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MK Yadav Sir

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P2P LENDING

(Syllabus: GS Paper 3 - Economy)

After ePayments, Digital Loans, now P2P Lending Under RBI Lens

Regulator sending queries to P2P startups on partnership models; cos may get new regulatory updates

Pratik.Bhakta@timesinternet.in

Bengaluru: After digital payments and digital lending, the Reserve Bank of India is looking closely at platforms that facilitate direct, or peer-to-peer (P2P), lending between individuals.

The RBI has sent detailed questions to registered P2P lending startups between March and April this year, three people in the know told ET.

While P2P startups, as regulated non-banking finance entities, need to share business updates with the regulator on a constant basis, the RBI has now asked them about partnership models with consumer-facing applications, the flow of funds, risk sharing among partners and so on, the people said.

BharatPe, Jupiter and Cred are among the major consumer-focused applications which work closely with NBFC P2P platforms. P2P startups such as Liquiloans and LenDenClub have built partnerships with these and multiple other consumer-focused platforms. "After the digital lending guidelines were released, the onus of adhering to the regulatory line strictly falls on the regulated entities and that is why NBFC-P2Ps are getting these questions from the RBI," said the founder of a platform. "These queries have gone to almost every industry participant and are focused on the partnership model adopted by players in this space."

The RBI is trying to understand if there is any arrangement around default guarantees or are very high interest rates getting charged, the founder of another P2P startup said. Additionally, the RBI wants to cut down on any form of arrangement where the licence is being leased out to partner entities for their business, this person said. In the fintech lending space too, the RBI cracked down on 100% FLDG arrangements struck by some fintech lenders. FLDG stands for first loan default guarantee, where an unregulated entity offers to absorb a portion of the bad loan if the borrower defaults on the loan it sourced for its lending partner, which is a regulated entity like a bank, NBFC or an NBFC-P2P.

The RBI wants the regulated entity to have full control over the disbursal, collection and evaluation process, the startup founder added.

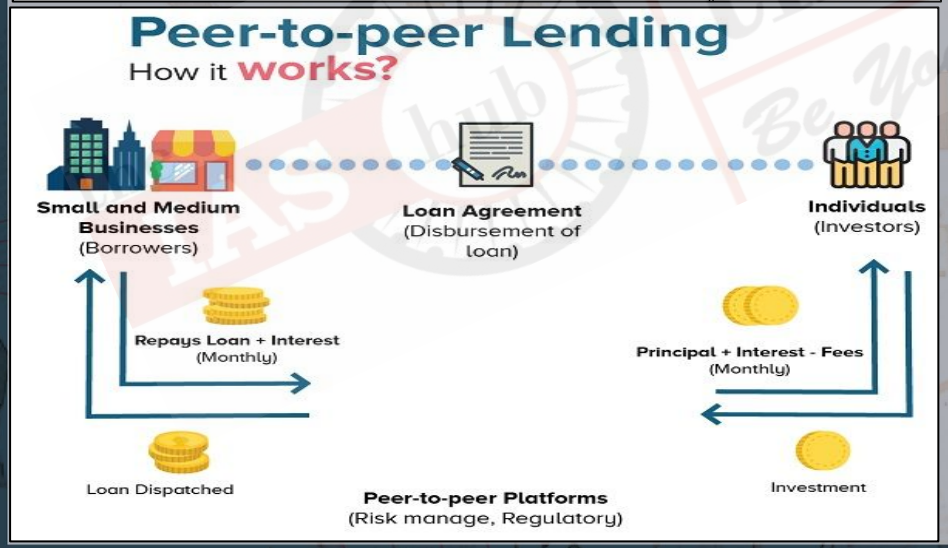
P2P startups are supposed to only connect the borrower and the lender, and they should not involve their balance sheet in the activity.

The central bank is also probably trying to find out if any platform is guaranteeing instant withdrawal of funds or offering balance sheet support to the business, the founder said.

"The scrutiny has gone up since the digital lending rules came out in September last year and I believe there could be some updates by the RBI on the guidelines," said a top executive at a registered P2P platform. The startup executives spoke on the condition of anonymity given the sensitivity of the matter. The RBI did not respond to an email seeking comment.



FOR FULL REPORT, GO TO www.economictimes.com



Context: After digital payments and digital lending, the Reserve Bank of India is looking closely at platforms that facilitate direct, or **peer-to-peer (P2P), lending** between individuals.

- While **P2P startups**, as regulated non-banking finance entities, need to share business updates with the regulator on a constant basis, the RBI has now asked them about partnership models with consumer-facing applications, the flow of funds, risk sharing among partners and so on.

Peer-To-Peer (P2P) Lending

- P2P lending is **done through a website** that connects borrowers and lenders directly. Those who want to lend money, open an account with a P2P platform as a lender. And those who require a loan register themselves as a borrower.
    - These platforms then **evaluate borrowers on various aspects.**
- In 2017, the **Reserve Bank of India** had brought this service under its regulatory purview.
- P2P companies would be **structured as NBFCs** so that they can be regulated by the Reserve Bank of India.
- P2P companies are to **operate only as intermediaries** i.e. they would not encroach on functions of traditional banks or NBFCs.
- The fund transfer should be made **directly into the borrower's account from the lender's.**
- Minimum capital requirement to set up a P2P platform would be fixed at **Rs. 2 Crores** and the companies cannot assure returns to the lenders
- The P2P platform must **adhere to existing customer data confidentiality,** requirements and loan recovery procedures similar to those used by NBFCs and traditional banks.
- A **number of limitations** regarding physical presence, board structure, leverage ratio, lender limits, have also been proposed by RBI with regard to the P2P business.

CAG REPORT ON RAILWAY

(Syllabus: GS Paper 3 - Infrastructure)

Rlys denies cut in safety bill, says ₹1 lakh cr spent in 5 years

'CAG Report Kharge Cited Doesn't Show Full Picture'

TIMES NEWS NETWORK

New Delhi: Dismissing the opposition charges about the railways cutting spending on rail safety, the national transporter on Monday said it had spent more than Rs 1 lakh crore on safety measures between 2017-2018 and 2021-22. It cited records to show a steady growth in expenditure on track renewal.

Officials also said they would soon reply to last year's CAG report which was cited by Congress president Mallikarjun Kharge to attack the Centre over Friday's accident involving three trains in Odisha's Balasore. Kharge has written to PM Narendra Modi saying that "all the empty safety claims" of railway minister Ashwini Vaishnaw had been "exposed". He also said there is serious concern among people about the deterioration in safety of railways. The CAG report had said that the amount spent on railway safety and track repair was inadequate.

Railway officials said the report did not capture the total spending between 2017-18 and 2021-22 as it covered data for three years up to 2019-20. "As is the practice, a detailed reply on all issues raised in this report is being sent shortly," said an official.

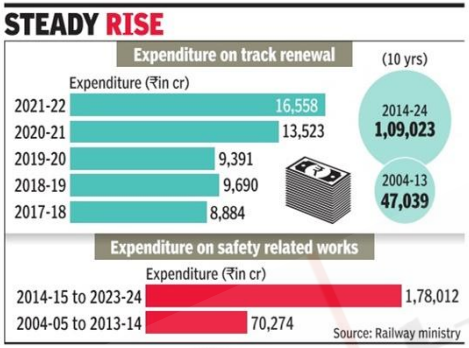
In his letter, Kharge had said that the 2022 CAG report "Derailment in Indian Railways" highlighted that funding for the Rashtriya Rail Sanraksha Kosh (RRSK) had been reduced by 79%.

However, the railway ministry data showed that from 2017-18 to 2021-22, the railways spent more than Rs 1 lakh crore on RRSK works. In February 2022, the government extended the validity of RRSK by another five years, starting 2022-23. "People are using the CAG data in a selective manner and this data is not presented with correct reference," said an official.

The details of spending for track renewal showed that the railways' expenditure increased from Rs 8,884 crore in 2017-18 to Rs 13,522 crore in 2020-21 and Rs 16,558 crore in 2021-22. "In total, we have spent Rs 58,045 crore on track renewal during this period. So where the reduction?" an official asked.

He said the factual position on expenditure is completely contrary to the figures being quoted. The actual trend of expenditure on track renewal on the Indian Railways has increased from Rs 47,039 crore during 2004-05 to 2013-14 to Rs 1,09,023 crore during 2014-15 to 2023-24, an increase of more than double.

Officials also said expenditure on safety-related works, which include track renewal, bridges, level crossing, railway over and under bridges and signalling works, increased from Rs 70,274 crore during 2004-05 to 2013-14 to Rs 1,78,012 crore during 2014-15 to 2023-24 (BE), an increase of two and a half times.



Ensure 'double locking' at relay rooms, rail zones told

New Delhi: Days after the triple train accident in Odisha, the Indian Railways on Monday issued a circular to all zones for a week-long safety drive and directed them to ensure "double-locking arrangements" in station relay rooms and compounds housing signalling equipment (goomties), reports **Dipak Dash**.

It also said all these rooms and premises should be checked and have secured locking systems. "It should be ensured that there is 'data logging and generation of SMS alert for opening/ closing of the door' of these relay rooms. It should be checked that the system of disconnection and reconnection for S&T (signalling and telecommunication) equipment is being followed strictly," norms," it said.

In the letter addressed to general managers of all zones, the Railway Board has directed that during the safety drive, these items should be checked at all the mentioned locations. It said suitable follow-up action should be taken on all deficiencies and irregularities noticed during the drive and results of the exercise should be sent to Board by June 14.

Context: Dismissing the opposition **charges about the railways cutting spending on rail safety,** the national transporter said it had spent more than Rs 1 lakh crore on safety measures between 2017-2018 and 2021-22.

Key Points

- The 2022 CAG report **"Derailment in Indian Railways"** highlighted that funding for the Rashtriya Rail Sanraksha Kosh (RRSK) had been reduced by 79%.
- However, the railway ministry data showed that from 2017-18 to 2021-22, the railways **spent more than Rs 1 lakh crore on RRSK works.**
- In February 2022, the government extended the validity of RRSK by another five years, starting 2022-23.
- The CAG's analysis of railway accidents that took place between 2017 and 2021 indicates that out of a total of 2017 accidents during this period, **derailments accounted for 1392 accidents, or 69%.**
- If one focuses only at **'consequential' train accidents,** the percentage of accidents caused by derailments and collisions – i.e. what was witnessed at Balasore – is 80%.

Table-3.1.2: Details of consequential train accidents

Type of Accident	2017-18	2018-19	2019-20	2020-21	Total
Collisions	3	4	3	1	**11**
Derailments	55	48	45	15	**163**
Accidents at Manned Level Crossing	3	3	1	1	**8**
Accidents at Unmanned Level Crossing	10	3	0	0	**13**
Fire in Train	3	6	8	3	**20**
Miscellaneous	0	1	1	0	**2**
Total	**74**	**65**	**58**	**20**	**217**

It can be seen that out of 217 consequential accidents, the maximum accidents (163 derailments) were due to derailments, which constituted around 75 *per cent* of the total consequential accidents, followed by accidents due to fire, which was around nine *per cent*.

DTE

June 6

VAN DHAN VIKAS KENDRAS

(Syllabus: GS Paper 3 - Agriculture)



These Odisha tribal women earn big with mahua ladoos

Around 120 tribal women in Kandhamal prepare laddus, cakes, jam, toffees, pickles, squash, pakodas and biscuits using dry mahua flowers

NEXT NEWS >

By Hrusikesh Mohanty
Published: Monday 05 June 2023

Madhuca longifolia

- It is an **Indian tropical tree** found largely in the central, southern, north Indian plains and forests, Nepal, Myanmar and Sri Lanka.
- It is commonly known as **madhūka, madkam, mahuwa, Butter Tree, mahua, mahwa, mohulo, Iluppai , Mee or vippa chettu.**
- It is a **fast-growing tree** that grows to approximately 20 meters in height, possesses evergreen or semi-evergreen foliage, and belongs to the family Sapotaceae.
- It is **adaptable to arid environments**, being a prominent tree in tropical mixed deciduous forests in India in the states of **Odisha, Chhattisgarh, Jharkhand, Uttar Pradesh, Bihar, Maharashtra, Andhra Pradesh, Madhya Pradesh, Kerala, Gujarat, West Bengal and Tamil Nadu.**

Context: Around 120 tribal women members of the state's **Van Dhan Vikas Kendras** prepare laddus, cakes, jam, toffees, pickles, squash, pakodas and biscuits using dry mahua flowers and supply them in the local market.

- **Mahua laddus** are in high demand compared to other products.
- As the **Odisha Tribal Development Cooperative Corporation Limited**, a state government-owned organisation did not procure the flowers, mahua collectors here were forced to make distress sales.
- They had to **sell the flowers to the middlemen** and the local traders, who supply to liquor manufacturers, according to tribal leaders.

Key Points

- The **Ministry of Tribal Affairs and Tribal Cooperative Marketing Development Federation of India (TRIFED)** launched the Van Dhan scheme in 2018 intending to improve the tribal income through the value addition of tribal products.
- The **Van Dhan Vikas Kendra Clusters** provide the Van Dhan Vikas Kendras economies of scale, livelihood and market-linkages, as well as entrepreneurship opportunities to Tribal forest gatherers.
- Among the many initiatives, TRIFED is implementing to **generate employment and income generation** among the tribal population is the Van Dhan tribal startups programme, a component of the **'Mechanism for Marketing of Minor Forest Produce (MFP)** through Minimum Support Price (MSP) & Development of Value Chain for MFP' Scheme.
- The **Van Dhan tribal start-ups**, also a component of the same scheme, is a programme for value addition, branding & marketing of Minor Forest Produces by establishing Van Dhan Kendras to facilitate creation of sustainable livelihoods for the forest-based tribes.

DST

June 6

DESICCATION-TOLERANT VASCULAR PLANTS

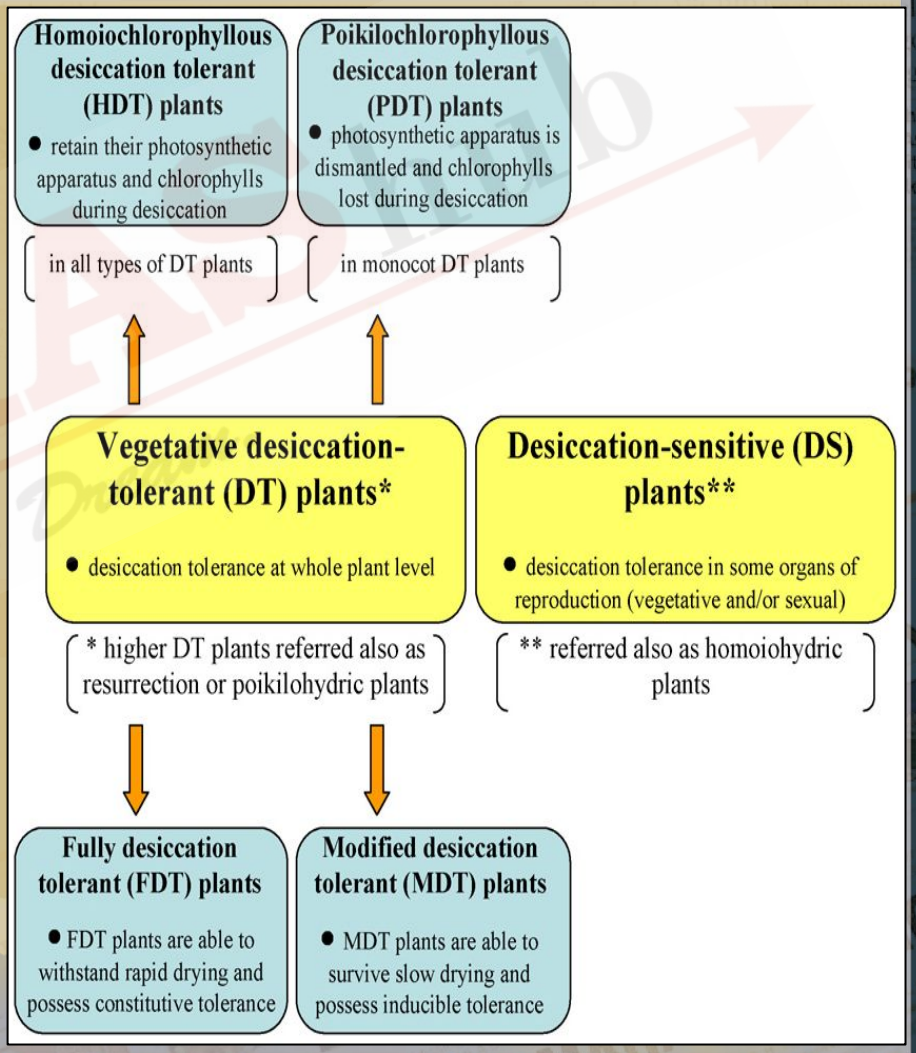
(Syllabus: GS Paper 3 - Agriculture)

New study discovers 62 desiccation-tolerant vascular plant species in India's Western Ghats, with potential applications in agriculture & conservation

Context: India's biodiversity hotspot, the Western Ghats, is home to 62 **Desiccation-Tolerant Vascular Plant Species** which could have applications in agriculture, particularly in areas with scarcity of water.

Desiccation-tolerant vascular (DT) plants

- Desiccation-tolerant vascular (DT) plants are **able to withstand extreme dehydration**, losing up to 95% of their water content, and they revive themselves once water is available again.
  - **Examples**: Selaginella lepidophylla (Rose of Jericho); Xerophyta viscosa; Myrothamnus flabellifolius (Resurrection plant); Craterostigma plantagineum; Haberlea rhodopensis.
- This unique ability allows them to **survive in harsh, arid environments** that would be uninhabitable for most other plants.
- DT plants have been studied for their possible **applications in agriculture, particularly in areas with limited water resources.**
- In tropical regions, they are the predominant occupants of rock outcrops.
- In India, **DT plants have been relatively understudied**.
  - Although rock outcrops are common landscapes in the **Western Ghats (WG),** knowledge of DT plants in the region is poor.



INDIAN EXPRESS

June 6

ADVERSE POSSESSION

(Syllabus: GS Paper 2 - Polity)

What is adverse possession, what Law Commission has said about it

KHADIJA KHAN
NEW DELHI, JUNE 5

THE LAW Commission said in its recent report that "there is no justification for introducing any change in the law relating to adverse possession".

However, two of its *ex officio* members filed a dissent note, stating that the law does not stand judicial scrutiny and "promotes false claims under the colour of adverse possession".

What is adverse possession?

The concept of adverse possession stems from the idea that land must not be left vacant but instead, be put to judicious use.

According to the Law Commission's report, the rationale behind this comes from considerations that "title to land should not long be in doubt", "society will benefit from someone making use of land the owner leaves idle," and "persons who come to regard the occupant as owner may be protected."

The maxim that the law does not help those who sleep over their rights is invoked in support of adverse possession. Simply put, "the original title holder who neglected to enforce his rights over the land cannot be permitted to re-enter the land after a long passage of time," the report dated May 24 reasoned.

The concept dates back to 2000 BC, finding its roots in the Hammurabi Code. However, the groundwork for the model inherited by colonial India was laid by England's Property Limitation Act, 1874, which set the period of limitation at 12 years from when the cause of action first arose.

After the passage of the Limitation Act in 1963, the law on adverse possession underwent significant changes.

What provisions did the Limitation Act, 1963 bring?

The 1963 Act fortified the position of the true owner of the land, as he now had to merely prove his title, while the burden of proof of adverse possession shifted to the person claiming it.

EXPLAINED LAW

Under the Limitation Act, any person in possession of private land for over 12 years or government land for over 30 years can become the owner of that property, as laid down in Articles 64, 65, 111, or 112 of the Act, relating to suits for possession of immovable property.

According to Article 65 of Schedule I of the 1963 Act, a person in adverse possession of immovable property acquires title to that property. However, the possession must be open, continuous, and "in defiance of the title of the real owner for twelve years."

How is adverse possession made out?

In the 2004 Supreme Court ruling in *Karnataka Board of Wakf vs. Government of India*, former SC judge S Rajendra Babu said, "A person who claims adverse possession should show: (a) on what date he came into possession, (b) what was the nature of his possession, (c) whether the factum of possession was known to the other party, (d) how long his possession has continued, and (e) his possession was open and undisturbed."

In the 1981 ruling in *Kshitish Chandra Bose vs. Commissioner of Ranchi*, the top court delineated the requirements of openness and continuity.

However, in a series of decisions, the SC recommended that the government seriously consider the issue of "adverse possession" and make suitable changes.

Why did the SC suggest changes?

A two-judge SC bench, in its 2008 ruling in *Hemaji Waghaji Jat vs. Bhikhabhai Khengarbhai Harijan and Others*, observed that the law of adverse possession "ousts an owner on the basis of inaction within limitation" and is "irrational, illogical, and wholly disproportionate".

"The law as it exists is extremely harsh for the true owner and a windfall for a dishonest person who has illegally taken possession of the property," the court said.

The court also recommended to the government "to seriously consider and make suitable changes in the law of adverse possession".

Following this, on December 19, 2008, a reference was made to the Law Commission by the Ministry of Law and Justice to examine the matter. The 19th Law Commission concluded there was no need to amend the law, but failed to file a final report.

Owing to the importance of the subject, coupled with the fact that the reference had been pending since 2008, the present Law Commission found it "expedient to deliberate afresh over the subject."

What did the dissent note say?

Asserting that courts have rarely ruled in favour of adverse possession owing to its contradictory requirement that the nature of possession is "peaceful as well as hostile", the dissenting opinion — by *ex officio* members Reeta Vasistha, legislative secretary, and Niten Chandra, law secretary — said that the law should be struck off.

Citing troubles that true owners have been subjected to, such as "avoidable and expensive litigation", the note said that the overburdened machinery of the courts is further saddled with avoidable work.

The fact that land prices are skyrocketing in both rural and urban areas defeated the Commission's argument that land is not put to proper use, the note said.

Context: The **22nd Law Commission** has said in its recent report that there is no justification for introducing any change in the law relating to **adverse possession.**

Adverse Possession

- The concept of adverse possession stems from the idea that **land must not be left vacant** but instead, be put to judicious use.
- Essentially, adverse possession **refers to the hostile possession of property**, which must be "continuous, uninterrupted, and peaceful."
- The first attempt to bring the law of limitation to domestic shores was the **"Act XIV of 1859"**, which regulated the limitation of civil suits in British India.
- After the passage of the **Limitation Act in 1963,** the law on adverse possession underwent significant changes.
    - The **1963 Act fortified the position of the true owner of the land**, as he now had to merely prove his title, while the burden of proof of adverse possession shifted to the person claiming it.
- According to the **Law Commission's report**, the rationale behind this comes from considerations that the "title to land should not long be in doubt", "society will benefit from someone making use of land the owner leaves idle," and "persons who come to regard the occupant as owner may be protected."
- The maxim that the **law does not help those who sleep over their rights** is invoked in support of adverse possession.
- The original title holder who neglected to enforce his rights over the land cannot be permitted to re-enter the land after a long passage of time.

PIB

June 6

NYAYA VIKAS PORTAL

(Syllabus: GS Paper 2 - Polity)

Nyaya Vikas Portal created for monitoring the implementation of Centrally Sponsored Schemes

Context: Nyaya Vikas Portal allows four efficient ways of logging into the portal, thereby empowering stakeholders with seamless access to information pertaining to funding, documentation, project monitoring and approval.

Nyaya Vikas

- The **Department of Justice** has been implementing the **Centrally Sponsored Scheme (CSS)** for Development of Infrastructure Facilities for Districts and Subordinate Judiciary since 1993-94.
- Under the Scheme, **central assistance is provided to the State Government / UT Administrations** for construction of court halls and residential units for Judicial Officers / Judges of District and Subordinate Courts.
- With further extension of the scheme beyond 31.03.2021, some new features like **Lawyers Hall, Toilet complexes and Digital computer rooms** have been added to the scheme for the convenience of lawyers and litigants, besides court halls and residential units.
- The funds sharing pattern under the Scheme for **Center and State is 60:40** in respect of States other than North Eastern and Himalayan States.
- The **funds sharing pattern is 90:10 in respect of North Eastern and Himalayan States;** and 100% in respect of Union Territories.
- This **Nyaya Vikas Portal** has been created for **monitoring the implementation of this Scheme.**

PIB

June 6

DISTRICT LEGAL SERVICES AUTHORITY

(Syllabus: GS Paper 2 - Social Justice)

District Legal Services Authority West Tripura organizes Door-to-Door Legal Aid Campaign

Context: Under the **Department of Justice's Nyaya Bandhu**, Pro Bono Club, ICFAI Law School, The ICFAI University, Tripura, in association with **District Legal Services Authority** West Tripura, organized a Door-to-Door Legal Aid Campaign visit at West Kamalghat Village where Pro Bono Club m**embers interacted with the villagers.**

- **Nyaya Bandhu's (Pro Bono Legal Services)** primary initiative is to establish a framework for dispensation of pro bono legal services across the country.
- Under **Nyaya Bandhu,** practising advocates, interested to volunteer their time and services, are connected, via mobile technology, with eligible marginalised beneficiaries. Nyaya Bandhu Mobile application (Android/IOS) has been developed and also onboarded on the UMANG platform in collaboration with technical partner CSC e-Governance Pvt. Ltd.

District Legal Services Authority (DLSA)

- DLSA is formed under **Legal Services Authorities Act, 1987** to provide free and legal aid and services to the weaker sections of this society to make sure that opportunities for securing justice are not denied to any citizen by reason of economic or other disabilities.
- Legal Services Authorities are **statutory bodies** that are formed or constituted in the various states of India by the Legal Services Authorities Act, 1987.
- **Justice P.N. Bhagwati** formed DLSA under the Legal Aid Committee formed in 1971.
- **Article 39-A of the Indian Constitution** deals with the provision of providing free legal services to the citizens of India. The provision is applicable to the citizens if they are unable to bear the expenditure of the legal services.
- It also **helps the defendant** in a case by appointing a lawyer in order to act for him in legal aspects.
- **Section 2(a) of the Legal Services Authorities Act, 1987** states that the term 'district authority' means a District Legal Services Authority which is constituted under Section 9 of the Act.
- The DSLA is a **statutory body organized at the district levels** in order to provide effective monitoring of legal aid programmes and their composition. The provisions related to DLSA are dealt with under Section 9 and Section 10 of the Act.
- District Legal Services Authority is **constituted in every District** so that there must be proper implementation of Legal Aid Programmes and Schemes in the District.

BUSINESS STANDARD

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NIRF RANKING 2023

(Syllabus: GS Paper 2 - Education)

IIT Madras retains NIRF top rank overall, IISc in 2nd spot

IISc Bangalore best among varsities, ahead of JNU and Jamia Millia Islamia

RAGHAV AGGARWAL
New Delhi, 5 June

Indian Institute of Technology (IIT) Madras retained its number one position in the overall rankings of the educational institutes and engineering categories in the National Institutional Ranking Frame-work (NIRF) Rankings 2023 released by the education ministry on Monday. IIT Madras was followed by Indian Institute of Science (IISc) Bangalore and IIT Delhi.

The NIRF rankings originally had four general categories, namely overall, university, college and research. With the addition of eight subject-specific rankings, the total number of categories has now risen to 12. The new categories include engineering, management, pharmacy, law, medical, architecture, and dental. The category of agriculture and allied sectors has been added this year.

In the university category, IISc Bangalore topped the list followed by Jawaharlal Nehru University and Jamia Millia Islamia in New Delhi. IISc Bangalore topped the rankings in the research category, followed by IIT Madras and IIT Delhi.

In the college bracket, Delhi University's Miranda College topped the list, followed by Hindu College and Chennai's Presidency College.



BEST OF THE BEST

Top 10 institutes (overall category)

1. IIT Madras
2. IISc Bangalore
3. IIT Delhi
4. IIT Bombay
5. IIT Kanpur
6. AIIMS, Delhi
7. IIT Kharagpur
8. IIT Roorkee
9. IIT Guwahati
10. JNU, New Delhi

Source: NIRF Rankings 2023

IIT Madras also topped the list of best engineering colleges in the country, followed by IIT Delhi and IIT Bombay. IIT Madras has retained its position as the best engineering college for the eighth consecutive year.

In management, Indian Institute of Management (IIM) Ahmedabad was ranked first, while IIM Bangalore and IIM Kozhikode came second and third. In architecture, IIT Roorkee topped the NIRF Rankings 2023, ahead of National Institute of Technology (NIT) Calicut and IIT Kharagpur.

The All India Institute of Medical Sciences (AIIMS), Delhi, topped medical rankings, followed by Post Graduate Institute of Medical Education and Research (PGIMER), Chandigarh, and Christian Medical College Vellore.

In the law category, Bengaluru-based National Law School of India University grabbed the first spot, followed by National Law University, Delhi, and the National Academy of Legal Studies and Research, Hyderabad. In the newly added agriculture and allied sectors category, Indian Agriculture Research Institute, New Delhi, finished first, ahead of National Dairy Research Institute, Karnal, and Punjab Agriculture University in Ludhiana.

The ministry also released a ranking based on the more innovative educational institutes in India. IIT Kanpur was the topper, followed by IIT Madras and IIT Hyderabad.

Universities	
Indian Institute of Science, Bengaluru	1
Jawaharlal Nehru University, New Delhi	2
Jamia Millia Islamia, New Delhi	3
Jadavpur University Kolkata	4
Banaras Hindu University, Varanasi	5
Manipal Academy of Higher Education, Manipal	6
Amrita Vishwa Vidyapeetham, Coimbatore	7
Vellore Institute of Technology, Vellore	8
Aligarh Muslim University, Aligarh	9
University of Hyderabad, Hyderabad	10

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- IIT Madras was followed by Indian Institute of Science (IISc) Bangalore and IIT Delhi.

Key Points

- The NIRF rankings originally had **four general categories,** namely overall, university, college and research.
- With the addition of eight subject specific rankings, the total number of categories has now risen to 12. The new categories include **engineering, management, pharmacy, law, medical, architecture, and dental.**
- The category of agriculture and allied sectors has been added this year.
- In the **university category,** IISc Bangalore topped the list followed by Jawaharlal Nehru University and Jamia Millia Islamia in New Delhi.
- In the **college bracket**, Delhi University´s Miranda College topped the list, followed by Hindu College and Chennai´s Presidency College.
- In **architecture**, IIT Roorkee topped the NIRF Rankings 2023, ahead of National Institute of Technology (NIT) Calicut and IIT Kharagpur.
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National Institutional Ranking Framework (NIRF)

- It was launched by the **Ministry for Human Resource Development (MHRD)** [now Ministry of Education (MoE)] in September 2015.
- This framework outlines a methodology to rank institutions across the country.
- The methodology draws from the **overall recommendations, broad understanding** arrived at by a Core Committee set up by MHRD, to identify the broad parameters for ranking various universities and institutions.

THE HINDU

Page 10

INDIA - U.S. DEF - IND. COOPERATION

(Syllabus: GS Paper 2 - International Relations)

India, U.S. finalise road map for defence industrial cooperation

Dinakar Peri
NEW DELHI

India and the U.S. on Monday concluded a road map for 'Defence Industrial Cooperation' which shall guide the policy direction for the next few years towards cooperation in high technology areas and identifying opportunities for co-development and co-production. This was concluded during the bilateral meeting between Defence Minister Rajnath Singh and visiting U.S. Secretary of Defence Lloyd Austin.

"The two Ministers explored ways of building resilient supply chains. Both sides will identify opportunities for co-development of new technologies and co-production of existing & new systems and facilitate increased collaboration between defence start-up ecosystems of the two countries. Towards these objectives, they concluded a road map for U.S.-India Defence Industrial Cooperation which shall guide the policy direction for the next few years," a Defence Ministry statement said. "The two sides discussed a substantial range of bilateral defence cooperation issues, with particular focus on identifying ways to strengthen industrial cooperation."

Mr. Austin reached India on Sunday evening from Singapore on a two-day visit. He was given a tri-service guard of honour



Rajnath Singh with Lloyd Austin

on Monday. After the meeting, Mr. Singh said on Twitter that the talks revolved around enhancing defence cooperation in several areas, including convergence of strategic interests and enhanced security cooperation.

"India-U.S. partnership is critical for ensuring a free, open and rules-bound Indo-Pacific region. We look forward to closely work with the U.S. for capacity building and further consolidating our strategic partnership," he said.

Both sides reviewed the robust and multifaceted bilateral defence cooperation activities and agreed to maintain the momentum of engagement, the statement said, while noting that they welcomed the inaugural dialogues held recently focusing on defence Artificial Intelligence and defence space.

"They also discussed the regional security issues given their shared interest in maintaining peace and stability in the Indo-Pacific region," the statement added.

Context: India and the U.S. concluded a road map for **'Defence Industrial Cooperation'** which shall guide the policy direction for the next few years towards cooperation in high technology areas and identifying opportunities for codevelopment and co production.

India - U.S. Defence Industrial Cooperation

- India and the U.S. have agreed to initiate negotiations for a **'Security of Supply' (SoS) arrangement and a 'Reciprocal Defence Procurement' (RDP) agreement** which will promote long-term supply chain stability.
- Capacity building, including **Maritime Domain Awareness (MDA),** strategic infrastructure and infra development as well U.S. companies setting up **Maintenance, Repair and Overhaul (MRO) facilities** in India were top among the issues during talks.
- Both sides discussed **General Electric's proposal** to share technology with India for fighter jet engines and New Delhi's plan to procure 30 MQ-9B armed drones for over USD 3 billion from US defence major General Atomics Aeronautical Systems Inc.



LIVE MINT

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CYCLONIC CIRCULATION

(Syllabus: GS Paper 1 - Geography)

Cyclonic circulation may impact monsoon onset over Kerala

Westerly winds over south Arabian Sea are currently seen continuing to prevail up to 2.1 km above the mean sea level, which is a favourable condition for southwest monsoon to set in over Kerala. However, formation of a cyclonic circulation over southeast Arabian Sea may critically affect the advancement of southwest monsoon towards Kerala coast, India Meteorological Department (IMD) said. "In view of a cyclonic circulation formed over southeast Arabian Sea, the cloud mass now more organized and concentrated over the same area, there has been some reduction of clouds off Kerala coasts in last 24 hours. Under the influence of this cyclonic circulation, a low-pressure area is likely to form over the same region during the next 24 hours, which is likely to move nearly northwards and intensify into a depression over southeast and adjoining east central Arabian Sea during subsequent two days. Due to formation and intensification of this system and its near north-ward movement likely to influence critically advance of southwest monsoon towards Kerala coast," IMD said in its daily monsoon update.

PUJA DAS



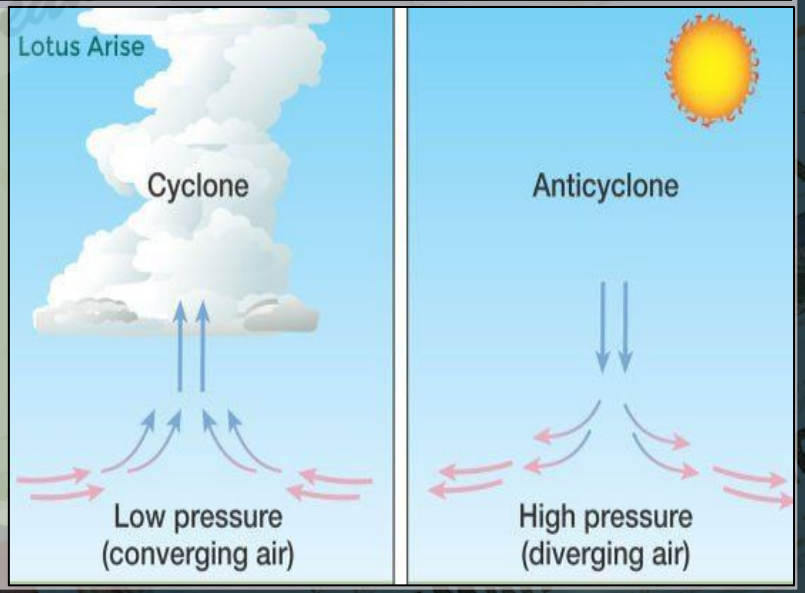
A depression in the Arabian Sea and its near northward movement may affect the advance of monsoon towards Kerala, IMD said. HT

Context: Westerly winds over south Arabian Sea are currently seen continuing to prevail up to 2.1 km above the mean sea level, which is a favourable condition for southwest monsoon to set in over Kerala.

- However, formation of a **cyclonic circulation over southeast Arabian Sea** may critically affect the advancement of southwest monsoon towards Kerala coast.

Cyclonic Circulation or rotation

- It is **atmospheric motion** in the same direction as a planet's rotation, as opposed to anticyclonic rotation.
- For Earth, the **Coriolis effect causes cyclonic rotation** to be in a counterclockwise direction in the Northern Hemisphere and clockwise in the Southern Hemisphere.
- A closed area of winds rotating cyclonically is known as a **cyclone**.



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