CROSS & CLIMB ROHTAK

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NATIONAL WATER AWARDS

- The first edition of the National Water Awards was **introduced in the year 2018.**
- It aims to **sensitize the public** about the **importance of water and** motivate them to adopt the **best water usage practices.**
- **Objective:** The objective of the National Water Awards is to encourage the stakeholders to **adopt a holistic approach toward water resource management** in the country as surface water and groundwater play a significant role in the water cycle.
- **Eligibility for the awards:** Any **State, District, Urban Local Body, Dam Owning Agencies**, & Industry who have done good work in **the field of water conservation** and management is eligible.
- **Trophy and Citation:** Each winner would be provided a Trophy with a Citation.
- **Categories:** This year's awards cover several categories, including Best State, Best District, Best Urban Local Body, Best Implemented Project in the Water Sector, and Best Industry for Corporate Social Responsibility (CSR) initiatives in the water sector.
- These awards are instituted by the **Department of Water Resources**, River Development and Ganga Rejuvenation, **Ministry of Jal Shakti.**

BORJULI WETLAND

Recently, the Borjuli wetland in Assam's Sonitpur district has been declared a Biodiversity Heritage Site (BHS) by the National Biodiversity Authority.

- **Location:** It is located in **Assam's Sonitpur district.**

- It is known for harbouring a **disease and pest-resistant** variety of wild rice known as **Oryza rufipogon.**
    - Oryza rufipogon, is the progenitor of present-day cultivated rice**, Oryza sativa.**
    - It is **resistant to pests and diseases** and can **tolerate flooding and saline conditions**, making it a valuable genetic resource for developing climate-resilient crop varieties.
    - It is **photosensitive in nature and flowers** during short days during the months of November and December.
    - The seeds have a **tendency to shatter as soon as they mature.**

Key facts about Biodiversity Heritage Site:

- BHS are **unique ecosystems** having rich biodiversity consisting of any one or more of the following components:
    - **Richness of wild** as well as domesticated species or intra-specific categories.
    - **High endemism**
    - **Presence of rare and threatened species**, keystone species, and species of evolutionary significance.
    - Wild ancestors of domestic/cultivated species or their varieties.
    - Past pre-eminence of biological components represented by fossil beds and having significant cultural, ethical or aesthetic values and are important for the maintenance of cultural diversity, with or without a long history of human association with them.
- **Under Section-37** of the **Biological Diversity Act, 2002,** the State Government, in consultation with **local bodies**, may notify areas of biodiversity importance as BHS.
- The purpose of declaring BHS is to enhance the quality of life of the local communities through the conservation of such sites.
- In 2007, the **Nallur Tamarind Grove in Bengaluru**, Karnataka, was designated as India’s first BHS.

IRDAI'S CRACKDOWN ON 'DARK PATTERNS' IN INSURANCE

- Dark patterns are **deliberate, deceptive design** mechanisms hidden in websites and apps that manipulate users into sharing data or making choices they otherwise would not — by pressuring or misleading them.
- Common examples include:
  - Forcing users to provide personal information just to view product offerings
  - Deliberately making it difficult to cancel subscriptions or policies
  - Spam calling to push products
  - Hidden charges
- The underlying problem is **mis-selling** — a long-standing issue where agents, brokers, and banks push complex products to unknowing customers to boost sales at the cost of credibility.

Why It Matters: Trust and Financial Inclusion?

- IRDAI Chairman framed the issue around **consumer trust**. His central concern:
  - insurers ask for excessive personal information before revealing product details, hiding products behind complex processes.
  - This limits product discovery and drives away consumers "already on the fence" about buying insurance.
- If people cannot freely access information on products, price, and performance, they cannot make informed decisions.
- The goal is to make **financial inclusion "**more understandable, more trusted, and more actionable."

IRDAI's Steps

- The regulator's actions have unfolded in stages:
  - **Self-assessment** (April 2026): IRDAI directed insurers to assess themselves for dark patterns and submit observations. Tellingly, almost all claimed they had none — a response that prompted the regulator to seek independent verification.

- **Independent monitoring**: IRDAI roped in the Institute of Public Auditors of India to study and monitor, over nine months, which insurers actually use dark patterns and which do not.
- **Consultation paper** (July 2026): IRDAI plans to release a paper on insurance distribution reforms, expected to include steps to curb mis-selling across channels, improve transparency, and tweak the existing commission-based distribution model.

- **The RBI parallel**: These moves follow the Reserve Bank of India's comprehensive framework to curb mis-selling of financial instruments by banks, effective January 1. Since banks are also licensees in the insurance sector, analysts said it was now IRDAI's "turn to bring in suitable guidelines."
- **Industry impact:** An analyst noted insurers might face short-term problems if norms tighten, but the effect would be "largely inconsequential," while tighter rules would build long-term consumer trust and benefit the industry.

How Big Is the Problem?

- Dark patterns have plagued the industry since insurance moved to digital channels, eroding trust and repelling hesitant consumers.
- A survey found:
  - Around 80% faced hidden charges, difficulty cancelling policies, and forced data sharing.
  - Around 90% were repeatedly pestered through unsolicited calls and messages to buy or continue policies.
- The study covered major digital insurance platforms including Policybazaar, Acko, and Tata AIG, highlighting how widespread the problem is.

Conclusion

- IRDAI's crackdown reflects a growing regulatory recognition that consumer protection in the digital age is not only about product quality but about honest design and transparent choice.

BUILDING WATER SECURITY IN A RAPIDLY DRYING INDIA

- Many Indian cities, including Bengaluru, Delhi, and Mussoorie, are experiencing severe **water stress** due to declining rainfall and rising demand.
- A significant monsoon rainfall deficit has reduced water availability, while several major river basins have crossed internationally recognised thresholds of **water scarcity**.
- Rivers such as the **Krishna**, **Cauvery**, **Mahi**, and **Tapi** have witnessed critically low per capita water availability.
- At the global level, polluted rivers, depleted **aquifers**, and increasing freshwater demand have left billions of people facing seasonal water shortages, making water insecurity a worldwide challenge.

Steps Towards Sustainable Water Management

- **Climate-Proofing Water Systems**
  - Building **climate-resilient** water systems is essential to address increasing risks from floods, droughts, and changing rainfall patterns.
  - **Climate risk assessments** help identify vulnerable regions and guide investments in critical infrastructure such as hospitals, schools, drainage systems, and electricity networks.
  - Urban local bodies can utilise mechanisms like the **Urban Challenge Fund** to finance such assessments and improve long-term water resilience.
- **Water Reuse and Circular Economy**
  - Adopting a **circular economy** approach to water management can significantly reduce pressure on freshwater resources.
  - Treated wastewater can be safely reused for construction, landscaping, industrial cooling, and vehicle washing instead of relying solely on freshwater.
  - Scientific planning for **treated wastewater** reuse not only conserves water but also creates employment, generates municipal revenue, and promotes sustainable urban development.

- **Sustainable Agricultural Practices**
  - Agriculture accounts for the largest share of India's freshwater consumption, making efficient irrigation a national priority.
  - Expanding **micro-irrigation** systems such as **drip irrigation** and sprinkler technologies can greatly reduce water wastage compared to conventional flood irrigation.
  - Better-designed subsidies should support small and marginal farmers, while crop diversification towards less water-intensive, higher-value crops can improve incomes and conserve water.
  - Strengthening the **PM Fasal Bima Yojana** through affordable insurance and faster claim settlement can further enhance farmers' resilience to climate and crop risks.
- **Closing Water Data Gaps**
  - Reliable data is crucial for effective water governance.
  - While information on water availability is relatively strong, data on withdrawals, distribution losses, and actual consumption remains limited at the river basin level.
  - Deploying **AI**, **smart water meters**, and advanced water accounting systems can improve monitoring, detect leakages, and support equitable water allocation.
  - The successful rollout of **smart electricity meters** provides a useful model for modernising water management systems.

Conclusion

- Water is not merely a natural resource but a vital **economic resource** that sustains livelihoods, agriculture, industries, and ecosystems.
- Achieving long-term **water security** requires integrated policies that combine **climate resilience**, efficient infrastructure, wastewater reuse, sustainable agriculture, and data-driven governance.

LOKOS PLATFORM

- LokOS (Lok = People, OS = Operating System) is a **web and mobile platform** under the **Deendayal Antyodaya Yojana-National Rural Livelihoods Mission** (DAY-NRLM).
- It offers a comprehensive **digital solution for managing Self-Help Groups** (SHGs) and **Community-Based Organizations** (CBOs).
- The **web application** of LokOS **supports administrators**, E-bookkeepers, and transaction approvers in creating and approving SHGs, Village Organizations (VOs), Cluster Level Federations (CLFs), and their members.
- The mobile application enables efficient recording and **management of Community-Based Organization** (CBO) activities in the field.
- It has enabled **large-scale digital integration** of community institutions Cluster Level Federations (CLFs), Village Organizations (VOs), Self-Help Groups (SHGs) and SHG Members nationwide.
- **Coverage:** It currently covers 34 States/UTs.
- **Key Features of LokOS App:**
  - **End-to-End Digital Management:** Registers and manages SHGs, Village Organizations (VOs), Cluster Level Federations (CLFs), and their members.
  - **Unique Digital IDs:** Generates Aadhaar- and bank-linked digital identities for CBOs and members.
  - **Digital Financial Records:** Records savings, loans, repayments, and other financial transactions.
  - **Livelihood Profiling:** Captures livelihood data to support planning and convergence with government schemes.
  - **Real-Time Analytics:** Provides dashboards and one-click reports for data-driven decision-making.

WHAT IS DIRECT SEEDED RICE (DSR)?

- It is a **modern farming technique** where **rice seeds** are **sown directly into the field, replacing** the traditional **method of transplanting seedlings from a nursery.**
- **Preferred Soil Types for DSR:**
  - DSR can be operationalized on soils ranging from **medium texture (loam) to heavy texture (clay).**
  - However, it is **recommended not** to go for DSR **if the soil is light textured and poorly drained.**
- **Advantages:**
  - This method **skips** the **labor-intensive step of transplanting**, saving farmers time and effort.
  - DSR uses less water (up to 50%) because it **doesn't require continuous flooding of the fields.**
  - By **conserving water and reducing labor,** DSR makes rice farming more efficient and sustainable.
  - DSR also **reduces greenhouse gas emissions,** which helps combat climate change. It also offers a **congenial soil environment for better growth and productivity of succeeding crops.**
  - It **increases total income** by reducing the cost of cultivation.
- **Challenges in DSR Cultivation:**
  - **Higher seed rates**
  - **Seeds exposed** to birds and pests
  - **Weed management**
  - **Higher risk of lodging**
  - Risk of poor or **non-uniform crop establishment.**

SPECIALISED INVESTMENT FUND

- It is a new **investment product** introduced by **Securities and Exchange Board of India (SEBI).**
- It was introduced to bridge the gap between regular **mutual funds** and **high-ticket Portfolio Management Services (PMS).**
- This framework has been introduced through **amendments to the SEBI (Mutual Funds) Regulations, 1996.**

Minimum Investment:

- The minimum investment in a SIF **will be Rs 10 lakh per investor.**
- The fund house can offer a **systematic investment plan** (SIP) and **systematic withdrawal plan (SWP),** but it must comply with the minimum threshold amount.

Eligibility Criteria for SIFs: The eligibility criteria for **Asset Management Companies** (AMCs) to establish an SIF include two routes:

- The fund house must be in operation for three years at least and have average assets under management (AUM) of Rs **10,000 crore immediately** preceding the three years.
  - The **alternative route** is that the AMC must appoint a chief investment officer (CIO) with at **least 10 years of experience** and managing assets of **Rs 5,000 crore or more**.
- The AMC must also have an additional fund manager who has at least three years of experience managing an AUM of Rs 500 crore.
