



DAILY CURRENT AFFAIRS 18-03-2025

GS-1

1. Hampi
2. El Niño or La Niña

GS-2

3. Khanjar-XII

GS-3

4. Kisan Credit Card (KCC) Scheme
5. National Quantum Mission (NQM)

Hampi

Syllabus: GS-1; Art & Culture

Context

- An alleged molestation incident involving an Israeli tourist in Hampi has come to light.

About

- Hampi is a UNESCO World Heritage Site located in the Vijayanagara district of Karnataka.
- It was the capital of the Vijayanagara Empire in the 14th–16th centuries.
- The city is renowned for its Dravidian-style architecture, temples, and historical ruins.

Historical Significance

- **Founded by** Harihara and Bukka (founders of the Vijayanagara Empire) in 1336.
- Flourished under **Krishna Deva Raya (1509-1529)**, the most celebrated ruler of the empire.
- The empire declined after the Battle of Talikota (1565), when the Deccan Sultanates defeated Vijayanagara.
- Hampi was looted and destroyed, leading to its downfall.

Architectural and Cultural Significance

Hampi is famous for its **Dravidian and Indo-Islamic architectural styles**. Major sites include:

- **Virupaksha Temple** – The oldest functioning temple, dedicated to Lord Shiva.
- **Vittala Temple** – Known for its stone chariot and musical pillars.
- **Hazara Rama Temple** – Famous for bas-reliefs depicting the Ramayana.
- **Lotus Mahal** – Indo-Islamic style structure in the Zenana enclosure.
- **Elephant Stables** – A large domed structure used for royal elephants.
- **Hampi Bazaar** – A historic market street near Virupaksha Temple.



Geographical Features

- Located on the banks of the **Tungabhadra River**.
- Characterized by **granite boulders, rugged terrain, and monolithic rock formations**.
- Surrounded by the **Matanga and Anjanadri Hills**.

Economy and Trade during Vijayanagara

- Hampi was a thriving trade center dealing in **spices, precious stones, and textiles**.
- Foreign travelers like **Niccolò de' Conti, Domingo Paes, and Abdur Razzaq** wrote about its prosperity.

Modern Importance

- Recognized as a UNESCO World Heritage Site (1986).
- Hosts **Hampi Utsav**, a cultural festival celebrating its legacy.
- A major tourist and archaeological site in India.

El Niño or La Niña

Syllabus: GS-1; Geography

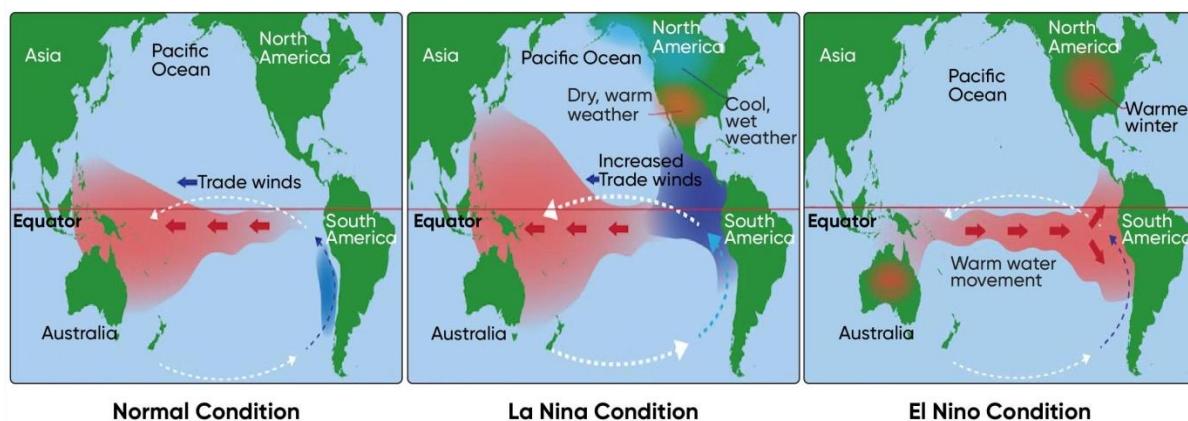
Context

- El Niño or La Niña? Anomalous temperature pattern keeps confusion alive

About

- El Niño and La Niña are two phases of the **El Niño-Southern Oscillation (ENSO)**, a climate phenomenon occurring in the **Pacific Ocean**, significantly impacting global weather patterns, including **India's monsoons**.

El Niño & La Niña



El Niño

- **Definition:** Warming of sea surface temperatures (SSTs) in the **central and eastern Pacific Ocean**.
- **Causes:** Weakening of **trade winds** reduces upwelling of cold water off the coast of South America.
- **Effects:**
 - **Global:**
 - Warmer global temperatures.
 - Droughts in **Australia, India, and Southeast Asia**.
 - Heavy rainfall in **South America and the southern US**.
 - **India:**
 - **Weakened monsoon**, leading to drought-like conditions.
 - Impact on **agriculture** (especially rice, wheat, and pulses).
 - Lower **GDP growth** due to reduced farm output.

La Niña

- **Definition:** Cooling of SSTs in the **central and eastern Pacific Ocean**.
- **Causes:** Strengthening of **trade winds** enhances upwelling of cold water.
- **Effects:**
 - **Global:**
 - Cooler global temperatures.
 - Heavy rainfall in **Australia, India, and Southeast Asia**.
 - Droughts in **South America and the western US**.
 - **India:**
 - **Stronger monsoon**, leading to above-normal rainfall.
 - Increased risk of **floods**.
 - Boost in **agriculture** production.

ENSO-Neutral Phase

- A period when neither El Niño nor La Niña is active.
- Trade winds and ocean temperatures remain stable.

Impact on India

Phenomenon	Impact on Monsoon	Effect on Agriculture	Other Effects
El Niño	Weakened monsoon, drought	Crop failure, food inflation	Increased heat waves, economic slowdown
La Niña	Stronger monsoon, floods	Higher crop yield	Risk of excessive rain damage

Recent Trends

- **2023-24:** Strong **El Niño** caused erratic monsoons.
- **2024-25 Forecast:** Transition to a weak **La Niña**, which may strengthen monsoons.

Conclusion

- Understanding **ENSO events** is crucial for **monsoon prediction, disaster management, and agricultural planning** in India.
- The Indian government and IMD closely monitor these phenomena to **mitigate their impact**.

Khanjar-XII

Syllabus: GS-2; International Relations

Context

- Exercise Khanjar-XII is the 12th edition of the annual joint military exercise between the special forces of India and Kyrgyzstan.
- This iteration is being conducted from March 10 to 23, 2025, in Tokmok, Kyrgyzstan.



Participating Units:

- **India:** The Parachute Regiment (Special Forces)
- **Kyrgyzstan:** Kyrgyz Scorpion Brigade

Objectives of the Exercise:

- Exchange experiences and best practices in counter-terrorism operations.

- Conduct special forces operations in urban settings and mountainous high-altitude terrains.
- Develop advanced skills in sniping, complex building interventions, and mountain craft.

Significance:

- Initiated in 2011, Exercise Khanjar has evolved into an annual training event, alternating between India and Kyrgyzstan.
- The previous edition took place in India in January 2024.
- This exercise underscores the strategic partnership between the two nations and their commitment to **regional security and countering international terrorism and extremism.**

Cultural Exchange:

- Beyond rigorous training, the exercise features vibrant cultural exchanges, including the celebration of the **Kyrgyz festival Nowruz.**
- This interaction further cements the bond of friendship between the two nations.

Kisan Credit Card (KCC) Scheme

Syllabus: GS-3; Agriculture- Financial Aid

Context

- Kisan Credit Card bad loans rise by 42% in four years

About

- Launched in **1998** by the **NABARD (National Bank for Agriculture and Rural Development).**
- Aim: To provide **short-term credit** to farmers for their **agricultural needs, allied activities, and consumption requirements.**
- Facilitates **hassle-free credit** with **low-interest rates** and **flexible repayment options.**

Objectives

- Ensure **timely and adequate credit** for farming needs.
- Reduce **dependence on informal sources** (like moneylenders).

- Provide **insurance coverage** to farmers.
- Cover **agriculture, fisheries, and animal husbandry** activities.
- Facilitate **working capital for allied activities** like dairy, poultry, and fisheries.

Eligibility

- Farmers (individuals or joint borrowers) involved in **crop cultivation or agriculture**.
- Tenant farmers, sharecroppers, and oral lessees.
- Self-help groups (SHGs) and joint liability groups (JLGs).
- Fishermen, dairy farmers, poultry farmers, and those engaged in allied activities.

Loan Coverage

- **Crop Production:** For seeds, fertilizers, pesticides, and other input costs.
- **Working Capital:** For dairy, poultry, fisheries, and allied activities.
- **Investment Loans:** For buying **equipment, irrigation, and land development**.
- **Consumption Needs:** Household requirements of farmers.
- **Post-harvest Expenses:** Storage, transport, and marketing.

Features

- **Credit Limit:** Based on landholding, cropping pattern, and financial needs.
- **Tenure:** Generally **5 years**, with annual review.
- **Interest Rate:** Subsidized rates, additional benefits for prompt repayment.
- **Repayment:** Flexible, linked to harvesting cycles.
- **Collateral-Free Loan:** Up to ₹1.6 lakh (varies by bank and state).
- **Insurance Cover:** Included under **PMFBY (Pradhan Mantri Fasal Bima Yojana)**.
- **Digital KCC:** Integration with **KCC Rupay Card** for direct transactions.

Benefits

- **Low-interest rates** (linked to RBI guidelines).
- **Single credit facility** for multiple needs.
- **Simplified documentation** and **renewal process**.
- **No need for frequent loan applications**.
- **Emergency fund access** for farmers.

Recent Developments

- **Expansion to Animal Husbandry & Fisheries (2019)**

- Farmers involved in these sectors can avail **KCC loans up to ₹2 lakh**.
- **PM Kisan Scheme Integration**
 - **Farmers receiving PM-KISAN benefits** are encouraged to apply for **KCC**.
- **Increase in Credit Limit**
 - During the **COVID-19 pandemic**, the government enhanced KCC coverage with **₹2 lakh crore additional funding**.

Challenges

- Low awareness among small and marginal farmers.
- Loan misuse for non-agricultural purposes.
- Delayed credit disbursal.
- Challenges in extending KCC to **tenant farmers and oral lessees**.

Conclusion

- The **Kisan Credit Card (KCC) Scheme** is a crucial policy tool in India's agricultural financing system.
- It aligns with the government's broader **financial inclusion agenda**, helping farmers manage risks and improve productivity.
- However, its effective implementation requires **better awareness, digitization, and outreach to small/marginal farmers**.

National Quantum Mission (NQM)

Syllabus: GS-3; Science & Technology

Context

- The Centre has made operational "hubs" in four leading institutions to develop quantum computer technology and earmarked funds for them, according to information made public in the Lok Sabha.

About

- The **National Quantum Mission (NQM)** is a significant initiative by the Government of India to advance quantum technologies and establish the country as a global leader in this emerging field.
- Quantum technology has the potential to revolutionize industries such as computing, communication, cryptography, and materials science.



Key Objectives of the National Quantum Mission

- **Develop Quantum Technologies:** Foster research and development in quantum computing, quantum communication, quantum sensors, and quantum materials.
- **Establish Infrastructure:** Create state-of-the-art infrastructure for quantum research and development.
- **Promote Collaboration:** Encourage collaboration between academia, industry, and government institutions.
- **Skill Development:** Build a skilled workforce in quantum science and technology.
- **Global Leadership:** Position India as a global hub for quantum technologies.

Focus Areas of the Mission

1. **Quantum Computing:**
 - Development of quantum computers with high processing power.
 - Focus on building indigenous quantum processors and algorithms.
2. **Quantum Communication:**
 - Secure quantum communication networks to prevent cyber threats.
 - Development of quantum key distribution (QKD) for secure data transmission.
3. **Quantum Sensors:**

- High-precision sensors for applications in defense, healthcare, and environmental monitoring.
- 4. **Quantum Materials:**
 - Research on materials with unique quantum properties for use in advanced technologies.

Implementation and Governance

- The mission is implemented by the **Department of Science and Technology (DST)** under the Ministry of Science and Technology.
- A **National Quantum Mission Council** may be established to oversee the mission's progress and ensure coordination among stakeholders.

Budget and Timeline

- The mission is expected to have a significant budget allocation (exact figures may vary based on government announcements).
- It is planned to be implemented over a period of **5-10 years**, with phased milestones.

Significance of the Mission

- **Strategic Importance:**
 - Quantum technologies are critical for national security, especially in defense and cybersecurity.
- **Economic Growth:**
 - The mission can spur innovation, create high-tech jobs, and attract investments in the quantum sector.
- **Self-Reliance:**
 - Reduces dependence on foreign technologies and promotes indigenous development.
- **Global Competitiveness:**
 - Positions India alongside countries like the USA, China, and the EU, which are heavily investing in quantum technologies.

Challenges

- **Technological Barriers:**
 - Quantum technologies are still in their infancy and require significant R&D.

➤ **Skilled Workforce:**

- There is a shortage of experts in quantum science and technology.

➤ **Funding and Infrastructure:**

- High costs associated with building quantum infrastructure and research facilities.