



Temples in India

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Temples in India



Nagara Style



Dravidian Style



Vesara Style

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Jan Vishwas (Amendment of Provisions) Bill 2022

For Prelims: Jan Vishwas (Amendment of Provisions) Bill, 2022, Environment (Protection) Act, 1986, the Public Liability Insurance Act, 1991, and the Information Technology Act, 2000

For Mains: Government Policies & Interventions, Decriminalization of certain offences

Why in News?

Recently, the Union Government tabled the **Jan Vishwas (Amendment of Provisions) Bill, 2022** in Parliament.

- **The objective is to “decriminalize” 183 offences** across 42 legislations and enhance the [ease of living and doing business in India](#).
- Some Acts that are amended by the Bill include: the **Indian Post Office Act, 1898**, the [Environment \(Protection\) Act, 1986](#), the **Public Liability Insurance Act, 1991**, and [the Information Technology Act, 2000](#).

What are the Highlights of the Bill?

- **Decriminalizing Certain Offences:**
 - Under the Bill, several offences with an imprisonment term in certain Acts have been decriminalised by imposing only a monetary penalty.
 - **For example:**
 - Under the **Agricultural Produce (Grading and Marking) Act, 1937**, **counterfeiting grade designation marks is punishable with imprisonment** of up to three years and a fine of up to five thousand rupees. Grade designation mark indicates the quality of an article under the 1937 Act.
 - The Bill replaces this with a penalty of eight lakh rupees.
 - Under the Information Technology Act, 2000, **disclosing personal information in breach of a lawful contract is punishable** with imprisonment of up to three years, or a fine of up to five lakh rupees, or both.
 - The Bill replaces this with a penalty of up to 25 lakh rupees.
 - In certain Acts, **offences have been decriminalised by imposing a penalty instead of a fine.**
 - For instance, under the Patents Act, 1970, a person selling a falsely represented article as patented in India is subject to a fine of up to one lakh rupees.
 - The Bill **replaces the fine with a penalty, which may be up to ten lakh rupees**. In case of a continuing claim, there shall be an additional penalty of one thousand rupees per day.
 - **Revision of Fines and Penalties:**
 - The Bill **increases the fines and penalties for various offences in the specified Acts.**
 - Further, **these fines and penalties will be increased by 10%** of the minimum amount every three years.
 - **Appointing Adjudicating Officers:**
 - As per the Bill, the **central government may appoint one or more adjudicating officers** for the purpose of determining penalties. The adjudicating officers may: (i) summon individuals for evidence, and (ii) conduct inquiries into violations of the respected Acts.
 - **Appellate Mechanisms:**
 - The Bill also **specifies the appellate mechanisms for any person aggrieved by the order** passed by an adjudicating officer.
 - For instance, in the Environment (Protection) Act, 1986, appeals may be filed with the National Green Tribunal within 60 days from the order.

Why has the Bill been Introduced?

- **Rise in Criminal Cases:**
 - For decades, scholars of law have been concerned that criminal law has grown unprincipledly.
 - As per the National Judicial Data Grid, of the 4.3 crore pending cases, nearly 3.2 crore cases are in relation to criminal proceedings.
- **Political Motives:**
 - As opposed to punishing wrongful conduct, **criminalization often becomes a tool for governments to project a strong image.**
 - Governments offer little in the way of justifications to support such decisions. This phenomenon has been termed “overcriminalisation” by scholars.
- **Overcrowding of Prisons:**
 - As per the [National Crime Records Bureau's](#) Prison Statistics of 2021, a total of 5.54 lakh prisoners were confined in prisons against a capacity of 4.25 lakh.

What is the Scope of the Bill?

- The Bill might undertake ‘**quasi-decriminalisation**’.
- The Observer Research Foundation’s report titled Jailed for Doing Business found that there are more than 26,134 imprisonment clauses in a total of 843 economic legislations, rules and regulations which seek to regulate businesses and economic activities in India.
 - In this light, the number of offences deregulated under the Bill seems to be a mere drop in India’s regulatory framework.
- The **regulatory offences to be considered for ‘decriminalisation’ need to be prioritised** not only from the point of view of the ease of doing business but also from the points of view of the ills that plague our criminal justice system itself.
- The bill conforms to the understanding of the government that decriminalization should be limited to regulatory domains.

[Source: TH](#)

Maharashtra-Karnataka Border Dispute

For Prelims: Article 131, Supreme court, Sarkaria Commission, Article 263 of the Constitution.

For Mains: Inter-State Disputes in India, Maharashtra-Karnataka Border Dispute and way ahead.

Why in News?

The border dispute between Maharashtra and Karnataka is intensifying, with both states passing a unanimous resolution **to support a legal battle to resolve the dispute.**

What is Maharashtra-Karnataka Border Dispute?

- **About:**
 - The border dispute over Belagavi, Karwar and Nipani in North Karnataka is long-standing.
 - When state boundaries were redrawn on linguistic lines as per the **States Reorganisation Act of 1956, Belagavi became part of the erstwhile Mysore state.**
 - The Act was based on the findings of the Justice Fazal Ali Commission which was

appointed in 1953 and submitted its report two years later.

- Maharashtra claims that parts of Belagavi, where **Marathi is the dominant language, should remain in Maharashtra.**
- In October 1966, the **Centre set up the Mahajan Commission, led by former Chief Justice of India Mehr Chand Mahajan**, to resolve the border dispute in Maharashtra, Karnataka and Kerala.
- The Commission recommended that Belgaum and 247 villages remain with Karnataka. Maharashtra rejected the report, and in 2004, moved the Supreme Court.
- **Basis of Maharashtra's Claim:**
 - Maharashtra's claim to **seek the readjustment of its border was on the basis of contiguity**, relative linguistic majority and wishes of the people. If the claim over Belagavi and surrounding areas was based on **Marathi-speaking people and linguistic homogeneity, it laid its claim over Karwar** and Supa where Konkani is spoken by citing Konkani as a dialect of Marathi.
 - Its argument was based on the **theory of villages being the unit for calculation and enumerated linguistic population** in each village. Maharashtra also points out the historical fact that the revenue records in these Marathi-speaking areas are also kept in Marathi.
- **Karnataka's Position:**
 - Karnataka has argued that the settlement of **boundaries as per the States Reorganisation Act is final.**
 - The boundary of the State was neither tentative nor flexible. **The State argues that the issue would reopen border issues** that have not been contemplated under the Act, and that such a demand should not be permitted.

How is the Issue Being Resolved?

- Attempts are often made to resolve inter-state disputes with the cooperation of both sides, with the Centre working as a facilitator or a neutral mediator.
- If issues are resolved amicably, **Parliament can bring a law to alter state boundaries**, such as the **Bihar-Uttar Pradesh (Alteration of Boundaries) Act of 1968** and the Haryana-Uttar Pradesh (Alteration of Boundaries) Act of 1979.
- In the Belagavi issue, Union Home Minister Amit Shah met Chief Ministers of both states and asked them **to form a six-member team, comprising three ministers from each side**, to address all boundary issues.

What are the other Methods Available?

- **Judicial Redressal:**
 - The **Supreme Court in its original jurisdiction** decides disputes **between states.**
 - **As per Article 131 of the Constitution reads**, the Supreme Court have original jurisdiction in any dispute **between the Government of India and one or more States** or between the Government of India and any State or **between two or more states.**
- **Inter-state Council:**
 - Article 263 of the Constitution gives **powers to the President to set up an Inter-state Council** for resolution of disputes between states.
 - The Council is envisaged as a forum for discussion between the states and the Centre.
 - In 1988, the **Sarkaria Commission suggested that the Council should exist as a permanent body**, and in 1990 it came into existence through a Presidential Order.

What are Some of the other Inter-State Disputes in India?

| | |
|---------------------------------|--|
| Assam-Arunachal Pradesh: | <ul style="list-style-type: none">▪ Assam shares an 804.10 km inter-state boundary with Arunachal Pradesh.▪ The state of Arunachal Pradesh, created in 1987, claims some land that traditionally given to Assam.▪ A tripartite committee had recommended that certain territories be transferred from Assam to Arunachal Pradesh. Assam and Arunachal Pradesh have since been battling it out in the court over the issue. |
|---------------------------------|--|

| | |
|----------------------------------|--|
| Assam-Mizoram: | <ul style="list-style-type: none"> ▪ Mizoram used to be a district of Assam before being carved out as a separate union territory. ▪ Mizoram shares a border with the districts Cachar, Hailakandi and Karimganj of Assam. ▪ Over time, the two states started having different perceptions about where the demarcated border should be. ▪ While Mizoram wants it to be along an inner line notified in 1875 to protect tribals from the rest of the state, Assam wants it to be demarcated according to the outer line. |
| Assam-Nagaland: | <ul style="list-style-type: none"> ▪ The border dispute between the two states has been going on since the formation of Nagaland. ▪ The two states lay claim to Merapani, a small village next to the plains of Assam's Goalpara district. ▪ There have been reports of violent clashes in the region since the 1960s. |
| Assam-Meghalaya: | <ul style="list-style-type: none"> ▪ Meghalaya has identified close to a dozen areas on which it has a dispute with Assam. |
| Haryana-Himachal Pradesh: | <ul style="list-style-type: none"> ▪ The two northern states have a border dispute over the Parwanoo region, which lies near the border of Haryana. ▪ Haryana has laid a claim to a large part of the land in the area and has accused the hill states of encroaching on their territory. |
| Ladakh-Himachal Pradesh: | <ul style="list-style-type: none"> ▪ The union territory of Ladakh and Himachal both claim Sarchu, a major halt point for the Srinagar-Leh highway. ▪ The region is located between Himachal Pradesh's Lahaul and Spiti district and Ladakh's Leh district. |

Way Forward

- Boundary disputes between the states can be settled by using satellite mapping of the actual border locations.
- Reviving the Inter-state council can be an option for resolution of an Inter-state dispute.
 - Under Article 263 of the Constitution, the Inter-state council is expected to inquire and advise on disputes, discuss subjects common to all states and make recommendations for better policy coordination.
- Similarly, **Zonal councils** need to be revived to discuss the matters of common concern to states in each zone—matters relating to social and economic planning, border disputes, inter-state transport, etc.
- India is the epitome of unity in diversity. However, to strengthen this unity furthermore, both the centre and state governments need to imbibe the ethos of **cooperative federalism**.

UPSC Civil Services Examination Previous Year Question (PYQ)

Q. The power of the Supreme Court of India to decide disputes between the Centre and the States falls under its (2014)

- (a) advisory jurisdiction
(b) appellate jurisdiction
(c) original jurisdiction
(d) writ jurisdiction

Ans: (c)

Source: IE

Ukraine Peace Formula

For Prelims: G-20, G-7, Peace Formula

For Mains: Ukraine's Peace Formula and World's Response to it

Why in News?

Recently, the Prime Minister of India spoke to the Ukrainian President to discuss India's ongoing [G-20 Presidency](#), and Ukraine's "**10-point Peace Plan**".

- In early December 2022, Ukraine **urged the leaders of the [Group of Seven nations](#)** to support its **Global Peace Summit** idea in winter that would focus on the peace plan "as a whole or some specific points in particular".

What is Ukraine's 10-Point Peace Plan?

- Ukraine first announced its peace formula at a November 2022 summit of the Group of 20 major economies. The plan calls for:
 - Radiation and **nuclear safety**, focusing on restoring safety around Europe's largest nuclear power plant, Zaporizhzhia in Ukraine, which is now-Russian occupied.
 - **Food security**, including protecting and ensuring Ukraine's grain exports to the world's poorest nations.
 - Energy security, with focus on **price restrictions on Russian energy resources**, as well as aiding Ukraine with **restoring its power infrastructure**, half of which has been damaged by **Russian attacks**.
 - Release of all prisoners and deportees, including war prisoners and children deported to Russia.
 - Restoring Ukraine's **territorial integrity** and Russia reaffirming it according to the **United Nations** Charter.
 - Withdrawal of Russian troops and cessation of hostilities, restoration of Ukraine's state borders with Russia.
 - Justice, including the establishment of a special tribunal to prosecute Russian war crimes.
 - Protection of environment with focus on demining and restoring water treatment facilities.
 - Prevention of escalation of conflict, and building security architecture in the Euro-Atlantic space, including guarantees for Ukraine.
 - **Confirmation of the war's end**, including a document signed by the involved parties.

What has been the World's Response to Peace Formula?

- **Russia rejected Ukraine's peace proposal** and Moscow reiterated that it would not give up any territory it has taken by force, around a fifth of Ukraine, which Russia has annexed.
- The Western world's support for Ukraine's military has run into billions of dollars, led by Washington, and nations have rushed to help Kyiv with demining and fixing power infrastructure.
 - But **response to Ukraine's peace plan** and its **proposed peace summit** has been more cautious.
- The **G7 leaders said they were committed to bringing peace** to Ukraine "in line with its rights enshrined in the U.N. Charter."

[Source: TH](#)

Report Card of RTI Responsiveness

For Prelims: Right to Information (RTI) Act, Central Information Commission, SIC, Satark Nagrik Sangathan.

For Mains: Right to Information (RTI) Act, Transparency & Accountability.

Why in News?

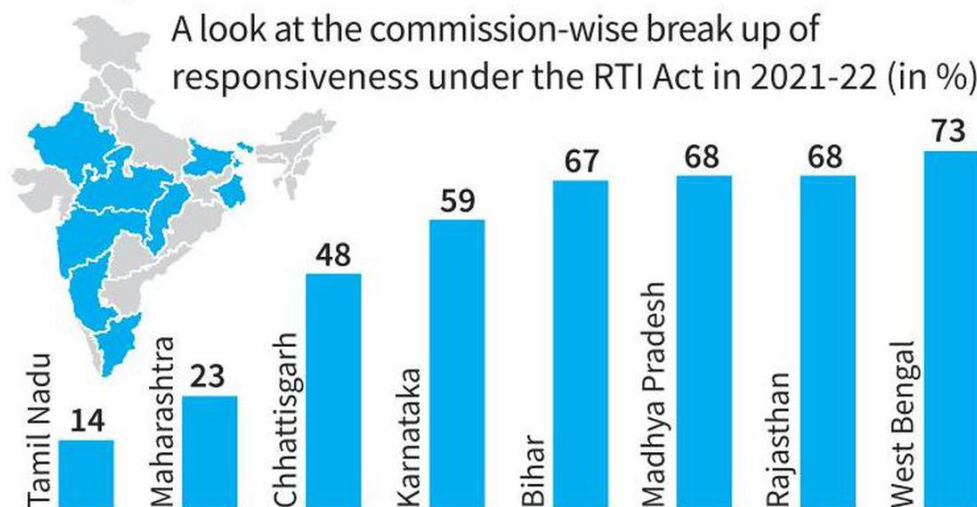
Recently, **Satark Nagrik Sangathan (SNS)** has released a report card of Responsiveness under [RTI \(Right to Information\) Act 2021-22](#), which shows that **Tamil Nadu has been the worst performing RTI responsiveness**, furnishing only 14% of the information sought.

What are the Key Highlights of the Report Card?

- Maharashtra was second-worst, sharing 23% of the information asked for.
- Only 10 ICs provided full information in response to the RTI applications filed as part of this assessment. These included **Andhra Pradesh, Haryana, Jharkhand and northeastern States of Sikkim, Nagaland and Tripura.**
- The SIC of Bihar, which had failed to provide any information under the RTI Act for the assessments published in 2020 and 2021, **significantly improved its performance and furnished 67% of the information sought.**
- A large number of **ICs across the country were returning cases** without passing orders.
 - Uttar Pradesh and Andhra Pradesh returned around 40% of the appeals or complaints received by them.
 - Of the 18 Information Commissioners the assessment found that 11 had returned appeals or complaints without passing any orders.
- Several **ICs have an extremely low rate of disposal per commissioner.**
 - For instance, the SIC of West Bengal had an annual average disposal rate of 222 cases per commissioner - each commissioner effectively disposing of less than one case a day - even though more than 10,000 cases were pending.
- Of all the 29 ICs, only the CIC has adopted a norm regarding the number of appeals or complaints to be disposed of by each commissioner in one year.

Report card

A look at the commission-wise break up of responsiveness under the RTI Act in 2021-22 (in %)



What is the Right to Information (RTI) Act?

▪ About:

- The **Right to Information Act 2005** mandates timely response to citizen requests for government information.
- The basic object of the Right to Information Act is **to empower the citizens, promote transparency and accountability** in the working of the Government, contain corruption, and make our democracy work for the people in a real sense.

▪ Right to Information (Amendment) Act, 2019:

- It provided that the **Chief Information Commissioner and an Information Commissioner (of Centre as well as States)** shall hold office for such term as prescribed by the Central Government. Before this amendment, their term was fixed for 5 years.
- It provided that the **salary, allowances and other service conditions of the Chief Information Commissioner and an Information Commissioner** (of Centre as well as States) shall be such as **prescribed by the Central Government**.
 - Before this amendment, the salary, allowances and other service conditions of the Chief Information Commissioner were similar to those of the Chief Election Commissioner and that of an Information Commissioner were similar to those of an Election Commissioner (State Election Commissioners in case of States).
- It removed the **provisions regarding deductions in salary of the Chief Information Commissioner**, an Information Commissioner, the State Chief Information Commissioner and a State Information Commissioner due to pension or any other retirement benefits received by them for their previous government service.
- The [RTI \(Amendment\) Act, 2019](#) was [criticized on grounds of diluting the law and giving more powers to the central government](#).

▪ Issues in the Implementation:

- Non-compliance in proactive disclosure by public authorities
- Hostile approach of Public Information Officers (PIOs) towards citizens and misinterpreting provisions of the Right to Information (RTI) Act to conceal information.
- Lack of clarity on what public interest is and right to privacy
- Lack of political will and poor infrastructure
- Rejection of information requests made by active citizens on important matters of public importance
- Covert means of attacks and threats against RTI activists and applicants to suppress their voices

What is the Central Information Commission?

- **Established:** The Central Information Commission was established by the Central Government in 2005, under the provisions of the Right to Information Act (2005). It is not a constitutional body.
- **Members:** The Commission consists of a Chief Information Commissioner and not more than ten Information Commissioners.
- **Appointment:** They are appointed by the President on the recommendation of a committee consisting of the Prime Minister as Chairperson, the Leader of Opposition in the Lok Sabha and a Union Cabinet Minister nominated by the Prime Minister.
- **Tenure:** The Chief Information Commissioner and an Information Commissioner shall hold office for such term as prescribed by the Central Government or until they attain the age of 65 years, whichever is earlier.
 - They are not eligible for reappointment.
- **Power and Functions of CIC:**
 - It is the duty of the Commission to receive and inquire into a complaint from any person regarding information requested under RTI, 2005.
 - The Commission can order an inquiry into any matter if there are reasonable grounds (suo-moto power).
 - While inquiring, the Commission has the powers of a civil court in respect of summoning, requiring documents etc.

Way Forward

- Proper functioning of information commissions is **crucial for people to realise their right to information.**
 - Under the RTI law, **information commissions are the final appellate authority** and are mandated to safeguard and facilitate people's fundamental right to information.
- There is an urgent **need for the transparency watchdogs to function in a more effective and transparent manner.**
- The digital RTI portal (website or mobile app) can deliver more efficient and citizen-friendly services which are not possible through conventional mode.
 - This will be beneficial for **both transparency seekers and the government.**

UPSC Civil Services Examination, Previous Year Question (PYQ)

Q. The Right to Information Act is not all about citizens' empowerment alone, it essentially redefines the concept of accountability." Discuss. (2018)

[Source: TH](#)

India-Armenia Relations

For Prelims: Location of Armenia

For Mains: India-Armenia Relations

Why in News?

Armenia and India celebrated 30 years of bilateral diplomatic relations in 2022.



How have Historical Ties been?

- Armenia and India **maintain active political ties**. Effective cooperation exists between the two nations within international bodies.
- After Armenia's independence in 1991, **Armenian-Indian relations were reestablished**.
- Diplomatic relations were established between the Republic of Armenia and India in 1992.
- In 1999, the Indian Embassy in Yerevan began operations.
- If the Armenian-Indian political relations can be evaluated as "excellent", **Armenia is the only Commonwealth of Independent States (CIS) country with which India had diplomatic relations in 1995 (other than Russia)**.
 - The CIS was founded in 1991 **after the dissolution of the Soviet Union**.
 - At present the CIS unites: Azerbaijan, Armenia, Belarus, Kazakhstan, Kyrgyzstan, Moldova, Russia, Tajikistan, Turkmenistan, Uzbekistan and Ukraine.
- India and Armenia signed a **Treaty on Friendship and Cooperation in 1995**.
- But the trade and economic cooperation between the two countries cannot be deemed adequate.

What are the Areas of Cooperation Between the Two Countries?

- **Defence Relations:**
 - Armenia had already shown interest in Indian military hardware before the 2020 war.
 - In 2020, Armenia signed a USD 40 million arms deal with India for the supply of four SWATHI radars to detect the location of weapons.
 - In October 2022, India signed an agreement with Armenia to export missiles, rockets & ammunition.
 - The missiles will also include Indigenous [Pinaka Multi-Barrel Rocket](#) Launcher.
 - India may also export its [Man Portable Anti-Tank Guided Missile \(MPATGM\)](#) to Armenia.
- **Supply Chain and Economy:**
 - In the contest over global supply chains, **Armenia provides a potential outpost for New Delhi in the Eurasian corridor** which extends from the [Persian Gulf](#) to Russia and Europe.
 - Armenia can also **prove a worthy developmental partner to India in domains such as agriculture**, pharmaceuticals, manufacturing, and technology.
 - The collaboration can provide an outstanding substitute for the debt-fuelled Chinese [Belt and Road Initiative](#) model.
 - Finally, it **goes without saying that Armenia growing purchases of Indian defence hardware would provide an impetus** to both public and private sector defence manufacturing in India.

What is the Significance of Armenia for India?

- **Countering Pan-Turkism:**
 - **Turkey's imperial ambition of establishing a pan-Turkic empire**, administered from Ankara, is identifiable in the present-day Caucasus and other parts of Eurasia.
 - The **racist doctrine envisions an empire comprising all nations and regions that speak a Turkic-type language**, disregarding the extent of difference between those languages and that spoken in Turkey as well as the approval of the regions' respective populaces.
 - With recent exports of military hardware to Armenia, **New Delhi has openly positioned itself on Armenian side in the Nagorno-Karabakh conflict** and has therefore chosen to counter Azerbaijan and its supporters including Turkey and Pakistan as well as Ankara's expansionist pan-Turkic ambitions.
- **Geo-Strategic Benefits:**
 - As an ally of Azerbaijan, **Pakistan has been supplying men and military hardware to assist the former** in its conflicts.
 - Azerbaijan has **returned the favour by offering geopolitical, geoeconomic, and geostrategic benefits** to its partners in Islamabad.
 - **Azerbaijan's success in Armenia would significantly energize Pakistan**, with

perilous consequences.

- The purpose of seizing Armenian territory forcibly is to gain unhindered access to Turkey, Azerbaijan, Pakistan, and the entire Turkic-oriented axis of nations, up to China.
 - Munitions and military hardware could utilise this route to arrive at the doorstep of Kashmir.
- To prevent this, **New Delhi can utilize its military skills and capabilities to assist Armenia** in securing itself against Azerbaijan's energy-funded superior military strength.

▪ **Economic Cooperation:**

- Armenia can play an important role in the [Indian-backed International North-South Transport Corridor \(INSTC\)](#) and the Iranian-backed [Black Sea-Persian Gulf Transport Corridor](#).

Way Forward

- Armenian-Indian cooperation **can become an integral part of broader contacts for Armenia with developed democracies**. For these ends, **high-quality and subtle diplomacy is imperative**.
- The structure of international relations are also changing, creating both potential threats and opportunities.
- In these shifting global relations, Armenia requires a deep diversification of foreign relations.
- The countries of the Global West may become the most auspicious directions.
- By sharing common values, **Armenia and the Community of States will be able to work closely together**.
 - It is the exact area of cooperation that will ensure the active implementation of the modernization theory, institutionalization, and, possibly, strengthen national defense.

[Source: IE](#)

Crowd Management

For Prelims: National Disaster Management Authority, Disaster Management Act 2005

For Mains: Causes of Crowd Disaster/Stampede

Why in News?

The recent tragedies in Seoul, South Korea, and Morbi in Gujarat have once again put crowds and their management under the spotlight.

- [National Disaster Management Authority \(NDMA\)](#) has been mandated, under the provisions of [Disaster Management Act 2005](#) to, inter alia, issue guidelines for the management of disasters that periodically affect the normal life and well-being of the people.

What is Crowd Management?

- Crowd management is defined as the **systematic planning for, and supervision of, the orderly movement** and assembly of people.
- Crowd management involves the assessment of the people handling capabilities of a space prior to use.
- It includes **evaluation of projected levels of occupancy, adequacy of means of ingress**

and egress, processing procedures such as ticket collection, and expected types of activities and group behavior.

What are the Causes of Crowd Disaster/Stampede?

- **Structural Failures:**
 - Demolition of interim facilities, vertical stairs, narrow buildings due to illegal structures, hawkers, and parking.
- **Electric/Fire Disasters:**
 - A common cause is **improper use of firecrackers or incorrect wiring** during the celebrations in makeshift kitchens.
 - Electricity supply failure creating panic and triggering sudden exodus.
- **Crowd Behavior:**
 - Minimizing the size of the mass, lack of coordination with management, overselling of the tickets, mass panicking by sudden rush or rumours to get celebrity autographs or freebies.
 - People need at least 1 square yard of space each to control their movements. Most people who die in crowds die from asphyxiation while standing upright, not from trampling.
 - Humans lose consciousness after being compressed for just 30 seconds, they can be brain dead within 6 minutes.
- **Inadequate Security:**
 - Taking drastic measures such as firing teargas due to insufficient deployment of safety teams.
- **Lack of Coordination among Administrative Agencies:**
 - Inadequate coordination between the fire service, the police, the shrine management, etc.

What are the NDMA Guidelines on Crowd Management?

- The first step is to **regulate traffic in areas surrounding the pandals and Dussehra grounds.**
 - For pedestrians, **route maps for reaching the venue and emergency exit route should be put up at strategic points.** Barricading to ensure the movement of people in a queue is key to control a burgeoning crowd.
- **CCTV cameras to monitor movement and police presence to reduce the risk of snatching** and other petty crimes should also be on the organisers' agenda.
- **Medical emergencies can occur in claustrophobic spaces.** An ambulance and health care professionals on stand-by can save lives in exigencies.
- On the part of revellers, **familiarising people with exit routes, staying calm and following instructions will help prevent stampede-like situations.**
- In case a stampede breaks out, protect the chest by placing hands like a boxer and keep moving in the direction of the crowd.
- **Organisers should ensure authorised use of electricity,** fire safety extinguishers and other arrangements meeting safety guidelines.
- A list of neighbourhood hospitals would come in handy. Simple precautions like wearing light, cotton clothes and knowledge of basic tricks like rolling on the ground to douse off fire are a must.

Conclusion

- In today's world, crowd management should be the top priority, especially in India.
- A large number of catastrophic events involving large crowds are caused by human error. By planning and implementing proactive measures, these catastrophes can be avoided. Apart from that, it is important to analyse and gain knowledge from previous errors.
- Crowd disasters are a concern for everyone in society. Despite the Government's responsibility in leading the way, the general public also has a major role to play in preventing such disasters in the future.

Source: IE

Stay Safe Online and G20 Digital Innovation Alliance

Why in News?

As part of India's [G20 presidency](#), the Ministry for Electronics & Information Technology (MeitY) has launched the "Stay Safe Online" campaign and the "G20 Digital Innovation Alliance" (G20-DIA).

What is the Stay Safe Online Campaign?

- The objective of the 'Stay Safe Online Campaign' is to **raise awareness among citizens to stay safe in the online world** due to the widespread use of social media platforms and the rapid adoption of digital payments.
- The exponential increase in the number of internet users in India and the rapidly evolving technology landscape have **brought unique challenges**.
- The campaign will make **citizens of all age groups**, especially children, students, women, senior citizens, specially-abled, teachers, faculty, officials of Central/State Governments, etc. **aware of the cyber risk** and ways to deal with it.
- The campaign will be carried out in **English, Hindi and local languages** to reach a wider audience.
- The campaign involves the **dissemination of multilingual awareness content in the form of infographics**, cartoon stories, puzzles, short videos, etc.

What is G20 Digital Innovation Alliance (G20-DIA)?

- It aims to identify, recognize, and enable the adoption of innovative and impactful digital technologies developed by [start-ups](#), **from G20 nations as well as the invited non-member nations**.
- It envisages to address the **needs of humanity in the six critically important sectors i.e.,** Agri-tech, Health-tech, Ed-tech, Fin-tech, Secured Digital Infrastructure, and Circular Economy.
 - Startup products in these six sectors enabled through Digital Public Goods Infrastructure **can create a global population-scale impact and reduce the digital divide and enable sustainable**, and inclusive techno-socio-economic development.
- The engagement of innovators, entrepreneurs, startups, corporations, investors, mentors, and other ecosystem stakeholders will **lead to the speedy acceptance of the platform that India plans to offer through the G20 Digital Innovation Alliance (G20-DIA)**.

[Source: TH](#)

GNPA Ratio

Why in News?

As per the [Reserve Bank of India \(RBI\)](#), the [Gross Non-Performing Assets \(GNPA\)](#) ratio, which **declined to a seven-year low of 5% in September 2022**, is expected to improve further to **4.9% by September 2023**.

- However, if the macroeconomic environment worsens to a medium or severe stress scenario, the **GNPA ratio may rise to 5.8% and 7.8%, respectively**.

What are the Other Observations?

- The ratio of GNPA to gross advances stood at 5.9% in March 2022. As of September 2022, the **Net Non-Performing Assets (NNPA) ratio stood at a ten-year low of 1.3%**, wherein the [Private Sector Banks \(PVBs'\)](#) NNPA ratio was below 1%.
- GNPA ratios of **Public Sector Banks (PSBs) may rise from 6.5%** in September 2022 to 9.4% in September 2023, whereas **it would go up from 3.3% to 5.8% for PVBs and from 2.5% to 4.1% for Foreign Banks (FBs)**, under the severe stress scenario.
- Under the baseline scenario, the aggregate [Capital to Risk Weighted Assets Ratio \(CRAR\)](#) of major banks is **projected to slip from 15.8% in September 2022 to 14.9%** by September 2023.
- The [Common Equity Tier-1 \(CET1\)](#) capital ratio of some of the banks may decline from **12.8%** in September 2022 to 12.1% by September 2023 under the baseline scenario.

What are Some of the Key Terms?

- **GNPA:** These assets are the sum of all the loans that have been defaulted by the individuals who have acquired loans from the financial institution.
- **Macro-environment:** It refers to how the macroeconomic conditions in which a company or sector operates influence its performance.
 - Macroeconomics **deals with aggregate production, spending, and the price level in an economy** as opposed to individual industries and markets.
- **NNPA:** These are the amount that is realised after provision amount has been deducted from the gross non-performing assets.
- **CRAR:** The Capital Adequacy Ratio, also known as CRAR, is used to protect depositors and promote the stability and efficiency of financial systems around the world.
 - The CAR is a **measure of a bank's available capital expressed as a percentage of a bank's risk-weighted credit exposures.**
- **CET1:** It includes equity instruments where returns are linked to the banks' performance and therefore the performance of the share price. They have no maturity.
 - According to [Basel-III norms](#), banks' regulatory capital is divided into Tier 1 and Tier 2, while Tier 1 is subdivided into Common Equity Tier-1 (CET-1) and Additional Tier-1 (AT-1) capital.

What is a Non-Performing Asset?

- NPA refers to a **classification for loans or advances that are in default** or are in arrears on scheduled payments of principal or interest.
- Banks **are required to classify non-performing assets further into the following three categories** based on the period for which the asset has remained non-performing and the realisability of the dues:
 - **Sub-standard Assets:** A substandard asset is an asset classified as an NPA for a period less than or equal to 12 months
 - **Doubtful Assets:** A doubtful asset is an asset that has been nonperforming for a period exceeding 12 months.
 - **Loss Assets:** Loss assets are loans with losses identified by the bank, auditor, or inspector that need to be fully written off.

UPSC Civil Services Examination Previous Year Question (PYQ)

Q. With reference to the governance of public sector banking in India, consider the following statements: (2018)

1. Capital infusion into public sector banks by the Government of India has steadily increased in the

last decade.

- To put the public sector banks in order, the merger of associate banks with the parent State Bank of India has been affected.

Which of the statements given above is/are correct?

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

Ans: (b)

[Source: IE](#)

Rapid Fire Current Affairs

Mangdechhu Hydroelectric Power Project

Recently, the India-assisted **720 Megawatts Mangdechhu Hydroelectric Power Project (on Mangdechhu River)** was handed over to **Druk Green Power Corporation (DGPC), Bhutan**. The project was conceived in 2010.

With this project, the two have successfully completed **4 mega hydroelectric power projects**. The other three include - **600 MW Kholongchhu Hydropower Project** (on Kholongchhu river) and **1200 MW Punatsangchhu-1 & 1020 MW Punatsangchhu-2 Projects** (Punatsangchhu River).

Cooperation in the hydropower sector between India and Bhutan is an example of mutually beneficial cooperation, providing clean electricity to India, generating export revenue for Bhutan.

Read More - [Hydroelectric Power Projects](#)

Chillai Kalan

Currently, Kashmir valley is going through the **hardest winter period of 40 days** famously known as **'Chillai Kalan' (persian for major cold)**. The minimum temperature of Kashmir is **below the freezing point (-5.7°C to -2.5°C)** and the continuous cold wave has resulted in **freezing the Dal Lake along with the water supply**.

Chillai Kalan usually occurs from 21st December to 30th January. The cold waves will then carry forward with a **20 day stretch of "Chillai' Khurd' (small cold)** followed by **10 days long "Chillai-Bacha' (baby cold)**.

Read More - [Chillai Kalan](#)

Netanyahu Returns as Israel PM



Recently, **Benjamin Netanyahu** was again sworn in as Israel's PM (replacing Yair Lapid). The country of Israel is **currently in conflict with Palestine** over **issues related to Jerusalem and West Bank**. In 2020, the **Abraham Accords** were signed between Israel Bahrain and UAE, mediated by the USA to decouple the Arab countries from the Palestine question.

In the beginning of the year 2022, India and Israel marked the **30th anniversary of the establishment of diplomatic ties** between the two. India is **Israel's 3rd largest trade partner in Asia** (7th largest globally) and the **largest buyer of military equipment from Israel**.

Read More - [India-Israel Relations](#), [Israel-Palestine Conflict](#)

Dhanu Jatra

Recently, the **Dhanu Jatra** - considered to be the **world's largest open-air theatre**, began. It **came into existence in Bargarh (Odisha) in 1947-48** as part of the celebration of the country's Independence and is held annually.

The Yatra **relates to the episode of Lord Krishna's visit to Mathura (UP)** to witness the ceremony of **'Bow' organised by Kansa** as described in the **'Bhagavata Purana'**. The **fest continues for 7-11 days** preceding **Pausa Purnima** (falling in Dec-Jan every year).

A similar festival, **Jagannath Rath Yatra** (also called **Chariot Festival**) is also held in Orissa.

Read More - [Jagannath Rath Yatra](#)

