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China's New Villages in Arunachal Pradesh

Why in News

Recently, there have been **reports of Chinese construction of three villages in Arunachal Pradesh** 5 kilometres from the **Bum La pass**.

- **Bum La Pass** is **one of the four officially agreed BPM** (Border Personnel Meeting) points between the Indian Army and the People's Liberation Army of China.
- Earlier in 2020, China had **begun work on a strategically significant railway line** that will link Sichuan province with Nyingchi in Tibet, which lies close to Arunachal Pradesh border.



Key Points

- **About the New Village built Last Year:**

- The satellite images, dated November 2020, show that a full-fledged village has been **built on the banks of the River Tsari Chu** in the Upper Subansiri district of Arunachal Pradesh.
 - The village is located a couple of kilometres across the **Line of Actual Control (LAC)**.
 - China had earlier built a **permanent construction of military barracks in this area**.
- The area has been **under Chinese control since 1959**.
- It is at least 2 km south (in Indian territory) of the **McMahon Line**, which China doesn't recognise. After the **1962 war**, India stopped patrolling the area.

China considers the **McMahon Line illegal and unacceptable** claiming that Tibetan representatives who had signed the 1914 Convention held in Shimla which delineated the McMahon line on the map were not having rights to do so.

- **Other Spots of Disagreement:**

- There are close to **two dozen spots along the entire length of the Line of Actual Control (LAC)** in all sectors where India and China do not agree on its alignment.
- **Line of Actual Control:**
 - It is divided into **three sectors:**
 - The **eastern sector** which spans Arunachal Pradesh and Sikkim (1346 km).
 - The **middle sector** in Uttarakhand and Himachal Pradesh (545 km).
 - The **western sector** in Ladakh (1597 km).
 - The alignment of the LAC in the eastern sector is **along the 1914 McMahon Line.**

- **Case of Arunachal Pradesh:**

- India's claim line is different from that of the LAC. It is the line seen in the official boundary marked on the maps as released by the Survey of India, including Aksai Chin (occupied by China). The **state of Arunachal Pradesh is an 'integral and inalienable' part of India.**
- **In China's case,** LAC corresponds mostly to its claim line, but in the eastern sector, **it claims the entire Arunachal Pradesh as South Tibet.**

- **China's Intention:**

The construction of the village has been seen by analysts as a move **to bolster China's claim to the area,** and part of a **broader recent push by China** to build civilian settlements in disputed frontier areas, which **it has also done with Bhutan.**

- **Implications on India:**

- Security Concerns:**

- A village near the border will largely improve the efficiency and convenience of military personnel and material transportation and logistical supplies in the border area.
- In situations of direct standoff near Arunachal Pradesh border, as was seen during Doklam or recent **Ladakh standoff,** **China might be at an advantageous position.**

Doklam Issue: Indian troops intervened to block the path of Chinese soldiers engaged in building road-works on the Doklam plateau of Bhutan's territory that Beijing laid claim.

- **Recent Steps Taken by India:**

- India will spend 10% funds of the **Border Area Development Programme (BADP)** only to improve the infrastructure along the China border.
- The Border Roads Organisation (BRO) constructed the **Daporijo bridge** over Subansiri river in Arunachal Pradesh in a record span of just 27 days.
It links roads leading upto the LAC between India and China.
- Recently the Defence Minister virtually laid the foundation of a **tunnel at Nechiphu in West Kameng district of Arunachal Pradesh**.
It will **shorten travel time for troops** till the LAC through Tawang, which China claims to be its territory.
- The BRO is already **constructing an all-weather tunnel under the Se La pass in Arunachal Pradesh** which connects Tawang to the rest of Arunachal and Guwahati.
- The state government of Arunachal Pradesh has advocated **selection of 10 census towns along the India-China border** as pilot projects for infrastructure development in order to stop people living along its international borders, specifically with China, from migrating to faraway urban centres in the State.
- Recently, the Defence Minister inaugurated the **Sisseri River Bridge** located at **lower Dibang Valley in Arunachal Pradesh** connecting Dibang Valley and Siang.
- In 2019, the Indian Air Force inaugurated resurfaced runway at India's **easternmost Village-Vijaynagar (Changlang district)** in Arunachal Pradesh.
- In 2019, the Indian Army conducted **exercise 'HimVijay'** in Arunachal Pradesh and Assam with its newly **created Integrated Battle Groups (IBG)**.
- **Bogibeel bridge**, which is India's longest road-rail bridge connecting Dibrugarh in Assam to Pasighat in Arunachal Pradesh was inaugurated in 2018.
It will **facilitate quicker movement of troops and equipment to areas near the India-China border**.

Way Forward

India needs to be vigilant enough for any new development in China near its border to protect its interests efficiently. Further, it needs to build robust Infrastructure in difficult border areas in its territory to ensure movement of personnel and other logistical supplies in an efficient manner.

Source:TH

Digital Copyright Payments

Why in News

Recently, **Google** has signed a deal with a group of **French publishers** to make **digital copyright payments** for online news content.

A similar tussle is ongoing between the Australian government and global tech platforms (google and facebook) over the sharing of royalties with news publishers.

Key Points

- **About the Google-French Deal:**

- **France became the first country** to enshrine the **European Union** copyright rules into national law. This brought into effect '**neighbouring rights**' law.

Neighbouring Rights: According to the **World Intellectual Property Organization (WIPO)**, neighboring rights protect the legal interests of **certain persons and legal entities** that contribute to **making works available to the public** or that produce subject matter which, while not qualifying as works under the copyright systems of all countries, contains sufficient creativity or technical and organizational skill to justify recognition of a copyright-like property right.

- The newly adopted EU directive **ensures that media are paid for original content**, typically news, offered online by tech giants such as Google and Facebook.
- Under the new law, **Google was forced to negotiate to pay** the publishers and news agencies for reusing their material online.

- **European Union Copyright Rules:**

It **wants to create a comprehensive framework** where copyrighted material, copyright holders, publishers, providers and users can all benefit from clearer rules, **adapted to the digital era**. The focus is on **three main objectives:**

- **Wider opportunities** to use copyrighted material for education, research and preservation of cultural heritage.
- **More cross-border and online access** for citizens to copyright-protected content.
- **Fairer rules** for a better-functioning of copyright marketplace which stimulate creation of high-quality content.

- **Issues in Australia:**

- Google has **threatened to remove its search engine** from the country, and Facebook has said it could **block Australian users** from posting or sharing news links **if proposed norms on royalty payments are rolled out.**

Royalty payment: A royalty is a **legally-binding payment** made to an individual, for the ongoing use of his or her originally-created assets, including copyrighted works, franchises, and natural resources.

- The **argument made by the global tech companies** is that:
 - The Australian media industry is already benefiting from traffic being routed to them by each of the digital platforms.
 - The new rules proposed by the Australian authorities would expose them to unmanageable levels of financial and operational risk.
 - Hefty fines proposed by authorities are being seen as an added disincentive.
- The **fundamental difference** in the approach taken by the French and Australian authorities on the issue is that **France specifically linked payments to copyright, without putting a forcing device into the agreements like in Australia.**

- **Significance for India:**

- Digital technologies have transformed the way creative content is produced, distributed and accessed.
- The new EU Directive and ongoing Copyright royalty tussle in Australia brings to light the **need for updating the copyright rules across the world including India** to sync policies and laws to enable Digital copyright payments for its content creators too.
- According to a FICCI-EY report, in India's media and entertainment sector for 2020, there are **300 million users of online news sites**, portals and aggregators in the country.

With **282 million unique visitors**, India is the **world's second largest** online news consuming nation after China.

- **Draft Copyright (Amendment Rules), 2019** is a positive step in securing interests of Indian content creators and users.

Existing Copyright Laws in India:

- The copyright regime in India is governed by the **Copyright Act, 1957** and the Copyright Rules, 2013.
- **The Copyright Rules, 2013** were last amended in 2016 through the **Copyright Amendment Rules, 2016.**

Draft Copyright (Amendment Rules), 2019

- **Agency involved:** It was released by the **Department for Promotion of Industry and Internal Trade (DPIIT).**

- **Objective:** The amendments are being brought in to **bring the Copyright Act on par with other relevant legislations** and to ensure it is in sync with the technological advancements in the current digital era.
- **Proposals in Draft Rules:**
 - **Setting up an Appellate Board:**
 - Setting up an **Appellate Board** to replace the Copyright Board.
 - The Chairman and other members of the Board will be appointed as per the provisions of the **Trade Marks Act, 1999**.
 - **Fixing Tariff Schemes:**

It also proposes to amend the manner in which **copyright societies** fix their tariff schemes.
- **Copyright Society:** It is a legal body which protects or safeguards the interest of owners of the work by giving assurance to the creative authors of the commercial management of their works.

These societies issue licences and collect royalties in accordance with a tariff scheme.
- DPIIT has proposed in the amendments that when fixing its tariff the copyright society may consider, **“cross-sectional tariff comparisons, economic research, the nature and scope of the use of the work, the commercial value of the rights in use and the benefits to licensees”**.
- The amendments propose to make it mandatory for copyright societies to publish “the annual transparency” report for each financial year on its Website.

Way Forward

- **Balancing interests of all stakeholders:** This development provides India an opportunity to balance its priorities for creation and distribution of creative content online, under a **durable legal framework**.
- **Keeping in pace with changes:** India should recognise that copyright laws need to be dynamic to sync with the changes in the use of the internet, and to keep pace with evolving digitalisation and **globalisation** of the content market.

Source:TH

4-Tier Structure for Regulation of NBFCs

Why in News

Recently, the **Reserve Bank of India (RBI)** has proposed a tighter regulatory framework for **Non-Banking Financial Companies (NBFCs)** by creating a **four-tier structure** with a progressive **increase in intensity of regulation**.

- It has also proposed classification of **Non-Performing Assets (NPAs)** of base layer NBFCs from 180 days to 90 days overdue.
- Earlier in 2020 the RBI announced a host of measures to provide **liquidity support to NBFCs.**

Note:

- The **Department of Non-Banking Supervision (DNBS) of RBI is entrusted with the responsibility of regulation and supervision of NBFCs** under the regulatory - provisions contained under Chapter III B and C and Chapter V of the **Reserve Bank of India Act, 1934.**
- The Regulatory and Supervisory Framework of the Reserve Bank provides for, among other things, **registration of NBFCs, prudential regulation of various categories of NBFC, issue of directions on acceptance of deposits by NBFCs and surveillance of the sector through off-site and on-site supervision.**
- Deposit taking NBFCs and Systemically Important Non-Deposit Accepting Companies are **subjected to a greater degree of regulation and supervision.**
- The focus of regulation and supervision is three fold, viz., **a) depositor protection, b) consumer protection and c) financial stability.**
- The **RBI has also been empowered under the RBI Act 1934 to take punitive action** which includes cancellation of Certificate of Registration, issue of prohibitory orders from accepting deposits, filing criminal cases or winding up petitions under provisions of Companies Act in extreme cases.

Key Points

- **Aim:**
The proposed framework is aimed at **protecting financial stability** while ensuring that smaller NBFCs continue to enjoy light regulations and grow with ease.

- **Proposed Classification of NBFC (The Four-Tier Structure):** The regulatory and supervisory framework of NBFCs should be based on a four-layered structure:
 - **Base Layer:**
 - NBFCs in the lower layer will be known as NBFC-Base Layer (NBFC-BL).
 - For NBFCs in this layer **least regulatory intervention is warranted.**
 - **Middle Layer:**
 - NBFCs in the middle layer will be known as NBFC-Middle Layer (NBFC-ML)
 - The regulatory regime for this layer will be **stricter compared to the base layer.**
 - **Adverse regulatory arbitrage vis-à-vis banks** can be addressed for NBFCs falling in this layer in order to **reduce systemic risk spill-overs, where required.**
 - **Upper Layer:**
 - NBFC in the Upper Layer will be known as NBFC-Upper Layer (NBFC-UL) and will invite a **new regulatory superstructure.**
 - This layer will be populated by **NBFCs which have large potential of systemic spill-over of risks and have the ability to impact financial stability.**
 - There is no parallel for this layer at present, as this will be a **new layer for regulation.** The regulatory framework for NBFCs falling in this layer will be **bank-like**, albeit with suitable and appropriate modifications.
 - If an identified NBFC-UL does not meet the criteria for classification for four consecutive years, it will move out of the enhanced regulatory framework.
 - **Top Layer:**
 - Ideally this layer is supposed to be empty.
 - It is possible that supervisory judgment might push some NBFCs out of the upper layer of the systemically significant NBFCs for higher regulation/supervision.
 - These NBFCs will occupy the top of the upper layer as a distinct set. Ideally, this top layer of the pyramid will remain empty unless supervisors take a view on specific NBFCs.
 - If certain NBFCs lying in the upper layer are seen to pose extreme risks as per supervisory judgement, they can be put to higher and bespoke regulatory/supervisory requirements.

Non-Banking Financial Company (NBFC)

- **About:**

- A Non-Banking Financial Company (NBFC) is a company **registered under the Companies Act, 1956** engaged in the business of loans and advances, acquisition of shares/stocks/bonds/debentures/securities issued by Government or local authority or other marketable securities of a like nature, leasing, hire-purchase, insurance business, chit business but does not include any institution whose principal business is that of agriculture activity, industrial activity, purchase or sale of any goods (other than securities) or providing any services and sale/purchase/construction of immovable property.
- A non-banking institution which is a company and has **principal business of receiving deposits under any scheme or arrangement** in one lump sum or in installments by way of contributions or in any other manner, is also a non-banking financial company (Residuary non-banking company).

- **Features of NBFCs**

- NBFC **cannot accept demand deposits.**
- NBFCs **do not form part of the payment and settlement system and cannot issue cheques drawn on itself.**
- Deposit insurance facility of Deposit Insurance and Credit Guarantee Corporation is not available to depositors of NBFCs.

Source:IE

Environment vs Development Debate

Why in News

Recently, the **National Highways Authority of India (NHAI)** in the Karnataka High Court claimed that the **Environment Protection Act, 1986** was passed by Parliament not only for protection of environment but also at the instance of foreign powers.

Key Points

- **Background:**

A **writ petition filed by the NGO, United Conservation Movement**, against a 2013 notification of the Union Environment Ministry doing away with environment impact assessment reports for **widening national highways of over 100 km by more than 40 metres.**

The United Conservation Movement is a conglomeration of environmental groups, and has over the last couple of years challenged NHAI projects in the **Western Ghats**, a tiger reserve as well as construction activity in a wildlife reserve.

- **NHAI's Claim:**

- NHAI also alleged that many **NGOs file petitions** for upholding the norms of the Act **at the instance of foreign powers.**

Foreign entities such as **Amnesty International** and **Peoples Union for Civil liberties** through its Indian counterparts have filed **Writ Petitions** under **Article 32** of the Constitution of India.

Article 32 of the Constitution (Right to Constitutional Remedies): It is a fundamental right, which states that individuals have the right to approach **the Supreme Court (SC)** seeking enforcement of other fundamental rights recognised by the Constitution.

- The submission alleges that **many organisations in India**, which function as environmental action and human rights, **are actively involved in attacking development projects, and challenging the government. policies & notifications and doing anti national activities.**
- The Environment Protection Act, 1986 is an Act that was **influenced by the United Nations Conference on the Human Environment held at Stockholm in June, 1972 (Stockholm Conference)**

Hence, the Act has been passed by Parliament not only for protection of the environment but also at the instance of foreign powers.

- **Court's Ruling:**

- The High Court has **directed the NHAI chairman to nominate a very senior officer to look into and inquire into the manner** in which the statement of objections was filed.
- The High Court has also **asked the NGO, United Conservation Movement, to provide details of its constitution and activities carried out in environment and conservation.**

Development vs Environment

- **Importance of Environment:**

- The economic significance of the environment is evident with the range of **ecosystem services** that it offers. These include:
 - **Provisioning services** (food, irrigation, drinking water).
 - **Regulating services** (climate regulation, water quality regulation).
 - **Cultural services** (recreational and religious services).
 - **Supporting services** (nutrient recycling, soil formation).
- Millions of households and **developmental activities utilise these ecosystem services** for production and consumption.

- **Relation of Environment with Development:**

- Rapid **industrialisation and urbanisation** are **inevitable** to bring in desired levels of economic development.
- This is also believed to be **essential to substantially increase the per capita income.**
- However, these income-generating activities are sure to have **negative environmental consequences such as pollution.**
- Noticeably, **environmental quality is being compromised** for the goals of mass employment generation and poverty reduction.
- It is believed that **with gradual increase in income levels** along with growth in financial and technological capabilities, **environmental quality could be restored.**
- But the reality is that the continued **growth generating activities only increasingly deteriorates the environmental quality.**

- **Developmental Factors Affecting Environmental Sustainability:**
 - **Lack of Environmental Compliance:**
 - Neglect of environmental principles is a key reason why **natural hazards** end up causing a significant number of avoidable casualties.
 - Any exercise to scientifically ascertain the risk from natural hazards to a region are barely implemented in the right spirit.
 - **Unregulated quarrying and the unscientific cutting of slopes** into hills aggravates the risk of soil erosion and subsequently increases the risk of landslides.
 - **Ill-effects of Subsidies:**
 - In pursuit of providing welfare to vulnerable sections of society, the government has provided a **bulk of subsidies**.
 - However, **subsidised nature of services** like energy and electricity **leads to their overuse and undermines environmental sustainability**.
 - Further, subsidies also undermine the revenue base and limit the government's capacity to invest in new, cleaner technologies.
 - **No Cost to Environmental Resources:**

Access to natural resources is entirely open and no individual user bears the full cost of environmental degradation and **resources are consequently overused**.
 - **Complexity of Population Dynamics:**
 - Increasing population tends to **exacerbate the linkages between underdevelopment and environmental degradation**.
 - Further, **poverty generates significant incentives to raise large families** and stimulate migrations, which **makes urban areas environmentally unsustainable**.
 - Both outcomes increase pressure on resources and consequently worsen environmental quality, diminish productivity and reinforce poverty.

Way Forward

- Development remains the greatest pursuit as well as a challenge, faced by humanity. However, **despite the unprecedented economic and social progress that has been made over the last century, poverty, famine and environmental degradation still persist** on a global scale.
- Moreover, **environmental deterioration and climate change have started to show irrevocable damages to the developmental progress** made so far.
- Thus, development goals must be pursued without breaching environment regulations.

Source:IE

India's Draft Arctic Policy

Why in News

Recently, India drafted a **new Arctic policy** that aims at expanding scientific research, sustainable tourism and **exploration of mineral oil and gas** in the Arctic region.

Key Points

- **About the Policy:**
 - **Nodal Body:** India has designated Goa-based **National Centre for Polar and Ocean Research** to lead scientific research and act as a nodal body to coordinate among various scientific bodies to promote domestic scientific research capacities in the Arctic.
 - **Objectives:**
 - **Promoting Scientific Study of Arctic:** Orient the curriculum on earth sciences, biological sciences, geosciences, climate change and space related programmes with Arctic imperatives in Indian Universities.
 - **Planning Explorations:** Formulating effective plans for Arctic related programmes for mineral/oil and gas exploration in petroleum research institutes
 - **Promoting Arctic Tourism:** Encouraging tourism and hospitality sectors by building specialised capacities and awareness by engaging with Arctic enterprises.
- **About Arctic:**
 - The Arctic is a **polar region** located at the northernmost part of Earth.
 - The Arctic consists of the Arctic Ocean, adjacent seas, and parts of Alaska (United States), Canada, Finland, Greenland (Denmark), Iceland, Norway, Russia, and Sweden.
 - Land within the Arctic region has seasonally varying snow and ice cover.



- **Ecological Impact of Warming on Arctic:**

- **Rising Sea Levels:** The loss of ice and the warming waters affects sea levels, salinity levels, and current and precipitation patterns.
- **Deterioration of Tundra:** The Tundra is returning to swamp, the **permafrost** is thawing, sudden storms are ravaging coastlines and **wildfires** are devastating interior Canada and Russia.

Tundra: Found in regions north of the Arctic Circle and south of the Antarctic Circle. These are **treeless regions**.

- **Threat to Biodiversity:** The phenomenally rich biodiversity of the Arctic region is under serious threat.
The absence of year-long ice and higher temperatures are making the survival of Arctic marine life, plants and birds difficult while encouraging species from lower latitudes to move north.
- **Extinction of Indigenous Cultures:** The Arctic is also home to about 40 different indigenous groups, whose culture, economy and way of life is in danger of being swept away.

Increasing human encroachment with its attendant stresses will only aggravate this impact and upset a fragile balance.

- **Commercial Importance of Arctic:**
 - **Abundant Resources:** The opening of the Arctic presents huge commercial and economic opportunities, particularly in shipping, energy, fisheries and mineral resources.
 - **Commercial Navigation:**
 - **The Northern Sea Route (NSR):** It is a shipping lane connecting the North Atlantic to the North Pacific through a short polar arc which could revolutionise the prospects of trade in Russia and Scandinavian countries.
 - It is approx 40% shorter than via the Suez Canal or 60% shorter via the Cape of Good Hope.
 - It would cause substantial reductions in transportation time, fuel consumption, limit environmental emission and eliminate piracy risk.
 - **Oil and Natural Gas Deposits:**

Estimated to be 22% of the world's unexplored resources, mostly in the Arctic ocean, will be open to access along with mineral deposits including 25% of the global reserves of rare earths, buried in Greenland.
- **Issues Involved:**
 - Navigation conditions are dangerous and restricted to the summer.
 - Lack of deep-water ports, a need for ice-breakers, shortage of workers trained for polar conditions, and high insurance costs add to the difficulties.
 - Mining and deep-sea drilling carry massive costs and environmental risks.
 - Unlike **Antarctica**, the Arctic is not a global common and there is no overarching treaty that governs it.
- **Conflict over Arctic:**
 - Russia, Canada, Norway and Denmark have put in **overlapping claims for extended continental shelves**, and the right to sea-bed resources.
 - Russia is the dominant power, with the longest Arctic coastline, half the Arctic population, and a full-fledged strategic policy.
 - Claiming that the NSR falls within its territorial waters, Russia anticipates huge dividends from commercial traffic including through the use of its ports, pilots and ice-breakers.
 - Russia has also activated its northern military bases, refurbished its nuclear armed submarine fleet and demonstrated its capabilities, including through an exercise with China in the eastern Arctic.
 - China, playing for economic advantage, has moved in fast, projecting the **Polar Silk Road** as an extension of the **Belt and Road Initiatives**, and has invested heavily in ports, energy, undersea infrastructure and mining projects.

- **India's Interests in Arctic:**

- **Environmental Interest:**

- India's extensive coastline makes it vulnerable to the impact of Arctic warming on ocean currents, weather patterns, fisheries and most importantly, the **monsoon**.
- Arctic research will help India's scientific community to study melting rates of the Himalayan glaciers, which are endowed with the largest freshwater reserves in the world outside the geographic poles.

- **Scientific Interest:**

- **Research Stations:** India launched its first scientific expedition to the Arctic in 2007 and set up a research station '**Himadri**' in the international Arctic research base at Ny-Ålesund in Spitsbergen, Svalbard, Norway. India has two other observatories in **Kongsforden and Gruvebadet** in Norway.
- **Studying Himalayan Glaciers:** Scientific research in Arctic developments, in which India has a good record, will contribute to its understanding of climatic changes in the third Pole, the Himalayas.

- **Strategic Interest:**

- **Countering Chinese Influence:** The strategic implications of an active China in the Arctic and its growing economic and strategic relationship with Russia are self-evident and need close monitoring.
- **Arctic Council Membership:** Since 2013, India has had observer status in the **Arctic Council**, which is the predominant inter-governmental forum for cooperation on the environmental and development aspects of the Arctic.

Way Forward

It is high time that India's presence in the Arctic expands from the dimension of scientific exploration to strategic, economic, environmental and political aspects. Thus, drafting of New Arctic policy suits the need of the hour.

Premium for Traffic Violation

Why in News

A Working Group set up by the **Insurance Regulatory and Development Authority of India** (IRDAI) for Traffic Management has recently proposed to add "**traffic violation premium**" to the vehicle insurance policy.

Previously in **September 2019**, the IRDAI constituted the Working Group to examine the establishment of a system of Linking Motor Insurance Premium with Traffic Violations.

Key Points

- **About the Premium:**

- Vehicle owners may have to pay **insurance premium** depending on the **traffic violations involving the vehicle**.
- The working group has recommended inserting a **fifth section to motor insurance** called “**traffic violation premium**” in addition to **motor own damage insurance, basic third-party insurance, additional third party insurance and compulsory personal accident premium**.
- **Calculation of Premium:**
 - A system of calculating **traffic violation points basis frequency and severity of different traffic offences**.
 - The amount of traffic violation premium will depend upon **driving habits** which will be determined by the **number and types of challans**.
 - Traffic violation premium shall be payable by the **registered owner of the vehicle**, whether an individual or an entity.
- **Calculation of Points:**

As per the table of offences provided by the working group, drinking driving will attract the highest penalty of **100 points**, while wrong parking will have **10 points penalty**. The **amount of premium** will be **linked to these penalty points**.
- **Data Storage:**

The data of traffic challans will be stored by the **National Informatics Centre (NIC)** and shared with the **Insurance Information Bureau of India (IIB)** on a daily basis.

IIB aims to provide **information support in a Complete, Consistent, and Concise manner**, to all **stakeholders associated** either directly or indirectly with the **Insurance Sector**, including Insurers, Regulator and Government Agencies.
- **Mechanism:**
 - The **premium is on the vehicle and not on the driver**. This means when a **new vehicle is bought**, it will start with a **clean traffic violation history and its owner**, when buying motor insurance, will **not need to pay any traffic violation premium**, even if he has a past traffic violation history, either as a driver of a vehicle owned by another person or his own vehicle of similar or a different category.
 - **However**, if a person **renews motor insurance**, s/he will be **assessed for her/his traffic violation points and traffic violation premium** s/he needs to pay.
 - In case of **transfer of insurance** of a vehicle after sale, the traffic violation premium **would start from ground zero** from the date of vehicle ownership transfer and build depending upon the traffic violations caused by vehicle after ownership transfer.

- **Use of technology:**

Insurance Information Bureau of India (IIB) will coordinate with **various States Traffic Police and National Informatics Centre** to capture the **traffic violation data**, calculate violation points of each violating vehicle and make this information available to all general insurers through IT system integration with insurers.

- **Road Accidents in India:**

- According to the **Ministry of Road Transport, Road Accidents Report issued in 2018**, India witnessed **4.67 lakh road accidents** that killed **1.51 lakh citizens**.

- India ranks **first in the number of road accident deaths** across the **199 countries** reported in the **World Road Statistics, 2018** followed by China and US.

- **Other Government Measures:**

The government has already introduced heavy penalties on different types of traffic violations in the amended **Motor Vehicles Act 2019**. In addition, the Government of India is also focusing on **Intelligent Traffic Management System** in the Metropolitan and smart cities.

Source:IE

Parakram Diwas: Netaji Subhash Chandra Bose Jayanti

Why in News

The central government has decided to observe **Subhas Chandra Bose Jayanti** as '**Parakram Diwas**' to be celebrated on 23rd January.

- A high-level committee headed by the Prime Minister has also been formed to plan year-round programmes to mark the anniversary of Bose.
- Recently the Government of India has also instituted **Subhash Chandra Bose Aapda Prabandhan Puraskaar** to recognise the excellent work done by the individuals and institutions in the field of disaster management.

Key Points



A Day of Pride to Celebrate Netaji's Indomitable Spirit and Selfless Service to the Nation

23rd JANUARY

PARAKRAM DIWAS

Commencement of the
125th Birth Anniversary Year
Celebrations of
Netaji Subhas Chandra Bose

by

Narendra Modi

Prime Minister

on 23rd January 2021 | 4:00 PM onwards

Victoria Memorial Hall, Kolkata



Major highlights of the Parakram Diwas Celebrations

Prime Minister Narendra Modi will

- Inaugurate a Permanent Exhibition "Nirbheek Subhas"
- Inaugurate Projection Mapping Show on Netaji
- Unveil the book 'Letters of Netaji'
- Release Commemorative Coin and Memorial Postal Stamp
- Felicitate INA Veterans

Parakram Diwas Address by the Prime Minister

Resolute Initiatives towards Preserving the Precious Legacy of Netaji

2015, 2016

With a deep sense of heritage and commitment to the nation, Government of India declassified, digitized and released more than 100 files related to Netaji

2018

The Nation celebrated the 75th Anniversary of the first Tricolour hoisting by Netaji on Indian land at Andaman and Nicobar Islands. As part of commemorations, Ross Island was renamed as Netaji Subhas Chandra Bose Dweep, Neil Island as Shaheed Dweep and Havelock Island as Swaraj Dweep

2019

To commemorate 75 years of the establishment of the Azad Hind Government, the Subhas Chandra Bose museum was set up at Red Fort

“India will always remain grateful to Netaji Subhas Chandra Bose for his bravery and indelible contribution to resisting colonialism. He stood up for the progress and well-being of his fellow Indians”

- Narendra Modi

• Birth:

Subhas Chandra Bose was born on **23rd January 1897, in Cuttack, Orissa Division, Bengal Province**, to Prabhavati Dutt Bose and Janakinath Bose.

• About:

- In 1919, he had cleared Indian Civil Services (ICS) examination. Bose, however, resigned later.
- He was highly **influenced by Vivekananda's teachings** and considered him as his spiritual Guru.
- His **political mentor** was **Chittaranjan Das**.

- **Association with Congress:**

- He stood for **unqualified swaraj (independence)**, and opposed Motilal Nehru Report which spoke for dominion status for India.
- He actively participated in the **Salt Satyagraha of 1930** and vehemently opposed the suspension of Civil Disobedience Movement and signing of the **Gandhi-Irwin Pact in 1931**.
- In the 1930s, he was closely associated with left politics in Congress along with **Jawaharlal Nehru and M.N. Roy**.
- Bose won the **congress presidential** elections at Haripura in **1938**.
- Again in **1939 at Tripuri**, he won the presidential elections against Gandhi's candidate Patabhi Sitarammayya. Due to ideological differences with Gandhi, Bose resigned and left congress. Rajendra Prasad was appointed in his place.
- He found a new party, '**the Forward Bloc**'. The purpose was to consolidate the political left and major support base in his home state Bengal.

- **Indian National Army:**

- He reached Japanese-controlled Singapore from Germany in July 1943, issued from there his famous call, '**Delhi Chalo**', and announced the formation of the **Azad Hind Government** and the **Indian National Army** on 21st October 1943.
- The INA was first formed under **Mohan Singh** and Japanese Major Iwaichi Fujiwara and comprised Indian prisoners of war of the British-Indian Army captured by Japan in the Malayan (present-day Malaysia) campaign and at Singapore.
- The INA included both, the Indian prisoners of war from Singapore and Indian civilians in South-East Asia. It's strength grew to 50,000.
- The INA fought allied forces in 1944 inside the borders of India in Imphal and in Burma.
- In November 1945, a British move to put the INA men on trial immediately sparked massive demonstration all over the country.

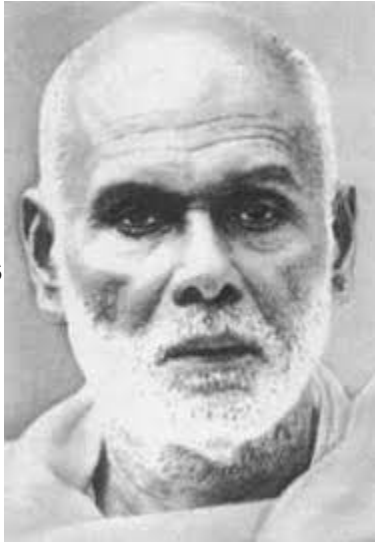
Source: HT

Sree Narayana Guru

Why in News

The **Vice President of India** has virtually launched “**Not Many, But One**”, an **English translation** of poems of **Sree Narayana Gurudev**.

Key Points



- **Birth:**

Sree Narayana Guru was born on **22nd August, 1856** to Madan Asan and his wife Kuttiamma in Chempazhanthy, a village near Thiruvananthapuram, Kerala.

- **Early Days and Education:**

- His family belonged to the **Ezhava caste** and was considered ‘**avarna**’ according to the social mores of the time.
- Right from his childhood he loved **solitude and always indulged himself in deep contemplation**. He was intensely drawn to worship at the local temples and composed hymns and several devotional songs.
- From an early age, he was **drawn towards asceticism**. He lived as a hermit in a forest **for eight years**.
- He learned Vedas, Upanishads, literature, logical rhetoric of Sanskrit, Hatha **Yoga and other philosophies**.

- **Important Works:**

- **Against Caste Injustice:**

- He gave the famous slogan “**One Caste, One Religion, One God for All**” (Oru Jathi, Oru Matham, Oru Daivam, Manushyanu).
- In 1888, he built a temple dedicated to **Lord Shiva at Aruvippuram** which was against the **caste-based restrictions** of the time.
- In one temple he consecrated at Kalavancode, **he kept mirrors instead of idols**. This symbolised his message that the divine was within each individual.

- **Against Conversions:**

- He taught equality but felt the inequalities should not be exploited to carry out conversions and therefore generate strife in society.
- Narayana Guru organized an All-Region Conference in 1923 at Alwaye Advaita Ashram, which was reported to be the first such event in India. This was an effort to counter the religious conversions Ezhava community was susceptible to.

- **Philosophy of Sree Narayana Guru:**
Sree Narayana Guru became one of the greatest proponents and re-evaluators of **Advaita Vedanta**, the principle of non-duality put forward by **Adi Shankara**.
- **Literary Works:**
He wrote various books in different languages. Few of them are: Advaita Deepika, Asrama, Thevarappathinkangal, etc.
- **Contribution to National Movement:**
 - A remarkable social reformer, he was in the forefront of the movement for **universal temple entry** and against the **societal ills like the social discrimination of untouchables**.
 - Narayana Gurudev provided the impetus for **Vaikom agitation** which was aimed at **temple entry in Travancore** for the **lower castes**. It drew nationwide attention and appreciation from **Mahatma Gandhi**.
 - He captured the **essence of Indianness** in his poems which highlighted the unity that lies beneath the world's apparent diversity.
- **Contribution to Science:**
 - Emphasized the practice of ideals of cleanliness, promotion of education, agriculture, trade, handicrafts and technical training.
 - Sree Narayana Gurudev's **Adyaropa darsanam** (Darsanamala) explains the **creation of the universe**.
 - **Daivadasakam** and **Atmopadesa satakam** are a few examples of how the mystic reflections and insights closely resemble **recent advances in physics**.
- **Current Relevance of Philosophy:**
Gurudev's philosophy of Universal Oneness has special relevance in the contemporary global context where in the social fabric of many countries and communities are being eroded by **hatred, violence, bigotry, sectarianism and other divisive tendencies**.
- **Death:**
20th September, 1928. This day is observed as Sree Narayana Guru Samadhi in Kerala.

Source:PIB

Smart Anti Airfield Weapon

Why in News

The **Defence Research and Development Organisation (DRDO)** has conducted a successful trial of the **indigenously developed Smart Anti-Airfield Weapon (SAAW)** off the Odisha coast from the Hawk-I jet of **Hindustan Aeronautics Limited (HAL)**.

This was the **ninth successful test** of the system **conducted over the last five years**.

Key Points

- **Background:** The system **belongs to the glide bomb category** and its **development began around 2012-13**, with crucial inputs from the **Indian Air Force (IAF)** and the **first test** was carried out in **2016**.
- **Manufactured by:** DRDO's Research Centre Imarat (RCI) Hyderabad.
- **Features:**
 - The weapon is designed to strike ground targets, especially adversary airfield infrastructure or similar strategically important installations.
 - This is a **125-kilogram** class smart weapon, capable of engaging ground enemy airfield assets such as radars, bunkers, taxi tracks, and runways, up to a **range of 100 kilometres**.
 - The **high precision guided bomb is lightweight** compared to weapon systems of the same class.
- **Other Related Development:** The test of SAAW comes months after **another weapon system designed to target enemy radar and communication assets, Rudram**, was tested in October 2020.

Rudram, an air-to-surface missile, has been developed **to primarily to enhance the Suppression of Enemy Air Defence (SEAD) capability of the IAF** and can detect, track and neutralise the radar, communication assets and other radio frequency sources belonging to the adversary, which are generally their air defence systems.

Source: PIB

Exercise Kavach

Why in News

A large-scale **Tri service Military 'Exercise Kavach'** will be conducted in January 2021 under the aegis of the **Andaman and Nicobar Command (ANC)**, the only Joint Forces Command of the country.

The Andaman and Nicobar Command (ANC) is the **first integrated theatre command** in India with **headquarters at Port Blair**.

Key Point

- **Participation:** Indian Army, Indian Navy, Indian Air Force and Indian Coast Guard.

- **Features:** The exercise involves synergised application of **maritime surveillance assets, coordinated air and maritime strikes, air defence, submarine and landing operations.**
 - The joint force would execute multi domain, high intensity offensive and defensive manoeuvres in the **Andaman Sea and Bay of Bengal.**
 - The tri-services exercise aims to fine tune **joint war-fighting capabilities** and Standard Operating Procedures (SOPs) towards enhancing operational synergy.
- **Significance:** The exercise will check the **preparedness of all the agencies in dealing with an asymmetric threat.**

Asymmetrical threats are unconventional strategies and tactics adopted by a force.
- **Need of Such Exercise:** The **1993 Bombay Bombings** and the **2008 Mumbai Attacks** happened due to **the poorly guarded maritime border.**
- **Other Exercises for Coastal Security:**
 - **Exercise ‘Sea Vigil’.**
 - **Tropex (Theatre-level Readiness Operational Exercise)** which Indian Navy conducts every **two years.**

Source:PIB

24th Hunar Haat

Why in News

24th “Hunar Haat” is being organized in Lucknow (Uttar Pradesh) from **22nd January to 04th February, 2021.**

Key Points

- **About:**

Hunar Haat is an **exhibition of handicrafts and traditional products** made by artisans from the minority communities.
- **Theme:**

Vocal for Local.
- **Organizer:**

These are organised by the Ministry of Minority Affairs under **USTTAD (Upgrading the Skills & Training in Traditional Arts/Crafts for Development) scheme.**

The **USTTAD scheme** aims to promote and preserve the rich heritage of the traditional arts & crafts of the minority communities.

- **Aim:**
 - These Haat aims to **provide market exposure and employment opportunities to artisans, craftsmen and traditional culinary experts.**
 - It envisages **boosting the skills of craftsmen, weavers and artisans** who are already engaged in the traditional ancestral work.
- **Significance:**
 - ‘Hunar Haat’ has proved to be an **“Empowerment Exchange”** for master artisans and craftsmen.
 - It has proved to be **immensely beneficial and encouraging for artisans and craftsmen** as lakhs of people visit the “Hunar Haat” and purchase indigenous handmade products of artisans on large scale.
 - More than **5 lakh artisans, craftsmen and people associated** with them have been **provided employment and employment opportunities in the last about 5 years through “Hunar Haat”.**

Source:PIB

Co-WIN App

Why in News

Recently, the software of **Co-WIN App** (also called **Covid Vaccine Intelligence Network**) was upgraded to improve monitoring and managing of the ongoing **Covid-19 Vaccination programme.**

Key Points

- **Description:**

Co-WIN, a **cloud-based IT platform**, is supposed to **handle minute details for India’s Covid-19 immunisation programme**, including registering beneficiaries, allocating vaccination centres, sending text messages with name of their vaccinator to beneficiaries and live monitoring of vials in cold storage.
- **Agencies Involved:**
 - The Co-WIN platform is **owned by the Ministry of Health and Family Welfare** and **was earlier the platform used for conducting Pulse Polio** and **other crucial immunisation programmes** across the country.
 - The same platform has been expanded for doling out Covid-19 vaccines and the **Ministry of Electronics and IT** along with the **National Informatics Centre** are handling the backend and the tech infrastructure for it.

- **Features:**

- **Monitoring and tracking:** This app enables monitoring the inoculation drive and tracking the listed beneficiaries for vaccination on a real-time basis.

Thus, it also helps to **counter proxy vaccinations.**

- **Aadhaar enabled:** This app would enable beneficiaries to be **identified efficiently** through use of Aadhaar platform.

Source:TH
