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MK Yadav Sir

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BUSINESS STANDARD
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# T+1 & T+2 SETTLEMENT
(Syllabus: GS Paper 3 - Economy)

# MFs adopt T+2 settlement cycle for redemption payouts

ABHISHEK KUMAR
Mumbai, 27 January

Starting next month, mutual funds will deposit the redemption amount from equity schemes in investors' bank accounts within three days of the transaction. The Association of Mutual Funds in India (Amfi) announced on Friday that the industry will move to a T+2 settlement cycle for equity schemes from February 1.

"From today, the Indian equity markets move to T+1 settlement cycle for all stocks, shortening the settlement cycle by a day... To pass on this benefit to mutual fund investors, it has been decided all asset management companies (AMCs) will move to T+2 redemption payment cycle for equity schemes, and implement this uniformly with effect from February 1, 2023," Amfi said in a press release.

T+2 means the day of the trade and the next two business sessions. This means that if an investor sells MF units on Monday, the money will get deposited in his/her bank account by Wednesday.

In November, the Securities and Exchange Board of India (Sebi) amended the timelines for the transfer of dividend and redemption proceeds for mutual fund unitholders, making it mandatory to transfer redemption proceeds within three working days and dividends in seven working days.

Earlier, AMCs could make dividend payments within 30 days without any penalty and the transfer of redemption proceeds could be done in 10 working days.

**Context**: The **Association of Mutual Funds in India (AMFI)** announced that the industry will move to a T+ 2 settlement cycle for equity schemes from February 1.

**Settlement System**

- **About**: In the securities industry, the trade settlement period refers to the **time between the trade date** that an order is executed in the market and the settlement date when a trade is considered final.
    - On the last day of the settlement period, the **buyer becomes the holder** of record of the security.

**T+1 Settlement**

- **About**: In T+1, settlement of the trade **takes place in one working day** and the investor will get the money on the following day.
- **Significance**: The move to T+1 will not require large operational or technical changes by market participants, nor will it cause fragmentation and risk to the core clearance and settlement ecosystem.

**T+2 Settlement:**

- **About**: In T+2, if an investor sells shares, the settlement of the trade **takes place in two working days (T+2)** and the broker who handles the trade will get the money on the third day, but will credit the amount in the investor's account only by the fourth day.
    - In effect, the investor will get the money only after three days.

LIVE MINT Page 14

# INDIA-UAE TRADE

**(Syllabus: GS Paper 3 - Economy)**

**Context**: Eight months into a free trade agreement with the United Arab Emirates, India's trade gap with the Gulf nation has widened by more than $5 billion, lifted by elevated global crude oil prices and increase in non-oil trade.

## India-UAE trade deficit widens by $5 bn post FTA

Dilasha Seth
dilasha.seth@livemint.com
NEW DELHI

Eight months into a free trade agreement with the United Arab Emirates, India's trade gap with the Gulf nation has widened by more than $5 billion on a year-on-year basis, lifted by elevated global crude oil prices and increase in non-oil trade.

While India's exports to the UAE grew by 11% during this period to $20.25 billion, imports climbed 24.4% to $36.23 billion, data from the department of commerce showed. This caused a trade gap of $15.98 billion, compared to a deficit of $10.89 billion in the corresponding period last year.

India's non-oil trade deficit more than doubled between May and December 2022 to about $2.2 billion from $1.01 billion a year earlier. The India-UAE comprehensive economic partnership agreement (CEPA) came into force on 1 May 2022.

India's non-oil outbound shipments to the UAE grew by 2.59% to $15.03 billion, while non-oil inbound shipments jumped 10.03% to $17.23 billion during the May-December period.

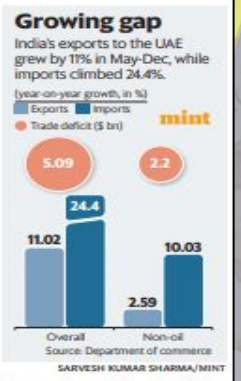
An official in the department of commerce said CEPA utilization is "on an uptrend" and is only likely to increase further. Pointing at the increasing utilization of the free trade pact by Indian exporters, the official said the issuance of preferential certificates of origin (COO) under the CEPA increased from 415 certificates worth $133.2 million in May 2022 to 6111 worth $1.11 billion in December 2022.

However, while the import surge was largely led by high-value petroleum products and raw material shipments, exports have been led by double-digit expansion in gems and jewellery, electrical machinery and equipment, automobiles, cereals, etc., where India gained duty free access under the agreement. That, experts pointed out, was a good start.

"Significant duty benefits are accruing to Indian exporters under CEPA. This is a source of competitive advantage for Indian exports to the UAE. Actual utilization of statistical significance started in June 2022. Dedicated efforts have been and are being undertaken by the department of commerce to raise awareness. Regular industry interactions and continuous end-to-end handholding is being done to assist Indian exporters in leveraging CEPA...," said a commerce department official. He added that as the UAE is a transit hub, most Indian imports from the UAE happen under the World Trade Organization framework. Only limited products that fulfil the value addition criteria are sourced directly from the UAE under the CEPA.

The pact, negotiated in a record 88 days, was signed on 18 February. It is the first major free trade pact signed by the Naren-

TURN TO PAGE 13




### Key Points

- While **India's exports to the UAE grew by 11%** during this period to $20.25 billion, imports climbed 24.4% to $36.23 billion, data from the department of commerce showed.
- This caused **a trade gap of $15.98 billion,** compared to a deficit of $10.89 billion in the corresponding period last year.
- **India's non-oil trade deficit** more than doubled between May and December 2022 to about $2.2 billion from $1.01 billion a year earlier.
- The **India-UAE comprehensive economic partnership agreement (CEPA)** came into force on 1 May 2022.
- The **issuance of preferential certificates of origin (COO)** under the CEPA increased from 415 certificates worth $133.2 million in May 2022 to 6111 worth $1.11 billion in December 2022.
- **Gems and jewellery exports to the UAE grew by 33%** in May. It grew 18% during the June to December period to $3.38 billion.
- **Electrical machinery and equipment exports expanded by 28%** to $2.25 billion in the same period.
- While **automobiles and cereals exports grew by 35% and 39%, respectively**, that for machinery and electrical appliances expanded by 17% in this period.



PIB JAN 28

# NIDHI AAPKE NIKAT PROGRAM

(Syllabus: GS Paper 2 - Polity & Governance)

## Employees' Provident Fund Organisation (EPFO) launches "Nidhi Aapke Nikat 2.0"- A District Outreach Program for expanding its presence in more than 685 districts of the country

**Context: Employees' Provident Fund Organisation** launched a massive district outreach program in all the districts of the country through a revamped **Nidhi Aapke Nikat program.**

- The aim of this program is to reach all the districts of the country on the same day i.e. 27th of every month.

**Nidhi Aapke Nikat Programme**

- **About**: The Employee's Provident Fund Organisation (EPFO) announced a public outreach programme named the Nidhi Aapke Nikat Programme on the **10th of July 2015.**
- **Twofold objective:**
  - It **addresses the issues raised by the subscribers**, encourages the employees and employers to give their suggestions or feedback on the issues that are affecting EPFO and redresses the grievances.
  - **Brings together all the stakeholders** on a common platform and sensitizes them about the new initiatives undertaken in their interest.
- **Features**:
  - The NANP meeting is proposed to be **held on the 10th of every month.** In case 10th happens to be a holiday, the meeting will be held on the very next working day.
  - The meeting is **held in all the field offices of EPFO in India**. Officer-in-charge is the one who leads the programme.

PIB JAN 28

# VEER GUARDIAN 2023

(Syllabus: GS Paper 2 - International Relations)

# IAF'S JOINT AIR DEFENCE EXERCISE WITH JAPAN, 'VEER GUARDIAN 2023' CONCLUDES

**Context:** The inaugural edition of the bilateral air exercise **'Veer Guardian 2023'** between the Indian Air Force (IAF) and Japan Air Self Defence Force (JASDF) concluded in Japan, on 26 January 2023.

**Veer Guardian 2023**

- The JASDF participated in the exercise with its **F-2 and F-15 aircraft,** while the IAF contingent participated with the **Su-30 MKI aircraft.**
- The IAF fighter contingent was complemented by **one IL-78 Flight Refueling Aircraft and two C-17 Globemaster strategic airlift transport aircraft.**
- During the joint training spanning 16 days, the two Air Forces engaged in **complex and comprehensive aerial manoeuvres** in multiple simulated operational scenarios.
- The exercise **involved precise planning and skillful execution** by both the air forces. IAF and JASDF engaged in air combat manoeuvring, interception and air defence missions, both in Visual and Beyond Visual Range settings.
- Aircrew of the two participating Air Forces also flew in each other's fighter aircraft to gain a **deeper understanding of each other's operating philosophies.**
- Exercise 'Veer Guardian 2023' provided the two Air Forces with an **opportunity to enhance mutual understanding.**
- The exercise also witnessed **numerous ground interactions between IAF and JASDF** personnel wherein various aspects were discussed by both sides.
- This enabled the participating contingents to obtain an **invaluable insight into each other's best practices** and learn from each other’s unique capabilities.

ECONOMIC TIMES

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# INDO-PACIFIC ECONOMIC FRAMEWORK

(Syllabus: GS Paper 2 - International Relations)

## IPEF Talks: Civil Society Flags Lack of Transparency

Our Bureau

New Delhi: Ahead of India hosting a special negotiating round of the Indo-Pacific Economic Framework for Prosperity (IPEF) next month, the civil society has raised concerns at the lack of transparency in the talks and the US efforts to link trade with issues such as labour, ecommerce and climate that India is opposed to at the WTO.

They said obligations under the resilient supply chain pillar could restrict India's access to pharmaceutical and electronic raw materials from China, a move that could impact exports.

"The US has done extensive consultations with its corporations to come up with the drafts of the IPEF, a process it also used in the Trans-Pacific Partnership, whereas countries such as India have not done detailed stakeholder consultations and begun negotiations," said Biswajit Dhar, a professor at Jawaharlal Nehru University, terming the framework a "unilateral agreement".

The IPEF was launched on May 23, 2022, and has 14 members including India, the US, Japan, Singapore and Australia.

**Context:** Ahead of India hosting a special negotiating round of the **Indo-Pacific Economic Framework for Prosperity (IPEF)** next month, the civil society has raised concerns at the lack of transparency in the talks and the US efforts to link trade with issues such as labour, ecommerce and climate that India is opposed to at the WTO.

**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.**

INDIAN EXPRESS

Page 1

# INDUS WATERS TREATY

## (Syllabus: GS Paper 2 - International Relations)

SIGNED IN SEPTEMBER 1960

# After 62 years, India moves to amend its water treaty with Pak

Notice to modify Indus Water Treaty due to parallel dispute resolution

SHUBHAJIT ROY & HARIKISHAN SHARMA
NEW DELHI, JANUARY 27

IN AN unprecedented move, India has issued a notice to Pakistan for modification of the Indus Waters Treaty (IWT) — a bilateral agreement that was signed in September 1960 and survived three wars, the Kargil conflict, and the terror attacks in Mumbai and Kashmir.

Sources said Pakistan's "intransigence" forced India to issue the notice of modification and update the treaty to "incorporate the lessons learned over the last 62 years". This would effectively mean that the treaty can be opened for re-negotiations for the first time in over six decades.

"The objective of the notice for modification is to provide Pakistan an opportunity to enter into intergovernmental negotiations within 90 days to rectify the material breach of IWT," the sources said.

Sources said the notice was conveyed by India to Pakistan on January 25 through the respective Commissioners for Indus Waters according to Article XII (3) of the IWT. The Article states: "The provisions of this Treaty may from time to time be modified by a duly ratified treaty concluded for that purpose between the two Governments."

Late Friday, Pakistan said that "a Court of Arbitration is holding its first hearing in The Hague" on its objections to two hydroelectric power projects in J&K and attention should not be diverted from "the important proceedings".

Sources in Delhi said that while India has always been a

CONTINUED ON PAGE 4

EXPLAINED



SIMPLY PUT

INDUS TREATY NOTICE TO PAK

PAGE 17

**Context**: In an unprecedented move, India has issued a notice to Pakistan for modification of the Indus Waters Treaty (IWT) - a bilateral agreement that was signed in September 1960 and survived three wars, the Kargil conflict, and the terror attacks in Mumbai and Kashmir.

**Indus Water Treaty 1960**

- **About**: Indus Waters treaty was **signed on September 19, 1960, between India and Pakistan** and **brokered by the World Bank**.
- **Objective**:The treaty fixed and delimited the rights and obligations of both countries concerning the use of the waters of the Indus River system.
- **Key Features:**
  - **Allocated the three western rivers to Pakistan for unrestricted use** - Indus, Chenab and Jhelum.
    - Barring certain non-consumptive, agricultural and domestic uses by India.
    - The treaty also allows Pakistan to raise objections over such projects being built by India, if it does not find them to be compliant with the specifications.
  - **Three Eastern rivers allocated to India for unrestricted usage**: Ravi, Beas and Sutlej.
    - This means that **80% of the share of water or about 135 Million Acre Feet (MAF)** went to Pakistan, while leaving the rest 33 MAF or 20% of water for use by India.
    - India is allowed to have a minimum storage level on the western rivers - meaning it can store up to 3.75 MAF of water for conservation and flood storage purposes.
    - While Pakistan has rights over the waters of Jhelum, Chenab and Indus, **Annexure C of the IWT allows India certain agricultural uses, and Annexure D allows it to build 'run of the river' hydropower projects,** meaning projects not requiring live storage of water.
    - India has to share information on the project design or alterations made to it with Pakistan, which is required to respond with objections, if any, within three months of receipt.
  - **Permanent Indus Commission**: It also required both the countries to establish a Permanent Indus Commission constituted by permanent commissioners on both sides.
    - **Functions of the commission include** serving as a forum for exchange of information on the rivers, for continued cooperation and as the first stop for the resolution of conflicts.
  - **Design specifications**: It also provides certain design specifications which India has to follow while developing such projects.
  - **Dispute resolution mechanism**: The IWT also provides a three-step dispute resolution mechanism.
  - **No unilateral exit provision:** IWT does not have a unilateral exit provision and is supposed to remain in force unless both the countries ratify another mutually agreed pact.

THE HINDU Page 11

# OPCW

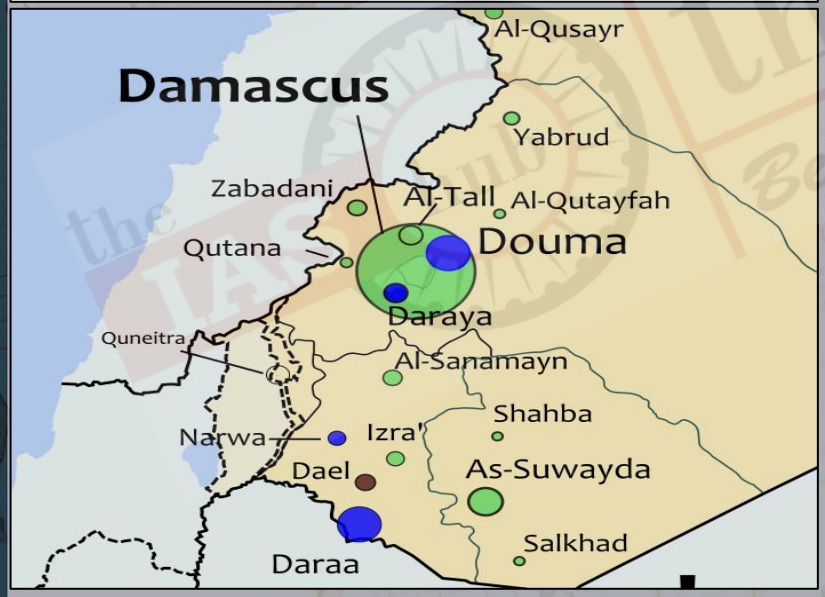
**(Syllabus: GS Paper 2 - International Affairs)**

## Syria to blame for 2018 chlorine attack in Douma, says watchdog



AP

The global chemical weapons watchdog blamed Syria on Friday for a 2018 chlorine attack that killed 43 people. Investigators said there were "reasonable grounds to believe" that at least one Syrian air force helicopter had dropped two cylinders of the toxic gas on the rebel-held town of Douma during Syria's civil war. AFP




**Context:** The **Organisation for the Prohibition of Chemical Weapons** has said Syrian forces carried out a chlorine gas attack on Douma in 2018 that killed 43 people.

**Organisation for the Prohibition of Chemical Weapons (OPCW)**

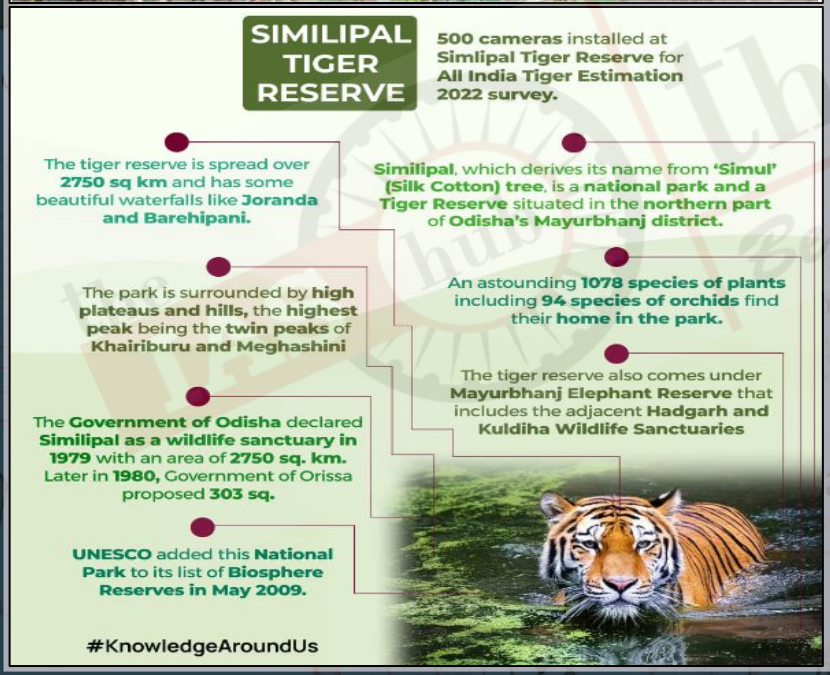
- **About**: It is an **intergovernmental organisation** and the implementing body for the Chemical Weapons Convention (CWC), which entered into force on 29 April 1997.
  - **India is a signatory and party to the Chemical Weapons Convention (CWC)**, of the Organization for the Prohibition of Chemical Weapons (OPCW) with Head Quarters at The Hague, Netherlands.
- **Members**: The OPCW, with its **193 member states**, has its seat in The **Hague, Netherlands**; it oversees the global endeavour for the permanent and verifiable elimination of chemical weapons.
- **Functions**: The organisation **promotes and verifies the adherence to the Chemical Weapons Convention**, which prohibits the use of chemical weapons and requires their destruction.
  - Verification consists both of evaluation of declarations by member states and onsite inspections.
- **Achievements**: The organisation was awarded the **2013 Nobel Peace Prize** "for its extensive efforts to eliminate chemical weapons".

DTE JAN 28

# SIMLIPAL NATIONAL PARK

## (Syllabus: GS Paper 3 - Env & Eco)




**Context: Simlipal National Park** in Odisha Mayurbhanj district has turned out to be the hunting ground for animal poachers over the last few years.

### Key Points

- There is a **link between poaching and trading of elephant tusks**, tiger skins and leopard skins since these fetch a huge price in the international market despite the global ban.
- **While tiger population** has gone up in most Indian states, in Odisha it has come down or remained static.
- In 2004, the state had recorded 192 tigers, which came down to 28 in 2014.
- Even after spending crores of rupees on tiger conservation during the last four years, **the numbers continued to stagnant at 28 in the 2018 Census.**

### Simlipal National Park

- **About**: Simlipal is a tiger reserve in the **Mayurbhanj district** in the Indian state of Odisha.
    - It is **part of the Mayurbhanj Elephant Reserve**, which includes three protected areas - Similipal Tiger Reserve, Hadgarh Wildlife Sanctuary and Kuldiha Wildlife Sanctuary.
- **Name**: Simlipal National Park derives its name from the abundance of **red silk cotton trees** growing in the area.
- **Part of UNESCO**: This protected area is part of the **UNESCO World Network of Biosphere Reserves since 2009.**
- **Fauna**: The park is home to **Bengal tiger, Asian elephant, gaur, and chausingha.**

DTE JAN 28

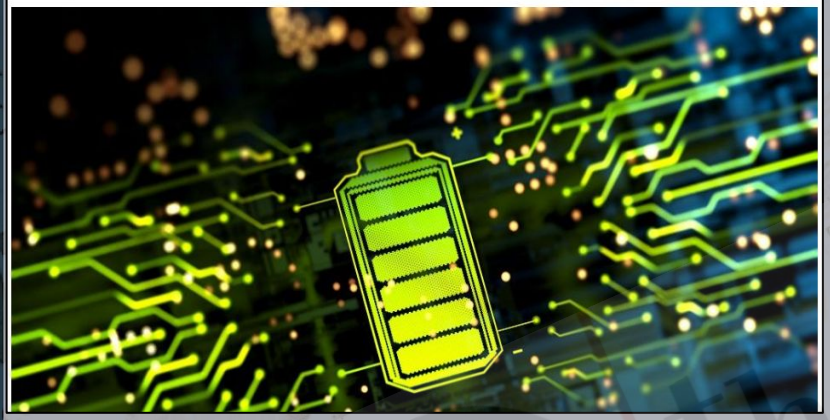
# BATTERY ENERGY STORAGE SYSTEM

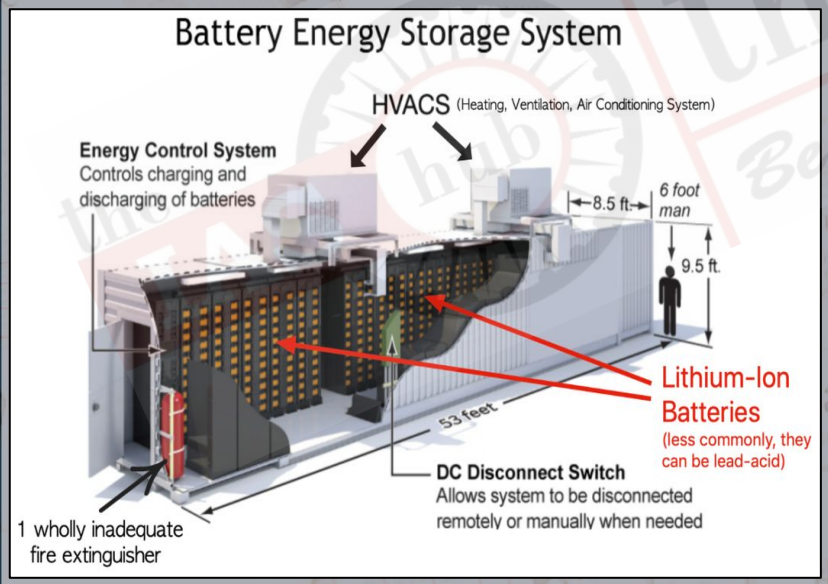
## (Syllabus: GS Paper 3 - Sci & Tech)

### IEEFA projects exponential growth of battery storage assets in India

Grid-scale batteries would help store this excess solar and supply power to the grid during peak demand hours, which is currently being done by coal-fired power plants

By Seema Prasad
Published: Friday 27 January 2023






**Context:** A new report has projected exponential growth in India's **Battery Energy Storage System (BESS).**

**Key Points**

- BESS - one of the **key emerging technologies in the Indian renewable energy sector** - can ensure both peak-time power supply and round-the-clock power to help overcome the intermittent nature of renewable energy.
- As the grid demand is lower during the afternoon, grid-scale batteries would **help store this excess solar and supply power** to the grid during peak demand hours, which is currently being done by coal-fired power plants.
- Currently, **India does not have a time-of-day pricing structure** that could enable a system of energy arbitrage.
    - **Time of day pricing (ToD) structure** is one where the cost of electricity depends on the time of the day. Typically power is more expensive during peak demand hours and less expensive during off-peak.
    - This pricing structure will **help scale up BESS investment** by consumers and businesses to invest in BESS to use stored energy during peak hours when Electricity prices increase in a ToD pricing system.
- Several **national policies support** the need for setting up BESS projects and made provisions to enable the same.
    - The Ministry of Power (MoP) notified **bidding guidelines** for the procurement and utilisation of BESS March 11, 2022.
    - **India's draft national electricity plan** made projections of 51.5 GW of BESS installations by 2031-2032.
    - In January 2022, the Central Regulatory Electricity Commission formulated new **regulations for ancillary services**, which are required to maintain the voltage and frequency of the grid at safe limits, a key feature of the BESS, particularly for balancing intermittencies of wind and solar power.
    - On June 21 2021, the MoP ordered the **waiver of interstate transmissions system charges for battery storage** and pumped hydro systems commissioned until June 2025.
    - The MoP also issued a trajectory of **Renewable Purchase Obligations (RPO)** till 2029-2030 on July 22, 2022 and for the first time, included energy storage obligations trajectories till 2029-30.
    - The **Production Linked Incentive scheme** offers incentives for creating a localised value chain for the battery industry.
        - This includes financial allocations of Rs 181 billion for Advanced Chemistry Cell (ACC) batteries under the National Programme on ACC Battery Storage.

THE HINDU Page 5

# AHOBILAM

(Syllabus: GS Paper 1 - Art & Culture)

# Ahobilam issue: SC declines A.P.'s appeal against HC order

**The Hindu Bureau**
NEW DELHI

The Supreme Court on Friday declined to entertain an appeal by the Andhra Pradesh government against a State High Court decision that only the Mathadipathi of the Ahobilam Math, and not the Executive Officer appointed under the State's religious endowments law, can be in charge of the Ahobilam temple's administration.

A Bench led by Justice Sanjay Kishan Kaul asked why the State should intervene in a temple's affairs.

"Why are you stepping into that? Let the temple people deal with it... Why should religious places not be left to religious people?" the court asked senior advocate Niranjan Reddy, appearing for the Andhra Pradesh government.

Senior advocates Satish Parasaran, C. Sridharan, and advocates Vipin Nair and P.B. Suresh appeared for the caveators.

The High Court had, in its judgment in October last year, held that the Sri Ahobilam Math Parampara Aadheena Sri Lakshmi Swamy Ahobilam Devasthanam, known to be one of the oldest of temples, has been associated with the math due to common religious practices and involvement in administration. The temple was "necessarily a part and parcel, and an integral and inseparable part" of the Ahobilam Math.

The High Court had concluded that only the Mathadipathi of the Ahobilam Math could be in charge of the administration of the temple and not an Executive Officer appointed by the Commissioner of the State Endowments Department under Section 29 of the Andhra Pradesh Religious Endowments and Charitable Institutions Act of 1987.

In its appeal, the State argued that a "Math is an independent juristic person". Similarly, a temple is also an independent juristic person. "This being the situation, a temple, definitionally, can never be a part of the math or the same as the math, since they are two separate individual juristic entities. It can never lead to a conclusion that the math and the temple are the same entity," it said.

**Context**: The Supreme Court declined to entertain an appeal by the Andhra Pradesh government against a State High Court decision that only the Mathadipathi of the **Ahobilam Math**, and not the Executive Officer appointed under the State's religious endowments law, can be in charge of the Ahobilam temple's administration.

**Ahobilam**

- Ahobilam, or Singavezhkundram, **one of the 108 divyadesams**, located in **Kurnool district, Andhra Pradesh**, consists of nine separate shrines for the deity that are divided into lower and upper Ahobilam, some of which are located on a hilly terrain and a few amid thick forest.
- According to the **sthala purana,** Lord Narasimha, who took this fierce form to protect his devotee Prahlada, came to Ahobilam to vanquish demon **Hiranyakasipu**.
    - It is here that deities including **Shiva, Rama, Brahma, Hanuman and Garuda** have offered their prayers to this fierce avatar.
- Apart from this, Ahobilam has **abundant architectural and epigraphical evidences**, chronicled right from the times of the **Chalukyas** in the eighth century AD.
- Nalayira Divyaprabhandam, Abeethi Stavam, Narayaneeyam, Avanthika Parinayam (the Sanskrit play written by Yateendra Mahadesikan, the seventh Jeer of Ahobila Mutt, about the wedding of Narasimha (Ahobaleshwar) with Mahalakshmi (Chenchu Lakshmi)), Ashtapadi, Karavalamba Stotram, and Annamacharya kritis, are some of the hymns that highlight the different qualities of the deity.
- The **Telugu folk songs**, (chosen in consultation with Aparna Srikanth), which are used in the production, signifies the importance of the Chenchu tribe in Ahobilam.

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