchmark for quality, ensuring that only the best cotton produced in India is marketed under this label.*
- **Global Recognition:** *The introduction of Kasturi Cotton Bharat enhances India's reputation as a reliable supplier of high-quality cotton. It aims to cater to the growing demand for premium cotton worldwide, thereby increasing India's share in the global cotton market.*
- **Boost to Cotton Farmers:** *The branding of Kasturi Cotton is expected to benefit Indian cotton farmers by ensuring better prices for their produce. It provides an opportunity for farmers to adopt better agricultural practices, which can lead to higher yields and better quality cotton.*
- **Sustainability:** *Kasturi Cotton Bharat is aligned with sustainable agricultural practices, promoting the cultivation of environmentally friendly and socially responsible cotton. This includes the use of organic farming methods, reduced water usage, and the minimization of chemical inputs.*
- **Government Support:** *The launch of Kasturi Cotton is part of the government's broader initiative to support the textile industry and enhance the value chain of cotton production. It is a step towards realizing the vision of making India a global leader in the textile sector.*

## Significance for India:

- **Economic Impact:** *By branding Indian cotton under the Kasturi Cotton label, the country can increase its export earnings from cotton and cotton products. This move is expected to create more jobs in the textile sector and contribute to the overall growth of the Indian economy.*



- **Market Expansion:** *The global recognition of Kasturi Cotton Bharat is likely to open new markets for Indian cotton, particularly in premium segments where quality and brand value are paramount.*
- **Farmer Empowerment:** *The initiative empowers Indian cotton farmers by giving them access to global markets, potentially leading to better incomes and improved livelihoods.*

### Challenges:

- **Quality Control:** *Maintaining the premium quality associated with the Kasturi Cotton brand requires stringent quality control measures throughout the supply chain, from farming to processing to marketing.*
- **Awareness:** *Creating awareness about the brand in international markets requires extensive marketing efforts and the collaboration of stakeholders across the cotton industry.*

### Conclusion

- *Kasturi Cotton Bharat is a significant initiative that not only elevates the status of Indian cotton on the global stage but also promises substantial economic benefits for the country.*
- *It represents a key component of India's strategy to enhance its agricultural exports and build a sustainable, farmer-centric cotton economy.*

## Sucralose

### Syllabus: GS-3; General Science

#### Context

- *A recent study from India examining the effects of **replacing sucrose or table sugar with an artificial sweetener, sucralose**, in coffee and tea, found no adverse impact on glucose or HbA1c levels, and in fact indicated a slight improvement in body weight, waist circumference and **body mass index (BMI)**.*

#### About

- *Sucralose is a widely used **artificial sweetener** that plays a significant role in modern dietary practices, especially among those seeking to reduce sugar intake.*
- *It is approximately 600 times sweeter than sucrose (table sugar) but is non-caloric, making it a popular choice for sugar-free and low-calorie food and beverages.*

## Chemical Composition

- *Sucralose is chemically derived from sucrose by replacing three **hydroxyl groups with chlorine atoms**.*
- *This modification prevents the body from metabolizing sucralose as energy, making it virtually calorie-free.*

## Uses

- **Food and Beverages:** *Sucralose is widely used as a sweetener in sugar-free and low-calorie food and drink products, including soft drinks, juices, flavored water, yogurt, and ice cream.*
- **Baking and Cooking:** *Due to its heat stability, sucralose is often used in baked goods, desserts, and sauces where it maintains its sweetness even at high temperatures.*
- **Tabletop Sweeteners:** *It is available in granular or liquid form as a sugar substitute for sweetening coffee, tea, and other beverages.*
- **Processed Foods:** *Sucralose is added to processed foods such as cereals, salad dressings, and canned fruits to reduce sugar content while retaining sweetness.*
- **Pharmaceuticals:** *Sucralose is sometimes used in medications and dietary supplements to mask the taste of active ingredients without adding sugar.*
- **Dental Products:** *Due to its non-cariogenic nature (it does not cause tooth decay), sucralose is used in sugar-free chewing gum, toothpaste, and mouthwash.*

## Health Benefits

- **Weight Management:** *Sucralose provides sweetness without the added calories of sugar, making it beneficial for those trying to lose weight or maintain a healthy weight.*  
*It allows people to enjoy sweet-tasting foods and drinks while reducing their overall caloric intake.*
- **Diabetes Management:** *Sucralose does not raise blood glucose levels, making it a suitable sugar substitute for people with diabetes.*  
*It allows them to enjoy sweet foods without the risks associated with high sugar consumption.*
- **Reduced Risk of Obesity:** *By substituting high-calorie sugars with sucralose, there is a potential reduction in the risk of obesity, which is associated with numerous health issues such as heart disease, hypertension, and certain cancers.*
- **Support for Low-Carb Diets:** *Sucralose is often used in low-carb diets, like the ketogenic diet, where carbohydrate intake is restricted. It provides the sweetness without the added carbohydrates that can interfere with ketosis.*



- **Versatility in Diet:** *Due to its heat stability, sucralose can be used in a variety of recipes, allowing individuals to maintain a low-sugar diet without sacrificing the taste and enjoyment of sweet foods.*

### Health Risk

- **Gut Health:** *Some research suggests that sucralose may negatively impact gut microbiota, the community of bacteria in the digestive system that plays a crucial role in overall health.*  
*Alterations in gut bacteria could potentially lead to digestive issues and other health problems, although more research is needed to confirm these effects.*
- **Metabolic Effects:** *There is ongoing debate about whether sucralose affects glucose metabolism and insulin sensitivity.*  
*Some studies have indicated that sucralose may interfere with the body's ability to process sugar, potentially increasing the risk of metabolic disorders such as type 2 diabetes.*  
*However, findings are inconclusive and vary across studies.*
- **Chlorination Concerns:** *Sucralose is chemically modified with chlorine atoms. While these modifications are believed to make sucralose non-caloric and non-cariogenic, some scientists are concerned about the long-term effects of consuming chlorinated compounds, although current evidence suggests these risks are minimal.*
- **Possible Carcinogenicity:** *Some animal studies have raised concerns about a potential link between high doses of sucralose and an increased risk of cancer. However, these studies often involve doses far higher than what humans would typically consume, and current evidence does not support a strong link between sucralose and cancer in humans.*
- **Allergic Reactions:** *Although rare, some individuals may experience allergic reactions to sucralose, such as headaches, skin rashes, or gastrointestinal issues. These reactions are not common but have been reported by some consumers.*
- **Environmental Impact:** *Sucralose is not fully broken down in wastewater treatment processes and has been detected in water bodies, raising concerns about its environmental impact and potential effects on aquatic life.*
- **Psychological Effects:** *Some studies suggest that using artificial sweeteners, including sucralose, may lead to increased cravings for sweet foods, potentially leading to overeating and weight gain over time.*  
*This could undermine the benefits of using sucralose for weight management.*

## **Miombo Forest**

**Syllabus: GS-3: Environment – Forests.**

**Context:**

- *Recently, the United Nations Food and Agriculture Organization (FAO) and the Italian Agency for Development Cooperation (AICS) have signed two agreements for the implementation of projects aimed at protecting the miombo forest.*

**About the Miombo Forest**

**General Characteristics:**

- **Biome Type:** *Miombo is a biome comprising tropical and subtropical grasslands, bushlands, and savannahs.*
- **Geographical Spread:** *Covers approximately 2.7 million square kilometers across southern Africa.*
  - **Countries Included:** *Angola, Democratic Republic of the Congo, Malawi, Mozambique, Tanzania, Zambia, Zimbabwe.*
- **Dominant Vegetation:**
  - **Brachystegia Species:** *Predominantly Brachystegia species.*
  - **Associative Species:** *Julbernardia and Isoberlinia species.*

**Ecological and Economic Importance:**

- **Bio-regions:** *Encompasses four bio-regions.*
- **River Basin Maintenance:** *Maintains the Greater Zambezi, a crucial transnational river basin.*
- **Economic Role:** *Facilitates trade in the border region between Mozambique and Zimbabwe.*
- **Resources for Rural Populations:** *Provides firewood, food, and water, essential for millions in rural areas.*

**Key Facts about the Food and Agriculture Organization (FAO)**

**Organizational Overview:**

- **Type:** *Specialized agency of the United Nations.*

- **Mission:** *Leading international efforts to defeat hunger, improve nutrition, and ensure food security.*
- **Goal:** *Achieving food security for all and ensuring regular access to high-quality food for active, healthy lives.*

**Membership and Operations:**

- **Members:** *195 members, including 194 countries and the European Union.*
- **Global Reach:** *FAO operates in over 130 countries worldwide.*

**Related Bodies:**

- *World Food Programme (WFP)*
- *International Fund for Agricultural Development (IFAD)*

**Headquarters:**

- **Location:** *Rome, Italy.*