



Daily Current Affairs



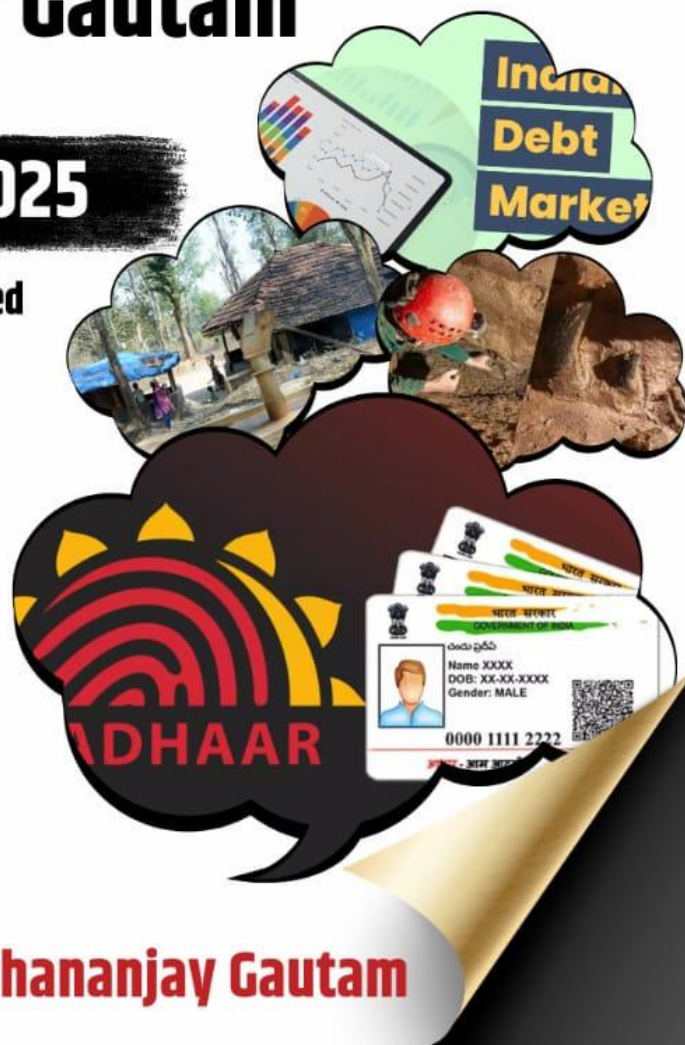
To The Point by Dhananjay Gautam

Table Of Content **03 Feb 2025**

1. Karnataka Becomes Second State to Allow Dignified Death for the Terminally Ill
2. UIDAI Introduces New Rules for Aadhaar Authentication
3. Mental Well-Being
4. India's Debt Market
5. Faster Sanctioning of Homes for Tribes Under PM-JANMAN
6. 40-Million-Year-Old Whale Fossil Stolen in Meghalaya

Subscribe to our

You Tube *Freedom UPSC with Dhananjay Gautam*



1 Karnataka Becomes Second State to Allow Dignified Death for the Terminally Ill

Context: In a landmark decision, the Karnataka Health Department has implemented the Supreme Court's ruling allowing terminally ill patients the right to die with dignity. Karnataka is now the second state after Kerala to adopt this directive, reaffirming the right to a dignified death under the Indian Constitution.

Understanding Euthanasia:

Euthanasia refers to the intentional act of ending a person's life to relieve them from extreme pain caused by an incurable disease or disorder. It can be **active** (deliberate intervention) or **passive** (withdrawal of life support).



Supreme Court's Stand on Passive Euthanasia:

1. Legal Recognition (2018 & 2023 Rulings):

- **2018:** The Supreme Court legalized **passive euthanasia**, recognizing it as a fundamental right under **Article 21 (Right to Life and Dignity)**.
- **2023:** The ruling **simplified** the procedure for **withdrawing life support**, ensuring a **structured, ethical** approach.

2. Conditions for Passive Euthanasia:

- ✓ **Applicable to patients** with **no hope of recovery**.
- ✓ Allowed for individuals in a **persistent vegetative state** or suffering from an **incurable, prolonged condition**.

3. Advance Medical Directive (AMD) or 'Living Will':

- ✓ Any **competent adult** can create an **AMD**, specifying their **medical treatment preferences** if they become unable to decide.
- ✓ The **AMD** allows **two nominated representatives** to make end-of-life decisions.

4. Approval Process for Withdrawing Life Support:

- ✓ **Medical Boards** in hospitals must oversee the decision:
 - **Primary Board** (Three senior doctors)
 - **Secondary Board** (Three senior doctors for review)
- ✓ **District Health Officer involvement** for ethical compliance.
- ✓ **Final approval** by a **Judicial Magistrate of the First Class (JMFC)** with a report to the **High Court Registrar**.

What is Passive Euthanasia?

Passive euthanasia means **withholding or withdrawing life-sustaining treatment (LST)**, allowing a terminally ill patient to die **naturally**.

Legal in India as per **Supreme Court rulings (2018 & 2023)** under strict **medical and legal safeguards**. The **Ministry of Health and Family Welfare (MoHFW)** has issued **draft guidelines** titled "**Guidelines for Withdrawal of Life Support in Terminally Ill Patients**."

Ethical Debate: Arguments For & Against Euthanasia:



1. Autonomy and the Right to Die:

- **Pro:** Every individual has the right to **choose how they live and die**. If a person **competently** chooses euthanasia, it should be **respected**.
- **Anti:** The right to life does **not** include the right to end it. Legalizing euthanasia **devalues human life** and sets a **dangerous precedent**.

2. Beneficence and Compassion:

- **Pro:** Doctors are ethically bound to **reduce suffering**. For patients in **unbearable pain**, euthanasia is an **act of compassion**.
- **Anti:** Instead of euthanasia, **palliative care** and **pain management** should be prioritized.

3. The Slippery Slope Argument:

- **Pro:** **Strict regulations** can prevent **misuse**.
- **Anti:** Once allowed, it may lead to **non-consensual euthanasia** or **pressure** on vulnerable groups like the **elderly and disabled**.

4. Sanctity of Life vs. Quality of Life:

- **Sanctity of Life:** Many religious beliefs argue that life is **sacred**, regardless of suffering.
- **Quality of Life:** When a patient's suffering is **irreversible**, euthanasia is a **humane alternative**.

Legal and Social Implications:

Global Perspectives:

Countries like **the Netherlands, Belgium, and Canada** allow **euthanasia under strict conditions**.

Legalization remains **controversial worldwide**, with concerns over **ethics, misuse, and medical practices**.

Potential Risks:

Abuse of euthanasia laws may lead to **non-consensual deaths**.

Could shift focus **away from healthcare improvements**.

Conclusion: A Step Towards a Humane Healthcare System

The implementation of **passive euthanasia in Karnataka** marks a **progressive shift** in India's **end-of-life care policies**. It upholds **personal dignity, autonomy, and compassionate decision-making**. However, **strict legal oversight** and **medical ethics** are essential to **prevent misuse** and **protect human rights**.

As India navigates this complex issue, a **balanced approach** is needed—ensuring that **patients' rights, ethical concerns, and legal safeguards** work together for a **just and humane medical system**.

2

UIDAI Introduces New Rules for Aadhaar Authentication

Context: The Ministry of Electronics and Information Technology (MeitY) has introduced the Aadhaar Authentication for Good Governance (Social Welfare, Innovation, Knowledge) Amendment Rules, 2025 under the Aadhaar Act, 2016 to enhance digital service accessibility.

Key Highlights of the 2025 Amendment:

1. Expanded Scope of Aadhaar Authentication:

- **Government and Non-Government Entities** can now utilize Aadhaar authentication for services that serve the **public interest**.
- New sectors included: **E-commerce, Travel, Tourism, Hospitality, and Healthcare**, enabling seamless service access beyond government initiatives.

2. Enhancing Service Delivery & Ease of Living:

- Aadhaar authentication will **simplify service access**, eliminating bureaucratic delays.
- Ensures **trusted digital transactions** between **service providers and users**.

3. Streamlined Approval Process:

- Entities seeking Aadhaar authentication must submit applications via a **dedicated government portal**.
- The **Unique Identification Authority of India (UIDAI)** will **review applications** and provide recommendations.

Significance of the Amendments:

- **Encourages Innovation** by facilitating digital transformation.
- Enhances **knowledge-sharing and access to essential services**.
- Strengthens **government-private sector collaboration** for efficient service delivery.
- Ensures **regulatory oversight**, maintaining **privacy and security** standards.

Understanding Aadhaar:

- **Aadhaar** is a **12-digit unique identification number** issued by **UIDAI** (established under the **Aadhaar Act, 2016**) to residents of India.
- It is based on **biometric and demographic data**, ensuring **accuracy and preventing duplication**.
- **Aadhaar is NOT proof of Indian citizenship**.

Legal Framework of Aadhaar:

1. **Section 7 of the Aadhaar Act, 2016:** Aadhaar may be required for **benefits, subsidies, and services** funded by the **Consolidated Fund of India or State Governments**.
2. **Supreme Court Ruling (2018):** Declared Aadhaar **constitutional** but **not mandatory** for private services like **bank accounts, mobile numbers, and school admissions**.
3. **Aadhaar Metadata & Privacy Regulations:**
 - UIDAI cannot store authentication data beyond **six months**.





To the Point

Daily Current Affairs

03 Feb
2025



- The **Right to Privacy judgment (2017) (Puttaswamy Case)** reaffirmed that **Aadhaar data must be secured and protected from misuse.**

The **2025 Amendments** mark a significant step towards **digital transformation, service efficiency, and privacy protection**, ensuring a **seamless and secure Aadhaar authentication process.**



Download Our Application



Freedom UPSC with **Dhananjay Gautam**

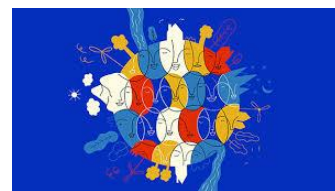
Page No

5

3

Mental Well-Being: A Key Driver of Economic Growth

Context: The **Economic Survey 2024-25** underscores the vital link between **mental health** and **India's economic future**, emphasizing its role in **workplace productivity**, **economic growth**, and **overall national well-being**. The report highlights how **mental well-being** influences **efficiency**, **lifestyle choices**, and the **country's progress**.



Understanding Mental Well-Being: The survey defines **mental well-being** as a **multidimensional** concept, encompassing:

- **Emotional Health** – Managing stress and emotions effectively.
- **Social Health** – Building supportive relationships and communities.
- **Cognitive Health** – Enhancing focus, decision-making, and problem-solving abilities.
- **Physical Health** – Maintaining overall fitness through a balanced lifestyle.

Rising Mental Health Challenges Among Youth:

The survey highlights an **alarming rise in mental health issues** among India's youth due to:

- **Excessive Internet & Social Media Use** – Contributes to **anxiety**, **sleep disorders**, and **attention deficits**.
- **Weak Family Engagement** – Lack of **social support** negatively impacts emotional stability.
- **Toxic Work Environments & Long Hours** – Leads to **burnout**, **stress**, and **declining productivity**.
- **Unhealthy Lifestyles** – Consumption of **ultra-processed foods** and **physical inactivity** worsens both **mental** and **physical health**.

Mental Health & Economic Growth:

- **Hostile workplaces** and **long desk hours** negatively impact **mental well-being**, slowing down **economic progress**.
- According to the **World Health Organization (WHO)**, **mental health disorders** could cost India a **staggering \$1.03 trillion** between **2012** and **2030**.
- India's **demographic dividend** depends on **skilled**, **educated**, **physically fit**, and **mentally strong youth**.

Recommendations for Improvement:

- Creating a **positive work culture** to support mental well-being.
- Implementing **family and school-based interventions** to promote **healthier lifestyles**.
- Encouraging **outdoor activities**, **social bonding**, and **family interactions** to **reduce internet addiction** and boost mental health.

India's Mental Health Landscape:

- **First Recognition** – The **Economic Survey 2023-24** marked the **first official acknowledgment** of **mental health's significance** in policy-making.
- **National Mental Health Survey (NMHS) 2015-16 Findings:** **10.6%** of Indian adults suffer from mental disorders.



- **Treatment gap ranges between 70%-92%**, highlighting inadequate access to mental healthcare.
- **Higher prevalence in urban metros (13.5%)** compared to rural areas (6.9%).
- **Shortage of Psychiatrists** – As per WHO, a minimum of **3 psychiatrists per 1 lakh population** is needed. India, however, has only **0.75 psychiatrists per 1 lakh people**.

Key Government Initiatives:

1. Mental Healthcare Act, 2017:

- **Decriminalized suicide attempts**, aligning with **WHO guidelines**.
- Introduced "**advanced directives**", allowing individuals to **choose their treatment course**.
- **Restricted Electro-Convulsive Therapy (ECT)**, banning its use on **minors**.
- Tackled **mental health stigma** in society.

2. Rights of Persons with Disabilities Act, 2017: Recognizes **mental illness as a disability**, ensuring better rights and entitlements.

3. Kiran Helpline: **Suicide prevention** initiative providing **immediate support and crisis intervention**.

4. District Mental Health Programme (DMHP): Operates in **767 districts**, offering **stress management, suicide prevention, and counseling services**.

5. National Tele Mental Health Programme (NTMHP): Launched in **2022**, ensuring **mental health services through 53 Tele MANAS Cells** across **36 states/UTs**.

6. Expansion of Mental Health Infrastructure: Strengthening **mental health education and services** in **medical colleges and hospitals**.

Conclusion:

Mental health is a **cornerstone of individual and national development**. For a **prosperous and productive India**, governments, businesses, and society must **prioritize mental healthcare, improve access to services, and eliminate stigma**. With progressive **policies and programs**, India is steadily bridging **mental health treatment gaps** and fostering a **healthier future**.

4 India's Debt Market: Challenges & The Road Ahead

Context: The Economic Survey 2024-25 highlights that India's debt market remains undercapitalized, preventing smaller players and high-risk borrowers from accessing funds. Addressing these challenges is essential for fostering economic growth and financial inclusivity.

Understanding the Debt Market: The debt market is where fixed-income securities are issued and traded. It includes instruments from government bodies, financial institutions, banks, and corporations.



- **Government Bonds (G-Secs):** Issued by the Central and State Governments to meet fiscal needs.
- **Corporate Bonds:** Issued by companies to fund operations and expansion projects.
- **Money Market Instruments:** Includes Treasury Bills, Certificates of Deposit (CDs), Commercial Papers (CPs), and Bills of Exchange—all with maturities under one year.

Challenges & Constraints in India's Debt Market:

1. Undercapitalization & Limited Access:

- India's corporate bond market is only 18% of GDP, far behind South Korea (80%) and China (36%).
- Smaller firms and risky borrowers struggle to raise capital.

2. Dominance of Private Placements:

- 99.1% of bonds are issued through private placements, limiting retail investor participation.

3. Declining Public Issuance:

- Public issuance of corporate bonds fell from 12% (2014) to just 2% (2024).
- In FY24, public bond issuance was only 19,000 crore, while private placements reached a massive 8.38 lakh crore.

4. Regulatory Barriers:

- Most bond market borrowing is restricted to firms with AAA, AA+, or AA credit ratings.
- Non-Banking Financial Companies (NBFCs) and smaller companies struggle to access funds.

5. Liquidity Challenges:

- High entry costs, lack of information transparency, and the absence of a secondary market make it difficult for investors and borrowers to participate.

6. Debt Recovery Issues:

- Inefficiencies in debt recovery frameworks, including the Insolvency and Bankruptcy Code (IBC) and Debt Recovery Tribunals (DRTs), weaken creditor confidence.
- Out-of-court restructuring models, like those in South Korea, could expedite recovery and reduce legal burdens.

Opportunities in India's Bond Market:

1. Infrastructure & Green Bonds:

Download Our Application



Freedom UPSC with Dhananjay Gautam



- The **National Infrastructure Pipeline (NIP)** aims to **mobilize \$1.4 trillion** for infrastructure development.
- **Green finance is booming**, with **\$10 billion worth of green bonds in 2024**, supporting **climate-friendly projects**.

2. Strengthening Foreign Portfolio Investment (FPI) Norms:

- **Enhancing the Voluntary Retention Route (VRR)** can encourage **more foreign investments**.

3. Unified Market Operations:

- **Reducing transaction costs and improving investor confidence** will strengthen market efficiency.

4. Strengthening Debt Recovery Mechanisms:

- Adopting **debt resolution frameworks** from **South Korea and the Philippines** can **streamline recoveries and reduce delays**.

Recommendations for Strengthening the Debt Market:

- **Lowering entry costs**, ensuring **greater transparency**, and creating a **robust secondary market** for corporate bonds.
- **Relaxing investment regulations** to allow **insurance and pension funds** to invest in **lower-rated bonds**, enabling **small and risky borrowers** to secure funding.
- **Enhancing debt recovery mechanisms** to improve **creditor confidence** and **reduce financial risks**.

Conclusion:

For India to develop a thriving debt market, it must **enhance accessibility**, **improve regulatory frameworks**, and **boost investor participation**. By **adopting global best practices** and **fostering financial inclusivity**, India can **unlock the true potential of its bond market**, fueling **economic growth and development**.

TOGETHER WE SCALE HEIGHTS

5

Faster Sanctioning of Homes for Tribes Under PM-JANMAN

Context: The Ministry of Tribal Affairs has streamlined the process for approving homes for Particularly Vulnerable Tribal Groups (PVTGs) under the PM-JANMAN package. Earlier, delays caused by the PM-GatiShakti portal's data verification process prevented timely approvals. Now, a faster mechanism has been introduced to ensure speedier home sanctions.



Revised Process for Sanctioning Homes:

- The Tribal Affairs Ministry coordinated with the Rural Development Ministry and State/UT governments to resolve delays.
- Housing units can now be sanctioned via the PM-AWAS portal, bypassing some procedural delays.
- Data will still be updated on the PM-GatiShakti portal to maintain transparency.

What is PM-JANMAN?

The Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan (PM-JANMAN) was launched on November 15, 2023, during Janjatiya Gaurav Diwas. It is a flagship initiative focused on the holistic development of PVTGs across 18 states and the Andaman & Nicobar Islands.

Key Objectives of PM-JANMAN:

- **Infrastructure Development** – Ensuring pucca houses, clean drinking water, sanitation, roads, and telecom connectivity for PVTG communities.
- **Social Welfare** – Improving access to education, healthcare, and nutrition services.
- **Economic Empowerment** – Creating sustainable livelihood opportunities tailored to PVTG needs.

Implementation Strategy:

- **Inter-Ministerial Convergence** – Involves nine central ministries to execute 11 key interventions.
- **Scheme Integration** – Aligns existing government schemes with PVTG-specific requirements, modifying guidelines where needed.
- **Budget Focus** – A major share of funding is allocated to housing and road development.

Progress & Achievements:

- lakh PM-AWAS homes were planned for PVTGs

As of November 2024:

- 3.3 lakh homes were sanctioned.
- Following new reforms, an additional 1 lakh homes were approved.
- Total homes sanctioned now exceed 4 lakh.
- 80,000 homes have already been completed.

Other Sanctions Under PM-JANMAN:

- 190+ hostels approved for PVTG students.
- 600 mobile medical units sanctioned for healthcare access.



To the Point

Daily Current Affairs

03 Feb 2025



- 850+ multipurpose community centers approved.
- Mobile towers in 2,100 habitations to improve connectivity.
- Over 2,000 Anganwadi Centres cleared for early childhood development.

Conclusion:

The PM-JANMAN initiative is a **game-changer** for PVTGs, ensuring **faster approvals and better living conditions**. By **simplifying bureaucratic hurdles and enhancing infrastructure**, the government is **empowering tribal communities** and **accelerating their development**. 🌱



Download Our Application



Freedom UPSC with **Dhananjay Gautam**

Page No

11

6

40-Million-Year-Old Whale Fossil Stolen in Meghalaya

Context: A rare whale fossil, estimated to be **35 to 40 million years old**, has been **stolen** from **Tolegre village** in the **South Garo Hills district** of Meghalaya. This fossil is believed to belong to an **extinct ancestor** of modern whales, possibly **Rodhocetus** or **Ambulocetus**, offering crucial insights into **whale evolution** and the ancient past of the region.



Discovery and Significance:

- The fossil was discovered in **May 2023** by a team of explorers.
- The **Geological Survey of India (GSI)** confirmed its **authenticity and age**.
- This fossil holds immense importance as it provides evidence of the **evolutionary transition** of whales from land to sea, contributing to the understanding of **Earth's prehistoric life**.

Understanding Fossils:

Fossils are the **preserved remains or traces of ancient organisms**, offering invaluable information about the **history of life on Earth**.

Types of Fossils:

1. **Body Fossils** – Direct remains of organisms, such as **bones, shells, and leaves**.
2. **Trace Fossils** – Indirect evidence of life, including **footprints, burrows, and feces**.
3. **Chemical Fossils** – Organic compounds left by ancient organisms, preserved in rocks.

Formation of Fossils:

Fossils form through different processes, including:

- **Permineralization** – Minerals in groundwater replace the organic material of bones or shells.
- **Replacement** – Original material is completely replaced by minerals.
- **Impression** – Organism leaves an imprint in soft sediments that later harden into rock.
- **Preservation in Amber** – Small organisms like **insects** get trapped in tree resin, which solidifies over time.

Importance of Fossils:

- **Evolutionary Evidence** – Fossils reveal how species have changed over time.
- **Understanding Geological History** – Help scientists **date rocks** and reconstruct past environments.
- **Paleontology** – The study of fossils aids in reconstructing **ancient ecosystems**.

Additional Aspects of Fossil Study:

- **Fossil Dating** – Techniques like **radiometric dating** and **stratigraphy** help determine fossil age.
- **Index Fossils** – Fossils of species that existed for a short period and were widespread, useful for dating rock layers.
- **Fossil Record** – The collection of all discovered fossils, creating a timeline of life's evolution.

Whales: Evolution and Modern Significance

Whales belong to the order **Cetacea** and are classified into two suborders:

Types of Whales:

1. **Odontocetes (Toothed Whales)** – Includes **dolphins, porpoises, sperm whales, and killer whales (orcas)**. They use **echolocation** for hunting.
2. **Mysticetes (Baleen Whales)** – Have **baleen plates** instead of teeth to filter-feed on small marine organisms like krill. Examples include **blue whales, humpback whales, and fin whales**.

Key Features of Whales:

- **Largest Animals** – The **blue whale** is the largest animal ever to exist.
- **Marine Mammals** – They breathe air, give birth to live young, and nurse their offspring with milk.

Threats to Whales:

Whales face several dangers, including:

- **Whaling** – Although commercial whaling has declined, **illegal hunting** still threatens whale populations.
- **Habitat Loss** – **Pollution, climate change, and coastal development** disrupt whale habitats.
- **Entanglement** – Whales often get **caught in fishing nets**, leading to injuries or death.
- **Climate Change** – Affects **ocean temperatures and food availability**, altering migration patterns.
- **Noise Pollution** – Increased **human activities like shipping and sonar** interfere with whale communication and navigation.

Conservation Efforts:

Several organizations and initiatives work to protect whale populations:

- **International Whaling Commission (IWC)** – Established in **1946**, regulates **whaling** and promotes conservation.
- **CITES** – Many whale species are **protected under the Convention on International Trade in Endangered Species**.
- **Marine Protected Areas (MPAs)** – Designated zones in oceans to **safeguard whale habitats** from human activities.

The Need for Fossil Conservation:

- Fossil sites must be **protected** to preserve **natural heritage**.
- They provide **invaluable insights** into Earth's history, helping scientists and researchers **understand past life forms**.
- **Education and awareness** play a key role in preventing the **illegal trade** of fossils.

The **theft of the ancient whale fossil** from Meghalaya is a significant loss to science and highlights the need for **better conservation efforts** to protect such irreplaceable discoveries.