

Sedition Law

Why in News

Recently, a Journalist was **charged with** <u>Sedition</u> by the Assam Police for allegedly promoting animosity between the Assamese and Bengali-speaking people of Assam.

Key Points

Historical Background:

- Sedition laws were enacted in 17th century England when lawmakers believed that only good opinions of the government should survive, as bad opinions were detrimental to the government and monarchy.
- The law was originally drafted in 1837 by Thomas Macaulay, the British historianpolitician, but was inexplicably omitted when the <u>Indian Penal Code (IPC)</u> was enacted in 1860.
- Today the Sedition is a crime under Section 124A of the Indian Penal Code (IPC).

Sedition Law Today:

Section 124A IPC:

- It defines **sedition** as an **offence committed when** "any person by words, either spoken or written, or by signs, or by visible representation, or otherwise, brings or attempts to bring into hatred or contempt, or excites or attempts to excite disaffection **towards the government established by law in India**".
- Disaffection includes **disloyalty and all feelings of enmity**. However, comments without exciting or attempting to excite hatred, contempt or disaffection, will not constitute an offence under this section.

Punishment for the Offence of Sedition:

- It is a non-bailable offence. Punishment under the Section 124A ranges from imprisonment up to three years to a life term, to which fine may be added.
- A person charged under this law is barred from a government job.
 - They have to live without their passport and must produce themselves in the court at all times as and when required.

Significance of Sedition Law:

• Reasonable Restrictions:

- The constitution of India **prescribes reasonable restrictions (under Article** 19(2)) that can always be imposed on this right in order to ensure its responsible exercise and to ensure **that it is equally available to all citizens.**
- Maintaining Unity & Integrity:
 - Sedition law helps the government in **combating anti-national**, **secessionist** and **terrorist elements**.
- Maintaining Stability of State:

• It helps in **protecting the elected government from attempts to overthrow** the government with violence and illegal means. The continued existence of the government established by law is an essential condition of the stability of the State.

Issues With Sedition Law:

Relic of Colonial Era:

- Colonial administrators used sedition to lock up people who criticised the British policies.
- Stalwarts of the freedom movement such as <u>Lokmanya Tilak</u>, <u>Mahatma Gandhi</u>, <u>Jawaharlal Nehru</u>, <u>Bhagat Singh</u>, etc., were convicted for their "seditious" speeches, writings and activities under British rule.
- Thus, rampant use of the sedition law recalls the colonial era.
- Stand of Constituent Assembly:
 - The Constituent Assembly did not agree to include sedition in the Constitution. The members felt it would curtail freedom of speech and expression.
 - They argued that the sedition law can be turned into a weapon to suppress people's legitimate and constitutionally guaranteed right to protest.
- Disregarding Supreme Court's Judgement:
 - Supreme Court in Kedar Nath Singh vs State of Bihar case 1962, limited application of sedition to "acts involving intention or tendency to create disorder, or disturbance of law and order, or incitement to violence".
 - Thus, invoking sedition charges against academicians, lawyers, socio-political activists and students is in disregard of the Supreme Court's order.
- Repressing Democratic Values:
 - Increasingly, India is being described as an elected autocracy primarily because of the callous and calculated use of sedition law.

Recent Developments:

- In February 2021, the <u>Supreme Court (SC)</u> protected a political leader and six senior journalists from arrest, for allegedly tweeting and sharing unverified news, in multiple sedition FIRs registered against them.
- In June 2021, the SC while protecting two Telugu (language) news channels from coercive action by the Andhra Pradesh government emphasized on defining the limits of sedition.
- In July 2021, a petition was filed in the SC, that sought a relook into the Sedition Law,
 - The court ruled that "a statute criminalising expression based on unconstitutionally vague definitions of 'disaffection towards Government' etc. is an unreasonable restriction on the fundamental right to free expression guaranteed under <u>Article 19</u> (1)(a) and causes constitutionally impermissible 'Chilling Effect' on speech".

Way Forward

- Section 124A of the IPC has its utility in combating anti-national, secessionist and terrorist elements. However, Dissent and criticism of the government are essential ingredients of robust public debate in a vibrant democracy. They should not be constructed as sedition.
- The higher judiciary should use its supervisory powers to sensitize the magistracy and police to the constitutional provisions protecting free speech.
- The **definition of sedition should be narrowed down**, to include only the issues pertaining to the territorial integrity of India as well as the sovereignty of the country.
- Civil society must take the lead to raise awareness about the arbitrary use of Sedition law.
- India is the largest democracy of the world and the right to **free speech and expression is an essential ingredient of democracy.** The expression or thought that is not in consonance with

- the policy of the government of the day should not be considered as sedition.
- The word 'sedition' is extremely nuanced and needs to be applied with caution. It is like a cannon that ought not to be used to shoot a mouse; but the arsenal also demands possession of cannons, mostly as a deterrent, and on occasion for shooting.

Source: TH

ARCs for Agriculture Sector

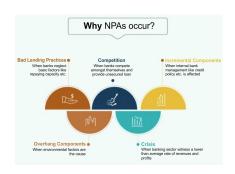
Why in News

To improve recovery of bad loans in the <u>agriculture sector</u>, leading banks have made a pitch for setting up an <u>Asset Reconstruction Company (ARC)</u> specifically to deal with collections and recovery of farm loans.

- With a government-backed ARC having been recently set up to deal with bank NPAs to the industry, this idea has acceptability among banks.
- Some member banks of the <u>Indian Banks' Association</u> suggested the need for the Central government to bring legislation on agriculture land somewhat like the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest (SARFAESI) Act, 2002.

Key Points

- About the Asset Reconstruction Company (ARC):
 - Objective: It is a specialized financial institution that buys the <u>Non Performing Assets</u> (<u>NPAs</u>) from banks and financial institutions so that they can clean up their balance sheets.
 - This **helps banks to concentrate in normal banking activities**. Banks, rather than going after the defaulters by wasting their time and effort, can sell the bad assets to the ARCs at a mutually agreed value.
 - Legal Basis: The SARFAESI Act, 2002 provides the legal basis for the setting up of ARCs in India.
 - The Act helps reconstruction of bad assets without the intervention of courts. Since then, a large number of ARCs were formed and were registered with the <u>Reserve</u> <u>Bank of India (RBI)</u> which has got the power to regulate the ARCs.
 - Funding: To meet its funding requirements, an ARC can issue bonds, debentures and security receipts.
 - National Asset Reconstruction Company Limited (NARCL):
 - In the <u>Budget 2021-22</u>, **ARC** has been proposed to be set up by state-owned and private sector banks, and there will be no equity contribution from the government.
 - The ARC, which will have an **Asset Management Company (AMC)** to manage and sell bad assets, will look to resolve stressed assets of Rs. 2-2.5 lakh crore that remain unresolved in around 70 large accounts.
 - This is being considered as the government's version of a **bad bank**.
- Need of ARC for Farm Loans:
 - NPAs of Banks: As per the latest <u>Financial Stability Report</u>, <u>June 2021</u>, banks' gross NPA ratio for the agriculture sector was at 9.8%, whereas for industry and services it was at 11.3% and 7.5%, respectively, At March-end 2021. <u>//</u>



- Outstanding Loans: As per data from the 'Situation Assessment of Agricultural Households and Land Holdings of Households in Rural India, 2019, even as the percentage of agricultural households indebted has come down from 52% in 2013 to 50.2% in 2019, the average debt has jumped by more than 57% from Rs 47,000 in 2013 Rs 74,121 in 2019.
 - The survey data shows that **69.6** % **of the outstanding loans by agricultural households** were taken from institutional sources such as banks, cooperative societies, and other government agencies.
 - The survey is conducted by the National Statistical Office's (NSO).
- Farm Loan Waivers: The announcement of farm loan waivers by states around elections leads to "deteriorating credit culture".
 - Since 2014, at least 11 states have announced farm loan waivers. These include Rajasthan, Madhya Pradesh, Punjab, Chhattisgarh, Andhra Pradesh, Telangana, Maharashtra, Punjab and Uttar Pradesh.
 - The Uttar Pradesh government will provide additional incentives such as subsided interest rates on farm loans, promotion of farm-based industries as well as development of farm infrastructure under the Centre's <u>Agriculture Infrastructure</u> <u>Fund.</u>
 - The **Agriculture Infrastructure Fund** aims to provide medium-long term debt financing facilities for investment in viable projects for post-harvest management Infrastructure and community farming assets.
 - Ahead of Assembly elections in seven states in 2021, there is a concern among banks that NPAs may rise in the farm sector.
 - While genuine hardship could be one reason for delay in repayments, the possibility of waivers also leads to recovery challenges for the banks.

Challenges:

- **Availability of Funds:** First and foremost, the requirement of the ARC is to have sufficient availability of funds to match the huge amount of the NPA market.
 - It will be welcomed if the government establishes ARC with an equity contribution from the government itself and the Reserve Bank of India (RBI) to strengthen its capital base.
 - Thus ARC will have sufficient funds to deal with the NPA problem.
- Absence of a Vibrant Distressed Debt Market: Even if sufficient funds are available
 with ARC, the price expectation mismatch between selling bank (s) and buying ARC and
 agreement on an acceptable valuation of the bad assets will also create a challenge for
 ARC.
 - It is the **absence of a vibrant distressed debt market in India**. It is also difficult to sell NPA assets in the market.
- **Absence of Professional Expertise:** The absence of professional expertise for a turnaround in ARC is very common.
 - The professionals such as bankers, lawyers and chartered accountants who join

- ARCs usually expect some extra return.
- But due to regulatory issues, this is not possible easily and ARC is deprived of professionals' service of experts which may help it tremendously.
- **Absence of Mature Secondary Market**: There is the absence of a mature secondary market for security receipts (SR) issued by ARC to Qualified Institutional Buyers.
 - This further leads the Banks to buy SRs backed by their own stressed assets.
 - It is observed that currently, over 80% of SRs are held by seller banks themselves only.
- Regulatory Constraints: Currently, all ARCs are subject to the regulation and scrutiny of the regulator i.e. the RBI and it is observed that some stringent regulations have hampered their growth and viability. Thus, the ARC is not being able to function with all its potentials.

Current Mechanism to tackle NPAs of Agri-Sector:

- At present, there is **neither a unified mechanism** to tackle NPAs in the farm sector nor a single law that deals with enforcement of mortgages created on agricultural land.
- Agriculture being a state subject, the recovery laws, wherever agricultural land is offered as collateral – varies from state to state.
- Enforcement of provisions on mortgaged farm land is generally done through the Revenue Recovery Act of states, Recovery of Debt and Bankruptcy Act, 1993, among other statespecific regulations.
 - These are often time consuming and in some states revenue recovery laws covering bank loans have not been enacted.

Way Forward

- It is utmost necessary for a rigorous and a realistic approach to pricing between the banks and ARCs.
 - Therefore, it is an urgent need for all stakeholders, including the regulator, to come together to make the entire process of NPA sale, resolution, recovery and revival fast and smooth.
- Banks have their hands tied when it comes to recovery of loans in the agriculture sector. There is also a problem of anticipated farm loans waivers, which makes recovery difficult.
- The ARC has a very vital role to play in the current scenario and it should be strengthened to solve the massive NPA problem prevailing in the Indian banking industry.
- However, ARC cannot be the sole response. The most efficient approach would be to design solutions tailor-made for different parts of India's bad loan problem and use ARC only as a last resort once all other methods fail.

Source: IE

National Judicial Infrastructure Authority of India

Why in News

Recently, the <u>Chief Justice of India</u> proposed creation of a **National Judicial Infrastructure Authority** of India (NJIAI).

Key Points

NJIAI:

About:

- The proposed NJIAI could work as a central agency with each State having its own State Judicial Infrastructure Authority, much like the <u>National Legal Services</u> <u>Authority (NALSA) model.</u>
 - NALSA was constituted to establish a nationwide uniform network for providing free and competent legal services to the weaker sections of the society.
- NJIAI will take control of the budgeting and infrastructure development of subordinate courts in the country.
- The proposed **NJIAI** should be placed under the <u>Supreme Court of India</u> unlike NALSA which is serviced by the **Ministry of Law and Justice.**
- It will **not suggest any major policy change** but will **give complete freedom to HCs** to come up with projects to strengthen ground-level courts.

Members:

- In the NJIAI there could be a **few High Court judges as members**, and some central government officials because the centre must also know where the funds are being utilised.
- Similarly, in the **State Judicial Infrastructure Authority,** in addition to the Chief Justice of the respective High Court and a nominated judge, four to five district court judges and state government officials could be members.

Need of NJIAI:

To Manage the Funds:

- Of a total of Rs. 981.98 crore sanctioned in 2019-20 under the <u>Centrally</u> <u>Sponsored Scheme (CSS)</u> to the States and Union Territories for development of infrastructure in the courts, only Rs. 84.9 crore was utilised by a combined five States, rendering the remaining 91.36% funds unused.
 - The issue has been plaguing the Indian judiciary for nearly three decades when the CSS was introduced in 1993-94.
- Manage Rising Number of Litigations:
 - The Indian judiciary's infrastructure has not kept pace with the sheer number of litigations instituted every year.
 - A point cemented by the fact that the **total sanctioned strength of judicial officers in the country** is 24,280, but the number of court halls available is just 20,143, including 620 rented halls.

Greater Autonomy:

- The improvement and maintenance of judicial infrastructure is **still being carried out in an ad-hoc and unplanned manner.**
 - The need for "financial autonomy of the judiciary" and creation of the NJIAI that will work as a central agency with a degree of autonomy.

Reasons Behind Infrastructural Lag:

Lack of Funds:

 To develop judicial infrastructure, funds are extended by the central government and states under the Centrally-Sponsored Scheme for

- Development of Judiciary Infrastructure, which **began in 1993** and was extended for another five years in July 2021.
- However, states do not come forward with their share of funds and consequently, money allocated under the scheme is often left unspent with them and lapses.
- Use of Funds for Non-Judicial Purposes:
 - In some cases, they claimed, states have also transferred part of the fund for non-judicial purposes.
 - Even in the judiciary, particularly trial courts, nobody is willing to take responsibility to execute infrastructure projects.

Issues of Judiciary in India

- The judge-population ratio in the country is not very appreciable.
 - While for the other countries, the ratio is about 50-70 judges per million people, in India it is 20 judges per million heads.
- It is only since the **pandemic** that the **court proceedings** have started to take place **virtually** too, earlier the role of technology in the judiciary was not much larger.
- The posts in the judiciary are not filled up as expeditiously as required.
 - The **process of judicial appointment is delayed** due to delay in recommendations by the **collegium** for the higher judiciary.
 - Delay in recruitment made by the state commission/high courts for lower judiciary is also a cause of the **poor judicial system.**
- **Frequent adjournments** are granted by the courts to the advocates which leads to unnecessary delays in justice.

Way Forward

- The courts in India had repeatedly upheld the rights and freedoms of individuals and stood up whenever individuals or society were at the receiving end of executive excesses.
- If we want a different outcome from the judicial system, we cannot continue to work in these circumstances.
- Institutionalising the mechanism for augmenting and creating state-of-the-art judicial infrastructure is the best gift that we can think of giving to our people and our country in this <u>75th year of our Independence</u>.
- The CSS Scheme will increase the availability of well-equipped Court Halls and Residential Accommodations for Judges/Judicial Officers of District and Subordinate Courts all over the country.
- Setting up of digital computer rooms will also improve digital capabilities and give impetus
 to the digitization initiation being pursued as a part of India's <u>Digital India vision</u>.

Source: TH

Dam Safety Bill, 2019

Why in News

Recently, the Parliament has cleared the **Dam Safety Bill, 2019** for surveillance, inspection, operation and maintenance of all specified dams across the country.

Key Points

Salient Features of the Bill:

- National Committee on Dam Safety: The National Committee on Dam Safety will be constituted and will be chaired by the Chairperson, Central Water Commission.
 - Functions of the Committee will include formulating policies and regulations regarding dam safety standards and prevention of dam failures, and analysing the causes of major dam failures and suggesting changes in dam safety practices.
- National Dam Safety Authority: The Bill also envisages setting up of a National Dam Safety Authority to be headed by an officer not below the rank of an Additional Secretary, to be appointed by the central government.
 - The main task of the National Dam Safety Authority includes implementing the policies formulated by the National Committee on Dam Safety, resolving issues between State Dam Safety Organisations (SDSOs), or between an SDSO and any dam owner in that state, specifying regulations for inspection and investigation of dams.
 - The NDSA will also provide accreditation to agencies working on construction, design and alteration of dams.
- State Dam Safety Organisation: The proposed legislation also envisages constituting
 a State Dam Safety Organisation whose functions will be to keep perpetual
 surveillance, inspection, monitoring the operation and maintenance of dams, keeping a
 database of all dams, and recommending safety measures to owners of dams.
- Obligations of Dam Owners: The owners of the specified dams are required to provide a
 dam safety unit in each dam. This unit will inspect the dams before and after the
 monsoon session, and during and after every earthquake, flood, or any other calamity or
 sign of distress.
 - Dam owners will be required to prepare an **emergency action plan**, and carry out **risk assessment studies** for each dam at specified regular intervals.
 - Dam owners will also be required to conduct a **comprehensive dam safety evaluation of each dam**, at regular intervals, through a panel of experts.
- Punishment: The Bill provides for two types of offences obstructing a person in the discharge of his functions, and refusing to comply with directions issued under the proposed law.
 - Offenders will be punishable with imprisonment of up to one year, or a fine, or both. If the offence leads to loss of lives, the term of imprisonment may be extended up to two years.
 - Offences will be cognisable only when the complaint is made by the government, or any authority constituted under the Bill.

Need:

Ageing of Dams:

- India is the **third largest dam owning country.** There are 5,745 reservoirs in the country of which 293 are more than 100 years old. There are a number of challenges to the dam safety and some are mainly due to the **age of the dams**.
- As the dams become old, their design, hydrology and everything else do not remain at par with the latest understanding and practices.
- Huge siltation is taking place as a result of which the water holding capacity of dams is getting reduced.

Dependency on Dam Managers:

• The regulation of dams is entirely dependent upon individual dam managers. There is no systemisation and **no actual understanding in terms of the downstream water requirement** or the kind of flows that are already there.

Factors not Considered:

• Dam safety is dependent upon many factors such as landscape, land use change, patterns of rainfall, structural features etc. All the factors have not been taken into account by the government in ensuring the safety of a dam.

Dam Failures:

- In the absence of a proper dam safety institutional framework, shortcomings of varying degrees may get ingrained in the investigation, design, construction, operation and maintenance of dams. Such shortcomings lead to serious incidents and sometimes dam failure.
- Beginning with the failure of the **Tigra dam (Madhya Pradesh) in 1917**, about 40 large dams are reported to have failed so far. The most recent case of failure of the Annamayya dam (Andhra Pradesh) in November 2021 is reported to have led to the death of 20 people.
- Collectively, these failures have caused thousands of deaths and economic losses of mammoth proportions.

Significance:

Will Bring Uniformity:

• The government wants that there should be a **uniformity of procedures which is followed by all dam owners** for a particular type of large dams.

Provides Strict Guidelines:

- Water is a state subject and the Bill in no way takes away the authority of the state. The Bill provides guidelines and a mechanism to ensure that the guidelines are followed.
- There are many protocols, including pre and post-monsoon inspections, for ensuring dam safety. However, as of now these protocols are not legally mandated, and the agencies concerned (including Central and State Dam Safety Organisations) have no powers to enforce them.

Will Ensure Quality:

• So far the professional efficiency of various contractors, designers and planners has never been evaluated, and that is the reason why India's dams today have a design problem. The Bill provides a mechanism where accreditation of the people who are really going to take part in the construction and maintenance, has to be taken care off.

Security:

• Dams are prone to damage and therefore their **safety is very important**. The Bill provides for the formulation of dam safety standards.

Concerns:

Illogical:

- The Central Water Commission will be responsible for the techno-economic appraisal of all the dam projects. It is also the authority to audit the same project (if the project fails).
- It is like being a judge of one's own cause.

Silent on Compensation:

 The bill is silent on the payment of compensation to people affected by dam projects.

Interferes with Federal Structure:

• The states alleged that it needs scrutiny as it is **unconstitutional and encroaches upon the states' rights.** certain provisions of the bill **interfere with the** <u>federal structure</u>.

Constitutional Validity of the Bill

- Although water is under the state list (Entry 17), the Centre has brought the legislation under Article 246 of the Constitution read with Entry 56 and Entry 97 of the Union list.
 - State List, Entry 17: Water, that is to say, water supplies, irrigation and canals, drainage and embankments, water storage and water power subject to the provisions of entry 56 of List I.
 - Entry 56 of List I allows Parliament to make laws on the regulation of inter-state rivers and river valleys if it declares such regulation to be expedient in public interest.
- Article 246 empowers Parliament to legislate on any matter enumerated in List I of the Union list in the Seventh Schedule of the Constitution.
- Entry 97 allows Parliament to legislate on any other matter not enumerated in List II or List III including any tax not mentioned in either of those Lists.

Way Forward

- Since the dam safety is dependent on many external factors, the environmentalists and the environmental angle in this, needs to be taken. With the <u>changing climate</u> it has become absolutely essential to really think about the issue of water carefully and proactively.
- There is a need to strengthen the state irrigation department and the Central Water Commission. It should be ensured that the inspection of dams is done by the respective state governments.
- A preventive mechanism to avoid dam failures is necessary because if a dam fails, no amount of punishment can compensate for the loss of lives. While considering uniformity across dams, local factors such as climate and catchment areas, need to be taken into consideration

Source: TH

Facial Recognition Technology

Why in News

After a delay of three years, passengers will be able to use a face scan as their boarding pass at four airports (**Varanasi, Pune, Kolkata and Vijayawada**) in the country from 2022.

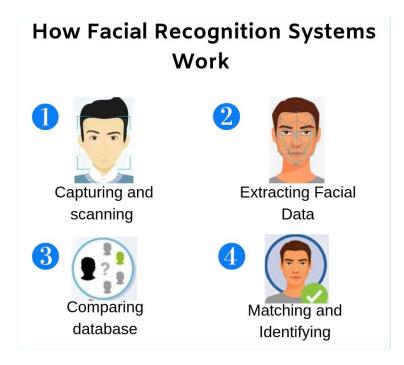
Key Points

- Facial Recognition:
 - It is a **biometric technology** that uses distinctive features of the face to identify and distinguish an individual.
 - Over a period of almost 6 decades, it has evolved in many ways- from looking at 3D contours of a face to recognizing skin patterns.

- In the <u>Automated Facial Recognition System (AFRS)</u>, the large database (containing photos and videos of peoples' faces) is used to **match and identify the person.**
- Image of an unidentified person, taken from CCTV footage, is compared to the existing database using **Artificial Intelligence technology**, for pattern-finding and matching.

Working:

- The facial recognition system works primarily by capturing the face & its features through the camera and then using various kinds of software to reconstruct those features.
- The captured face along with its features is stored into a database, which can be integrated with any kind of software that may be used for security purposes, banking services, etc.



Need:

Authentication:

• It is **used for identification and authentication purposes** with a success rate of almost 75%.

Force Multiplier:

- In India, where **there are just 144 constables per 1 lakh citizens**, this can act as a force multiplier. It neither requires too much manpower nor regular upgradation.
- Hence, this technology coupled with the present manpower in place can act as a game-changer.

Challenges:

Infrastructural Costs:

- Technologies like **Artificial Intelligence and Big Data are costly** to implement.
- The size of stored information is extremely large and requires huge network & data storage facilities, which are currently not available in India.

Violation to Privacy:

 Government although plans to address the question of privacy through the legal framework like data privacy regime, but keeping in mind the objectives it aims to achieve with the use of such technology, it comes into conflict with one another.

Reliability & Authenticity:

- As the data collected may be used in the court of law during the course of a criminal trial, the reliability and the admissibility of the data along with standards and procedure followed would be taken into consideration.
- Absence of Data Protection Law:
 - FRT systems in the absence of <u>data protection laws</u> that would mandate necessary safeguards in the collection and storage of user data is also a point of concern.
- Inherent Challenges:
 - Over time, the face may have different-different facets is also a point of concern.

Way Forward

- In this digital age, data is a valuable resource that should not be left unregulated. In this context, the time is ripe for India to have a robust data protection regime.
- It is time that requisite changes are made in the Personal Data Protection Bill, 2019. It needs to be reformulated to ensure that it focuses on user rights with an emphasis on user privacy. A privacy commission would have to be established to enforce these rights.
- The government would **also have to respect the privacy of the citizens** while strengthening the right to information. Additionally, the technological leaps made in the last two to three years also need to be addressed knowing that they have the capacity of making the law redundant.

Source:TH

Pradhan Mantri Shram Yogi Maan-Dhan Pension Scheme

Why in News

According to the Ministry of Labour & Employment, nearly 46 lakh Unorganised Workers (UW) have been registered under the <u>Pradhan Mantri Shram Yogi Maandhan (PM-SYM) pension scheme.</u>

Unorganised Workers

- UWs are mostly engaged as rickshaw pullers, street vendors, mid-day meal workers, head loaders, brick kiln workers, cobblers, rag pickers, domestic workers, washer men, home-based workers, own account workers, agricultural workers, construction workers, beedi workers, handloom workers, leather workers, audio- visual workers or in similar other occupations.
- There are estimated 45 crore such unorganised workers in the country.

Key Points

About:

 PM-SYM is a <u>Central Sector Scheme</u> administered by the Ministry of Labour and Employment and implemented through Life Insurance Corporation of India and Community Service Centers (CSCs). • <u>LIC (Life Insurance Corporation)</u> is the Pension Fund Manager and responsible for Pension pay out.

• Eligibility:

- Should be an Unorganised Worker (UW).
- Monthly Income Rs 15000 or below.
- Entry age between 18 and 40 years.
- Should possess a mobile phone, savings bank account and Aadhaar number.
- Should not be covered under <u>New Pension Scheme (NPS)</u>, <u>Employees' State</u>
 <u>Insurance Corporation (ESIC) scheme</u> or <u>Employees' Provident Fund Organisation</u> (EPFO).
- Should not be an income tax payer.

Salient Features:

Minimum Assured Pension:

• Each subscriber shall receive a minimum assured pension of Rs 3000/- per month after attaining the age of 60 years.

Family Pension:

- During the receipt of pension, if the subscriber dies, the spouse of the beneficiary shall be entitled to receive 50% of the pension received by the beneficiary as family pension. Family pension is applicable only to spouses.
- If a beneficiary has given regular contribution and died due to any cause (before age of 60 years), his/her spouse will be entitled to join and continue the scheme subsequently by payment of regular contribution or exit the scheme as per provisions of exit and withdrawal.

Contribution:

- The subscriber's **contributions shall be made through 'auto-debit' facility** from his/ her savings bank account/ Jan- Dhan account.
- PM-SYM functions on a **50:50 basis** where prescribed age-specific contribution shall be made by the beneficiary and the matching contribution by the Central Government.

Other Government Schemes for Unorganised Sector:

- Labour Reforms
- Pradhan Mantri Rojgar Protsahan Yojana (PMRPY)
- PM SVANidhi: Micro Credit Scheme for Street Vendors
- Atmanirbhar Bharat Abhiyan
- Deendayal Antyodaya Yojana National Urban Livelihoods Mission
- PM Garib Kalyan Ann Yojana (PMGKAY)
- One Nation One Ration Card
- · Atmanirbhar Bharat Rozgar Yojana
- Pradhan Mantri Kisan Samman Nidhi
- World Bank Support to India's Informal Working Class

Source: PIB

International Day of Persons with Disabilities

Why in News

Every year on 3rd **December**, International Day of Persons with Disabilities is observed.

• Earlier, the <u>draft norms for ensuring accessibility</u> for the differently abled at airports has been released by the Ministry of Civil Aviation.

Disability

- A disability is a condition or function judged to be significantly impaired relative to the usual standard of an individual of their group.
- The term is often used to refer to individual functioning, including physical impairment, sensory impairment, cognitive impairment, intellectual impairment, mental illness, and various types of chronic disease.
- This usage has been described by some disabled people as being associated with a medical model of disability.

Key Points

Background:

- The annual observance of this day began in 1992 after it was proclaimed by the <u>United</u>
 <u>Nations General Assembly</u> resolution 47/3.
- In 2006, the Convention on the Rights of Persons with Disabilities (CRPD) was also adopted.
- It aims at working towards creating equal opportunities for persons with disabilities through the implementation of the 2030 agenda for sustainable development.

About:

- The day is observed to **promote the rights and well-being of people** with disabilities at every level of society and development.
- It also **aims to raise awareness of the situations** of persons with disabilities in all aspects of political, social, economic and cultural life.
- Data related to Persons with Disabilities:
 - According to the <u>World Health Organization (WHO)</u>, more than 1 billion people experience disability, and this figure is predicted to rise, due in part to population ageing and an increase in the prevalence of non-communicable diseases.
 - As per the <u>National Statistics Office</u> report on disability released last year (2020), about
 2.2% of India's population lives with some kind of physical or mental disability.

Theme for 2021:

• 'Leadership and participation of persons with disabilities toward an inclusive, accessible, and sustainable post-Covid-19 world'.

Related Initiatives:

- Global:
 - World Programme of Action (WPA): It is a global strategy to enhance disability prevention, rehabilitation and equalization of opportunities, which pertains to full participation of persons with disabilities in social life and national development. The WPA also emphasizes the need to approach disability from a human rights perspective.

• India's:

- Unique Disability Identification (UDID) Portal
- Accessible India Campaign
- DeenDayal Disabled Rehabilitation Scheme

• Assistance to Disabled Persons for Purchase/fitting of Aids and Appliances (ADIP)

Related Observances

• 4th January: World Braille Day

■ 21st March: World Down Syndrome Day

■ 2nd April: World Autism Day

■ 23rd September: International Day of Sign Languages

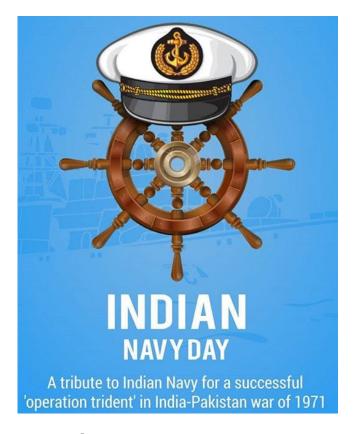
10th December: <u>Human Rights Day</u>

Source: PIB

Indian Navy Day

Why in News

Every year, **Indian** Navy Day is celebrated on **4th December** to respect the Indian Navy's counter-attack in **Operation Trident** during the **Indo-Pakistan** war in **1971**.



Key Points

About:

- The Indian Navy was established in 1612 by the **East India Company**.
- This year, the Navy plans to celebrate the **theme Swarnim Vijay Varsh** to celebrate the

50th Anniversary of India's victory in the 1971 war.

Operation Trident:

- It was a **counter-attack by the Indian Navy** on the Karachi harbour during the **Indo- Pakistan war in 1971.**
- India used **anti-ship missiles for the first time** during this operation and destroyed the Pakistani destroyer ship PNS Khaibar.
- The Indian Navy's three warships INS Nipat, INS Nirghat and INS Veer played an important role in the attack.

Indian Navy:

- It is headed by the **President of India** as its Supreme Commander.
- Some of the earliest operations of the Indian Navy include its contribution in liberating Goa from Portugal in 1961.
- The Navy has developed as an admirable force with the making of the nuclearpowered ballistic missile submarine INS Arihant and several other ships.
- The Indian Navy currently has one aircraft carrier, the INS Vikramaditya which was a former Russian ship that was commissioned into service in 2013.
- It operates **three classes of submarines**: Chakra (it has the nuclear-powered INS Chakra) , Sindhughosh and Shishumar.
- The **Indigenous Aircraft Carrier (IAC) 1** named <u>INS Vikrant</u> has recently (2021) started sea trials (one of the last phases of trials).
- Marine Commandos or MARCOS is the special force unit of the Indian Navy, trained to conduct amphibious warfare, counter-terrorism, special reconnaissance, hostage rescue and asymmetric warfare.
- They were the first to respond to the <u>26/11 Mumbai terror attacks.</u>

Source: PIB

Issi Saaneq: New Dinosaur Species

Why in News

Recently, researchers have discovered the first dinosaur species that lived on <u>Greenland</u> **214 million** years ago (Late Triassic epoch).

Key Points

Discovery:

• In 1994, palaeontologists from Harvard University unearthed two well-preserved dinosaur skulls during an excavation in East Greenland.

• One of the specimens was originally thought to be from a Plateosaurus, a well-

- known long-necked dinosaur that lived in Germany, France and Switzerland.
- Researchers have determined that the **finding belongs to a new species**, which they have named 'Issi saaneq'.

About:

- This medium-sized, long-necked dinosaur was a predecessor of the sauropods, the biggest land animals ever to have thundered across our planet.
 - Issi Saaneq differs from all other sauropodomorphs discovered so far, but has similarities with dinosaurs found in Brazil, such as the Macrocollum and Unavsaurus, which are almost 15 million years older.
 - It was the first sauropodomorph to have reached altitudes over 40 degrees north.
- The name of the new dinosaur (Issi Saaneq) pays tribute to **Greenland's Inuit language** and means **"coldbone"**.
 - The Inuit language, the **northeastern division of the Eskimo languages**, spoken in northern Alaska, Canada, and Greenland.

Significance of Discovery:

- The new species lived during an important time in **Earth's history.** It will help the researchers to understand the climatic changes according to that time.
- The fact that this is a new species unique to Greenland is important, because it helps researchers to understand more about the range of Late Triassic dinosaurs, as well as how sauropods evolved.
- The discovery of Issi saaneq will **broaden the knowledge** about the **evolution of plateosaurid sauropodomorphs.**

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