INSURANCE REGULATORY AND DEVELOPMENT AUTHORITY OF INDIA



- It is a **statutory body** formed under the **Insurance Regulatory and Development Authority Act, 1999 (IRDAI Act 1999),** for the overall supervision and development of the insurance sector in India.
- It acts under the **Ministry of Finance, Government of India.**

The main goals of IRDAI are:

- To **safeguard the interest of the policyholders** by fair business conduct and settlement of claims within time.
- Developing and nurturing the Indian insurance industry.
- **To regulate the business of insurance** with transparency, fairness, and honest practice.
- **Facilitating financial prudence** of the insurers through solvency and stability checks of insurers.
- To **regulate premium charges** and policy terms for preventing unscrupulous pricing and unaffordability.

- It is responsible for registering and/or licensing insurance, reinsurance companies, and intermediaries according to the regulations.
- It sets the **eligibility criteria, qualifications, and capital requirements** for obtaining licenses in the insurance business.

Composition: It consists of a **Chairman, five full-time members**, and **four part-time members,** all appointed by the Government of India.

Head Office: Hyderabad**.**

Cross And Climb

ASIA-PACIFIC ECONOMIC COOPERATION



The United States President has said he will likely meet Chinese President and Russian President in a rare trilateral leaders' meeting on the sidelines of the Asia-Pacific Economic Cooperation (APEC) gathering in Shenzhen.

- It is a **regional economic forum established in 1989** to leverage the growing interdependence of the Asia-Pacific.
- It aims to **create greater prosperity** for the people of the region by promoting balanced, inclusive, sustainable, innovative, and secure growth and by accelerating regional economic integration.

  Focus: The focus of APEC has been on **trade and economic issues, a**nd hence, it terms the countries as "economies".

  Functioning: APEC operates on the basis of **voluntary cooperation and consensus.**
  - Its **decisions are non-binding,** allowing economies with diverse systems and levels of development to work together in a flexible and pragmatic way.
  - APEC achieves its goals by promoting dialogue and arriving at decisions on a consensus basis, giving equal weight to the views of all members.
- **Member Countries:** It **has 21 members.**
  - The grouping's current members are Australia, Brunei, Hong Kong, New Zealand, Papua New Guinea, the Philippines, Indonesia, China, Japan, South Korea, Russia, Canada, the United States, Mexico, Peru, Chile, Malaysia, Vietnam, Singapore, Thailand, and Taiwan.
  - **India is not a member** country of APEC
- **Secretariat:** The APEC Secretariat is **based in Singapore.**

RIVER SAND MINING IN INDIA - SUPREME COURT PANEL'S RECOMMENDATIONS

- The recommendations form part of CEC Report No. 36 of 2026, submitted to the Supreme Court recently, in the suo motu proceedings concerning illegal sand mining in the National Chambal Sanctuary.
- The Supreme Court had expanded the proceedings to cover river sand mining across India, after expressing concern over its damaging impact on river ecosystems.
- The CEC has proposed a time-bound roadmap to progressively phase out unsustainable extraction from active river channels over three years.
- The transition would be supported by alternative sources, including:
    - **Reservoir sediment:** Sand recovered through planned desilting of dams.
    - **Manufactured Sand (M-sand):** Produced by crushing and processing suitable rock. It can substitute natural river sand in construction when it meets Bureau of Indian Standards (BIS) specifications.
    - **Recycled Construction and Demolition (C&D) Waste:** Recovered material that can help meet construction requirements.

Reservoir Desilting as an Alternative

- The CEC has recommended a time-bound desilting programme, with contracts for eligible works awarded within three years, followed by a structured 10-year cycle for reservoirs identified as suitable.
- The proposed framework includes:
    - Assessing all storage dams older than 15 years that have not undergone systematic desilting.
    - Desilting approximately one-tenth of suitable reservoirs annually.
    - Selling recovered sand through transparent mechanisms.
    - Ensuring that desilting is based on technical and environmental suitability rather than treating it as mandatory for every dam.

Cross And Climb

Digital Monitoring and Traceability

- To improve regulation and curb illegal extraction, the CEC recommended a digital monitoring system covering:
    - Mining permissions and permitted quantities
    - Actual mineral extraction
    - Electronic transit permits
    - End-use of extracted material

Challenges in Implementing the Recommendations

- **Limited national data:** There is no consolidated and reliable national database quantifying the volume or value of illegally extracted river sand.
- **Uncertain reservoir potential:** The usable quantity of construction-grade sand available in reservoirs has not been adequately assessed at the national level.
- **Centre-State coordination:** Sand, classified as a minor mineral, and water are State subjects. Implementation will require coordination between the Union Government and State Governments.
- **Construction demand:** Alternative sources must be developed without disrupting legitimate construction requirements.
- The CEC also highlighted an earlier 2020 report on Rajasthan, which found that legal sand collection declined from approximately 57 million tonnes annually to 5 million tonnes after mining restrictions imposed by the Supreme Court.

Conclusion

- The CEC's recommendations seek to shift India's approach from restricting illegal river sand mining towards developing sustainable alternatives and improving mineral traceability.
- Reservoir desilting, M-sand and recycled construction waste could reduce pressure on river ecosystems while supporting construction demand.
- Their implementation will depend on scientific assessments, environmental safeguards and effective Centre-State coordination.

ARREST, DETENTION AND PERSONAL LIBERTY - STRENGTHENING CONSTITUTIONAL SAFEGUARDS UNDER ARTICLE 22

- The Supreme Court [in Sujit Das and Others v. Union of India (2026)] has reaffirmed that personal liberty is the foundation of a **liberal democracy** and that arrest must remain a measure of last resort.
- In a significant judgment delivered by a two-judge Bench, the Court restricted the police practice of keeping individuals in informal custody before formally recording their arrest.
- The judgment strengthens the safeguards under **Article 22(2)** of the Constitution, and also addresses the misuse of criminal law, prolonged pre-trial detention and the erosion of civil liberties.

Article 22 - Protection Against Arbitrary Arrest and Detention:

- **Article 22(1)**: An arrested person must be informed of the grounds of arrest and cannot be denied the right to consult and be defended by a legal practitioner of their choice.
- **Article 22(2)**: Every arrested person must be produced before a magistrate within 24 hours, and detention beyond this period requires judicial authorisation.
- **Article 21**: Protection of life and personal liberty requires that any deprivation of liberty must follow a fair, just and reasonable procedure.

Concerns over the Criminal Justice System:

- **Excessive criminalisation:**
  - Governments have increasingly relied on creating new offences (~7,305 criminal offences as per central laws alone) and enhancing punishments rather than addressing the structural causes of crime.
- **Rising burden of undertrial prisoners:**
  - According to the NCRB, ~72.6% of prisoners are undertrials, meaning they are yet to be convicted.
  - Prolonged pre-trial detention undermines the presumption of innocence and disproportionately affects economically weaker sections.

- **Shrinking civil liberties:** Stringent bail provisions under special laws, coupled with prolonged investigations and custodial detention, have weakened the practical enjoyment of personal liberty.

Institutional Concerns - Separation of Powers:

- **Section 15 of BNSS**, 2023 empowers State governments to appoint Special Executive Magistrates (SEMs), including police officers not below the rank of Superintendent of Police.
- The practice is questioned for producing arrested persons before SEMs who are themselves serving police officers.
- Such arrangements raise concerns regarding **judicial independence**, impartial scrutiny of detention and the separation of executive and judicial functions.

Way Forward:

- **Strengthen due process**: Ensure strict compliance with Articles 21 and 22 at every stage of arrest, detention and investigation.
- **Independent judicial oversight**: Produce detained individuals before judicial magistrates and prevent police authorities from exercising quasi-judicial powers over their own investigations.
- **Reduce excessive criminalisation**: Review redundant criminal offences and adopt proportionate, evidence-based criminal justice policies.
- **Reform bail and undertrial detention**: Promote bail as the norm, ensure timely trials and reduce unnecessary incarceration.
- **Accountability in policing:** Maintain transparent records of the actual time of detention and impose accountability for illegal custody.
- **Uphold constitutional morality:** Courts must interpret fundamental rights expansively to prevent executive overreach.

Conclusion: By treating detention and arrest as synonymous for the purposes of Article 22(2), the Supreme Court has closed an important procedural loophole exploited by investigating agencies.

STRATEGIC AUTONOMY MUST GUIDE INDIA'S STARLINK POLICY

- A public spat recently erupted when Elon Musk accused Indian "oligarchs" of blocking Starlink's entry into India, which the government denied, clarifying that all satellite operators undergo the same regulatory process.
- While the debate centred on Musk, Mukesh Ambani, and telecom competition, it obscured a far more important question: how much control will India actually have over Starlink once it operates domestically?

The Core Risk: Limited Indian Control

- India can license and penalise Starlink, but SpaceX retains **direct control over its satellites**, software, and terminal access.
- The network could remain active in areas where India orders a shutdown — or be disabled precisely when India needs it most.

India's Regulatory Safeguards

- Satellite internet operators must route Indian user traffic through domestic gateways (ground stations). They cannot bypass Indian gateways via inter-satellite links or route traffic through foreign gateways.
- Operators must provide monitoring access to security agencies and comply with security-related shutdown orders.

The Way Forward: Building Alternatives

- Excluding Starlink entirely would sacrifice critical connectivity for remote areas — India should retain strict licensing while strengthening compliance verification.

Conclusion

- India must neither reject Starlink's connectivity benefits nor blindly trust foreign-controlled infrastructure.
- True strategic autonomy lies in robust licensing, independent verification capacity, and building indigenous satellite alternatives — ensuring essential communications survive even when global providers falter or refuse cooperation.

KEY FACTS ABOUT VITAMIN K



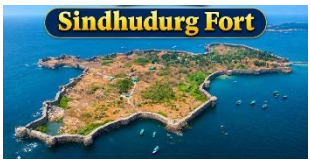
- It is a **fat-soluble** vitamin that comes in **two forms.**
    - The **main type** is called **phylloquinone (Vitamin K1),** found in **green leafy vegetables** like collard greens, kale, and spinach.
    - The other type, menaquinones (Vitamin K2), are found in **some animal foods** and **fermented foods.**
        - **Menaquinones** can also be **produced by bacteria in the human body.**
    - **Function:**
        - Vitamin K is known as the **clotting vitamin.**
        - The body needs vitamin K to **make certain proteins** in the liver that **cause blood to clot.** These proteins are called **clotting factors.**
        - Vitamin K helps **maintain strong bones** in older adults. **Osteocalcin** is a **protein** that **requires vitamin K to produce healthy bone tissue.**
        - Researchers suggest that this vitamin has other benefits too, such as **easing morning sickness** and **protecting cognitive functions**, including thinking, memory, learning, and organizing skills.
        - It may also help **protect heart health.**

What is Vitamin K Deficiency Bleeding (VKDB)?

- It is also known as **haemorrhagic disease of the newborn**.
- This is a **bleeding disorder** caused in babies when they don't have enough vitamin K to help their blood to clot.
- **Newborns have low levels of vitamin K** due to **low amounts being transferred across the placenta** during pregnancy, **low amounts in breast milk,** and **not having enough gut bacteria** to create vitamin K initially.
- The limited amount of blood clotting proteins at birth **increases the risk of bleeding** in infants **if they are not given vitamin K supplements.**

Cross And Climb

SINDHUDURG FORT



- It is a historical fort that occupies an **islet in the Arabian Sea**, just **off the coast of Maharashtra.**
- The fort was **built** by **Shivaji Maharaj** between **1664 and 1667.**
- The main objective was to **counter the rising influence of foreign colonizers (English, Dutch, French, and Portuguese merchants**) and to **curb the rise of the Siddis** of Janjira.
- It is recognized as a **UNESCO World Heritage Site** as part of the **Maratha Military Landscapes of India.**

NINGOL CHAKOUBA FESTIVAL



Manipur is celebrating the Ningol Chakouba festival which is known for strengthening the bond of love between married ladies and their brothers.

- It is **celebrated every year in Manipur** on the second day of **Hiyangei month of the Meitei calendar.**
- Ningol means '**married woman'** and Chakouba means '**invitation for feast'**; so the festival is the one where the married women are invited to their parents' home for a feast.
- The main component of the festival is the **visit of married sisters to their maternal homes** for grand feast and joyous reunion followed by giving away the gifts.
- It is customary for the **son of the family** to **extend a formal invitation to his sister** for Ningol Chakkouba a week before the gathering.

Cross And Climb