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MK Yadav Sir

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BUSINESS STANDARD Page 1

GNPA And NNPA

(Syllabus: GS Paper 3 – Economy)

Gross NPA of banks below 3% in a first since '12: RBI report

MANOJIT SAHA
Mumbai, 27 June

The asset quality of commercial banks continued to show a downward trend, with their gross non-performing asset (GNPA) ratio falling to a 12-year low of 2.8 per cent at the end of March 2024 from 3.2 per cent in September last year. Net NPA ratio also fell to 0.6 per cent from 0.9 per cent during the same period, the biannual Financial Stability Report of the Reserve Bank of India (RBI) showed on Thursday.

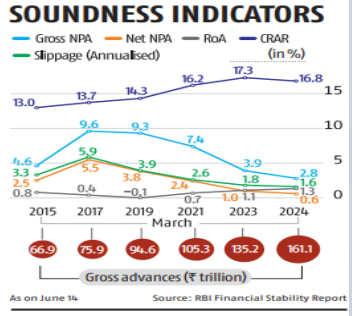
Under the baseline scenario of stress tests, the GNPA ratio of all scheduled commercial banks might improve to 2.5 per cent by March 2025, the report said. Macro stress tests for credit risk reveal that all banks would be able to meet the regulatory minimum capital even under a severe stress scenario.

"The Indian banking sector recorded sustained improvement in capital positions, asset quality and profitability amid a strong business expansion," the report said. It noted that among bank groups, public sector banks (PSBs) recorded a substantial reduction in their GNPA ratio (76 bps) during the second half of FY24.

"While the GNPA stock decreased across all bank groups, active and deep provisioning by PSBs and FBs [foreign banks] resulted in an improved provision coverage ratio in March 2024 (76.4 per cent)," the report said.

Even as improvement in banks' asset quality was broad-based, the impairment ratio in agriculture remained the highest, despite persistent improvement during the second half of 2023-24. The stress test results showed that if the macroeconomic environment worsened to a severe stress scenario, the GNPA ratio might rise to 3.4 per cent.

Turn to Page 6



DIFFERENCE BETWEEN GROSS NPA AND NET NPA

SL	GROSS NPA	NET NPA
1	It will effect on Equity and Goodwill	It will effect on Profitablity and Liquidity
2	Its not actual loss to the Bank.	Its actual loss to the Bank.
3	Its default period is 90 days.	Its not having any default period.
4	GROSS NPA =Total amount of outstanding in the borrowers loan account (excluding interest receivable after becoming NPA)	NET NPA =Gross NPA - (Balance in interest suspense account +DICGC/ECGC Cover+Part Interest in Interest Suspense Account+Provision Held)

Context: According to the Reserve Bank of India's biannual **Financial Stability Report**, commercial banks' asset quality declined further as their gross non-performing asset ratio dropped to a 12-year low of 2.8% by March 2024 from 3.2% in September 2023.

- The report also highlighted a decrease in the net NPA ratio from 0.9% to 0.6% over the same period.

Gross Non Performing Asset

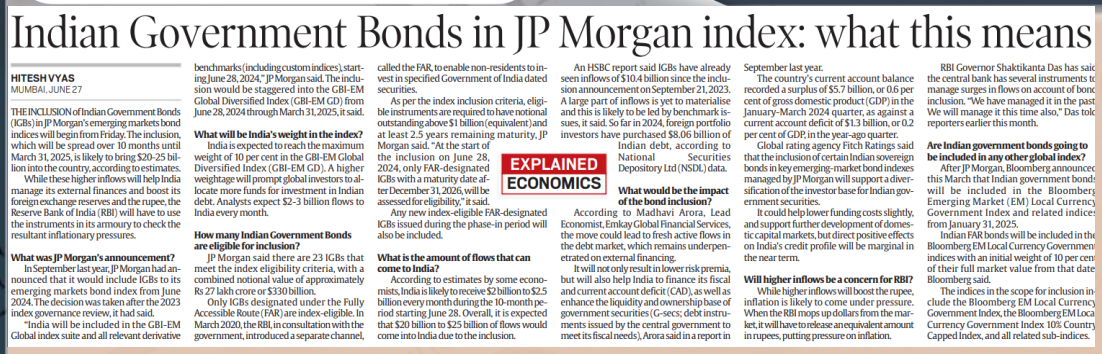
- **Definition**: It represents the total amount of NPAs before any provisioning is made.
- It is a loan or advance for which the principal or interest payment remained overdue for a period of 90 days.
- **Nature**: It refers to the total amount of loans that are considered non-performing, meaning the debtors have defaulted on payments.
- **Classification**: Commercial banks categorize loans as non-performing assets if payments are overdue by ninety days or more.

Net Non Performing Asset

- **Definition:** It is a term that most commercial banks use to indicate less allowance for any uncertain or poor debts.
- **Calculation**: It represents the amount of non-performing loans after deducting the provision made for potential loan losses.
- **Purpose**: Commercial banks set aside provisions to cover potential losses from unpaid loans, reducing the impact on their financial health.

JP MORGAN GBI-EM INDEX

(Syllabus GS Paper 3 – Economy)



Indian Government Bonds in JP Morgan index: what this means

HITESH VYAS
MUMBAI, JUNE 27

THE INCLUSION of Indian Government Bonds (IGBs) in JP Morgan's emerging markets bond indices will begin from Friday. The inclusion, which will be spread over 10 months until March 31, 2025, is likely to bring $20-25 billion into the country, according to estimates.

While these higher inflows will help India manage its external finances and boost its foreign exchange reserves and the rupee, the Reserve Bank of India (RBI) will have to use the instruments in its armoury to check the resultant inflationary pressures.

What was JP Morgan's announcement?

In September last year, JP Morgan had announced that it would include IGBs to its emerging markets bond index from June 2024. The decision was taken after the 2023 index governance review, it had said.

"India will be included in the GBI-EM Global index suite and all relevant derivative benchmarks (including custom indices), starting June 28, 2024," JP Morgan said. The inclusion would be staggered into the GBI-EM Global Diversified Index (GBI-EM GD) from June 28, 2024 through March 31, 2025, it said.

What will be India's weight in the index?

India is expected to reach the maximum weight of 10 per cent in the GBI-EM Global Diversified Index (GBI-EM GD). A higher weightage will prompt global investors to allocate more funds for investment in Indian debt. Analysts expect $2-3 billion flows to India every month.

How many Indian Government Bonds are eligible for inclusion?

JP Morgan said there are 23 IGBs that meet the index eligibility criteria, with a combined notional value of approximately Rs 27 lakh crore or $330 billion.

Only IGBs designated under the Fully Accessible Route (FAR) are index-eligible. In March 2020, the RBI, in consultation with the government, introduced a separate channel, called the FAR, to enable non-residents to invest in specified Government of India dated securities.

As per the index inclusion criteria, eligible instruments are required to have notional outstanding above $1 billion (equivalent) and at least 2.5 years remaining maturity, JP Morgan said. "At the start of the inclusion on June 28, 2024, only FAR-designated IGBs with a maturity date after December 31, 2026, will be assessed for eligibility," it said.

Any new index-eligible FAR-designated IGBs issued during the phase-in period will also be included.

What is the amount of flows that can come to India?

According to estimates by some economists, India is likely to receive $2 billion to $2.5 billion every month during the 10-month period starting June 28. Overall, it is expected that $20 billion to $25 billion of flows would come into India due to the inclusion.

EXPLAINED ECONOMICS

An HSBC report said IGBs have already seen inflows of $10.4 billion since the inclusion announcement on September 21, 2023. A large part of inflows is yet to materialise and this is likely to be led by benchmark issues, it said. So far in 2024, foreign portfolio investors have purchased $8.06 billion of Indian debt, according to National Securities Depository Ltd (NSDL) data.

What would be the impact of the bond inclusion?

According to Madhavi Arora, Lead Economist, Emkay Global Financial Services, the move could lead to fresh active flows in the debt market, which remains underpenetrated on external financing.

It will not only result in lower risk premia, but will also help India to finance its fiscal and current account deficit (CAD), as well as enhance the liquidity and ownership base of government securities ('G-secs; debt instruments issued by the central government to meet its fiscal needs), Arora said in a report in September last year.

The country's current account balance recorded a surplus of $5.7 billion, or 0.6 per cent of gross domestic product (GDP) in the January-March 2024 quarter, as against a current account deficit of $1.3 billion, or 0.2 per cent of GDP, in the year-ago quarter.

Global rating agency Fitch Ratings said that the inclusion of certain Indian sovereign bonds in key emerging-market bond indexes managed by JP Morgan will support a diversification of the investor base for Indian government securities.

It could help lower funding costs slightly, and support further development of domestic capital markets, but direct positive effects on India's credit profile will be marginal in the near term.

Will higher inflows be a concern for RBI?

While higher inflows will boost the rupee, inflation is likely to come under pressure. When the RBI mops up dollars from the market, it will have to release an equivalent amount in rupees, putting pressure on inflation.

RBI Governor Shaktikanta Das has said the central bank has several instruments to manage surges in flows on account of bond inclusion. "We have managed it in the past. We will manage it this time also," Das told reporters earlier this month.

Are Indian government bonds going to be included in any other global index?

After JP Morgan, Bloomberg announced this March that Indian government bonds will be included in the Bloomberg Emerging Market (EM) Local Currency Government Index and related indices from January 31, 2025.

Indian FAR bonds will be included in the Bloomberg EM Local Currency Government indices with an initial weight of 10 per cent of their full market value from that date, Bloomberg said.

The indices in the scope for inclusion include the Bloomberg EM Local Currency Government Index, the Bloomberg EM Local Currency Government Index 10% Country Capped Index, and all related sub-indices.

Context: JP Morgan will start including **Indian Government Bonds (IGBs)** in its emerging markets bond indices, marking a significant milestone for India's financial markets.

India's Inclusion

- India's 10 percent weight in the index is expected to attract $21 billion (Rs 1.7 trillion) in investments by March 31, 2025, assuming investors initially had zero weight in Indian bonds.
- **Eligible Indian Government Bonds**: Only Indian Government Bonds (IGBs) under the Reserve Bank of India's 'Fully Accessible Route (FAR)' qualify.
- Minimum Size Requirement: Bonds must have a minimum outstanding amount above $1 billion.
- Bonds must have at least 2.5 years of residual maturity, making those maturing after December 31, 2026, eligible.
- **Impact of India's Inclusion on Financial Flows**
- **Expected Inflows**: India's inclusion in the JP Morgan Emerging Market Global Diversified Index is expected to bring in $23.6 billion into Fully Accessible Route (FAR) bonds.
- **Increase in FPI Holdings:** Foreign Portfolio Investor (FPI) holdings in outstanding FAR bonds could rise to 3.4% by April/May 2025.

JP Morgan GBI-EM

- **About**: It is a widely followed and influential benchmark index that tracks the performance of local-currency-denominated Sovereign Bonds issued by emerging market countries.
- **Launched**: June 2005
- **Expansion of the Index**: It began with the issuance of the first Brady bond and has since expanded to include the Government Bond Index-Emerging Markets (GBI-EM) and the Corporate Emerging Markets Bond Index (CEMBI).
- **Objective**: It is designed to provide investors with a representative measure of the fixed income market within emerging market economies.
- **Aim**: To provide investors with a representative measure of the fixed income market within emerging market economies.
- **Components**: It includes government bonds issued by various emerging market countries.
- **Composition**: The composition may change over time based on eligibility criteria.

THE HINDU Page 15

CURRENCY SWAP ARRANGEMENT

(Syllabus: GS Paper 3 – Economy)

RBI rejigs SAARC currency swap plan

The Hindu Bureau
MUMBAI

The Reserve Bank of India (RBI) has decided to put in place a revised framework for currency swap arrangement for SAARC countries for 2024 to 2027.

"Under the Framework, a separate INR swap window has been introduced with various concessions for swap support in Indian rupee," the RBI said. "The total corpus of the rupee support is ₹250 billion." The RBI will continue to offer swap arrangement in U.S. dollar and euro under a separate U.S. Dollar/ Euro Swap Window with an overall corpus of $2 billion."

Context: The Reserve Bank of India (RBI), in collaboration with the Government of India, has announced a revised Framework on Currency Swap Arrangement for SAARC countries, effective from 2024 to 2027.

Currency Swap Arrangement

- **Definition**: A currency swap involves two parties exchanging equivalent amounts in different currencies, essentially acting as a loan repayment in differing currencies.
- **Contractual Agreement**: It is a contractual agreement between two parties to exchange financial instruments or cashflows over a specified period, typically based on a notional principal amount.
- **Purpose:** Currency swaps are used to manage currency risk, hedge against exchange rate fluctuations, or access lower interest rates in different markets.
- **Mechanics and Settlement**: Parties agree on the notional amount, currencies involved, exchange rate, and maturity date. Settlement occurs at the end of the swap period based on the agreed terms.

South Asian Association for Regional Cooperation (SAARC)

- **Establishment**: The South Asian Association for Regional Cooperation (SAARC) was established with the signing of the SAARC Charter in Dhaka on 8 December 1985.
- **Regional Cooperation**: The idea of regional cooperation in South Asia was first raised in November 1980, leading to the inaugural meeting of the foreign secretaries of the seven founding countries in Colombo in April 1981.
- **Membership**: Afghanistan, Bangladesh, Bhutan, India, Maldives, Nepal, Pakistan and Sri-Lanka.
- **Expansion of Membership**: Afghanistan joined SAARC as its newest member.
- **Headquarters**: Kathmandu, Nepal.
- **Objectives**: SAARC's objectives include promoting welfare, economic growth, collective self-reliance, mutual trust, collaboration, and cooperation with other developing countries and international organizations.
- **Principles of Cooperation**: SAARC is grounded on principles like sovereign equality, territorial integrity, non-interference, and mutual benefit, outlined in its charter.
- **Areas of Cooperation**: SAARC's areas of cooperation span diverse sectors such as human resource development, agriculture, environment, trade, social affairs, energy, education, and security.

DTE June 27

MALAYSIAN BORNEO AND KALIMANTAN

(Syllabus: GS Paper 1 – Geography)

Borneo elephants, the diminutive pachyderms of Sabah and Kalimantan, are now 'Endangered' on IUCN's Red List

Context: The elephants of Sabah in Malaysian Borneo and Kalimantan in Indonesian Borneo have been classified as 'Endangered' on the IUCN Red List.

Malaysian Borneo

- **Also known as**: East Malaysia or the Borneo States.
- **Island Information**: It is the part of Malaysia on and near the island of Borneo, the world's third-largest island.
- **Constituent States**: East Malaysia comprises the states of Sabah, Sarawak, and the Federal Territory of Labuan.

Kalimantan

- **About**: It is the Indonesian portion of the island of Borneo.
- **Area**: It constitutes 73% of the island's area.
- **Political Division:** Kalimantan, southern three-fourths of the island of Borneo that is politically part of Indonesia.
- **Malaysian and Brunei Territories:** The rest of the island is divided between the Malaysian states of Sabah and Sarawak and, between them, the sultanate of Brunei.

International Union for Conservation of Nature (IUCN)

- **About:** IUCN was founded in 1948 as the International Union for the Protection of Nature (IUPN).
- In 1956, the organization was renamed IUCN.
- **Headquarters**: Gland, Switzerland.
- **IUCN Red List:** The most extensive record of the worldwide conservation status of plant and animal species across the globe.
- **IUCN Red Data Book**: It is a publicly available document designed to record endangered and rare species of plants, animals, fungi, and certain local subspecies found in a specific region.



Paraguay Becomes 100th Full Member Of The International Solar Alliance

Context: Paraguay has become the 100th member of the International Solar Alliance.

International Solar Alliance (ISA)

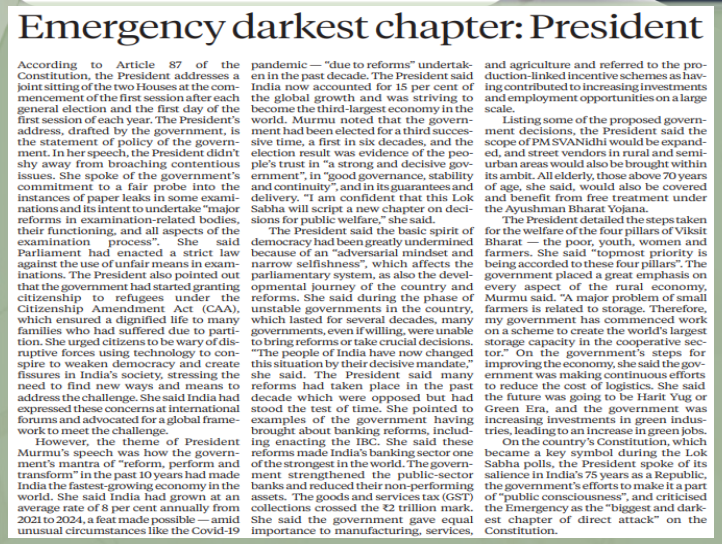
- **About:** It is an action-oriented, member-driven, collaborative platform for increased deployment of solar energy technologies as a means for bringing energy access, ensuring energy security, and driving energy transition in its member countries.
  - It was conceived as a **joint effort by India and France** to mobilize efforts against climate change through deployment of solar energy solutions.
- **Background:** It was first proposed by the Prime Minister of India in a speech in November 2015 when he referred to sunshine countries as **Suryaputra ("Sons of the Sun").**
- **Launched:** It was conceptualized at the 21st Conference of Parties (COP21), 2015.
  - With the signing and ratification of the ISA Framework Agreement by 15 countries on 6 December 2017, ISA became the first international intergovernmental organisation to be headquartered in India.
- **Headquarter:** Gurugram, Haryana (India).
- **Vision:** Let us together make the sun brighter.
- **Membership**: At present, 119 countries are signatories to the ISA Framework Agreement, of which 99 countries have submitted the necessary instruments of ratification to become full members of the ISA.
  - Spain has become the 99th member of the International Solar Alliance (ISA).
- **Objective**:
  - Increase worldwide demand to drive down solar energy deployment costs.
  - Enhance research and development, focusing on efficient storage systems.
  - Advocate for standardised equipment and electricity generation processes.
  - Standardisation will lower manufacturing costs for hardware and equipment.

BUSINESS STANDARD

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EMERGENCY IN INDIA

(Syllabus: GS Paper 2 – Polity)



Emergency darkest chapter: President

According to Article 87 of the Constitution, the President addresses a joint sitting of the two Houses at the commencement of the first session after each general election and the first day of the first session of each year. The President's address, drafted by the government, is the statement of policy of the government. In her speech, the President didn't shy away from broaching contentious issues. She spoke of the government's commitment to a fair probe into the instances of paper leaks in some examinations and its intent to undertake "major reforms in examination-related bodies, their functioning, and all aspects of the examination process". She said Parliament had enacted a strict law against the use of unfair means in examinations. The President also pointed out that the government had started granting citizenship to refugees under the Citizenship Amendment Act (CAA), which ensured a dignified life to many families who had suffered due to partition. She urged citizens to be wary of disruptive forces using technology to conspire to weaken democracy and create fissures in India's society, stressing the need to find new ways and means to address the challenge. She said India had expressed these concerns at international forums and advocated for a global framework to meet the challenge.

However, the theme of President Murmu's speech was how the government's mantra of "reform, perform and transform" in the past 10 years had made India the fastest-growing economy in the world. She said India had grown at an average rate of 8 per cent annually from 2021 to 2024, a feat made possible — amid unusual circumstances like the Covid-19 pandemic — "due to reforms" undertaken in the past decade. The President said India now accounted for 15 per cent of the global growth and was striving to become the third-largest economy in the world. Murmu noted that the government had been elected for a third successive time, a first in six decades, and the election result was evidence of the people's trust in "a strong and decisive government", in "good governance, stability and continuity", and in its guarantees and delivery. "I am confident that this Lok Sabha will script a new chapter on decisions for public welfare," she said.

The President said the basic spirit of democracy had been greatly undermined because of an "adversarial mindset and narrow selfishness", which affects the parliamentary system, as also the developmental journey of the country and reforms. She said during the phase of unstable governments in the country, which lasted for several decades, many governments, even if willing, were unable to bring reforms or take crucial decisions. "The people of India have now changed this situation by their decisive mandate," she said. The President said many reforms had taken place in the past decade which were opposed but had stood the test of time. She pointed to examples of the government having brought about banking reforms, including enacting the IBC. She said these reforms made India's banking sector one of the strongest in the world. The government strengthened the public-sector banks and reduced their non-performing assets. The goods and services tax (GST) collections crossed the ₹2 trillion mark. She said the government gave equal importance to manufacturing, services, and agriculture and referred to the production-linked incentive schemes as having contributed to increasing investments and employment opportunities on a large scale.

Listing some of the proposed government decisions, the President said the scope of PM SVANidhi would be expanded, and street vendors in rural and semi-urban areas would also be brought within its ambit. All elderly, those above 70 years of age, she said, would also be covered and benefit from free treatment under the Ayushman Bharat Yojana.

The President detailed the steps taken for the welfare of the four pillars of Viksit Bharat — the poor, youth, women and farmers. She said "topmost priority is being accorded to these four pillars". The government placed a great emphasis on every aspect of the rural economy, Murmu said. "A major problem of small farmers is related to storage. Therefore, my government has commenced work on a scheme to create the world's largest storage capacity in the cooperative sector." On the government's steps for improving the economy, she said the government was making continuous efforts to reduce the cost of logistics. She said the future was going to be Harit Yug or Green Era, and the government was increasing investments in green industries, leading to an increase in green jobs.

On the country's Constitution, which became a key symbol during the Lok Sabha polls, the President spoke of its salience in India's 75 years as a Republic, the government's efforts to make it a part of "public consciousness", and criticised the Emergency as the "biggest and darkest chapter of direct attack" on the Constitution.

Context: President of India, addressing a joint session of Parliament, described the imposition of National Emergency in 1975 as the country's "biggest and darkest chapter," reflecting on its historical significance and impact.

Emergency Provisions in India

- **About**: The Emergency provisions are contained in **Part XVIII of the Constitution, from Articles 352 to 360.**
- During an Emergency, the **Central government becomes all powerful** and the states go into the total control of the Centre

National Emergency (Article 352)

- **Grounds of Declaration**: Under Article 352, the President can declare a national emergency when the security of India or a part of it is threatened by war or external aggression or armed rebellion.
- **External Emergency**: If the national emergency is declared based on the grounds of 'war' or 'external aggression,' it falls under the category termed as 'External Emergency.'
- **Internal Emergency**: Conversely, if the declaration is based on the grounds of 'armed rebellion,' it is categorized as an 'Internal Emergency.'
- **44th Amendment Impact:** The term 'armed rebellion' was introduced in the 44th amendment, replacing the previous term 'internal disturbance' in the context of declaring emergencies.
- **Parliamentary Approval**: The proclamation of Emergency must be approved by both the Houses of Parliament within one month from the date of its issue
- **Duration**: The emergency continues for six months, and can be extended to an indefinite period with an approval of the Parliament for every six months.
- **Revocation of Proclamation:** By the President at any time by a subsequent proclamation. Such a proclamation does not require the parliamentary approval.

Effects of National Emergency

- Centre can direct state executive actions during national emergency.
- Parliament can legislate on State List subjects during emergency.
- Parliament can extend Lok Sabha term beyond five years during emergency.
- Parliament can extend state assembly term during emergency.
- Article 358 suspends Article 19 Fundamental Rights during emergency.
- Article 359 suspends access to courts for Fundamental Rights enforcement during emergency.

FINANCIAL EXPRESS

June 27

SPACE MAITRI MISSION

(Syllabus: GS Paper 3 – Sci and Tech)

Australia-India Collaboration Marks a New Era in Space Exploration

Context: Recently, the Australian government signed an $18 million memorandum of understanding (MoU) with NewSpace India Limited (NSIL), ISRO's commercial arm, as part of the space MAITRI mission.

Space MAITRI Mission

- **About**: Space MAITRI (Mission for Australia-India's Technology, Research and Innovation) signifies a significant advancement in the space collaboration between India and Australia.
- **Objective**: The mission aims to strengthen bonds among commercial, institutional, and governmental space entities of both nations.
- **Focus on Debris Management**: It emphasizes debris management and sustainability, aligning with mutual goals of responsible space practices.
- **Launch Agreement**: NewSpace India Limited (NSIL) will launch Australia's Space Machines Company's Optimus spacecraft in 2026.
- **Optimus Spacecraft**: The 450kg Optimus spacecraft will be the largest Australian-designed and built satellite, launched using ISRO's SSLV.

NewSpace India Limited

- **About**: It is company under the Department of Space and the commercial arm of the Indian Space Research Organisation (ISRO).
- **Establishment**: Incorporated in March 2019, NSIL was established to advance space-related ventures in India.
- **Headquarters**: Bengaluru
- **Role**: It plays a pivotal role under India's 2020 space policy reforms, facilitating operational satellite missions based on demand.
- **Responsibilities**: NSIL is entrusted with building, launching, owning, and operating satellites, providing comprehensive services to its clientele.

ALL INDIA RADIO

June 27

JOINT SITTING OF PARLIAMENT

(Syllabus: GS Paper 2 – Polity)

President Droupadi Murmu Highlights Priorities Of The Government During Her Address To Joint Sitting Of Both Houses Of Parliament; Says, Agro, Dairy And Fishery Based Industries Are Being Expanded In Villages

Context: Recently, the President of India addressed the Joint Sitting Of Lok Sabha and Rajya Sabha in Parliament.

Joint Sitting of Parliament

- **Constitutional Provision**: Article 87 specifies occasions when the President addresses both Houses of Parliament.
- **First Occasion**: After each general election, at the commencement of the first session of the reconstituted Lok Sabha.
- **Second Occasion:** At the beginning of the first session of each calendar year.
- **Purpose**: The President's address outlines government policies and priorities for the upcoming year.
- **Constitution (First Amendment) Act, 1951**: Amendments modified the occasions and procedures for the President's addresses to Parliament.
- **Article 108:** Joint sitting of both Houses in certain cases
  - If after a Bill has been passed by one House and transmitted to the other House--
  - the Bill is rejected by the other House; or
  - the Houses have finally disagreed as to the amendments to be made in the Bill; or
  - more than six months elapse from the date of the reception of the Bill by the other House without the Bill being passed by it.
- **Exceptions:** Only certain types of bills can be referred to a joint sitting.
  - Money bills under Article 110.
  - Constitution amendment bills under Article 368.
- **Time of convening:** The Speaker shall decide the duration and adjournment of the joint sitting.
- **Quorum**: A joint sitting shall require one-tenth of the total members of both Houses to constitute a quorum.

THE HINDU Page 14

MAINLAND SEROW

(Syllabus: GS Paper 3 – Env and Eco)

Antelope-like mammal from Bhutan recorded at lowest elevation in western Assam

The Hindu Bureau
GUWAHATI



Lone ranger: A mainland serow at the Raimona National Park in western Assam. SPECIAL ARRANGEMENT

The mainland serow, a mammal that looks like a cross between a goat and an antelope, has been recorded at the lowest elevation beyond Bhutan, its natural home, in Assam.

A team of scientists recorded a lone mainland serow (*Capricornis sumatraensis thar*) at 96 metres above the mean sea level at the Raimona National Park in western Assam. Also, the elusive animal has been found for the first time within a radius of 1 km from a human habitation.

The finding with photographic proof was published as a scientific paper in the latest issue of the *Journal of Threatened Taxa*. The paper was authored by M. Firoz Ahmed, senior scientist at biodiversity conservation group Aaranyak; senior conservation biologist Dipankar Lahkar; Nibir Medhi; Nitul Kalita; Bhanu Sinha, Divisional Forest Officer, Kachugaon; forest officials Pranjal Talukdar, Biswajit Basumatary, and Tunu Basumatary; Ramie H. Begum, Associate Professor, Assam University; and Abhishek Harihar, the director of Tiger programme, Panthera.

According to the International Union for Conservation of Nature, the mainland serow inhabits areas at altitudes of 200 metres to 3,000 metres. Its habitat is across the border in the Phibsoo Wildlife Sanctuary and the Royal Manas National Park in Bhutan.

Context: The mainland serow, a mammal that appears somewhere between a goat and an antelope, has been recorded at the lowest elevation beyond Bhutan, its natural home.

Mainland Serow

- **About:** These are goatlike mammals that inhabit diverse regions spanning from Japan to western India and the Himalayas.
- **Habitat**: It is usually found across various habitats extending from the Himalayas on the Indian subcontinent to southern China, mainland southeastern Asia and Sumatra.
- **Classification:** Serows are classified either under the tribe Rupicaprini (goat antelopes) or, alternatively, they may form their own tribe (Naemorhedini) within the subfamily Caprinae of the family Bovidae, order Artiodactyla.
- **Distinct Characteristics**: Each serow species exhibits unique physical and behavioral traits adapted to its specific habitat and environmental conditions.
- **Five recognized species of serows**:
  - Mainland serow - widely distributed across mainland Southeast Asia.
  - Japanese serow - endemic to Japan.
  - Formosan serow - found in Taiwan.
  - Burmese red serow - native to Burma (Myanmar).
  - Thar or Himalayan serow - although some classifications consider it a subspecies of the mainland serow.
- **Conservation Status**: IUCN - Vulnerable

TIMES OF INDIA

Page 7

Stir Against New Criminal Laws Reaches Bar Council

BCI To Discuss Matter With Centre, Asks For Stop On Protests



Abhinav.Garg@timesgroup.com

New Delhi: Days before the rollout of the new criminal codes, protests by lawyer bodies have reached the Bar Council of India, which in turn has urged all bar associations across the country to refrain from any immediate protests.

Taking note of the reservations expressed by the state associations, BCI acknowledged on Wednesday the numerous representations received from bar associations and state bar councils expressing strong protests against the criminal laws to be implemented from July 1.

The newly encoded laws — Bhartiya Nyaya Sanhita, Bhartiya Nagarik Suraksha Sanhita and Bhartiya Sakshya Act — will replace the Indian Penal Code, Code of Criminal Procedure and the Evidence Act.

Senior advocate and BCI chairman Manan Kumar Mishra said in a statement, "Bar associations have signalled their intent to engage in indefinite agitations and protests unless these laws are suspended and subjected to thorough nationwide discussions, including a comprehensive review by Parliament." Mishra said concerns had been "raised that several provisions of these new laws are perceived to be anti-people, more draconian than the colonial-era laws they intend to replace and pose a serious threat to the fundamental rights of citizens".

While the BCI communication didn't specify the exact provisions flagged by the various bar associations, TOI has learnt the concerns centre on the tweaks made to existing laws, including CrPC, on bail and remand, electronic evidence in Evidence Act and criminalising false promise to marry with a 10-year jail term.

The communication said several "legal luminaries" and advocates had also strongly opposed the laws, asserting that these contravened the principles of fundamental rights and natural justice. "After careful consideration of these demands and concerns, BCI requests all bar associations to refrain from any form of agitation or protest at this juncture. BCI will initiate discussions with the Union govt, represented by the Union home minister and the Union law minister, to convey the concerns of the legal fraternity," the statement said.

WHAT THE BAR ASSOCIATIONS SAY

- Several Bar associations called for review of provisions of Prevention of Money Laundering Act (PMLA) and Unlawful Activities (Prevention) Act (UAPA), and a relook at the The Bharatiya Nyaya Sanhita (BNS), The Bhartiya Nagrik Suraksha Sanhita (BNSS), and The Bharatiya Sakshya Adhiniyam (BSA)
- They say several provisions in these laws violate principles of natural justice and fundamental rights
- For instance the fake promise to marry is now punishable, which was not the case earlier. Lawyers fear greater misuse
- Associations say a few provisions in the new laws give wide powers to police and make bail difficult. They also flagged how BNS 2023 allows police to seek 15 days' remand– all at once or in a phased manner – minimising chances of bail
- Opposition to lack of clear definition in BNS of what constitutes a 'gang'
- Concerns around greater weightage to electronic records in the new Bharatiya Sakshya Adhiniyam, which will replace Evidence Act. The existing Act keeps electronic evidence as secondary evidence

BCI SAYS

Upon receiving specific suggestions from the bar associations, BCI will constitute a committee to propose necessary amendments to these new laws

BCI said it also intended to seek the intervention of Union environment minister Bhupendra Yadav, a lawyer himself, to mediate in the matter. "Additionally, BCI requests all bar associations and senior advocates to submit specific provisions of the new laws they deem unconstitutional or detrimental, to facilitate a productive dialogue with the government," the statement said.

It underlined that Union home minister Amit Shah had announced in September 2023 the Centre's willingness to amend any provision of these laws if "valid reasons and plausible suggestions" were presented.

"Upon receiving specific suggestions from the bar associations, BCI will constitute a committee comprising noted senior advocates, former judges, impartial social activists and journalists to propose necessary amendments to these new laws," the apex lawyer body said, urging restraint.

Context: Days before the rollout of the new criminal codes, protests by lawyer bodies have escalated to the Bar Council of India, prompting it to urge all bar associations nationwide to abstain from immediate protests.

BAR COUNCIL OF INDIA

(Syllabus: GS Paper 2 – Polity)

Bar Council of India

- **About:** The Bar Council of India is a statutory body that regulates and represents the Indian bar.
- **Act:** It was created by Parliament under the Advocates Act, 1961.
- **Nodal ministry**: Ministry of Law and Justice (Department of Legal Affairs).
- The All India Bar Committee under Justice S.R. Das in 1951 and the Law Commission of India in 1958 both recommended the establishment of All India Bar Councils and State Bar Councils.
- **Structure Of the Bar Council of India:**
  - The Bar Council of India consists of 18 Members.
  - The Attorney General of India and the Solicitor General of India are Ex-officio Members of the council and the other 16 Members represent the 16 State Bar Councils in the country.
  - The Members are elected for a period of five years and the Chairman and Vice -Chairman are elected for a period of two years from among the Members of the Bar Council of India.
  - The Bar Council further consists of various committees viz., Legal Education Committee, Disciplinary Committee, Executive Committee, Legal Aid Committee, Advocates Welfare Fund Committee, Rules Committee and various other Committees formed to look into specific issues arising from time to time.

Function:

- To lay down standards of professional conduct and etiquette for advocates.
- To lay down procedure to be followed by its disciplinary committee and the disciplinary committees of each State Bar Council.
- To safeguard the rights, privileges and interests of advocates.
- To promote and support law reform.
- To deal with and dispose of any matter which may be referred to it by a State Bar Council.
- To promote legal education and to lay down standards of legal education. This is done in consultation with the Universities in India imparting legal education and the State Bar Councils.

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