

GOVERNANCE**Cyber Insurance Policy**

A committee set up by the Insurance Regulatory and Development Authority of India (IRDAI) has recommended the introduction of a cyber insurance policy.

- Cyber insurance policy is a risk transfer mechanism for cyber risk.
- Cyber risk is commonly defined as exposure to harm or loss resulting from breaches of or attacks on information systems.
- This policy will protect the policyholders from cybercrimes.

Key Points

- In October 2020, the IRDAI had set up a committee for cyber liability insurance under P Umesh.
- Amid the Covid-19 pandemic, there has been rising incidences of cyberattacks and a growing number of high-profile data violations.

Data highlighted:

- According to the committee report, the number of internet users in India is currently estimated at 700 million.
- India was ranked as the second-largest online market worldwide in 2019, coming second only to China.
- The number of internet users is estimated to increase in both urban as well as rural regions. This number is increasing rapidly so also is the number of users of online banking.

Features of an Individual cyber insurance policy (cover):

- Theft of Funds, Identity Theft Cover, Social Media cover, Cyber Stalking, Malware Cover, Phishing cover, Data Breach and Privacy Breach Cover, etc

International Mechanisms:

The International Telecommunication Union (ITU) : It is a specialized agency within the United Nations which plays a leading role in the standardization and development of telecommunications and cyber security issues.

Budapest Convention on Cybercrime: It is an international treaty that seeks to address Internet and computer crime by harmonizing national laws, improving investigative techniques, and increasing cooperation among nations. It came into force on 1st July 2004. India is not a signatory to this convention.

Internet Governance Forum (IGF): It brings together all stakeholders i.e. government, private sector and civil society on the Internet governance debate.

INDIAN ECONOMY**Missed Annual Disinvestment Targets**

The government has raised less than 3% of budgeted revenues from disinvestment in 2020-21. As a result, the fiscal deficit for the current year is set to worsen.

The government describes fiscal deficit of India as “the excess of total disbursements from the Consolidated Fund of India, excluding repayment of the debt, over total receipts into the Fund (excluding the debt receipts) during a financial year”.

Key Points**Disinvestment Targets for 2020-21:**

- Presenting the Union Budget of 2020, the Finance Minister had announced a disinvestment target of Rs 2.1 lakh crore. Such ambitious targets were set to keep the fiscal deficit under check.
- However, the total disinvestment receipts from disinvestment so far this year have amounted to Rs. 17.9 thousand crore which is just around 3% of the targeted revenues.

Reason for Low Revenues:

- Annual targets were set three to four times the usual targeted revenue from disinvestment.
- The slow pace of sales of the public assets marked for disinvestment.
- In the current year, all aspects of the government’s functioning was severely impacted by the Covid-19 pandemic.
- It has been in trend that except in a few years, the government has been unable to raise as much money as it wanted at the start of the year from disinvestment.

Meaning of Disinvestment:

- Disinvestment means sale or liquidation of assets by the government, usually Central and state public sector enterprises, projects, or other fixed assets.

- The government undertakes disinvestment to reduce the fiscal burden on the exchequer, or to raise money for meeting specific needs, such as to bridge the revenue shortfall from other regular sources.
- For e.g. the Union government invests in several public sector undertakings (PSUs) such as Air India, Bharat Petroleum, Delhi Metro Rail Corporation etc.
- Since it is the majority shareholder (meaning that it owns more than 51% of the shares), the Centre can raise money through the liquidation of its shareholding in these PSUs.

Nodal Agency for Disinvestment:

Department of Investment and Public Asset Management (DIPAM) under the Ministry of Finance is tasked with managing the Centre's investments in the PSUs.

Sale of the Centre's assets falls within the mandate of DIPAM.

INTERNATIONAL RELATION**Agreement With IEA**

India has inked a Strategic Partnership Agreement with the International Energy Agency (IEA) to strengthen cooperation in global energy security, stability and sustainability.

Key Points

Objective: To encourage and promote strategic and technical cooperation in the energy sector.

Benefits:

- It will lead to a wider exchange of knowledge and will be a step towards making India a full member of the IEA.
- Strengthen mutual trust and cooperation & enhance global energy security, stability and sustainability.
- A phased increase in benefits and responsibilities for India as an IEA strategic partner.
- Building on existing areas of work and the Clean Energy Transitions Programme (CETP), such as energy security, clean and sustainable energy, energy efficiency, enhancing petroleum storage capacity, expansion of gas-based economy in India etc.

Implementation of the Agreement: IEA Secretariat

International Energy Agency

Established: In 1974 as per framework of the Organization for Economic Co-operation and Development (OECD). IEA is an autonomous intergovernmental organisation.

Mission: Its mission is to ensure reliable, affordable and clean energy for its member countries and beyond.

Areas of Focus: Its mission is guided by four main areas (4E's): Energy Security, Economic Development, Environmental Awareness and Engagement Worldwide.

Headquarter (Secretariat): Paris (France).

Members: It has 30 members at present.

Reports: Global Energy & CO2 Status Report, World Energy Outlook, World Energy Statistics, World Energy Balances, Energy Technology Perspectives .

Clean Energy Transitions Programme (CETP)

- Launched in November 2017, the IEA Clean Energy Transitions Programme (CETP) is an effort to accelerate global clean energy transitions.
- The programme provides independent, cutting-edge support to governments in order to catalyze the global transition towards more sustainable energy production and use.
- Priority countries include Brazil, China, India, Indonesia, Mexico and South Africa, as well as other IEA Association countries and key regions such as Southeast Asia, Latin America and Africa.
- CETP activities include collaborative analytical work, technical cooperation, training and capacity building and strategic dialogues.

SCIENCE AND TECHNOLOGY**Integrated Weapons System Design Centre**

Indian Vice President recently inaugurated the Integrated Weapons System Design Centre at DRDO's Dr APJ Abdul Kalam Missile complex in Hyderabad.

Key Points

- The Integrated Weapon System Design facility is said to enhance the capability in design and development of command & control systems for surface-to-air missile (SAM) systems and ballistic missile defence (BMD) systems.

- Centre will give a thrust to the overall system design and evaluation methodology for state-of-the-art missile systems and will help in improving the performance of missiles.
- The Vice President inaugurated a new missile technology exposition and seminar hall on the campus.
- The exposition will display missile technologies and weapon systems and the centre will be the backbone for outreach activities.

SOCIAL ISSUE

Ayu Samvad: Largest public awareness campaign program

“AYU SAMVAD” (My Health My Responsibility) is one of the largest public awareness campaign program being organised on AYURVEDA and COVID 19 PANDEMIC.

Key Points

- Organized by: All India Institute of Ayurveda New Delhi, as envisioned & supported by Ministry of AYUSH.
- More than 5 lac lectures will be organized across the nation by Ayurveda Physicians for citizens of India.

Main objective: To create awareness through Lecture series to make common people aware about the theme “Ayurveda for COVID 19 Pandemic”.

NATIONAL DEVELOPMENT

Fleet of electric buses flagged-off in Andaman and Nicobar Islands

The Lieutenant Governor of Andaman and Nicobar Islands, flagged-off fleet of electric buses.

Key Points

- The introduction of electric buses will help cut down tail pipe emissions as well as provide comfortable public transport.
- The project for 40 electric buses is being executed by NTPC Vidyut Vyapar Nigam Limited (NVTN Limited), a 100% subsidiary of NTPC Limited, a PSU under Ministry of Power, Government of India.
- In addition to the above project, NVTN has emerged as successful bidder for providing turnkey solution for 90 electric buses in Bengaluru under the Smart City project.
- These buses will provide last mile connectivity to NAMMA Metro network.
- NVTN is developing and providing complete range of zero emission mobility solutions for various vehicle segments.

BIODIVERSITY & ENVIRONMENT

Kanha Tiger Reserve

A tigress was found dead in the buffer zone of Kanha tiger reserve in Madhya Pradesh.

Key Points

- Location: It stretches over an area of 940 square km in the two districts - Mandla and Balaghat - of Madhya Pradesh.
- Kanha National Park is the largest National Park in Central India.

Fauna:

- The State animal of Madhya Pradesh - Hard Ground Barasingha (Swamp deer or Rucervus duvaucelii) is found exclusively in Kanha Tiger Reserve.
- Other Species found include Tiger, Leopard, Dhole, Bear, Gaur and Indian Python etc.

Flora:

- It is best known for its evergreen Sal forests (Shorea Robusta).
- It is the first tiger reserve in India to officially introduce a mascot, “Bhoorsingha the Barasingha”.

Other Tiger Reserves in Madhya Pradesh:

- Sanjay-Dubri.
- Panna.
- Satpura.
- Bandhavgarh.
- Pench.

Barasingha



Subspecies: There are three subspecies of swamp deer found in the Indian Subcontinent.

- The western swamp deer (*Rucervus duvaucelii*) found in Nepal,
- Southern swamp deer/Hard Ground Barasingha (*Rucervus duvaucelii branderi*) found in central and north India and
- Eastern swamp deer (*Rucervus duvaucelii ranjitsinhi*) found in the Kaziranga (Assam) and Dudhwa National Parks (Uttar Pradesh).

Protection Status of Swamp Deer:

- IUCN Red List: Vulnerable
- CITES: Appendix I
- Wildlife Protection Act, 1972: Schedule I

IMPORTANT FACTS FOR PRELIM

35th Pragati Meeting

The Prime Minister of India recently chaired the 35th edition of **Pro-Active Governance And Timely Implementation (PRAGATI)** - the Information and Communication Technology (ICT) based multimodal platform, involving Central and State governments.

- Ten projects were taken for review involving a total investment of Rs. 54,675 crore. A review of Pradhan Mantri Bhartiya Jan Aushadhi Pariyojana was also taken.

Key Points

- Launched in 2015, PRAGATI is the multimodal platform for Pro-Active Governance and Timely Implementation involving central and state governments.
- It has been designed by the Prime Minister's Office (PMO) team with the help of the National Informatics Center (NIC).
- It enables the PM to discuss the issues with the concerned central and state officials with full information and latest visuals of the ground-level situation.
- The PRAGATI platform uniquely bundles three latest technologies: Digital data management, video-conferencing and geo-spatial technology.
- It is a three-tier system (PMO, Union Government Secretaries, and Chief Secretaries of the States).

Objective:

- Grievance Redressal.
- Programme Implementation.
- Project Monitoring.

Significance:

- It promotes cooperative federalism as it brings together the Secretaries of Government of India and the Chief Secretaries of the States.
- It is a robust system for bringing e-transparency and e-accountability with real-time presence and exchange among the key stakeholders.
- It is an innovative project in e-governance and good governance.

Concerns:

The direct interaction of the PM with the state secretaries without involving the political executives of the states is undermining the state political executive.

It is also said that this is leading to a concentration of power in the extra-constitutional office of PMO.

DAILY ANSWER WRITING PRACTICE

Qns. The interlinking of rivers can provide viable solutions to the multi-dimensional inter-related problems of droughts, floods, and interrupted navigation. Critically examine.

Ans:

Interlinking of rivers envisions transferring water from water 'surplus' basins where there is flooding to water 'deficit' basins where there is drought/scarcity through inter-basin water transfer projects.

The northern plains of India are endowed with surplus water due to the presence of perennial rivers originating from the Himalayas. Southern and western India generally witnesses drought, as this region is drained by seasonal rivers whose water level largely depends on the Indian monsoon.

Proposed Benefits of the Interlinking of Rivers

- **Hydropower Generation:** It would generate additional hydropower, which will help India fulfill its commitment to the Paris Climate Deal.
- **Round the year Navigation:** As it would address the low levels of water in southern India's rivers, it would provide around year waterways connectivity.
- This will reduce the cost of transportation & levels of pollution and help in economic development.
- **Irrigation Benefits:** Interlinking of rivers will increase the country's total irrigation potential, preventing some of the surface runoff into the sea.

Associated Concerns With Interlinking of Rivers

- **Perennial Rivers Are Not So Perennial:** A new analysis of rainfall data reveals that monsoon shortages grow in river basins with surplus water and falling in those with scarcities.
- **Federal Issue:** The spirit of federalism is ignored in the river interlinking project.
- **Historically,** there has been dissent on the part of the state governments regarding water sharing. For example, as evident from the ongoing disputes on rivers like Cauvery, Mahadayi.
- **Tensions With Neighboring Countries:** Bangladesh being a lower riparian state, is less likely to agree to India's interlinking project.
- **Further,** India will be less likely to pressure China on its version of the interlinking river. This will eventually affect lives in north-east India.
- **High Environmental & Economic Cost:** The interlinking of rivers project, which is of a sub-continent magnitude, will incur a huge economic cost.
- **Moreover,** it would harm many ecological factors like Delta formation, growth of mangroves, and aquatic life.

Conclusion

Interlinking of rivers has its pros and cons, but given the economic, political, and environmental implications, it may not be a wise decision to carry out this project at a centralized national level. Instead, interlinking of rivers may be pursued in a decentralized manner, and more sustainable ways like rainwater harvesting should be promoted to mitigate floods and droughts.

DAILY QUIZ

1. Consider the following statements:

1. Barasingha is found exclusively in Kanha Tiger Reserve.
2. Barasingha is the state animal of Madhya Pradesh.
3. Barasingha is listed as Vulnerable in the IUCN Red List.

Which of the statements given above is/are correct?

- a) 1 and 2 only
- b) 2 only
- c) 3 only
- d) **1, 2 and 3**

2. With reference to cyber crimes, consider the following statements:

1. Spoofing attacks are designed to gain access to or damage one's computer and gather personal information.
2. The International Telecommunication Union is a UN specialised agency that deals with cyber security issues.
3. India is not a signatory to the Budapest convention on cybercrime.

Which of the statements given above is/are not correct?

- a) **1 only**
- b) 2 and 3 only
- c) 3 only
- d) 1 and 3 only

3. Which of the following statements about Govind Ballabh Pant are correct?

1. He participated in the Non-Cooperation movement as well as Salt march during the Civil Disobedience Movement.
2. He was against a separate electorate for minorities.

Select the correct answer using the code given below:

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

4. With reference to the International Energy Agency (IEA), consider the following statements:

- 1. The IEA is an autonomous organisation established in the framework of the Organisation for Economic Co-operation and Development (OECD).
- 2. The Clean Energy Transitions Programme (CETP) was launched by the IEA in 2017.

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

5. With reference to the appointment of judges in India, consider the following statements:

- 1. The judges of Supreme Court and High court are appointed on the recommendation of the National Judicial Appointments Commission.
- 2. The Chief Justice of the High Court is appointed by the president in consultation with the Chief Justice of India and the Governor of the State.
- 3. On the Presidential reference the individual opinion of Chief Justice of India is final.

Which of the statements given above is/are correct?

- a) 1 and 2 only
- b) **2 only**
- c) 2 and 3 only
- d) 1, 2 and 3



VANIK-IAS
Exclusive Coaching for UPSC/OPSC