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MK Yadav Sir

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BUSINESS STANDARD

Page 5

NBFCs

(Syllabus: GS Paper 3 – Economy)

'NBFCs need to cut dependence on bank funding'

ABHIJIT LELE
Mumbai, 18 September

Non-banking financial companies (NBFCs) need to diversify funding sources and reduce excessive reliance on banks as they pursue steady growth in loan book with robust asset quality and capital position, according to a Reserve Bank of India (RBI) study. NBFCs have been grouped into four categories — base, middle, upper and top. This is based on their size, activity and perceived level of risk in terms of scale-based regulatory framework, which took effect from October 1, 2022.

NBFCs' reliance on banks increased, particularly for NBFCs in the upper layer (NBFCs-UL), whose direct bank borrowings have grown steadily. They accounted for nearly half of their total borrowings at the end of December 2022.



Their reliance on banks steadily went up due to the low interest environment and lags in monetary policy transmission, according to study that appeared in Reserve Bank of India's September 2023 bulletin.While NBFC-ULs overwhelmingly rely on secured borrowings, NBFC-middle layers (MLs) borrow significantly via unsecured means. This is particularly true for big, government NBFCs, over two thirds of whose borrowings are unsecured.

The consolidated balance sheet of the NBFC sector exhibited double-digit year-on-year (Y-o-Y) growth as on December 2022. They have shown varied trends in loan growth patterns.

While the government-owned NBFCs primarily lend to infrastructure firms, privately-owned ones lend overwhelmingly to the retail segment, the report pointed out.

With economic recovery underway, non-performing assets (NPAs) of the sector as a per cent of total advances declined.

BASIS FOR COMPARISON	NBFC	BANK
Meaning	An NBFC is a company that provides banking services to people without holding a bank license.	Bank is a government authorized financial intermediary that aims at providing banking services to the general public.
Incorporated under	Companies Act 1956	Banking Regulation Act, 1949
Demand Deposit	Not Accepted	Accepted
Foreign Investment	Allowed up to 100%	Allowed up to 74% for private sector banks
Payment and Settlement system	Not a part of system.	Integral part of the system.
Maintenance of Reserve Ratios	Not required	Compulsory
Deposit insurance facility	Not available	Available
Credit creation	NBFC do not create credit.	Banks create credit.
Transaction services	Not provided by NBFC.	Provided by banks.

Context: Non-banking financial companies (NBFCs) need to diversify funding sources and reduce excessive reliance on banks as they pursue steady growth in loan book with robust asset quality and capital position, **according to a Reserve Bank of India (RBI) study**.

Non-Banking Financial Companies (NBFCs)

- **About:** NBFC is a company that provides loans, leases, insurance, and other financial services.
- **Registered under**: Companies Act, 1956.
- **Objective**: To help promote financial inclusion by extending credit and financial services to underserved population segments.
- **Criteria for NBFC Licence**: The corporation should be either a Limited Company or a Private Limited Company (PLC).
  - The company's Net Owned Fund must be at least Rs. 2 crores.
- **Examples of NBFCs**: LIC Housing Finance, Bajaj Finance, Mahindra & Mahindra Financial Services, Tata Sons, Muthoot Finance, Tata Capital Financial Services, Aditya Birla Finance, and Bajaj Housing Finance.

Features of NBFCs

- NBFC **cannot accept** demand deposits.
- NBFCs **do not form** part of the payment and settlement system and cannot issue cheques drawn on itself.
- Deposit insurance facility of Deposit Insurance and Credit Guarantee Corporation **is not available** to depositors of NBFCs.
- Foreign investment is allowed up to 100% in NBFCs.

ECONOMIC TIMES Page 9

MINIMUM EXPORT PRICE

(Syllabus: GS Paper 3 – Economy)

Basmati Export Floor Price to Hit Farmers

Haryana, Punjab, UP farmers see loss of up to ₹10k per acre; millers, exporters push for lower price

Sutanuka.Ghosal
@timesgroup.com

Kolkata: Farmers from Haryana, Punjab and western Uttar Pradesh are staring at a loss of ₹8,000-10,000 per acre of new basmati rice crop following the Centre's move to fix the minimum export price (MEP) of $1,200 per tonne. Prices of the new crop, known as the 1509 variety, have crashed by ₹400 per quintal in the past week.

Millers and exporters are putting pressure on the farmers to sell the new crop at a lower price as they will make a handsome profit if the government withdraws the MEP after October 15, said Vijay Kapoor, a basmati farmer from Karnal in Haryana who grows basmati rice on 35 acres of land. Kapoor, who is also the president of the Kisan Welfare Club in Karnal, said even Punjab's millers are buying 1509 varieties of basmati rice from Haryana at this price.

Of the total acreage of 1.7 million hectares under basmati rice, the 1509 variety is grown over nearly 40% of the area. Vijay Setia, former president of All India Rice Exporters Association, said according to the association's internal calculation, the overall loss to the farmers will be ₹1,000 crore.

Setia said the farmers are at the receiving end of the MEP fixed by the government. "If the MEP is removed later on, then the hoarders will benefit," he said, adding that if prices fall further then the foreign buyers, who had earlier given good prices for basmati rice, will try to renegotiate prices and bring them down. "It will be difficult for us to handle their demand," said Setia, who is an exporter too.

India exported around 4.6 million tonnes basmati rice in 2022-23. The average free-on-board price of basmati rice is around $1,050 a tonne and exports generally take place in three forms – raw or brown, steam and parboiled.

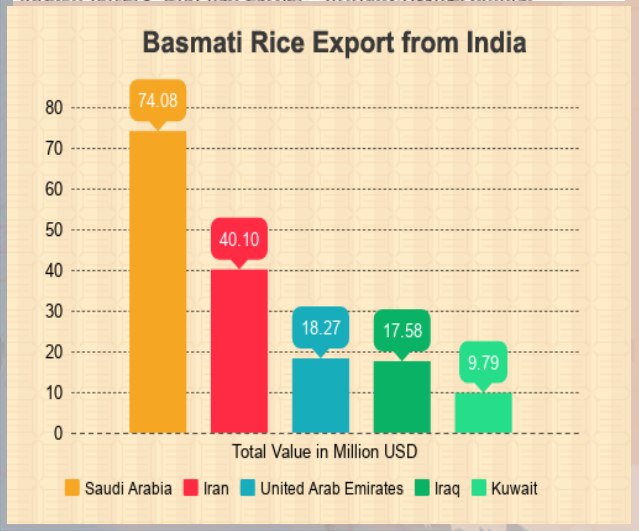
Raghbir Singh, another farmer, said that in the past four-five days prices of new basmati rice have fallen to ₹3,200 per quintal at the mandi from ₹3,600 per quintal.

REUTERS



INTERNAL CALCULATIONS

Former president of All India Rice Exporters Association Vijay Setia says internal calculations put loss to farmers at ₹1,000 cr



Context: Recently, due to the **Centre's decision to establish a minimum export price** (MEP) of $1,200 per tonne, **farmers from Haryana, Punjab**, and western **Uttar Pradesh** have been witnessing a potential loss of ₹8,000-10,000 per acre for their new basmati rice crop.

Minimum Export Price

- **About:** It is the price below which an exporter is not allowed to export the commodity from India.
  - It is a kind of **quantitative restriction to trade** and is a short term measure.
  - It was **first implemented** on basmati rice in FY11 to deter exports.
- **Reason for its Imposition**: Rising domestic retail/ wholesale price or production disruptions in the country.
- **Benefits:** It stabilize domestic prices, meet domestic demand, prevent black marketing and hording, and protects domestic consumers.
- **Ineffectiveness of this measure:** It is seen as an outdated concept as it gets easily circumvented e.g.,
  - It is duped **easily by invoicing at or above** MEP for the record but actually pricing and selling the good at prevailing market price.
  - **Depending on the pre-agreed arrangements**, the price differential is later adjusted through future transactions or quality claims.
- **Legal backing:** The **Foreign Trade (Development And Regulation) Act, 1992** allows the Central Government from time to time to formulate and announce the export and import policy and may also, in the like manner, amend that policy.

LIVEMINT Sept 19

SOVEREIGN GOLD BONDS SCHEME
(Syllabus: GS Paper 2 – Government Scheme)

In charts: Behind the glitter of gold bonds scheme

Context: Recently, India's central bank conducted the most recent issuance of the **Sovereign Gold Bonds (SGB) scheme**, through which the **government offers bonds tied** to the price of gold to investors.

Sovereign Gold Bonds (SGB) Scheme

- **Introduced:** In November 2015
- **Issued by**: Reserve Bank of India on behalf of the Government of India.
- **Aim**: To reduce the demand for physical gold and shift a part of the gold imported every year for investment purposes, into financial savings through Gold Bonds.
- **Eligibility**: SGBs will be restricted for sale to resident individuals, HUFs (Hindu Undivided Family), Trusts, Universities and Charitable Institutions.
- **Tenor**: The tenor of the SGB will be for a period of eight years with an option of premature redemption after 5th year.
- **Minimum size**: The minimum permissible investment will be **One gram of gold**.
- **Maximum limit**: The maximum limit of subscription shall be **4 Kg for individuals, 4 Kg for HUF, and 20 Kg for trusts** and similar entities per fiscal year (April-March) notified by the Government from time to time.
- **Joint holder**: In case of joint holding, the investment limit of **4 Kg will be** applied to the first applicant only.

Gold Monetization Scheme (GMS): It was launched in 2015 by replacing Gold Deposit Scheme (GDS).

- **Objective:** To mobilize gold held by households and institutions of the country and facilitate its use for productive purposes, and in the long run, to reduce country's reliance on the import of gold.
- It comprises of the previous **'Gold Deposit Scheme'** and the **'Gold Metal Loan'** scheme, revamped and linked together in GMS.

Revamped Gold Deposit Scheme (R-GDS): It is a fixed deposit in the gold. The customers can deposit their idle gold under it which will provide them safety, interest earnings, etc.

PIB

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AYUSHMAN BHAV

(Syllabus: GS Paper 2 – Government Scheme)

'Ayushman Bhav' campaign focuses on comprehensive coverage and developing awareness about PM-JAY : Prime Minister

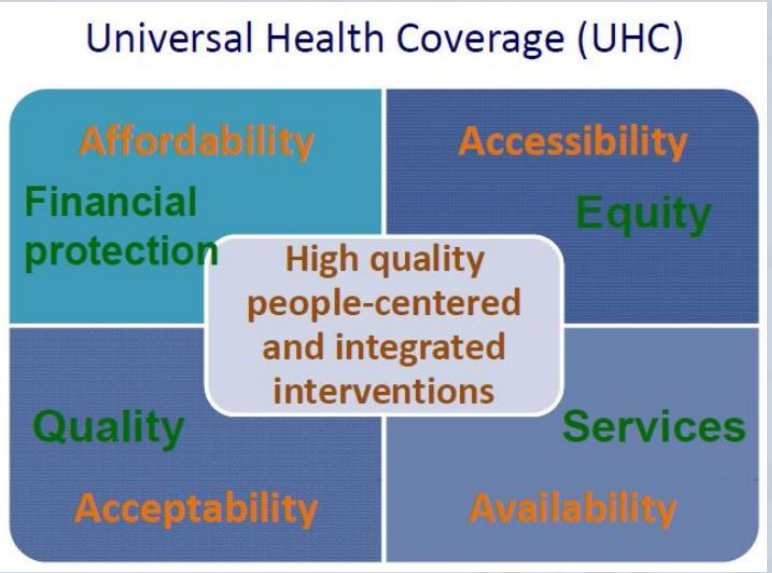
Context: Recently, the "**Ayushman Bhav**" **campaign** has been actively working on expanding awareness and providing comprehensive coverage for the **PM-JAY program**.

Ayushman Bhav

- **About:** It is a significant stride towards achieving **Universal Health Coverage (UHC)** and providing accessible and affordable healthcare to underserved populations.
- **Aim:** To deliver healthcare services to the remotest corners of India, playing a pivotal role in achieving the campaign's ambitious objectives.
- The **campaign adopts a multi-ministerial approach** to extend healthcare services to remote areas, emphasizing community involvement through Gram Panchayats.
- **Components**:
  - Ayushman – Apke Dwar 3.0.
  - Ayushman Melas at Health and Wellness Centres (HWC) and Community Health Clinics (CHC).
  - Ayushman Sabhas in every village and panchayat.

Ayushman Bharat Scheme

- **Launch**: 2018
- **Objective**: Universal Health Coverage and Financial Protection
- **Components**: Pradhan Mantri Jan Arogya Yojana (PM-JAY), Health and Wellness Centers (HWCs)
- **Target Beneficiaries**: Economically disadvantaged families, rural populations, vulnerable communities
- **Coverage**: Health insurance for eligible families, covering various medical expenses
- **Services Offered**: Comprehensive healthcare services, including preventive, promotive, and curative care
- **Vision**: To make healthcare a fundamental right for all Indian citizens



Universal health coverage (UHC): According to WHO, Universal health coverage (UHC) means that all people have access to the full range of quality health services they need, when and where they need them, without financial hardship. It covers the full continuum of essential health services, from health promotion to prevention, treatment, rehabilitation and palliative care.

OLD PENSION SCHEME (OPS)

(Syllabus: GS Paper 2– Government schmes)



OPS AN unfunded plan in which current taxpayers finance retirees' pension, says RBI note

'Old Pension Scheme Could Put Severe Strain on States' Finances'

STATE OF THE ECONOMY REPORT IN RBI BULLETIN

Our Bureau

Mumbai: The states, which revert to the Old Pension Scheme (OPS) could face "unsustainable" fiscal stress, says an article in the Reserve Bank of India's September bulletin. "Results indicate that the cumulative fiscal burden in case of OPS could be as high as 4.5 times that of NPS (National Pension Scheme), with the additional burden reaching 0.9% of GDP annually by 2060," wrote Rachit Solanki, Somnath Sharma, RK Sinha, Samir Ranjan Behera and Atri Mukherjee in the article in the RBI's September bulletin, which was released on Monday.

The authors are from the Department of Economic and Policy Research and the Monetary Policy Department of the RBI. The article was prepared under the guidance of RBI Deputy Governor Michael Patra. The view expressed in the article does not necessarily represent that of the RBI.

Recently, Rajasthan, Chhattisgarh, Jharkhand, Punjab and HP announced return to OPS from NPS

Recently, Rajasthan, Chhattisgarh, Jharkhand, Punjab and Himachal Pradesh announced return to OPS from NPS, with the immediate gain emanating from discontinuation of spending on NPS contribution of the current employees, the authors wrote. "In future, however, the unfunded OPS is likely to exert severe pressures on their finances, especially with increasing longevity," they wrote.

Under the OPS scheme, which is a defined benefit scheme, after retirement, state government employees get a pension fixed at 50% of the last drawn salary and the benefit of dearness relief revisions, with the pay-outs fixed and with no deduction from salary, the authors said.

"Thus, the OPS is an unfunded, 'pay-as-you go' system in which current taxpayers continuously finance retirees' pensions. While OPS may be more attractive from the employee's perspective, it puts an enormous financial burden on the government," they wrote.

On the other hand, NPS is a scheme in which the employees' defined contribution is 10% of basic salary and dearness allowance, with a matching contribution from the state government, they said, adding that by investing a part of this contribution in equity and debt markets, the NPS aims to ensure good pensions for retiring employees while bringing down the budgetary burden.

"The NPS does not pose a pension obligation risk to the employer at the time of retirement, as the payments are made from the pension fund created through contributions from the employee and the employer during the service period," the authors wrote.

A Snapshot OPS: Old Pension Scheme | NPS: National Pension Scheme

OPS SCHEME
A defined benefit scheme
After retirement, state govt employees get a pension fixed at **50%** of the last drawn salary
Benefit of dearness relief revisions
Pay-outs fixed
No deduction from salary

NPS SCHEME
Defined contribution is 10% of basic salary and dearness allowance | Matching contribution from state govt
Investing a part of this contribution in markets, NPS aims to ensure good pensions for retiring employees

Context: The states, which revert to the **Old Pension Scheme (OPS)** could face "unsustainable" fiscal stress, says an article in the **Reserve Bank of India.**

Old Pension Scheme (OPS)

- **About:** The scheme assures life-long income, post-retirement.
  - It is also known as the **"Defined Benefit Scheme,"** providing government employees with 50 percent of their basic salary to secure their future.
- **Amount of pension derived**: 50 per cent of the last drawn salary
- **Avail**: Only government employees
- **Scheme was discontinued:** in 2004

New Pension Scheme (NPS)

- **About**: This pension programme is open to employees from the public, private, and even the unorganized sectors except those from the armed forces.
- **Introduced by**: Central government in April 2004.
- **Objective**: To invest in a pension account at regular intervals during the course of their employment.
- **Nodal agency**: Pension Fund Regulatory and Development Authority (PFRDA)
- **Eligibility**: Any Indian citizen between 18 and 60 years can join NPS.
- NRIs (Non-resident Indians) are also eligible to apply for NPS.
- **Permanent Retirement Account Number (PRAN)**: Every NPS subscriber is issued a card with a 12-digit unique number called PRAN.
- **Minimum contribution in NPS**: The subscriber has to contribute a minimum of Rs. 6,000 in a financial year.

National Pension Scheme (NPS)

- **About**: It voluntary retirement savings scheme is a.
- **Launched by**: Government of India in 2004.
- **Administered by**: Pension Fund Regulatory and Development Authority (PFRDA).
- **Objective**: To provide a pension income to individuals upon their retirement.

THE HINDU

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RED-NECKED PHALAROPE

(Syllabus: GS Paper 3– Env & Eco)

Shore bird from Arctic region makes a stopover in urban water body in Coimbatore

Context: Recently, a group of birders who visited **Kurichi Tank in Coimbatore** spotted a **Red-necked phalarope (Phalaropus lobatus).**



Red-Necked Phalarope

- **About**: It is a fairly small shorebird known for spinning frantically on water to stir up small invertebrates.
- **Geographic Distribution:** Coastal regions of the Arctic Ocean, ranging south to the Aleutian Islands and northwest to Britain.
  - In the winter, they spend the majority of their time in the ocean.
  - During the non-breeding season, these phalaropes can be located off central-west South America, in the Arabian Sea, and across central Indonesia to western Melanesia.
- **Appearance and Behavior:** These birds primarily feed on small aquatic invertebrates and plankton.
  - Their feeding behavior involves spinning rapidly on the water's surface, which is thought to help bring prey within their feeding range.
  - Female red-necked phalaropes exhibit brighter plumage than males.
  - During the breeding period, they develop chestnut-red plumage from behind the ear to the undersides of the neck.
- **IUCN Status**: Least concern

LIVEMINT

Page 1

WOMEN'S RESERVATION BILL

(Syllabus: GS Paper 2 – Polity)

Cabinet clears historic women's reservation bill

Smriti Kak Ramachandran & Saubhadra Chatterji

NEW DELHI

The Union cabinet led by Prime Minister Narendra Modi has approved the constitution amendment bill to provide reservations for women in Parliament and state assemblies, paving the way for the introduction of the historic bill in the ongoing special session of Parliament, officials said.



The bill will be introduced in the ongoing special session. PTI

Some BJP functionaries claimed that the new bill won't be identical to the 2010 bill and might expand the scope of reservation beyond the Lok Sabha and the state assemblies. In the 2010 bill, there ws also no provision for 'quota within quota'—a key demand of many regional parties.

Since 1996, several attempts have been made to enact a law for legislative reservation for women, but all the attempts failed. In 2010, the UPA government managed to get the bill passed in the Upper House but couldn't bring it into the Lok Sabha under pressure from allies.

This time, the bill is likely to see smooth passage. The ruling NDA, its supporter BJD and key opposition parties such as the Congress, Trinamool, BRS and Left are expected to support the bill in Parliament. Together, the bill is set to enjoy the support of 431 MPs in the Lok Sabha and 175 in the Rajya Sabha.

Hours after the Union cabinet meeting ended, Union Minister of state for food processing and Jal Shakti, Prahalad Singh Patel said on X, "Only the Modi government had the moral courage to fulfil the demand for women's reservation, which was proved by the approval of the cabinet. Congratulations @narendramodi ji and congratulations to the Modi government @PMOIndia @BJP4India @BJP4MP."

Rajya Sabha MP Mahesh Jethamalani said on X, "#PMModi's Cabinet has struck a massive blow in favour of women's empowerment by approving the #WomensReservationBill providing for 1/3 representation for women in Parliament and the Legislative Assemblies."

"The Bill first tabled in Parliament in 1996 has gathered dust ever since. Successive

TURN TO PAGE 6

Context: Recently, the **Women's Reservation Bill (WRB)** was approved by the Union Cabinet in a pivotal meeting chaired by the Prime Minister of India.

Women's Reservation Bill: History

- **May 1989**: Former Prime Minister Rajiv Gandhi introduced the Constitution Amendment Bill, proposing one-third reservation for women in rural and urban local bodies.
- **1992-1993**: Prime Minister P.V. Narasimha Rao reintroduces Constitution Amendment Bills 72 and 73, reserving one-third (33%) of seats and chairperson posts for women in local bodies.
- **September 12, 1996**: Deve Gowda-led United Front government introduces the 81st Constitution Amendment Bill in Lok Sabha.
- **1998-2003**: Atal Bihari Vajpayee-led NDA government attempts to pass the Women's Reservation Bill multiple times without success.
- **2004**: During Manmohan Singh-led UPA government-1, the Women's Reservation Bill is included in the Common Minimum Programme.

Women's Reservation Bill (WRB)

- **The Constitution 108th Amendment Bill, 2008:** This bill seeks to reserve **33 percent** of seats in the Lok Sabha and state legislative assemblies for women.
- **According to the bill**, one-third of the total number of seats reserved for Scheduled Castes and Scheduled Tribes will be reserved for women from those groups.
  - These reserved seats may be allotted by rotation to different constituencies in the state or union territory.
- **Duration**: The bill says that the reservation of seats for women shall cease to exist 15 years after the commencement of the amendment act.

HOYSALA TEMPLES

(Syllabus: GS Paper 1 – Art & Culture)

Karnataka's Hoysala Temples on UNESCO World Heritage List

DIVYA A
NEW DELHI, SEPTEMBER 18

THE SACRED Ensembles of the Hoysalas, which includes three temples in Karnataka, has been inscribed on the UNESCO's World Heritage List. The Hoysala Temples, as they are also known, will be India's 42nd UNESCO World Heritage Site. On Sunday, Rabindranath Tagore's Santiniketan, the university town in West Bengal, was also included as a world heritage site.

The announcement was made by the agency in Riyadh, Saudi Arabia, where the 45th session of the World Heritage Committee is being held till September 25. "India submitted the nomination dossier for The Sacred Ensembles of the Hoysalas to the World Heritage Centre in January 2022. The site has been on UNESCO's tentative list since 2014," the Archaeological Survey of India (ASI) said after the announcement. The Hoysala Temples, built in the 12th and 13 centuries by the Hoysala kings, are dedicated to Shiva and Vishnu.

The three temples include the Chennakeshava temple, the main temple in the complex at Belur



The 12th century Hoysalas

(Hassan district), located at the centre of the traditional settlement which is surrounded by the remnants of a mud fort and a moat; the Hoysaleswara Temple on the banks of Dwarasamudra tank in Halebidu (Hassan district), a town which has many protected and unprotected temples, archaeological ruins and mounds; and the Keshava Temple at the centre of Somanathapura village (Mysore district).

"(The monument) testifies to the creative genius and technical expertise of the Hoysala architects and artists over stone carving, a skill that remains matchless... The richly experiential and visually astounding temples they built demonstrate their creativity in translating religious beliefs and stories into sculpture," Minister of State for Culture Meenakshi Lekhi tweeted.

Context: Recently, the **Hoysala temples at Belur, Halebidu**, and **Somanathapur in Karnataka** were granted **UNESCO World Heritage Site status**, a development that promises to enhance their global visibility and potentially boost international tourism to these sites.

UNESCO

- **Formation**: 1945, is a specialized agency of the United Nations (UN) based in Paris.
- **Objective**: It works to achieve peace and security by promoting international collaboration through educational, scientific, and cultural reforms.
- **Members**: 195 member states and 10 associate members. India is a founding member of the Organization.
- **Headquarters**: Paris, France.

Hoysala Temples

- The Sacred Ensembles of Hoysala were constructed during the **12th and 13th centuries.**
- **3 key components:** Belur, Halebid, and Somnathpur.

Chennakeshava Temple – Belur

- **About:** It is also referred to as the Vijayanarayana Temple of Belur.
- It is a 12th-century Hindu temple in Karnataka.
- **Commissioned by**: King Vishnuvardhana in 1117 CE, on the banks of the **Yagachi River** in Belur also **called Velapura**, an early Hoysala Empire capital.
- **Devoted to**: Lord Vishnu.

Hoysaleshwara Temple- Halebid

- **About**: This temple referred to simply as the Halebidu temple is a 12th-century Hindu temple **Dedicated to**: Lord Shiva.
- The **temple was built in 1121 CE** during the reign of the Hoysala King, Vishnuvardhana Hoysaleshwara.
- **Famous for**: More than 240 wall sculptures that run all along the outer wall.

Keshava Temple- Somanathapura

- This is a **Vaishnava temple** on the banks of **River Kaveri** at Somanathapura, Karnataka.
- The temple **was consecrated in 1258** CE by **Somanatha Dandanayaka**, a general of the **Hoysala King Narasimha III**.

HINDUSTAN TIMES

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YASHOBHOOMI

(Syllabus: GS Paper 3 – Economy-Infrastructure)

From 'Yashobhoomi', PM Modi's pitch for 'conference tourism': 'Lakhs of employment opportunities'



Context: The **Prime Minister of India** recently inaugurated the **India International Convention Centre first phase**, **Yashobhoomi**, in New Delhi's Dwarka.

Yashobhoomi

- **About:** It is also known as the India International Convention and Expo Centre (IICC), is a contemporary convention centre.
- **Situated in**: Dwarka, New Delhi.
  - It ranks **among the world's largest** MICE (Meetings, Incentives, Conferences, and Exhibitions) destinations.
- **Objective**: To elevate India's reputation in hosting conferences, conventions, and exhibitions by offering world-class infrastructure for such gatherings
- **Facility**: Convention Center, multiple Exhibition halls, and various amenities.
- **Convention Center**: Covering more than 73 thousand square meters, it houses 15 convention rooms, including the Main Auditorium, the Grand Ballroom, and 13 meeting rooms, accommodating up to 11,000 delegates.
  - Yasho Bhoomi boasts the largest LED media facade in the country.
- **Sustainability Features**: Wastewater treatment system, rainwater harvesting, Platinum certification from CII's Indian Green Building Council (IGBC).

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SAMUDRA PRAHARI

(Syllabus: GS Paper 3 – Sci & Tech/Disaster Management)

Indian Coast Guard Ship Samudra Prahari on an overseas deployment to ASEAN countries as part of India's initiative for Marine Pollution Response in the region

Context: The **Indian Coast Guard Ship (ICGS) Samudra Prahari** is presently deployed on an overseas mission encompassing **ASEAN nations**.

Samudra Prahari

- **About**: It's an Indian Coast Guard Ship (ICGS) specifically **designed for pollution control**. It stands as Southeast Asia's inaugural pollution control vessel.
- **Features**
  - It is equipped with the most advanced **pollution Response** and **Control equipment** for **mitigating oil spills** in the Exclusive Economic Zone.
  - The ship incorporates **tanks and inflatable barges** for oil spill storage.
  - **Storage Capacity**: 500 KL, the vessel enables unhindered oil recovery operations.
  - It is engineered to accommodate a **twin-engine Advanced Light Helicopter** and **Chetak helicopter operations** and embarkation.
  - Noteworthy attributes include an integrated platform management system, power management system, a high-power external firefighting system, and an indigenous gun mount with a firefighting system.
  - The ship boasts **unmanned machinery** operation capabilities.

ASEAN

- **Established:** 8 August 1967 in Bangkok, Thailand
- **Founding Members**: Indonesia, Malaysia, Philippines, Singapore and Thailand.
- **ASEAN Members**: Indonesia, Malaysia, Philippines, Singapore, Thailand, Brunei, Laos, Myanmar, Cambodia and Vietnam.
- India is not a member of ASEAN

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