

## INDIA'S ANTI TERROR POLICY

Modern technology, freely available knowledge about subversion, and easy online and offline radicalization pose a huge challenge to the world. All these combined with cyber frauds constitute terrorism and it's imperative for a huge and the world's fastest growing country to have policy against it ready. The anti-terrorism policy, called PRA-HAAR, is a comprehensive document listing all acts that should be seen and interpreted as terrorism. This has been a long awaited policy which will give clarity and direction to the law enforcing authorities to deal with this scourge. The policy put out in the public domain is yet another attempt by the government to think futuristically and to deal with dilemmas of authorities on what exactly constitutes terrorism.

The major point in the document is that India doesn't link terrorism to any religion or groups and therefore it deals with terrorists with scientific way and precision.

Declaring a zero policy towards terrorism, the policy involves tackling it at different levels with a huge emphasis on prevention. Beside, the policy stress building internal capacities to deal with terrorism, human rights and Law-based processes, attenuating the conditions enabling terrorism including radicalisation, aligning and shaping the international efforts to counter terrorism and recovery and resilience through a whole-of-society approach.

The policy gives a lot of clarity to not only the authorities and also to the common people who are affected by terrorism. The impression that terrorism is linked to one religion, specific religion, ethnicity, nationality or civilization is shunned by the policy. India has always denounced terrorism and its use by any actor for achieving any stated or unstated ends unambiguously and unequivocally, has been negated by the policy and many Indians with a strong sense of victimhood must relax and join the government efforts to have a terrorism free India.

## Digital Payments, Safer Transactions — How Cyber Insurance Protects You in 2026

By Amarnath Saxena

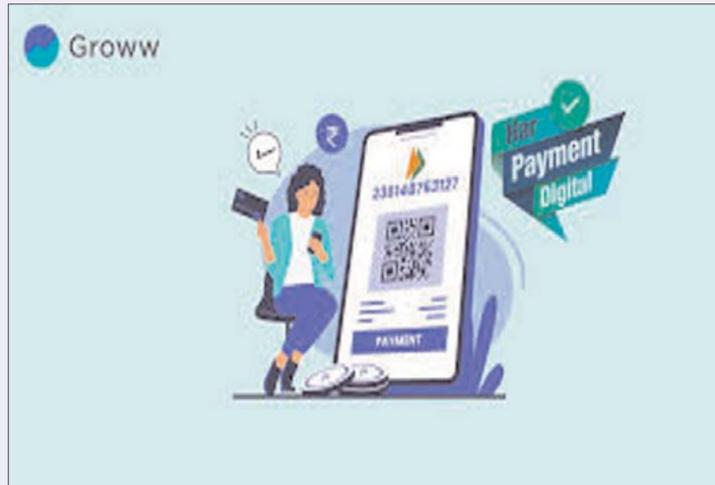
Digital payments have become second nature. Scanning a UPI code at a local shop, paying utility bills online, or shopping on an app now takes seconds. But as digital transactions grow, so do cyber risks. Fraudsters today are smarter, faster, and more convincing. Fake shopping websites, phishing links disguised as bank alerts, and cloned payment pages have become everyday threats rather than rare incidents. This is where cyber insurance steps in as a financial safety net.

Cyber insurance in 2026 is no longer a niche or technical product meant only for large organisations. It is designed around how individuals and families actually use digital platforms. If a person unknowingly enters card details on a fake website, clicks a fraudulent payment link, or becomes a victim of phishing that results in an unauthorised financial transaction, a cyber insurance policy can help cover the resulting financial loss, subject to the policy terms and conditions and the coverage selected.

**What does a cyber insurance policy cover?**

While coverage can vary across insurers, individual cyber insurance policies typically protect against losses arising from phishing attacks, identity theft, unauthorised electronic fund transfers, online shopping fraud, and unauthorised use of cards or UPI accounts. Some policies may also extend coverage to cyber extortion incidents, where fraudsters demand money after gaining access to digital data or systems.

Beyond financial reimbursement, certain policies offer value-added sup-



port services. These may include assistance with cyber incidents, access to legal guidance, and, in some cases, basic counselling support for victims experiencing stress after a cyber fraud incident. The idea is not just to reimburse money, but to support the individual through the incident.

**What is excluded from the policy?**

Cyber insurance does not cover losses resulting from deliberate or gross negligent actions. For example, sharing OTPs or PINs with unknown callers, transferring money despite clear warnings from banks or payment platforms, or knowingly transacting on suspicious or unverified websites may result in a claim rejection. Losses arising from wilful participation in fraudulent activities or repeated disregard of security alerts are generally excluded. Cyber insurance is meant to protect against genuine deception, not gross negli-

**What is the premium cost?**

Cyber insurance is typically modular, with premiums depending on factors such as the sum insured, coverage scope, and optional add-ons. For individual cyber insurance policies, the sum insured usually starts from around INR 10,000 and can go up to INR 1 Crore or even more. Premiums are relatively affordable, often starting from a few hundred rupees per year for basic coverage and increasing with higher sums insured or broader protection. Exact pricing varies by insurer and coverage structure.

**How can one purchase a cyber insurance policy?**

Cyber insurance policies are easy to buy and are often available online through insurers' websites, mobile apps, or authorised intermediaries. The process generally involves selecting the sum insured, choosing relevant cover-

age options, and filling-up a simple proposal form. Since cyber risks vary by digital use, buyers should review policy wordings carefully before purchasing.

**Who should consider buying cyber insurance?**

Anyone who uses digital payments regularly should consider cyber insurance. This includes individuals who rely heavily on UPI, online banking, cards, shopping apps, or digital wallets. Senior citizens, first-time digital users, and families managing multiple online accounts may find particular value in having this additional layer of protection.

When a cyber fraud occurs, the first step is to immediately inform the bank or card issuer and block the affected account or instrument. This should be followed by reporting the incident to the cybercrime cell or local police. Insurers typically require the incident to be reported within a specified timeframe, often within 24 hours of discovery, along with supporting documents such as bank statements and transaction details. Prompt action can make a significant difference in claim outcomes.

As digital transactions continue to expand in 2026, cyber insurance has become essential in financial planning. When combined with awareness, cautious online behaviour, and quick response, it plays a vital role in making digital payments safer and giving users greater confidence in an increasingly digital financial ecosystem.

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## TOWARDS CLIMATE RESILIENCE

HIMANSHU VERMA

The increasing frequency and intensity of climate-induced disasters have made disaster risk reduction and climate action two of the most urgent priorities of the twenty-first century. Climate change is no longer a distant possibility but a lived reality, affecting ecosystems, economies, and human lives across the globe. Events such as floods, cyclones, droughts, wildfires, landslides, and heat waves have become more unpredictable and severe, threatening developmental progress and human security. In this context, integrating disaster risk reduction (DRR) with climate action has emerged as a powerful approach to building safer communities and ensuring sustainable development for future generations.

Disaster risk is shaped by the interaction of hazards, exposure, and vulnerability. Climate change is intensifying natural hazards by altering weather patterns, escalating extreme events, and increasing uncertainties. As populations expand into hazard-prone regions, exposure grows, and inadequate infrastructure, poverty, and limited resources further heighten vulnerability. Rising sea levels, shifting rainfall patterns, melting glaciers, prolonged dry spells, and frequent storms illus-

trate how climate systems are evolving. These changes highlight the need for climate-responsive strategies that consider both scientific complexities and socio-economic factors that shape disaster susceptibility. Disaster risk reduction focuses on minimizing the adverse impacts of natural hazards through preparedness, improved planning, and strategic interventions. It represents a shift from reactive approaches that rely on emergency relief toward proactive efforts that strengthen the ability of communities to withstand disasters. Effective DRR involves risk assessment, early warning systems, community preparedness, education, resilient infrastructure, ecosystem restoration, and strong governance. By encouraging safety measures before disasters occur, DRR helps reduce loss of life, safeguard livelihoods, and protect socio-economic development.

Climate action includes both mitigation and adaptation. Mitigation seeks to reduce greenhouse gas emissions by promoting renewable energy sources, improving energy efficiency, adopting sustainable practices, and preserving natural carbon sinks such as forests and wetlands. Adaptation focuses on adjusting human and environmental systems to climate impacts through climate-resilient agriculture, water conservation, disaster-resistant infrastruc-

ture, public health protection, and community preparedness for extreme weather events. Together, mitigation and adaptation support long-term environmental and societal resilience. Disaster risk reduction and climate action share common objectives centred on reducing vulnerabilities and enhancing resilience. Integrating these two domains allows for a comprehensive approach that addresses both present risks and future uncertainties. Climate-resilient infrastructure, nature-based solutions such as mangrove conservation and watershed restoration, and inclusive planning frameworks contribute simultaneously to reducing disaster risks and addressing climate challenges.

Agriculture is one of the most climate-sensitive sectors, particularly in developing regions where rural livelihoods depend heavily on natural resources. Climate extremes such as erratic rainfall, droughts, and floods threaten crop yields, food security, and rural income. Integrating DRR into agricultural planning is vital for protecting farming communities from climatic uncertainties. Climate-smart practices, crop diversification, soil conservation, improved water management, and climate-informed advisories have become essential tools for strengthening resilience.

Advancements in technology are play-

ing a transformative role in both disaster risk reduction and climate action. Tools such as remote sensing, GIS mapping, artificial intelligence, and climate modelling enable more accurate prediction, monitoring, and planning. Modern communication technologies, including digital early warning systems, ensure timely dissemination of critical information. Drones are increasingly used for post-disaster assessment, while IoT-based sensors support flood forecasting, soil monitoring, and smart agricultural planning. International frameworks such as the Sendai Framework for Disaster Risk Reduction, the Paris Agreement on Climate Change, and the Sustainable Development Goals emphasize integrated approaches. These frameworks encourage countries to embed disaster resilience and climate considerations into policies and development planning. Governments, academic institutions, NGOs, and international organizations must work together to develop strategies that reduce vulnerability and prepare societies for climate-induced risks.

Despite progress, challenges remain. Limited financial resources, inadequate technological capacity, weak institutional coordination, insufficient community participation, and lack of localized climate data hinder effective integration of DRR and climate action.

## Bangladesh's political reset and the regional ripple effect

BK Singh

Gen Z uprising in Bangladesh in July 2024 led to the collapse of Sheikh Hasina's government. The Mohd Yunus-led government took interim charge of the administration. It banned Sheikh Hasina's Awami League party and held national elections on 12th February. The young students and activists, who spearheaded the protest against Hasina, led a political party named National Citizens Party (NCP) and contested the election along with Jamaat-e-Islami and Bangladesh Nationalist Party (BNP). Jamaat, the main force behind the uprising, had an electoral alliance with NCP. Tarique Rahman, son of ex-PM Khaleda Zia, who last ruled Bangladesh between 2001 and 2006, returned to the country after 17 years of self-exile. He was appointed as leader of BNP only a month and a half prior to voting, and went on to win the election with a two-thirds majority and has taken over as PM of the country.

Jamaat won 68 seats and its electoral partner NCP six out of the 30 it contested. It will be the main opposition party in the Parliament. While NCP could not turn street momentum into votes, Jamaat has put up the best electoral performance in the history of Bangladesh. Jamaat is a radical outfit

which believes in hardline ideology and has never been acceptable to democratic parties like the Awami League. During the one-and-a-half-year tenure of the interim administration of Mohd Yunus, Jamaat has spread its organisational set-up in several areas of Bangladesh. Earlier, the best performance of Jamaat was when it won 17 seats in the 2001 general election. Though the recent election has given a stable government to Bangladesh, Jamaat's rising footprint in the west of the country is worrying for India. Massive presence of Jamaat in western areas of Bangladesh bordering Indian states of West Bengal, Assam and Meghalaya is a security challenge for India.

In the 2021 West Bengal Assembly election, India's BJP had won more than 16 seats in constituencies bordering Bangladesh. Now Jamaat has made inroads on the other side of the border. It clearly shows that there has been strong radicalisation on both sides of the border. South 24 Parganas, North 24 Parganas, Nadia, and Murshidabad are among the districts in West Bengal that border Bangladesh. India may have to step up its security in these districts and both central and state governments may have to work in tandem for this. Similarly, the districts in Assam and Meghalaya bordering Bangladesh will also have to remain

alert to deal with security challenges.

NCP failed to establish its support base along the length and breadth of the country for votes and had to contest the election in coalition with Jamaat. After the 2024 uprising, people had hopes and dreams from the NCP cadre, but soon these faded once the coalition was announced.

The youth vote was divided, which strengthened the support for BNP, giving them a landslide victory. It now plans to rebuild itself and contest local elections coming up in the next one year. After facing a series of attacks, the minority communities tilted towards BNP, as the Awami League was banned.

The task before PM Tarique Rahman is daunting. He has to bring the already shattered economy on track in a country with 170 million people. He has committed to providing financial aid to poor families, and promoting industries to manufacture toys and leather goods to cut down excessive reliance on garment exports. He has pledged to recalibrate the country's international partnerships to attract investments. Hasina was too closely aligned to India. In contrast to this, Rahman would not have close ties with any single power. As seen in his election manifesto, he is set to focus on issues relating to border killings, water sharing from trans-boundary rivers like Brahmaputra,

Teesta etc., and even Hasina's extradition from India.

India, too, will deal with Rahman's government by focusing on the security of Indian territories in West Bengal and northeastern states. Other areas in focus would be to manage and curb the increasing radicalisation and also deal with the threat to minority communities within the geography of Bangladesh. The democratic reforms that have been passed along with the general election with 60% votes, like the introduction of an upper house in the Bangladeshi Parliament, a limit of two terms for PM, and emphasis on Bangladeshi and not Bengali, will also be closely watched by India.

A few days prior to the voting, the interim administration of Bangladesh signed a free trade deal with the US. Let me explain how this deal is not going to protect the interests of Bangladesh and its farming communities. Last year, Bangladesh became the eighth-largest market for the US. Under a reciprocal trade agreement signed on February 9, American dairy, meat and poultry producers will get sweeping access to the Bangladesh market. Dhaka has opened its market for US agricultural and industrial goods, chemicals, medical devices, machinery, motor parts, dairy products, poultry, fruits and tree nuts. As a part of the deal, Bangladesh will

purchase annually around \$3.5 billion worth of agricultural products namely wheat, soy, cotton and corn. The deal also calls for Bangladesh to import aircraft, cars and motorcycles and their spare parts.

The United States has committed to reducing the reciprocal tariff rates to 19% on goods originating from Bangladesh. The agreement further indicates that select Bangladeshi textiles and apparel goods made with US-produced cotton and man-made fibres can enter the US market at 0 reciprocal tariff. India's Commerce Minister Piyush Goyal has added recently that a similar concession is available to India too. If we buy cotton or yarn from the US and process and use it for making garments for export to the US, the tariff is zero. In other words, India and Bangladesh both can export textiles, aprons and garments on zero tariff if manufactured using US cotton/yarn.

In my opinion, it is counterproductive to import raw materials like cotton from the US and then manufacture in India or Bangladesh to qualify for zero tariff. It is going to increase the cost of production substantially, making it difficult for exporters to survive in the market. It is better to use indigenously grown cotton to manufacture and export with 18% tariff from India and 19% from Bangladesh. The local farmers will

also be benefited.

One of the biggest challenges Bangladeshi PM Rahman would face is that US dairy and agricultural products are going to flood the market, leaving the farmers in distress. The sectors which have not been opened by India have been opened by Bangladesh for US exports. The interim administration has signed a deal with the US detrimental to the interests of the farming communities in Bangladesh. It is going to be a big headache for Rahman.

Besides double-digit inflation and a weakening banking sector, Bangladesh is one of the most climate-vulnerable nations. It faces severe risks from cyclones, floods and sea surges and also severe air and water pollution. If the average rise in global temperature exceeds 2 degrees Celsius above the pre-industrial era, half the land mass of the country would go under water. Salinisation and spells of drought intensify the risk of food insecurity. Nearly 15% of the population is below the poverty line, which is projected to rise to 20% by 2030.

The new government has to walk a tight rope to cope with the challenges. Jamaat will not miss an opportunity to gain an upper hand in any catastrophe the country faces, which will not be in the interests of the people of Bangladesh.