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सत्यमेव जयते



MK Yadav Sir

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TIMES OF INDIA

Page 15

UNCLAIMED DEPOSITS

(Syllabus: GS Paper 3 - Economy)

FM seeks special drive for unclaimed bank deposits

Asks Regulators To Include Stocks, MFs & Insurance Too

TIMES NEWS NETWORK

New Delhi: Finance minister Nirmala Sitharaman on Monday advised regulators to conduct a special drive to facilitate the settlement of unclaimed deposits and claims in the financial sector, across banking deposits, shares & dividends, mutual funds, and insurance.

Chairing the 27th meeting of the Financial Stability and Development Council (FSDC), Sitharaman also said regulators should maintain a constant vigil as ensuring "financial sector stability is a shared responsibility" of the regulators. She said regulators must take appropriate and timely action to mitigate any vulnerability and strengthen financial stability.

"It was also noted that as the Union Budget has announced unclaimed deposits, shares and dividends, which are lying in the pool, a drive should be taken by the concerned regulator, especially where nominee details are available, though nominees may not be aware of them, in a time-bound manner," Ajay Seth, secretary, department of economic affairs, told reporters after the FSDC meeting. He added where nominee details are not available, a process has to be put in place.

In her Budget speech for 2023-24, Sitharaman had said an integrated IT portal would be set up for investors to reclaim unclaimed shares and unpaid dividends from the Investor Education and Protection Fund Authority with ease.

Seth said the council also discussed how the KYC (know your customer) process has to be simplified and it has to be streamlined for the needs of Digital India, which was one of the announcements in the Budget.

He said the global financial situation is daunting but the Indian economy and especially the Indian financial sector is well-protected, well-regulated. "But of course we have to be cautious and on our toes," said Seth, adding, there is no spillover coming from the global financial system to India.

The FM said regulators should adopt a focused approach to reduce the compliance burden further and ensure a streamlined and efficient regulatory environment. The progress achieved in this regard shall be reviewed by the FM with each regulator in June 2023, according to an official statement.

She said the regulators need to be proactive and ensure cyber security preparedness of the information technology systems to reduce the risk of cyber attacks, protect sensitive financial data, and maintain overall system integrity, thus safeguarding the stability and resilience of the Indian financial ecosystem.

The meeting also discussed the action taken report on Budget announcements made since 2019. A focused approach should be adopted by the regulators to implement the announcements made in the Budget 2023-24, for which timelines were also decided, according to the statement.

'REDUCE COMPLIANCE BURDEN'

- Regulators should adopt a focused approach to reduce compliance burden further and ensure a streamlined and efficient regulatory environment, says finance minister **Nirmala Sitharaman**



- Regulators need to be proactive and ensure cyber security preparedness of IT systems to reduce risk of cyber attacks, protect sensitive financial data, she adds



- Global financial situation is daunting but Indian economy and Indian financial sector is well-protected, well-regulated, says Ajay Seth, secretary, department of economic affairs



- A focused approach should be adopted by the regulators to implement the announcements made in the Budget 2023-24, a statement says

Context: Finance minister advised regulators to conduct a special drive to facilitate the **settlement of unclaimed deposits** and claims in the financial sector, across banking deposits, shares & dividends, mutual funds, and insurance.

- Chairing the **27th meeting of the Financial Stability and Development Council (FSDC),** FM also said regulators should maintain a constant vigil as ensuring "financial sector stability is a shared responsibility" of the regulators.
- **FSDC is a non-statutory apex council** under the Ministry of Finance constituted by the Executive Order in 2010 to strengthen and institutionalize the mechanism for maintaining financial stability.
    - It is **chaired by the Finance Minister.**

Unclaimed Deposits

- Unclaimed deposits are defined as those deposits which are **lying in accounts not operated for a period of 10 or more years.**
    - Public sector banks have a higher percentage of unclaimed deposits.
- **Section 26 of the Banking Regulation Act, 1949** requires banks to submit to RBI information about these accounts within 30 days after each calendar year ends.
- Unclaimed deposits can be claimed by their legal owners after satisfying certain conditions prescribed by RBI.
- As per Section 26A of the amended Banking Regulation Act, 1949, money lying in dormant bank accounts is transferred to the **Depositor Education and Awareness Fund (DEAF)** within a period of three months from the expiry of the above-said 10 years.
- The **Depositor Education and Awareness Fund Scheme (DEAF Scheme)** was established by the Reserve Bank of India (RBI) in 2014 for the promotion of depositors' interest and for any other related purposes deemed necessary by the RBI.
- The **depositor is, however, entitled to claim from the bank** her/his deposit or any other unclaimed amount or operate the account after the expiry of 10 years, even after such amount has been transferred to DEAF.

BUSINESS STANDARD

Page 1

IPEF

(Syllabus: GS Paper 3 - Economy)

India frets over US proposal seeking tariff notices at IPEF

Fears reduction in policy elbow room; wants industry's views

ASIT RANJAN MISHRA
New Delhi, 8 May

India fears that a proposal by the United States under the "supply chains" pillar of the Indo-Pacific Economic Framework (IPEF) could violate multilateral rules and reduce policy elbowroom. The government has sought industry's views on the US proposal, which seeks advance notices on tariff changes and export restrictions from the 14 partner countries of the IPEF, before firming up its position.

The IPEF has four pillars: trade, supply chains, clean economy, and fair economy. India has yet to take a call on whether to join the trade pillar, though it has joined the other three. The third round of negotiations started in Singapore on Monday and will continue till May 15.

The IPEF members represent 40 per cent of the global gross domestic product and 28 per cent of the world's trade.

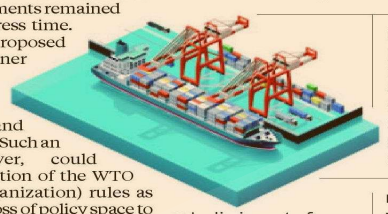
Emails sent to the Indian and US commerce departments remained unanswered till press time.

"It has been proposed that all IPEF partner countries will have to provide advance notices on tariff changes and export restrictions. Such an exercise, however, could amount to a violation of the WTO (World Trade Organization) rules as well as a possible loss of policy space to the government. Notifications are usually done only after measures are taken and not before. Therefore, industry inputs have been sought to safeguard the country's interests," a person in the know told *Business Standard*.

Turn to Page 6

THE FRAMEWORK

- US-led Indo-Pacific Economic Framework for Prosperity (IPEF), launched in May 2022, aims to counter China's increasing clout in the region
- The 14 IPEF partners represent 40% of global GDP and 28% of global goods and services trade
- India is part of three IPEF pillars: supply chains, clean economy and fair economy; yet to take call on trade pillar
- The weeklong third negotiating round started on Monday in Singapore



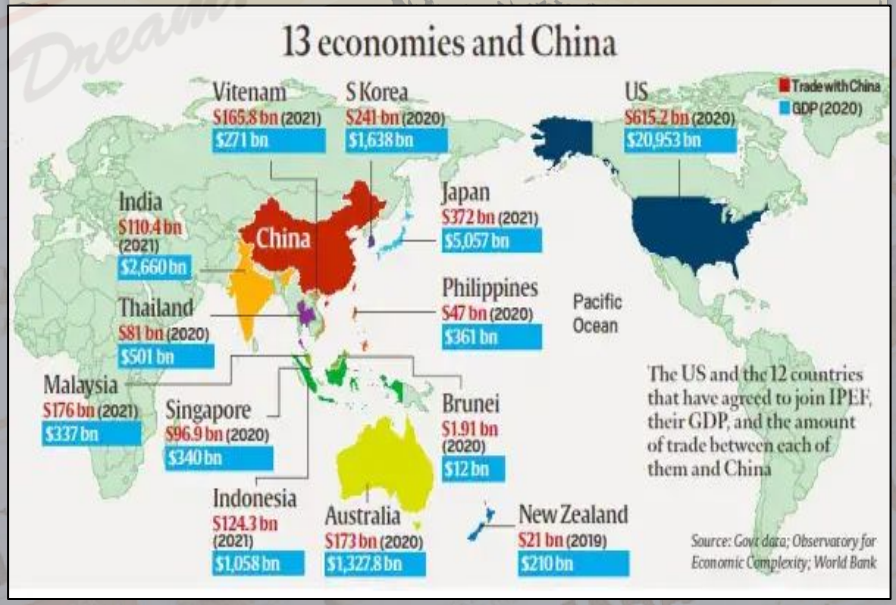
Context: India fears that a proposal by the United States under the "supply chains" pillar of the **Indo Pacific Economic Framework (IPEF)** could violate multilateral rules and reduce policy elbowroom.

Key Points

- The government has **sought industry´s views on the US proposal,** which seeks advance notices on tariff changes and export restrictions from the 14 partner countries of the IPEF, before firming up its position.
- The IPEF has **four pillars: trade, supply chains, clean economy, and fair economy**.
- **India has yet to take a call** on whether to join the trade pillar, though it has joined the other three.

Indo-Pacific Economic Framework (IPEF)

- **About**: The Indo-Pacific Economic Framework is **a unique type of trade pact** that the United States is pushing among the region's governments.
- **Origin**: India and 12 nations **led by the United States** inaugurated the Indo-Pacific Economic Framework (IPEF) on 23rd May 2022 to provide an economic **alternate solution to China's Geostrategic footprint** in the Indo-Pacific area.
- **Partner Countries:** Australia, Brunei, **India**, Indonesia, Japan, the Republic of Korea, Malaysia, New Zealand, the Philippines, Singapore, Thailand, Vietnam and the United States.
    - Within days of its launch, IPEF expanded its membership to the Pacific Island states, with **Fiji** joining the initiative.
- **Objectives**: The IPEF seeks to **strengthen economic relationships** between all of the participating nations to enhance resilience, sustainable development, inclusiveness, economic expansion, fair treatment, and competitive spirit in the Indo-Pacific region.
- **Pillars**: It was proposed as an elaborate framework of rules covering four pillars, namely, **fair and resilient trade, supply chain resiliency, clean energy decarbonisation, and tax and anti-corruption.**



SWIFT SYSTEM

(Syllabus: GS Paper 3 - Economy)

India to Moot SWIFT-like Transactions at G20 Meet

Interoperable digital documents expected to boost trade and investment

Deepshikha.Sikarwar
@timesgorup.com



New Delhi: India will propose a SWIFT-like system used in international banking at the G20 meet to facilitate similar paperless transactions for cross-border trade.

The system will be based on an electronic bill of lading in the form of an interoperable digital document that is expected to boost trade and investment.

"Such a system can greatly facilitate global trade and also provide end-to-end visibility to all stakeholders including the authorities," a government official told **ET**.

An interoperable digital document allows data and information flow across systems, applications, or components accessible across countries.

The official said just like SWIFT in which cross-border financial systems talk to each other, there is a need for a similar mechanism for cross-border trade.

The Society for Worldwide Interbank Financial Telecommunications (SWIFT) is a vast messaging network used by financial institutions to quickly, accurately, and securely send and receive information to facilitate global money transfers.

"The idea is to eliminate paper for cross-border transactions," the official said, adding that seamless paperless trade can be a complete game-changer for global trade.

This would need shipping liners, insurance companies, and banking entities to have a single common interface, the official said, adding that the effort is to work on a template that can be easily adopted by any country.

A bill of lading is a document that provides proof of ownership of goods and forms the basis for the release of payment.

New Delhi is of the view that such a system will make global trade paperless, reduce transaction costs substantially, and boost trade.

The template also includes standardised certificates and mutually recognised standards to bring about meaningful simplification and ease in trade, another senior government official said.

The standardisation will allow one country's infrastructure to speak to another country's infrastructure, bringing down the time taken in a transaction and the release of payment.

New Delhi feels such a system will make global trade paperless, reduce transaction costs and push trade

Indian customs have already introduced paperless customs clearances for imports and the country is showcasing its impact on the ground to make its case at the G20 discussion. New Delhi assumed the G20 presidency in December.

India could also use the template provided by the United Kingdom, which introduced a draft electronic trade documents legislation, based on the United Nations Commission on International Trade Law or UNCITRAL Model Law on Electronic Transferable Records. It allows the legal use of electronic transferable records both domestically and across borders.

"This could be a starting point," the first official said, adding that even standardisation and adoption of common certification will help trade, especially in the developing world.

India, which sees itself as a voice of the global south, is of the view that mutual recognition of standards and common standards can ease trade for developing and least developed countries.

Context: India will propose a **SWIFT-like system** used in international banking at the G20 meet to facilitate similar paperless transactions for cross-border trade.

- The system will be **based on an electronic bill** of lading in the form of an interoperable digital document that is expected to boost trade and investment.

Society for Worldwide Interbank Financial Telecommunication (SWIFT)

- SWIFT is a **messaging network used by banks and financial institutions** globally for quick and faultless exchange of information pertaining to financial transactions.
- SWIFT was **founded in the 1970s,** based on the ambitious and innovative vision of creating a global financial messaging service, and a common language for international financial messaging.
- SWIFT **does not actually move money;** it operates as a middleman to verify information of transactions by providing secure financial messaging services to more than 11,000 banks in over 200 countries.
- SWIFT **doesn't hold deposits.**
- Swift would **bar countries or entities only if the EU passes a sanction.**
- SWIFT has 40% of its **payment flows in US dollars.**

LIVE MINT

Page 1

NIIF targets $1 bn fund-of-funds to support infra devt

Beena Parmar & Debjyoti Roy

MUMBAI/NEW DELHI



Sujoy Bose, MD and CEO of NIIF. BLOOMBERG

The National Investment and Infrastructure Fund Ltd (NIIF), the state-backed investment fund, plans to launch its second fund-of-funds (FoF) to raise $1 billion to invest in the funds of local asset managers, three people familiar with the development said.

While two of the three people said the second FoF is expected to be finalized and presented for shareholders' approval soon, the third person noted that the plan is still in its initial stages and is expected to be launched later this year.

The proposal for the new mega fund comes amid reports that managing director and chief executive Sujoy Bose, who has been at the helm of NIIF since its inception in 2016, may quit.

NIIF's first FoF received commitments of $600 million, with an aim to invest in up to 10 private equity funds managed by experienced fund managers in India. A FoF aims to raise money and invest it in other funds rather than directly in the assets themselves. This enables the FoF to diversify its portfolio and spread the risk across asset classes, industries, and markets.

In NIIF's case, its portfolio funds would each invest in Indian companies across sectors, including green infrastructure, affordable housing, infrastructure services, agribusiness, healthcare and education. So far, FoF Fund I has committed to deploying 90% of its corpus across seven funds, including the latest in Lighthouse India Fund IV AIF, where it proposed to invest ₹400 crore in January.

Besides Lighthouse, the first FoF has backed Green Growth Equity Fund, HDFC Capital Affordable Real Estate Fund 2, Multiples Private Equity Fund III, Somerset Indus Healthcare India Fund II, Arpwood Part-

TURN TO PAGE 6

NIIF

(Syllabus: GS Paper 3 - Infrastructure)

Context: The **National Investment and Infrastructure Fund Ltd (NIIF),** the state-backed investment fund, plans to launch its second fund-of-funds (FoF) to raise $1 billion to invest in the funds of local asset managers.

- A **fund of funds (FOF)** - also known as a multi-manager investment - is a pooled investment fund that invests in other types of funds.
- These holdings replace any investing directly in bonds, stocks, and other types of securities.

NIIF

- **About**: It is an **Indian-government backed entity** established to provide long-term capital to the country's infrastructure sector.
  - NIIF was set up as an **alternative investment fund (AIF)** in December 2016.
- **Functions**: It is is a **collaborative investment** platform for international and Indian investors
  - It **invests across Infrastructure** and Growth Equity.
  - It has developed into an **internationally credible and commercially viable investment platform,** backed by several highly respected global and domestic investors who have invested alongside the Government of India in NIIF Funds.
  - NIIF **first bilateral fund - an "India Japan Fund" with contribution from GoI** has been proposed through an MoU between National Investment and Infrastructure Fund Limited (NIIFL) and Japan Bank for International Development (JBIC).

INDIAN EXPRESS

Page 1

POWER TO BAN A FILM

(Syllabus: GS Paper 2 - Polity & Governance)

Bengal bans *The Kerala Story*, BJP cries foul as TN halls withdraw it

Thakur: Beyond understanding why sympathies with terrorist groups

ATRI MITRA & ARUN JANARDHANAN
KOLKATA, CHENNAI, MAY 8

WEST BENGAL Chief Minister Mamata Banerjee on Monday ordered a ban on the film *The Kerala Story* in West Bengal, citing threat to law and order in the state. After a press conference at the state administration headquarters, Mamata ordered Chief Secretary Harikrishna Dwivedi to issue a statewide ban, saying, "The film won't be shown in any hall in Bengal."

The film, which has been accused by non-BJP parties of spreading falsehoods regarding conversion of women to Islam in Kerala and their migration abroad to join the ISIS, has also run into problems in Tamil Nadu, where on Sunday, the Tamil Nadu Theatre and Multiplex Owners' Association withdrew it from multiplexes. The BJP alleged the hand of the DMK government in the decision.

Mamata claimed she had come to know that preparations were underway for a similar film based in West Bengal, called *The Bengal Files* , and said she held

CONTINUED ON PAGE 4

Context: West Bengal Chief Minister ordered a **ban on the film The Kerala Story in West Bengal,** citing threat to law and order in the state.

Power to ban a film

- The power of legislation censorship of films in India is **vested with the Parliament** according to Entry 60 of the Union List of the Schedule VII under the Constitution.
- However, the **States can also make laws on cinemas** under Entry 33 of the State List but subject to the provision of the central legislation.
- The prime legislation in this respect is the **Cinematograph Act, 1952 and the Cinematograph (Certification) Rules, 1983.**
- Under Part III, which deals with licensing for exhibition, **section 13 empowers the Central Government or the Local Authority to suspend exhibition of a film i**n a UT/State or part of it where it may likely to cause breach of peace.
- In 2022 the government informed Parliament that the **power to ban a film does not lie with the Central Board of Film Certification (CBFC).**
- However, **CBFC can refuse certification** to a film for public exhibition for violation of Guidelines issued under Section 5B of the Cinematograph Act, 1952.
- The **exhibition of films is a state subject** and the state governments are empowered with licensing and other related matters about the exhibition of films in the state.

THE HINDU

Page 12

Court's order will be discussed with all stakeholders: Shah

Vijaita Singh
Dinakar Peri
NEW DELHI



Amit Shah

Union Home Minister Amit Shah said on Monday that the Manipur High Court's order to grant Scheduled Tribe (ST) status to the majority Meitei community in Manipur will be discussed with all stakeholders, and there was no need for anyone to be scared. Meanwhile, the Army enhanced aerial surveillance along the Manipur-Myanmar border to keep a watch on any misadventure by insurgent groups in the neighbouring country, a source said.

The Manipur High Court on March 27 directed the State government to submit a recommendation for the inclusion of Meiteis in the ST list, asking to consider the proposal preferably within four weeks. The final decision, however, lies with the Centre. This has been opposed by the 34 Scheduled Tribes in Manipur that comprise 41% of the State's population.

"The court has passed an order. This will be discussed with all concerned stakeholders and the Manipur government will take an appropriate decision after consultations. There is no need for any person or group to be scared," Mr. Shah said in an interview to a television channel.

The State government has not challenged the order in the court yet.

CURFEW RELAXED

» PAGE 11

ST STATUS TO MEITEIS

(Syllabus: GS Paper 2 - Social Justice)

Context: Union Home Minister said that the Manipur **High Court's order to grant Scheduled Tribe (ST) status to the majority Meitei community** in Manipur will be discussed with all stakeholders, and there was no need for anyone to be scared.

- The Manipur High Court on March 27 **directed the State government to submit a recommendation** for the inclusion of Meiteis in the ST list, asking to consider the proposal preferably within four weeks.
- The final decision lies with the Centre.

Meitei community's Demand

- **ST status**: The Meitei community has been **demanding ST status since 2012**, asking to provide them with constitutional safeguards to preserve their culture, language, and identity.
  - The community led by the **Scheduled Tribes Demand Committee of Manipur (STDCM).**
- **Meiteis argument**: They were **recognised as a tribe** before the merger of Manipur with India in 1949 but **lost their identity** after the merger in India.
  - They believe that granting ST status would **help preserve their ancestral land,** tradition, culture, and language, and safeguard them against outsiders.
  - Their **population**, which was 59% of the total population of Manipur in 1951, has now been **reduced to 44% as per 2011 Census data.**

Recently included communities in the lists of Scheduled Tribes

- **Binjhia** in Chhattisgarh
- **Narikoravan and Kurivikkaran** in Tamil Nadu
- **'Betta-Kuruba'** in Karnataka,
- **Hattis** from Himachal Pradesh
- **Gond Community** in Uttar Pradesh

DTE

MAY 9

PERUVIAN AMAZON

(Syllabus: GS Paper 3 - Env & Eco)

Toxic heavy metals found in indigenous people living near oil fields of Peruvian Amazon: Study

High levels of mercury, cadmium & arsenic were found in the urine samples of people living river basins of Corrientes, Pastaza, Tigre & Maranon

By Madhumita Paul



Context: Indigenous people living near the oil exploration sites of the **Peruvian Amazon** have dangerous levels of toxic metal content in their bodies, according to a new study.

Key Points

- **High levels of mercury, cadmium and arsenic** were found in the urine samples of indigenous people living in **four river basins - Corrientes, Pastaza, Tigre and Maranon -** in the northern Peruvian Amazon.
- **Oil extraction** in these river basins, all major tributaries of the Marañón River, began in the 1970s.
- **Indigenous communities - Achuar, Quechua, Kichwa and Kukama** - of these four river basins rely on subsistence agriculture, hunting, and fishing for their daily protein requirements.

Peruvian Amazonia

- Peruvian Amazonia, informally known locally as the Peruvian jungle or just the jungle (Spanish: la selva), is the **area of the Amazon rainforest** included within the country of Peru, from east of the Andes to the borders with Ecuador, Colombia, Brazil and Bolivia.
- This region **comprises 60% of the country** and is marked by a large degree of biodiversity.
- **Peru has the second-largest portion** of the Amazon rainforest after the Brazilian Amazon.

DST

MAY 9

RHEUMATOID ARTHRITIS

(Syllabus: GS Paper 3 - Sci & Tech)

Newly synthesised biocompatible drug delivery system combined with anti-inflammatory drugs brings potential solution for rheumatoid arthritis

Context: Scientists explored the potential of the **anti-inflammatory FDA-approved drug 9-aminoacridine (9AA) and the natural compound caffeic acid (CA)**, generally found in coffee or wine (reported to possess significant anti-arthritic potential) conjugated to nano micelles, an amphiphilic molecule that forms spherical structure when immersed in water, for the treatment of **rheumatoid arthritis (RA).**

Key Points

- A newly synthesised **biocompatible therapeutic nano-micelle drug delivery system c**ombined with anti-inflammatory drugs has shown improved potential to cure rheumatoid arthritis at the lab level.
- It can **help ameliorate the pain associated with the disease** as well as cure the disease by restoring cartilage integrity which provides the flexibility to the bone.
- **Inflammation** plays an important role in the development of rheumatoid arthritis (RA).
- As a result, strategies for treating RA have been largely **focused on providing symptomatic relief** from pain and permanent cure is not available to date.
- **Methotrexate (MTX)** is considered as golden standard for the therapy of the disease but due to its severe side effects, researchers are currently looking for alternate drugs or strategies to overcome the disease.

Rheumatoid Arthritis

- Rheumatoid arthritis (RA) is an **autoimmune disease** that can cause joint pain and damage throughout your body.
- An autoimmune disease is a condition in which **immune system mistakenly attacks your body.**
- **Ministry of Ayush** is conducting the world's first multicenter phase III clinical trial examining the efficacy of Ayurveda in the treatment of Rheumatoid Arthritis.
- It Will be conducted in accordance with stringent International Council for Harmonisation of Technical Requirements for Pharmaceuticals for Human Use – **Good Clinical Practice (ICH- GCP) guidelines** and is being closely monitored by Dr. Daniel Erick Furst, a renowned rheumatologist at University of California, Los Angeles in the United States of America.

PIB

MAY 9

IAF HERITAGE CENTRE

(Syllabus: GS Paper 3 - Armed Forces)

Heritage Centre of Indian Air Force, showcasing its legacy & technological progress, inaugurated by Raksha Mantri in Chandigarh

Context: India's Defense Minister inaugurated the **First Indian Air Force (IAF) Heritage Centre** in Chandigarh.

Indian Air Force Heritage Centre

- The Indian Air Force Heritage Centre is a **joint project between the Union Territory administration and the IAF,** as agreed upon in a memorandum of understanding signed last year.
- Although the UT administration will maintain the centre, the **IAF has provided the weapons and equipment.**
- The centre spans 17,000 square feet in Sector 18.
- The centre is the first of its kind and exhibits the **IAF's contributions in various wars**, including the Balakot air strike and the 1965, 1971, and Kargil wars, through murals and memorabilia.
- With eight attractions including **aircraft models and weapon displays**, the biggest attraction is a flight simulator.
- The exhibits on **aero engines, aircraft, kiosks, and machines/fixtures** have been set up to inform the visitors about the history of the Indian Air Force.
- One of the **highlights of the Centre is the array of simulators** that allows visitors to replicate the thrill of flying iconic aircraft in the IAF's inventory and gives them a chance to get a taste of what it feels to be a pilot.
- The Centre, now **open to the public,** also houses enclosures dedicated to the war campaigns in which IAF had participated.
- These provide a unique **opportunity for visitors to learn about the crucial role the IAF** has played in defending the nation.

PIB

MAY 9

WUSHU STARS CHAMPIONSHIP

(Syllabus: GS Paper 1 - Sports)

PM congratulates women athletes on winning 17 medals for India at Wushu Stars Championship held in Moscow, Russia

Context: The Prime Minister has congratulated India's women athletes on winning **17 medals for the country at Wushu Stars Championship** held in Moscow, Russia.

- **Moscow Wushu Stars championship** is the approved event in Annual Calendar Training and Competition of Sports Authority of India.

World Wushu Championships (WWC)

- **About**: WWC is an **international sports championship,** which is hosted by the International Wushu Federation (IWUF).
  - The championship is **hosted for the sports of wushu taolu and sanda (sanshou).**
  - It is held **biennially** since 1991.
  - It also **coincides with the IWUF Congress a**nd various committee meetings.
  - It serves as the qualification event for **Taolu World Cup and Sanda World Cup.**
- **Wushu:** It is a hard, soft and complete **martial art.**
  - It is also a **full-contact sport.**
  - Wushu has a long history in reference to **Chinese martial arts.**
  - It was **developed in 1949**, in order to standardize the practice of traditional Chinese martial arts.

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