

Endangered Green Sea Turtles

(GS Paper 3, Environment)

Why in news?

- Recently, at least 30 to 50 green sea turtles were found dead or almost dying near Kumejima, a remote Japanese island in southern Okinawa prefecture.
- The turtles had stab wounds on their necks that were supposedly caused by a blade.



Who is responsible for the deaths?

- The **green sea turtles are inhabitants of the kelp forests in Kumejima**—located in one of the tiny islands that lies about 2,000km south of Japanese mainland.
- The area where they were found is covered with seagrass, which the turtles consume.
- A frustrated fisherman has confessed that he stabbed the sea turtles to death after they were entangled in his fishing nets.

What are green sea turtles?

- What sets green sea turtles apart from the rest of the turtles are their top shells and the fact that they have a **single pair of prefrontal scales** rather than two pairs that are normally found in other sea turtles.
- The shell covers most of the reptile's body except for its flippers and head. **Despite the name, a green sea turtle's shell is not always green.**
- They are commonly **found in subtropical and tropical oceans across the world**. Their populations have been found in the Atlantic, Indian and Pacific Oceans.

Why are they endangered?

- **All species of turtles are considered endangered** and are on the list of International Union for Conservation of Nature's (IUCN) red list.
- According to World Wide Fund for Nature, they are protected and conserved worldwide.
- Green sea turtle population has witnessed a 90 per cent decrease over the past half century.
- Climate change, habitat loss, diseases like fibropapilloma and pollution near beaches have been attributed as a threat to these turtles.
- They are also listed as an endangered species by the Japanese authorities.

RBI adopts four-tiered regulatory for Urban Cooperative Banks

(GS Paper 3, Economy)

Why in news?

- Recently, the Reserve Bank of India has issued a revised **regulatory framework for Urban Cooperative Banks** as per the **recommendations of the expert committee** formed under the Chairmanship of RBI's former Deputy Governor Mr. N S Vishwanathan.
- The RBI has decided to adopt a simple **four-tiered regulatory framework** based on the size of deposits of the banks and their area of operations.



Key Highlights:

- A **minimum net worth of two crore rupees for Tier 1 UCBs operating in a single district and five crore rupees for all other UCBs has been stipulated.**
- In order to boost growth opportunities in the sector, RBI has decided to **introduce an automatic route for branch expansion for UCBs**, allowing them to open new branches as per the revised Financially Sound and Well Managed criteria.
- With respect to housing loans, **RBI has decided to assign the risk weights on the basis of Loan to Value Ratio alone** which would result in capital savings.
- RBI has said that the capital requirements for UCBs have been suitably recalibrated to make the sector more robust and to support its orderly growth. The apex bank has added that a suitable glide path has also been provided in the framework for a non-disruptive transformation of the sector.
- RBI has further stated the measures for strengthening the banking sector are also being supplemented by offering **more operational flexibility to strong UCBs** to serve their desired role in credit intermediation.

Way Forward:

- This is likely to strengthen the financial soundness of existing UCBs.

New draft of National Youth Policy

(GS Paper 2, Governance)

Why in news?

- The Government has reviewed the existing National Youth Policy, 2014 and prepared a new draft of National Youth Policy (NYP), which has been placed in public domain.

Key Highlights:

- The draft NYP envisages a **ten-year vision for youth development that India seeks to achieve by 2030**.
- It is **aligned with Sustainable Development Goals (SDGs)** and serves to 'unlock the potential of youth to advance India'.



Priority areas:

The NYP seeks to catalyze widespread action on youth development on **five priority areas** viz.

- a) education;
 - b) employment & entrepreneurship;
 - c) youth leadership & development;
 - d) health, fitness & sports; and
 - e) social justice.
- Each priority area is underpinned by the **principle of social inclusion** keeping in view of the marginalized sections.

Objectives envisaged in the draft National Youth Policy:

- The policy draws a detailed roadmap towards the vision outlined for the youth in the coming decade and delineates the actions within each priority area.
- The policy envisions an **education system in sync with National Education Policy, 2020** that imparts career opportunities and life skills to all young people.
- It ensures that the youth have access to **sustainable livelihood opportunities** that encourages them to stay within and revive the rural economy, generate employment via micro-region-specific strategies, foster entrepreneurship and social entrepreneurship, and support the informal and emerging gig economy.

- To develop India's youth, both men and women, as leaders of tomorrow, the policy prescribes **strengthening the volunteering ecosystem**, expanding opportunities for leadership development and mobilising technology to establish a vibrant youth enablement platform.
- Further efforts for the **inclusion of marginalised and disadvantaged youths** in volunteering and leadership opportunities are identified.
- The **health and well-being of the youth**, especially young women of reproductive age, will be ensured by strengthening preventative and palliative healthcare, especially for mental health, substance abuse disorders and sexual and reproductive health issues that are critical among this demographic.
- The policy purports a **progressive and essential approach to mobilising technology** and data to improve healthcare delivery and specific interventions to provide the marginalised youth with access to quality healthcare. The policy also proposes strengthening the overall fitness of youth by building a vibrant culture of sports and fitness.
- The policy outlines actions that will **empower the youth and ensure their safety, strengthen the legal system** for the quick delivery of justice and provide holistic support for the rehabilitation of juveniles. Special efforts are prescribed to ensure social justice for marginalised and vulnerable youths.
- The policy is a roadmap for the development of youth today to ensure a bright future for India tomorrow. This national-level framework will be adopted by states that will formulate their youth policies to serve the development needs of the region. The policy prescribes the necessary actions for various ministries in line with the respective thematic area.

What's next?

- The policy would be finalized after deliberations on received suggestions/comments and multi stake holders consultations.