

12<sup>th</sup> September, 23



# Daily News Juice

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# Pakistan's founder Jinnah's opposition to the name 'India'

Relevance: Prelims & Mains Paper I; History & Culture

## Why in news?

- Recently, Congress MP Shashi Tharoor recalled that Muhammad Ali Jinnah... objected to the name 'India' since it implied that our country (India) was the successor state to the British Raj and Pakistan a seceding state.
- Notably, since the day when opposition politicians posted images of an official invitation to a G20 dinner hosted by "The President of Bharat" instead of the usual "President of India", there has been intense debate regarding the country's name.
- Some critics of this move have sought to argue that the opposition to the word "India" is actually a Pakistani construct.



From left, Jawaharlal Nehru, Earl Mountbatten, Viceroy of India, and Muhammad Ali Jinnah

## Jinnah demand for the name 'Pakistan'

- Muhammad Ali Jinnah, Pakistan's founding father, always wanted the new Muslim homeland to be called Pakistan, the "land of the pure". Even though Pakistan would be carved out of the original India, he did not want the name of the new country to have anything to do with 'India'.
- The term 'Pakistan' was coined by Choudhary Rehmat Ali in 1933, and was actually an acronym for the five northern provinces of India — Punjab (P), North-West Frontier Province or Afghan Province (A), Kashmir (K), Sindh (S) and Balochistan ('tan').
- By the time the movement for a separate Islamic state in the subcontinent picked up in the 1940s, the name became integral in Muslim League speeches and correspondence. By the time Partition became a certainty, 'Pakistan' was the name of the choice for the new Islamic-majority state.
- However, Jinnah did not want independent India to be called 'India'.
- As per a historian, Jinnah was under the impression that neither state (India or Pakistan) would want to adopt the British title of 'India'. He only discovered his mistake after Lord Mountbatten, the last British viceroy, had already acceded to Nehru's demand that his state remain 'India'. Jinnah, according to Mountbatten, was absolutely furious when he found out.

## Jinnah's persistent insecurity about India, both about the new nation and its name



- In a letter he wrote to India's first Governor General Lord Mountbatten, Jinnah complained that the name 'India' is "misleading and intended to create confusion".
- Jinnah was never really happy with how the Partition panned out. Despite the Muslim League's claims, Pakistan received far less land than expected. For Jinnah, there was a very real danger of Pakistan becoming subordinate to India. His views on the term 'India' flowed from the same fears.
- Moreover, the etymological origin of the term 'India' referred to lands that, post-Partition, primarily lay on Pakistan's side of the border. For a nascent nation state that no one had even imagined even 15 years earlier, laying claim to this "history" (or at least not letting 'Hindustan' claim it) was paramount.
- Lastly, Jinnah wanted India to take the name of 'Hindustan' to make clear the religious bases for the Partition and consequently, the new nation states. But "the provisions of the Indian Independence Act did not make Pakistan an Islamic states ... nor did the Indian Independence Act of 1947 make India a Hindu Raj".
- As per a Pakistani historian, "until the bitter end the [Muslim] League continued to protest against Hindustan adopting the title 'Union of India'". This shows that Jinnah never quite abandoned his strategy of bringing about an eventual union of India on the basis of Pakistan and Hindustan.
- In Sept. 1949, when the Constituent Assembly of India began to discuss the draft Constitution of India, the name "Hindustan" was also on the table, but was quickly rejected. Article 1 of the Constitution uses "India" and "Bharat" interchangeably in its English version, and "Bharat" is used in the Hindi version.

# RBI's new guidelines to let borrowers switch loans



**Relevance: Prelims & Mains Paper III; Economics**

## Why in news?

- Reserve Bank of India (RBI) recently issued guidelines enabling a borrower to transition from a floating interest rate-based loan to one with a fixed interest rate.
- According to RBI, the endeavour was to address borrowers' grievances pertaining to the elongation of loan tenure and/or an increase in the EMI amount in the event of an increase in the benchmark interest rate.
- A lack of proper communication along with the absence of consent formed part of the concerns. The provisions would be extended to existing as well as new loans by the end of the current calendar year.

## Details

- RBI has given borrowers the option to switch over to a fixed (interest) rate mechanism for their loans from floating rates. This would be based on a board-approved policy drafted by the lending entity. The policy must also specify the number of times such a switch would be allowed during the tenure.
- The lender must also transparently communicate to the borrower all relevant charges alongside service charges or administrative costs associated with the transition.
- The responsibility would rest with the lender to communicate clearly, at the time of loan sanction, the impact emanating from the change in regime (floating to fixed), such as the change in EMI and/or tenure of the loan or both.

**(more ahead)**

- The borrower would now also have the option to choose between enhancement of the EMI or elongation of the tenure or a combination of both. S/he might also opt to prepay the loan, either in part or full, at any point during the tenure. This would, however, still invite foreclosure charges or pre-payment penalty.
- Further, the regulator has sought that lending entities provide borrowers, through appropriate channels, a statement at the end of each quarter enumerating the principal and interest recovered till date, EMI amount, number of EMIs left and annualised rate of interest/ Annual Percentage Rate (APR) — for the entire tenure of the loan.
- The instructions would apply to all equated instalment-based loans of different periodicities albeit with certain changes based on the nature of the loan.

## Difference between a fixed and floating interest rate



- Fixed interest rates are those that do not change during the tenure of the loan. On the other hand, floating interest rates are subject to market dynamics and the base rate — therefore, the risk differentiation.
- Floating interest rates are generally lower than fixed interest rates. For e.g, if the floating interest rate for home loans is 10.5%, the fixed interest rate would be 12%.
- Lenders argue that even if the floating interest rate were to rise by up to 2.5 percentage points, the borrower would be able to save more money when it is below the fixed rate.
- It has been widely argued that their preference for the floating rate-based regime is to better adjust their positions as per the evolving market dynamics.
- The advantages are transmitted onto the borrower's savings pool, but the opposite also holds true in a rising benchmark rate regime. Also noteworthy is the fact that floating interest rate loans do not draw any prepayment penalty— unlike fixed rate loans.
- However, the fixed rate-based regime endows a borrower with greater certainty and security. This also helps in better planning and structuring of individual budgets.



# Scientists grew whole model of human embryo without sperm or egg



**Relevance: Prelims & Mains Paper III; Science & Technology**

## Why in news?

- Scientists have successfully grown a “human embryo” in the lab without using an egg or sperm.
- They used a mix of stem cells — early cells that have the ability to differentiate into other types of cells — that was able to spontaneously assemble into an embryo-like structure, mimicking molecular characteristics of an early embryo.



## The creative process

- The scientists have called it **one of the most complete models** of a 14-day-old human embryo. Around six such **models** have been **published** this year itself. None of them **fully replicate the processes** that happen **during the early stages of embryo development**, but all of them **add to their understanding**.
- The researchers from Israel **used a mix of stem cells and chemicals** in this regard.
- One of the problems they faced, however, was that **only 1% of this mixture actually assembled spontaneously**, making the process not very efficient.

## Importance of embryo research

- There is **no way for scientists to ethically research the early stages of development of an embryo**, as it is difficult to study it after it **implants in the uterus**. Scientists currently study **these initial changes in various lab models or donated embryos**.
- This research is **crucial** because the **initial days of embryo development** is when the **majority of miscarriages and birth defects occur**. **Studying the initial stages** may help understand **genetic and inherited diseases better**.
- The **understanding of why some embryos develop normally, retain the proper genetic code, and implant properly in the womb while others do not**, may also help in **improving success rates of in vitro fertilisation**.



## Limitations!

- Notably, lab-grown embryos cannot be used to get pregnant. These models are meant to just study the early stages of development of a fetus.
- It is generally accepted — and legally supported in most countries — that these embryo models will be destroyed after studying the first 14 days. Attempts to implant are not allowed.
- The limit was first proposed by a committee in the UK in 1979 after the birth of the first test tube baby Louise Brown demonstrated that embryos could be kept alive in laboratories. The 14-day period is equivalent to when embryos naturally finish implantation. It is also when cells start becoming an “individual”, and breaking off into a twin is not possible.
- Also, creating a lab-based model that mimics the properties of early embryos is still far from an actual embryo that can implant to the lining of the womb.

## Role of model embryos in DNA studies



- Models such as the one developed by the team from Israel have helped scientists understand why sometimes errors arise when the DNA is duplicated, and why sometimes one of the daughter cells receives too many or too few chromosomes.
- These models allow scientists to see what roles various genes play in the development of the fetus.

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**Author**

**Civil Services Coach**

**B Com Hons., CA, CISA, Ex-Civil Services Aspirant**



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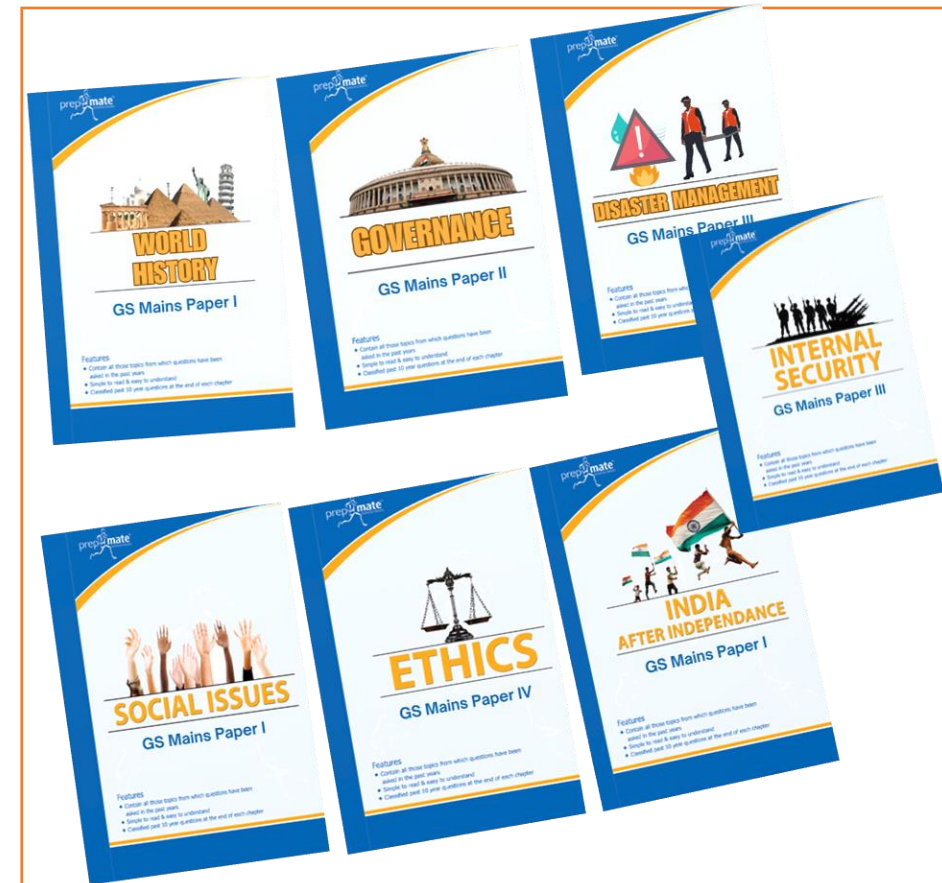
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