

MARCH

18

CRUX 10

10 News. 10 Sources. One Place



The Indian **EXPRESS** live **mint** पॉइंट

DownToEarth
FORTNIGHTLY ON POLITICS OF DEVELOPMENT,
ENVIRONMENT AND HEALTH

**Science
Reporter**



MK Yadav Sir

Table of Contents

- 1 Stock Market Regulation
- 2 PM MITRA Scheme
- 3 Voluntary Retirement Scheme
- 4 JPC
- 5 PMNRF
- 6 Kudumbashree Mission
- 7 Blood Carbon Campaign
- 8 Security Categories in India
- 9 Safety of Aadhar
- 10 India's Sex Ratio

Govt gives nod to listing of Ireda

PRESS TRUST OF INDIA
New Delhi, 17 March

The Centre on Friday approved a proposal for listing of Indian Renewable Energy Development Agency (IREDA) on stock exchanges through initial public offer (IPO) by part sale of the government stake and fresh issue of equity shares to raise funds. "Cabinet Committee on Economic Affairs (CCEA) chaired by Prime Minister Narendra Modi has approved for listing of IREDA - a CPSE under Ministry of New &

Renewable Energy on stock exchanges through an initial public offer (IPO) by part sale of government's stake in it and to raise funds for IREDA through issue of fresh equity shares," an official statement said. The Department of Investment and Public Asset Management (DIPAM) will drive the listing process.

This decision supersedes earlier one taken in June 2017 for allowing IREDA to issue 13.90 crore fresh equity shares of ₹10 each to the public on book building basis through an IPO.

Indian Renewable Energy Development Agency Limited (IREDA)

- **About:** It is formed in 1987 as a **Mini Ratna (Category - I)** Government of India Enterprise under Government of India and administratively controlled by the **Ministry of New and Renewable Energy (MNRE)**.
- **Functions:** The organisation is formed for promoting, developing and extending financial assistance for **setting up projects relating to new and renewable sources of energy and energy efficiency/conservation**.

Context: The Centre approved a proposal for **listing of Indian Renewable Energy Development Agency (IREDA) on stock exchanges** through initial public offer (IPO) by part sale of the government stake and fresh issue of equity shares to raise funds.

- **Cabinet Committee on Economic Affairs (CCEA)** chaired by Prime Minister has approved for listing of IREDA - a CPSE under Ministry of New & Renewable Energy on stock exchanges through an initial public offer (IPO) by part sale of government's stake in it and to raise funds for IREDA through issue of fresh equity shares.

Stock Market Regulation in India

- **Regulatory framework and legislation:** Various organizations regulate the market to keep the economy stable.
 - The regulatory structure has been framed under the four pillars that are the **Ministry of Finance, Reserve Bank of India, Security and Exchange Board of India, and the National Stock Exchange**.
- **Ministry of Finance(MoF):** The ministry depicts that the Government of India plays a very important role and their economic **policies and manifestos help in market regulation and framework**.
 - They formulate rules and analyze them for the efficient and effective growth of the market.
 - The **Department of Economic Affair** which manages the market works under certain sets of laws that are the **Depositories Act, 1996, Securities Contract (Regulation) Act, 1956, and Securities and Exchange Board of India Act, 1992**. There are many other laws such as the Companies Act, 2013, etc.
- **Reserve Bank of India:** It frames the **policies, formulates the bodies and regulates** the rules as per the current situation.
 - RBI has **active participation in the stock market** and also sets the various parameters that are used in the transactions of debt, equity, and other types of securities.
- **Security Exchange Board of India (SEBI):** It **supervises, controls, and manages** several institutional brokers, investors, companies, and all other associated persons related to the market.
 - The body's primary function is to **prohibit malpractice or unfair trade practices** such as insider trading or manipulating funds.
 - The **stock exchanges work under the direct control** of this body as they adopt a flexible and adaptable approach for regulating the market.
 - They perform many other such regulatory functions such as training of intermediaries, auditing of stock exchanges, regulating and registering the mutual funds.
 - Recently, the review and merger of SEBI(Issue and Listing of Debt Securities) Regulations, 2008 and SEBI(non-convertible Redeemable preference shares) Regulations 2013 into a single regulation- **SEBI(Issue and Listing of Non-Convertible Securities) Regulations, 2021**.

Maharashtra, U.P. among 7 States to get textile parks

Centre expects the parks to attract investments worth ₹70,000 crore, generate jobs for 20 lakh people and create an integrated value chain for the sector, says Textiles Minister Piyush Goyal

The Hindu Bureau
NEW DELHI

The Centre has selected sites in Tamil Nadu, Telangana, Karnataka, Gujarat, Maharashtra, Madhya Pradesh and Uttar Pradesh to set up new textile parks, a year and a half after the PM Mega Integrated Textile Regions and Apparel (PM MITRA) scheme was announced.

Listing the seven selected States in a tweet on Friday, Prime Minister Narendra Modi said the parks would "provide state-of-the-art infrastructure for the textiles sector, attract investment of crores and create lakhs of jobs".

The scheme was announced in October 2021, and the parks will be set up by 2026-27. The total outlay for the project is ₹4,445

All-in-one parks

The PM Mega Integrated Textile Regions and Apparel (PM MITRA) scheme was announced in October 2021

■ The parks will come up by 2026-27

■ The total outlay for the project is ₹4,445 crore, though the initial allocation in the 2023-24 Budget is only ₹200 crore

■ States have offered to provide at least 1,000 acres, says Minister Goyal



■ Spinning, weaving, processing/dyeing, printing and garment manufacturing will be done at one location

■ Effort is to reduce logistics cost of textile industry and make it globally competitive

crore, though the initial allocation in the 2023-24 Budget is only ₹200 crore.

"PM MITRA mega textile parks will boost the textiles sector in line with 5F (Farm to Fibre to Factory to Fashion to Foreign) vision," Mr. Modi tweeted, adding that the scheme would be a great example

of the government's policy of 'Make in India' and 'Make for the World'.

The Centre envisages an investment of nearly ₹70,000 crore into the parks, with employment generation for about 20 lakh people, Textiles Minister Piyush Goyal said.

The parks will function

as centres of opportunity to create an integrated textiles value chain – from spinning, weaving, processing, dyeing and printing to garment manufacturing – all at one location. "The textile industry has been unorganised. This increased wastage and logistical costs impact the competitiveness of country's textile sector. The cluster-based approach, a vision of the Prime Minister, will solve several problems of the sector," Mr. Goyal said. Environmental clearances would also be eased under the scheme, he said.

Textiles Secretary Rachna Shah said the Ministry had selected the locations in a transparent manner, having considered 18 proposals from 13 States.

CONTINUED ON
» PAGE 10

Context: The Centre has selected sites in Tamil Nadu, Telangana, Karnataka, Maharashtra, Gujarat, Madhya Pradesh and Uttar Pradesh to set up new textile parks, a year and a half after the **PM Mega Integrated Textile Regions and Apparel (PM MITRA)** scheme was announced.

PM MITRA scheme

- **About:** PM MITRA (Mega Integrated Textile Region and Apparel) scheme was first announced in **Union Budget for 2021-22**.
 - Under the scheme, a **park will be developed by a Special Purpose Vehicle** which will be owned by the Central and State Government and in a Public Private Partnership (PPP) Mode.
- **5F vision:** The PM MITRA scheme is inspired by the 5F vision - **Farm to Fibre to Factory to Fashion to Foreign**.
 - It aspires to fulfill the vision of building an **Atma Nirbhar Bharat** and to position India strongly on the Global textiles map.
- **Nodal Ministry:** Ministry of Textiles.
- **Components of the project:** The parks will have **50% area for manufacturing activity, 20% for utilities, and 10% area for commercial development**.
 - The textile parks will include an incubation centre and plug-and-play facility, developed factory sites, roads, power, water, and waste-water system, common processing house and CETP, and other related facilities like design centre, testing centre, among others.
 - The parks will also have workers' hostels and housing, logistics park, warehousing, medical, training and skill development facilities.
- **Funding and Capital:**
 - **Greenfield PM MITRA park:** The Government of India development capital support will be **30 percent of the project cost**, with a cap of Rs 500 crore.
 - **Brownfield PM MITRA park:** After assessment, development capital support at **30 percent of project cost of balance infrastructure and other support facilities** to be developed and restricted to a limit of Rs 200 crore.
 - **Competitiveness incentive support (CIS):** The Centre will also provide a **fund of ₹300 crores for each PM MITRA Park** to incentivize the establishment of manufacturing units.
 - It will be **paid up to 3 percent of the turnover** of a newly established unit in the parks.
 - State government support will include the **availability of "contiguous and encumbrance-free land parcel of over 1,000+ acres"** along with other textiles-related facilities and ecosystems.

VOLUNTARY RETIREMENT SCHEME

(Syllabus: GS Paper 3 - Economy & Employment)

Air India offers second VRS since Tata takeover

Anu Sharma
anu.sharma@livemint.com
NEW DELHI

Air India unveiled a second round of an early retirement scheme for employees in just about a year since its takeover by the Tata group. The move underscores efforts by the once state-owned airline to prune its workforce and cut costs.

Mint was the first to report



Tata group plans 2nd VRS at Air India since takeover

Air India unveiled a second round of an early retirement scheme for employees in just about a year since its takeover by the Tata group. The move underscores efforts by the once state-owned airline to prune its workforce and cut costs.

WE BROKE THE NEWS

mint DATED 4 NOV 2022

on 4 November about Air India's plan to introduce a second voluntary retirement scheme (VRS) to trim staff costs and pave the way for a younger workforce.

Context: Air India unveiled a second round of an early **voluntary retirement scheme** for employees in just about a year since its takeover by the Tata group.

Voluntary Retirement Scheme

- **About:** VRS stands for voluntary retirement scheme, whereby an **employee is offered to voluntarily retire from services** before the retirement date.
 - The scheme allows companies to reduce the strength of employees. It can be implemented by both the public and private sectors.
 - VRS is also known as '**Golden Handshake**'
- **Mechanism:** VRS applies to employees who have **completed 10 years of service or are above the age of 40 years**.
 - It applies to workers, executives of companies and/or to an authority of a co-operative society (except company/co-operative society directors).
 - As per the rules, voluntary retirement scheme should result in an **overall reduction in the existing strength of employees** and the vacancy cannot be filled up.
 - PSUs have to obtain **prior approval of the government** before offering voluntary retirement.
 - Firms can frame different schemes, however, they must conform to the guidelines under **section 2BA of the Income-Tax Rules**.
 - One of the pertinent rules clearly states that retiring employee must not be employed in another firm belonging to the same management.
- **Legal Aspects:** Indian labour laws do not allow direct retrenchment of employees under a union.
 - According to the **Industrial Disputes Act, 1947**, employers cannot reduce excess staff by retrenchment.
 - In fact, any plans of retrenchment and reduction of staff and workforce are subjected to strong opposition by trade unions.
 - So, VRS was introduced as an alternative legal solution to solve this problem.
 - The voluntary retirement scheme was not vehemently opposed by the Unions, because it is '**voluntary**' in nature and not compulsory.
- **Benefits of VRS:** The employee who opts for VRS is entitled to get:
 - **45 days salary for each completed year of service or monthly emoluments** at the time of retirement multiplied by the remaining months of service before the normal date of service, whichever is less.
 - **Employee gets provident fund (PF)** and gratuity dues.
 - Compensation received at the time of **VRS is tax-free** up to the prescribed amount on fulfilling certain conditions.
 - Companies also offer benefit packages to the employees who opt for VRS. For example, the scheme may also include **counselling session for the employee's future**; advice on managing funds received under VRS; firms may offer rehabilitation facilities to staff, etc.

Rajya Sabha Met For Less Than Five Minutes on Thursday and Friday

Our Political Bureau

New Delhi: The first week of the post-recess budget session in Rajya Sabha was a complete washout with the House being adjourned on Friday till next week within minutes of the start of proceedings. Barring the tributes to two wins for Indian entries at the Oscars, no legislative work or debate has taken place in the Upper House as the Rahul Gandhi apology and Adani-Hindenburg issues led to adjournments.

On Friday, Chairman Jagdeep Dhankhar announced that he has received 11 notices under Rule 267 for suspension of business to discuss "government failure to form a Joint Parliamentary Committee" to look into the Adani-Hin-



Proceedings of Rajya Sabha underway on Friday - ANI

denburg issue and "government's questionable role" in promoting business interests of the Adani Group. Opposition was on its feet the moment Dhankhar rejected the notices.

Dhankhar took cognizance of a

point of order raised by Leader of the Opposition Mallikarjun Kharge on events of March 13-14 in the House and directed Leader of the House Piyush Goyal to submit a report by evening.

As the protests escalated and so-

me members walked towards the Well, Dhankhar adjourned the House till Monday morning.

This marked the washout of the whole first week since the post-recess budget session began on March 13. The Upper House had put behind the protests and acrimony on March 14 to applaud the Oscar wins for "Naatu, Naatu" song of the movie RRR for best original song and the best documentary short film award to The Elephant Whisperers. Apart from the one hour dedicated to paying tributes to the winners, the House has not functioned on these five working days.

The House met for less than five minutes on Thursday and Friday. Incidentally, the Treasury Benches have been more vocal in their protests.

Context: Rajya Sabha Chairman announced that he has received 11 notices under Rule 267 for suspension of business to discuss "government failure to form a **Joint Parliamentary Committee**" to look into the Adani-Hindenburg issue and "government's questionable role" in promoting business interests of the Adani Group.

Joint Parliamentary Committee (JPC)

- **About:** It is set up by the Parliament for a special purpose, like for the **detailed scrutiny of a subject or Bill**.
- **Members:** It has members from both the Houses and from both the ruling parties and the opposition.
 - Members of the JPC are **decided by the Parliament**.
 - The number of members can vary. There is **no fixed number**.
- **Duration:** It is **dissolved after its term ends** or its task has been completed.
- **Process of Setting up:** A JPC is set up after one House of Parliament has passed a motion and the other has agreed to it.
- **Functions:** The mandate of a JPC **depends on the motion** constituting it.
 - For example, "The terms of reference for the JPC on the stock market scam asked the committee to look into **financial irregularities**, to fix responsibility on persons and institutions for the scam, to identify regulatory loopholes and also to make suitable recommendations.
 - To fulfill its mandate, a JPC can **scrutinise documents** and summon people for questioning.
 - It then submits a report and makes **recommendations to the government**.

- **Applicability of Recommendations:** While the recommendations of a JPC have persuasive value, they are **not binding on the government**.
 - The government can choose to **launch further investigations** based on what the JPC has said, but it can't be forced to do so.
 - The government is required to report on the **follow-up action** taken on the basis of the recommendations of the JPC and other committees.
 - The committees then submit '**Action Taken Reports**' in Parliament on the basis of the government's reply
- **JPC till date:** The Joint Parliamentary Committees are formed till date include the following cases:
 - Bofors scandal (1987), Harshad Mehta Stock market scam (1992), Ketan Parekh share market scam (2001), Soft drink pesticide issue (2003), 2G spectrum case (2011), VVIP Chopper scam (2013), Land Acquisition (2015), NRC (2016) and Personal Data Protection Bill (2019).

PM announces ex-gratia from PMNRF for victims of Chandausi and Secunderabad

Context: The Prime Minister has announced an ex-gratia from the **Prime Minister's National Relief Fund (PMNRF)** for the victims of Chandausi and Secunderabad.

- Fourteen people were killed after the roof of a potato cold storage collapsed in Chandausi.
- In Secunderabad, six people died in a massive fire at a shopping complex.

Prime Minister's National Relief Fund (PMNRF)

- **About:** It was established entirely with **public contributions** and does not get any budgetary support.
 - PMNRF has **not been constituted by the Parliament**.
- **Recognized as a Trust:** The fund is **recognized as a Trust under the Income Tax Act** and the same is managed by Prime Minister or multiple delegates for national causes.
 - Disbursements are made with the **approval of the Prime Minister**.
 - The corpus of the fund is **invested in various forms with scheduled commercial banks** and other agencies.
- **Contributions:** PMNRF accepts **voluntary contributions** from Individuals, Organizations, Trusts, Companies and Institutions etc.
 - All contributions towards PMNRF are exempt from **Income Tax under section 80(G)**.
- **Utilization:** The resources of the PMNRF are **utilized to render immediate relief** to families of those killed in natural calamities like floods, cyclones and earthquakes, etc.
 - Assists partially to defray the expenses for medical treatment like heart surgery, kidney transplantation, cancer treatment of needy people and acid attack etc.

PM CARES	vs	PMNRF
- Formed as charitable trust in 2020 with PM Modi as chairman		- Formed by Nehru in 1948 before Constitution came into force
- Has Defence Minister, Home Minister & Finance Minister as members		- In 1948 Indian National Congress president was a member of managing committee among others
- Eminent persons from fields of science, health, law, public work etc can be nominated		- Since 1985 Rajiv Gandhi govt gave complete control of PMNRF to PMO
- PM CARES trust will take decisions on allocations and selecting beneficiaries with collective wisdom of ministers & nominated members		- Since 1985, the decision to allocate money and selecting beneficiaries was done only at 'discretion & on recommendations of the PM'
- Donations to PM CARES by companies & individuals are completely tax exempt		- Donations to PMNRF are also completely tax exempt
- Donations by companies classified as CSR under Companies Act 2013		- Donations by corporates also classified as CSR under Companies Act 2013
- No clarity from Modi govt yet on who will audit PM CARES financial accounts		- Accounts not audited by Comptroller & Auditor General (CAG) of India

President of India attends civic reception at Thiruvananthapuram; inaugurates silver jubilee celebration of 'Kudumbashree' and launches 'Unnathi'

Context: On the occasion of civic reception hosted Government of Kerala, the President of India inaugurated the silver jubilee celebration of 'Kudumbashree' - one of the largest women's self-help networks in the world and launched 'Unnathi' - an umbrella programme to create opportunities for employment and self-employment, among the youth belonging to SC and ST communities.

- "Unnathi" or 'Kerala Empowerment Society' seeks to create opportunities for employment and self-employment, among the youth belonging to SC and ST communities.

Kudumbashree Mission

- **About:** It is an **innovative model for poverty eradication** through women empowerment. Kudumbashree means prosperity of the family in Malayalam.
- **Joint programme:** It was conceived as a joint programme of the **Government of Kerala and NABARD** implemented through Community Development Societies (CDSs) of Poor Women, serving as the community wing of Local Governments.
- **Three critical components:** Micro credit, entrepreneurship and empowerment.
- **Key Features:** Kudumbashree differs from **conventional programmes** in that it perceives poverty not just as the deprivation of money, but also as the deprivation of basic rights. The poor need to find a collective voice to help claim these rights.
 - The grassroots of **Kudumbashree are Neighbourhood Groups (NHG)** that send representatives to the ward level Area Development Societies (ADS).
 - The ADS sends its representatives to the **Community Development Society (CDS)**, which completes the unique three-tier structure of Kudumbashree.
 - It is this network that **brings women to the Grama Sabhas** and helps them bring the needs of the poor to the attention of the local governments.
 - The **Community Development Societies** are also very active in Government programmes and play significant roles in development activities ranging from socio-economic surveys and enterprise development to community management and social audit.

BLOOD CARBON CAMPAIGN

(Syllabus: GS Paper 3 - Env & Eco)

Kenya: Meta, Netflix-subscribed carbon offset project replacing local grazier practices with commercial ranching

Project running on land of Samburu, Borana and Rendille and other indigenous peoples without their consent, claims report

By Shuchita Jha
Published: Friday 17 March 2023



HOW CARBON OFFSETTING WORKS

Carbon offsetting allows you to balance out your climate impact and compensate for the emissions you produce by reducing CO₂ elsewhere:

Carbon emissions are generated by air travel, lodging, transportation, dining, and other trip activities.



These projects reduce CO₂ and other greenhouse gases by removing existing CO₂ from the atmosphere or preventing new emissions.



One project may build a wind farm that reduces reliance on fossil fuels

Another may engage farmers in sustainable harvesting to protect trees that absorb CO₂

You purchase carbon offsets from Sustainable Travel International equivalent to the amount of CO₂ you produced.



Your contribution funds certified projects that conserve and restore forests, generate clean and renewable energy, or increase energy efficiency.



SUSTAINABLE TRAVEL INTERNATIONAL

Context: A new report released by Survival International, an international non-government organisation working for the rights and welfare of indigenous communities across the world, highlighted major flaws in the **Northern Kenya Grassland Carbon Project**.

- Social media conglomerate Meta Platforms, Inc (formerly Facebook) and streaming service Netflix, Inc have bought large chunks of the carbon credits generated through this project.
- Survival's '**Blood Carbon**' campaign was also launched with the release of the report.

Key Points

- **Blood Carbon:** how a carbon offset scheme makes millions from Indigenous land in Northern Kenya was released March 16, 2022 by the non-profit.
- It analyses the NRT project stating that it is being run on the land inhabited by more than 100,000 Indigenous people from **Samburu, Borana and Rendille communities**.
- The **Blood Carbon campaign highlights** how the sale of carbon credits from Protected Areas could massively increase the funding of human rights abuses against indigenous peoples, while doing nothing to combat climate change.

Global Carbon Project

- **About:** It is a **Global Research Project of Future Earth** and a research partner of the **World Climate Research Programme and** formed in 2001.
- **Objectives:** It was formed to work with the international science community to establish a common and mutually agreed knowledge base to support policy debate and action to slow down and ultimately stop the increase of greenhouse gases in the atmosphere.
 - The Global Carbon Project **works collaboratively with the International Geosphere-Biosphere Programme**, the World Climate Programme, the International Human Dimensions Programme on Global Environmental Change and Diversitas, under the Earth System Science Partnership.

Z-plus security, 5-star stays: Man poses as PMO official in J&K, held

BASHAARAT MASOOD &
RASHI MISHRA
SRINAGAR, AHMEDABAD,
MARCH 17

VIDEOS AND photographs from the snowy slopes of Gulmarg and Uri's Aman Setu; high-profile meetings with Jammu and Kashmir bureaucrats; accommodation in 5-star hotels and Z-plus security — Kiran J Patel pulled off this and much more while posing as an Additional Director (Planning and Strategy)



Kiran J Patel at Lal Chowk in Srinagar. PTI

in the Prime Minister's Office (PMO) during his two visits to the Union Territory before he finally ran out of luck.

On Friday, the J&K Police acknowledged Patel's arrest two weeks ago in Srinagar. He was picked up from Hotel Lalit Grand Palace, a 5-star property in Srinagar, on March 2, following a tip-off from an informer in New Delhi. His police remand ended on Friday.

A first information report (FIR) was registered against the
CONTINUED ON PAGE 4

- **Paying for the Protection:**
 - **On Assessment by the Intelligence Agencies:** Anyone to whom the government provides security after assessment by intelligence agencies, gets the **protection for free.**
 - However, those who have an **elaborate security cover such as those in the Z and Z-plus categories**, may have to consider accommodation for these security personnel on their own.
 - **Private Individuals:** Those who apply for the security but their case is not having consequences on the government and civil society, the government can **charge a private individual for their security cover even after assessing a threat to them.**
- **Nodal Agencies:** The **SPG** (Special Protection Group), **NSG** (National Security Guards), **ITBP** (Indo-Tibetan Border Police), **CRPF** (Central Reserve Police Force) and **CISF** (Central Industrial Security Force) are the agencies responsible for providing securities to VVIPs, VIPs, politicians, high-profile celebrities and sportspersons.

Context: Z-plus security cover, a bulletproof Mahindra Scorpio SUV, official accommodation at a five-star hotel and a whole lot more - a conman from Gujarat managed to take the Jammu and Kashmir administration and its security structure for a ride, posing as a senior official from the Prime Minister's Office.

Security categories in India

- **About:** In India, security details are provided to some **high-risk individuals** by the police and local government.
 - Certain individuals, **by reason of positions they hold in government**, are automatically entitled to security cover. They include:
 - The Prime Minister and his immediate family.
 - The Home Minister.
 - Officials such as the National Security Advisor.
- **6 Categories:** Depending on the threat perception to the person, the category is divided into six tiers: **SPG, Z+ (highest level), Z, Y+, Y and X:**
 - **SPG** is an elite force whose details are classified and only provided to the Prime Minister of India.
 - **Z+ category** is a security detail of 55 personnel, including 10+ NSG commandos and police personnel.
 - **Z category** is a security detail of 22 personnel, including 4-6 NSG commandos and police personnel.
 - **Y+ category** is a security detail of 11 personnel, including 2-4 commandos and police personnel.
 - **Y category** is a security detail of 8 personnel, including 1 or 2 commandos and police personnel.
 - **X category** is a security detail of 2 personnel, with no commandos but only armed police personnel.
- **Nodal Ministry:** The **Home Ministry** in coordination with different intelligence agencies issues guidelines for security cover.
 - The "**Blue Book**" details about security given to the President, Vice-President and the Prime Minister and their families and the "**Yellow Book**" details about security given to other VIPs and VVIPs.

How Crooks Are Exploiting Gaps In Aadhaar System

Delhi Police Detects Vulnerabilities, Flags Them To UIDAI

Rajshekhkar.Jha
@timesgroup.com

New Delhi: Delhi Police is learnt to have detected and flagged numerous vulnerabilities in the Unique Identification Authority of India (UIDAI)'s system. These have allowed unscrupulous elements to exploit the Aadhaar service in various ways. These loopholes were discovered during investigation in some recent cases.

A major vulnerability that the cops discovered during a probe into a bank fraud was that the Aadhaar system was not carrying out facial biometrics matching while generating an ID for any individual. "We noticed that 12 bank accounts were opened digitally after verification from the Aadhaar database under the name of different persons even when the photographs on all the Aadhaar cards were of the same person. Thus, it became clear that it is possible for multiple Aadhaar cards to be generated by one person where the fingerprints in each are different but the photograph remains the same," says a note prepared by police for UIDAI.

During the probe, the cops found that crooks were using the credential details of authorised agents, who had given them their silicon fingerprints and printouts of the IRIS scan and the laptops configured to them.

"As per UIDAI, the authorised agents can log in or work only from a government institution or places and their GPS location is to be captured by the system. To bypass the GPS system, the crooks took the configured laptop once in 2-3 days to the designated government institution/office and synced the machine. Through this process, the machine picked up the GPS of the government office for the next 2-3 days," the note says.

Also, the system is unable to differentiate between the silicon fingerprint and live fingerprint of an individual. The

crooks were able to log into the UIDAI system using the silicon fingerprints given to them by the authorised agents.

"The UIDAI system is also unable to detect the scan copy of IRIS Scan. IRIS scan is a biometric feature that is enabled to ascertain if a person is alive and sitting in front of the machine to log in into the system. But these persons were using the colour printout of the IRIS scan to log in and the same was not detected by the system," the note adds.

According to police, the crooks were also able to edit/upload photographs of 12 entities into the database of UIDAI. "Prima facie, it is evident the UIDAI system is not matching the facial biometric features in their database and the accused persons were able to upload their photographs," says the note.

The cops also said that after discussion with Aadhaar officials, it was found that the Aadhaar system treated the 10 fingerprints of an individual as a single identity, not as 10 different unique identities. The fraudsters were aware of this and had created several Aadhaar cards by placing the fingers alternatively or mixing the fingerprints of one individual with those of another.

PLUGGING THE LOOPHOLES

Delhi Police has flagged following vulnerabilities in UIDAI's system

➤ Aadhaar system treats the 10 fingerprints of a person as single identity and not as 10 different unique ones.

Crooks have created multiple Aadhaar cards by placing the fingers alternatively or mixing fingerprints of another person



➤ Many authorised agents providing their silicon fingerprints and iris scan printouts to log in from anywhere and helping fraudsters update Aadhaar system



Reporting a cyber-financial crime

Dial helpline number 1930 or report on National Cybercrime Reporting Portal (www.cybercrime.gov.in)

A bank, financial intermediary or payment wallet can also report financial cyber fraud through these modes



➤ Aadhaar UIDAI system unable to differentiate between silicon fingerprint and live fingerprint of a person

➤ Unable to differentiate between live iris scan and high-quality scanned printouts



Context: Delhi Police is learnt to have detected and flagged numerous vulnerabilities in the **Unique Identification Authority of India (UIDAI)**'s system.

- A major vulnerability that the cops discovered during a probe into a bank fraud was that the Aadhaar system was not carrying out facial biometrics matching while generating an ID for any individual.

Aadhar and its safety

- **About:** The Aadhaar card is a **12-digit unique number** issued by the Unique Identification Authority of India (UIDAI).
 - It contains **biometric information**, such as fingerprints and iris scans, along with demographic information, including individuals' addresses and date of birth.
 - The Aadhaar card serves as **proof of identity** and is valid anywhere in India for any identification purposes. Having an Aadhaar card is **compulsory while applying for a new PAN card** or filing Income tax returns.
- **Legal aspects of safety:** The **Aadhaar (Targeted Delivery of Financial and Other Subsidies Benefits and Services) Act, 2016** makes it clear that Aadhaar authentication is necessary for availing subsidies, benefits and services that are financed from the Consolidated Fund of India.
 - The requesting entity would have to obtain the consent of the individual before collecting his/her identity and ensure that the information is only used for authentication purposes on the **Central Identities Data Repository (CIDR)**.
 - The Act makes it clear that **confidentiality needs to be maintained** and the authenticated information cannot be used for anything other than the specified purpose.
 - **Identity information or authentication records** would only be liable to be produced pursuant to an order of the High Court or Supreme Court, or by someone of the Secretary rank or above in the interest of national security.

INDIA'S SEX RATIO

(Syllabus: GS Paper 1 - Population & Associated issues)

Women and Men in India 2022: Sex ratio improves but female participation in workforce still low

Social factors, educational qualifications & gender discrimination in terms of wages & opportunities reasons for low share of women in workforce, authors say

By Taran Deol
Published: Friday 17 March 2023



India - Sex Ratios



Context: India's sex ratio (females per 1,000 males) is expected to improve to 952 by 2036, up significantly from 943 in 2011, according to the Women and Men in India 2022 report released March 16, 2023.

- The **sex ratio at birth** went up by three points to 907 in 2018-20 from 904 in 2017-19, the report by the Union Ministry of Statistics and Programme Implementation noted.

Key Points

- India's **Labour Force Participation Rate** - defined as the percentage of persons in the labour force in the population - for those above 15 years of age has been on the rise since 2017-2018. However, women are severely lagging behind men.
- The **age-specific fertility rate** - defined in the report as the number of live births in a specific age group of women per thousand female individuals of that age group - for the 20-24 years and 25-29 years age group between 2016 and 2020 reduced from 135.4 and 166.0 to 113.6 and 139.6 respectively.
- The same indicator for the 35-39 years age group increased from 32.7 in 2016 to 35.6 in 2020.
- The **mean age for marriage** has improved marginally - up from 22.1 years in 2017 to 22.7 years in 2020.
- Other indicators like **infant mortality rate** and **under-five mortality rate** have also been on the downward trend, data from the National Family Health Survey has shown.

MAKING IT FAIR

India has one of the lowest female labour participation rates

Low enrollment at all levels; higher dropout rates

Girls pursuing higher education instead of work

Lack of enough flexibility and social security at workplace



WHAT NEEDS TO BE DONE

Widen social security net for unorganised female workers

Higher enrollment, completion of girl child's education

Policies to address inherent discrimination against women

Emphasise on skilling and apprenticeship training to women

FEMALE LABOUR FORCE PARTICIPATION RATE (In %)

	Rural	Urban	Overall
2017-18	18.2	15.9	17.5
2018-19	19.7	16.1	18.6
2019-20	24.7	18.5	22.8

Source: PLFS

Secure Top Rank with the **IAShub** Courses

Prelims 2023 Courses

01

Prelims Crash Course
Score Enhancement
Program (SEP)

02

INA Current Affairs
(Prelims)

03

TACKLE - Prelims
Test Series

04

Geography - Prelims
Crash Course

Quality Enrichment Courses (Mains 2023)

01

Quality Enrichment Program (QEP)

02

Science of Answer Writing (SAW)

Prelim Cum Mains 2024 Courses

01

NEEV GS Foundation 2024/25

02

INA Current Affairs Pre Cum Mains - 2024

FREE



Download PDF



Login to theiashub.com



**Aaj Ka
Quality Enrichment**
(Toppers' Favourite PDF)



News-CRUX-10
(10 News. 10 Sources. One Place)



Monthly Editorials
(The Hindu & Indian Express)



Daily Quiz (Prelims)



**Government Schemes &
Ministry Wise Year End
Review**



Free Enrichment PDFs
(Tailor Made Crisp Study Material)

FREE

**India's Best Answer Writing Sessions
with**



Ritika Jindal



Simi Karan



Gaurav Budania



Mridul Shivhare

IAS OFFICERS

Log On To Our Unique
Free Answer Writing Sessions with Toppers (FAST) Portal
& Start Practicing!



**SCAN
HERE**



9560082909



t.me/theiashub



www.theiashub.com



/mkyadav



www.theiashub.com