

HC: Do not deny cover for genetic defect

In a significant judgment, the Delhi High Court termed “unconstitutional” discrimination in health insurance policies of individuals with genetic disorders.

- “The exclusionary clause of ‘genetic disorders,’ in the insurance policy, is too broad, ambiguous and discriminatory — hence violative of Article 14 of the Constitution,” the court said.
- The court said a person suffering from a genetic disorder needed medical insurance as much as others. Genetic disorders have been the source of debate in the health insurance sector.

The court directed the Insurance Regulatory Development Authority of India to re-look at the exclusionary clauses in insurance contracts and ensure that insurance companies do not reject claims on the basis of exclusions relating to genetic disorders.

- The court highlighted that there are different types of genetic disorders and even common diseases like diabetes and cardiac diseases could be included in the broad definition. “In effect, it would mean that large swathes of population would be excluded from availing health insurance which could have a negative impact on the health of a country,”.
- The court remarked that insurance companies are free to structure their contracts based on reasonable factors which should not be arbitrary and cannot be ‘exclusionary’.
- Most policies have exclusionary clauses that deny clients’ claims if they suffer from such disorders. The verdict could open up a large number of ailments as claimable under medical insurance.

The High Court’s verdict came on a petition filed by United India Insurance Company Limited challenging an order passed by a trial court here directing it to honour the medical claim of a person who was suffering from genetic disorder.

In a record, more than 4 lakh olive ridleys nest at Rushikulya

With over 4.2 lakh mother olive ridley turtles building nests till morning, the endangered species has created an all-time record of mass nesting at the Rushikulya rookery coast in the Ganjam district of Odisha this year.

27-02-2018

- Interestingly, the mass nesting of olive ridley turtles has not yet started on the coasts along the Gahirmatha beach and at the mouth of the Debi river, two other major nesting sites in Odisha.
- Forest officials said the Gahirmatha beach is the largest mass nesting site for olive ridley turtles along the Indian coastline, followed by the rookery at the mouth of the Rushikulya river.

With 3,65,000 nests, the turtles had created a record of mass nesting at Rushikulya in 2017. They have already broken the record this year, indicating that the environment of the coast continues to be conducive for the process.

- In 2016, for some unexplained reason, there was no mass nesting at this site.

This year, sea waves and winds have widened a portion of the beach near the Rushikulya rookery.

A sandbar eroded entirely, and its sand was deposited on the coast, widening a stretch of the beach and also increasing its height. This is the region where a large number of nestings took place this year.

- The turtles have also extended the area of nesting northward.

Supreme Court seeks details on over-crowded prisons

The Supreme Court has asked the National Legal Services Authority (NALSA) to provide details and figures of prisons where the occupancy rate is over 150% as on December 31, 2017.

- The court further asked NALSA Director Surinder S. Rathi to provide the number of posts lying vacant in major prisons across the country.
- The top court is hearing a matter relating to inhuman conditions prevailing in 1,382 prisons across the country.
- The apex court further agreed to hear issues related to standard operating procedure for Under Trial Review Committees (UTRCs) and responses received from States and Union Territories on open jails in March.

UTRC

The UTRCs, set up in every district, deliberates and recommends the release of undertrial prisoners and convicts who have completed their sentences or are entitled to be released from jail due to bail or remission granted to them.

Centre to be all ears at the local level

For sharper delivery of the government's message to the voters, the Information & Broadcasting (I&B) Ministry approved the hiring of 716 social media executives, one for each district of the country.

- The responsibility of these executives will be to "monitor local editions of newspapers, local cable channels, local audio channels and important local social media handles for important local developments".

This hiring is part of the Ministry's outreach programme for smaller cities and rural areas.

- Till now, the government has largely reacted to opinions based out of the capital, giving a very lopsided view. It is a first-time effort to hear closely what people are saying on the ground beyond the big cities.

A royal salute to India's religious plurality

India's religious plurality and success in fighting off the influence of Islamist terror groups such as Al-Qaeda and the IS will be highlighted as Jordanian King Abdullah II delivers a special address at New Delhi.

- He will attend the function organised by the India Islamic Cultural Centre on March 1, where the Jordanian King will speak on "Islamic heritage: promoting understanding and moderation", to an audience including academics, Islamic scholars and representatives of all denominations of the Muslim community.

The King has personally chosen to give this address in Delhi, as Jordan has studied how India has been able to avoid the threats from the IS and other groups

- The King himself a 41st generation descendant of Prophet Muhammad and the Custodian of the Holy Sites in Jerusalem, has taken a leadership role in countering extremism and radicalisation in the Arab world through what is known as the "Aqaba Process" initiative.

Though Jordan is home to about 2 million Palestinian refugees and more than 6,60,000 refugees from Syria, the kingdom has remained peaceful compared with the rest of the region and is seen as an “oasis of stability”, the official said. During

The event, which is “first of its kind” for New Delhi, Mr. Abdullah will release an Urdu translation of a book, A thinking person’s guide to Islam, by his cousin Prince Ghazi Bin Mohammad. It includes a chapter on Jihad and the “Crisis of ISIS”, detailing how countries like India have escaped Jihadist influences because of the moderate or “Hanafi, non-Takfiri” form of Islam followed in the country.

Deferred Action for Childhood Arrivals

Why in news?

The Donald Trump administration faced a setback when the Supreme Court refused to take up its appeal against lower court rulings that stopped it from discontinuing Deferred Action for Childhood Arrivals (DACA).

What is DACA?

Deferred Action for Childhood Arrivals (DACA) is a Barack Obama-era measure that protected residents who entered the country illegally as children from deportation.

Nearly eight lakh people have availed of this protection, nearly 8,000 of them of Indian origin.

What’s the basis for quashing?

The administration argued that Mr. Obama exceeded his powers under the Constitution.

The programme was designed as an interim relief for a section of the 11 million undocumented residents in the U.S.

Two lower courts blocked the government from ending the DACA programme on March 5.

Uncertainty continues

The uncertainty over the fate of DACA beneficiaries does not end with this, and the SC has not commented on the merit of the administration’s decision.

Mr. Trump has added several preconditions to sign a law dealing with DACA beneficiaries.

He wants severe curtailment of legal immigration to the country, financing for a border wall, and ending the diversity lottery programme that is a unique feature of the American immigration system.

'U.S. should lower the threshold for talks'

Why in news?

South Korean President Moon Jae-in said that the U.S. and North Korea should both give ground so they can sit down to talks to try to resolve a nuclear stand-off, a day after Pyongyang expressed willingness for dialogue.

A new opportunity

South Korea has engaged in a flurry of talks with North Korean officials since January, hoping to improve relations with the South's just concluded Winter Olympics as a catalyst for rapprochement.

Dialogue with N. Korea

Recently, North Korea has shown it is open to actively engaging the United States in talks and the United States is talking about the importance of dialogue.

ICAI favours existing audit mechanism

What's the news?

The Institute of Chartered Accountants of India (ICAI) has said that it supports efforts to strengthen its existing disciplinary and oversight mechanism through amendments to the CA Act.

Background

This comes in the backdrop of allegations about the role of Chartered Accountants (CAs) in the Punjab National Bank (PNB) scam and Finance Minister Arun Jaitley pointing fingers at auditors and regulators for failing to detect such frauds.

A new regulator?

However, ICAI has indirectly opposed the setting up of a super regulator National Financial Reporting Authority (NFRA) to regulate the CA profession.

The ICAI also said a Parliamentary Standing Committee had recommended that, “Consistent with its position on strengthening the oversight of corporate audit, the committee desires that the existing mechanism in this regard under the CA Act should be streamlined and strengthened without needlessly adding to regulatory levels.

‘Imprudent to judge’

The CA regulator said till the time disciplinary inquiry was concluded in the PNB matter and the role of all those who acted in fiduciary responsibility was established, it would not be prudent to draw any conclusion against the profession.

KYC compliance needed only for reloading e-wallets

What’s the news?

The Reserve Bank of India (RBI) has said that customers can use their electronic wallets, which are not compliant with know your customer (KYC) guidelines, for payments to merchants after February 28.

But, it clarified that reloading the wallet with more funds would need a fully KYC-compliant account.

Background

In October, RBI had directed all mobile-wallet operators, to make all accounts fully KYC-compliant by December 31, 2017. The deadline was later extended to February 28.

What if not complied?

In the event of PPI issuers not obtaining KYC related inputs from customers within the timeline, customers will not lose their money. They can continue to undertake transactions for purchase of goods and services to the extent of available balance in the PPI.

Why KYC for PPI?

According to RBI, requirement of full KYC for PPIs is a step towards interoperability. The (PPI) guidelines are designed to strengthen safety and security of transactions and customer protection.

It is a necessary step to pave the way for interoperability between PPIs, bank accounts and cards in a phased manner.

Interoperability soon

The regulator is expected to issue guidelines on interoperability shortly.

In the first phase, wallets will be made interoperable; in the second, wallets and bank accounts would be interoperable; in the final stage, wallets and cards will become interoperable.

Since many wallet accounts are not fully KYC compliant, banks often do not allow users to transfer funds from their accounts to wallets.

Govt. names 9,500 'high risk' NBFCs

The government has categorised about 9,500 non-banking financial companies (NBFCs) in the country as “high risk” prone as they had not complied with a stipulated provision of the anti-money laundering law.

A list of 9,491 “high risk financial institutions” has been published by the Financial Intelligence Unit (FIU) that functions under the Union Finance Ministry.

The FIU processed the data of these companies and found that they did not comply largely on one stipulated condition of appointing a principal officer who is responsible to check and report suspicious transactions and cash transactions of ₹10 lakh and above.

Smart Sensory Skin

Why in news?

Scientists are developing 'happy space suits' called Smart Sensory Skin that can monitor symptoms of depression in astronauts, and provide real time feedback to improve the atmosphere of the spacecraft as well as boost the occupants' mood.

Depression - a major problem

Depression is a major problem in space, as astronauts can be adversely affected by factors like insufficient exercise, excessive exposure to light and lack of sleep, according to researchers from Florida Polytechnic University (FPU) in the U.S.

Smart Sensory Skin (S3), will monitor vital signs and even their tiny changes in astronauts through wireless sensors.

The wireless sensors will then send an immediate response to improve the "atmosphere", and adjust the astronauts' environment to fit their individual needs.

Adjustments

The adjustments include changes in temperature, light exposure, light colour, and oxygen levels.

The eventual product will incorporate the wireless sensors into astronaut clothing, so that physicians on Earth can also monitor the person's pulse rate, blood pressure and joint angles.

The new active technology would also be made ergonomic to reduce distractions and increase mission effectiveness.

STATE-AP

734 MoUs with an investment of ₹4.39 lakh crore

The third edition of the three-day CII Partnership Summit and the Sunrise Investment Meet held the Harbour Park saw signing of 734 MoUs envisaging an investment of ₹4.39 lakh crore with a potential for providing employment to 11 lakh people.

Unlike the previous two editions, the amount of investment proposals fell drastically but Chief Minister N. Chandrababu Naidu at declared that after a lot of spadework they had inked the agreements only with serious players.

No place to non-serious players

The MoUs with proposed investment of ₹4.67 crore were signed in 2016, the first post-bifurcation year and it increased to ₹10.54 lakh crore in 2017.

The government rejected 306 MoUs with an investment proposal of nearly ₹4 lakh crore due to failure to submit detailed feasibility reports. It has started investment tracker and constituted a helpdesk to monitor the progress of the proposals.

The summit attracted 2,500 delegates from 15 countries, partnership with South Korea, Japan and Singapore and 55 bilateral meetings.

Prominent MoUs include investment by the Reliance, the LuLu Group, the Adani SEZ, electronic clusters, renewable energy and tourism.

Of MoUs and progress of projects

At least half of the Memorandums of Understanding (MoUs) the State government exchanged with national and global investors during the Partnership Summits in 2016 and 2017 are still in the preliminary stage, while 18% of the projects have been materialised and the companies began production.

Investment tracker part of the Chief Minister's real-time executive dashboard (core dashboard), a web portal that keeps government data transparent, reveals the status of 876 MoUs exchanged during the last two investment summits.

Through the MoUs, the government expects a committed investment of ₹10.42 lakh crore and employment for 20.9 lakh people.

Out of the first partnership summit, the State struck a deal worth ₹3.44 lakh crore with 290 companies that promised to provide 7.03 lakh jobs.

In the second summit, 586 MoUs were exchanged and jobs for 13.87 lakh persons were assured, according to the tracker.

As on Saturday, projects through as many as 157 MoUs became fully functional and production of goods and services started.

Still in beginning stage

On the contrary, 453 MoUs are still at the very beginning stage as Detailed Project Reports (DPRs) for most of them are yet to be readied and submitted and the government is yet to allocate land for those having DPRs and requested for land.

The remaining 423 projects are in different stages of execution including trail production, installation of machinery, civil works, awaiting foundation stone ceremony and approvals.

While in 2016, Industries Department made 95 MoUs, the highest, in the later year 177 MoUs related to food processing sector were made. None of the 19 MoUs made in the skill development sector has been materialised so far.

Global archaeology meet from March 12

The Commissionerate of Archaeology and Museums will organise a three-day 'international conference on salvage archaeology and recent researches on the megalithic cultures of South Asia,' at Acharya Nagarjuna University in Guntur district from March 12.

The conference is being organised in collaboration with Deccan College, Pune.

More than 80 research papers would be presented at the conference. The professors and students from 25 universities, including foreign, would attend the conference and present the papers on different themes.

Foreign varsities include Cambridge, Sri Lanka, Thailand, Bangladesh and South Korea.

Indian Council of Historical Research Chairman Aravind Jamkhedkar, INTACH Chairman S. K. Singh were a few prominent personalities, who would attend the conference, she said.

CM launches new real estate organisation

Chief Minister N. Chandrababu Naidu launched a newly formed real estate association on the last day of three-day CII Partnership Summit.

Various real estate associations have come together under the council to take up various issues faced by the real estate promoters.

Mr. Naidu assured the association that the government would support in redressing their grievances.