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NATIONAL DISASTER MANAGEMENT AUTHORITY (NDMA)

- **Establishment:** The NDMA, established under the **Disaster Management Act, 2005**, is the country's apex body for disaster management and is chaired ex officio by the Prime Minister of India.
- **Objectives:** NDMA is responsible for laying down the national policies, plans, and guidelines for disaster management, coordinating and enforcing implementation of these policies, and approving plans developed by ministries, states, and other agencies to ensure integrated responses to disasters.
- **Vision:** NDMA's vision is to build a **safer and disaster-resilient India** through proactive, technology-driven, and sustainable strategies involving all stakeholders.

NDMA Organisation Structure

- **Composition:** The NDMA is chaired by the Prime Minister of India, assisted by a Vice-Chairperson (Cabinet Minister rank) and up to eight Members (Minister of State rank).
- **Divisions:** It operates through specialized divisions, including Policy & Plans, Mitigation, Operations, Communications & IT, Administration, and Finance.
- **Institutional Mechanism:** At the state and district levels, State Disaster Management Authorities (SDMAs) and District Disaster Management Authorities (DDMAs) function under NDMA's overall framework and guidelines.

NDMA Functions and Responsibilities

NDMA, as the apex body, is mandated to lay down the policies, plans and guidelines for Disaster Management to ensure timely and effective response to disasters. Towards this, it has the following responsibilities:-

- Laying down policies, approving the National Disaster Management Plan.

- Framing guidelines for central and state authorities, integrating mitigation measures into development plans.
- Coordinating the enforcement and implementation of disaster management policies and plans.
- Recommending provision of funds for mitigation efforts and capacity building.
- Supporting international disaster relief as directed by the central government.
- Overseeing the functioning of the National Institute of Disaster Management (NIDM).
- Training officials, conducting preparedness drills, and developing community resilience strategies.

INTERNATIONAL MONETARY FUND (IMF)

- The International Monetary Fund (IMF) is a global financial body aimed at strengthening international monetary cooperation and maintaining financial stability.
- **Members:** It currently has 191 member nations, with Liechtenstein joining as the newest member on October 21, 2024.
- **Creation:** Created in 1944 at the **Bretton Woods Conference**, it works through a quota system, with countries contributing funds and receiving voting power proportional to their quotas.
- **Mission:** The core mission of the IMF is to **foster global monetary cooperation**, secure financial stability, facilitate international trade, promote high employment and sustainable economic growth, and reduce poverty worldwide.
- **Role:** The IMF acts as a lender of last resort and often requires policy reforms from borrowing countries, called “structural adjustment” programs.

International Monetary Fund Governance Structure

- **Board of Governors:** It is the IMF’s highest decision-making authority, comprising one governor and one alternate governor from each member country. It meets annually to decide on quota revisions, Special Drawing Rights (SDR) allocations, new memberships, or expulsion of members.

- **International Monetary and Financial Committee (IMFC):** IMFC advises the Board of Governors on matters related to the management of the international monetary and financial system. It has 24 members drawn from the governors.
- **Executive Board:** They are responsible for conducting the day-to-day business and work closely with the Managing Director.

INDIA'S FIRST EMI-BASED CREDIT CARD

- **Launch:** Unity Small Finance Bank (Unity Bank) and BharatPe have jointly launched a credit card that allows customers to **either pay in full or convert their spends into equated monthly instalments (EMIs)**. This is being introduced as India's first EMI-driven credit card on the RuPay network.
- **Partnership:** The Unity Bank BharatPe Credit Card has been developed in association with the National Payments Corporation of India (NPCI).
- **UPI Linkages:** The card can be linked to Unified Payments Interface (UPI), enabling payments at a wide range of merchants nationwide.
- **Eligibility:** The card will be available to both salaried and self-employed individuals. Applications can be made through the BharatPe app, where users can complete onboarding, KYC, and credit eligibility checks digitally before card activation.

Key features of First EMI-Based Credit Card

- **Auto-EMI Conversion:** Purchases can be instantly split into EMIs up to 12 months, with flexible repayment options.
- **Zero Fees:** No joining, annual, or foreclosure charges—lifetime free card.
- UPI Integration: Linked to UPI for widespread merchant acceptance and instant payments.

- **Reward Program:** Earn flat 2% rewards on EMI transactions, redeemable through the BharatPe app.
- **Premium Benefits:** Complimentary domestic and international lounge access, and preventive health checkups.
- **Digital Onboarding:** Seamless application, KYC, and activation via the BharatPe app.

CHALLENGES OF TRADING WITH CHINA COMPARED TO THE US

- India–China relations deteriorated sharply after the **June 2020 Galwan Valley clashes**, which fueled strong public sentiment in India to cut trade ties with China.
- In response, the Indian government banned several Chinese apps and imposed restrictions on Chinese FDI.
- **Trade and Economic Concerns**
  - India has resisted deeper economic integration with China, most notably by pulling out of the Regional Comprehensive Economic Partnership (RCEP) in late 2019.
  - Policymakers feared Chinese imports would flood Indian markets, undermining domestic industries.
- **India as a "China +1" Alternative**
  - Post-Covid, India has sought to position itself as a viable "China +1" investment destination for Western businesses.
  - However, competition from countries like Vietnam, Mexico, and Poland has limited India's success.
- **Security and Strategic Tensions**
  - Beyond trade, Indians increasingly view China as their primary strategic adversary.
  - Even during conflicts with Pakistan, such as after the April 2025 Pahalgam terror attack, India perceived Chinese weaponry in Pakistani hands, deepening security concerns.

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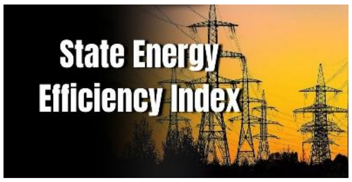
Trump's Tariffs Push India and China Closer

- India now faces 50% tariffs — the second-highest after Brazil — while China, which earlier endured 145% tariffs before seeing them reduced to 30%, has already begun outreach to multiple nations.
- Recently, China criticised US tariff hikes on India, echoing PM Modi's own past remarks by calling India and China "double engines" of Asia's economic growth.

Challenges of Deepening India-China Trade Ties

- Amid rising US tariffs on Indian goods, China's offers of closer trade ties may appear attractive. However, experts warn that relying more on China could pose long-term risks for India.
- **Trade Deficit Concerns -** India enjoys a **$40+ billion trade surplus with the US**, but faces a **$100 billion trade deficit with China**, highlighting structural imbalances in bilateral trade.
- **China's Manufacturing Dominance -** China has emerged as the **world's sole manufacturing superpower**, capturing a massive share of global exports, making it difficult for India to compete directly.
- **India's Manufacturing Weakness -** Since 2019-20, **manufacturing GVA has grown only 4% CAGR**, slower than agriculture (4.7%), underscoring India's struggle to build competitive manufacturing strength.
- **Impact on India's "China +1" Position -** If India aligns too closely with China, it may lose credibility as a **viable alternative to China** for Western businesses seeking to diversify supply chains.
- **China's Overcapacity Challenge -** China's **deflation and industrial overcapacity** may push it to dump cheap goods in other markets, including India, intensifying pressure on Indian producers.
- **Geopolitical Mismatch -** While both nations are economic powerhouses, **India's democratic, transparent, private sector-led model contrasts with China's state-driven system**. Moreover, China's support for Pakistan complicates trust-building.

STATE ENERGY EFFICIENCY INDEX



- It is developed by **Bureau of Energy Efficiency** (BEE) in association with the **Alliance for an Energy Efficient Economy (AEEE).**
- The index assesses the **energy efficiency performance** of 36 States and Union Territories (UTs) for FY 2023-24, supporting data-driven monitoring, best practice sharing, and healthy competition among states.
- This year it is the **sixth edition** features a new implementation-focused framework with **66 indicators** covering Buildings, Industry, Municipal Services, Transport, Agriculture, DISCOMs, and Cross-Sector initiatives, reflecting evolving priorities like EV policies, star-rated buildings, and DSM strategies.
- SEEI 2024 serves as a key policy tool for guiding state-level actions and accelerating India's energy efficiency and climate goals.
- States are classified into four performance categories**: Front Runners** (>60%), **Achievers** (50-60%), **Contenders (30-50%), and Aspirants (<30%).**

Key Highlights of the Index

- The top performers include: Maharashtra (Group 1: >15 MToE), Andhra Pradesh (Group 2: 5–15 MToE), Assam (Group 3: 1–5 MToE) and Tripura (Group 4: <1 MToE)
- 24 states have notified ECBC 2017; 10 states have MSME energy efficiency policies; 31 states have adopted electric mobility policies; and 13 states are promoting **solar-powered agricultural pumps**, with **Kerala achieving 74% adoption**.
- Additionally, all 36 States/UTs have developed **State Energy Efficiency Action Plans** (SEEAPs), and 31 have formed State-Level Steering Committees on Energy Transition.

RISING DISPOSABLE INCOME OF INDIAN HOUSEHOLDS IN 2025

- Disposable income is the money that households have left after paying taxes. It is the net income available for spending and saving.
- In simple words, it's the money in one's hand after the payment of one's taxes.
- People can use it for daily expenses like food, rent, healthcare, education, or save and invest it for the future.
- **Formula:** Disposable Income = Total Income – Taxes
- **Role of Inflation in Disposable Income**
  - Even if disposable income (after-tax income) remains the same in numbers, **high inflation reduces its real value**.
  - E.g., If disposable income is ₹50,000, and inflation rises, the same ₹50,000 buys fewer goods and services.
  - High Inflation → Lower real disposable income → People cut down on non-essential spending, which slows down demand and growth.
  - Also, when inflation is high, households may struggle to save because a larger share of disposable income goes toward basic expenses (food, fuel, rent). This reduces long-term investments and weakens financial security.
- **Importance of Higher Disposable Income**
  - **Boosts Consumption**: When people have more money left after taxes and inflation, they can spend more on goods and services, which drives economic growth.
  - **Improves Standard of Living**: Higher disposable income allows households to afford better food, healthcare, education, and housing, improving overall quality of life.
  - **Supports Savings & Investments**: Families with more money left after expenses can save and invest, which builds financial security and contributes to capital formation.

- **Encourages Business Growth:** Increased consumer spending raises demand, helping businesses grow, expand production, and create more jobs.
- **Enhances Economic Resilience:** Higher disposable income cushions families against inflation or economic shocks, reducing poverty and vulnerability.
- **Economic Growth:** Higher disposable income boosts consumer spending on goods and services, which drives demand, stimulates economic activity, and creates more jobs—making it a key driver of growth.

PARLIAMENTARY COMMITTEES IN INDIA - SILENT PILLARS OF DEMOCRACY

Historical Evolution and Structure of Parliamentary Committees in India:

- **Historical evolution**: Even though a structured committee system was only established in **1993**, individual committees were being formed for various reasons as far back as independence. **For instance**, the Ad Hoc Committee on the Citizenship Clause.
- **Structure**:
  - **Standing committees**: Permanent, subject-specific (finance, defence, etc.).
  - **Ad Hoc committees**: Temporary, for specific purposes.
  - **Joint committees**: Drawn from both Houses for common issues. **For example**, the JPC to evaluate the feasibility of implementing the '**One Nation, One Election**' initiative.
  - **Specialised committees**: e.g., Business Advisory Committee, Committee on Papers Laid on the Table.

Need for Parliamentary Committees:

- **Volume of work**: The Parliament cannot deliberate on all issues on the floor due to time and procedural constraints.
- **Beyond legislation**: Committees handle sector-specific concerns, welfare oversight, financial scrutiny, and executive accountability.
- **Behind-the-scenes contribution**: Every Bill, debate, and parliamentary procedure is supported by committee work, often invisible to the public eye.

Role of Parliamentary and Legislature Committees:

- **Accountability and transparency**: Committees scrutinize government functioning, schemes, and expenditure.
- **Bipartisan nature and consensus building**: Panels function above party lines, making them crucial for effective governance.
- **Oversight on spending**: Demand for Grants reports highlight expenditure gaps (e.g., Panchayati Raj Ministry's under-utilisation of funds in 2022-23).
- **Impactful interventions**: Empowered to recommend improvements in implementation of schemes for SCs and STs, ensure budget allocations reach intended beneficiaries.

Significant Contributions of Parliamentary Committees in India:

- **Digital Data Protection Bill:** From Justice Srikrishna Committee (2017) → Joint Parliamentary Committee (2021) → Draft Digital Personal Data Protection Bill (2022).
- **Major legislations referred:**
  - Prohibition of Child Marriage (Amendment) Bill.
  - Anti-Maritime Piracy Bill.
  - Jan Vishwas Bill.
  - Wildlife Protection (Amendment) Bill.
  - Competition (Amendment) Bill, Electricity Bill, Criminal Procedure (Identification) Bill.
- **Public Accounts Committee (2015)**: Flagged inefficiencies in defence shipyards — cost overruns, delays, inadequate practices.

Conclusion:

- Strengthening the committee system is essential to **revive deliberative democracy in India**, as it provides a bipartisan space for scrutiny, accountability, and consensus-building.
- Empowering parliamentary committees in India with greater authority can ensure more **informed, inclusive, and transparent law-making** in the years ahead.