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Dingle, EH

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1 **Dynamic flood topographies in the Terai region of Nepal**

2 E.H. Dingle^{1,2}, M. Creed², H.D. Sinclair², D. Gautam³, N. Gourmelen², A.G.L. Borthwick⁴,
3 M. Attal²

4 ¹*Department of Geography, Simon Fraser University, Burnaby, BC, Canada*

5 ²*School of GeoSciences, University of Edinburgh, Drummond Street, Edinburgh, EH8 9XP,*
6 *UK*

7 ³*Practical Action Consulting, Kathmandu 15135, Nepal*

8 ⁴*School of Engineering, University of Edinburgh, King's Buildings, Edinburgh, EH9 3FB,*
9 *UK*

10 Keywords: Nepal, flood inundation, channel mobility, bifurcation, Delft3D

11 Abstract

12 Flood hazard maps used to inform and build resilience in remote communities in the Terai
13 region of southern Nepal are based on outdated and static digital elevation models (DEMs),
14 which do not reflect dynamic river configuration or hydrology. Episodic changes in river
15 course, sediment dynamics, and the distribution of flow down large bifurcation nodes can
16 modify the extent of flooding in this region, but these processes are rarely considered in
17 flood hazard assessment. Here, we develop a 2D hydrodynamic flood model of the Karnali
18 River in the Terai region of west Nepal. A number of scenarios are tested examining
19 different DEMs, variable bed elevations to simulate bed aggradation and incision, and
20 updating bed elevations at a large bifurcation node to reflect field observations. By
21 changing the age of the DEM used in the model, a 9.5% increase in inundation extent was

22 observed for a 20-year flood discharge. Reducing horizontal DEM resolution alone,
23 resulted in a <1% change in inundation extent. Uniformly varying the bed elevation
24 between model runs to simulate the effect of sediment deposition or incision led to a 36%
25 change in inundation extent. Finally, changes in bed elevation at the main bifurcation node
26 to reflect observed conditions in the Karnali River resulted in a 32% change in modelled
27 flood inundation extent. Our results suggest that regular field measurements of bed
28 elevation and updated DEMs following large sediment generating events and at
29 topographically sensitive areas, such as large river bifurcations, could help improve model
30 inputs in future flood prediction models. This is particularly important following large flood
31 events carrying large sediment loads out of mountainous regions that could promote bed
32 aggradation and channel switching across densely populated alluvial river systems and
33 floodplains further downstream.

34

35 1. Introduction

36 Rivers sourced from the Himalayan mountains irrigate the Indo-Gangetic Plain and support
37 about 10% of the global population. Many of these rivers are also the source of devastating
38 floods, with effects further compounded where isolated communities, living on the river
39 floodplain, lack disaster risk management and resilience measures. In Nepal alone, flood
40 disasters were responsible for over US\$130 million losses and nearly one third of all natural
41 disaster-related deaths between 2001 and 2008 (Risk Nexus, 2015). Specific examples
42 include the 2008 Kosi River avulsion (e.g. Sinha, 2009; Chakraborty et al., 2010), and the
43 2013 Uttarakhand floods that killed over 5,000 people and are viewed as India's worst

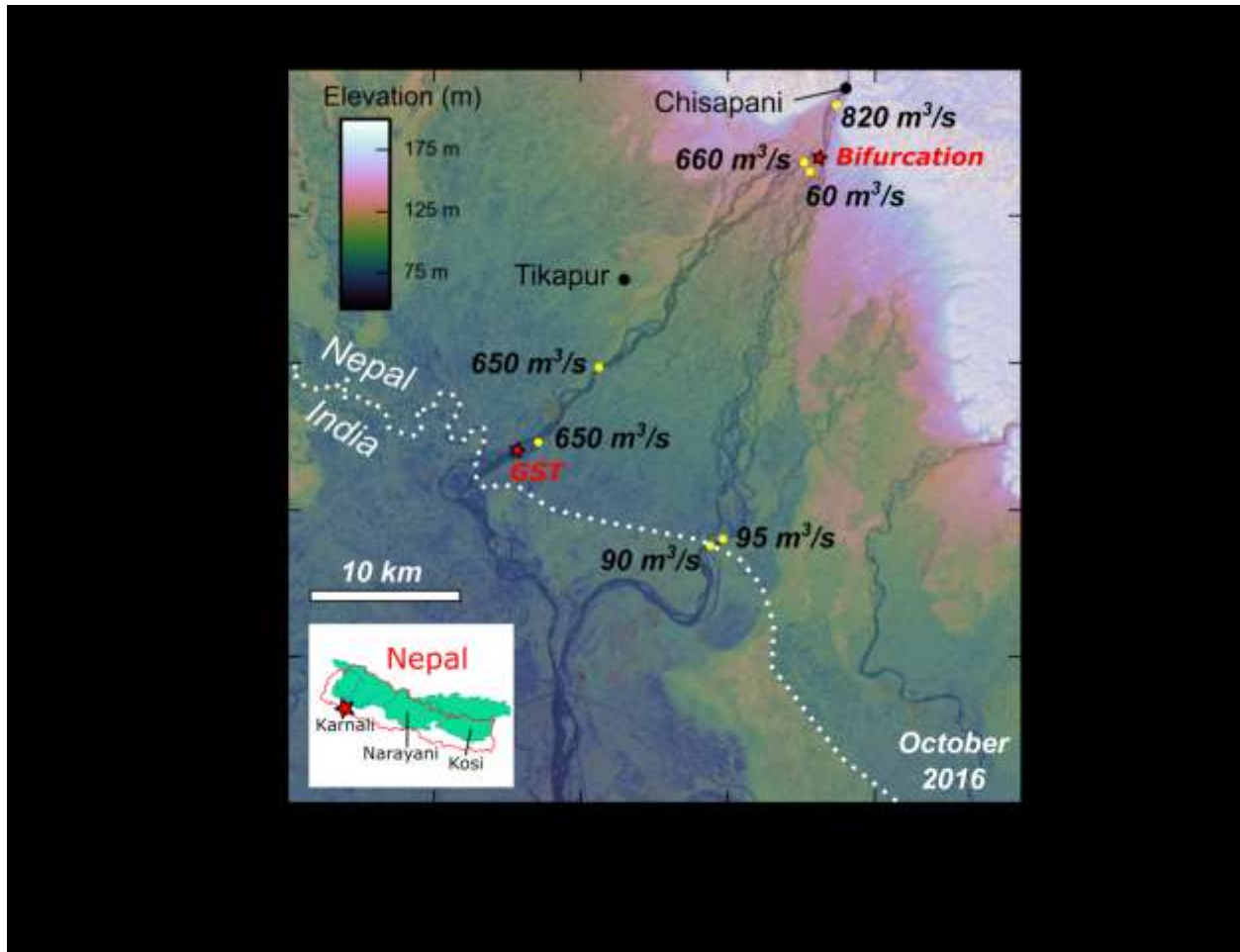
44 natural disaster since 2004 (e.g. Rana et al., 2013). While early warning systems saved
45 many lives in the 2014 Karnali River floods, which impacted 120,000 people living in the
46 Terai region in western Nepal, gaps in the disaster management system were still
47 apparent. Water levels rose to around 16 m at Chisapani (where the river exits the
48 mountain front and enters the Indo-Gangetic Plain), 1 m higher than the previous record in
49 1983; the return interval for this 2014 event was estimated to be 1000 years (Risk Nexus,
50 2015). In the post-event review capability report produced in the aftermath of the flood
51 (Risk Nexus, 2015), stakeholders highlighted that flood risk is currently underestimated, a
52 potential cause being that changes to the channel bed are not included in flood risk
53 assessments. Where sediment deposition within channels reduces channel capacity,
54 specific event discharges (e.g. the 20-year flood discharge of $\sim 17,000 \text{ m}^3/\text{s}$) are likely to
55 have increased inundation extent because channel capacity will be exceeded earlier in the
56 rising limb of the flood hydrograph, and remain over bank for longer (Stover and
57 Montgomery, 2001; Lane et al., 2007, Slater et al., 2015). Flood hazard may also be
58 incorrectly estimated in other similar major river systems downstream of the Himalayan
59 mountains across the Indo-Gangetic Plain, many of which are largely aggradational in
60 nature, with high rates of channel avulsion (see e.g. Sinha et al., 2009).

61 Changes in river course and sediment dynamics that alter the morphology (e.g.
62 channel geometry and form) of river channels and adjacent floodplain have been shown to
63 modify the likelihood of flooding (e.g. Stover and Montgomery, 2001; Lane et al., 2007;
64 Slater et al., 2015; Slater et al., 2019), yet these processes are rarely considered in flood
65 hazard assessment. Flood inundation extent is primarily determined by flow discharge, in
66 particular the magnitude of peak flow. But, for a given flow, the extent to which water levels

67 overtop the local bank and flow out onto the adjacent floodplain is also controlled by
68 channel conveyance (Lane et al., 2007). River systems downstream of the Himalayan
69 mountain front are typically described as shallow, aggrading alluvial systems (e.g. Sinha
70 et al., 2005; Tandon et al., 2006; Dingle et al., 2016) which are characterised by large
71 sediment loads (Sinha and Friend, 1994; Lupker et al., 2012) and high rates of lateral
72 channel migration and avulsion (Chakraborty et al., 2010; Dingle et al., 2020). Sediment
73 accumulation in channels may be caused by simple natural variability in sediment flux from
74 upstream parts of the catchment, but also by changes in land-use, engineering works (e.g.
75 damming), climate change (e.g. increased rainfall intensity) and landslides (e.g. resulting
76 from intense monsoon and/or earthquake). This can result in alluvial channels with
77 fluctuating bed elevations (and therefore channel conveyance) if sediment is not
78 immediately evacuated, which may modify flood inundation extent during subsequent high
79 flow discharges. Understanding both hydrological processes and sediment dynamics are
80 key to mitigating flood risk in aggrading, low relief landscapes characterised by rivers with
81 high sediment supply (e.g. Aalto et al., 2003). Flood hazard maps used to inform
82 communities downstream of the Himalayan mountains and build resilience to these types
83 of events are based upon static and outdated Digital Elevation Models (DEMs), which do
84 not reflect the dynamic river configuration or hydrology (Risk Nexus, 2015).

85 Here, we use a new Delft3D flood inundation model that incorporates field
86 geomorphological evidence (e.g. measured channel geometry and bed elevations) and a
87 high resolution DEM of the landscape that more closely reflects the current configuration
88 of the Karnali River in west Nepal (Figure 1). The first aim of this paper is to examine the
89 change in flood inundation extent resulting from a change in model and DEM. The new 2D

90 hydrodynamic model is tested for several flood scenarios and the results compared against
91 existing modelled predictions generated using a different hydrological model (1D HEC-
92 RAS, undertaken by the Nepal Department of Hydrology and Meteorology – DHM). The
93 effect of changing the DEM is examined in terms of improved spatial resolution and the
94 difference in channel configuration between the two DEMs (that were captured more than
95 10 years apart). The second aim is to test how modelled flood inundation extent responds
96 to varying channel bed elevation, to simulate bed aggradation and incision that might be
97 expected following delivery of sediment pulses into the foreland basin. The final aim of the
98 paper is to assess the sensitivity of flow routing and flood inundation extent, downstream
99 of a major bifurcation node, to changes in bed elevation. We do this through updating bed
100 elevations at a large bifurcation node on the Karnali River to reflect field observations, and
101 compare the modelled results to observed discharge ratios between the two branches. The
102 results demonstrate the sensitivity of model predictions of fluvial inundation to the
103 horizontal and vertical resolution of the DEM. This is particularly relevant in the low gradient
104 setting of the Terai. Additionally, we show that changes in bed elevation, typical of changes
105 induced by increased sediment supply from the mountain catchment, drive flood inundation
106 into areas that were previously unaffected.



107

108 *Figure 1 - Karnali River downstream of Chisapani. The positions of the bifurcation and gravel-sand transition*
 109 *(GST) are shown by red stars. Average discharge measurements from Acoustic Doppler Current Profiler*
 110 *(ADCP) surveys on the Karnali River in October 2016 are also shown (yellow circles). Of the ~820 m³/s*
 111 *recorded at Chisapani, ~80-90% of flow is directed into the west branch of the river at the bifurcation. ADCP*
 112 *surveys at the bifurcation point did not capture the entirety of flow directed into the east branch, as there was*
 113 *an additional channel further east which was not accessible. Based on the discharge measurements made*
 114 *on the east branch further downstream (90-95 m³/s), this small channel was likely to only be conveying ~30*
 115 *m³/s. The ~100 m³/s lost between the upstream sample (820 m³/s) and bifurcation point may also be due to*
 116 *water diversion into the canal network immediately downstream of the Chisapani bridge, to flow into small*
 117 *braid channels in the floodplain, and to underground flow through the thick porous sediment (which is absent*
 118 *at the most upstream site where the channel is bedrock). Data sources: 30 m Shuttle Radar Topography*

119 *Mission (SRTM) Digital Elevation Model (coordinates in UTM Zone 43N) and Sentinel-2 optical satellite*
120 *imagery (captured October 26, 2016).*

121

122 2. Methods

123 2.1 *Geomorphological setting*

124 The Karnali basin has a drainage area of ~43,000 km² upstream of the mountain outlet at
125 the town of Chisapani (Figure 1), where the channel exits a confined bedrock gorge and
126 flows out onto the alluvial Indo-Gangetic Plain. In the upper reaches of the alluvial plain,
127 the channel is characterized by a coarse gravel to cobble bed which fines downstream
128 ($D_{50} = 46\text{-}148$ mm between the mountain front and gravel-sand transition; Quick et al.,
129 2019). The gravel channel is braided with exposed gravel bars (at low flow) and mature,
130 vegetated islands. At ~5 km downstream, the channel bifurcates into two branches. The
131 gradient of the gravel reaches, which extend to the gravel-sand transition at ~40 km
132 downstream in each branch, is 0.001-0.002 m/m (Dingle et al., 2020). The gravel-sand
133 transition occurs over a distance of ~2-3 km, downstream of which the channel bed is
134 exclusively sand, and the two branches of the Karnali River rejoin. The channels are
135 considerably more mobile in the sand-bed portion of the river system and can migrate
136 hundreds of meters in a single year (Dingle et al., 2020). The average gradient of the sand
137 channel is approximately half that of the gravel reach.

138 The flow is seasonal, and dominated by the Indian Summer Monsoon. Since 1962,
139 when the gauging station at Chisapani was installed, the average daily discharge recorded

140 from November to April ranges from 400 m³/s to 600 m³/s, but can be as low as 200 m³/s.
141 The peak monsoon flood has been observed as early as June and as late as October, and
142 peak flood usually arrives in August. From the gauging station records, peak flood
143 discharges exceed 5,000 m³/s annually. The maximum instantaneous discharge since
144 1962 was recorded on August 15th, 2014, estimated as ~ 22,000 m³/s.

145

146 *2.2 Digital Elevation Model (DEM)*

147 TanDEM-X imagery was used to generate Digital Elevation Models of the channel system.
148 TerraSAR-X has a repeat period of 11 days, and data acquired by both satellites, flying in
149 tandem, have a spatial resolution on the order of 1 m (Krieger et al., 2007; Eineder et al.,
150 2011) thereby providing excellent temporal and spatial resolution for observing topography
151 and how it changes. The radar platforms enabled us to use imagery acquired in non-
152 daylight hours and cloudy conditions, in contrast to optical platforms. We derived a 10 m
153 resolution DEM dated 23rd February 2013 from conventional SAR interferometric
154 processing of bi-static TanDEM-X imagery (Dehecq et al., 2016). A Shuttle Radar
155 Topography Mission (SRTM) DEM was used as a reference during the unwrapping stage
156 to minimize unwrapping errors.

157 No-data values in the 2013 TanDEM-X DEM (10 m spatial resolution) were filled
158 with data from a 30 m resolution SRTM DEM (captured in 2000). In general, no-data
159 regions corresponded with the wet portion of the river channel. In the regions that were too
160 large to interpolate elevations between opposite banks, pixels in the 30 m SRTM DEM
161 were resampled to the same resolution as the TanDEM-X DEM (10 m) prior to filling.
162 Topographic noise was then suppressed across the entire DEM using a Wiener filter

163 (Pelletier, 2013; Grieve et al., 2016). The large vertical error associated with the SRTM
164 data used to patch the no-data values in the TanDEM-X data resulted in large artificial
165 jumps in the elevation of the channel bed (10 - 20 m changes in elevation between adjacent
166 pixels) despite the Wiener filtering. This may in part be due to the shift in channel position
167 between the times that the two DEMs were captured. In order to correct for this, the region
168 of the DEM which corresponded to the active channel was smoothed using a focal mean
169 smoothing radius of 3 x 3 pixels. This was repeated until the area of the DEM representing
170 the active channel was effectively free of artificial highs and lows. Given the exceptionally
171 low gradient and relief of the Karnali channel and its adjacent floodplain, this method
172 generated a reasonable representation of topographic conditions across the study area.

173 The vertical error or root-mean-square error (RMSE) associated with the SRTM
174 DEM elevations can vary between ± 6.2 and ± 22.35 m depending on vegetation cover
175 (Carabajal and Harding, 2006; Rodriguez et al., 2006; Wendi et al., 2016). The RMSE of
176 the TanDEM-X DEM is ± 1.1 to ± 1.8 m (Wessel et al., 2018).

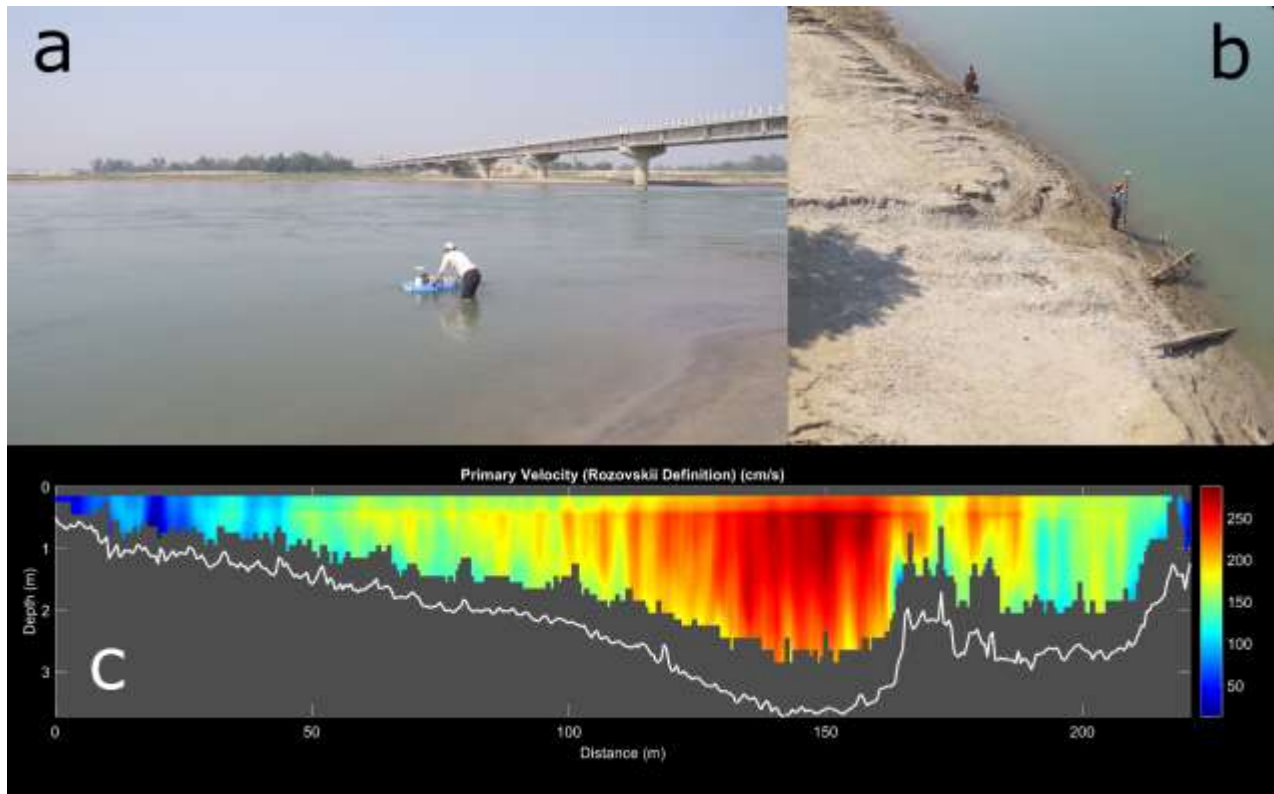
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178 2.3 Field measurements and data collection

179 Measurements of channel bed elevation and floodplain (bank top) elevation were made in
180 October 2016 using an RTK-GPS system, resolving to cm vertical accuracy. For land
181 surface elevations, a number of RTK-GPS surveys were carried out while absolute channel
182 bed elevations were measured using the same GPS system mounted to a Sontek R9
183 Acoustic Doppler Current Profiler (ADCP) (Figure 2). Channel transects were surveyed at
184 seven locations using the ADCP to estimate water discharge at Chisapani (upstream of

185 the bifurcation) and at locations down the west and east branches to ascertain the
186 proportion of flow diverted down each branch (Figure 1). The bank surveys provided
187 information on bankfull channel depth when combined with ADCP data. The elevations of
188 the channel bed down each branch at the bifurcation were surveyed in particular detail
189 because the bed elevations at this location control the ratio of flow diverted down each
190 branch in the Delft3D model.

191



192

193 *Figure 2. Field surveys carried out on the Karnali River in October 2016. a) Channel geometry and discharge*
194 *were measured using an Acoustic Doppler Current Profiler (ADCP) at locations shown in Figure 1. b)*
195 *Absolute bank elevations were determined using an RTK-GPS system to complement the ADCP surveys. c)*
196 *Example of the ADCP data output using the Velocity Mapping Toolbox (VMT) v4.09 (Parsons et al., 2013)*
197 *showing cross-section channel geometry and primary flow velocity in cm/s in the downstream direction.*

198

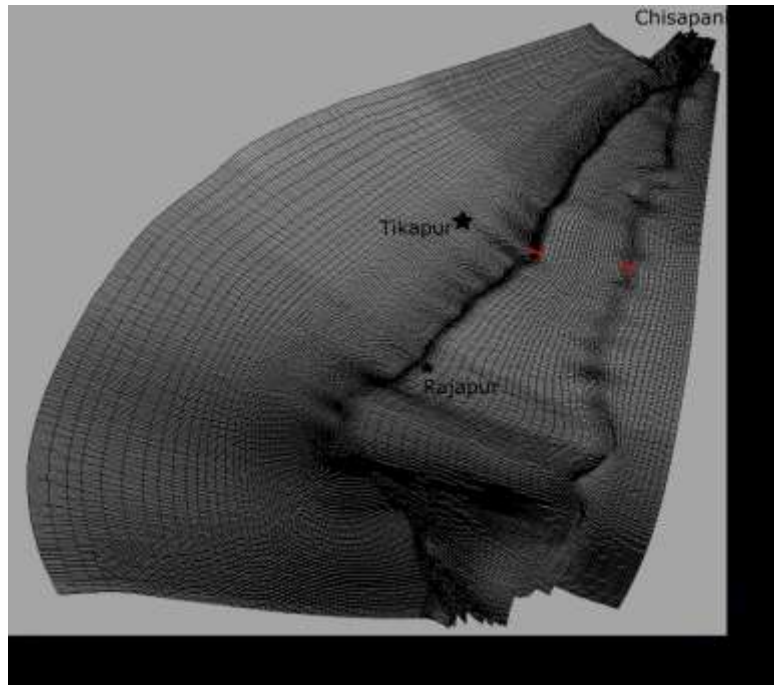
199 2.4 Model setup

200 Delft3D was used to create a 2D depth-averaged hydrodynamic model of the Karnali river
201 system, where vertical accelerations were neglected and hydrostatic pressure assumed.
202 The model domain was defined on an orthogonal, curvilinear, structured mesh, with 56,744
203 grid cells (Figure 3). The number of cells was chosen to ensure grid convergence in the
204 most important areas of the domain for the study, including the main river channel and
205 sensitive, flood-prone regions. Grid cell length ranged from 15 to 50 m inside the river, and
206 increased up to 1000 m at the east and west domain boundaries, where no flow was
207 expected, even in extreme flood events. The grid aspect ratio, which determines the
208 smoothness of the flow in the model from cell to cell, ranged from 1.4 to 2.2 within the river
209 and flood-sensitive areas, and up to 2.5 at the outer domain grid cells. For the purpose of
210 the present study, which investigates the effect that DEM age and resolution have on flood
211 inundation maps, sediment transport was not included in the numerical model.

212 The boundaries of the east and west river channels were obtained from the 30 m
213 SRTM DEM. The grid was generated inside the main channels, and then expanded out to
214 the east and west domain boundaries. The downstream boundary is defined where the two
215 branches of the river reconnect, on the Indian side of the Nepal-India border (Figure 1).
216 The upstream boundary is located at the river gauging station in the town of Chisapani,
217 where discharge measurements are recorded regularly.

218 A time-series hydrograph of the discharge was specified at the upstream boundary,
219 located at the Chisapani gauging station, where daily measurements, between 1962 and

220 2010, were obtained from the Nepal Department of Hydrology and Meteorology (DHM)
221 records. In the absence of discharge or water level data at the downstream boundary, a
222 transmissive boundary condition was specified at the outlet of the domain. The
223 transmissive condition defines the gradient of the water surface, estimated as the gradient
224 of the bathymetry, 0.0001 in this case.



225
226 *Figure 3. Delft 3D model dimensions and structured mesh. River cross-section locations for evaluating*
227 *discharge down the east and west branches are shown in red. The largest municipalities, Tikapur, Rajapur*
228 *and Chisapani, are represented by black stars.*

229 The river channel was filled with water initially, with the same water depth assigned
230 everywhere in the river. Average daily discharge measurements recorded at Chisapani
231 gauging station were used as the input discharge for the model. The 20-year flood, an
232 event that has a 1 in 20 chance of exceedance each year, was modelled in all of the
233 scenarios considered. The discharge of the 20-year flood is $\sim 17,000 \text{ m}^3/\text{s}$, estimated by
234 fitting the maximum annual instantaneous discharge measurements from 1962 to 2014 to

235 a Gumbel distribution (see supplementary data file). A flood of this magnitude was recorded
236 at Chisapani in June 2013. Daily discharge measurements from February to June 2013
237 (hydrograph available in supplementary material) were used as model input, allowing
238 sufficient time for the model to reach equilibrium prior to the peak flood.

239 To investigate how the DEM resolution and the type of model used can affect model output,
240 the 20-year flood model was run using TanDEM-X and 30 m SRTM elevation data. The
241 20-year flood model outputs compared were from: (1) an existing 1D HEC-RAS model,
242 (obtained from the DHM) using the SRTM DEM as the base topographic data (Figure 4a);
243 (2) the Delft3D model using the same SRTM DEM base data (Figure 4b); (3) the Delft3D
244 model using the new 10 m TanDEM-X data as base topographic data (Figure 4c; Table 1);
245 and (4) the Delft3D model using the TanDEM-X data resampled to 30 m, as base
246 topographic data (Figure 4d). In these instances, the river bed elevation was taken from
247 the DEM directly. It is assumed that model configurations and subsequent scenarios run
248 using unmodified DEMs do not account for channel bathymetry, and instead the elevation
249 within the channel boundary is effectively the elevation of the water surface.

250 Using the results from the Delft3D model with unmodified 10 m TanDEM-X data as
251 a baseline scenario (Scenario 1), the following scenarios were investigated using the
252 Delft3D model and the same hydrological inputs (20-year flood discharge):

253

254 *Scenario 1 (baseline)*

255 River bed elevation obtained from the TanDEM-X DEM directly, where the channel
256 elevation represents the water surface.

257

258 *Scenario 2 (uniformly lowered bed)*

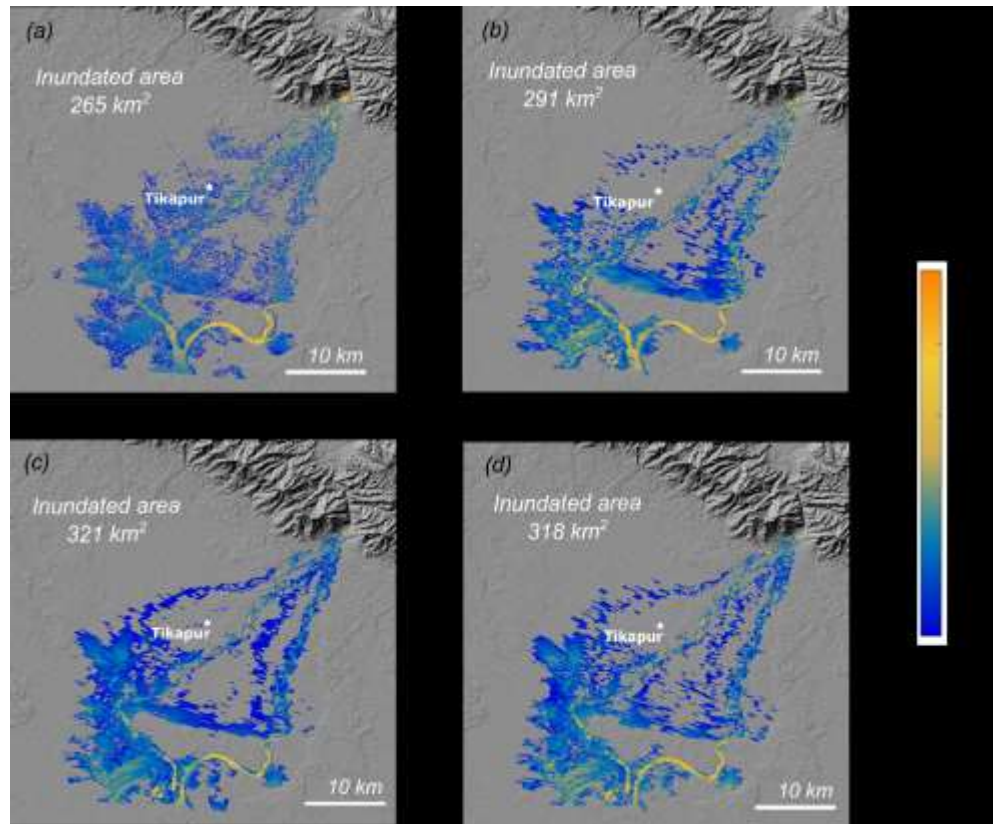
259 Sampled flow depths surveyed in October 2016 at a number of locations (e.g. Figure 1 and
260 2), were on average 1.5 – 2 m. The surface of the DEM within the channel boundaries was
261 uniformly lowered by 1.8 m across the main channel, approximating field observations.

262

263 *Scenario 3 (bifurcation modification)*

264 This scenario is an extension of Scenario 2. In October 2016, at the bifurcation, bed
265 elevations measured from ADCP surveys were up to 5 m lower than the DEM values in the
266 west branch and 0.5 - 1 m lower in the east branch. In this scenario, as in Scenario 2, the
267 river bed elevation was first uniformly reduced by 1.8 m everywhere within the main river
268 channel. The bed elevations at the bifurcation were then further adjusted to reflect the field
269 observations recorded in October 2016. At the bifurcation, the west branch river bed was
270 reduced further, by up to 3.2 m (to a total of up to 5 m depth), and 0.8 m to 1.3 m was
271 added back to the river bed elevations in the east branch (to generate a total channel depth
272 of 0.5 – 1 m). Changes to the DEM were made on a cell-by-cell basis over a downstream
273 distance of 1 – 2 km to maintain the bed slope and avoid generating artificial discontinuities
274 in the bed.

275



276

277 *Figure 4. Inundation extent and water depth (> 0.5 m) for a 1 in 20 yr flood discharge for a) the existing HEC-*
 278 *RAS hydrodynamic model and SRTM DEM (inundated area 265 km²), b) using the new Delft3D model and*
 279 *SRTM DEM (inundated area 291 km²), c) for Scenario 1 using the Delft3D model and new 10 m TanDEM-*
 280 *X DEM (inundated area 321 km²), and d) for Scenario 1 using the Delft3D model and 30 m resampled*
 281 *TanDEM-X DEM (inundated area 318 km²). The same model configurations are presented showing*
 282 *inundation depths >0.05 m in the Supplementary Material.*

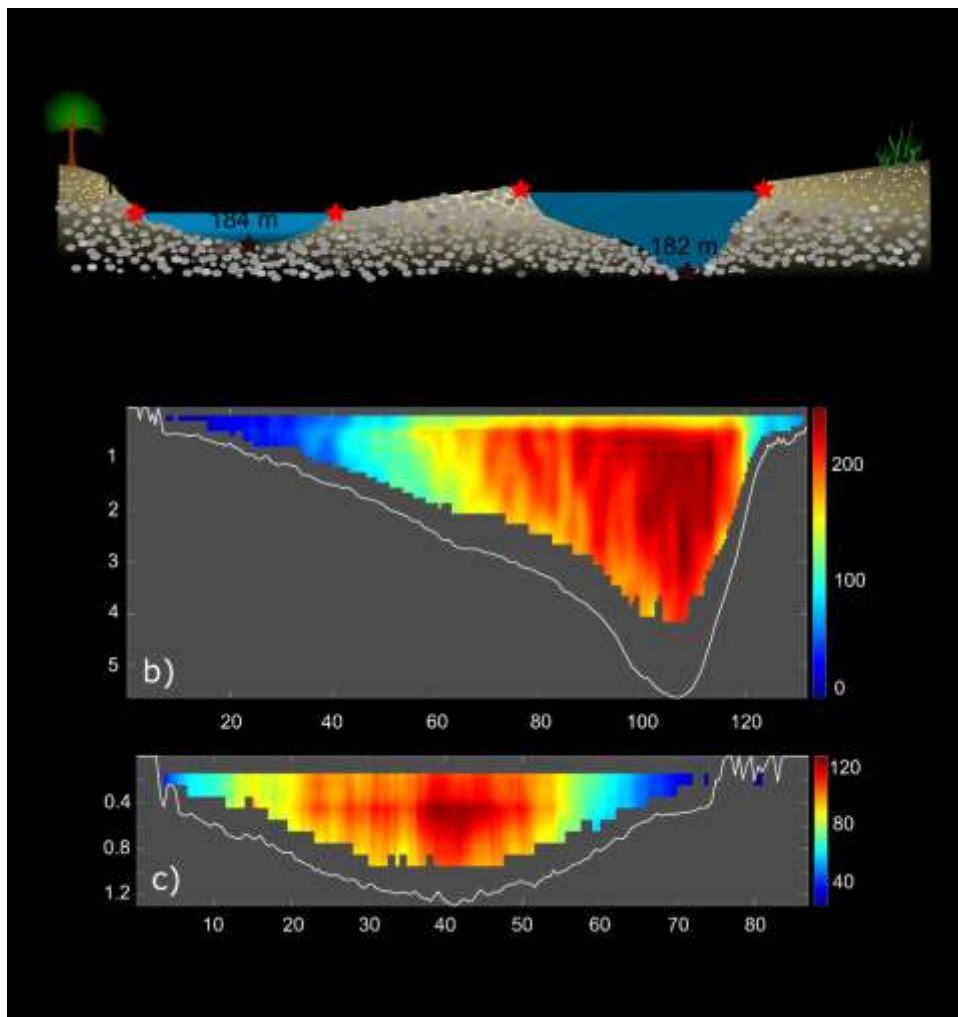
283

284 **3. Results**

285 **3.1 Field measurements**

286 ADCP transects surveyed in October 2016 revealed a large asymmetry in the distribution
 287 of flow between the two branches of the Karnali River downstream of the bifurcation. From

288 the 820 m³/s discharge measured at the exit of the bedrock canyon at Chisapani, ~80% of
289 the flow was diverted into the west branch and only ~7% of flow was diverted into the east
290 branch (Figure 1). The remaining 'missing' ~13% is likely due to a combination of: capture
291 in smaller braid channels on the west and east branches (which were not surveyed due to
292 access issues), diversion into a canal intake just downstream of the Chisapani transect,
293 and underground flow through the porous alluvium. Transects taken on the west and east
294 branches immediately downstream of the bifurcation revealed that the absolute bed
295 elevation of the channel was ~2 m lower in the west (main) branch, and that flow at the
296 time of survey was ~3.5 m deeper in the west branch than the east (Figure 5).



297

298 *Figure 5. Karnali cross-sections downstream of bifurcation, looking downstream. a) Schematic cross-section*
299 *showing the difference in absolute bed and bank elevation between the west and east branches immediately*
300 *downstream of the main bifurcation node, based on ADCP transects in October 2016 (shown in b and c). b)*
301 *ADCP transect from the main channel (west branch) showing channel depth and flow velocity. c) ADCP*
302 *transect from the secondary channel (east branch). Both ADCP transects have been processed using the*
303 *Velocity Mapping Toolbox (VMT) v4.09 (Parsons et al., 2013).*

304 3.2 Modelling results

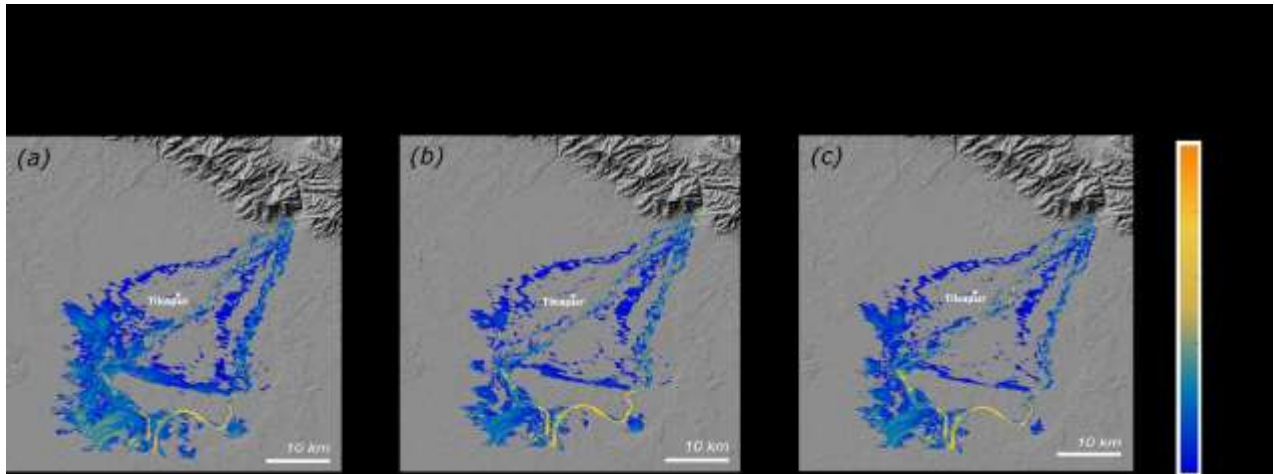
305 The 1D HEC-RAS model using the SRTM DEM was developed by the Nepal Department
306 of Hydrology and Meteorology (DHM) by extracting multiple topographic cross-sections at
307 critical locations perpendicular to the Karnali river channel (personal communication,
308 October 2019), including at the bridges and the bifurcation point (Figure 1), and
309 interpolating the results between cross-sections. The difference in inundation extent
310 between the 1D HEC-RAS model results and the 2D Delft3D model, visually represented
311 in Figure 4a and 4b, is likely due to the spatial resolution and the selection of cross-section
312 data in the HEC-RAS model. For example, generally, the west branch river channel is
313 deeper in the Delft 3D model (Figure 4b) than the HEC-RAS model (Figure 4a), and less
314 water is observed on the western floodplain, near Tikapur in the Delft3D model (see Figure
315 4). The 2D Delft3D model may represent the channel geometry more accurately, thus
316 increasing the channel capacity and containing the flow in this location for the given
317 discharge.

318 Changing the DEM resolution and age (from SRTM to TanDEM-X) within the
319 Delft3D model resulted in a 9.5% increase in flood inundation extent for depths greater
320 than 0.5 m (Figure 4b and 4c; Table 1). Visually, the smaller secondary channels or braid

321 channels north of the town of Tikapur (Figure 4c) are better represented by the higher
322 spatial resolution of the TanDEM-X data. The depth in the east branch of the river is larger
323 in the SRTM DEM compared to the TanDEM-X DEM, suggesting a greater percentage of
324 the flow is routed down the east branch. The east bank of the east branch is characterised
325 by a 5-10 m high alluvial terrace with dense tree cover provided by the Bardia National
326 Park. Consequently, when more flow is diverted down the east branch in Figure 4b, the
327 flood is contained by the higher bank elevation, reflected by higher water depth within the
328 channel (i.e. yellow pixels). This causes slightly increased flooding in the central floodplain
329 area, along the west bank of the east branch of the river, and decreased flooding along the
330 banks of the western branch. Resampling the TanDEM-X to a coarser resolution 30 m
331 DEM resulted in a 1% decrease in inundation area (Figure 4d). In Figure 4d, the distribution
332 of flow down the two branches is similar to that for the 10 m TanDEM-X (Figure 4c), and
333 the depth in the east branch is smaller for the 30 m TanDEM-X than for the 30 m SRTM
334 (Figure 4b). Flood inundation maps for depths > 0.05 m, included in the supplementary
335 material, follow these trends.

336 When the bed elevation is reduced in Scenario 2, overall flooding extent is reduced
337 by ~36% (Table 1), as seen by comparing Figure 6a with Figure 6b. Lastly, when the bed
338 elevation is reduced and the bifurcation bed levels are changed in Scenario 3 to integrate
339 the bed levels observed in the field in October 2016 (Figure 6c), more flooding is observed
340 than in Scenario 2 (-32% compared to -36%, Table 1), particularly in the west floodplain.

341



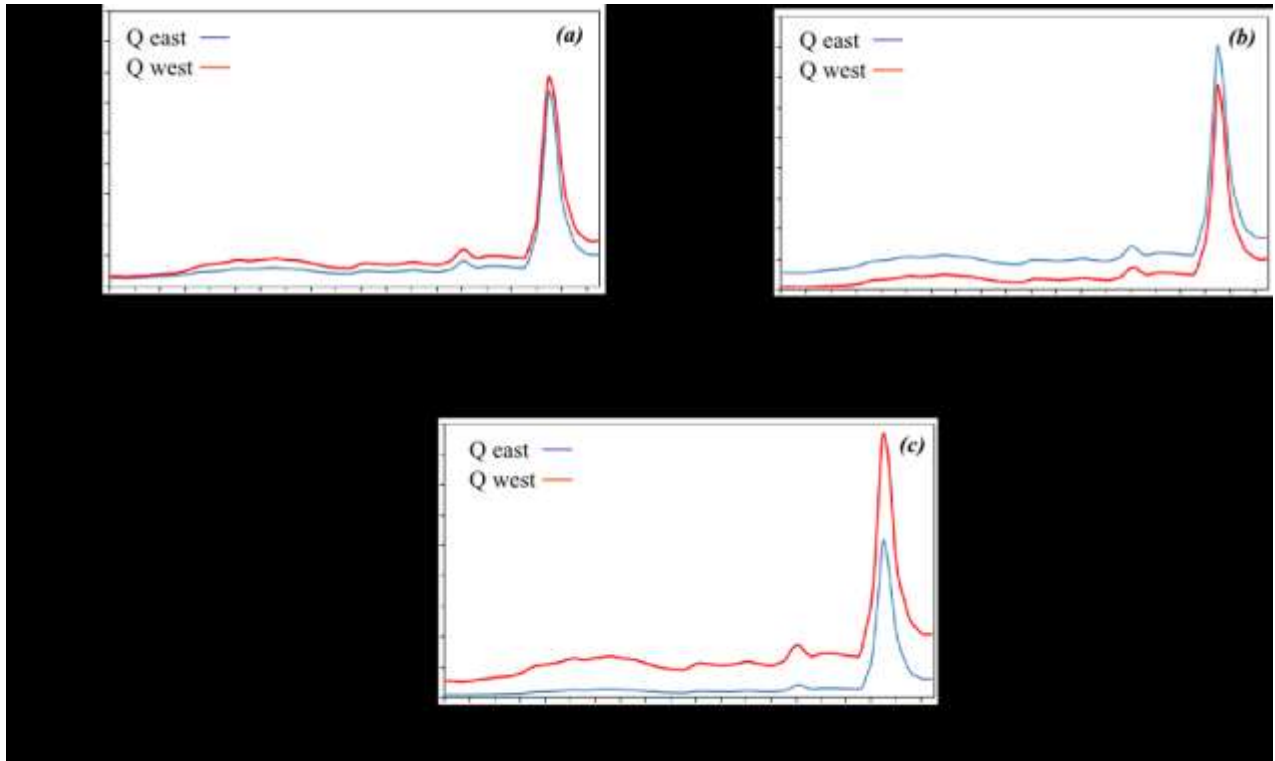
342
 343 *Figure 6. Inundation extent and depth (> 0.5 m) for a 1 in 20 yr flood discharge for a) Scenario 1, DEM*
 344 *unmodified, bed elevation given by surface water level in the DEM; b) Scenario 2, where bed elevation is*
 345 *reduced by 1.8 m; c) Scenario 3, where bed elevation is reduced by 1.8 m, except at the bifurcation where*
 346 *the bed is reduced by 5 m in the west branch and 0.5 m in the east branch.*

347

348 Reducing the bed elevation uniformly from Scenario 1 to 2 results in a 36% decrease in
 349 inundation area (Table 1), and a notable decrease in flood extent in the western floodplain
 350 (Figure 6b). When the bifurcation is then modified (Scenario 3, Figure 6c), slightly more
 351 flooding is observed in the western floodplain but flood extent is reduced in the central
 352 floodplain that separates the two branches, when comparing to Scenario 2 (Figure 6b). In
 353 Scenario 2, the east branch is the major river branch conveying the majority of the flow
 354 (Figure 7b). Similarly to the SRTM DEM (Figure 4b), when more flow is diverted down the
 355 east branch in Figure 6b, the flood is contained by the higher bank elevation, reflected in
 356 the higher water depths within the channel. This results in slightly increased flooding on
 357 the banks of the eastern branch and decreased flooding along the banks of the western
 358 branch.

359 Figure 7 presents discharge hydrographs in the east and west branches for Scenarios 1,
360 2 and 3, for Delft3D models using the 10 m TanDEM-X data, for the 20-year flood
361 discharge. When the DEM is unchanged, the flow is evenly distributed down the west and
362 east branches, with slightly more flow (approximately 55-60%) in the west branch. When
363 the bed elevation is uniformly reduced by 1.8 m (Figure 7b), the east branch becomes the
364 main channel, accounting for between 75-90% of discharge before the peak flood arrives,
365 and 60% at peak flood discharge. The biggest change in flow distribution is observed when
366 the DEM is modified and the bed elevation at the bifurcation is updated to reflect the
367 October 2016 field observations. In Figure 7c, approximately 85-90% of flow goes down
368 the west branch before the peak flood, and approximately 65% at peak flood flow. Before
369 the peak flood arrives (beginning at ~34 days, Figure 7c), the discharge ratio is similar to
370 the field observations from October 2016 (Figure 1).

371



372
 373 *Figure 7. Modelled hydrographs for the 20-year flood, in the east and west branches for a) Scenario 1*
 374 *(baseline, no change to DEM), b) Scenario 2 (uniformly lowered bed) and c) Scenario 3 (uniformly lowered*
 375 *bed and bifurcation modified).*

376
 377 *Table 1: Percentage change in the inundation extent between scenarios and model configurations (area km²)*

	Scenario 1 <i>(unmodified TanDEM-X DEM)</i>	Scenario 2 <i>(uniformly lowered bed)</i>	Scenario 3 <i>(bifurcation modification)</i>	Scenario 4 <i>(resampled DEM)</i>	SRTM DEM	SRTM DEM with 1D HEC-RAS model
<i>% change in area for inundatio n depths > 0.5 m</i>	<i>Baseline (320 km²)</i>	<i>-36%</i>	<i>-32 %</i>	<i>-0.9%</i>	<i>-9.5%</i>	<i>-20.5%</i>

379 4. Discussion

380 The reduction in flood inundation area between Scenario 1 (baseline scenario with channel
381 depth defined by the surface water level in DEM) and Scenario 2 (uniformly lowered bed)
382 is indicative of how flood inundation patterns may respond to episodes of extreme channel
383 incision, such as might be expected following large storms. In the opposite scenario (i.e.,
384 where a channel evolves from Scenario 2 to Scenario 1), such as might be expected
385 following periods of enhanced sediment delivery into the foreland basin (e.g. earthquake-
386 induced landslide inputs), there may be several meters of bed aggradation, resulting in a
387 large increase in inundation extent (e.g. Keefer, 1999; Chen and Petley, 2005). Scenario 3
388 used the bed elevations of Scenario 2, but modified river bed elevations at the bifurcation
389 area to represent elevations observed in the field in October 2016. Changing bed
390 elevations in this small region of the river increased downstream flood extent (-32%
391 compared to -36%, Table 1), with new areas predicted to experience flow depths > 0.5 m
392 (Figures 6b, 6c). As a result of the elevation changes at the bifurcation, the main or
393 dominant river channel (with the greater discharge) switched from the east to the west
394 between Scenario 2 and Scenario 3 (Figure 7b & c). The modelled hydrographs of Scenario
395 3, shown in Figure 7c, represent most accurately the discharge distribution observed in
396 October 2016 (Figure 1).

397 The increase in inundation extent associated with the change in DEM (from SRTM
398 to TanDEM-X in Figure 4b and 4c) may also relate to improved representation of the
399 channel geometry and the braided channel network. In the coarser SRTM DEM, only
400 channels or braids with widths greater than two pixels (> 60 m) are likely to be captured in
401 the DEM. With the higher resolution TanDEM-X DEM, the channel network in the upper

402 portion of the system is better represented, especially where the flow geometry is
403 characterised by much narrower (< 60 m) and multiple channel braids than the downstream
404 portion. Improved representation of these smaller secondary channel networks allows flow
405 to reach adjacent regions of the floodplain in the model more easily than the topographic
406 conditions represented by the SRTM DEM. This results in an increase in the number of
407 wet cells and hence inundation extent for the same flood discharge. The relatively small
408 change (<1 %) in inundation extent between the 10 m TanDEM-X and resampled 30 m
409 TanDEM-X DEMs, in comparison to the change from the older 30 m SRTM to the newer
410 unmodified 2013 TanDEM-X DEM (9.5%), suggests that reduced vertical error and
411 improved representation of the current channel configuration are likely to have greater
412 impact on flood inundation modelling than simply improving the horizontal resolution of the
413 DEM. In river systems as dynamic as the Karnali River, accurate representation of channel
414 configuration and elevation is a prerequisite for improved flood inundation modelling.

415 Given the highly variable seasonal discharge and large sediment loads exported by
416 rivers into the Ganga Plain (e.g. Tandon et al., 2006), variable bed elevation and high
417 channel migration rates are key geomorphological features of these systems which need
418 to be incorporated into predictive flood hazard modelling. The results presented here
419 demonstrate the sensitivity of modelled flood inundation extents to 1) sediment driven
420 changes in bed elevation and 2) the temporal variability in channel position based on two
421 DEMs captured 12 years apart. Our results highlight the role that these processes play in
422 modelled flood inundation extent, and that geomorphological processes need to be
423 incorporated to improve future flood hazard prediction.

424

425 4.1 Limitations

426 A combination of large sediment loads, poorly consolidated and unvegetated channel
427 banks, and peaked seasonal hydrographs contribute to the development of highly dynamic
428 and mobile river channels across low relief landscapes, such as those downstream of the
429 Himalayan mountains. Large storms or sediment generating events (e.g. widespread
430 earthquake-induced landsliding) also drive aggradation in the downstream alluvial system,
431 which can decrease channel capacity (e.g. Goswami, 1985; Keefer, 1999; Chen and
432 Petley, 2005; Lane et al., 2007; Dingle et al., 2017). In the modelling work presented here,
433 a uniform reduction in bed elevation is assumed between two scenarios (from 1 to 2; Figure
434 6). Sediment deposition or erosion downstream of the mountain front is unlikely to occur in
435 this spatial fashion. Intuitively, it would be expected that gravel (and coarser) grain sizes
436 will be deposited upstream of the gravel-sand transition, which occurs ~40 - 45 km
437 downstream of Chisapani (Figure 1). If the majority of sediment delivered out of the
438 mountains is sand-sized or finer, this material is expected to remain largely in transport
439 and be deposited on the floodplain (if there is significant overbank flow) or within the
440 channel further downstream of the gravel-sand transition. Deposition of this sediment onto
441 the channel bed is also likely to initiate enhanced lateral migration of sand-bedded
442 channels (e.g. Dingle et al., 2020), as channels can be highly unstable when transporting
443 high sediment loads (e.g. Montgomery et al., 1999). In contrast, rates of vertical incision
444 are likely to be highest closest to the mountain front where channel gradients are greatest.
445 In general, the thickness of sediment deposited or eroded within these types of channels
446 is likely to change with distance downstream in keeping with patterns of subsidence-driven
447 accommodation across a foreland basin (see e.g. Flemings and Jordan, 1989).

448 The changes in bed elevation used in the different scenarios modelled by Delft3D
449 lie within the vertical error or root-mean-square error (RMSE) associated with the SRTM
450 DEM elevations, which vary between ± 6.2 and ± 22.35 m (Carabajal and Harding, 2006;
451 Rodriguez et al., 2006; Wendi et al., 2016). This highlights the potential error in flood
452 inundation extents modelled using low resolution DEMs of low relief landscapes where
453 small changes or inaccuracies in riverbed elevation can result in significantly under- or
454 over-estimated flood inundation extents. This is further compounded by outdated DEMs,
455 such as the 30 m SRTM DEM (which was captured in 2000), given that mobile channels
456 can migrate 100s to 1000s of m across their floodplains in a single year (e.g. Coleman,
457 1969; Constantine et al., 2014, Dingle et al., 2019). The value of flood inundation models
458 based on outdated topographic data in these types of morphologically active regions is
459 questionable. In comparison, the RMSE of the TanDEM-X DEM is considerably lower at
460 ± 1.1 to ± 1.8 m (Wessel et al., 2018). When the 30 m SRTM data are used, the modelled
461 inundation extent is reduced (Figure 4b), with 9.5% less inundation area than the TanDEM-
462 X model. However, in certain areas of the western floodplain, the depth of the flood is
463 increased in the SRTM model. This could be exacerbated by the error in the SRTM data;
464 overestimated elevations could inhibit the flow, and underestimated elevations could cause
465 accumulation or ponding of flow. The difficulty in validating the numerical models lies in the
466 lack of accurate flood information, which is presently only available in word of mouth form.
467 The orbital interval of satellite imagery is typically several weeks, so is unlikely to capture
468 maximum flood extents. The quality of images is also complicated by increased cloud cover
469 during the monsoon season.

470

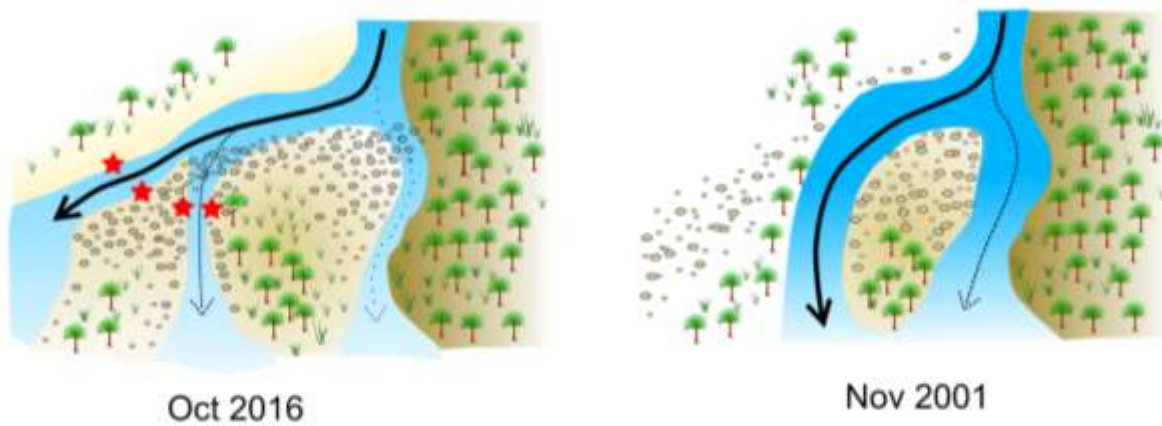
471 4.2 Topographically sensitive points in the channel network

472 Small changes in channel bed elevation at particularly sensitive points (such as major
473 bifurcation nodes) in the channel network may also have a disproportionate effect on
474 downstream flow routing and modelled patterns of flood inundation extent (Figure 6). Small
475 changes in absolute bed elevation (relative to the total depth of the channel) at the Karnali
476 bifurcation appear to drive changes in flow distribution into the two downstream branches
477 (Figure 7). This is likely to occur through changes in channel gradient, where small
478 amounts of sediment deposition or erosion may alter the gradient advantage down one
479 branch (e.g. Kleinhans et al., 2013). If the branches differ in depth, the amount of water
480 and sediment entering and the sediment transport capacity of each branch are also
481 expected to vary.

482 Historically, the dominant branch (i.e. carrying the greatest proportion of flow)
483 downstream of the Karnali bifurcation is known to have switched numerous times. While
484 the majority of flow is currently diverted down the west branch, switching of the dominant
485 channel is thought to occur following large floods (Khanal et al., 2016). The last shift in
486 dominant channel from the east to the west branch occurred in 2010 following a large
487 monsoonal flood discharge which had adverse effects on local Ganges river dolphin
488 populations that were forced to relocate into the deeper but more heavily fished western
489 branch (Paudel et al., 2015; Khanal et al., 2016). Landsat satellite imagery captured in
490 November 2001 suggests that the dominant branch was also the west channel at this time,
491 although in a slightly different location to the October 2016 branch (Figure 8). This implies
492 that over the last ~18 years, there have been at least two changes in the dominant channel.
493 Figure 8 suggests that changes in bed elevation at the Karnali river bifurcation, due to

494 deposition and aggradation, lead to a switch in the dominant river channel, during both low
495 and peak flow seasons. As the dominant channel changes, existing flood inundation
496 models will have significantly reduced value, as they will likely under-estimate inundation
497 extent in the region surrounding the new dominant channel and over-estimate in the area
498 where the dominant channel was originally located (Figure 6b). In general, the most mobile
499 parts of the river system are situated downstream of the gravel-sand transition, where rates
500 of lateral channel migration may be several hundred meters over a single year (Dingle et
501 al., 2020). Given the relative homogeneity of the floodplain, lateral shifting of the channel
502 is likely just to extend the region of inundation in the direction of channel movement. If flow
503 is routed into paleo-channels, these depressions across the landscape may route water
504 further away into regions that were previously unaffected.

505



507 *Figure 8. Schematic of Karnali River bifurcation. These images illustrate how the position of the bifurcation*
508 *has migrated between 2016 and 2001 based on Landsat optical satellite imagery, where both schematics*
509 *cover identical spatial frames. Solid lines represent the pathway of the main channel conveying the majority*

510 *of flow, whilst dotted arrows represented secondary channels. Red stars shown in the October 2016 image*
511 *correspond to the bank elevations shown in Figure 5a.*

512

513 In river systems as dynamic as the Karnali, there is a need to constantly update and verify
514 boundary conditions such as channel geometry and the channel boundary positions in
515 order to improve predictive flood inundation models. Simply increasing DEM resolution
516 does not necessarily improve model results dramatically. Capturing the dynamic nature of
517 the fluvial network is especially important in low relief aggrading landscapes that are often
518 characterised by channels with high rates of lateral migration and avulsion. This can be
519 achieved by resurveying the bathymetry and bank elevations following periods of sustained
520 high water and sediment discharges or following channel avulsions. Surveys should be
521 targeted at sensitive points in the landscape, such as the Karnali River bifurcation node,
522 where changes in elevation have the greatest impact on downstream flow routing. Our
523 inundation modelling demonstrates that ~2 m of vertical elevation change can change flood
524 inundation extents by up to ~36%; improving the vertical accuracy of DEMs used in these
525 types of predictive hydrodynamic modelling is key. Ensuring that DEMs are corrected for
526 unrealistic channel depths is also necessary to produce more reliable flood prediction
527 models and flood maps. Our results highlight the need to better understand and represent
528 the physical processes that drive channel switching at topographically sensitive regions of
529 channel networks (e.g. major channel bifurcation points) in such models. For example, how
530 does switching of the dominant channel relate to the ability of a flow to mobilise bed
531 material at these locations (i.e. threshold driven)? Or, is the frequency of channel switching
532 also controlled by factors such as changes in sediment supply or sediment grain size?

533 The next stage of this work will be to develop these models to incorporate dynamic
534 geomorphological processes (e.g., channel avulsion, bed aggradation and degradation,
535 lateral migration) that dominate the dynamics of alluvial river systems downstream of many
536 mountain ranges, not just the Himalaya (e.g. Constantine et al., 2014; Martin-Vide et al.,
537 2014; Dingle et al., 2019). Additional field data will be required to calibrate and validate
538 these more complex flood models, including records of the extent of major flood events
539 and collecting flow discharge, sediment concentration, and river cross section
540 measurements before, during and after the monsoon season.

541

542 5. Conclusions

543 A field-calibrated 2D hydrodynamic flood model (Delft3D) of the Karnali River in west Nepal
544 is presented. Flood inundation extents predicted for a 20-year flood are compared against
545 outputs from an existing 1D HEC-RAS model using both the original 30 m SRTM DEM
546 (captured in 2000) and a new higher resolution (10 m) TanDEM-X DEM, captured in 2013,
547 which more accurately reflects the current channel configuration. A number of scenarios
548 were tested examining changing DEM resolution, variable bed elevation to simulate bed
549 aggradation and incision, and updating bed elevations at a large bifurcation node to reflect
550 field observations. Modest quantities of bed aggradation or incision (relative to the bankfull
551 depth of the channel) were found to significantly modify flood inundation extents across the
552 low relief landscape. Our results suggest that hydrodynamic models of mobile river
553 systems need to be updated with field surveys of channel bathymetry and floodplain
554 topography. Regular field measurements of bed elevation and updated DEMs following
555 large sediment generating events and at topographically sensitive areas, such as large

556 river bifurcations, could help to improve model inputs in future flood prediction models. This
557 is particularly important following large flood events carrying large sediment loads out of
558 mountainous regions, which could lead to bed aggradation and channel switching in alluvial
559 river systems further downstream. A fully integrated morphodynamic model of the Karnali
560 River should be a goal for future studies, as and when high quality fluvial field data become
561 available.

562

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