

ASSOCIATION OF SOUTHEAST ASIAN NATIONS (ASEAN)

Prime Minister Modi recently arrived in Indonesia to attend the ASEAN-India and the East Asia summits.



About the Association of Southeast Asian Nations (ASEAN):

- It is a regional intergovernmental organisation of ten Southeast Asian countries.
- It was established on 8 August **1967** in **Bangkok, Thailand**, with the signing of the ASEAN Declaration (Bangkok Declaration).
- **Member States:** Indonesia, Malaysia, Philippines, Singapore, Thailand, Brunei, Laos, Myanmar, Cambodia and Vietnam.
- It promotes intergovernmental cooperation and facilitates economic, political, security, military, educational, and sociocultural integration between its members and other countries in Asia.
- **Secretariat:** The ASEAN Secretariat, located in Jakarta, Indonesia, and led by a secretary-general, coordinates the work of ASEAN member states and their associated bodies.
- **Functioning:**
 - It is headed by a chair—a position that rotates annually among member states.
 - Important decisions are usually reached through consultation and consensus guided by the principles of non-interference in internal affairs and peaceful resolution of conflicts.

What is the East Asia Summit?

- It is a unique Leaders-led forum of 18 countries of the Asia-Pacific region formed to further the objectives of regional peace, security and prosperity.
- **Established in 2005**, EAS allows the principal players in the Asia-Pacific region to discuss issues of common interest and concern in an open and transparent manner at the highest level.
- The membership of EAS consists of ten ASEAN Member States: Australia, China, India, Japan, New Zealand, the Republic of Korea, the Russian Federation and the USA.
- EAS is an initiative of ASEAN and is based on the premise of the centrality of ASEAN.

INSURANCE REGULATORY AND DEVELOPMENT AUTHORITY OF INDIA (IRDAI)

The Insurance Regulatory and Development Authority of India (IRDAI) is planning to unveil a host of new measures, including 100 per cent cashless claim settlement in health coverage.



About the Insurance Regulatory and Development Authority of India (IRDAI):

- It is a **statutory body** formed under an Act of Parliament, i.e., the Insurance Regulatory and Development Authority Act, 1999 (IRDAI Act 1999), for overall supervision and development of the Insurance sector in India.
- It is also responsible for registering and/or licensing insurance, reinsurance companies and intermediaries according to the regulations.

Entities regulated by IRDAI:

- **Life Insurance Companies** - Both public and private sector Companies
- **General Insurance Companies** - Both public and private sector Companies. Among them, there are some standalone Health Insurance Companies which offer health Insurance policies.
- Re-Insurance Companies
- Agency Channel
- Intermediaries which include the following:
 - Corporate Agents
 - Brokers
 - Third-Party Administrators
 - Surveyors and Loss Assessors.
- **Composition:** It is a **10-member body- a chairman, five full-time members** and four part-time members **appointed by the Government of India.**
- To protect the interests of policyholders, the IRDAI was granted significant responsibilities, including:

- Efficiently conducting insurance business and protecting the interests of the policyholders in matters concerning assigning of policy, nomination by policyholders, insurable interest, settlement of insurance claim, surrender value of the policy and other terms and conditions of contracts of insurance.
- Approving product terms and conditions offered by various insurers.
- Regulating investment of funds by insurance companies and maintaining a margin of solvency.
- Specifying financial reporting norms of insurance companies.
- **Ensuring insurance coverage is provided in the rural areas** and also to the vulnerable sections of society.
- IRDAI's Head Office is in Hyderabad.

SERVICE CHARGE IN RESTAURANTS/HOTELS

Why in News?

- The Delhi High Court in an interim order has directed members of the Federation of Hotel and Restaurant Association of India (FHRAI) to replace the term '**service charge**' with '**staff contribution**'.

What is Service Charge?

- A service charge is a fee charged to customers for something specific, such as a bank charging a fee for using an ATM that's not part of its network or a vendor charging a fee for making a payment with a credit card.
- It also may be called a customer service fee or maintenance fee.
- Restaurants and hotels generally levy a service charge of 10% on the food bill.

Nature of Service Charge in Restaurants/Hotels:

- While the GST is a mandatory component as per law, the service charge is supposed to be optional.
- It is the equivalent of what is known as gratuity around the world, or tip, in casual parlance.
- Most restaurants decide the service charge on their own, and print it at the bottom of the menu with an asterisk.

THIS IS G20 FOR WE, THE PEOPLE

Context

- For India, the G20 Presidency is **not merely a high-level diplomatic endeavour.**
- India's presidency has **focussed on human-centric progress** to ensure that the fruits of globalisation reach the last mile.

India's G20 Presidency 2023

- In December 2022, India took over the Presidency from Indonesia.
- India is hosting the **G20 Leaders' Summit 2023** for the **first time in history**, with several Heads of Delegation attending the final New Delhi Summit in **September 2023.**
- India is on a mission **to create a shared global future** with a rules-based order, peace, and just growth for all through its **Amrit Kaal initiative.**

Vasudhaiva Kutumbakam: The Significance of G20 Theme Under India's Presidency

- **An Inclusive Outlook**
 - These two words **Vasudhaiva Kutumbakam** capture a deep philosophy. The phrase means the world is one family.
 - This is an **all-embracing outlook that encourages us to progress as one universal family**, transcending borders, languages, and ideologies.
- **A Call for Human-Centric Progress**
 - During India's G20 Presidency, this philosophy has **translated into a call for human-centric progress.**
 - As **One Earth**, the world is coming together to nurture planet Earth.
 - As **One Family**, the whole world supports each other in the pursuit of growth and moves together towards a shared future, **One Future**, which is an undeniable truth in these interconnected times.

The Post Pandemic Order

- There is a growing realisation that a **shift away from a GDP-centric view of the world to a human-centric view is needed.**
- The world is recognising the **importance of resilience and reliability in global supply chains.**
- There is a **collective call for boosting multilateralism** through the reform of global institutions.

India's Development Story: A Message for the World Through G20

- **Simple, Scalable and Sustainable Solutions**
 - India is the fastest-growing large economy is no accident. Simple, scalable, and sustainable solutions have empowered the vulnerable and the marginalised to lead India's development story.
 - From space to sports, economy to entrepreneurship, Indian women have taken the lead in various sectors.
- **Accomplishing Things at Scale**
 - Today, accomplishing things at scale is a quality that is associated with India. The G20 Presidency is no exception. It has become a **people-driven movement.**
 - Over 200 meetings will have been organised in 60 Indian cities across the length and breadth of the nation, hosting nearly 1,00,000 delegates from 125 countries by the end of its term.
- **No Presidency has ever encompassed such a vast and diverse geographical expanse.**
 - For India, the G20 Presidency is not merely a high-level diplomatic endeavour.
 - As the mother of Democracy and a model of diversity, India opened the doors of this experience to the world.

WHAT IS MALAVIYA MISSION?

The Union Minister for Education and Skill Development & Entrepreneurship recently launched the Malaviya Mission - Teachers Training Programme by the University Grants Commission at Kaushal Bhawan, New Delhi.

About Malaviya Mission:

- It aims to provide tailored training **programmes for teachers.**

- This programme will work for the **capacity building of faculty members in higher educational institutions (HEI)**.
- It will ensure continuous professional development and help in **building capacities of 15 lakh teachers** of HEIs through 111 Malaviya Mission centres across India in a time-bound manner.
- It aims to improve **the quality of teachers' training**, build leadership skills in teachers and help realise the goals of NEP.
- The capacity building under the Mission will be mapped to the **credit framework** to ensure career progression pathways for educators.
- The **Indian Knowledge System** has been included in the modules of the Programme.
- Human Resource Development Centres to be revamped and known as **Madan Mohan Malaviya Teachers Training Centres**

Key facts about Madan Mohan Malaviya

- He was an Indian **educationist, a Freedom Fighter** and a moderate leader.
- He was elected as the president of the **Indian National Congress four times**.
- He attended the Round Table Conference in 1931.
- He founded the **Hindu Mahasabha** in 1906.
- **As an Educationist:**
 - He **founded Banaras Hindu University (BHU)** at Varanasi in 1916, which was created under the B.H.U. Act, 1915.
 - He was Vice Chancellor of Banaras Hindu University from 1919-1938.

INDIA – US BILATERAL RELATIONS

Why in news?

- The United States has confirmed that President Joe Biden will hold a bilateral meeting with Prime Minister Modi in New Delhi, ahead of the G20 Summit over the weekend.
- Also, the government is considering inviting leaders of the Quad grouping for the Republic Day celebrations next year.

India-US Bilateral Relations

Defence Cooperation between India and US

- India-US defence cooperation is based on “New Framework for India-US Defence Cooperation”, which was renewed for a period of ten years in 2015.
- In 2016, the defence relationship was designated as a **Major Defence Partnership** (MDP) to build a comprehensive, enduring and mutually beneficial defence partnership.
- In July 2018, India was moved into the **Tier-1 of the US Department of Commerce’s Strategic Trade Authorization license exception.**
- In August 2022, a U.S. Navy Ship (USNS) Charles Drew visited in Chennai for repairs and allied services. **This was the first ever repair of a U.S. Navy ship in India.**
- Bilateral exercises include: Yudh Abhyas (Army); Vajra Prahar (Special Forces), a tri-services exercise– Tiger Triumph (inaugurated in 2019).

Trade & Economic Relations between India and US

- The US has emerged as India's biggest trading partner in 2022-23 on account of increasing economic ties between the two countries.
 - US is one of the top 5 investment destinations for Indian FDI.
- **Indo-Pacific Economic Framework [IPEF]**
 - India joined the launch of the IPEF in May 2022 and will work with the 13 other Partner countries to build an inclusive and flexible Indo-Pacific Economic Framework.
 - India joined three Pillars of IPEF, related to supply chains, tax and anti-corruption and clean energy.

Strategic Energy Partnership/ Climate & Clean Energy Agenda 2030

- India and US have a strong bilateral partnership in energy sector.
- In April 2021, the US and India launched “**US-India Climate and Clean Energy Agenda 2030 Partnership,**” with two tracks:
 - Strategic Clean Energy Partnership (SCEP); and
 - Climate Action and Finance Mobilization Dialogue (CAFMD).

- The SCEP has five pillars:
 - Power & Energy Efficiency,
 - Renewable Energy,
 - Responsible Oil & Gas,
 - Sustainable Growth, and
 - Emerging Fuels and Technologies (hydrogen bio-fuels and waste to energy).
- USA joined the International Solar Alliance in November 2021 and ratified the ISA Agreement in September 2022.

S&T and Space Cooperation between India and US

- The Science and Technology Cooperation Agreement signed in October 2005, was renewed for 10 years in September 2019.
- ISRO and NASA are working together to realize a joint microwave remote sensing satellite for Earth observation, named **NASA-ISRO Synthetic Aperture Radar (NISAR)**.
- ISRO availed NASA/JPL's Deep Space Network Antenna support for its Chandrayaan-1, Mars Orbiter Mission (MOM) and Chandrayaan-2 mission.
- On commercial front, ISRO has launched more than 200 satellites from US, on-board Polar Satellite Launch Vehicle (PSLV), as co passengers.

WHAT IS DEMENTIA?

Recently, **Dementia India Alliance (DIA)**, a non-profit organisation, launched a national dementia support line and **DemClinic**, an online memory screening clinic.



About dementia:

- It is a **syndrome** that can be caused by a number of diseases which, over time, destroy nerve cells and damage the brain,
- It will typically lead to deterioration **in cognitive function**.
- **Signs and symptoms**
 - **Changes in mood and behaviour** sometimes happen even before memory problems occur.

- Forgetting things or recent events
- Losing or misplacing things
- Getting lost when walking or driving
- Being confused, even in familiar places
- Losing track of time

Treatment

- There is **no cure for dementia**.
 - A lot can be **done to support** both people living with the illness and those who care for them.
 - Currently, more than **55 million people have dementia worldwide**, over 60% of whom live in low-and middle-income countries.
 - Every year, there are nearly 10 million new cases.
 - World Health Organisation recognises dementia as a **public health priority**.
 - The World Health Assembly endorsed the **Global Action Plan on the Public Health Response to Dementia 2017-2025**.
 - The Plan provides a comprehensive blueprint for action.
 - To facilitate the monitoring of the global dementia action plan, WHO developed **the Global Dementia Observatory (GDO)**, a data portal that collates country data on 35 key dementia indicators across the global action plan's seven strategic areas.
-