



## Current Affairs of the Day

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### PAPER 3:

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2. Insurance Regulatory and Development Authority (IRDA)



## Government puts off decision on States' GST dues till July

### Key Points:

- GST collections in the past two months have only reached 45% of the target amount, Finance Minister Nirmala Sitharaman said.
- Given the shortfall in revenue, the council will meet again in July to discuss the issue of compensation cess and dues to the States, and the possibility of borrowing money from the market to meet these dues.
- The Council approved a slew of measures to ease tax compliance, including reduction in late fees for past returns, and COVID-19 related relief for small tax payers for the period between February and July 2020 provided returns are filed by September.
- Although GST collection data is usually released on a monthly basis, no data has yet been released for April or May. Under GST law, the Centre must pay the States full compensation for any shortfall in revenue collections until 2022.



## Man killed in firing along India-Nepal border

### Key Points:

- Nepal shares a 1,850-km open border with India and people travel across for work and make family visits. Many Indians in the border districts of Bihar have kinship ties across the border in Nepal.
- Nepal closed its international borders on March 22 amid the COVID-19 pandemic.

### Several skirmishes:

- Nepalese sources said there have been several skirmishes in the area in the past few months and cautioned about simmering tension on southern border of Nepal with Uttar Pradesh and Bihar.



- The incident came a day after Prime Minister K.P. Sharma Oli described the “southern border” of Nepal as the “real reason” for the country’s vulnerabilities.
- In his speech in Parliament on Wednesday, he described the border as responsible for many problems, including COVID-19, facing Nepal.
- His government has pledged to build around 500 new security outposts across the border region.
- In May, Nepal erected a new border security post in its westernmost district near Kalapani of Uttarakhand after the controversy broke out on May 8 when Defence Minister Rajnath Singh inaugurated the Darchula-Lipulekh link road that runs in the disputed region.

## Beijing think-tank raises Article 370

### Key Points:

- An influential Chinese think-tank has linked the current tensions along the Line of Actual Control (LAC) to India’s move last year to dilute Article 370 and change the status of Jammu and Kashmir, a decision that China had voiced opposition to.
- The article, for the first time, described the move as a joint challenge to China and Pakistan, saying the move had “posed a challenge to the sovereignty of Pakistan and China”.

### Status of Ladakh

- “On the Chinese side, India opened up new territory on the map, incorporated part of the areas under the local jurisdiction of Xinjiang and Tibet into its Ladakh union territory,” it said.
- “This forced China into the Kashmir dispute, stimulated China and Pakistan to take counter-actions on the Kashmir issue, and dramatically increased the difficulty in resolving the border issue between China and India.”
- The article was authored by Wang Shida, who is Deputy Director of the Institute of South Asian Studies at the China Institutes of Contemporary International Relations (CICIR).
- CICIR is a Beijing-based think-tank that is affiliated to the Ministry of State Security, China’s top intelligence body.

### U.S. role:

- The author hit out at what he called India’s “double confidence” behind the move. The first, he said, was the 2019 election win that gave the Bharatiya Janata Party “unprecedented political confidence”.
- The second reason, he said, was that the “United States and some other Western countries puffed India up from an ideological point of view” to “hedge” against China.



## NHRC takes note of health workers' woes

- The **National Human Rights Commission (NHRC)** on Friday issued notices to the Union Finance Ministry and the **Insurance Regulatory and Development Authority (IRDA)** over reported refusals or demands for high premiums for mediclaim policies for healthcare workers during the COVID-19 pandemic.
- The NHRC took suo motu cognisance of a media report that said private healthcare workers were facing trouble in getting medical insurance policies.

### Value Added Information

#### National Human Rights Commission (NHRC):

- NHRC of India is an independent statutory body established on 12 October, 1993 as per provisions of Protection of Human Rights Act, 1993, later amended in 2006.
- NHRC has celebrated its Silver Jubilee (25 years) on October 12, 2018. Its headquarter is located in New Delhi.
- It is the watchdog of human rights in the country, i.e. the rights related to life, liberty, equality and dignity of the individual guaranteed by Indian Constitution or embodied in the international covenants and enforceable by courts in India.
- It was established in conformity with the Paris Principles, adopted for the promotion and protection of human rights in Paris (October, 1991) and endorsed by the General Assembly of the United Nations on 20 December, 1993.

#### Structure of the Commission:

- NHRC is a multi-member body which consists of a Chairman and seven other members. Out of the seven members, three are ex-officio member.
- President appoints the Chairman and members of NHRC on recommendation of high-powered committee headed by Prime Minister.
- The Chairperson and the members of the NHRC are appointed for 5 years or till the age of 70 years, whichever is earlier.
- They can be removed only on the charges of proved misbehavior or incapacity, if proved by an inquiry conducted by a Supreme Court Judge.
- Commission also has five Specialized Divisions i.e. Law Division, Investigation Division, Policy Research & Programmes Division, Training Division and Administration Division.
- The chairman and the members of State Commission are appointed by the Governor in consultation with the Chief Minister, Home Minister, Speaker of Legislative Assembly and Leader of the Opposition in the State Legislative Assembly.



## Functions and Powers of NHRC:

- NHRC investigates grievances regarding the violation of human rights either suo moto or after receiving a petition.
- It has the power to interfere in any judicial proceedings involving any allegation of violation of human rights.
- It can visit any jail or any other institution under the control of the State Government to see the living conditions of the inmates and to make recommendations thereon.
- It can review the safeguards provided under the constitution or any law for the protection of the human rights and can recommend appropriate remedial measures.
- NHRC undertakes and promotes research in the field of human rights.
- NHRC works to spread human rights literacy among various sections of society and promotes awareness of the safeguards available for the protection of these rights through publications, media, seminars and other means.
- The Commission takes an independent stand while providing opinions for the protection of human rights within the parlance of the Constitution or in law for the time being enforced.
- It has the powers of a civil court and can grant interim relief.
- It also has the authority to recommend payment of compensation or damages.
- NHRC credibility is duly reflected in large number of complaints received every year and the trust reposed in it by the citizens.
- It can recommend to both the central and state governments to take suitable steps to prevent the violation of Human Rights. It submits its annual report to the President of India who causes it to be laid before each House of Parliament.

## Limitations of NHRC:

- NHRC does not have any mechanism of investigation. In majority cases, it asks the concerned Central and State Governments to investigate the cases of the violation of Human Rights
- It has been termed as 'India's teasing illusion' by Soli Sorabjee (former Attorney-General of India) due to its incapacity to render any practical relief to the aggrieved party.
- NHRC can only make recommendations, without the power to enforce decisions.
- Many times NHRC is viewed as post-retirement destinations for judges and bureaucrats with political affiliation moreover, inadequacy of funds also hamper its working.
- A large number of grievances go unaddressed because NHRC cannot investigate the complaint registered after one year of incident.





- Government often out rightly rejects recommendation of NHRC or there is partial compliance to these recommendations.
- State human rights commissions cannot call for information from the national government, which means that they are implicitly denied the power to investigate armed forces under national control.
- National Human Rights Commission powers related to violations of human rights by the armed forces have been largely restricted.

## Insurance Regulatory and Development Authority (IRDA)

- IRDA is an apex **statutory** body that regulates and develops insurance industry in India. It was constituted as per provisions of Insurance Regulatory and Development Authority Act, 1999. Its headquarter is in **Hyderabad**.

### Functions of IRDA:

- Protect the rights of insurance policy holders.
- Provide registration certification to life insurance companies
- Renew, modify, cancel or suspend this registration certificate as and when appropriate; promote efficiency in conduct of insurance business
- Promote and regulate professional organisations connected with insurance and reinsurance business; regulate investment of funds by insurance companies
- Adjudication of disputes between insurers and intermediaries or insurance intermediaries.

