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Financial Stability Report: RBI

Why in News

Recently, the **Reserve Bank of India (RBI)** released its **Financial Stability Report (FSR)** for the month of July 2020.

- The FSR reflects the collective assessment of the **Sub-Committee of the Financial Stability and Development Council** (FSDC - headed by the Governor of RBI) on risks to financial stability and the resilience of the financial system.
- The Report also discusses issues relating to development and regulation of the financial sector.

Key Points

- **Increase in Bad Loans:**

- The RBI warned that the **Gross Non-performing Assets (GNPA)** ratio of all Scheduled Commercial Banks (SCBs) may increase from 8.5% in March 2020 to 12.5% by March 2021.
- The GNPA ratio may also worsen to as high as 14.7% by the end of the current financial year, if the adverse economic impact of the **Covid-19 pandemic** would be 'very severe'.
- According to experts at least 5% of the **moratorium** loans could turn into NPA if Covid-19 impact persists in the economy.
 - In the wake of Covid-19, the RBI had announced a six months loan moratorium to all term loans. The moratorium was first given for March-May (2020) but was later extended to June-August (2020).
 - The **Covid-19 lockdown** had a significant impact on all industrial activities in the economy resulting in major income loss. This has impacted their loan repayment ability.
- This may lead to **Gross Domestic Product (GDP) contraction by 8.9%** in 2020-21.

- **Decreasing Capital Adequacy Ratio:**

- The RBI projected that **Capital Adequacy Ratio (CAR)** ratio could slide to 13.3% in March 2021 under the normal scenario and to 11.8% under the very severe stress scenario.

CAR is the **ratio of a bank's capital in relation to its risk weighted assets and current liabilities**. It is also known as Capital-to-Risk Weighted Asset Ratio (CRAR). Indian SCBs are required to maintain a CAR of **9%**.

- Earlier the CAR of SCBs decreased to 14.8% in March 2020, from 15% in September 2019.

- **Risk Aversion by Banks:**

- Risk aversion in Public Sector Bank (PSBs) was more as compared to private banks. PSBs chose to give money only to high-quality borrowers.

However, the risk aversion tendency is also increasing in private banks.

- RBI has warned that extreme risk aversion would have adverse effects on the economy.

- **Risk to Financial System:**

- The RBI said that the Indian financial system remained stable, despite the significant downside risks to economic prospects.
- The downside risks to short term economic prospects are high due to the lockdown induced disruptions to both supply and demand side factors, diminished consumer confidence and risk aversion.

- **Issues Involved:**

- Recently, the former RBI Governor Urjit Patel has criticised the government for diluting the **Insolvency and Bankruptcy Code (IBC)** and the powers of the RBI.

He has said that this has undermined the efforts made since 2014 to clean up the bad loan mess.

- The government uses ownership of banks as a means for day-to-day macroeconomic management rather than primarily for efficient intermediation between savers and borrowers.
- Banks have poor asset quality, lack of profitability, loss of capital, excessive risk exposure, poor conduct, and liquidity concerns.
- There is also a **lack of a mechanism** to address bank failures.
- Stress on **Non-banking Finance Companies (NBFCs)** and **mutual funds** is emerging as a strain on the financial system.

- **Suggestions:**

- All the financial intermediaries need to assess the impact of Covid-19 on their balance sheet, asset quality, liquidity, profitability and capital adequacy for the FY 2020-21 and to work out possible mitigating measures.

The idea is to ensure continued credit supply to different sectors of the economy and maintain financial stability.

- Financial intermediaries should **make risk management** in tune with the emerging contingencies.

The risk management includes, building buffers and raising capital, which will strengthen the internal defences of banks against the risks posed by Covid-19 and also ensure credit flow.

- **Recapitalisation** plan for Public Sector Banks (PSBs) and private banks since the **minimum capital requirements of banks** may no longer be sufficient enough to absorb the losses.

The minimum capital requirements of banks are calibrated based on historical loss events.

Source: TH

Electronics Manufacturing in India

Why in News

Recently, the Government of India **unveiled three schemes** with an outlay of about Rs. 48,000 crore to **promote electronics manufacturing** in India. **These schemes are:**

- Production Linked Incentive (PLI) Scheme.

- Scheme for Promotion of Manufacturing of Electronic Components and Semiconductors (SPECS).
- **Modified Electronics Manufacturing Clusters (EMC 2.0) Scheme.**

Key Points

- The Indian electronics sector is **tremendously growing** with the **demand expected to cross USD 400 billion by 2023-24.**
- **Domestic production has grown** from USD 29 billion in 2014-15 to nearly USD 70 billion in 2019-20 (**Compounded Annual Growth Rate** of 25%).
- Most of this production takes place in the **final assembly units** (last-mile industries) located in India and **focussing on them** would help **develop deep backward linkages**, thus inducing industrialisation.
 - This was an idea propounded by **economist Albert O Hirschman** in his theory of ‘**Unbalanced Growth**’.
 - The **Economic Survey 2019-20** also promoted this idea and suggested “**assembly in India for the world**”, especially in “**networked products**”, in a bid to create four crore well-paid jobs by 2025 and eight crore jobs by 2030.

This is the **strategy that helped China** become the economic superpower it is today.
 - The recently launched **PLI Scheme** plans to achieve this goal by granting an **incentive of 4-6% for domestic production.**

Challenges

- **Missing Profits:**
 - Despite the impressive growth of electronic production in India, the **net value added by production units is very low.**
 - The net value addition ranges **between 5% and 15%**, as most components are imported rather than locally sourced.
 - It implies that **local value addition is a mere USD 7-10 billion** out of a global market of USD 2.1 trillion.
- **Limited Indigenous Capability in Upstream Industries:**
 - In the era of **global supply chains**, the **value addition at the final stages of production is very low**, especially in electronics because the more complicated processes, involving greater value addition, occur prior to assembly, in ‘**upstream**’ industries.
 - These include the **production of processors, display panels, memory chips, cameras, etc.**
 - Currently, these **imports nearly constitute 80% of these components**, with approximately **67% of the imports coming from China** alone.

- **Absence of Foundries:**

- In the absence of **foundries (semiconductor fabrication plants where microchips are produced)**, India has to **rely on foreign contractors to produce microchips**.
 - There are about **170 commercial foundries globally** but India does not have a single one.
 - Chip manufacturers like Intel, TSMC and Samsung choose other countries instead of India **citing uncertain domestic demand and poor cost efficiencies** here.
- **Challenges in Set-up of Foundries:**
 - It **requires massive capital expenditure** to the tune of USD 2 billion and more.
 - Foundries are also required to **adopt newer technologies and processes** almost every 18 months to ensure competitiveness which means **high capital depreciation** and often accounts for 50-60% of the production cost.
 - **Domestic players** have also shown low interest due to their **inability to compete with tech giants in research and development (R&D) and investment**.
 - Due to this, proposals to develop foundries in Gujarat and Uttar Pradesh in recent years were abandoned.
- Many industry experts also cite the **lack of a foundry as contributing to low R&D** in this sector in India, which results in **poor talent retention** and eventually **‘brain drain’**.
- The **Indian Space Research Organisation (ISRO)** and the **Defence Research and Development Organisation (DRDO)** have their own foundries but their use is **restricted for space and defence systems**, respectively.

- **National Security Considerations:**

- Most of the chips, as well as components used in Indian communication and critical systems, **are imported**.
- This could **hamper national security and sovereignty** as **backdoors could be programmed in chips** during manufacturing, which could **compromise networks and cyber-security**.
 - **Backdoor** refers to any method by which authorized and unauthorized users are able to get around normal security measures and gain high-level user access on a computer system, network or software application.

- **Increasing Imports:**

It is expected that **electronics imports will soon overtake crude oil as India’s largest import commodity** which will result in assembly units ending up as little more than mere packaging units.

Suggestions

- **Increasing Investments:** The **total outlay of Scheme for Promotion of Manufacturing of Electronic Components and Semiconductors (SPECS) must be increased** from the current Rs. 3300 crore, to attract the microchip giants.
 - The government launched SPECS to provide a **25% incentive on capital expenditure for semiconductor manufacturing** among other core components.
 - The **economic impact of a foundry is immense** and ranges from 6 to 23 times the investment in the plant.

According to a recent report, a single foundry can offset imports worth USD 8 billion over a projected period and have a further multiplier effect of USD 15 billion on the **Gross Domestic Product (GDP)**.
- **Profiting from Anti-Chinese Sentiments:** Due to the **USA's allegations on China** for worsening **Covid-19** and **India-China conflict** and **recent developments as a result of it**, numerous multinational companies (MNCs) are shifting their production out of China.
 - The **USA** and the **UK** have **blocked China's access to chip making tools** and **designated Chinese telecom giants as national security threats**.
 - It is a golden **opportunity for India to act fastly on it and attract** this outgoing investment.
- **Pushing Make in India:** There is a need to promote semiconductor manufacturing alongside assembly units in India.
 - This will **induce greater local production of components** and also fuel the growth of the industry as a whole, making **Make in India** successful.
 - In 2019, the Union Cabinet gave its approval to the **National Policy on Electronics 2019** which envisions positioning India as a **global hub for Electronics System Design and Manufacturing**.

Way Forward

- Today, India is one of the upcoming hubs for microchip designing with hundreds of start-ups making substantial progress in this field. Even some IITs have developed indigenous microchip designs like Shakti and Ajit.
- The schemes to promote electronics manufacturing combined with the Prime Minister's call for an '**Atmanirbhar Bharat**', have rejuvenated hopes of a rise of the indigenous electronics industry, allowing India to be truly self-sufficient.
- It is only through such actions, India can hope to realise the dream of being a truly indigenous electronic ecosystem encompassing all aspects of the electronics industry.

Source: BL

AuditOnline Application for Local Bodies

Why in News

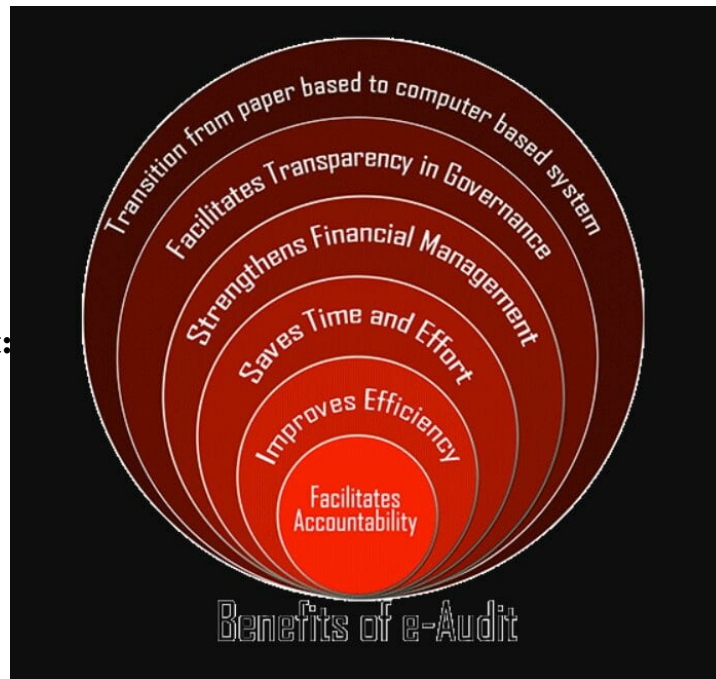
The **Ministry of Panchayati Raj** has decided to **conduct an online audit of accounts of about 50,000 Gram Panchayats (GPs)** through its application **AuditOnline** during the current financial year (2020-21).

This will be the **first such exercise**.

Key Points

- **Online Audit of Accounts:** 50,000 GPs' books of accounts for 2019-20 will be audited with a focus on how they used **Finance Commission (FC) grants**.
 - **50,000 is equivalent to the 20% of the estimated 2.5 lakh GPs** across the country.
 - In the **next financial year (2021-22)**, the exercise will be scaled up to cover **all the GPs**.
 - The 15th **FC recommended an allocation of Rs. 60,750 crore for rural local bodies during 2020-21**, almost the same as last year under the 14th FC.
- **AuditOnline:**
 - It is an **application developed as a part of Panchayat Enterprise Suite (PES) under e-panchayat Mission Mode Project (MMP)** initiated by the Ministry of Panchayati Raj (MoPR).
 - It facilitates the financial audit of accounts at **all the three levels of Panchayats** viz District, Block and Village Panchayats, **Urban Local Bodies (ULB)** and **Line department** by Auditors.
 - It not only facilitates the online and offline audit of accounts but also serves the purpose of **maintaining the past audit records** of the auditee with associated list of the auditors and audit team involved in the audit.
 - Also the **information remains available in public domain** and for usage by other PES applications.

- **Benefits of Online Audit:**



- Online audit with the option of physical verification **assumes greater relevance given the pandemic** and the lockdown.

As some works (done under other schemes) are geo-tagged, auditors can do a sample check by visiting the site.

- Further, it **ensures accountability** in the utilisation of funds at the ground level.

In the offline system, **timely availability of records** is a major issue. However, in the online system, the auditors will be able to see online all documents related to work approval and payments. They can even ask for additional documents such as photographs as a proof of work done.

- Moreover, an online audit **can be monitored at all levels: district-state-centre.**

- **Challenge:**

More than 15% of Panchayats in several states have not completed their books of accounts for the year 2019-20.

- Completing and closing the accounts is a prerequisite for the online audit.
- While 100% of Panchayats in Maharashtra and Haryana have closed their 2019-20 accounts, no Panchayat has done this in Arunachal Pradesh and Bihar. States like Punjab and Himachal Pradesh are also low performers.

Panchayat Enterprise Suite

- The Ministry of Panchayati Raj (MoPR) has undertaken e-Panchayat Mission Mode Project (e-Panchayat MMP) with a view to **introduce and strengthen e-Governance in Panchayati Raj Institutions (PRIs)** across the country and build associated capacities of the PRIs for effective adoption of the e-Governance initiative.

- Under e-Panchayat, a suite of **11 Core Common Applications** has been deployed that address nearly the entire spectrum of Panchayats' functioning viz. from internal core functions such as Planning, Monitoring, Budgeting, Accounting, Social Audit etc. to citizen service delivery operations like issue of certificates, licenses etc.
- Together these 11 software Applications **constitute the Panchayat Enterprise Suite (PES)**. A list of these 11 Applications is tabulated below:

S.No.	PES Application Name	Description
1	Local Government Directory - LGD	Captures all details of local governments and assigns unique code. Also maps Panchayats with Assembly and Parliamentary Constituencies.
2	Area Profiler	Captures geographic, demographic, infrastructural, socio-economic and natural resources profile of a village/panchayat. Universal database for planning of all sectoral programmes and also provides details of Elected Representatives, etc.
3	PlanPlus	Helps Panchayats, Urban Local Bodies and line departments in preparing Perspective, Annual and Action Plans.
4	PRIASoft	Captures receipt & expenditure details through voucher entries and automatically generates cash book, registers, etc.
5	ActionSoft	Facilitates monitoring of physical & financial outcomes/outputs under various programmes.
6	National Asset Directory (NAD)	Captures details of assets created/maintained; helps avoid duplication of works.
7	ServicePlus	A dynamic metadata-based service delivery portal to help in providing electronic delivery of all services in all States. The functionality of the erstwhile Grievance Redressal Application has also been subsumed into this Application.
8	Gram Manchitra (GIS Application)	Gram Manchitra is a geo-spatial planning application for Gram Panchayat users to better visualize the various developmental works to be taken up across different sectors and provide a decision support system for Gram Panchayat Development Plan.
9	Training Management	Portal to address training needs of stakeholders including citizens, their feedback, training materials etc.
10	National Panchayat Portal (NPP)	Dynamic Web site for each Panchayat to share information in the public domain.
11	AuditOnline	AuditOnline aims to facilitate audit of Government Institutions online.

Way Forward

- If the Panchayats are to perform efficiently and effectively all the mandated tasks, which are increasing day by day, extensive use of **Information and Communication Technology (ICT)** is needed. The launch of **e-GramSwaraj and Swamitva Programme** underlines the same.
- Moreover, there is a strong need to build a "**digital inclusive society**" where large sections of the rural population are able to benefit from new technologies; can access and share information and services freely and can participate in the development process more effectively.
- The same will be in line with the vision of the **National e-Governance Plan (NeGP) 2.0.**

Source: IE

Refusal of Rajasthan Speaker's Plea by Supreme Court

Why in News

Recently, the **Supreme Court** (SC) has **refused Rajasthan Assembly Speaker's** plea to stop the **State's High Court** from deciding the **validity** of the **anti-defection** notices.

Earlier, the Speaker had issued notice to the 19 dissident Congress MLAs of the ruling Party on the ground of plotting conspiracy to bring down the government.

Key Points

- **Background:**

The **19 rebel MLAs of Rajasthan's ruling party (Congress) have filed a petition** before the High Court challenging the disqualification notices issued to them by the Assembly Speaker under Anti Defection Law.
- **High Court's Stand:**
 - The High Court directed the **speaker** to defer action on the disqualification notices by stating that he cannot decide the matter.
 - It also directed him to extend the time to file replies to disqualification notices.

- **Speaker's Argument:**
 - **Unconstitutional:** Seeking a stay on the High Court's direction, the speaker stated that **it is unconstitutional and in derogation of the powers of the Speaker** under the Constitution.
 - **Non Intervention of HC:** Giving the reference to the *Kihoto Hollohan versus Zachillu and Others, 1992* he argued that his decision is totally in the domain of the Speaker to decide on disqualification of members, and **no court can intervene** in between.
 - He also stated that HC has no jurisdiction to ask him to defer the proceedings.
 - The proceedings under the **Tenth Schedule** before the Speaker are proceedings of the Legislature and as such cannot be interfered with, **as envisaged under Article 212** which has been read with para 6(2) of the Tenth Schedule.
 - **Show Cause Notice:** He said he had only issued **show cause notices to the MLAs** on a complaint filed by the Congress chief.

Show cause notice means an order that requires a party to explain why a certain course of action should not be taken against it. If the party cannot convince or fails to appear, that course of action is taken.
 - The notice was an opportunity for the MLAs to explain their conduct.
- **Supreme Court's Argument:**
 - **Voice of Dissent:** SC has questioned about shutting down a legislator's "**voice of dissent**" with the threat of disqualification in a **democracy**.

It asked whether expressing dissent amounts to voluntarily giving up the party membership under **Paragraph 2(1)(a) of the Tenth Schedule of the Constitution** and inviting anti-defection proceedings.
 - **Speaker as a Tribunal:** It further stated that the Speaker is like a tribunal and he must not have acted with political intentions.

Disqualification under the Tenth Schedule

- The **Anti-Defection Law** was passed in **1985 through the 52nd amendment** to the Constitution. It added the Tenth Schedule to the Indian Constitution. The main intent of the law was to combat "the evil of political defections".
- According to it, a **member of a House belonging to any political party** becomes disqualified for being a member of the House, if:
 - He **voluntarily gives up** his membership of such political party; or
 - He **votes or abstains from voting** in such House contrary to any direction issued by his political party without obtaining prior permission of such party and such act has not been condoned by the party within 15 days.

Exceptions to the Disqualification on the Ground of Defection

- If a **member goes out of his party as a result of a merger** of the party with another party. A merger takes place when two-thirds of the members of the party have agreed to such a merger.
- If a member, after **being elected** as the presiding officer of the House, **voluntarily gives up the membership** of his party or rejoins it after he ceases to hold that office. This exemption has been provided in view of the dignity and impartiality of the office.

Powers of Speaker with regard to Anti-Defection Law

Any question **regarding disqualification** arising out of defection is to be decided by the presiding officer of the House.

Source: TH

RBI Signs Currency Swap for Sri Lanka

Why in News

Recently, **India and Sri Lanka** had a **virtual meeting** in the wake of the **Covid-19** pandemic.

It was attended by the officials from the Ministry of External Affairs, Ministry of Finance, representatives of the Sri Lankan government and the **Export-Import (Exim) Bank**.

Exim Bank is the premier export finance institution of India.

Key Points

- The **Reserve Bank of India** has agreed to a **USD 400 million currency swap facility** for **Sri Lanka till November 2022 to boost the foreign reserves and ensure the financial stability of the country.**
 - **Currency Swaps** are used to obtain foreign currency loans at a better interest rate than could be obtained by borrowing directly in a foreign market.

Central banks and Governments engage in currency swaps with foreign counterparts **to meet short term foreign exchange liquidity requirements** or to **ensure adequate foreign currency to avoid Balance of Payments (BOP) crisis** till longer arrangements can be made.
 - The decision comes five months after **Sri Lankan Prime Minister Mahinda Rajapaksa had visited New Delhi** and a recent bilateral discussion on rescheduling Colombo's outstanding debt repayment to India.
 - Sri Lanka owes USD 960 million to India.
- Government and industry representatives from both countries also participated in a webinar on **'Deepening Economic Collaboration between India and Sri Lanka'**, organised by the **Federation of Indian Chambers of Commerce and Industry** (FICCI) in association with other institutes.
 - Sri Lanka highlighted that **non-tariff barriers in receiving countries create difficulties** in market access.

A **nontariff barrier** is a way to restrict trade by using barriers other than a tariff. These include quotas, embargoes, sanctions, and levies.
 - To resolve that, it **urged FICCI to collaborate with the Sri Lankan Mission** in New Delhi to **help boost the export of its spices and concentrates** to the Indian market.

Current Dynamics of India-Sri Lanka Relations

- Sri Lanka has not commented anything on the ongoing **conflict between India and China**, both of which are its closest partners.
- Sri Lanka has **not taken any final decision on the East Container Terminal (ECT) project** at the **Colombo Port**.
 - There have been widespread protests alleging the Sri Lankan Government of giving away national assets to India even though **Sri Lanka's Port Authority will retain 100% ownership** of the facility.
 - In **2019, Sri Lanka, India and Japan signed a tripartite Memorandum of Cooperation** and agreed to **jointly develop the ECT Project**.
- In **November 2019**, India announced a **USD 450 million Line of Credit to Sri Lanka**, to **help strengthen its infrastructure and economy** which showed a proactive, relation-building approach.

- India **assisted Sri-Lanka in tackling Covid-19** and also **helped in the ‘Suwa Seriya’ ambulance service**. The assistance shows **good links in the health sector**, including telemedicine, between both countries.
- **Popular Tamil leaders in Sri Lanka still invoke India** on the pending political solution to the **Tamil question**, which at times **can give an impression of India interfering in internal matters of Sri Lanka**.
 - In **1983**, India played an active role in the war between **Sri Lankan Tamils and the Sinhalese majority**.
 - In **1987**, the **Indo-Lanka Accord** was signed to provide a political solution to Sri Lanka’s conflict.
 - It proposed the **establishment of a provincial council system and devolution of power** for nine provinces in Sri Lanka (also known as **The Thirteenth Amendment**).
 - However, Tamil leaders **feel helpless and keep appealing to India** but with its growing geopolitical concerns in the region, **India is unlikely to take any strong position** on the issue now.
- **Concerns:**
 - The Sri Lankan President pointed towards **India’s varying amounts of developmental assistance in the northern Tamil region** and **highlighted the discriminatory tendencies**.
 - **India’s attitude and relationship with her immediate neighbours** depend on their **appreciation of India’s regional security concerns**.
India expects her neighbours to **serve as buffer states** in the event of an extra-regional threat and **not proxies of the outside powers**.
- **Suggestions:**
 - Both countries can **explore possible collaborations in textiles, information technology and agribusiness**, few of the sectors on which India has a stronghold.
 - Sri Lanka should **facilitate, protect and promote a liberal ecosystem for Indian investors** and welcome Indian businesses in **developing industrial zones, automotive components, pharma, textiles and engineering**.
 - There should be **continued high-level engagement on building economic and people-to-people links**.
Both of them should focus on increasing the volume and quality of people-to-people links, without assuming they will naturally result from geographical proximity.

Way Forward

- Relations between India and Sri Lanka have been great as friends and neighbours, comparatively.

- In the current times of pandemic, the fact that several Indian companies are involved in the race to develop a vaccine presents India with a potentially huge, once-in-a-generation opportunity to cement its goodwill with the neighbourhood by securing regional access to these vaccines.
- The bilateral relationship between both countries is an important cornerstone of a peaceful and prosperous South Asia. Examples of Singapore-Malaysia and New Zealand-Australia indicate that a smaller country's economic success is tied to having a strong or at least stable relationship with its larger neighbour.

Source: TH

Pied Cuckoo to be Tracked

Why in News

Recently, the **Wildlife Institute of India (WII)**, has decided to study the migration of the **Pied Cuckoo Bird (*Jacobin Cuckoo or Chaatak*)**, by tagging the bird with satellite transmitters.

- The study will be conducted along with the **Indian Institute of Remote Sensing (IIRS)** and the **Government of India's Department of Biotechnology**.
- IIRS is a constituent unit of the **Indian Space Research Organisation (ISRO)**. It is **headquartered in Dehradun**.

Key Points

- **The Study:**
 - This is the **first study in the country** that seeks to trace and observe the migratory routes of the pied cuckoo.
 - It **aims** to gather data and information on **climate change and the monsoon**.
 - Pied cuckoo is known for its **close association with the monsoon in India**.
 - Farmers have traditionally relied on the arrival of the pied cuckoo as a signal of arrival of monsoon and seed sowing.
 - It is part of a larger project called the **Indian Bioresource Information Network (IBIN)** funded by the Government of India's Department of Biotechnology (DBT), which aims to put relevant Indian bioresources information online.

- **Benefit:**

- Gathering information about the migratory route can be invaluable for research on climatic variations taking place in the world, especially since the species has such a close association with the monsoon.

It will give us information on the monsoon, changes in the monsoon and monsoon winds, erratic rainfall, seasonal fluctuations, water vapour pressure, etc.

- The extent of the **effect of ecologies changing** can be seen in the movement of species from a less favourable region to a more favourable region.



- **Pied Cuckoo:**

- It is a bird with black and white plumage (pied) with a fancy crest on the head. Its scientific name is ***Clamator jacobinus***. It is **found in Africa and Asia**.
- There are **two types** of pied cuckoos found in India.
 - In **central and northern parts of India**, pied cuckoos are **migratory**, they are seen only from just before the monsoon to early winter.
 - It is believed that the pied cuckoos that come to the Himalayan foothills are from Africa.
 - They have high site fidelity, that is, they come back to the same location year after year.
 - Pied cuckoos are also found in **southern India**, but those are resident birds and not migratory.
- The bird is primarily **arboreal**, which means that it mostly lives on trees. It is a **brood parasite** i.e. It lays its eggs in nests that belong to other birds.
- It is one of the few species that come to India in the summer. Most other migratory species come in winter.
- **IUCN Status:** Least Concerned.

Source: IE

KURMA App

Why in News

KURMA is a mobile-based application aimed at turtle conservation. It was launched on the occasion of **World Turtle Day (23rd May)**.

Key Points

- **About:** It is developed by the **Indian Turtle Conservation Action Network (ITCAN)** in collaboration with the **Turtle Survival Alliance-India** and **Wildlife Conservation Society-India**.

The KURMA App has a built-in digital field guide covering **29 species of freshwater turtles and tortoise of India**, and information on turtle identification, distribution, vernacular names, and threats.
- **Objective:** It provides users a **database to identify a species**.
 - Provides the **location of the nearest rescue centre** for turtles across the country.
 - Advices about the reported species and its conservation.
 - Once a sizable database is ready, KURMA will start identifying species **automatically** through **artificial intelligence**.
- **Present Scenario:** Tortoise and freshwater turtles are among the most trafficked in the country.

A report released in 2019 by **TRAFFIC**, showed that at least 11,000 tortoises and freshwater turtles fall prey to illicit poaching and smuggling every year, adding up to over 1,11,130 turtles poached or smuggled between September 2009 and September 2019.
- **Conservation Challenge:** One of the major challenges for freshwater turtle conservation in the country is that wildlife crime prevention agencies are **not sufficiently equipped** to know how to distinguish one species from the other.

They are also not aware of their protection status in accordance with **CITES (Convention on International Trade in Endangered Species)** and the **Wildlife Protection Act, 1972**.

Turtle Survival Alliance

- The Turtle Survival Alliance (TSA) was **formed in 2001** as an **International Union for Conservation of Nature (IUCN)** partnership for sustainable captive management of freshwater turtles and tortoises.
- The TSA arose in response to the **rampant and unsustainable harvest of Asian turtle populations to supply Chinese markets**, a situation known as the **Asian Turtle Crisis**.

- **Mission: 'Zero Turtle Extinctions in the 21st Century'.**

Source: TH
