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**Pradhan Mantri Fasal Bima Yojana (PMFBY)**

Pradhan Mantri Fasal Bima Yojana (PMFBY) was launched in April 2016.

Government scraped down the earlier insurance schemes viz. Modified National Agricultural Insurance Scheme (MNAIS), Weather-based Crop Insurance scheme and the National Agriculture Insurance Scheme (NAIS) and made PMFBY the only flagship scheme for agricultural insurance in India. The scheme was launched with the aim of bringing 50 per cent of the country's farmers under insurance cover in three years.

*Key Features of Scheme:*

- Under this scheme, farmers need to pay uniform premium of only 2% for all Kharif crops and 1.5% for all Rabi crops.
- In case of annual commercial and horticultural crops, farmers have to pay premium of only 5%.
- The premium rates to be paid by farmers are very low and balance premium will be paid by Government.
- Moreover, there is no upper limit on Government subsidy, so farmers will get claim against full sum insured without any reduction.
- Earlier, there was a provision of capping the premium rate which resulted in low claims being paid to farmers. This capping was done to limit Government outgo on the premium subsidy. This capping has now been removed and farmers will get claim against full sum insured without any reduction.
- The use of technology will be encouraged to a great extent. Smart phones will be used to capture and upload data of crop cutting to reduce the delays in claim payment to farmers. Remote sensing will be used to reduce the number of crop cutting experiments.
- PMFBY is a replacement scheme of NAIS / MNAIS, there will be exemption from Service Tax liability of all the services involved in the implementation of the scheme. It is estimated that the new scheme will ensure about 75-80 per cent of subsidy for the farmers in insurance premium.

Source: The Hindu.

**New index to check ease of doing agri-business**

The ministry of agriculture is planning to come out with its own index to rank states on 'ease of doing agri-business'.

This proposal comes barely two years after NITI Aayog launched the first index to rank states on the basis of marketing and farmer-friendly reforms and India jumped 23 places in the Global Ease of Doing Business ranking of the World Bank.

It will broadly rank states on six major reform parameters related to the farming sector and have a total score of 100.

The six major reform parameters include the following: Marketing reforms (total weight of 25), Reducing the cost of inputs (20), Governance and land reforms (20), Risk mitigation (15), Increasing production and productivity (10) and Investment in agriculture (10).

In marketing reforms which has the highest weight of 25 the following factors have been included: adoption by states of the model Agriculture Produce and Livestock Marketing (Promotion and Facilitation) Act – 2017, the establishment of electronic national agriculture market network, development of rural haats and post-harvesting infrastructure.

The agriculture ministry may consider rewarding high performing states (both in absolute and incremental terms) by linking them to the allocation of flexi-funds available under various flagship schemes.

Source: The Hindu.

### **Leadership for Academicians Programme (LEAP)**

LEAP is a three weeks Flagship leadership development training programme (2 weeks domestic and one week foreign training) for second level academic functionaries in public funded higher education institutions.

The main objective is to prepare second tier academic heads who are potentially likely to assume leadership roles in the future.

The programme would provide senior faculty, with high academic credentials, the required leadership and managerial skills including skills of problem-solving, handling stress, team building work, conflict management. It will also focus on developing communication skills, understanding and coping with the complexity and challenges of governance in HEIs, financial & general administration.

The implementation of LEAP Programme will be through 15 NIRF top ranked Indian Institutions. The foreign Universities identified for the training are also within the top 100 in the world global rankings.

Source: The Hindu.

### **Annual Refresher Programme in Teaching (ARPIT)**

ARPIT is a major and unique initiative of online professional development of 15 lakh higher education faculty using the MOOCs platform SWAYAM.

For implementing ARPIT, 75 discipline-specific institutions have been identified and notified as National Resource Centers (NRCs) in the first phase.

They are tasked to prepare online training material with focus on latest developments in the discipline, new & emerging trends, pedagogical improvements and methodologies for transacting revised curriculum. The course is a 40 hour module with 20 hours of video content and 20 hours of non-video content. They are offered in a highly flexible format and can be done at one's own pace and time.

There are built-in assessment exercises and activities as part of the academic progression in the course. At the end of the course, there will be a terminal assessment which can be either online or a written examination.

All faculties who have successfully completed the online refresher course will be certified.

Source: The Hindu.

## **Global Digital Content Market (GDCM) 2018**

The Department of Industrial Policy and Promotion (DIPP) is hosting a conference on Global Digital Content Market (GDCM) 2018 in New Delhi.

The conference will feature sessions on music, film, broadcasting and publishing, as well as collective management, emerging models and the implications for the market and policy makers. India has been chosen as a host nation for the conference by World Intellectual Property Organization (WIPO) due to the strong creative industry in the country in films, music and media.

The focus for this year's conference is the Asia Pacific region.

*Aim and Objectives:* GDCM is a platform to discuss vital issues and enhance development of the digital and IP generating industries such as publishing, films, music, and gaming all of which are major contributors to the Indian GDP.

The aim of GDCM 2018 is to give industry stakeholders a platform to come together and discuss new avenues in the films, music, gaming and creative industry. It shall also discuss points of challenge that is presented due to the changing creative landscape because of the disruption brought about by digital technologies.



## **National Green Tribunal**

Source: The Hindu.

National Green Tribunal Act, 2010 (NGT) is an Act of the Parliament of India which enables creation of a special tribunal to handle the expeditious disposal of the cases pertaining to environmental issues

It draws inspiration from the India's constitutional provision of Article 21, which assures the citizens of India the right to a healthy environment

The National Green Tribunal has been established on 18.10.2010 under the National Green Tribunal Act 2010 for effective and expeditious disposal of cases relating to environmental protection and conservation of forests and other natural resources. It includes enforcement of any legal right relating to environment and giving relief and compensation for damages to persons and property and for matters connected therewith or incidental thereto.

The NGT has not been vested with powers to hear any matter relating to the Wildlife (Protection) Act, 1972, the Indian Forest Act, 1927 and various laws enacted by States relating to forests, tree preservation etc.

Source: The Hindu.

## **Editorial**

To Read

**Opinion | Using artificial intelligence more effectively**

If we don't lose faith in its promise, AI will eventually deliver

In 1770, long before computers were invented, Wolfgang von Kempelen built what was widely believed to be the world's first intelligent machine—a device so smart that it consistently beat some of the best minds of the day at chess. This human sized chess-playing automaton was dressed up to look like a turbaned Turk (because it was believed that chess originated in Turkey) and could physically move the pieces around the board in response to moves made by its opponent.

The Turk was such a success that after its debut at the Schonbrunn Palace in Austria, Kempelen was forced to take it on tour across Europe playing a number of distinguished opponents including Francios-Andre Philidor (the best chess player of the time) Napoleon Bonaparte and Benjamin Franklin. While it did not win every match, the Turk's performance was so creditable that according to Philidor's son, it was the most exhausting game of chess his father had ever played.

In 1854, the Turk was destroyed in a fire, taking its secrets with it. It was only much, much later that the contraption was revealed to be an elaborate hoax. Instead of a steampunk computational machine far ahead of its time, Kempelen had built a device that could conceal within its machinery, a human being who observed the moves of the opponent from within the Turk and responded by manipulating the articulated arm of the automaton from inside to move his pieces.

Today's artificial intelligence is vastly different from what Kempelen was peddling. It has become a part of our life and influences much of what we do. So much so that everyone, no matter what their product or service, is trying to spice up their offerings with a dash of machine learning.

The legal industry has not been spared. I am constantly being offered products that promise insights beyond the ability of ordinary human attorneys to discern with a level of attention to detail that overworked associates cannot be expected to deliver. Some services can pore through the contents of virtual data rooms and reliably extract from all documents and records of an acquisition target, those issues that represent significant risks to the acquirer. Others claim to be able to generate complex contracts to suit the obscure requirements of clients with far more accuracy than a human. Still others claim to be able to sort through hundreds of thousands of precedents and come up with arguments that can be used in court.

Having tried out a number of these services, I have to say my experience has been mixed at best. Artificial intelligence is only as good as the data sets it is trained on and, since most AI products for the Indian legal market have been trained on US and European data, they are less than impressive when it comes to ferreting out Indian legal issues. The risks and precedents that they highlight are often irrelevant in the Indian context and they are frequently unable to identify risks that are unique to the Indian regulatory landscape. To make matters worse, law firms have to deploy these programmes in high-stakes scenarios where misidentification of risk can have dire consequences. Yet, despite these concerns, clients still insist that their law firms should use AI wherever possible to reduce costs.

Most law firms are struggling to balance these concerns. Having made the not inconsiderable investment in AI software, they had expected to recoup their costs by lowering headcount. That now seems unrealistic and unless they want to write off their investments in AI, they will need to adopt to a hybrid approach.

This realisation is by no means unique to the law. Many other industries have reverted to using humans to perform some or all of the services they had previously entrusted to machines. Many automated voice response businesses have begun as an alternative to using voice recognition algorithms to parse human queries and find an appropriate response, to outsource some these services to call centre workers, asking them to keep their responses neutral and voices robotic in line with customer expectations. Companies that use algorithms to process medical scans to determine whether a tissue or blood sample is malignant or not, are getting teams of

radiologists to review the output to ensure that the diagnosis that the software came up with is not inaccurate.

Perhaps the most successful demonstration of the power of this hybrid approach can be found in a service that is itself named after Kempelen's 18th Century invention. The Mechanical Turk is a service curated by Amazon that uses human cognition to perform tasks that AI is unable to perform. It offers a structured platform through which human intelligence can be harnessed and made to fill the gaps that AI cannot. With remarkable success.

Law firms should not be shy to commit to a hybrid approach. AI may not be the magical solution that they were promised but if it can be supervised, its choices studied and corrected so that it learns from its mistakes, it should be possible to build better, more responsive AI systems. This is a costly exercise but, going by the success that other industries have had, one that will eventually bear rich dividends. We will need to educate our clients about this process, encouraging them to invest along with us in training these AI systems — and being patient until we can all see the results.

If we don't lose faith in its promise, I have no doubt AI will eventually deliver.

### **Mains Question**

**Q: Recently, killing of tigers and elephants was in news due to human-animal conflicts. What are the reasons behind rise in human-animal conflicts? Suggest some measures to mitigate it.**