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MK Yadav Sir

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ECONOMIC TIMES
Page 9

RBI DIKTAT
(Syllabus: GS Paper 3 - Economy)

Wealthy Indians Rush to Invest LRS Funds to Comply with RBI Diktat

Pavan.Burugula
@timesgroup.com

New Delhi: India's wealthy have invested all their surplus foreign remittances in various securities over the last few months to comply with a Reserve Bank of India (RBI) diktat.

In August last year, the central bank issued a circular saying any money remitted out by Indian residents remaining unutilised for more than 180 days needs to be repatriated into the country. The 180-day deadline ended on February 22.

Indian individuals can send money overseas through the Liberalised Remittance Scheme (LRS). Under the scheme, an individual can send a maximum of $250,000 to an overseas jurisdiction in a year.

This limit may fall short for a resident who seeks to buy a home overseas, undergo a medical procedure, or pursue studies. Hence, to meet such expenses, many high networth individuals (HNIs) have accumulated forex by sending up to $250,000 every year, even without a bona fide expense, experts said.

"Post issuance of the overseas investment rules, the Indian HNIs mostly utilised their offshore funds in permitted overseas direct or portfolio investments, such as listed equities, and liquid funds within the 180-day period, which ended on August 22, 2022," said Prakhar Dua, leader, financial services & regulatory practice, at law firm Nishith Desai Associates. "It would be interesting to see whether the authorised dealer banks would have the authority to extend the timelines in certain bona fide cases or they would be required to report all delays to the RBI for its action," he said.

The development assumes significance as LRS remittances by Indians saw a sharp uptick in the last few years, thanks to booming stock markets and other lucrative investment opportunities including cryptocurrencies.

In 2021-22, Indians sent $20 billion overseas via LRS, up from $13 billion in FY21, RBI data showed. In the period between October and December 2022, residents sent $6 billion.

While some wealthy individuals may have escaped the requirement to repatriate the funds to India by investing, the whole process could expose the residents to newer risks, market participants said.

Until now, the unutilised funds would mostly be parked in a bank account, which offers minimal risk of capital loss, but now the same money has been invested in securities, which come with a downside risk.

"Post the new LRS rules, most Indian residents are investing in permitted categories and primarily by way of overseas portfolio investment on ultra-short-term regulated funds, particularly because the 180-day period from the date of the circular expired on February 23, 2023," said Moin Ladha, partner at law firm Khaitan & Co. "While this requirement does encourage residents to not keep idle funds abroad, it also exposes them to a certain level of risk, depending on the type of investment," he added.

Over the last few months, both the central government and the RBI have tightened the LRS route significantly. Outward remittances can add pressure to the forex reserves of the country, especially during times when there is a foreign investor sell-off in Indian markets or when global oil prices go high. Hence, the authorities have been discouraging residents from sending money aboard without any specific purpose.

In the Union Budget for FY24, the central government has proposed a 20% tax collection at source for any foreign remittance. Individuals can reclaim excess taxes paid during the assessment period, which happens around July-September every year. However, until then, any excess TCS paid by them remains locked in.

No to Idling Abroad

- **Indian residents can** send up to **$250,000** overseas in a year through LRS
- **The RBI circular** comes amid the soaring outflows to tap investment opportunities
- **$20 billion:** LRS remittances in FY22, as against $13 billion in FY21
- **$6 billion:** Funds sent overseas during October-December 2022
- **Some HNIs have** accumulated money overseas even without bona fide expenses
- **While some individuals** may have escaped repatriation by investing overseas, this could expose them to newer risks, experts said

Context: India's wealthy have invested all their surplus foreign remittances in various securities over the last few months to comply with a Reserve Bank of India **(RBI) diktat.**

- In August 2022, the central bank issued a circular saying any money remitted out by Indian residents remaining unutilised for more than 180 days needs to be repatriated into the country.

RBI Diktat

- **About**: The Reserve Bank of India's recent directives relating to **'Storage of Payment System Data'**, popularly known as data diktat.
- **Directives**: The RBI has given the following directives relating to Storage of Payment System Data:
  - All system providers shall ensure that the entire data relating to payment systems operated by them are **stored in a system only in India.**
    - This data should include the full **end-to-end transaction** details/information collected/carried/processed as part of the message/payment instruction.
    - For the **foreign leg of the transaction,** if any, the data can also be stored in a foreign country, if required.
  - System providers shall ensure compliance of above rule within **a period of six months** and report compliance of the same to the Reserve Bank latest by October 15, 2018.
  - System providers shall submit the **System Audit Report (SAR)** on completion of the requirement.
    - The audit should be conducted by **CERT-IN** empanelled auditors certifying completion of the activity.
    - The SAR duly approved by the Board of the system providers should be submitted to the Reserve Bank not later than December 31, 2018.
    - **CAG is not involved here.**

BUSINESS STANDARD

Page 3

DIRECT TAX

(Syllabus: GS Paper 3 - Economy)

Direct tax mop-up in FY23 may top Revised Estimates

Until Feb, net direct tax collection stood at ₹13 trn

SHRIMI CHOUDHARY
New Delhi, 2 March

Direct tax collection in 2022-23 is likely to exceed the government's Revised Estimates (RE), potentially helping narrow the fiscal deficit.

Robust corporate tax collections and a likely recovery from pending tax demand have given the government confidence in actual revenue collections exceeding RE of ₹16.5 trillion in the current fiscal year (2022-23, or FY23), according to government sources.

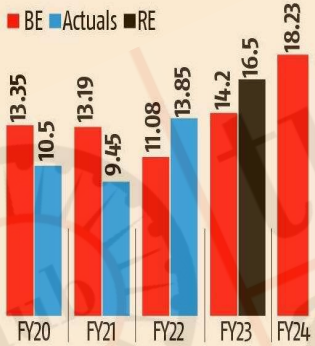
For FY23, revenue from direct tax, which includes individual and corporate taxes, has been revised upwards and is projected to grow by over 17 per cent to ₹16.5 trillion, from ₹14.08 trillion estimated earlier.

Until February, net direct tax collection (after adjusting for refunds) stood at ₹13 trillion — about 80 per cent of RE for the full-year tax collection target for FY23.

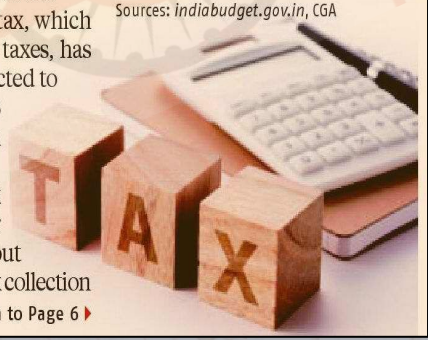
Turn to Page 6

AIMING HIGHER (In ₹ trn)

Trend in direct tax collection



Note: BE: Budget Estimates; RE: Revised Estimates
Sources: *indiabudget.gov.in*, CGA

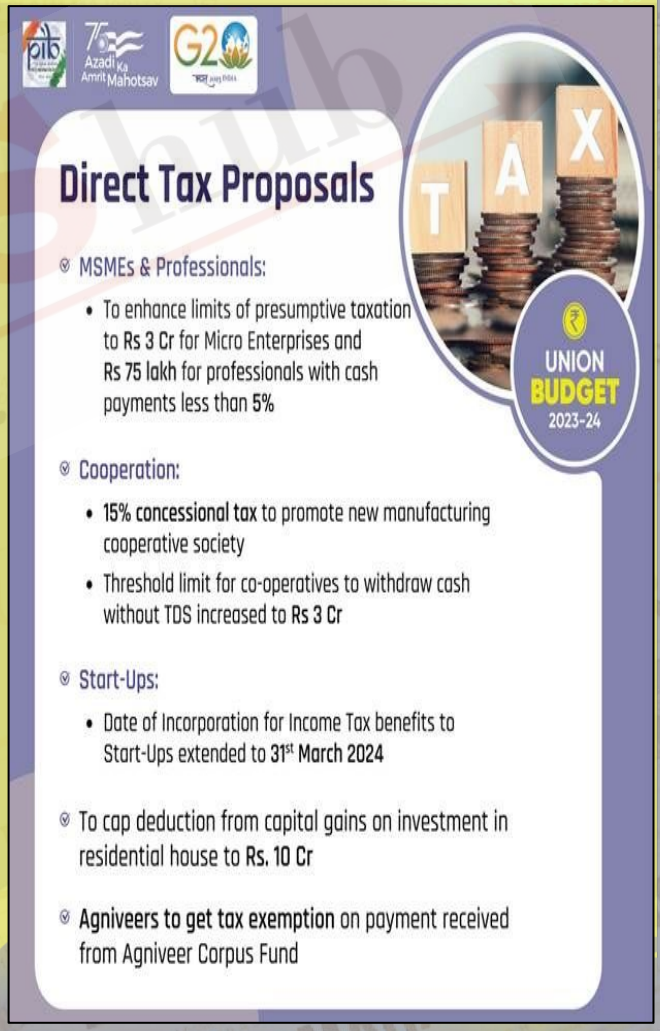


Context: Direct tax collection in 2022-23 is likely to exceed the government's Revised Estimates (RE), potentially helping narrow the fiscal deficit.

- Until February, net direct collection (after adjusting refunds) stood at ₹ 13 trillion - about 80 percent of RE for the full year target for FY 23.

Direct Tax

- **About**: This tax is **imposed directly on taxpayers** and is required to be paid to the government.
  - It cannot be passed or assigned by an individual to another person. For example, **Income tax,** is the tax applicable on the income earned by an individual or taxpayer, or corporate tax, is the tax applicable on the profits earned by companies from their businesses.
- **Revision of Tax:** It is levied based on the government's Income tax slabs, which are **revised from time to time.**
- **General Rule**: Not all individuals shall pay the same amount of tax; the general rule is - **the higher your income, the higher amount of tax you will have to pay.**



PIB MARCH 3

SMART-PDS SYSTEM

(Syllabus: GS Paper 3 - Economy & Agriculture)

SMART-PDS, a technological driven initiative should be implemented in all States/UTs: Shri Goyal

Context: Recently, Food and Commerce Minister asked the states to make earnest efforts to implement SMART-PDS at the earliest as **SMART-PDS** is a technological driven initiative and the need of hour.

SMART-PDS System

- **About**: The **Department of Food and Public Distribution(DFPD)** is envisaging a new and unified scheme to strengthen the PDS technology components by standardization of its operation and implementation of data driven decision making through the data analytics.
- **Full Form**: Scheme for **Modernization and Reforms through Technology** in Public Distribution System.
- **Objectives**: This scheme aims to transform the entire PDS IT ecosystem by leveraging the **usage of Cloud and new age technology** which shall be named as Scheme for Modernization and Reforms through Technology in Public Distribution System -SMART-PDS.
- **Smart Ration Card**: SMART-PDS is a system where **smart ration cards are issued to beneficiaries of public distribution system**, and ration is given through fair price shops on production of the smart ration card by any member of the beneficiary family.
- **Fingerprint Template**: The fingerprint template of the beneficiary is **recorded in these smart ration cards,** which records all transactions.

INDIAN EXPRESS

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ELECTION COMMISSION

(Syllabus: GS Paper 2 - Polity & Governance)

SC steps in: Panel of PM, LoP and CJI will choose CEC, ECs

ANANTHA KRISHNAN G
NEW DELHI, MARCH 2

STATING THAT "core values of the Constitution, including democracy, and Rule of Law, are being undermined", the Supreme Court Thursday stepped in to check what it called the "pernicious effects of the exclusive power being vested with the Executive to make appointment to the Election Commission" and ordered that the Chief Election Commissioner (CEC) and Election Commissioners (ECs) shall be appointed on the advice of a committee comprising the Prime Minister, Leader of Opposition in Lok Sabha and Chief Justice of India.

Ruling on petitions seeking an independent mechanism to appoint the CEC and ECs, a five-judge Constitution Bench presided by Justice K M Joseph said where no Leader of Opposition is available, the committee will include the leader of the largest Opposition party in Lok Sabha in terms of numerical strength.

CONTINUED ON PAGE 4

EXPLAINED

Opp hails, BJP cautious

WHILE THE Opposition hailed the Supreme Court ruling on the mechanism for the appointment of the CEC and ECs, the BJP offered no immediate public comment. The SC order comes at a time when its rulings and functioning are being criticised and questioned by the Vice President and Law Minister as over-reach.

Context: The Supreme Court revamped the selection mechanism to appoint the **Chief Election Commissioner (CEC) and Election Commissioners (ECs)**, ruling that a panel comprising the Prime Minister, the Leader of Opposition (LoP), and the Chief Justice of India (CJI) shall appoint them.

- A **five-judge Constitution bench** made the ruling which is set to limit the government's authority to make such high-level appointments like that of the CEC and ECs, and this will continue to hold good till a law is made by Parliament, as per the SC bench.

Election Commission of India (ECI)

- **Constitutional body: Article 324 of the Constitution** provides that the power of superintendence, direction, and control of elections to parliament, state legislatures, the office of the president of India, and the office of vice-president of India shall be vested in the election commission.
- **All India Body**: It is an all-India body in the sense that it is common to both the **Central government and the state governments.**
  - The body administers elections to the L**ok Sabha, Rajya Sabha, State Legislative Assemblies, State Legislative Councils and the offices of the President and Vice President of the country.**

Current System

- Presently, the ECI is a **three-member body,** with a CEC and two ECs.
- Under **Article 324(2) of the Constitution**, the President is empowered to appoint the CEC and ECs.
- This provision further stipulates that the **President, who acts on the aid and advice of the Prime Minister** and the council of ministers, will make the appointments "subject to the provisions of any law made on that behalf by Parliament".
- However, with **no such law having been framed to date**, CEC and ECs are appointed by the Prime Minister and the council of ministers under the seal of the President.

TIMES OF INDIA

Page 1

WOMEN IN LEGISLATURE

(Syllabus: GS Paper 2 - Polity & Governance)

Nagaland gets its 1st women MLAs

Nagaland got its first pair of women legislators after six decades of statehood. US-educated lawyer-turned-social entrepreneur Hekani Jakhalu Kense and activist Salhoutuonuo Kruse were among just four women on the list of 183 contestants. CM Neiphiu Rio called the duo flagbearers of change and carriers of hope. "History has been made," he said. **P15**

Context: Nagaland got its first pair of women legislators after six decades of statehood.

- Nagaland became the **16th state of India on December 1, 1963.**

Status of Women's Representation in Legislature

- The number of women members in the Lok Sabha has shown a regular **increasing trend in the recent times.**
  - The number of Women MP's in Lok Sabha has increased from 45 (8.3%) in 2004 (14th Lok Sabha) to 81 (14.9%) in 2019 (17th Lok Sabha).
- The representation of **women in State Legislative Assemblies** has been low.
  - The **highest is in Chhattisgarh (14.4%)** followed by West Bengal (13.7%) and Jharkhand (12.4%).
- **India ranks lower than 140 other nations** in terms of the number of women serving in their national legislatures.
  - According to the **Inter-Parliamentary Union (IPU) 'Women in Parliament' Report (2021),** the global percentage of women in parliament was 26.1%.
  - In India's **neighbourhood**, Nepal (33.6%), Bangladesh (20.9%), Pakistan (20.5%), Bhutan (17.4%) **perform better than India.**

PIB

MARCH 3

JAN AUSHADHI DIWAS

(Syllabus: GS Paper 2 - Health)

5th Jan Aushadhi Diwas celebrated with the theme "जन औषधि – सस्ती भी अच्छी भी" across the country

Context: The Ministry of Health and Family Welfare (MoHFW) in collaboration with Pharmaceuticals & Medical Devices Bureau of India (PMBI), the implementing agency of PMBJP and States and Union Territories is celebrating **5th Jan Aushadhi Diwas 2023** under Pradhan Mantri Bhartiya Janaushadhi Pariyojana (PMBJP).

- The theme of 5th Jan Aushadhi Diwas is **"जन औषधि – सस्ती भी अच्छी भी"** across the country.

Pradhan Mantri Bhartiya Janaushadhi Pariyojana (PMBJP)

- **About**: Launched in 2015 by the department of pharmaceuticals of the **Ministry of Chemicals and Fertilizers**; Pradhan Mantri Bhartiya Janaushadhi Pariyojana aims to provide affordable healthcare to all.
- **Origin**: In November 2008, with an objective to make available generic medicines at affordable prices to all, the Department of Pharmaceuticals under the Ministry of Chemicals and Fertilizers launched the "**Jan Aushadhi Scheme".**
  - To reinvigorate the supply of affordable generic medicines with efficacy and quality equivalent to that of branded drugs, the scheme was revamped as **"Pradhan Mantri Bhartiya Jan Aushadhi Yojana**" in 2015.
  - To provide further momentum to the ongoing scheme, it was again renamed as "**Pradhan Mantri Bhartiya Jan Aushadhi Pariyojana" (PMBJP).**
- **Nodal Ministry**: Ministry of Chemicals and Fertilizers.
- **Key Features:** **Pradhan Mantri Bhartiya Janaushadhi Kendras (PMBJK)** are set up across the country so as to reduce the out of pocket expenses for health care.
  - They can be **set up by doctors, pharmacists, entrepreneurs, Self Help Groups, NGOs, Charitable Societies**, etc. at any suitable place or outside the hospital premises.
  - The procured generic medicines are s**old at 50% to 90% lesser prices** as compared to the market prices of branded medicines.
  - All drugs procured under this scheme are **tested for quality assurance at NABL** (National Accreditation Board Laboratories) accredited laboratories and is compliant with WHO GMP (World Health Organisation's Good Manufacturing Practices) benchmarks. Government grants of up to 2.5 Lakhs are provided for setting up of PMBJKs.
  - The railway ministry has given in-principle approval to opening up of **Jan Aushadi Kendras at railway stations** and other railway establishments under PMBJP.
- **Implementing agency**: The **Bureau of Pharma PSUs of India (BPPI)** under the Department of Pharmaceuticals is involved in coordinating, procuring, supplying and marketing generic medicines through PMBJK.
- **Jan Aushadi Sugam Application:** Bureau of Pharma PSUs of India (BPPI) developed the Janaushadhi Sugam Application to **promote affordable healthcare scheme** through available technology.
  - Affordable healthcare seeker can easily find these PMBJK and get generic medicines at a substantially low cost compared to that of the branded OTC (over-the-counter) ones.

THE HINDU

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INDIA AND ITALY MOU

(Syllabus: GS Paper 2 - International Relations)

India, Italy elevate ties, sign MoU on defence cooperation

Dinakar Peri
NEW DELHI

Ending the chill in the bilateral relationship in the past few years, in what Foreign Secretary Vinay M. Kwatra described as "legacy issues" now behind, India and Italy on Thursday announced the elevation of the bilateral relationship to the level of strategic partnership while also concluding a memorandum of understanding (MoU) on defence cooperation.

"Today, we are announcing the establishment of a 'Startup Bridge' between India and Italy. Another important area of our mutual cooperation is defence. We have also decided to organise the joint military exercises and training courses on a regular basis," Prime Minister Narendra Modi said in a joint press statement after bilateral talks with Italian Prime Minister Giorgia Meloni.

Welcoming Italy's active participation in the Indo-Pacific, Mr. Modi said Italy had decided to join the Indo-Pacific Ocean Initiative (IPOI). "This will enable us to identify concrete themes for enhancing our cooperation in the Indo-Pacific," he stated

The two countries also concluded a Declaration of Intent (DOI) on migration and mobility.

Raisina Dialogue

Delivering the inaugural address of the 8th Raisina Dialogue organised by Observer Research Foundation jointly with the Ministry of External Affairs, Ms. Meloni said global interconnection has enabled our economies to grow and flourish but it comes at a cost especially in times of turbulence in international community.

On the war in Ukraine, she said it is a violation of the fundamental principle of global order that enables the international community to thrive.

"Russian attack is not simply an act of war or a localised act. It's an act against territorial integrity of a sovereign nation in violation of the fundamental principle of the global order that enables the international community to thrive," Ms. Meloni said.

Context: India and Italy announced the elevation of the bilateral relationship to the level of strategic partnership while also concluding a **Memorandum of Understanding (MoU) on defence cooperation.**

- The two countries also concluded a **Declaration of Intent (DOI) on migration and mobility.**

Defence Cooperation

- Defence cooperation has **traditionally been an important pillar** of India-Italy relations.
- An **MOU on Defence Cooperation** was signed in November 1994.
- The **Indian Army** has a historical connection with Italy.
- The **4th, 8th and 10th Indian Divisions**, with more than 50,000 troops, played a significant role in one of the bitterest advances of the allied forces for the liberation of Italy in the Second World War.

Trade and Investment Between India and Italy

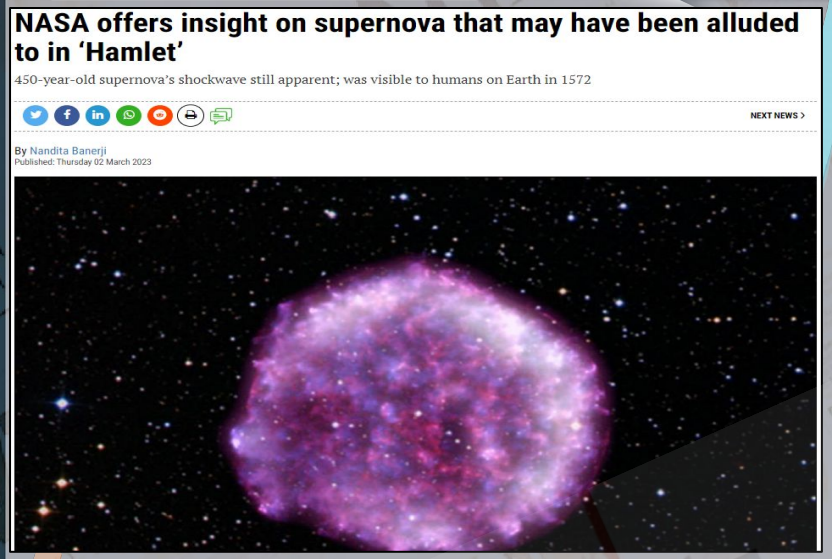
- Italy is among **India's top 5 trading partners** in the EU. The balance of trade has been in India's favour since the early eighties.
- The bilateral trade witnessed a strong growth till 2007, before the world-wide recession of 2008 led to a marked slowdown in the Italian economy, which had an adverse impact on the bilateral trade.
- India ranks **19th as the country of origin** of Italian imports, accounting for 1.2% of Italian imports.
- Main items of **Indian exports to Italy** are ready-made garments, leather, iron ore, motor vehicles, textiles, chemicals, gems & jewellery.
- **Main items of import from Italy** are general and special purpose machinery, machine tools, metallurgical products, and engineering items.

DTE

MARCH 3

SUPERNOVA TYCHO

(Syllabus: GS Paper 1 - Geography)



NASA offers insight on supernova that may have been alluded to in 'Hamlet'

450-year-old supernova's shockwave still apparent; was visible to humans on Earth in 1572

NEXT NEWS >

By Nandita Banerji
Published: Thursday 02 March 2023

Causes of a Supernova: Two different ways

- **The first type of supernova happens in binary star systems**: Binary stars are two stars that orbit the same point. One of the stars, a carbon-oxygen white dwarf, steals matter from its companion star. Eventually, the white dwarf accumulates too much matter. Having too much matter causes the star to explode, resulting in a supernova.
- **The second type of supernova occurs at the end of a single star's lifetime**: As the star runs out of nuclear fuel, some of its mass flows into its core. Eventually, the core is so heavy that it cannot withstand its own gravitational force. The **core collapses, which results in the giant explosion of a supernova.** The sun is a single star, but it does not have enough mass to become a supernova

Context: A team of researchers has unveiled new light on the explosion of a star in a **supernova, named Tycho,** more than 450 years ago using equipment by the United States National Aeronautics and Space Administration.

Key points

- The shock wave from the blast is **still propagating through the cosmos** from the initial explosion, meaning it can be observed from Earth even now.
  The team used **NASA's Imaging X-ray Polarimetry Explorer (IXPE)** to study polarised X-rays from the supernova remnant.
  - IXPE is a c**ollaboration between NASA and the Italian Space Agency** with partners and science collaborators in 12 countries.
- The blast from the supernova **released as much energy as the Sun** would emit over ten billion years.
- **Danish astronomer Tycho** Brahe first observed Tycho in the Middle Ages, along with other stargazers of the time.
- The **Tycho supernova is classified as a Type Ia,** which occurs when a white dwarf star in a binary system shreds its companion star, capturing some of its mass and triggering a violent explosion.
- Tycho yielded **a much higher degree of X-ray polarisation** than Cassiopeia A, suggesting it may possess a more ordered, less turbulent magnetic field.

Supernova

- **About**: A supernova is the explosion of a star. It is the largest explosion that takes place in space.
- **Location**: Supernovas are often seen in other galaxies. But supernovas are difficult to see in our own Milky Way galaxy because dust blocks our view.

LIVE MINT

Page 8

GREAT PYRAMID

(Syllabus: GS Paper 1 - Art & Culture)

Egypt unveils newly discovered chamber inside Great Pyramid

Egypt's antiquities authorities on Thursday unveiled a newly discovered, sealed-off chamber inside one of the Great Pyramids at Giza, just outside of Cairo, that dates back some 4,500 years ago.

The corridor—on the northern side of the Pyramid of Khufu—was discovered using modern scanning technology. It measures 9 metres (nearly 30 feet) in length and is 2 metres (over 6 feet) wide, perched above the main entrance of the pyramid. Archaeologists do not know what the function was of the chamber, which is not accessible from the outside. In 2017, scientists announced the discovery of another sealed-off corridor, a 30-metre chamber—or about 98 feet—also inside the Pyramid of Khufu.

Egyptian archaeologist Zahi Hawass and the country's minister fort Ahmed Eissa, announced the discovery on Thursday at an unveiling ceremony outside the pyramid. The Scan Pyramids project, an international program that uses scans to look at unexplored sections of the ancient structure, was credited for the find. AP



The corridor—on the northern side of the Pyramid of Khufu—was discovered using modern scanning technology. AFP



Context: Egypt's antiquities authorities unveiled a newly discovered, sealed-off chamber inside one of the **Great Pyramids at Giza,** just outside of Cairo, that dates back some 4500 years ago.

Great Pyramid

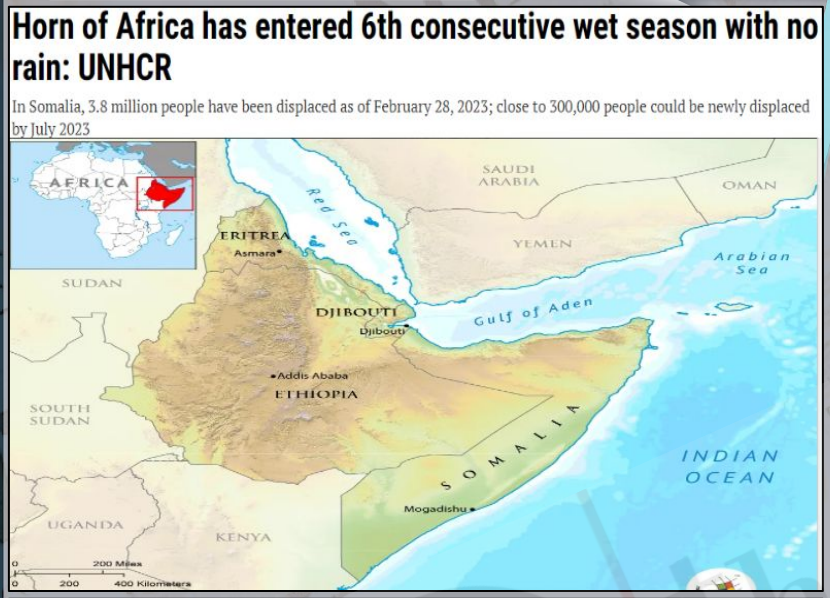
- The **Giza pyramid complex** also called the Giza Necropolis, is the site on the Giza Plateau in Greater Cairo, Egypt that includes the Great Pyramid of Giza, the Pyramid of Khafre, and the Pyramid of Menkaure, along with their associated pyramid complexes and the Great Sphinx of Giza.
- All were built during the **Fourth Dynasty of the Old Kingdom of Ancient Egypt.**
- The site also includes several cemeteries and the remains of a workers' village.
- The Great Pyramid and the Pyramid of Khafre are the **largest pyramids built in ancient Egypt**, and they have historically been common as emblems of ancient Egypt in the Western imagination.
- They were popularized in **Hellenistic times** when the Great Pyramid was listed by Antipater of Sidon as one of the Seven Wonders of the World.
- It is by far the oldest of the **ancient Wonders and the only one still in existence.**
- Giza Pyramid Complex is the **UNESCO World Heritage Site.**

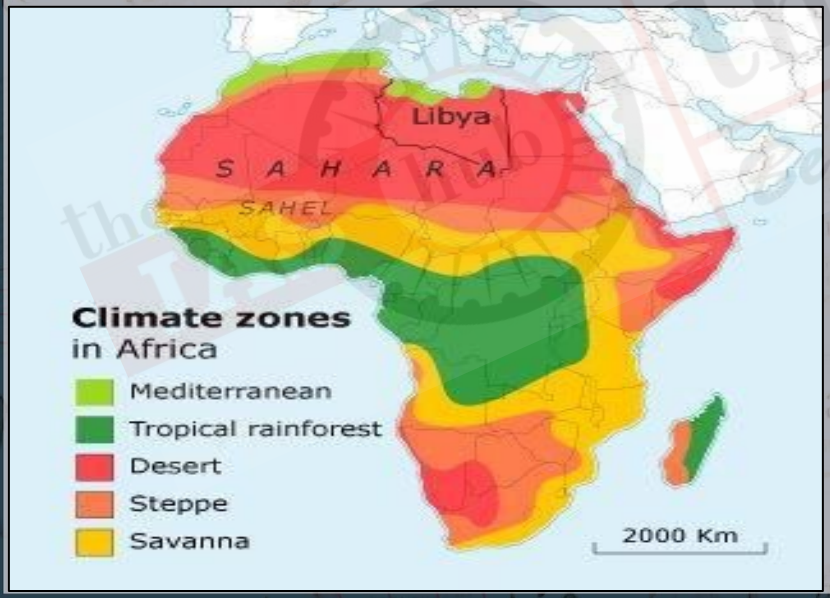
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MARCH 3

HORN OF AFRICA

(Syllabus: GS Paper 1 - Geography)





Context: The Horn of Africa has now entered its **sixth consecutive rainy season with no rain**, the United Nations High Commissioner for Refugees said.

Key Points

- The last five rainy seasons have been **deficit** and the rains from March-May were likely to be average, according to the joint statement released by multilateral agencies and another report by **REACH, a humanitarian initiative.**
- Three countries in the Horn of Africa - **Kenya, Ethiopia and Somalia** - have been experiencing an ongoing drought since late 2020.
- Failure of rains and conflict in Somalia could further force people to migrate to major cities and towns, especially **Baidoa and Mogadishu**.
- The **cholera outbreak** has affected 15 counties, with active transmission in seven.
- Of the affected counties, three share long porous borders with Somalia, one with Tanzania, and one with Ethiopia.

Horn of Africa

- **About**: The Horn of Africa is a **peninsula in Northeast Africa.**
  - The Horn of Africa denotes the region containing the countries of **Djibouti, Eritrea, Ethiopia, and Somalia.**
- **Location**: Located on the **easternmost part of the African** mainland, it is the **fourth largest peninsula** in the world.
  - It lies along the **southern boundary of the Red Sea** and extends hundreds of kilometres into the Guardafui Channel, Gulf of Aden, and Indian Ocean.
  - The Horn of Africa is **equidistant from the equator and the Tropic of Cancer.**
- **Geography**: The Horn contains such diverse areas as the highlands of the **Ethiopian Plateau, the Ogaden desert, and the Eritrean and Somali coasts**.

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