

## Daily News Analysis

### The Hindu Important News Articles & Editorial For UPSC CSE

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## Daily News Analysis

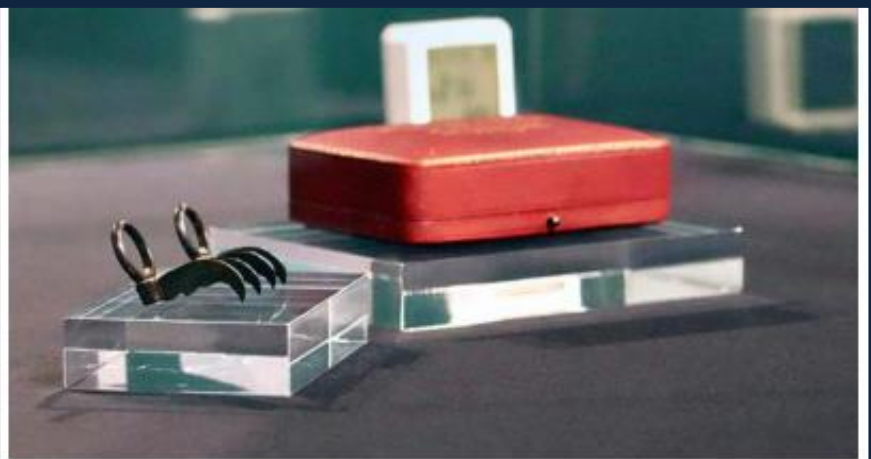
### Page 02 : GS 1 : History : Medieval India

The historic *wagh nakh*, a tiger claw-shaped weapon, used by Maratha warrior king Chhatrapati Shivaji Maharaj to kill Bijapur Sultanate general Afzal Khan, is now on display at the Satara Museum.

- ✚ It was brought from London's Victoria and Albert Museum to celebrate the 350th anniversary of Shivaji Maharaj's ascension, with a grand event attended by state leaders and royalty.
- ✚ The weapon was brought to India from London's Victoria and Albert Museum on July 17.
- ✚ The display marks the 350th anniversary of Shivaji Maharaj's ascension to the throne.
- ✚ The *wagh nakh* will be on display at the Satara Museum for the next seven months.
- ✚ A grand welcome was organized in Satara for the weapon.

#### The Battle of Pratapgarh:

- ✚ The Battle of Pratapgarh took place on November 10, 1659, near the Pratapgarh Fort in Maharashtra.
- ✚ It was a significant conflict between Chhatrapati Shivaji Maharaj and Bijapur Sultanate general Afzal Khan. Afzal Khan, a powerful commander, sought to crush Shivaji Maharaj's rising power.
- ✚ Shivaji Maharaj, known for his military strategy, used guerrilla tactics to counter Khan's forces.
- ✚ The battle is famed for Shivaji Maharaj's innovative use of the *wagh nakh*, a tiger claw-shaped weapon, which he used to kill Afzal Khan.
- ✚ The defeat of Afzal Khan marked a major victory for Shivaji Maharaj, enhancing his reputation and consolidating his power in the region.



### Shivaji's iconic *wagh nakh* on display at Satara Museum

The historic *wagh nakh*, the tiger claw-shaped weapon reportedly used by Maratha warrior king Chhatrapati Shivaji Maharaj to kill Bijapur Sultanate general Afzal Khan, has been put on display at the Satara Museum on Friday for the next seven months. The weapon, brought to India from London's Victoria and Albert Museum on July 17 to commemorate the 350th anniversary of the Maratha ruler's ascension to the throne, received a grand welcome in Satara. CM Eknath Shinde, along with his deputies Devendra Fadnavis and Ajit Pawar, and members of the royal family of Satara attended the event.

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### Chhatrapati Shivaji Maharaj

- ✚ He was born on 19th February 1630 at Shivneri Fort in District Pune in the present-day state of Maharashtra.
- ✚ He was born to Shahaji Bhonsle, a Maratha general who held the jagirs of Pune and Supe under the Bijapur Sultanate, and Jijabai, a pious woman whose religious qualities had a profound influence on him.
- ✚ Shivaji was not named after Lord Shiva. His name was derived from the name of a regional deity – 'Goddess Shivai.'



### Contributions

- ✚ He revived ancient Hindu political traditions, and court conventions and promoted the usage of Marathi and Sanskrit, rather than Persian, in court and administration.
- ✚ India's first-ever navy in the modern era was built by Shivaji to protect the coast of Maharashtra.
- ✚ He established a competent and progressive civil rule with the help of disciplined military and well-structured administrative organizations.
- ✚ He innovated military tactics, pioneering non-conventional methods (guerrilla warfare) and leveraged strategic factors like geography, speed, and surprise.
- ✚ He focused on pinpoint attacks to defeat his larger and more powerful enemies.
- ✚ A brave and genuinely secular ruler, he respected women and cared for the downtrodden and farmers.
- ✚ He died on 3rd April 1680.

### Who was Afzal Khan?

- ✚ He was a 17th-century commander of the Adil Shahi dynasty of Bijapur.
- ✚ With Chhatrapati Shivaji's rise and increasing control of the region, Afzal Khan was seen as the man to subdue him in the Deccan.
- ✚ Khan put together a force of 10,000 cavalry and marched from Bijapur to Wai, plundering Shivaji's territory along the way.
- ✚ Shivaji called a council of war at the fort of Pratapggarh, where most of his advisers urged him to make peace.
- ✚ During the meeting, an embrace between the two turned into an attack in which Shivaji emerged victorious. This was followed by a rout of the Adilshahi army at the hands of the Marathas.





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✚ As per Maratha sources, Khan's remains were buried at the fort and a tomb was constructed on Shivaji's orders.

### Important Battle:

<b>Battle of Pratapgad, 1659</b>	✚ Fought at the fort of Pratapgad near the town of Satara, Maharashtra, between the forces of the <b>Maratha king Chhatrapati Shivaji Maharaj and the Adilshahi general Afzal Khan.</b>
<b>Battle of Pavan Khind, 1660</b>	✚ Fought at a mountain pass in the vicinity of fort Vishalgad, near the city of Kolhapur, Maharashtra, <b>between the Maratha Sardar Baji Prabhu Deshpande and Siddi Masud of Adilshahi.</b>
<b>Sacking of Surat, 1664</b>	✚ Fought near the city of Surat, Gujarat, <b>between Chhatrapati Shivaji Maharaj and Inayat Khan</b> , a Mughal captain.
<b>Battle of Purandar, 1665</b>	✚ Fought between the <b>Mughal Empire and Maratha Empire.</b>
<b>Battle of Sinhagad, 1670</b>	✚ Fought on the fort of Sinhagad near the city of Pune, Maharashtra <b>between Tanaji Malusare, a commander of Maratha ruler Shivaji Maharaj and Udaybhan Rathod</b> , fortkeeper under Jai Singh I who was a Mughal Army Chief.
<b>Battle of Kalyan, 1682-83</b>	✚ <b>Bahadur Khan of the Mughal Empire defeated the Maratha army</b> and took over Kalyan.
<b>Battle of Sangamner, 1679</b>	✚ Fought between the Mughal Empire and Maratha Empire. This was the <b>last battle in which the Maratha King Shivaji fought.</b>

### UPSC Prelims Practice Question

**Ques : Chhatrapati Shivaji is related to which Maratha Gharana?**

- a) Holkar
- b) Bhonsle
- c) Scindia
- d) None of the above

**Ans : b)**

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### Page 05 : GS 2 : Indian Polity : Constitutional Bodies

UPSC Chairperson Manoj Soni has resigned, citing personal reasons, almost five years before his tenure ends in 2029.

- His resignation, submitted to the President, is not linked to recent controversies involving fake certificates by UPSC candidates. Soni, a monk associated with Anoopam Mission, will focus on his spiritual work.

## UPSC Chairperson Manoj Soni quits 5 years before completion of tenure

**Vijaita Singh**  
**Mahesh Langa**  
NEW DELHI/AHMEDABAD

Union Public Service Commission (UPSC) Chairperson Manoj Soni has resigned due to "personal reasons", almost five years before his tenure ends in 2029, sources told *The Hindu*.

Mr. Soni, who joined the commission as a member in 2017, was sworn in as the Chairperson on May 16, 2023.

"He resigned almost a month back," a top source told *The Hindu*. The source added there was no clarity if the resignation would be accepted and he would be relieved.

The source also clarified that the resignation was not linked to the controversy regarding UPSC candidates securing employment by presenting fake certificates.

Mr. Soni is learnt to have



Manoj Soni

submitted his resignation to the President of India. However, the government is yet to announce the name of the new Chairperson.

According to sources, he wants to devote more time to Anoopam Mission, a branch of Swaminarayan Sect in Gujarat. He became a monk, or *nishkam karmayogi* (selfless worker), in the Mission after receiving *diksha*, or initiation, in 2020.

Mr. Soni is considered close to Prime Minister Narendra Modi, who had picked him as the Vice-Chancellor of M.S. University in Vadodara in 2005 when he was 40 years old, making him the youngest Vice-Chancellor in the country.

Prior to his appointment to the UPSC in June 2017, Mr. Soni had served three terms as Vice-Chancellor in two universities in his home State of Gujarat.

**Not linked to Puja issue**  
Sources added that the resignation was not linked to the controversy regarding trainee Indian Administrative Service (IAS) officer Puja Khedkar, who allegedly forged identity papers and presented a disability certificate to get into the service.

After Ms. Khedkar's case surfaced, social media was abuzz with several cases of candidates, presently in

service, who allegedly forged documents to get benefits reserved for the Scheduled Castes, the Scheduled Tribes, the Other Backward Classes, the Economically Weaker Sections (EWS), and Persons with Benchmark Disabilities (PwBD). The cases raise questions about the sanctity of the UPSC's exam and selection processes.

The UPSC is a constitutional body as mandated under Article 315-323 Part XIV Chapter II of the Constitution of India. The Commission conducts several examinations on behalf of the Union government.

It also conducts Civil Services Examinations every year and recommends candidates for appointment to the IAS, the Indian Foreign Service (IFS), the Indian Police Service (IPS), and the Central Services - Group A and Group B.

### Union Public Service Commission

- As per Article 312 of the Indian Constitution, the Parliament is entitled to create one or more All India services common to the Union and the States.
- The Union Public Service Commission (UPSC) is the central recruiting agency in India.
- It is an independent constitutional body.

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- + The provisions regarding the composition of UPSC, appointment and removal of its members and the powers and functions of UPSC are provided in Part XIV of the Indian Constitution under Article 315 to Article 323.
- + **Appointment of Members:** The Chairman and other members of the UPSC are appointed by the President of India.
- + **Term of Office:** Any member of the UPSC shall hold office for a term of six years or till the age of 65 years, whichever is earlier.
- + **Reappointment:** Any person who has once held the office as a member of a Public Service Commission is ineligible for reappointment to that office.
- + **Resignation:** A member of the Union Public Service Commission may resign from his/her office by submitting the written resignation to the President of India.
- + **Removal/Suspension of Members:** The Chairman or any other member of UPSC shall only be removed from his/her office by order of the President of India.
  - o The President can suspend the Chairman or any other member from his/her office in respect of whom a reference has been made to the Supreme Court.
- + **Conditions for Removal:** The Chairman or any other member of UPSC may be removed if he/she:
  - o is adjudged an insolvent.
  - o engages during his/her term of office in any paid employment outside the duties of his/her office.
  - o is, in the opinion of the President, unfit to continue in office by reason of infirmity of mind or body.
- + **Regulating the Conditions of Service:** In the case of the UPSC, the President of India shall:
  - o Determine the number of members of the Commission and their conditions of service.
  - o Make provisions with respect to the number of members of the staff of the Commission and their conditions of service.
- + **Restriction of Power:** The conditions of service of a member of UPSC shall not be amended after his/her appointment that may lead to his/her disadvantage.
- + **Power to Extend Functions:** The Legislature of a State may provide for the exercise of additional functions by the UPSC or the SPSC as respects the services of the Union or the State and also as respects the services of any local authority or other body corporate constituted by law or of any public institution.
- + **Expenses of UPSC:** The expenses of the UPSC including salaries, allowances and pensions of the members or staff of the Commission are charged on the Consolidated Fund of India.
- + **Submission of Reports:** The UPSC shall present an annual report to the President of India containing the work done by the Commission.
  - o The President shall provide a memorandum explaining the cases where the advice of the Commission was not accepted.
    - The reasons for such non-acceptance are presented before each House of Parliament.

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### UPPSC Prelims PYQ : 2020

**Ques : In the removal of which of the following officials the Parliament does not play any role?**

1. Judges of the High Court
2. Judges of the Supreme Court
3. Chairman of the Union Public Service Commission
4. Comptroller and Auditor General of India

**Choose the correct answer from the codes given below.**

- a) Only 1 and 2
- b) Only 3 and 4
- c) Only 1, 2 and 3
- d) Only 3

**Ans: d)**



The Indian government has begun to auction properties classified as 'enemy properties'.

# When a home is 'enemy property'

The Indian government has begun to auction properties belonging to erstwhile citizens of the country who now hold Pakistani and Chinese passports. Uttar Pradesh has the maximum number of estates classified as 'enemy properties'. **Mayank Kumar** explores the Lucknow cityscape to understand the real estate challenges

**F**aisal Azim Abbasi, 48, is worried for himself and his joint family of eight. He has been getting notices to sign an 11-month license agreement with the Custodian of Enemy Property for India (CEPI), a department under the Ministry of Home Affairs, formed after the Indo-Pak war of 1965 and the two Indo-China wars in 1962 and 1967.

Abbasi has known no other home other than the single-storey, 800-square-foot space in Lucknow's Maulviganj. The house, popularly known as Zareef Manzil or Lal Kothi, has been inhabited by his family for four generations.

"My grandfather took the property on rent from the Raja of Mahmudabad in the late 1930s," says Abbasi. They paid ₹16 and 8 annas (50 paise). In 1957, the erstwhile raja moved to Pakistan and took citizenship there.

Abbasi is among hundreds of residents across India who occupy 'Enemy Properties', declared thus after the Enemy Property Act, 1968, came into being. The Act enabled the state to regulate and appropriate real estate belonging to those who had left India and got citizenship of countries it has gone to war with: Pakistan and China.

Now, the Union government has begun to auction many of the 12,611 properties across the country, out of which 126 belong to Chinese citizens. Uttar Pradesh has the maximum number, at 6,041, followed by West Bengal at 4,354. Lucknow itself has 361 such properties, with 105 occupied, the highest in U.P. and all in disrepair. Shamli district has 482, Sitapur 378, Muzaffarnagar has 274, and Budaun 250, besides the others.

These 'enemy properties' could be "any property that belongs to, is held or managed on behalf of an enemy, an enemy subject, or an enemy firm". The word "enemy" signifies any country that has committed an act of aggression or declared war against the Union of India, and "property" is immovable assets and all negotiable instruments such as shares, debentures, and other commerce.

## Family dynamics

Abbasi's grandfather, Matloob Alam, signed the original lease and the family was told on September 24, 1966, via a letter from the then Sub-Divisional Magistrate (SDO), Lucknow, S.S. Nigam that the building they lived in had become 'enemy property', and was owned by the state. "I, SDO Lucknow hereby direct Shri Matloob Alam, the occupant of the property, to pay monthly rent, dues etc. to Tehsildar Lucknow with immediate effect," the letter had said.



The proposed arrangement is only for 11 months, and it adds that on the expiry of this period or an earlier termination, the licensee shall hand over the property to the licensor, which is CEPI. It is frightening.

**MOHAMMAD HAIDER RIZVI**  
Lawyer, who is fighting the legal battle of tenants occupying 'enemy properties'

Thereafter, the rent was paid to the CEPI. The amount was increased to ₹22.28 in 1972 and further increased to ₹312 in April 2013.

However, Abbasi claims that the rent has not been collected by the CEPI since December 2016. "Where will we go from here? If they sell it to us at a reasonable rate, we will take it," he says. He considers ₹50 lakh a reasonable sum to buy the property. Alternatively, he is ready to pay five times what he is paying on rent if the lease is renewed.

Over the years, the Enemy Property Act has seen several amendments, with the most significant and recent being The Enemy Property (Amendment and Validation) Act, 2017. It expanded the meaning of the term "enemy subject", and "enemy firm" to include the legal heir and successor of an 'enemy', whether a citizen of India or a citizen of a country which is not an enemy; and the succeeding firm of an 'enemy firm', irrespective of the nationality of its members. The Act also made it clear that once a property is declared 'enemy property', it remains so. The amendment nullified a Supreme Court judgment which ruled in favour of Mohammed Amir Mohammad Khan, son of the erstwhile Raja of Mahmudabad.

Though the erstwhile Raja of Mahmudabad took Pakistani citizenship, Amir stayed behind as an Indian citizen, and asserted claims over various properties that were originally in his family's name. After a prolonged legal struggle of over three decades, the Supreme Court ruled in his favour in 2005, declaring him the rightful owner, even though they have been declared 'enemy properties'. Amir was a two-time MLA in the Uttar Pradesh State Assembly in the 1980s from the Congress party and died in October 2023 at the age of 80.

The most well-known among these properties is the three-storeyed Butler Palace, built on the banks of the Gomti river in the 1910s. The palace was originally constructed in a mix of Indo-Mughal and Rajasthani styles as the official residence of the commissioner of Avadh, Harcourt Butler, in Lucknow. It has remained empty since the 1960s, and has been branded 'haunted', by the Lucknavis – either by ghosts of the past or adicts of the present.

It is now missing its best brass bit and anything of value. Sometime in September-October 2023, the Lucknow Development Authority (LDA) began refurbishing it as a tourist attraction



Halwasiya Market, situated in the older part of Lucknow, Hazratganj. SANDEEP SAXENA

after receiving a no-objection certificate from the CEPI.

Another prime property is Halwasiya market in Lucknow's Hazratganj, the older part of the city, where real estate prices start at approximately ₹15,000 per square foot, if the buyer is lucky enough to get a place.

## Sued from many sides

Like Abbasi, many shopkeepers received notices for a fresh lease and licence agreement for the 'enemy property' they were occupying, but no one has signed one with CEPI until now. The occupants proposed a long-term lease for at least a decade, which was not accepted by CEPI.

Alli Khan Mahmudabad, the next in line from the family, is still fighting for various properties in the Supreme Court. He declined to comment on the matter since it is sub judice. Niraj Gupta, who has been his lawyer since 2003, says, "The Supreme Court has maintained the status quo related to our petition challenging the Act and its amendment provisions. The government cannot sell, auction, or create third-party rights on our properties." Ali is an associate professor in a private university and a member of the Samajwadi Party.

Mohammad Haider Rizvi, a Lucknow-based lawyer who is fighting the legal battle of tenants occupying enemy properties, says many of his clients have been living as tenants for 70-80 years. They are all nervous after receiving renewed agreements.

"Now, the proposed arrangement is only for 11 months, and it adds that on the expiry of this period or an earlier termination, the licensee shall hand over the property to the licensor, which is

CEPI. It is frightening," he says.

In 2020, the Union government set up a Group of Ministers led by Home Minister Amit Shah to monitor the disposal of 'enemy properties'.

The value of the earlier 9,000 surveyed 'enemy properties' across the country was estimated to be ₹1 lakh crore. Later, over 3,000 such properties were identified, taking the numbers above 12,000.

The guidelines for the disposal of enemy properties stipulate that if the property is valued below ₹1 crore, the custodian must offer the occupant the choice of purchase. If they refuse, the property will be e-auctioned.

Those valued at over ₹1 crore but less than ₹100 crore will be disposed of by the CEPI through e-auction or through a rate determined by the Enemy Property Disposal Committee, unless the Central government chooses to retain it.

All auctions take place through the Metal Scrap Trade Corporation Limited, a Central public sector undertaking. In 2023, the Central government earned over ₹3,400 crore from the disposal of movable 'enemy properties', like shares and gold.

In U.P., 79 enemy properties identified as agricultural land, each valuing less than ₹1 crore were auctioned across Muzaffarnagar, Sultanpur, and Amroha districts till March 2024.

"A person interested in buying these properties can visit the site and talk to the local tehsildar to check documents before going ahead with the e-auction," says Kamlesh Verma, a Home Ministry official who is the supervisor for such properties in Sonbhadra district.

Before the process of the disposing of such properties began, the U.P. government, on the directions of the Home Ministry, conducted surveys of the properties to free them of legal hindrances and set their value, so they could be auctioned off. Roughly half of such properties are without any legal hindrance.

"Our role was to help in surveying the properties and send notices to encroachers. The rest is done by the CEPI," says Saurav Singh, Sub-Divisional Magistrate (SDM), Malihabad, Lucknow.



Where will we go from here? If they sell it to us at a reasonable rate, we will take it.

**FAISAL AZIM ABBASI**  
A resident of an 'enemy property'

## About Enemy Property:

- ✚ Enemy property are those immovable and moveable assets which were left behind by people who took citizenship of Pakistan and China after leaving India during the partition and post the 1962 and 1965 wars.
- ✚ Besides real estate, enemy property may also include bank accounts, shares, gold, and other assets of such individuals.



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- ✚ The enemy properties are vested with the Custodian of Enemy Property for India (CEPI), an authority created under the Enemy Property Act, 1968.
- ✚ The 2017 amendment to the Act (Enemy Property (Amendment and Validation) Act, 2017) stated that the successors of those who migrated to Pakistan and China ceased to have a claim over the properties left behind in India.
- ✚ The amendment ensured that the law of succession does not apply to enemy property, that there cannot be a transfer of any property vested in the custodian by an enemy, or enemy subject, or enemy firm, and that the custodian shall preserve the enemy property till it is disposed of in accordance with the provisions of the Act.
- ✚ As per CEPI, there are 13,252 enemy properties in India, valued at over Rs1 lakh crore.
- ✚ Most of these properties belong to people who migrated to Pakistan, and over 100 to those who migrated to China.
- ✚ Uttar Pradesh (5,982) has the highest number of enemy properties, followed by West Bengal (4,354).

### UPSC Practice Question

**Ques : Consider the following statements regarding Enemy property in India:**

1. Enemy properties are those left behind by the people who took citizenship of Pakistan and China after leaving India during the partition and after the 1962 war.
2. Maximum number of enemy properties is in Gujarat.

**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 : a)**

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### Page : 11 : GS 2 & 3 : International Relations & Environment

India and Japan are preparing to sign a Memorandum of Cooperation to establish a Joint Crediting Mechanism (JCM) for carbon trading.

- ✚ This mechanism will allocate and track carbon credits, boost job creation, and support low-carbon technologies, contributing to both countries' climate goals while ensuring compliance with the Paris Agreement.

#### Memorandum of Cooperation for Setting Up a Joint Crediting Mechanism (JCM)

- ✚ **Objective and Framework:** India and Japan plan to sign a Memorandum of Cooperation to establish a Joint Crediting Mechanism (JCM) for sharing emission-reduction credits.

- The JCM will involve a structured allocation of carbon credits and maintain a registry to track these credits, with projects needing clearance from a Joint Committee.

#### What is carbon trading?

- ✚ Carbon trading, also known as carbon emissions trading, is a market-based approach to controlling pollution by providing economic incentives for reducing greenhouse gas emissions.
- ✚ Under this system, companies or countries are allocated a certain number of carbon credits or allowances, which represent the right to emit a specific amount of carbon dioxide.
- ✚ Entities that reduce their emissions below their allowance can sell their surplus credits to others who need them, thus creating a financial incentive to lower overall emissions.

## India plans to enter into carbon crediting mechanism with Japan

**Abhishek Law**  
NEW DELHI

India is looking to enter into a carbon trading and carbon credit adjustment mechanism with Japan.

The two countries plan to sign a Memorandum of Cooperation for setting up a Joint Crediting Mechanism (JCM) with emission-reduction credits being shared, as per Cabinet note prepared in July and reviewed by *businessline*.

Under the mechanism, carbon credits will be 'allocated through a structured process' and there will be a 'registry to track these credits,' as per the note.

Projects will be taken up only when they are cleared through a Joint Committee, and both governments will notify these credits issued based on the submitted reports. The credits will be allocated to the respective registries of India and Japan, and can subsequently be used towards the Nationally Determined Contribution (a climate action plan to cut emissions and adapt to climate impact) of both countries.

The proposal will "boost job creation by attracting investments in low-carbon and clean technologies". There will also be any financial implication of such a project.

"A draft Cabinet Note has been prepared ..... authorising the MoEFCC (Ministry of Environment, Forest and Climate Change) for the signing of MoC (Memorandum of Cooperation) between Government of India and the Government of Japan in consultation with the concerned ministries.... and



**Green move:** The proposal will boost job creation via investments in low-carbon and clean technologies. GETTY IMAGES/ISTOCK

MEA," as per office memorandum of one of the Ministries said. The JCM will facilitate diffusion of leading decarbonising technologies, equipment, machinery, products, systems and infrastructure, implementation of mitigation actions, among others.

The draft (Cabinet note) has approval of the Environment Minister.

#### Bilateral ties

The JCM will be formed under Article 6.2 of the Paris Agreement.

As per the draft Memorandum of Cooperation, the mechanism will be implemented in accordance with "relevant domestic laws and regulation" in these respective countries.

A joint committee will be established and it will develop rules and guidelines required for implementation of the JCM that cover project cycle procedures, methodologies, project design documents, monitoring and designation of third-party entities, among others.

"Decisions by the Joint Committee on registration of the project, crediting period, sharing of credits, issuance of credits, and other related matters on the

JCM are made with prior confirmation of the Government of Japan and Government of India, unless otherwise specified," one of the provisions stated.

#### Emission cuts

Both governments "mutually recognise that part of JCM credits issued from emission reductions and removals may be towards the achievement of Japan's nationally determined contribution and rest of the said JCM credits may contribute to the achievement of India's nationally determined contribution" while ensuring double counting is avoided.

Each government can authorise part of JCM credits for international mitigation purposes too.

The two countries will confirm registration of a project prior to a decision by the joint committee; while the percentage of credit allocation will also be decided.

The MoC (draft) also mentions Japan will facilitate the transfer of technology, finance and capacity building in respect of new technologies for the joint crediting mechanism.

(The writer is with *The Hindu businessline*)

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- ✚ **Joint Crediting Mechanism (JCM)** The Joint Crediting Mechanism (JCM) is a bilateral framework initiated by a developed country to support greenhouse gas reduction projects in developing countries.
- ✚ It allows for the generation of carbon credits through projects that reduce emissions, which are then shared between a developed country and the host country.
- ✚ The mechanism aims to promote sustainable development, transfer advanced technologies, and help both parties meet their climate targets under international agreements.

### Emission Cuts

- ✚ **Credit Allocation:** Credits issued under the JCM will contribute to both Japan's and India's Nationally Determined Contributions (NDCs) under the Paris Agreement. The JCM will avoid double counting of credits and may authorize some credits for international mitigation purposes.
- ✚ **Technology Transfer and Capacity Building:** Japan will support technology transfer, finance, and capacity building to enhance the effectiveness of the JCM and facilitate the adoption of new technologies.

### Significance of JCM:

- ✚ **Increased Access to Clean Technologies:** The JCM will facilitate the transfer of advanced decarbonizing technologies from Japan to India, such as renewable energy systems, energy-efficient appliances, and waste management solutions.
- ✚ **Job Creation and Skill Development:** The implementation of JCM projects will create new employment opportunities in sectors like renewable energy, energy efficiency, and waste management.

## UPSC Mains PYQ : 2022

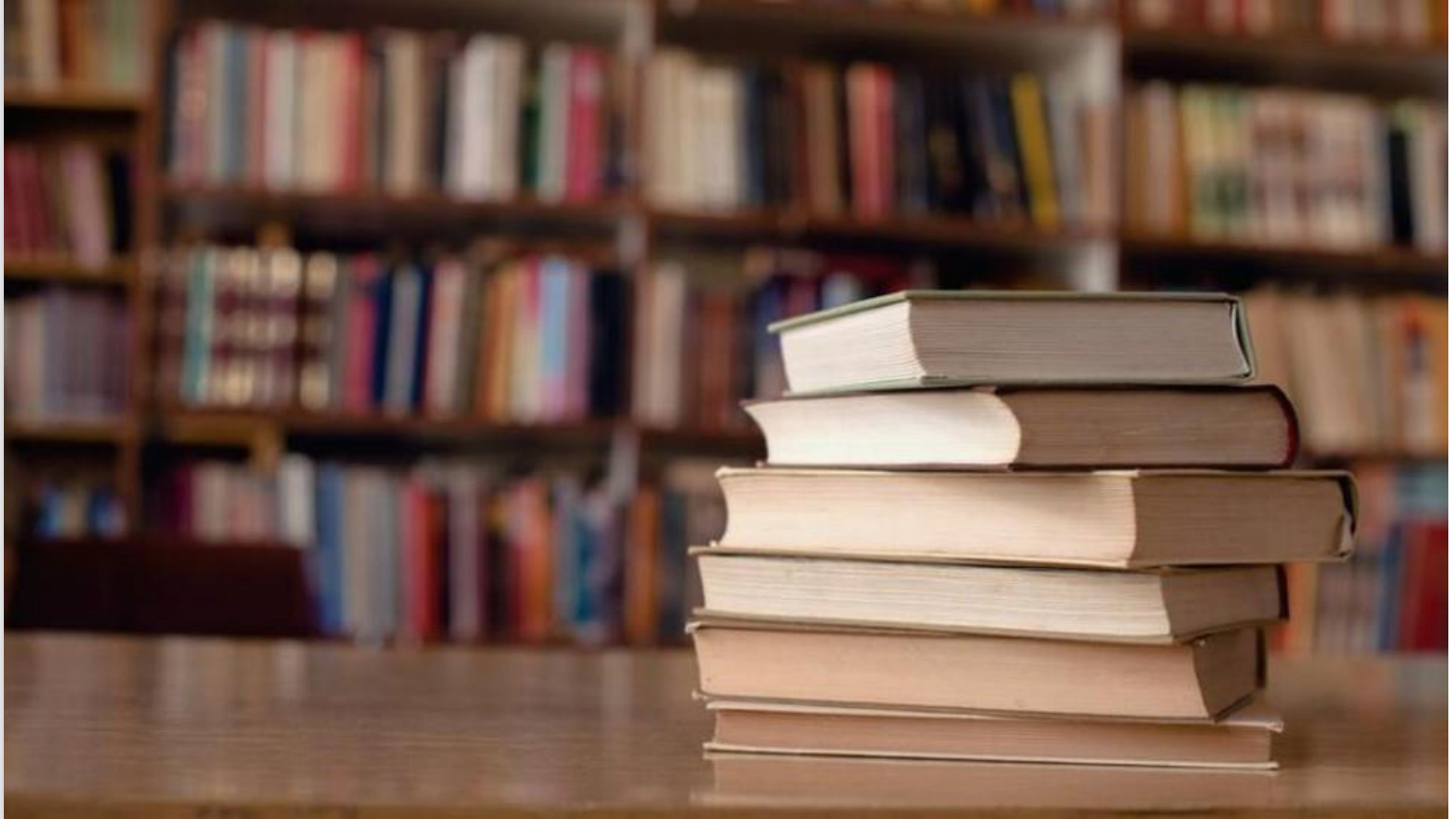
**Ques:** Clean energy is the order of the day.' Describe briefly India's changing policy towards climate change in various international fora in the context of geopolitics.



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### Project In News : ASMITA Project

The Ministry of Education and the University Grants Commission (UGC) recently unveiled the ASMITA Project, aimed at bolstering the availability of educational resources in Indian languages.



#### About ASMITA Project:

- ✚ ASMITA (Augmenting Study Materials in Indian Languages through Translation and Academic Writing) is an initiative to develop 22,000 books in Indian languages in the next five years.
- ✚ It is a collaborative effort of the UGC and the Bharatiya Bhasha Samiti, a high-powered committee under the Ministry of Education.
- ✚ The primary objective of this initiative is to promote and integrate Indian languages more deeply into the education system, thereby enriching the learning experience and making it more inclusive.
- ✚ This project is seen as part of a broader strategy to enhance the accessibility and quality of educational materials across various Indian languages.
- ✚ Thirteen nodal universities have been identified to lead the project, along with member universities from various regions.
- ✚ The UGC has also created a standard operating procedure (SOP) for the book-writing process in each assigned language.

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- ✚ The SOP includes the identification of nodal officers and authors, allocation of title, subject, and programme, writing and editing, submission of the manuscript, review and plagiarism check, finalisation, designing, proofreading and e-publication.

### **Other Initiatives Launched:**

- ✚ The Ministry of Education also launched the "Bahubhasha Shabdakosh", a single-point reference for all the words in all Indian languages and their meanings.
- ✚ This initiative will be developed by the Central Institute of Indian Languages (CIIL) in collaboration with the Bharatiya Bhasha Samiti.
- ✚ This Shabdakosh will help in using Bharatiya words, phrases, and sentences for various new-age domains like IT, industry, research, and education.

## Daily News Analysis

### Page : 06 Editorial Analysis

# *The promise of parametric insurance*

**T**he warmest year on record was 2023. A report estimated that losses from natural disasters amounted to \$280 billion in 2023, of which only about \$100 billion was insured. The gap in insurance coverage was particularly wide between developed and developing economies. With the world experiencing a surge in extreme weather events, the insurance industry needs to enhance disaster resilience by devising a number of alternative methods of coverage.

At present, the globally accepted method of disaster risk reduction is to transfer risk through indemnity-based insurance products, which require physical assessment of damage for payouts. However, the past is no longer a precedent for what could follow. When calamities such as cyclones, floods, tsunamis, and storms hit large populations and wipe out settlements, especially of the economically disadvantaged communities who have little record of their assets, it becomes difficult to verify the losses.

#### Changing course

In this context, several insurance products based on the parameters of a weather event are needed. In these, payments are triggered based on real-time measurements such as rain of more than 100 mm per day for two days in succession, or specific flood levels, and wind speed. For such 'parametric' products, payments are made regardless of actual loss or physical verification. Disaster-prone island countries have largely shifted from the risk retention model and embraced such insurance for climate adaptation. Over time, this has built trust between states and insurers, leading to more reasonable pricing and trigger-payout combinations.

Thus far, insurers have been offering standardised parametric products only for low frequency, high-impact disasters such as earthquakes, cyclones, and hurricanes. In 2023,



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Given South Asia's reputation as the world's most 'climate-vulnerable zone', India could consider parametric products

for instance, after a 6.8 magnitude earthquake struck Morocco, the country received \$275 million parametric insurance cover arranged with the help of the World Bank. High frequency but low-impact disasters such as landslides, rain, and heat were overlooked, but the consequences of climate change are slowly changing that.

In India, one of the earliest uses of parametric policies was crop insurance, initiated by the government some years ago. The successful Pradhan Mantri Fasal Bima Yojana is based on verification of loss, while a new parametric product, the Restructured Weather Based Crop Insurance Scheme is based on threshold limits, not requiring field verification.

Over the years, the private insurance industry in India has witnessed a rising number of offers of parametric products, customised for States, corporations, self-help groups, and micro-finance institutions. They insure disasters such as extreme precipitation, which is an endemic issue in the north-east; cyclones, which are a standard occurrence in coastal States; and extreme heat, a suddenly prominent and much-published hazard.

Who should bear the burden of paying premiums for parametric insurance coverage? Nagaland was the first State to buy a parametric cover for extreme precipitation in 2021. Based on lessons learned, it has tendered for the second improved version by fixing an absolute annual premium, duration and rate-on-line, allowing bidders to compete over lower threshold limits and maximised payouts. It has imaginatively used the India Meteorological Department's credible supply of data on precipitation for tehsil-sized grids, opening the doors for other States to consider similar products for insurance against cyclones, wind, and rain.

The Co-operative Milk Marketing Federation in Kerala too has implemented parametric insurance for dairy farmers for lower milk yields due to heat stress to cattle. Some non-profits and

micro-finance institutions have also worked with private insurers to implement daily payouts to workers who lose wages due to excessive heat, based on pre-defined temperature and moisture triggers. Some large corporates have initiated parametric products for cyclonic winds and high waves at competitive prices, using wind speed, cyclone tracks, and storm surge data. The recent impact of heavy rains in West Bengal, Meghalaya, Manipur, and Mizoram in the aftermath of Cyclone Remal underscores the need to consider such parametric insurance as a possible means to reduce the financial burden of the State.

#### Ensuring effective use

For governments to ensure effective use of parametric products, five factors are essential: precise thresholds and proper monitoring mechanisms; experience sharing between governments to incorporate lessons learned; following the mandatory bidding process for transparent price discovery; a widespread retail payout dissemination system; and encouraging premium payment by households in the long term. While this is more difficult in poorer populations, parametric insurance for earthquakes in New Zealand and Turkey has shown that it can be done.

India is uniquely placed for the use of such products, given that it has the Aadhaar-based payment dissemination system. Aided by multilateral institutions, the Pacific and Caribbean Catastrophe Risk Insurance Companies have displayed regional pooling of risk and have successfully implemented parametric contracts with the insurance sector. Given South Asia's reputation as the world's most "climate-vulnerable zone", India and its neighbourhood could consider such products, pool their risks collaboratively, and strike better bargains with the world's largest insurance companies.

## GS Paper 03 : Disaster Management

**Practice Question** Discuss the significance of parametric insurance products in enhancing disaster resilience in developing countries. Evaluate the challenges in their adoption and implementation, and suggest measures to maximize their effectiveness in mitigating the financial impact of natural disasters.

(250 w/15m)



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### Context

- + In 2023, the warmest year on record, natural disasters caused \$280 billion in losses, with only \$100 billion insured.
- + The insurance industry faces challenges in covering these losses, especially in developing countries, highlighting the need for innovative approaches like parametric insurance to enhance disaster resilience and financial protection.

### Record-Breaking Year 2023

- + The year 2023 was recorded as the warmest year on record.
- + A report estimated losses from natural disasters amounted to \$280 billion in 2023, with only about \$100 billion insured.
- + There is a significant gap in insurance coverage, particularly between developed and developing economies.
- + With increasing extreme weather events, the insurance industry must enhance disaster resilience through alternative coverage methods.

### Present Method of Disaster Risk Reduction

#### + Indemnity-based Insurance Products

- The globally accepted method of disaster risk reduction involves indemnity-based insurance products.
- These products require physical assessment of damage for payouts.
- Given the unpredictability of future calamities, past precedents are no longer reliable.
- Verification of losses becomes challenging, especially for economically disadvantaged communities with little record of their assets.

#### + Benefits and Implementation

- Parametric insurance builds trust between states and insurers, leading to reasonable pricing and trigger-payout combinations.
- Historically, these products have been offered for low-frequency, high-impact disasters like earthquakes and cyclones.
- In 2023, Morocco received \$275 million in parametric insurance after a 6.8 magnitude earthquake, facilitated by the World Bank.
- High-frequency, low-impact disasters like landslides and rain are now increasingly considered due to climate change.

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### Challenges in Traditional Insurance Methods

- ✚ **Growing Gap in Insurance Coverage:** In 2023, global natural disaster losses amounted to \$280 billion, with only \$100 billion insured. Developing economies face wider gaps in insurance coverage compared to developed counterparts.
- ✚ **Call for Alternative Insurance Approaches:** Parametric insurance products are gaining traction for their real-time trigger-based payouts. These products offer payments based on predefined weather parameters like rainfall or wind speed, bypassing the need for physical damage verification.

### Adoption and Implementation of Parametric Insurance

- ✚ **Global Adoption Trends:** Disaster-prone countries, particularly islands, have increasingly adopted parametric insurance for climate adaptation. Trust between states and insurers has improved over time, leading to more nuanced pricing and payout triggers.
- ✚ **Examples of Parametric Insurance Implementation:** Morocco secured \$275 million in parametric insurance cover post a 6.8 magnitude earthquake. India's experience includes parametric crop insurance and initiatives for extreme precipitation and cyclones.
- ✚ **Expansion Beyond High-Impact Disasters:** Initially focused on earthquakes and cyclones, parametric insurance is now exploring coverage for low-impact, high-frequency events like rain and heat.

### Ensuring Effective Use of Parametric Products

- ✚ **Key Factors for Government Implementation**
  - Precise thresholds and proper monitoring mechanisms are essential for effective parametric insurance.
  - Governments should share experiences to incorporate lessons learned.
  - A mandatory bidding process is necessary for transparent price discovery.
  - There must be a widespread retail payout dissemination system.
  - Encouraging premium payment by households is crucial, though challenging for poorer populations.
- ✚ **Examples from Other Countries**
  - Parametric insurance for earthquakes in New Zealand and Turkey demonstrates successful implementation even among poorer populations.

### Potential for India and South Asia

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### India's Unique Position

- India is well-placed for the use of parametric products due to its Aadhaar-based payment dissemination system.
- Regional pooling of risk has been successfully implemented by the Pacific and Caribbean Catastrophe Risk Insurance Companies.
- Given South Asia's vulnerability to climate change, India and its neighbours could consider collaborative risk pooling and parametric products.

### Way Forward

- ✚ **Precise Thresholds and Robust Monitoring:** Establish clear, accurate parameters for insurance triggers and implement reliable monitoring systems to track these parameters effectively.
- ✚ **Transparent Bidding and Experience Sharing:** Follow a transparent bidding process for price discovery and facilitate the exchange of best practices and lessons learned between governments.
- ✚ **Widespread Payout Systems and Household Premium Support:** Develop comprehensive systems for distributing payouts and promote long-term premium payment by households, leveraging tools like Aadhaar-based payment dissemination.

### What Is Disaster

A disaster is a severe disruption occurring over a short or long period, affecting the functioning of a community or society at large. It results in widespread human, material, economic, or environmental losses which exceed the ability of the affected population to cope using its resources.

### Types of Disasters

Disasters can be broadly classified into two categories:

- ✚ **Natural Disasters:** These include events such as earthquakes, floods, hurricanes, tornadoes, volcanic eruptions, landslides, tsunamis, and droughts. Natural disasters are typically the result of natural phenomena and can have a devastating impact on life, property, and the environment.
- ✚ **Human-Made Disasters:** Also known as man-made or anthropogenic disasters, these include events like industrial accidents, fires, nuclear explosions/radiation, chemical spills, and acts of terrorism. Human-made disasters result from human actions and can often be prevented through proper safety measures and regulations.

### Difference Between Disaster and Hazard



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- ✚ It's crucial to differentiate between a disaster and a hazard.
- ✚ A hazard refers to a potential event that may cause loss of life, injury, property damage, social and economic disruption, or environmental degradation. Hazards can be natural or human-made.
- ✚ A disaster occurs when a hazard impacts society or the environment severely or catastrophically. In essence, a hazard becomes a disaster when it meets vulnerability.

### Disaster Management

- ✚ Disaster management plays a vital role in minimizing the impact of unforeseen events. When disasters strike, it is crucial to have a well-prepared and coordinated response in place.
- ✚ Disaster management encompasses the range of activities designed to maintain control over disaster events and provide a framework for helping at-risk populations avoid or recover from the impact of a disaster.
- ✚ It involves a systematic process of using administrative directives, organizations, and operational skills to implement policies, strategies, and coping capacities to lessen the adverse impacts of hazards.
- ✚ Effective disaster management strategies not only save lives but also help in the efficient allocation of resources and aid. With its comprehensive disaster management plans and dedicated teams, our organization is committed to safeguarding communities in times of crisis.
- ✚ By employing proactive measures, conducting regular drills, and collaborating with local authorities, we strive to ensure a swift and effective response during emergencies.

### Disaster Management Cycle

- ✚ The disaster management cycle highlights the ongoing process by which governments, businesses, and civil society plan for and reduce the impact of disasters, react during and immediately following a disaster, and take steps to recover after a disaster has occurred. It consists of four phases:
  1. **Mitigation:** Efforts to reduce the impact of disasters.
  2. **Preparedness:** Planning how to respond.
  3. **Response:** Efforts to minimize the hazards created by a disaster.
  4. **Recovery:** Returning the community to normal.

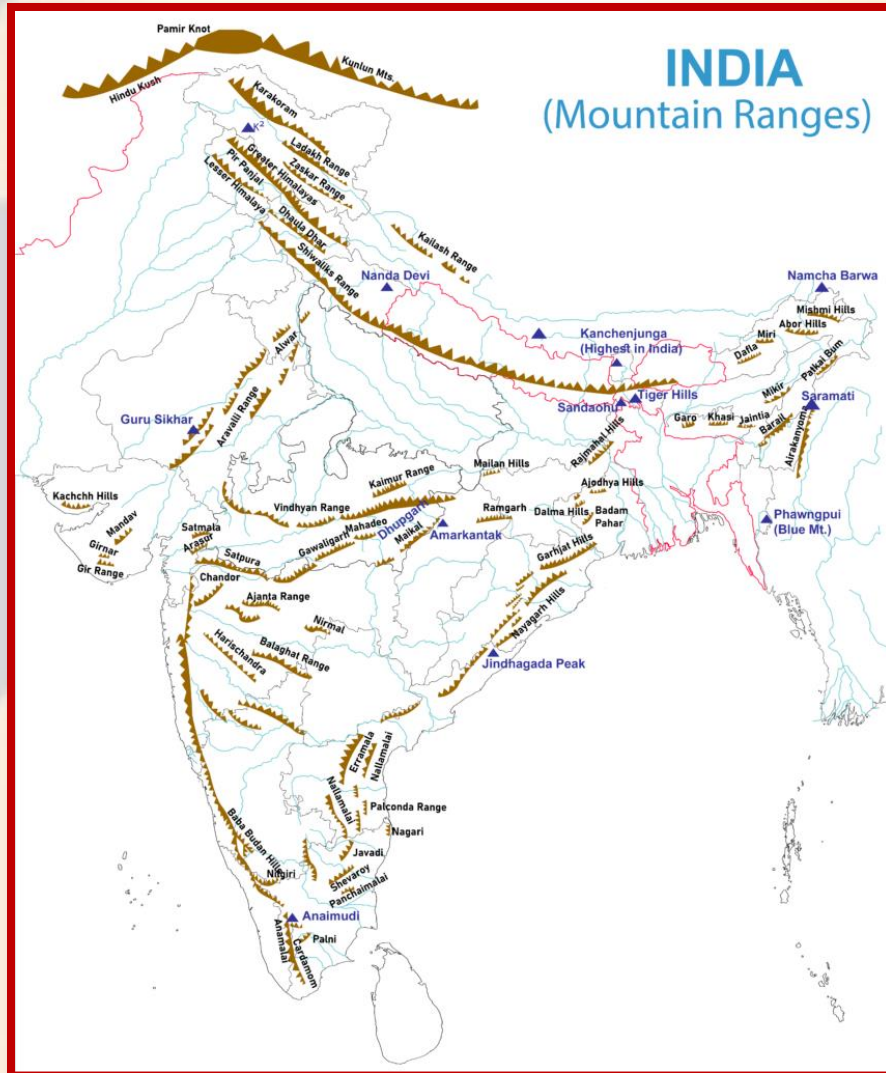
### Disaster and Disaster Management in India

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In India, a country prone to a variety of natural and human-made disasters, understanding disaster and disaster management is crucial for minimizing risks and enhancing resilience. Here are ten key aspects to consider:

- ✚ **Diverse Geography:** India's vast and varied geography makes it susceptible to different types of natural disasters, including cyclones, earthquakes, floods, and droughts, necessitating region-specific disaster management strategies.
- ✚ **Legislative Framework:** The Disaster Management Act of 2005 provides a legal and institutional framework for disaster management in India, establishing the National Disaster Management Authority (NDMA), State Disaster Management Authorities (SDMAs), and District Disaster Management Authorities (DDMAs).
- ✚ **Community Participation:** Effective disaster management in India emphasizes community participation, recognizing that local knowledge and involvement are critical for disaster preparedness, response, and recovery.
- ✚ **Integrated Approach:** India adopts an integrated approach to disaster management that includes mitigation, preparedness, response, and recovery, ensuring a comprehensive strategy to manage disasters.
- ✚ **Technology and Innovation:** The use of technology and innovation, including satellite communication, GIS mapping, and early warning systems, plays a significant role in disaster risk reduction and management.
- ✚ **Capacity Building:** Building the capacity of disaster management professionals and local communities through training and awareness programs is a priority to enhance disaster preparedness and response mechanisms.
- ✚ **International Cooperation:** India actively engages in international cooperation for disaster risk reduction, sharing best practices and learning from global experiences to strengthen its disaster management capabilities.
- ✚ **Focus on Vulnerable Groups:** Special attention is given to vulnerable populations, including women, children, the elderly, and people with disabilities, ensuring that disaster management efforts are inclusive and equitable.
- ✚ **Economic Impact Assessment:** Assessing the economic impact of disasters is essential for planning recovery efforts and allocating resources efficiently to rebuild and rehabilitate affected communities.
- ✚ **Sustainable Development:** Disaster management in India is increasingly aligned with sustainable development goals, recognizing that reducing disaster risk contributes to sustainable economic growth and development.

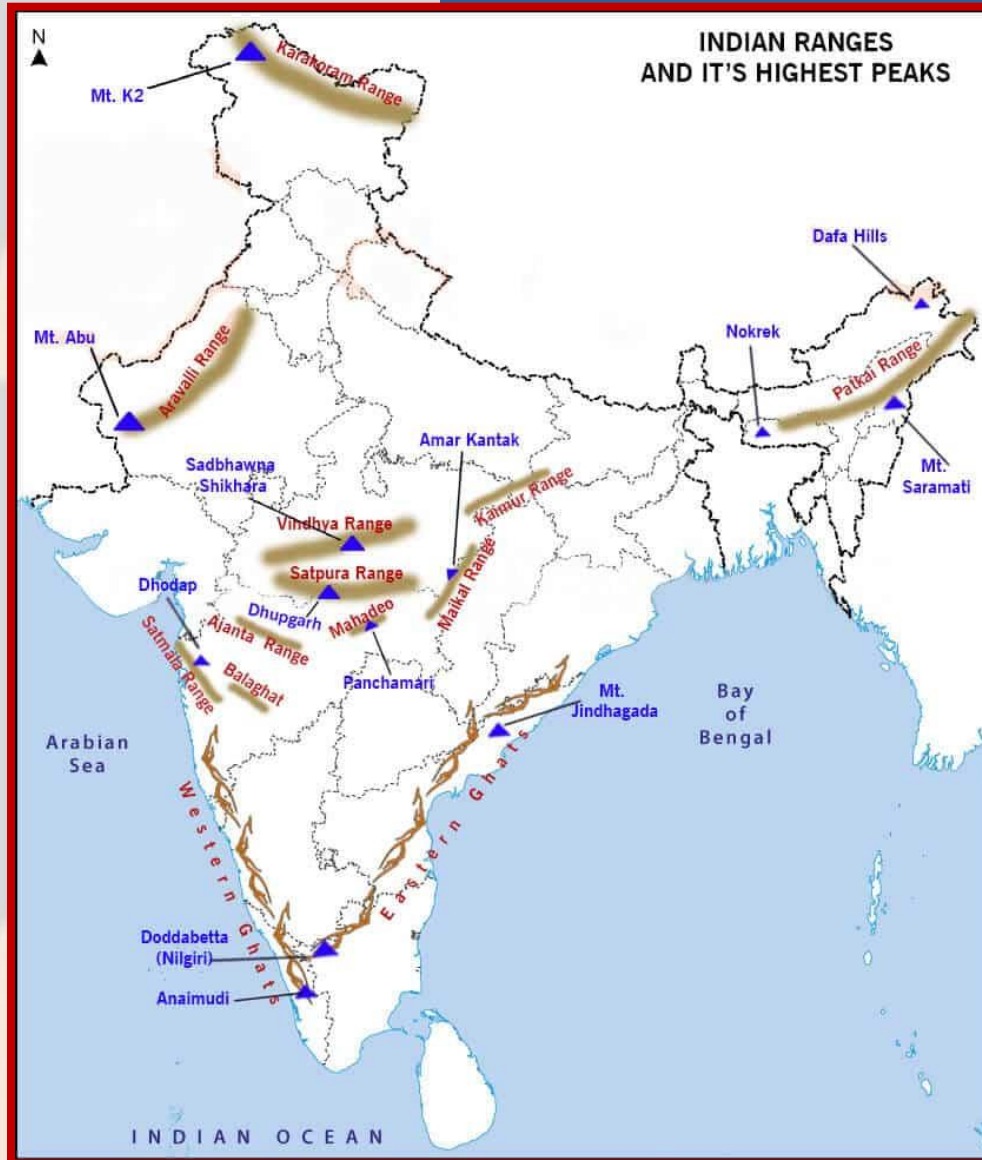
## Mapping : Major Hill Ranges of India



1. Aravalli hills
2. Vindhyan range
3. Satpura range
4. Western Ghat
5. Eastern Ghat



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### Aravalli hills

- ✚ They originate in Gujarat (at Palanpur) and extend till Haryana. They terminate in the Delhi ridge.
- ✚ They have a maximum extent of 800 km
- ✚ They are old fold mountain ranges, one of the oldest tectonic mountains in the world.
- ✚ Rocks that make up the Aravallis are more than 2 billion years old.
- ✚ Unlike other fold mountains, Aravallis have an average elevation in the range of 400-600m only. This is because throughout their geological history they were subjected to the processes of weathering and erosion.

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- ✚ Only a few peaks reach an elevation of above 1000m. These include – Mt. Gurushikhar (1722m, the highest point of Aravallis), Mt. Abu (1158m, it's part of a plateau).
- ✚ Geologically, they are mainly made up of Dharwar igneous and metamorphic rocks.
- ✚ They contain the largest marble deposits in India.
- ✚ Rivers Banas, Luni, Sabarmati are born in Aravallis. Banas is a tributary of Chambal. Luni is an ephemeral river that terminates in the Rann of Kutch.
- ✚ They contain several passes that cut through them, especially between Udaipur and Ajmer like Piplighat, Dewair, Desuri, etc.
- ✚ They also contain several lakes such as Lake Sambhar (largest inland saline water body in India), Lake Dhebar (south of Aravallis), Lake Jaisamand (in the Jaisamand wildlife sanctuary), etc.

### Vindhyan range

- ✚ These are non-tectonic mountains, they were formed not because of plate collision but because of the downward faulting of the Narmada Rift Valley (NRV) to their south.
- ✚ They extend for 1200km from Bharuch in Gujarat to Sasaram in Bihar.
- ✚ Geologically, they are younger than Aravallis and Satpura hills.
- ✚ Their average height is in the range of 300-650m.
- ✚ They are made up of older Proterozoic rocks. They are cut across by Kimberlite piles (diamond deposits)
- ✚ They are known by local names such as Panna, Kaimur, Rewa, etc.
- ✚ They rise from the NRV in the form of steep, sharp slopes called the escarpments. These escarpments are well developed in Kaimur and Panna regions.

### Satpura range

- ✚ Satpura range is a combination of Satpura, Mahadeo, and Maikala hills.
- ✚ Satpura hills are tectonic mountains, formed about 1.6 billion years ago, as a result of folding and structural uplift. They are a Horst landform.
- ✚ They run for a distance of about 900km.
- ✚ Mahadeo hills lie to the east of Satpura hills. Pachmarhi is the highest point of the Satpura range. Dhupgarh (1350m) is the highest peak of Pachmarhi.
- ✚ Maikala hills lie to the east of Mahadeo hills. Amarkantak plateau is a part of the Maikala hills. It is about 1127m.

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- ✚ The plateau has the drainage systems of Narmada and Son, hence it has drainage into the Bay of Bengal as well as the Arabian sea.
- ✚ These are mostly situated in the States of Madhya Pradesh and Chhattisgarh.
- ✚ These hills are rich in bauxite, due to the presence of Gondwana rocks.
- ✚ Dhuandhar waterfalls over the Narmada is situated in MP.

**Will be continue.....**