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MK Yadav Sir

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BUSINESS STANDARD

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UNIT LINKED INSURANCE PLANS

(Syllabus: GS Paper 3 - Economy)

High ULIP sales, annuity products' repricing squeezed LIC margins

SUBRATA PANDA
Mumbai, 13 February

Notwithstanding the share of non-par book expanding, state-owned Life Insurance Corporation (LIC) of India's value of new business (VNB) margins — a measure of profitability of life insurance companies — has not improved a great deal. This is largely because the insurer sold more unit-linked insurance plans (ULIPs) during this period, which typically have lower margins, compared to non-par savings products.

The VNB margin of the insurer stood at 14.6 per cent in the nine-month (9M) period of 2022-23 (FY23). Margins were also impacted by the revision of annuity rates in August 2022 in line with competition. However, the LIC management expects growth in annual premium equivalent (APE) to offset the impact on margins. Consequently, the absolute VNB is expected to grow.

According to disclosures, LIC margins in the individual par segment improved to 11 per cent, from 10.6 per cent, in the first half (H1) of FY23. Margins for the non-par segment moderated to 63.6 per cent, from 68.7 per cent, in H1FY23. Within the group segment, margins moderated to 12.3 per cent in 9MFY23. "We could see changes to the non-par bucket every quarter. We need a one- to two-year visibility. Right now, we are focused on non-par products. Customer choice will dictate what they want to buy — annuity, ULIP, or term," said M R Kumar, chairperson, LIC, in a post-earnings media call. He said LIC will reach 25 per cent margins faster than its private sector rivals. "We have come from 9 per cent to 14.6 per cent in no time," added Kumar.

ANALYSTS EXPECT MODEST RETURN ON EMBEDDED VALUE, GIVEN LOWER MARGIN PROFILE THAN PRIVATE PEERS

LIC earned a total premium of ₹37,545 crore on APE basis for nine months ended December 31, 2022. Of this, ₹23,419 crore was accounted for by the individual business and ₹14,126 crore by the group business. The share of non-par products has increased to 9.45 per cent in the APE mix for 9MFY23 versus 7.12 per cent for 2021-22. The management, in its commentary in a post-earnings analyst call, said the non-par book has been growing steadily and consistently with dynamic customer demand.

LIC reported manifold increase in net profit, aided by an accounting policy change adopted in FY23, wherein it transfers surplus in the non-par account to shareholders' account every quarter. "Given its large back book and surplus sitting in the non-par book, LIC started to deliver strong accounting profit. However, at the same time, there is very little (relative to embedded value) value creation from the new business, and sustained market share loss in the retail business continues," said analysts at Emkay Research.

According to them, LIC will see better profits by transferring surplus from the non-par fund to shareholders, but there could be growth challenges, leading to inferior shareholder value creation, reflecting lower embedded value growth and inferior operating return on embedded value.

Context: Notwithstanding the share of nonpar book expanding, state owned Life Insurance Corporation (LIC) of India´s value of new business (VNB) margins - a measure of profitability of life insurance companies - has not improved a great deal.

- This is largely because the insurer sold more **unit linked insurance plans (ULIPs)** during this period, which typically have lower margins, compared to non par savings products.

Unit linked insurance plans (ULIPs)

- **About**: It is a **multi-faceted insurance product** issued by insurance companies that combine insurance coverage and investment exposure in a single offering.
  - **Regular premium payments**, part of which are utilized to provide insurance coverage, while the remaining portions are pooled with assets from other policyholders, then invested in equity and debt instruments, much like mutual funds
  - It is used in products like life **insurance, retirement income, and education expenses.**

- **Different from mutual fund:** The returns from ULIP are on the lower side. The reason being, **ULIPs promise a fixed sum** whether or not the investment plan makes money. Whereas mutual funds investment return is based on risk.
  - ULIPs are largely an **insurance product.** ULIPs have a lock-in period ranging between three to five years, depending on the nature and structure of the investment scheme. Mutual funds generally have a lock-in period of one year.

ECONOMIC TIMES

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MSP FOR MFP

(Syllabus: GS Paper 3 - Economy)

More Forest Items Under MSP Scheme Likely

Centre may announce support price for naturally growing millets in Chhattisgarh, Jharkhand

Nidhi.Sharma@timesgroup.com

New Delhi: In a major outreach to the tribal community ahead of assembly elections in tribal-dominated states, the Centre may increase the number of minor forest produce (MFP) covered under the minimum support price (MSP) mechanism.

With the emphasis on increasing use of millets, the Modi government is considering inclusion of certain naturally growing millets in Chhattisgarh and Jharkhand. Tribal affairs minister Arjun Munda said, "There are products that are being considered for inclusion like barbatti (string beans)



of Sahibganj and certain kinds of millets. When we say millets, we mean not the types that are grown in fields but growing naturally."

At present, there are 87 products covered by the MSP net. The scheme, which was launched by Congress-led

REVISION DURING COVID

The last MFP inclusion had taken place in Nov 2020 when the govt wanted to provide help to forest dwellers and tribals

UPA government in 2013-14, involves fixing MSP for identified minor forest produce which are collected by tribals in remote areas. These tribals sell MFPs in village haats and if the market prices fall below MSP, the state government agencies move in to procure the minor forest produce. This helps protect the economic interest of tribals, who often resort to bartering forest produce for common necessities such as salt and vegetables at the village haat.

The last such inclusion had taken place in November 2020 during Covid-19 when the government wanted to provide extra financial help to forest dwellers and tribals who had travelled back to their villages during the lockdown. The government had included 24 new items in the list of MFPs covered under MSP. The Centre had also given states the authority to fix a higher MSP (by about 10%) than declared by the tribal affairs ministry.

- **Coverage**: Earlier, the scheme was extended only to Scheduled Areas in eight states and fixed MSPs for 12 MFPs. Later expanded to all states and UTs.
  - **Total number of MFPs covered under the list include 49.**
- **Implementation**: The **Ministry of Tribal Affairs** will be the nodal Ministry for implementation and monitoring of the scheme.
  - The Minimum Support Price would be determined by the Ministry with technical help of **TRIFED**.
  - The responsibility of purchasing MFP on MSP will be with **State designated agencies.**
  - To ascertain market price, services of market correspondents would be availed by the designated agencies particularly for major markets trading in MFP.
  - The scheme supports primary value addition as well as provides for **supply chain infrastructure** like cold storage, warehouses etc.

Context: In a major outreach to the tribal community ahead of assembly elections in tribal-dominated states, the Centre may increase the number of **minor forest produce (MFP) covered under the minimum support price (MSP) mechanism.**

MSP for MFP

- **About**: The Union Cabinet, in 2013, approved a **Centrally Sponsored Scheme** for marketing of non-nationalized / non monopolized Minor Forest Produce (MFP) and development of a value chain for MFP through Minimum Support Price (MSP).
- **Objectives**: This was a measure towards social safety for MFP gatherers, who are primarily members of the Scheduled Tribes (STs) most of them in **Left Wing Extremism (LWE) areas.**
- **Key features of the scheme:**
  - Ensure that the tribal population gets a **remunerative price for the produce** they collect from the forest and provide alternative employment avenues to them.
  - Establish a system to **ensure fair monetary returns** for forest dweller's efforts in collection, primary processing, storage, packaging, transportation etc, while ensuring sustainability of the resource base.
  - Get them a share of revenue from the sales **proceeds with costs deducted.**

PIB

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AERO INDIA 2023

(Syllabus: GS Paper 3 - Economy)

PM inaugurates 14th edition of Aero India 2023 in Bengaluru

Context: The Prime Minister inaugurated the **14th edition of Aero India 2023** at Air Force Station, Yelahanka in Bengaluru.

Aero India 2023

- **About**: Aero India as a premier **global aviation trade fair,** which provides an opportunity for the Indian aviation-defence industry, including the aerospace industry, to showcase its products, technologies and solutions to the national decision makers.
  - Aero India show is held in **every 2 years.**
- **Organizer**: Bengaluru-based defence PSU **Hindustan Aeronautics Limited (HAL)** will organise the event, in which exhibitors from across the world are expected to take part.
- **Theme**: ‘‘The runway to a billion opportunities”.
- **Duration and location**: The 14th edition of the Aero India 2023 event is being organised in Bengaluru in a grand manner **between February 13 and 17, 2023.**
- **Participation**: Besides the major entrepreneurs and investors in the defence and aerospace industries, the event will witness **participation of prominent defence think-tanks** and defence-related bodies from across the world.
  - Major exhibitors include **defence and aircraft manufacturing companies** like Airbus, Boeing, Dassault Aviation, Lockheed Martin, Israel Aerospace Industry, BrahMos Aerospace, Army Aviation, HC Robotics, SAAB, Safran, Rolls Royce, Larsen & Toubro, Bharat Forge Limited, Bharat Electronics Limited (BEL), Bharat Dynamics Limited (BDL) and BEML Limited.
- **Significance**: The event aims to p**romote export of indigenous air platforms** like Light Combat Aircraft (LCA)-Tejas, HTT-40, Dornier Light Utility Helicopter (LUH), Light Combat Helicopter (LCH) and Advanced Light Helicopter (ALH).
  - It will **integrate domestic MSMEs and start-ups** in the global supply chain and attract foreign investments including partnerships for co-development and co-production.

PIB FEB 14

APEDA
(Syllabus: GS Paper 3 - Economy)

The Agricultural and Processed Food Products Export Development Authority (APEDA) completes 37 years of its journey

Context: The **Agricultural and Processed Food Products Export Development Authority (APEDA),** which was established in 1986 and works under the Ministry of Commerce and Trade, has achieved phenomenal success in the promotion of export of agricultural products in its successful journey of 37 years.

APEDA

- **About**: The Government in **1986** had set up APEDA through an Act of Parliament under the **Ministry of Commerce and Industry,** Government of India.
  - Then the newly created body replaced the then-existing **Processed Food Export Promotion Council.**
- **Headquarters**: New Delhi.
- **Nodal Ministry**: It is an **apex-Export Trade Promotion Active body,** which works under the Ministry of Commerce and Industry.
- **Functions**: The APEDA had been undertaking most of the activities as per its mandate and scope of work allocated spanning its 14 product categories which mainly includes the sector of **fruits and vegetables, processed fruits and vegetables, animal, dairy and poultry products and cereals.**
  - It promotes **exports of agricultural & processed food items** (including GI products) by providing assistance to the exporters.
  - It also **supports exports through various schemes** like Trade Infrastructure for Export Scheme (TIES), Market Access Initiative (MAI), etc.
- **Achievements:**
  - APEDA actively supported the Government in taking the export of agricultural products to USD 20.67 billion in 2020-21 from USD 0.6 billion in 1986 when it was founded.
  - APEDA also helped **expand the export basket to 205 countries.**
  - APEDA has undertaken initiatives like the **paperless office** (re-engineering, digital signatures, electronic payment facility), APEDA Mobile App, phase-wise delivery of online services, monitoring and evaluation, uniform access, and virtual trade fair to make governance more efficient and effective.
  - For promoting the use of hybrid technology, APEDA has integrated a Blockchain solution into its **GrapeNet traceability platform.**
  - A **Market Intelligence Cell** has been constituted in APEDA and the activity of dissemination of E-market intelligence reports comprising detailed market analysis has commenced.
  - The Government of India through the Ministry of Commerce initiated development of **National Programme for Organic Production (NPOP),** which was approved by the Government on May 2, 2001 and APEDA designated as Secretariat for NPOP.
    - Organic farming certification is provided by NPOP through a third-party certification program.

TIMES OF INDIA

Page 1

MAYOR OF MCD

(Syllabus: GS Paper 2 - Polity & Governance)

SC: Nominated members can't vote in mayoral polls

Defers Feb 16 Elections, To Hear Case On Feb 17

Dhananjay.Mahapatra
@timesgroup.com

New Delhi: The Supreme Court on Monday indefinitely postponed the February 16 MCD mayoral elections and said 'prime facie' the LG-nominated members (aldermen) cannot vote in the election to the post of mayor, which is in sync with AAP's stand in its petition seeking early election of the mayor.

Appearing for AAP, advocate AM Singhvi told a bench of CJI D Y Chandrachud and Justices P S Narasimha and J B Pardiwala that Article 243R of the Constitution specifically barred nominated members from voting "in the meetings of the municipality".

The bench said, "One thing is clear. Prima facie Article 243R mandates nominated members can't vote in a municipality." The SC will hear AAP's plea on Feb 17.

▶Statutory framework, P 4

AAP: Our stand is vindicated

AAP said the SC's observations vindicated the party's stand. "There's still one institution that the government can't put pressure on," it said. BJP said it would abide by the ruling. Later, it filed an intervention application in the court. Pro tem presiding officer S Sharma said SC's direction would be implemented in letter and spirit. P 4

Context: The Supreme Court indefinitely postponed the February 16 **MCD mayoral elections** and said 'prime facie' the LG-nominated members (aldermen) cannot vote in the election to the post of mayor, which is in sync with AAP's stand in its petition seeking early election of the mayor.

- **Article 243R of the Constitution** specifically barred nominated members from voting "in the meetings of the municipality".

Background

- The Presiding Officer (a BJP councillor) for the mayoral election said that **aldermen (nominated members) are allowed to vote** in the House and elect the Mayor, Deputy Mayor, and members of the Standing Committee.
- However, the AAP had expressed apprehension, as they claim that **aldermen do not have voting rights** under the **Delhi Municipal Corporation Act, 1957.**

Mayor of MCD

- **About**: Mayor is the **highest-ranking official** in a municipal government of Delhi.
- **Election**: The Delhi mayor is elected by the members of the **Municipal Corporation of Delhi.**
  - In case of tie, the special commissioner appointed to oversee the election will allow the tie to be broken through a special draw of lots.
- **Term**: The mayor of MCD witnesses **five single-year terms on a rotation basis.**
- **Voting in the Elections**: Voting is done through **secret ballot**. Apart from councilors, nominated MPs and MLAs can vote in the elections.
  - Any councilor can vote for any candidate of his/her choice and the **anti-defection law does not apply.**
- **Reservation**: The first year is **reserved for women**, the second for the open category, third for the reserved category, and the remaining two also being in the open category.
- **Functions**: The elected mayor proceeds to conduct the election of the Deputy Mayor and six members of the Standing Committee as required under section 35(1) and 45(1)(i) of the Act respectively.
  - The mayor presides over all meetings of the **Delhi Municipal Corporation**. If the mayor is absent, the deputy mayor assumes the mayor's duties.

THE HINDU

Page 1

INDIAN COUNCIL OF HISTORICAL RESEARCH

(Syllabus: GS Paper 2 - Education)

'ICHR not rewriting history, only filling gaps'

The Hindu Bureau
NEW DELHI

The Indian Council of Historical Research (ICHR) has no plans of "rewriting" history but is filling "gaps" by incorporating all major personalities and events which are not part of history books, Union Education Minister Dharmendra Pradhan said on Monday.

"ICHR has not launched any project to rewrite Indian history. The government has no intention to rewrite history. But if you ask me, if the ICHR has taken any project on history, with due respect, I would like to inform this House that, yes it has taken," Mr. Pradhan told the Lok Sabha during Question Hour.

'Expanding history'

"We are expanding history and filling gaps by incorporating major historical events, personalities and incidents," he said.

Context: The **Indian Council of Historical Research** has no plans of "rewriting" history but is filling "gaps" by incorporating all major personalities and events which are not part of history books, Union Education Minister said.

Indian Council of Historical Research

- **About**: It is an **autonomous body** of the Ministry of Education.
- **Origin**: It was established under **Societies Registration Act (Act XXI of 1860) in 1972.**
- **Headquarter**: The ICHR is based in Delhi, with regional centres in Pune (Maharashtra), Bengaluru (Karnataka), and Guwahati (Assam).
- **Objectives**: To bring historians together and **provide a forum for exchange of views** between them and to promote, accelerate and coordinate research in history.
- **Functions**: The Council **provides fellowships and financial assistance** to the young teachers in colleges, universities and registered research organizations, as well as to senior scholars.
    - Publishes a **biannual Journal** - the Indian Historical Review, and another journal Itihas in Hindi.
- **Funding**: The ICHR **receives grants-in-aid from the Department of Higher Education,** grants-in-aid from various Indian states, private donations, and the proceeds of revenues from the sale of publications of the ICHR.
    - It also **receives funds from the various state governments** of India and from other Ministries of the government of India.
- **Composition:**
    - An **eminent historian nominated by the Government of India** who shall be Chairman of the Council;
    - Eighteen historians nominated by the Government of India;
    - A Representative of the U.G.C;
    - Director-General of Archaeology;
    - Director, National Archives;
    - Four persons to represent Government who shall be nominated by the Government of India and which shall include one representative each of the Ministry of Education, the Department of Culture and the Ministry of Finance; and Member Secretary.

DTE

FEB 14

BLACKBUCK

(Syllabus: GS Paper 3 - Env & Eco)



Blackbuck haven in Odisha: Protection by locals triple numbers

No poaching case reported in several years in Ganjam district

NEXT NEWS >

By Hrusikesh Mohanty
Published: Monday 13 February 2023

Context: The **blackbuck population has increased** threefold in Odisha's Ganjam district, the only habitat of the most elegant member of the antelope family in the state, over 12 years.

Key Points

- **Ganjam**, a southern Odisha district, is the only habitat of this mammal at present.
- Blackbucks were sighted in the **Balukhand-Konark wildlife sanctuary** in the Puri district through 2012-13; however, they have now vanished from the area.
- Like the **Bishnoi tribe community of western Rajasthan and the Vala Rajputs of Saurashtra**, the people of Ganjam district in Odisha protect the blackbuck, as its sightings are considered **an indicator of good luck.**
- The people of the region believe the sighting of the blackbuck in the paddy field is a harbinger of good luck.
- People believe the creatures **break long drought spells** and bless the area with plenty of food and wealth.
- The **government does not protect the region** - the animal freely roams due to the shelter by the villagers.

Blackbuck

- **About**: The **Blackbuck (Antilope cervicapra), or the Indian Antelope**, is a species of antelope native to India and Nepal.
- **Habitat**: It is widespread in **Rajasthan, Gujarat, Madhya Pradesh, Tamil Nadu, Odisha,** and other areas throughout peninsular India.
- **Key Features:** It is considered as the **epitome of grassland.**
  - The blackbuck is a **diurnal antelope** (active mainly during the day).
- **Recognition**: It has been declared as the **State Animal of Punjab, Haryana, and Andhra Pradesh.**
- **Cultural Significance**: It is a **symbol of purity for Hinduism** as its skin and horns are regarded as sacred objects. For **Buddhism**, it is a symbol of good luck.
- **Protection Status:**
  - **Wildlife Protection Act 1972**: Schedule I
  - **IUCN Status**: Least Concern
  - **CITES**: Appendix III
- **Threat**: Habitat Fragmentation, Deforestation, Natural Calamities, Illegal Hunting.

THE HINDU Page 1

AADI MAHOTSAV

(Syllabus: GS Papers 1 - Art & Culture)

PM to open TRIFED's Aadi Mahotsav in Delhi on Feb. 16

Prime Minister Narendra Modi will inaugurate TRIFED's Aadi Mahotsav festival on Thursday at Major Dhyan Chand Stadium in New Delhi, Tribal Affairs Minister Arjun Munda said on Monday. The Aadi Mahotsav is TRIFED's (Tribal Cooperative Marketing Development Federation of India Ltd.) flagship event which will feature the exhibition-cum-sale of tribal handicrafts, handloom, paintings, jewellery, cane and bamboo, pottery, food, natural products, and tribal cuisine among many artefacts at over 200 stalls inside the stadium. Mr. Munda added that more than 1,000 tribal artisans and artists from 28 States and UTs will take part in the festival.



Context: Prime Minister will inaugurate the A**adi Mahotsav festival** of the Tribal Cooperative Marketing Development Federation of India Ltd. (TRIFED) on February 16 in New Delhi's Major Dhyan Chand Stadium.

Aadi Mahotsav

- **About:** It is an annual Tribal Festival that was started in the year 2017.
- **Organized by**: It is a joint initiative of the **Ministry of Tribal Affairs,** Government of India & **Tribal Cooperative Marketing Development Federation of India (TRIFED).**
  - TRIFED came into existence in 1987. It is a **national-level apex organization** functioning under the administrative control of Ministry of Tribal Affairs, Govt. of India.
  - TRIFED has its **registered and Head Office located in New Delhi** and has a network of 13 Regional Offices located at various places in the country.
  - The ultimate objective of TRIFED is **socio-economic development of tribal people** in the country by way of marketing development of the tribal products.
- **Aim**: It aimed to **familiarise the people with the rich and diverse craft,** and the culture of the tribal communities, in one place.
- **Theme**: **"A Celebration of the Spirit of Tribal Crafts, Culture and Commerce",** which represents the basic ethos of tribal life.

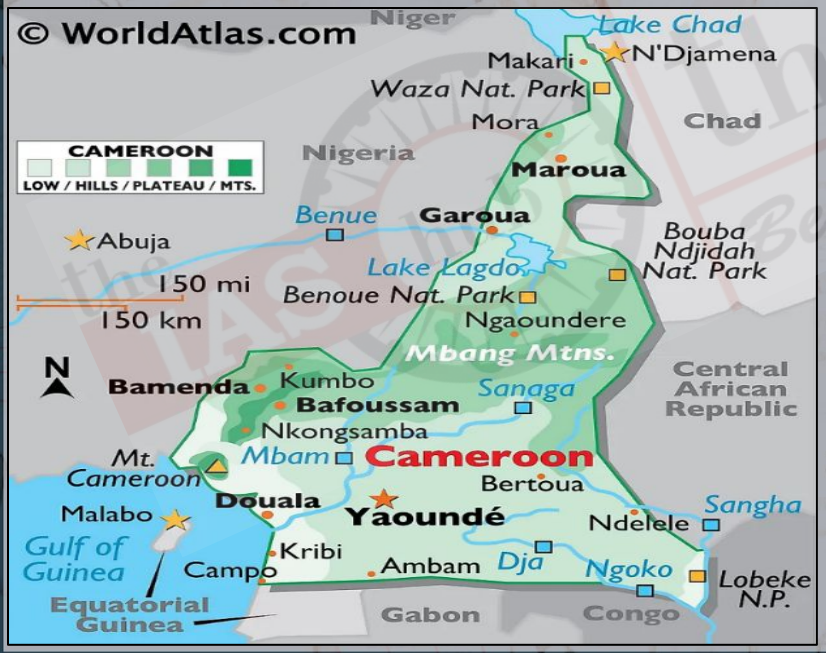
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CAMEROON

(Syllabus: GS Paper 1 - Geography)





Context: Cameroon is on the alert for an **unknown disease** that has so far killed eight people in neighbouring **Equatorial Guinea.**

- The country of Equatorial Guinea is located in Central Africa.
- A former **Spanish colony,** it is made up of the islands of Bioko and Annobón and Rio Muni on the African mainland.
- The communities concerned border the Cameroonian towns of **Ambam, Kye-Ossi and Olamze**, all in Cameroon's South Region.

Cameroon

- Cameroon is the **world's 53rd-largest country**.
- The country is **located in Central and West Africa,** known as the hinge of Africa, on the Bight of Bonny, part of the Gulf of Guinea and the Atlantic Ocean.
- Cameroon lies between latitudes 1° and 13°N, and longitudes 8° and 17°E.
- Cameroon **controls 12 nautical miles of the Atlantic Ocean.**
- Tourist literature describes Cameroon as **"Africa in miniature"** because it exhibits all major climates and vegetation of the continent: coast, desert, mountains, rainforest, and savanna.
- The **country's neighbours are Nigeria and the Atlantic Ocean** to the west; Chad to the northeast; the Central African Republic to the east; and Equatorial Guinea, Gabon and the Republic of the Congo to the south.

DST

FEB 14

GALACTIC CHEMICAL EVOLUTION

(Syllabus: GS Paper 1 - Geography)

Galactic chemical evolution plays a crucial role in planet formation

Context: A study by scientists of the Indian Institute of Astronomy (IIA) and Tata Institute of Fundamental Research (TIFR) analysed the **galactic chemical evolution of stars hosting exoplanets** and found that stars of high mass planets were usually young ones and had chemical composition that indicated its young age.

- The study has linked the r**ole of chemical composition of the host star** to the type of planet it can host.

Key points

- While prior studies have analyzed the role of iron in planet formation, this study was the first one which **linked the mass of exoplanets to the chemical evolution of the galaxy.**
- The scientists correlated the **abundance patterns of 16 elements** (including alpha and iron-peak elements) with mass.
- They found that the **alpha(elements such as Mg, Si, Ca, etc.)** to iron ratio was higher for stars with low-mass planets and lower for stars with high-mass planets.
- The study concluded that since the alpha and iron-peak elements were created and released into the interstellar medium at different time scales, the **low-mass planetary systems** must have started forming early in the galaxy, while giant planets are mostly formed around Iron-rich stars that are relatively young.
- This is the direct consequence of how the **interstellar medium** was enriched during the Milky Way's chemical evolution and how the increasing metal content (particularly iron and iron-peak elements) in later stages of evolution facilitated the formation of the giant planets.

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