

IRDAI issues exposure draft of Bima Sugam e-marketplace for insurance**Why in News?**

- The Insurance Regulatory and Development Authority (IRDAI) has unveiled an exposure draft proposal for an insurance electronic marketplace called Bima Sugam.
- Bima Sugam is pitched as the UPI moment for insurance and one arm of the Bima trinity.

Bima Trinity

- Bima Trinity is a three-pronged strategy by the central government of India to increase insurance penetration.
- It's an initiative by the IRDAI to increase the three as: availability, affordability, and accessibility of insurance products to a larger population.
- Bima Trinity is made up of three components:
 - Bima Sugam: A digital portal that integrates distributors and insurers into a single platform
 - Bima Vistaar: An all-in-one insurance product that offers comprehensive insurance coverage at affordable prices
 - Bima Vahak: A women-led field distribution force

Bima Sugam

- About
 - It is an online platform where customers can choose a suitable scheme from multiple options given by various companies.
 - All insurance requirements, including those for life, health, and general insurance (including motor and travel) will be met by Bima Sugam.
 - This platform will help in the settlement of claims, whether it is health coverage or death claims, in a paperless manner on the basis of policy numbers.
- Steps taken by IRDAI
 - IRDAI has appointed a committee for the creation of the platform.
 - It now plans to go for requests for proposals soon to appoint a service provider for the platform.
 - The service providers will be the technological partners for creating and running a platform to provide all the services in one place.

Benefits of Bima Sugam

- Single window for the policyholder
 - The proposed platform would act as a single window for the policyholder to manage his/her insurance coverage.
 - It will provide end-to-end solutions for customers' insurance needs i.e., purchase, service, and settlement in a seamless manner.
- Empowerment of consumers
 - Currently, there are hundreds of insurance schemes in the life and non-life sectors.
 - Customers have no idea who is offering the best deal and the pros and cons of different schemes.
 - Bima Sugam will enable them to identify a suitable scheme for the customers in a single platform.
- Benefits for insurance companies and intermediaries
 - It will facilitate insurance companies to access the validated and authentic data from various touch points on a real-time basis.
 - The platform will interface for the intermediaries and agents to sell policies and provide services to policyholders, among others, and reduce paperwork.
- Universalise and democratise insurance
 - IRDAI says Bima Sugam is an electronic marketplace protocol which would universalise and democratise insurance.
 - This protocol will be connected with India Stack which is a set of APIs (application programming interface) that allows governments, businesses, startups, etc. to utilise the unique digital infrastructure to enable seamless delivery of services.

Will the physical mode go away?

- Customers will open an insurance account and the policies will be stored in this account, thus obviating the need for physical documents.
- Identifying the right policy, buying it, settling the claims and renewals will be streamlined in online process.
- The process will be mostly on the lines of demat accounts and online trading in the case of stock markets.

Insurance Regulatory and Development Authority of India (IRDAI)

- IRDAI is a statutory body formed under an Act of Parliament, i.e., Insurance Regulatory and Development Authority Act, 1999.
- It was established for overall supervision and development of the Insurance sector in India.
- IRDAI's duties include:
 - Regulating the insurance business
 - Promoting the orderly growth of the insurance business
 - Protecting the interests of policyholders

News Summary: IRDAI issues exposure draft on Bima Sugam e-marketplace for insurance

- IRDAI has issued an exposure draft on electronic marketplace Bima Sugam.

Key highlights of the proposed guidelines

- Not-For-Profit Structure: Bima Sugam will operate as a not-for-profit company under Section 8 of the Companies Act, 2013.
- Multi-Stakeholder Ownership: The shareholding of Bima Sugam will be widely held among life, general, and health insurers.
 - No single entity will be holding a controlling stake. This ensures a balanced and collaborative approach towards decision-making and operations.
- Regulatory Oversight: IRDAI will play a crucial role in overseeing Bima Sugam's governance and operations.
 - The authority will nominate two members to the company's board and provide prior approval for the appointment of the Chairperson & CEO.
- Risk Management: Bima Sugam will establish a dedicated risk management committee to identify and mitigate various risks associated with its operations.
- Consent-Based Architecture: The platform will operate on a consent-based architecture, ensuring that users have control over their data and interactions within the marketplace, thereby enhancing trust and privacy.
- Free Services for Consumers: Consumers will not be charged for availing services through Bima Sugam, making insurance products and services more accessible to individuals across diverse socio-economic backgrounds.

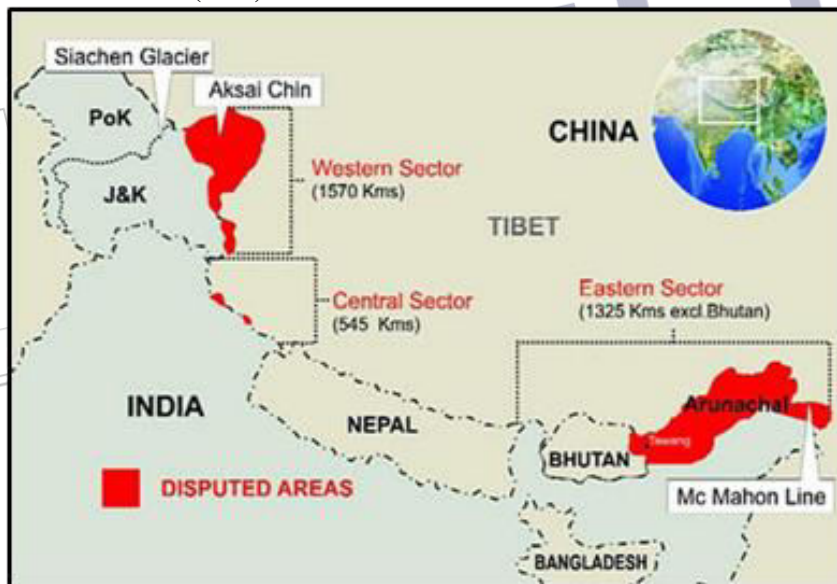
INTERNATIONAL RELATIONS

Line of Actual Control (LAC): China Moves its Nationals into its Vacant 'Defence Villages' Along LAC

Why in News?

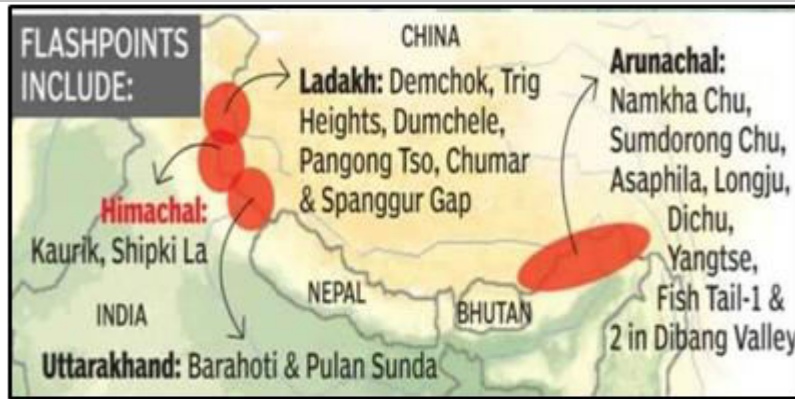
- Chinese nationals have started occupying several of their model "Xiaokang" border defence villages across India's north-eastern borders which the country has been building along the LAC since 2019.

What is the Line of Actual Control (LAC)?



- The LAC is the demarcation that separates Indian-controlled territory from Chinese-controlled territory.
- The LAC is only a concept not agreed upon by the two countries, neither delineated on a map or demarcated on the ground.
- India considers the LAC to be 3,488 km long, while the Chinese consider it to be only around 2,000 km.
- It is divided into three sectors: the eastern sector which spans Arunachal Pradesh and Sikkim, the middle sector in Uttarakhand and Himachal Pradesh, and the western sector in Ladakh.
- India's claim line is the line seen in the official boundary marked on the maps as released by the Survey of India, including both Aksai Chin and Gilgit-Baltistan.
 - This means LAC is not the claim line for India.
- In China's case, LAC is the claim line except in the eastern sector, where it claims the entire Arunachal Pradesh as South Tibet.

Disagreement over the LAC and Why these Claim Lines Controversial in Ladakh



- India rejects the concept of LAC, as it is the line China has created.
- The Chinese line was a disconnected series of points on a map that could be joined up in many ways.
- The line should omit gains from aggression in 1962 and therefore should be based on the actual position on September 8, 1962 before the Chinese attack.
- This vagueness of the Chinese definition left it open for China to continue its creeping attempt to change facts on the ground by military force. For example, the clash in the Galwan valley between the Indian Army and China's PLA in 2020.
- Aksai Chin in Ladakh province of the princely state of J&K was not part of British India, although it was a part of the British Empire.
- Thus, the eastern boundary was well defined in 1914 (when the Shimla Agreement on the McMahon Line was signed by British India) but in the west in Ladakh, it was not.
- These maps, as is officially used till date, formed the basis of dealings with China, eventually leading to the 1962 War.

Recent Developments at the LAC

- In the last few months, the Chinese nationals have started occupying a couple of vacant defence villages built on its side of the LAC across from Lohit Valley and the Tawang sector of Arunachal Pradesh.
- China has been constructing 628 such “well-off villages” along India’s borders with the Tibet Autonomous Region, including along Ladakh and Arunachal Pradesh for over five years now.
- While the exact nature of these villages is unclear, the dwellings are understood to be “dual-use infrastructure” - for both civil and military purposes, and seen as a Chinese assertion of its territorial claims along the LAC.

Infrastructure Development at the LAC

- The Chinese have consistently improved their existing infrastructure (along the LAC) including improving their connectivity through passes, constructing roads and bridges and their model villages.
 - China has also been constructing infrastructure, including border villages, in Bhutanese territory.
- In the last three to four years, India has also stepped-up work on its border infrastructure - this includes improving forward connectivity, constructing alternate routes to the LAC as well as connecting them.
- Under the Vibrant Villages programmes, India plans to develop 663 border villages into modern villages with all amenities in the first phase.
 - Of them, at least 17 along the borders with China in Ladakh, Himachal Pradesh, Uttarakhand, Sikkim and Arunachal Pradesh, have been selected for development as a pilot project under the programme.
- Also, three major highways are at different stages of construction in Arunachal Pradesh: the Trans-Arunachal Highway; the Frontier Highway; and the East-West Industrial Corridor Highway.

PRELIM FACTS

1. SWATI Portal

- Principal Scientific Advisor to the Government of India launched “Science for Women-A Technology & Innovation (SWATI)” Portal.

About SWATI Portal:

- It is aimed at creating a single online portal representing Indian Women and Girls in STEMM (Science, Technology, Engineering, Mathematics & Medicine).
- The database of SWATI Portal will serve in policy making to address the challenges of Gender-gap.
- The Portal is a complete interactive database; and the first-of-its-kind in India which is developed, hosted and maintained by the National Institute of Plant Genome Research (NIPGR), New Delhi.
- Objectives
 - To scale up the effort exponentially to include each and every Indian woman in science, across all career stages and subjects, spanning both Academia and the Industry enabling reliable and statistically significant long term research on the issues of equality, diversity and inclusivity in India;

- Inclusion of each and every Indian WiS, career stages, subjects, spanning both Academia and the Industry; Enabling reliable and statistically significant long term research on the issues of equality, diversity and inclusivity in India, developing active search engine and searchable database (Name, Affiliation, Area of Interest).
- The various Sections in the portal include Icons - Awardees (Padma / Shanti Swarup Bhatnagar / Stree Shakti Science Samman) & Directors, Secretaries Academy Presidents; Faculty- Indian Universities, Autonomous organizations including S&T Ministry/ CSIR/ DBT/ DST/ CSIR/ MHRD/ UGC/ GATI/ KIRAN.

2. Bochasanwasi Akshar Purushottam Swaminarayan Sanstha (BAPS)

- Prime Minister will inaugurate the Bochasanwasi Akshar Purushottam Swaminarayan Sanstha BAPS Mandir, the first Hindu temple in Abu Dhabi.

About Bochasanwasi Akshar Purushottam Swaminarayan Sanstha (BAPS):

- BAPS is a socio-spiritual Hindu faith with its roots in the Vedas.
- It is based on the Vedic teachings propagated by Bhagwan Swaminarayan (1781-1830 CE).
- It was formally established in 1907 CE by Brahmaswarup Shastriji Maharaj.
- Founded on the pillars of practical spirituality, the BAPS reaches out far and wide to address spiritual, moral and social challenges and issues.
- No Alcohol, No Addictions, No Adultery, No Meat, No Impurity of body and mind are the five lifetime vows of BAPS followers.
- Its global network of mandirs and centres hosts many moral, social, cultural, and spiritual activities.
- Education and women development are other focus areas, with many schools, hostels, and community development activities targeted at women being managed by BAPS.
- It is also engaged in a variety of humanitarian activities that include services in times of natural calamities, primary schools, students' hostels, hospitals, diagnostic camps, anti-addiction drives, environment-awareness programs, tribal uplift, and literacy campaigns.
- BAPS is an NGO with a Consultative Status with the Economic and Social Council of the United Nations.

3. Alaskapox

- An elderly man from Alaska recently became the first person to die after contracting Alaskapox.

About Alaskapox:

- It is an orthopox virus that was first discovered in Alaska, USA, in 2015.
- It is a double-stranded DNA virus belonging to the same genus (Orthopoxvirus) as smallpox, monkeypox, and cowpox.
- Orthopoxviruses are zoonotic viruses that can infect various mammals, including humans.
- Current evidence indicates that the Alaskapox virus primarily occurs in small mammals. The virus has been most commonly identified in red-backed voles and shrews.
- Signs and Symptoms:
 - Symptoms of Alaskapox have included one or more skin lesions (bumps or pustules) and other symptoms like swollen lymph nodes and joint and/or muscle pain.
 - Nearly all patients had mild illnesses that resolved on their own after a few weeks.
 - Immunocompromised people might be at increased risk for more severe illness.
- Can people with Alaskapox infect other people?
 - While human-to-human transmission of Alaskapox has not yet been observed, some orthopoxviruses can spread by direct contact with lesions (particularly broken skin contact with lesion secretions).

4. Sangeet Natak Akademi

- Former vice-president of India and Union Minister for Culture, Tourism and Development of the Northeast Region will be inaugurating the Sangeet Natak Akademi's 'Dakshin Bharat Sanskritik Kendra' in Hyderabad.

About Sangeet Natak Akademi:

- It is India's national academy of music, dance and drama.
- It was created by a resolution of the Ministry of Education, with P.V. Rajamannar as its first Chairman.
- It was set up in 1953 for the preservation and promotion of the vast intangible heritage of India's diverse culture expressed in forms of music, dance and drama.
- Presently, it is an Autonomous Body of the Ministry of Culture.
- The Chairman of the Akademi is appointed by the President of India for a term of five years.
- It is fully funded by the Government for the implementation of its schemes and programmes.
- Aims and objectives
 - To co-ordinate the activities of regional or State Akademies of dance, drama and music;
 - To promote research in the fields of Indian dance, drama and music and for this purpose, to establish a library and museum, etc.;
 - To co-operate with such similar academies as there may be and other institutions and associations for the furtherance of its objects and for the enrichment of Indian culture as a whole;

- To encourage the exchange of ideas and enrichment of techniques between the different regions in regard to the arts of dance, drama and music;
- To encourage, where necessary, the establishment of theatre centres, on the basis of regional languages, and co-operation among different theatre centres;
- The Sangeet Natak Akademi Awards are the highest national recognition conferred on practising artists.
- The Akademi also confers Fellowships on eminent artists and scholars of music, dance and drama; and has in 2006 instituted annual awards to young artists – the Ustad Bismillah Khan Yuva Puraskar.

5. Rollapadu Wildlife Sanctuary

- The Great Indian Bustard (GIB) has not been spotted at the Rollapadu Wildlife Sanctuary in Nandyal district of Andhra Pradesh and its surrounding areas for the last couple of years, which is an indication that the bird is at risk of local extinction.

About Rollapadu Wildlife Sanctuary:

- It is located in the state of Andhra Pradesh.
- It lies between the Nallamalai and Yerramalai hill ranges of the Eastern Ghats.
- It was declared a sanctuary in 1988 to protect the dwindling populations of the critically endangered Great Indian Bustard.
- Uniqueness: It is the only GIB Sanctuary in Andhra Pradesh.
- It owes its genesis to the discovery of the endangered Great Indian Bustard (GIB).
- Flora: About 32 species of grassed like *Aristida funiculata*, *Chrysopogon fulvus*, *Heteropogon contortus*, like *Cassia fistula* (Golden shower tree), *Butea monosperma* (Flame of the forest), *Acacia* spp, *Ziziphus mauritiana*, etc.
- Fauna:
 - The grassland Sanctuary is rich in invertebrate fauna particularly the insects that form a major part of the diet of most of the birds.
 - Land monitor lizards, Geckos, Skinks, Saw-scaled viper; etc. So far about 6 species of amphibians have been recorded here.
 - There are about 124 bird species like the Lesser florican, Demoiselle crane, Black stork, White stork, Harriers, etc;
 - These plains are also a home to endangered mammals like the Golden jackal, Indian wolf, Black buck, Chinkara; etc.

ANSWER WRITING

Q. What is an integrated farming system? How is it helpful in the context of Indian agriculture?

Answer: Integrated farming system is a sustainable agricultural system that integrates livestock, crop production, fish, poultry, tree crops, plantation crops and other systems that mutually benefit each other.

It is based on the concept that 'there is no waste' and 'waste is only a misplaced resource' which means waste from one component becomes an input for another part of the system.

Potential of Integrated farming system in Indian agriculture:

- Increasing farmer's income: This approach is considered to be the most powerful tool for enhancing profitability of farming systems especially for small and marginal farmers.
 - For example: Keeping livestock can generate additional income for a farmer as its meat/milk can be sold in the market and its waste can be used as a natural fertilizer in the fields.
- Better Productivity: Studies on integrated farming systems show that small landholdings about the size of 1-2 hectare if developed into an integrated farm, have better crop yield per hectare than the traditional wheat-rice cropping pattern.
- Effective management of farm waste: With its theory of 'waste of one system is a resource for other systems', integrated systems utilize the waste in an efficient manner.
- Enhanced soil health: Integrated systems reduce the need for use of chemical fertilizers, thereby making the process environmentally sustainable and improving soil health. It enforces a cyclical system and reduces waste.

Challenges in its adoption:

- Economic Viability: Integrated farming systems involve a lot of upfront cost that includes purchase of livestock and additional farm labour for managing various sub-systems.
- Social Acceptability: In absence of role model integrated systems, farmers have a tendency to fall back to traditional rice-wheat systems even after getting initiated into integrated farming methods.

Steps taken to promote integrated farming:

- Government of India has launched schemes like the National Mission on Sustainable Agriculture within which setting up of integrated farms is encouraged
- Opening up of Mahatma Gandhi Integrated Farming Research Institute in Bihar in 2015 as a dedicated institute for R&D on integrated farming.

Conclusion

Thus, integrated farming if adopted at a wide scale can not only increase farmer incomes but is essential in furthering the objectives of environmental sustainability and nutritional security in India.

MCQs

1. Consider the following statements regarding significance of Particle accelerator:
 1. It helps in searching for new particles and forces and understanding the origins of the universe.
 2. It aids in synthesizing radiopharmaceuticals for cancer diagnosis and therapy.
 3. It helps in detecting trace chemical elements in air, water or soil.
 How many of the above statements are correct?
 - (a) Only one
 - (b) Only two
 - (c) **All three**
 - (d) None
2. Which one of the following is the main objective of the YUVIKA Program?
 - (a) **Impart basic knowledge on Space Science, Space Technology to Youngsters.**
 - (b) Provide skill training to young students.
 - (c) Develop in students an insight into the working parliament.
 - (d) Promote participation of youth in sports.
3. Consider the following statements with reference to Convention on the Conservation of Migratory Species of Wild Animals (CMS):
 1. It is also known as the Bonn Convention.
 2. Appendix II of convention lists migratory species that would significantly benefit from international cooperation.
 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
4. With reference to the Agricultural and Processed Food Products Export Development Authority (APEDA):
 1. It is a statutory authority.
 2. It is empowered to fix standards and specifications for the scheduled products for exports.
 3. It acts as a nodal agency for the implementation of the National Programme for Organic Production (NPOP).
 How many of the above statements are correct?
 - (a) Only one
 - (b) Only two
 - (c) **All three**
 - (d) None
5. With reference to Anti-Dumping Duty, consider the following statements:
 1. It is imposed on imports manufactured in foreign countries that are priced below the fair market value of similar goods in the domestic market.
 2. The World Trade Organization (WTO) prohibits the use of Anti-Dumping Duty by its member countries.
 3. The imposition of Anti-Dumping Duty can lead to higher prices for domestic consumers.
 How many of the statements given above are correct?
 - (a) Only one
 - (b) **Only two**
 - (c) All three
 - (d) None
6. Consider the following statements regarding the SOFIA project:
 1. It is a telescope mounted on an aircraft that studied infrared light emitted by objects in the universe.
 2. It is operated jointly by Russia and India.
 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
7. Consider the following statements with respect to different types of hydrogen:
 1. If the electricity used for splitting water comes from a renewable source like wind or solar, then the hydrogen thus produced is referred to as green hydrogen.
 2. Colors attached to hydrogen indicate the source of electricity used to derive the hydrogen molecule, such as, if coal is used, it is referred to as grey hydrogen.
 Which of the statements given above is/are not correct?
 - (a) 1 only
 - (b) **2 only**
 - (c) Both 1 and 2
 - (d) Neither 1 nor 2
8. With reference to the ICGS Varaha, consider the following statements:
 1. The ICGS Varaha is the fourth in the series of seven 98-m Offshore Patrol Vessels (OPV) of the Indian Coast Guard (ICG).
 2. The ship has been designed and built indigenously and operated from the East Coast.
 3. ICGS Varaha is capable of operating the indigenously developed advanced light helicopter.
 How many of the above statements are not correct?
 - (a) **Only one**
 - (b) Only two
 - (c) All three
 - (d) None
9. Consider the following statements with respect to 'Government e-Marketplace (GeM)':
 1. GeM facilitates online procurement of common use Goods & Services required by various Government Departments / Organisations / PSUs.
 2. It provides the tools of e-bidding, reverse e-auction and demand aggregation to facilitate the government users and private individuals.
 3. GeM has launched outlet stores for various categories of products such as SARAS, Tribes India, Startup Runway, Khadi India, India Handicraft etc.
 How many of the above statements are correct?
 - (a) Only one
 - (b) **Only two**
 - (c) All three
 - (d) None
10. Consider the following statements with respect to Rollopadu Wildlife Sanctuary:
 1. It was declared a sanctuary in 1988 to protect the dwindling populations of the critically endangered Great Indian Bustard.
 2. It is the only Great Indian Bustard Sanctuary located in the state of Andhra Pradesh.
 3. It lies between the Nallamalai and Yerramalai hill ranges of the Eastern Ghats.
 How many of the above statements are correct?
 - (a) Only one
 - (b) Only two
 - (c) **All three**
 - (d) None