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## 1. How does PM Vidyalaxmi differ from other schemes?

### Overview

On November 6, the Union Cabinet chaired by Prime Minister Narendra Modi approved a new Central Sector Scheme, PM Vidyalaxmi, which seeks to provide financial support to meritorious students applying for higher education. Students will now be eligible to get collateral-free, guarantor-free loans from banks and financial institutions to cover the full amount of tuition fees and other expenses related to the course.

**PM-Vidyalaxmi**

- Cabinet approves PM Vidyalaxmi, a new Central Sector scheme that seeks to provide financial support to meritorious students so that financial constraints do not prevent anyone from pursuing higher studies
- Any student who gets admission in Quality Higher Education Institution will be eligible to get collateral free, guarantor free loan from banks and financial institutions to cover full amount of tuition fees and other expenses related to the course

**Salient features**

- Extension of education loans to meritorious students who get admission in the top 860 quality higher educational institutions of the nation, translating to covering more than 22 lakh students every year
- Loan amounts up to Rs.7.5 lakhs will be provided a 75% credit guarantee by the Government of India, to support banks to expand coverage

### What does the scheme cover?

The government has said that students who have gained admission in 860 quality higher education institutions, as defined by the National Institutional Ranking Framework (NIRF), are eligible for the loans. The scheme will potentially cover 22 lakh students, a Ministry of Education spokesperson said. For students with an annual family income of up to ₹8 lakh, and not eligible for benefits under any other government scholarship, a 3% interest subvention for loans up to ₹10 lakh will be provided during the moratorium period. The interest subvention support will be given to one lakh students every year. Preference will be given to students from government institutions

who have opted for technical or professional courses. "An outlay of ₹3,600 crore has been made during 2024-25 to 2030-31, and seven lakh fresh students are expected to get the benefit of this interest subvention during the period," the Ministry added.

### What about past schemes?

PM Vidyalaxmi differs from previous central government schemes in the number of institutions eligible, mode of processing of loans, the income cap, and the amount of money to be disbursed. For example, students can apply for loans through the Vidyalaxmi portal, which simplifies loan applications and has links to all major public sector as well as private banks. It also facilitates the tracking of the loan status.

Moreover, while previous schemes offered benefits to only low-income groups, the Vidyalaxmi scheme expands coverage to middle-income families, irrespective of other factors such as caste.

For earlier schemes, the eligible institutions needed to be accredited with the National Assessment and Accreditation Council (NAAC) and the National Board of Accreditation (NBA). With 820 universities of NAAC and 15,501 colleges, along with 3,348 NBA institutions, the total was about 20,000 institutions. However, under Vidyalaxmi, only institutions with NIRF ranks are eligible. This means that the scheme will be applicable to all government and private institutions ranked within the top 100 in NIRF rankings in the overall list as well as all institutions in the category-specific and domain-specific lists. Professor O R S Rao, Chancellor, ICFAI University, Sikkim, who helped to compile the list of universities eligible for the scheme, says the list does not feature 860 unique institutes as some are ranked in multiple categories. An institute has to register for the ranking as a prerequisite to feature in the rankings. While some institutions apply to a single category, some others apply for multiple categories and hence feature on more than one list.

### **What are the implications?**

Rankings are now becoming more and more important with loan eligibility being conditional on them. As this scheme significantly reduces the number of eligible institutions, the stakes of performing well in higher education entrance tests just got higher. Banker Thomas Franco said that this makes it difficult for students who do not have excellent marks to avail the loan. Banks may charge higher rates of interest for other institutions or straight away reject them if they don't have a good rank.

Relevance: GS Prelims & Mains Paper II; Governance

Source: The Hindu

## **2. Should packaged food content be labelled?**

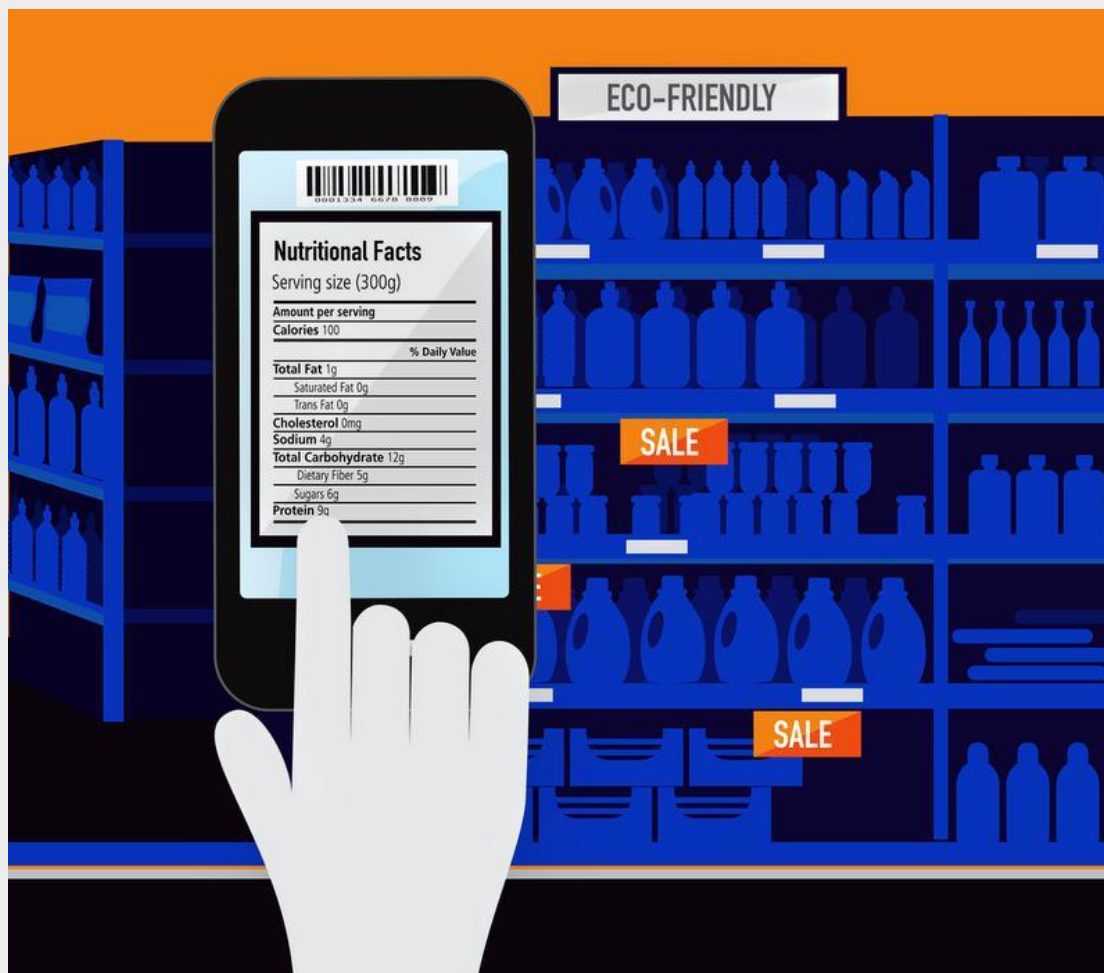
### **Introduction**

A new report published by Access to Nutrition Initiative (ATNi) a non-profit global foundation, has found that leading food and beverage (F&B) companies, on average, sell products that are less healthy in low-and-middle income countries (LMICs) compared to what they sell in high-income countries (HICs). This report, which is the fifth edition of the 'Global Access to Nutrition Index', states that it assessed 30 of the world's largest F&B manufacturers — 23% of the global F&B market — on their performance to improve access to nutritious foods.

### **What were the report's findings?**

The report analysed 52,414 products — including those from popular brands such as Nestle, Pepsico, Unilever, Coca-Cola and Hershey among others — using a health star rating system. Under this system products are ranked out of 5 on their healthiness, with 5 being the best, and a score above 3.5 considered to be a healthier choice. The system assesses components of food considered to increase risk (energy, saturated fat, total sugars and sodium) and offsets these against components considered to decrease risk (protein, fibre and fruit, vegetable, nut and legume) to calculate a final score that is converted to a star rating. The ATNi report found that 'portfolio healthiness' was found to be lowest in LMICs, highlighting disparities in products

offered across different markets. Food product healthiness in LMICs scored much lower — 1.8 on the system — than in HICs where it scored 2.3. Only 30% of companies have demonstrated a strategy to price some of their 'healthier' products affordably for lower income consumers, the report found. It also found that in LMICs, micronutrient data were available for a smaller proportion of products as compared to those in HICs.



### **Is this the first time?**

This is not the first instance of such a finding: in April this year, a report by Swiss NGO, Public Eye and the global coalition International Baby Food Action Network (IBFAN), found that Nestle's baby food products sold in India as well as in African and Latin American countries, had higher sugar content compared to the same products sold in European markets. While Nestle denied this, the Central government asked the Food Safety and Standards Authority of India (FSSAI) to initiate "appropriate action" against Nestle.

### **Why is this of significance in India?**

India is staring at a Non-Communicable Disease (NCD) burden of epic proportions — an estimated 10.13 crore Indians have diabetes, and as per National Family Health Survey 5 data, obesity stands at 24% among women and 23% among men. At the same time, undernutrition, anaemia and micronutrient deficiencies continue to remain pressing problems.

A large chunk of the NCD burden, experts say, has to do with diets changing over the past few decades and becoming unhealthier. Citing the Indian Council of Medical Research's (ICMR) dietary guidelines, published in April this year, the Economic Survey of India 2023-24 noted that 56.4% of the total disease burden in India is due to unhealthy diets. The ICMR report had said the upsurge in the consumption of highly processed foods, laden with sugars and fat, coupled with reduced physical activity and limited access to diverse foods, exacerbate micronutrient deficiencies and overweight/obesity problems.

Another significant issue here is affordability: as per UN data over 50% of Indians cannot afford a healthy diet. At the same time, Indian government data reveals that households' expenditure on processed food as a proportion of their food expenditure has risen, says development economist Dipa Sinha.

### **What about food package labelling?**

India is a party to the World Health Assembly (WHA) resolutions, one of which is a resolution on marketing of foods and non-alcoholic beverages to children, highlighting the need to protect children from harmful marketing of junk foods. In 2017, India launched the National Multisectoral Action Plan for Prevention and Control of Common NCDs, 2017-22 (NMAP). However, there has been very little progress made to address front-of-pack labelling of food. Activists have, for years, been pushing the government to bring in regulations for front-of-package labelling of foods that would indicate high sugar, fat and sodium content. A draft notification: Food Safety and Standards (Labelling & Display) Amendment Regulation 2022 was brought in, but has made no headway in two years, says Arun Gupta, convener, Nutrition Advocacy for Public Interest (NAPi). Studies have shown, Dr. Gupta points out, that labelling on the front of packaged food is effective: in Chile and Mexico for instance, the consumption of sugary beverages decreased after such mandatory labelling.

An analysis by NAPi of 43 advertisements of pre-packaged food products and their composition revealed that these foods were high in one or more nutrients of concern such as saturated fat etc. "Policymakers and governments should introduce mandatory policies. To date, voluntary efforts by companies have been insufficient to ensure widespread and strong nutrition-related performance," the ATNi report states.

Relevance: GS Prelims & Mains Paper II; Governance

Source: The Hindu

### **3. ICC issues arrest warrant against Israel's Netanyahu, Gallant: What this means, what happens next**

#### **Introduction**

The International Criminal Court (ICC) has issued arrest warrants for Israeli Prime Minister Benjamin Netanyahu and his former defence minister Yoav Gallant for "crimes against humanity and war crimes".

A warrant has also been issued against Hamas leader Ibrahim Al-Masri, better known as Mohammed Deif.

Gallant was sacked by Netanyahu earlier in November, amid reports that the defence minister advocated an end to fighting and a deal to bring back Israeli hostages captured by Hamas.

Deif, Israel claims, has been killed in an airstrike, but Hamas has neither confirmed nor denied this. Here's more on Deif.

On what charges has ICC issued the warrant against Netanyahu, and what happens next? We explain.



### **What is the ICC?**

The ICC, headquartered in The Hague, Netherlands, was established under a 1998 treaty called the "Rome Statute". It "investigates and, where warranted, tries individuals charged with the gravest crimes of concern to the international community: genocide, war crimes, crimes against humanity and the crime of aggression."

At present, 124 countries are party to the Rome Statute, including Britain, Japan, Afghanistan, and Germany. India is not a member, nor are China and the US.

The ICC was established to prosecute the most heinous offences only when a country's own legal machinery was unable or unwilling to act. Unlike the International Court of Justice (ICJ), which deals with countries and inter-state disputes, the ICC prosecutes individuals.

Additionally, the offences should be committed either in a country that ratified the agreement or by a national of a ratifying country. The ICC can also practise its jurisdiction over cases referred by the UN Security Council to it.

Israel is not party to the Rome Statute, but Palestine is.

### **How did ICC get involved in this case?**

Back in 2018, Palestine had referred the situation in the country as a whole to the ICC.

Then in November 2023, South Africa, Bangladesh, Bolivia, Comoros, and Djibouti sent a further referral into the Palestine situation. In January 2024, "the Republic of Chile and the United Mexican State additionally submitted a referral to the Prosecutor with respect to the situation in The State of Palestine," the ICC said.

### **What have Netanyahu and Gallant been accused of?**

The two are accused of "war crime of starvation as a method of warfare; and the crimes against humanity of murder, persecution, and other inhumane acts."

"The Chamber considered that there are reasonable grounds to believe that both individuals intentionally and knowingly deprived the civilian population in Gaza of objects indispensable to their survival, including food, water, and medicine and medical supplies, as well as fuel and electricity, from at least 8 October 2023 to 20 May 2024," the ICC said on its website.

Further listing why it finds the two guilty of "murder, persecution, and other inhumane acts, the ICC said, "...by intentionally limiting or preventing medical supplies and medicine from getting into Gaza, in particular anaesthetics and anaesthesia machines, the two individuals are also responsible for inflicting great suffering by means of inhumane acts on persons in need of treatment."

The ICC has also held Netanyahu and Gallant responsible for the actions committed by Israel forces under their command, including alleged instances of torture, wanton violence and killing, rape, and destruction of property.

### **What happens once ICC issues an arrest warrant?**

The ICC's decisions are binding, but it depends on its members to ensure cooperation. Thus, if Netanyahu or Gallant were to travel to any of the 124 member states, its government would be obligated to arrest them and extradite them to The Hague.

The ICC had earlier issued an arrest warrant for Russian President Vladimir Putin. It had then been pointed out that this would deepen his isolation from the West, as he would not be able to travel to a number of countries without risking arrest. In the case of Netanyahu more than Putin, several of his country's allies, like Germany, France, and the United Kingdom, are members of the ICC. These countries have all so far backed Israel and it is very unlikely they will arrest Netanyahu if he does travel to their shores.

Thus, the ICC warrant, more than anything, will serve as a moral victory for Palestine and deepen international pressure on Israel, as Netanyahu cannot travel to many friendly countries without embarrassing their governments.

Relevance: GS Prelims; International Issues

Source: The Hindu