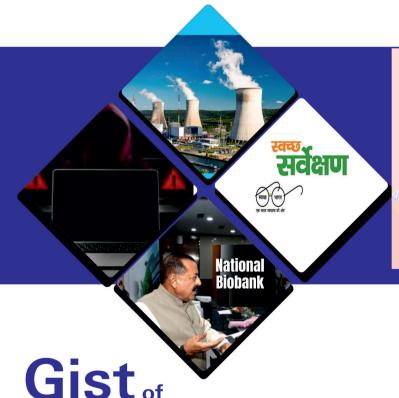


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CURRENT AFFAIRS

Employment Linked Incentive (ELI) Scheme

Context

To address unemployment and promote formal jobs, the government launched the **Employment Linked Incentive (ELI) Scheme** with large financial support and implementation from August 2025.

About the News

- The government unveiled this initiative as part of the Union Budget 2024–25 to boost job creation through targeted incentives
- The ELI Scheme aims to encourage formal employment, especially in the manufacturing sector.
- It is similar in spirit to the **Production Linked Incentive (PLI)** scheme.
- It targets 1.92 crore first-time employees entering formal jobs.

Key Characteristics of the Scheme

- Eligibility: Only for first-time employees with salaries up to ₹1 lakh/month, registered under EPFO.
 - → Encourages shift from informal to formal employment.
- Timeline: Scheme will run from 1st August 2025 to 31st July 2027. → A fixed two-year incentive window.
- Direct Wage Support: Employees may receive ₹15,000 as initial financial assistance in installments. → Helps ease the cost of starting formal work.
- EPFO Contribution Support: Government pays both employer and employee's EPF share for 4 years.
 → Reduces long-term burden on employers.
- Hiring Incentive for Employers: Firms hiring at ₹1 lakh/month will get ₹3,000 per

hire.

- → Encourages businesses to expand their workforce.
- Additional Programs: Skill training and internship schemes support workforce readiness.
 - → Prepares youth for the formal job market.

Significance of the Scheme

- 1. The scheme goes beyond wage support, aiming to formalise employment and enhance workforce skills across sectors.
- 2. It mandates EPFO registration, bringing informal workers into formal employment and the social security framework.
- 3. Financial literacy promotion under the scheme supports long-term inclusion and economic empowerment of low-income workers.
- 4. Industry associations view the scheme positively, calling it a step toward inclusive and structured labour market reforms.
- 5. Experts suggest it marks a shift toward employment models that link incentives with formal workforce participation.

Challenges

- Identification of First-Time Employees:
 Tracking prior informal employment is tough.
 → Example: A contract worker with no EPF record may appear eligible.
- Implementation in Small Enterprises:
 Smaller firms may not register with EPFO.
 → Example: MSMEs in rural areas avoiding formal processes.
- Budget Utilisation Monitoring: Ensuring ₹99,000 crore is used efficiently is complex.
 → Example: Risk of duplicate benefit claims or fraud.
- **Job Retention**: Employees may leave after incentives end.

→ Example: Workers might switch jobs after getting wage support.

Way Forward

- Use Aadhaar-linked EPFO verification for transparent implementation.
 → Example: A single EPF number helps avoid duplicate benefit claims.
- Awareness Drives for MSMEs on registration and compliance benefits.
 → Example: Conduct EPFO registration workshops in tier-2 cities.
- Third-party audit of disbursements for better accountability.
 → Example: Independent agencies can check whether companies actually hired.
- Link skilling with ELI hiring through local employment exchanges.
 → Example: Trained interns from Skill India directly hired under ELI.

Conclusion

The ELI Scheme is a timely initiative to strengthen India's formal job ecosystem. With proper implementation and monitoring, it can create secure jobs and empower first-time workers across sectors.

Digitally certified adoption

Context

Recently, CARA clarified that digitally certified adoption orders sent via email are legally valid, eliminating the need for physical copies under current laws.

About the News

- CARA stated hard copies of adoption orders are not required anymore.
- **Digitally signed copies** sent to adoptive parents via **email** are fully **legally valid**.
- This clarification aligns with the rules under the Juvenile Justice Act 2015.
- It promotes paperless governance and faster adoption processing.

Central Adoption Resource Authority

- CARA is a statutory body under the Ministry of Women & Child Development.
 → It gained legal status under Section 68 of the JJ Act, 2015.
- Established in 1990, it regulates in-country and inter-country adoption.
 → It functions through recognised adoption agencies across India.
- CARA is India's central authority under the Hague Convention on Inter-country Adoption (1993).
 - \rightarrow India ratified this in 2003, ensuring international legal backing.
- It handles adoption of orphaned, abandoned,
 and surrendered children.
 → Adoptions are processed via Child
 Adoption Resource Information & Guidance System (CARINGS).
- Laws governing adoptions include JJ Act, Hindu Adoption and Maintenance Act, and Guardians and Wards Act.
 → Ensures both religious and secular legal coverage.
- Child Care Institutions (CCIs) must be registered and linked with CARA under JJ Act.
 - → Promotes uniform monitoring and accountability.

Challenges

- Digital adoption orders may be rejected due to lack of awareness.
 → Example: Some state officials still ask for printed orders.
 Adoption process remains slow in many districts.
 - → Example: Limited staff at Specialised Adoption Agencies delays approvals.
- Legal complexity confuses parents during inter-country adoptions.
 → Example: OCI/foreign couples face long processing time and multiple verifications.
- Insufficient awareness campaigns about CARA guidelines.
 - → Example: Many prospective parents are



unaware of the CARINGS portal and procedures.

Way Forward

- Awareness drives for digital order acceptance across all states.
 → Example: Conduct joint sessions for CWCs and district courts.
- Strengthen SAAs and DPUs through more staffing and training.
 → Example: Provide digital training for adoption officers.
- Simplify inter-country adoption steps for NRIs and OCI applicants.
 → Example: Launch step-by-step online guidance in regional languages.
- Publicise CARINGS portal and JJ Act provisions via media.
 → Example: Use TV and radio ads in regional languages to reach rural areas.

Conclusion

CARA's digital clarification promotes **paperless and faster adoption**, aligning with modern governance. With better awareness and simpler processes, adoption in India can become more transparent, inclusive, and child-centric.

Research Development and Innovation (RDI) Scheme

Context

Recently, the Union Cabinet, chaired by the Prime Minister, approved the Research Development and Innovation (RDI) Scheme with a funding of amount ₹1 lakh crore.

About the News

- The RDI Scheme aims to boost private investment in research, development, and innovation.
- It provides long-term, low or zero interest loans to private sector R&D projects.
- The scheme focuses on sunrise and strategic sectors to enhance national self-reliance.
- A two-tier fund structure will manage and distribute funds under this scheme.

Funding Mechanism

- The scheme will follow a **two-layered funding system** to back private innovation.
- A Special Purpose Fund (SPF) will be set up under the Anusandhan National Research Foundation (ANRF) to manage the main pool of money.
- Funds from the SPF will be passed on to secondary-level fund managers for distribution.
- These managers will offer long-term financial assistance through low-interest or interest-free loans.
- Equity investment may also be used, especially to support startups and emerging ventures.
- Financial support could be extended to Deep-Tech Funds of Funds or similar platforms dedicated to high-tech innovation.

Significance of the Scheme

- The scheme aims to solve funding gaps faced by private R&D initiatives.
 → Especially in deep-tech and high-risk innovation domains.
- It will support technology acquisition and R&D at high readiness levels.
 → Projects near commercialization will get financial backing.
- A Deep-Tech Fund of Funds will be set up to support startups.
 → Promotes indigenous innovation in strategic technologies.
- Funding can be in the form of loans or equity, especially for startups.
 → Flexible model suited to both early and growth-stage ventures.
- Anusandhan National Research Foundation (ANRF) will govern the scheme's strategic direction.
 - → Chaired by the Prime Minister, ensuring top-level oversight.
- The Department of Science and Technology (DST) is the nodal department for implementation.
 - → Responsible for policy execution and coordination.



Challenges

- Private sector R&D remains low in India compared to global standards.
 → Example: Indian private firms invest less than 0.3% of GDP in R&D.
- High risk and long gestation period deter private investment.
 - → Example: Deep-tech projects take years before becoming profitable.
- Limited access to capital for small firms and startups.
 - → Example: Many tech startups lack collateral for traditional bank loans.
- Coordination between multiple agencies
 may delay implementation.
 → Example: Overlapping roles of ANRF,
 DST, and fund managers need alignment.

Way Forward

- Awareness campaigns to inform startups about funding opportunities.
 → Example: Host webinars and state-level workshops on applying for RDI funds.
- Timely disbursal and transparent selection
 of second-level fund managers.
 → Example: Independent review panels for
 project selection.
- Encourage public-private partnerships for technology transfer.
 → Example: Private firms collaborating with IITs or CSIR labs.
- Focus on localising critical technologies to reduce import dependence.
 → Example: Indigenous semiconductor or battery technology development.

Conclusion

The RDI Scheme is a transformative step to make India a global innovation hub. With proper execution, it can bridge funding gaps and empower private players in high-impact technology sectors.

Inequality in India

Context:

India has been ranked as a moderately low inequality country by the World Bank 2025 report, indicating

visible progress in poverty reduction and inclusive growth.

About:

- World Bank Report: Part of Spring 2025 Poverty and Equity Brief.
- **Gini Index Score:** India's score stands at 25.5 (moderately low inequality).
- Global Ranking: Ranked 4th most equal country by this index.
- Global Comparison: Better score than China, USA, and Brazil.

Findings of the Report:

- **Poverty Reduction:** Drop in extreme poverty seen in rural and urban areas.
- India's Gini Index improved from 28.8 (2011) to 25.5 (2023), showing more equitable income distribution.
- Government Schemes: Programs like PM Garib Kalyan Anna Yojana supported poor families.
- Financial Inclusion: Jan Dhan Yojana increased access to banking services
- Over **55 crore** bank accounts opened.(PMJDY)
- **Social Safety Nets:** Free food grain schemes improved nutritional security.
- **Health Initiatives:** Ayushman Bharat expanded healthcare access for the poor.
- Employment Support: Schemes like MGNREGA provided rural job opportunities.
 (41 crore+ cards issued for ₹5 lakh health cover.)

Challenges:

- **Data Limitations:** Consumption-based Gini may miss income-based disparities.
- **Urban-Rural Divide:** Still wide gaps in infrastructure and opportunities.
- Gender Gaps: Female workforce participation remains low in several sectors.
- **Informal Economy:** Over 90% workers still in informal employment.

Way Forward:



- Improve Data Quality: Adopt mixed-method surveys like NSS and PLFS.
- Tackle Income Gaps: Implement living wage laws and tax reforms.
- **Focus on Inclusion:** Expand skills training for rural women and youth.
- Boost Formal Jobs: Encourage labourintensive industries and digital services.

Conclusion:

India's improved Gini score reflects gains in poverty alleviation, yet hidden inequalities persist. Balanced policies, quality data, and inclusive employment growth remain essential for true equity.

India's first National Biobank

Context:

India launched its first National Biobank under the Phenome India project, aiming to advance personalised healthcare and genomic research using Indian population data.

About:

- Inauguration: Launched at CSIR-IGIB, New Delhi, by Union Science Minister.
- Part of: Linked to **Phenome India**, a long-term health study.
- Developed by: CSIR-IGIB, supported by the Ministry of Science & Technology.
- Purpose: Track how genes and lifestyle affect diseases in Indian populations.

Characteristics Of National Bio bank:

- Data Collection: Records genomic, lifestyle, and health data of over 10,000 people.
- Tailored to India: Considers caste, region, and economic diversity unlike global models.
- Inspired by: Based on UK Biobank, but made for India's specific needs.
- Disease Focus: Targets rare diseases, cancer, diabetes, and more.
- AI and CRISPR: Supports AI-based diagnostics and gene-editing therapies.
- Public Healthcare Impact: Helps create lowcost personalised treatments in government

hospitals.

Phenom India Project

- Phenome India is CSIR's first national health study focused on long-term tracking of cardiometabolic diseases.
 It was launched on December 7, 2023, covering diverse population groups across 17 states and 24 cities.
- Around 10,000 participants, including CSIR employees and their families, are part of this health monitoring project.
 It collects data on health, lifestyle, body measurements, and genetic profiles for scientific analysis.
- The study gathers detailed clinical, biochemical, lifestyle, and imaging data to understand health patterns in Indians.
 This helps track disease progression, risk factors, and environment-related health impacts over time.
- Its main goal is to develop India-specific risk models for diabetes, liver, heart, and other metabolic disorders.
 These models will guide early detection and targeted medical responses across the country.
- The project promotes Predictive, Preventive, Personalized, and Participatory (P4) healthcare tailored to India's genetic diversity. It supports low-cost, population-specific solutions for chronic disease management and public health planning.

council of Scientific and Industrial Research (CSIR)

- CSIR, India's largest R&D body, was established in 1942 and functions autonomously under the Ministry of Science. It is registered under the Societies Registration Act, 1860 and headquartered in New Delhi.
- It conducts scientific research in fields like aerospace, biology, chemistry, engineering, and medical sciences across India.
 CSIR supports national innovation and industrial growth through multidisciplinary research and applied technologies.



• The Prime Minister is CSIR's President, while the governing body is led by a Director-General and advisory board. The board includes experts from science and tech fields, each serving a three-year term.

Challenges:

- Data Privacy: Protecting sensitive genomic data from misuse is crucial.
- Participation Barriers: Low health literacy in rural areas limits data contribution.
- Infrastructure Gaps: Many labs lack advanced storage and sequencing tools.
- Ethical Concerns: Consent, especially for tribal and marginalised groups, remains complex.

Way Forward:

- Strong Data Laws: Enact robust genomic data protection rules.
- Awareness Campaigns: Educate the public through ASHA and health workers.
- Lab Support: Fund Tier-2 city labs for sample collection and testing.
- Inclusive Participation: Use local NGOs to involve diverse communities in the study.

Conclusion:

India's National Biobank is a milestone in medical research, enabling affordable, personalised treatment. With the right safeguards, it will transform public health and genomic innovation in India.

Anti-dumping duties

Context:

China has imposed anti-dumping duties on European brandy, mainly French cognac, in response to EU's probe into Chinese EV subsidies, escalating trade tensions.

About:

- New Duties: China placed 27.7%-34.9% duties on EU brandy.
- **Duration**: Measures will last **five years**, starting **July 6**, **2025**.

- Target Product: Aimed mainly at French cognac, part of EU luxury exports.
- Triggered By: Linked to the EU's investigation into Chinese electric vehicle subsidies.

Characteristics / Provisions:

- Trade Protection Tool: Anti-dumping duty protects against unfairly priced foreign imports.
- WTO Compliance: Allowed under Article VI of GATT 1994 and the Anti-Dumping Agreement.
- Chinese Action: Follows a formal investigation into EU brandy pricing.
- Retaliatory Sign: Seen as economic retaliation by China against the EU.
- Wider Scope: Reflects a broader China-West trade conflict, beyond a single product.
- Legal Backing: Based on findings of unfair trade practices hurting local producers.

Anti-Dumping Duty (ADD)

Anti-Dumping Duty is a tariff imposed by a country to protect its domestic industry from unfairly cheap imports, which are sold below their normal market value.

- Dumping happens when a product is exported at a lower price than it is sold domestically.
 - Example: Selling Chinese tiles in India at ₹20/sq.ft, while ₹35/sq.ft in China.
- Dumping harms domestic industries by undercutting local prices and reducing competitiveness in the home market.

 Example: Indian paper mills facing losses due to low-cost Indonesian imports.
- Anti-Dumping Duty helps neutralize the effect of dumping by increasing the price of such imports. In India, anti-dumping duties are imposed by the Ministry of Finance based on investigations and recommendations by the DGTR (Directorate General of Trade Remedies.).
- The WTO permits the use of ADD under the Anti-Dumping Agreement, ensuring global trade remains fair.

- Countries must follow WTO procedures to impose ADD legally and proportionally.
- ADD is different from Countervailing Duty, which targets imports subsidized by the exporting country's government.

 Example: CVD on Chinese solar panels that receive production incentives.
- A 'Sunset Review' can extend ADD by another five years if dumping and injury risks are still present.

 Reviews are conducted based on evidence or requests from the domestic industry.
- India uses ADD actively through the DGTR to protect sectors like steel, textiles, and chemicals.
- These actions help secure jobs, stabilize markets, and support Make in India goals.

Challenges:

- Trade War Risks: Tensions may escalate, as seen in US-China tariff disputes.
- Export Uncertainty: EU exporters like France may face sales decline in China.
- Global Supply Impact: Such duties can disrupt trade flows and pricing globally.
- WTO Strain: Retaliatory duties may weaken multilateral trade dispute norms.

Way Forward:

- **Diplomatic Talks**: EU-China should use WTO consultation platforms to resolve issues.
- **Diversify Markets**: Affected EU exporters should explore **India**, **ASEAN** as alternative markets.
- Monitor Spillover: India must track such disputes to adjust trade policy strategies.
- Strengthen DGTR: India's DGTR should enhance capacity to address dumping cases efficiently.

Conclusion:

China's anti-dumping duties mark a **rising phase of global trade tensions**. While legal under WTO, these actions highlight the need for **dialogue**, **rule-based order**, and **market diversification**.

Maternal Mortality Ratio (MMR) in India

Context:

India's Maternal Mortality Ratio (MMR) currently stands at 93 per 100,000 live births (as per 2019–21 data), reflecting gradual progress in maternal health outcomes.

- WHO Definition: A maternal death refers to the demise of a woman during pregnancy or within 42 days of the end of pregnancy, caused by pregnancy-related complications or conditions worsened by pregnancy.
- Maternal Mortality Ratio (MMR) is calculated as the number of maternal deaths per 100,000 live births, based on data from the Sample Registration System (SRS).

Latest Statistics (2019–21):

- National MMR: 93
- Kerala reports the lowest MMR (20), while Assam records the highest (167).
- Southern states perform significantly better than the Empowered Action Group (EAG) states, where maternal health remains a major concern.

Why Reducing Maternal Mortality Matters

- Health System Indicator: MMR is a crucial marker of healthcare access, women's rights, and governance efficiency.
- **Preventable Losses:** A large share of maternal deaths can be avoided through timely care and basic obstetric interventions.
- Global Target: Under Sustainable Development Goal (SDG) 3.1, countries aim to reduce MMR below 70 by 2030. India must accelerate its progress to meet this benchmark.

Major Challenges Contributing to Maternal Deaths

1. Delay in Care - The 'Three Delays' Model:

- Delay in recognizing danger signs and deciding to seek care due to lack of awareness or social norms.
- Delay in reaching healthcare facilities, especially in tribal and remote regions with poor connectivity.
- Delay in receiving appropriate treatment at facilities due to shortages of specialists,



surgical readiness, or essential supplies like blood.

- 2. Infrastructure Shortfalls: Out of 5,491 Community Health Centres (CHCs), only 2,856 operate as First Referral Units (FRUs). Additionally, over 66% of specialist doctor positions remain vacant.
- 3. Medical and Health-Related Risks:
 Major clinical causes include postpartum hemorrhage,
 hypertensive disorders, prolonged or obstructed labor,
 infections, and unsafe abortions.
 Underlying conditions like anemia, poor nutrition, and
 infections such as tuberculosis or urinary tract
 infections add further risk—especially in EAG states.

Government Programs and Interventions

- Janani Suraksha Yojana (JSY): Encourages institutional births through financial support to mothers and Accredited Social Health Activists (ASHAs).
- Janani Shishu Suraksha Karyakram (JSSK): Ensures free transport, diagnostics, and delivery-related services for pregnant women.
- Strengthening FRUs: Government aims to operationalize at least four FRUs in every district, with trained staff and blood storage facilities.
- Maternal Death Reviews (MDRs): Under the National Health Mission, it is mandatory to review every maternal death to address service delivery lapses.
- Kerala's Model: Kerala's confidential maternal death audits, combined with staff training and emergency preparedness (e.g., uterine balloon tamponade, embolism kits), have helped it maintain the lowest MMR in India.

The Way Forward

- Priority to EAG States: Increased funding and efforts are needed to fill specialist vacancies, upgrade rural FRUs, and improve community awareness.
- Strengthen Emergency Obstetric Response:
 Ensure round-the-clock blood banks, surgical facilities, and ambulance access in underserved areas.

- Support Frontline Workers: Enhance coordination between ASHAs and Auxiliary Nurse Midwives (ANMs) for tracking highrisk pregnancies and providing counseling.
- Improve Antenatal and Postnatal Care: Focus on early registration, iron and folic acid supplementation, and regular risk screening during pregnancy.
- Scale Successful Models: Kerala's confidential review approach can be replicated in other states like Tamil Nadu, Maharashtra, and Jharkhand for deeper impact.

Conclusion:

Maternal deaths are mostly preventable with timely interventions and functional healthcare systems. India must bridge gaps in access, ensure skilled attendance at births, and empower frontline workers to reach its maternal health goals. Achieving safe motherhood—not just safe delivery—must remain the central objective of India's maternal healthcare strategy.

National Overseas Scholarship Scheme

Context:

Recently, the *Ministry of Social Justice and Empowerment* paused **provisional award letters** for 66 out of 106 selected candidates under the **National Overseas Scholarship (NOS)**, citing a **shortage of funds** and pending budget approvals.

About the National Overseas Scholarship Scheme (NOS):

- 1. **Central government scheme** to support marginalised students pursuing *higher education abroad*.
- 2. Covers Master's and Ph.D. programmes in top QS-ranked foreign universities.
- 3. **Financial assistance** includes tuition, living costs, travel, insurance, etc.
- 4. Run by **Ministry of Social Justice and Empowerment**, targeting *SCs*, *Denotified Tribes*, *and others*.

Key Provisions Of the Scheme:

1. **Eligibility**: Minimum 60% in qualifying degrees; age below 35 years.



- 2. Income cap: Annual family income must be below ₹8 lakh.
- 3. University requirement: Admission in Top 500 QS-ranked institutions.
- 4. Annual cap: Only 125 scholarships per year are sanctioned.
- 5. Gender quota: 30% reserved for women candidates.
- 6. **Two-phase selection**: Based on QS ranking and recognised universities.

Challenges:

- Funding delay: Shortage of funds affected 66 selected candidates this year.
 → Example: Delay in release of award letters despite clearance.
- Limited slots: Only 125 awards annually despite rising overseas aspirations.
 → Example: Over 5000 applicants in recent cycles.
- Admission dependency: Requires prior admission in top foreign universities.
 → Example: Not feasible for all due to fee deadlines.
- 4. Geographical cap: Max 10% slots per state restricts state-wise representation.
 → Example: High meritorious candidates left out due to state quota.

Way Forward:

- Increase allocation: Raise annual budget and slots to meet demand.
 → Example: Target 200+ scholarships to match aspirational rise.
- 2. **Timely fund release**: Ensure financial approvals align with academic timelines.

 → Example: Advance provisioning before admission cycles begin.
- Flexible criteria: Allow wider university options beyond QS top 500.
 → Example: Recognise regional and subject-specific rankings.
- Monitoring mechanism: Track selection-tofunding process regularly.
 → Example: Dedicated dashboard under National Scholarship Portal.

Conclusion:

The National Overseas Scholarship Scheme is a vital instrument for *inclusive global education access*. However, timely funding, wider eligibility, and greater outreach are necessary to ensure that socioeconomically backward students truly benefit from this opportunity to build a better future.

Dark Web

Context:

A 35-year-old man from Kerala was recently arrested for allegedly operating as a Level-4 vendor on the dark web. He is accused of selling Drugs using encrypted platforms and cryptocurrency transactions.

What is the Dark Web?

The dark web is a hidden section of the internet that standard search engines cannot access. It requires special browsers, such as Tor (The Onion Router) to access, offering users anonymity and encrypted communication.

How Does It Work?

- Access Tool: Requires installation of the Some Specific browser.
- Routing System: Data is routed through multiple random nodes, with each layer encrypted separately, hence the name "onion routing."
- Web Domains: Websites use ".onion" addresses which are not visible through regular browsers or search engines.
- **Decentralised Network:** No central authority governs it, making monitoring and regulation extremely difficult.

Key Characteristics of the Dark Web

- Privacy and Encryption:
 User identity and online activity are concealed, ensuring that both visitors and site operators remain anonymous.
- Digital Marketplaces:
 Hosts a wide variety of platforms, including both legitimate and illegal marketplaces, forums, data repositories, and whistleblower sites.
- Censorship-Resistant Access:

 Provides uncensored access to information in



- restrictive environments. It is used by journalists, human rights defenders, and whistleblowers to share or obtain sensitive data securely.
- Risks of Cybercrime: The anonymity offered makes it a hub for illegal trade, including drugs, firearms, hacking tools, and stolen financial data. Tracing such activities is extremely challenging for law enforcement agencies due to multi-layered encryption.

Challenges

- Law Enforcement Limitations:
 Investigating the dark web requires advanced cyber forensics and international coordination, which many agencies lack.

 → Example: In Edison's case, delayed identification was due to layered encryption and anonymity tools.
- Lack of Legal Clarity: Existing laws often don't specifically address dark web crimes or define jurisdiction across borders.
 - → Example: Confusion over whether cases fall under IT Act or Narcotic Drugs and Psychotropic Substances (NDPS) Act.
- Cryptocurrency
 Virtual currencies enable anonymous transactions that bypass banking systems, complicating financial tracking.

 → Example: Payments for drugs and weapons are often made using Monero or Bitcoin, difficult to trace.
- Public Awareness:
 Limited understanding among users makes youth vulnerable to digital traps, fake sites, and harmful networks.

Way Forward

- Specialised Cyber Units:

 Establish dedicated dark web monitoring cells with trained personnel and global coordination.
 - → *Example*: Collaborations like INTERPOL's Darknet Task Force can enhance investigative capabilities.
- Stronger Regulation of Cryptocurrencies: Enforce Know Your Customer (KYC) norms and blockchain analytics to trace illegal crypto transactions.

- → *Example:* Companies like Chainalysis help governments track crypto trails in cybercrime cases.
- Legal Reforms: Update cyber laws to explicitly include dark web activities and define penalties.

 → Example: Amend the IT Act and NDPS Act to bridge enforcement gaps.
- Digital Literacy Campaigns:

 Educate youth and students about the risks and legal consequences of engaging with the dark web.

 → Example: Integrate cybersecurity awareness into school and college-level

Conclusion:

curricula.

The dark web poses serious national and international security challenges. Combating it requires coordinated policing, updated legal frameworks, and public awareness to ensure a safer digital ecosystem.

India's Tuberculosis Burden

Context:

Despite ongoing interventions, tuberculosis (TB) continues to be a major health challenge in India, accounting for 28% of the global TB cases. The country has set an ambitious target to eliminate TB by 2025, but the emergence of drug-resistant strains and gaps in healthcare delivery hinder progress.

About the News

- **High TB burden:** India still records a **substantial number of TB cases**, despite a gradual decline.
- Drug-resistant strains rising: Multi-Drug Resistant (MDR) and Extensively Drug-Resistant (XDR) TB cases complicate treatment and control efforts.
- New treatment adopted: The BPaL regimen is being introduced to manage resistant TB efficiently.
- India's elimination target: India aims to eliminate TB by 2025, earlier than the global 2030 target.

Understanding Tuberculosis (TB)



- Tuberculosis is a bacterial disease caused by the organism Mycobacterium tuberculosis.
 It commonly affects the lungs, but can also spread to other areas like the abdomen, bones, lymph nodes, and even the nervous system.
- The disease is transmitted through the air, mainly when a person breathes in droplets released by an infected individual while coughing, sneezing, or speaking.

Different Forms of Tuberculosis

Туре	Nature	Infectiou s?	Sympto ms?
Pulmonary TB	Occurs in the lungs; most common and highly contagious form.	Yes	Yes
Latent TB	Bacteria remain in the body in an inactive state; no symptoms appear.	No	No
Active TB	Bacteria multiply; immune system fails to contain the infection.	Yes	Yes

Government Initiatives

- BPaL regimen introduced: Combines Bedaquiline, Pretomanid, and Linezolid, reducing treatment from 24 to 6 months.
- Focused campaigns launched: Initiatives like
 "TB Harega Desh Jeetega" and Nishchay
 Ecosystem promote awareness and support.
- Nutrition support for patients: Under Nikshay Poshan Yojana, patients receive ₹500/month during treatment.

- Free diagnosis and medicines: National TB Elimination Program (NTEP) ensures free access to diagnostic tests and drugs.
- Community involvement encouraged: TB champions, former patients, and ASHAs aid early detection and care.
- Global coordination: WHO observes World TB Day (March 24) and tracks global efforts via its annual report.

Major Challenges

- Undiagnosed co-morbidities: TB often coexists with diabetes, anemia, or alcoholism, increasing mortality risk.
- Health infrastructure gaps: Rural and tribal areas lack proper labs and trained personnel for timely diagnosis.
- Stigma and awareness issues: Many patients delay treatment due to social stigma or lack of knowledge.
- MDR/XDR treatment difficulties: Drug resistance leads to longer, costlier, and more toxic regimens, reducing success rates.

Way Forward

- Strengthen diagnostic systems: Expand molecular tests (like CB-NAAT) across PHCs and CHCs for quicker detection.
- Target vulnerable populations: Special focus on tribals, urban slums, and migrant groups can reduce missed cases.
- Private sector collaboration: Link private practitioners with NTEP for standardized diagnosis and reporting.
- Promote patient-centric care: Use digital tools like Ni-kshay Mitras and teleconsultation to support treatment adherence.

Conclusion

India's fight against TB is progressing, yet serious gaps in diagnosis, resistance management, and public awareness must be addressed urgently. A multi-sectoral approach combining medical innovation, grassroots involvement, and policy commitment will be key to achieving the 2025 TB elimination goal.



Trade: India, USA & Russia

Context

In mid-2025, a proposed bill by former US President Donald Trump aims to impose 500% tariffs on countries importing oil from Russia, which may deeply affect India's energy imports and economic stability.

About the News

- Tariff proposal by the US: Aims to penalize countries buying Russian crude oil, with a steep 500% import tariff.
- India heavily dependent on oil imports:
 India imports More than 80 % of its total crude oil needs.
- Russia-India oil trade surged: Russia's share in India's oil imports jumped from 2% in 2022 to 35% in 2025.
- Impact on India's economy: Tariffs may raise oil prices, inflate the import bill, and widen the current account deficit.

Current Trends

- Strategic imports from Russia: Since the Russia-Ukraine war, Russia offered discounted oil, increasing India's imports.
- Global oil hierarchy: US, Saudi Arabia, and Russia are top producers; India is the thirdlargest consumer.
- Crude oil market volatility: Sanctions and tariffs create global price instability, affecting developing nations like India.
- Dependency risk: India's high dependency on foreign oil makes it vulnerable to external geopolitical shocks.
- Price advantage under threat: Russian discounts helped India save billions, but US tariffs may reverse that benefit.
- Oil reserve limitations: India's strategic petroleum reserves offer only temporary relief in case of price surges.

Major Challenges

 Rising import costs: Tariffs could force India to buy from costlier markets, worsening the trade deficit.

- Inflationary pressures: Increased fuel prices may lead to higher transportation and food costs, affecting the poor.
- Foreign policy balancing: India may struggle to balance ties with both the US and Russia, risking diplomatic friction.
- Energy security concerns: Heavy reliance on imports without diversification threatens long-term energy independence.

Way Forward

- Diversify energy suppliers: India must explore deals with Gulf nations, Africa, and other non-sanctioned countries.
- Boost domestic production: Strengthening ONGC and oil exploration can reduce dependency on external crude.
- Expand renewable capacity: Investing in solar, wind, and biofuels reduces future fossil fuel demand.
- Strengthen oil diplomacy: Use platforms like BRICS and SCO to negotiate stable long-term energy partnerships.

Conclusion

India's economic resilience is closely tied to its energy security. The proposed US tariff on Russian oil could trigger inflation, economic strain, and diplomatic challenges. India needs to act swiftly by diversifying energy sources, investing in renewables, and reinforcing strategic partnerships to secure its economic future.

Hypersonic cruise missile

Context

India recently tested its **first hypersonic cruise missile**, ETLD HCM, marking a major leap in **homegrown defense technology** and strategic deterrence capabilities.

About the News:

- India tested the ETLD HCM, a hypersonic missile under Project Vishnu, developed by DRDO.
- The test confirms India's entry into the elite hypersonic missile group (with US, China, Russia).



•	ETLD	HCM	1 u	ses	a	scramj	et eng	gine,
	achievin	ng M	ach	8	speed	l with	1,500	km
	range.							

PIB confirmed the test; it was also reported by Indian Express and Economic Times.

Key Characteristics of Test:

- Speed: Achieves Mach 8 (eight times the speed of sound), ensuring high strike velocity.
- Engine: Uses scramjet, which draws oxygen from air, improving speed and fuel efficiency.
- Range: Covers up to 1,500 km, suitable for both tactical and strategic operations.
- Payload: Carries nuclear or conventional warheads, up to 2,000 kg.
- Launch Platforms: Can be launched from land, air, or sea, enhancing deployment flexibility.
- Stealth: Very hard to intercept by even advanced air defense systems like S-500.

Difference between Cruise and Ballistic Missile					
Point of Difference	Cruise Missiles	Ballistic Missiles	Examples	BrahMos avoids radar detection	Agni II visible on radar during launch
1. Flight Path	Flies at low altitude, terrain- hugging, pre- programmed route	Follows a high, parabolic arc; exits and reenters the atmosphere	6. Tactical Use	Used for precise strikes on military or strategic targets	Used for strategic, long- range attacks (often nuclear delivery)
Examples	BrahMos, Tomahawk, Nirbhay	Agni V, Prithvi- II, Trident II D5	Examples	SCALP used for pinpoint strikes	Trident II for nuclear deterrence
2. Guidance	Fully guided throughout flight	Guided only during boost	Types of Je	t Engines	
	using GPS, terrain mapping, etc.	•	Туре	Key Features	
		during	Turboje	t – One of the	earliest jet engine

midcourse and

terminal phases

Minuteman III,

DF-26, Iskander-M

or Supersonic

Storm

supersonic

supersonic)

AGM-86

typically

 $(\sim 1,000$

Difficult to detect Easily detected

Medium to long-

due to low altitude

and small radar

cross-section

designs.

speed exhaust.

forward thrust.

500-2,500 km

BrahMos

Kalibr,

ALCM

range,

Nirbhay

km)

Examples

4. Range

Examples

Detectabil

5.

ity

(e.g., hypersonic

(e.g.,

reach

20,000 km/h)

Hwasong-15,

Agni III

Wide

from

>5,500

(ICBM)

km), (ICBM)

during

altitude

ICBMs

over

range:

<1,000

km

DF-5

boost

km (SRBM) to

Agni V (>5,000

due to heat and



Examples

3. Speed

JASSM,

Subsonic

Shadow/SCALP

- Air is compressed using a turbine and fuel is burned to generate high-

- The fast exhaust gases create

p

- **Turbopro** A gas turbine drives a propeller to generate motion.
 - Commonly used in small aircraft flying at low speed and altitude.
 - Thrust mainly comes from the spinning propeller rather than exhaust gases.

Turbofan

- Widely used modern in commercial airplanes.
- Combines features of turbojet and turboprop engines.
- Some of the air bypasses the combustion area, helping create extra thrust with less fuel use.

Ramjet

- An engine that compresses air by using the aircraft's high-speed forward motion.
- Lacks any rotating parts like turbines.
- Works effectively only supersonic speeds.

Scramjet

- A faster version of the ramjet, designed for hypersonic speeds.
- Air enters and burns supersonic velocity inside the engine.
- Efficient above Mach 5, mainly high-speed aerospace applications.

Pulsejet

- A simple engine with no moving parts.
- Generates thrust through repeated combustion pulses.
- Less efficient and mostly used in model aircraft or experimental rockets.

Challenges

• **High-cost R&D:** Hypersonic systems need advanced infrastructure, increasing cost. E.g., Scramjet test beds are rare.

- Thermal stress: Sustaining 2,000°C heat is difficult. E.g., Needs special coatings and materials.
- Guidance complexity: Requires precise **navigation at high speed**. E.g., Small errors cause large deviation.
- **Production delay:** Large-scale rollout may take years. E.g., Not operational before 2030.

Way Forward

- Strengthen R&D: Increase funding for indigenous hypersonic tech. E.g., Expand DRDO's Aeronautics facilities.
- International collaboration: Learn from friendly nations' expertise. E.g., Joint research with France or Israel.
- Private sector role: Involve Indian industries for faster production. E.g., Like L&T in missile production.
- Test integration: Conduct field tests with triforces. E.g., From submarines, jets, and mobile platforms.

Conclusion

The ETLD HCM positions India as a global hypersonic power, boosting national security and deterrence. With continued investment, it can transform India's strategic and technological defense capabilities.

Inequality in India

Context

A recent World Bank report suggests India's consumption inequality has declined, but other studies highlight rising income and wealth inequality, creating a policy contradiction.

About the News

- World Bank reported a fall in Gini coefficient from 0.288 (2011-12) to 0.255 (2022-23).
- It suggests India has one of the lowest inequality levels globally in consumption terms.



- World Inequality Database (WID) contradicts this with much higher income and wealth inequality data.
- Multiple data limitations cast doubt on the accuracy of official inequality estimates.

Other Findings of the Report

- Consumption inequality measures the variation in household spending, not income or wealth. While it appears low, this can be misleading as families often maintain consumption by borrowing or using savings, even when their income is falling. Hence, consumption-based data often underestimates real economic inequality.
- According to the World Inequality Database (WID), India's income Gini coefficient in 2023 stands at 0.61. This indicates a very high level of income inequality, where a small portion of the population earns a large share of the national income. Only a few countries in the world are more unequal by this measure.
- The wealth Gini coefficient for India is even more alarming at 0.75, suggesting that assets like land, property, and stocks are highly concentrated in the hands of the top 1% of the population. This reveals a deep structural imbalance in asset ownership.
- Household surveys, such as the Household Consumption Expenditure Survey (HCES), often miss the richest households, who do not respond or under-report their earnings. Moreover, informal sources of income common in India—are difficult to capture accurately in such surveys.
- Tax data is also limited in scope. As per the Central Board of Direct Taxes (CBDT), only about 6 crore individuals file income tax, in a country of over 140 crore people. This leaves out a huge part of the workforce, especially those in the informal and unorganised sectors.

Gini Coefficient

• Definition:

Gini Coefficient measures income or wealth inequality within a population.

• Range:

It ranges from 0 (perfect equality) to 1 (maximum inequality).

• Based on:

Derived from the Lorenz Curve showing income distribution.

• Interpretation:

Lower Gini means more equality; higher Gini means greater inequality.

Usage:

Used in economics to assess inequality and guide policy decisions.

Challenges

- Underreporting by the rich skews data. E.g., Billionaires rarely show true net worth in surveys.
- HCES surveys miss top earners. E.g., Informal sector income remains undocumented.
- No asset-level tracking. E.g., Property and shareholdings not fully captured in national data.
- **Gini hides intensity** of wealth gaps. *E.g.*, *Doesn't reflect top 0.1% ownership.*

Way Forward

- **Progressive taxation** on wealth and inheritance. *E.g., Tax ultra-rich to reduce asset concentration.*
- Universal public services in health, education. *E.g.*, *Free schooling can equalize life chances*.
- **Boost skilling for jobs** in low-income groups. *E.g., Train for MSMEs and green sectors.*
- Improve data transparency using tax and asset records. E.g., Link PAN, GST, and survey data.

Conclusion

To build a **fair and sustainable economy**, India must go beyond consumption data and **tackle structural inequality**. Only **inclusive growth and redistributive policies** can ensure long-term social and economic stability.



Swachh Survekshan 2024–25

Context

In a major recognition of urban cleanliness, Ahmedabad was ranked as the cleanest big city in the Swachh Survekshan 2024–25. The results were announced at a national felicitation event by President Droupadi Murmu, highlighting the growing commitment of Indian cities to sanitation.

What is Swachh Survekshan?

It is an annual cleanliness survey conducted by the Ministry of Housing and Urban Affairs (MoHUA) to rank cities based on sanitation, waste management, and citizen participation.

- Goal: To make cleanliness a competitive and cooperative mission.
- Scale: Involves over 4,500 cities and participation from 14 crore+ citizens through apps, feedback, and field visits.
- Focus Areas: Door-to-door waste collection, segregation at source, public toilet access, and beautification of urban spaces.

2024-25 Highlights: Key Winners

- Cities above 10 lakh population:
 - o 1st: Ahmedabad
 - o 2nd: Bhopal
 - o 3rd: Lucknow
- Cities with 3–10 lakh population:
 - o 1st: Mira-Bhayandar
 - 2nd: Bilaspur
 - o 3rd: Jamshedpur
- Other Categories:
 - o Best Ganga Town: Prayagraj
 - Best Cantonment Board:
 Secunderabad
 - Sanitation Worker Safety:
 Visakhapatnam, Jabalpur, Gorakhpur

Super Swachh League (SSL): New Category

This new segment recognises cities that consistently perform well in cleanliness over the years.

 Why Introduced? To promote long-term commitment to sanitation, not just one-time efforts.

- Eligibility:
 - Must have at least a 3-star Garbage Free City (GFC) rating
 - Consistently high rankings in Swachh Survekshan
 - Strong in citizen engagement, ODF++ status, and source segregation
- Examples of SSL Cities: Indore, Surat, Navi Mumbai, Mysuru, Chandigarh

Major Trends in This Year's Survey

- Rise of Smaller Cities: Mid-sized cities like Bilaspur and Jamshedpur are now competing with metros.
- **Push for 3R:** Cities adopted Reduce, Reuse, Recycle as guiding principles for waste.
- Scientific Waste Processing: 12 cities earned 7-star, and 22 earned 5-star GFC status.
- Equal Opportunity for Small Towns: Scoring methods were revised to make it fair for towns with <1 lakh population.
- Massive Citizen Involvement: 14 crore people took part—highest in survey history.

Innovative Practices & Campaigns

- Waste-to-Wealth: Recycled waste was turned into gifts for dignitaries, showcasing creative reuse.
- Peer Mentoring ("Each One Clean One"): Top
 78 cities will mentor low-performing ones.
- Dumpsite Clean-up Drive: From August 15, 2025, a 1-year campaign will reclaim land by clearing legacy waste.
- Kumbh Management: Prayagraj showed efficient sanitation for 66 crore pilgrims during Maha Kumbh.
- SafaiMitra Safety: Gorakhpur and Jabalpur earned recognition for protecting sanitation workers' rights and health.

Why This Survey Matters

- **Behavioural Change:** Cleanliness is becoming a habit, not just a rule.
- **Jobs & Startups:** Waste management has led to new startups, SHG involvement, and green jobs.

- **Performance Mirror:** The survey helps cities track their progress and learn from each other.
- Link to Viksit Bharat 2047: Clean cities are key to achieving India's development vision.
- Women's Role: Women-led groups and school campaigns are key drivers of segregation and zero-waste practices.

Conclusion

Swachh Survekshan 2024–25 is more than a ranking—it reflects India's changing mindset on urban sanitation. From large cities to small towns, cleanliness is becoming a shared civic culture. With citizen-led action, innovative models, and long-term policies, the survey is building a cleaner, more sustainable urban future.

Russian Sanctions Act, 2025

Context

India has strongly opposed a new U.S. legislative proposal, the Russian Sanctions Act, 2025, which threatens steep penalties on countries like India that import Russian oil. The bill is seen as an attempt to pressure non-Western nations amidst ongoing geopolitical tensions over the Russia–Ukraine conflict.

What is the Russian Sanctions Act, 2025?

It is a U.S. Congressional bill introduced by Senator Lindsey Graham, with bipartisan backing, to discourage global trade in Russian-origin energy by imposing punitive trade measures.

- Core Objective: To isolate Russia economically by targeting countries that buy Russian energy products.
- Scope of Sanctions: Covers oil, gas, coal, uranium, and petrochemicals of Russian origin.
- Section 17 Provision: Proposes a massive 500% ad valorem tariff on imports from countries engaging in such trade.
- Secondary Sanctions: Non-compliant countries like India, China, and Brazil may face indirect economic penalties.

- Presidential Waiver: U.S. President can delay implementation by 6 months under "strategic considerations".
- Fast Enforcement: Recommends imposition of sanctions within 50 days of enactment.

Why is India Concerned?

- Energy Dependence: India currently imports nearly 38% of its crude oil from Russia due to competitive pricing. Any disruption could lead to fuel shortages and price volatility.
- Strategic Autonomy at Risk: India views this bill as an attempt to coerce foreign policy alignment with the Western stance on the Ukraine war.
- Official Response: India's Ministry of External Affairs (MEA) highlighted the hypocrisy of Western nations who continue selective trade with Russia while targeting others.
- Diversified Energy Strategy: India imports from over 40 countries and maintains that energy decisions are based on national interest and security.
- Economic Fallout: Potential rise in import bills, inflationary trends, and disruption of long-term energy contracts.

Larger Implications

- Geopolitical Strain: May impact India–U.S. bilateral ties, especially on strategic fronts like QUAD, trade, and defence cooperation.
- Economic Sovereignty: Raises questions on how sanctions can be used as tools to limit sovereign decision-making in a multipolar world.
- Energy Route Reconfiguration: Could force India to shift towards alternative suppliers, impacting global oil dynamics.

Conclusion

The Russian Sanctions Act, 2025, brings into focus the growing tension between strategic sovereignty and geopolitical pressures. For India, balancing economic interests with international alignments will be critical. While the Act claims to uphold democratic values, its implementation risks fragmenting global trade and punishing neutral countries like India, which are



pursuing energy diversification in line with national priorities.

Dowry Deaths in India

Context:

A disturbing rise in dowry-related deaths across states like Uttar Pradesh, Tamil Nadu, and Chandigarh has renewed attention on this deep-rooted social evil and the failure of legal mechanisms to deliver timely justice.

About Dowry Deaths in India

What Are Dowry Deaths?

Dowry deaths occur when a woman is killed or driven to suicide due to relentless harassment or violence over dowry demands. They are punishable under Section 304B of the Indian Penal Code (IPC) and the Dowry Prohibition Act, 1961.

Key Data and Trends (2017–2022)

- Around 7,000 deaths are reported annually (NCRB).
- 6,100+ murders linked directly to dowry-related motives.
- Only ~4,500 cases charge-sheeted each year;
 3,000+ cases remained under investigation in 2022.
- Conviction Rate: Merely 100 convictions from ~6,500 trial cases annually.
- High-incidence States: Uttar Pradesh, Bihar, Jharkhand, MP, Odisha, Rajasthan, West Bengal, Haryana (~80% of cases).
- Urban Concern: Delhi accounted for 30% of dowry deaths among major cities.

Way Forward

- Legal Strengthening: Fast-track courts for dowry-related cases and mandatory completion of trials within a year.
- Witness Protection: Shield victims' families and whistleblowers from social and legal intimidation.
- Police Accountability: Penalize delay or inaction in investigation and filing of charge sheets.

- Community Intervention: Grassroots awareness campaigns to change regressive attitudes, involving panchayats, NGOs, and self-help groups.
- Economic Empowerment: Encourage financial independence of women through targeted employment schemes and legal literacy drives.

Conclusion

Despite decades of legislation, dowry deaths remain a chilling reflection of India's enduring gender biases and systemic apathy. A multidimensional response—legal, societal, and administrative—is critical to dismantle this violence and ensure women's right to dignity and life is upheld.

Black Hole Merger GW231123

Context:

Scientists have detected GW231123, the most massive black hole merger ever recorded, through the LIGO-Virgo-KAGRA (LVK) collaboration. It involved black holes 100x and 140x the Sun's mass—challenging current theories of stellar evolution and black hole formation.

About Black Hole Merger GW231123:

What Is a Black Hole Merger?

It is a high-energy astrophysical event where two black holes spiral inward due to gravitational wave emission and eventually merge, forming a single, more massive black hole. These events distort spacetime and are detectable via gravitational wave observatories.

Key Event Details:

- Event Name: GW231123 (detected on Nov 23, 2023, during LIGO's 4th observation run)
- Masses Involved: Black holes of ~140 and ~100 solar masses merged into a ~225 solar mass black hole
- Mass Gap Violation: The black holes fall in the "forbidden" 60–130 solar mass range contradicting current models of stellar death
- Spin Feature: One black hole had a spin close to the relativistic maximum—rare and difficult to model



- Origin Distance: Estimated to be ~12 billion light-years away
- Detection Network: Observed by LIGO (USA), Virgo (Italy), and KAGRA (Japan)

Way Forward:

- Astrophysical Revisions: Reassess theories of stellar collapse and black hole mass limits
- Expanded Observation: More frequent, multi-detector observation runs to validate and model extreme cosmic events
- International Collaboration: Strengthen global efforts in gravitational wave astronomy (e.g., Einstein Telescope, Cosmic Explorer)
- Data Modelling Tools: Develop advanced AI models to decode high-spin, high-mass waveforms from distant space events

Conclusion:

GW231123 is a landmark in astrophysics—it not only shatters the established "mass gap" concept but also hints at exotic or second-generation black holes. It reinforces the importance of gravitational wave science in revealing unseen corners of the universe and expanding our understanding of cosmic evolution.

Bolivia-India

Context:

India has sent 3 lakh doses of the Measles-Rubella vaccine to Bolivia to help tackle a disease outbreak, reinforcing its commitment to global health solidarity, especially with Global South partners.

About Bolivia:

- Location: A landlocked country in west-central South America.
- Capitals: Sucre (constitutional) and La Paz (administrative).
- **Neighbours**: Borders Brazil, Paraguay, Argentina, Chile, and Peru.

Physiographic Features:

 Andes Mountains: Dominated by two ranges—Cordillera Occidental and Cordillera Oriental. Mount Sajama (6,542 m) is the tallest peak.

- Altiplano Plateau: A high-elevation plain (~12,000 ft) containing Lake Titicaca (largest navigable lake in the world) and the now-dried Lake Poopó.
- **Uyuni Salt Flat**: World's largest salt flat (~10,400 sq. km), vital for lithium extraction.
- Yungas Region: Rainforested slopes bridging the Andes and lowlands.
- Amazon Basin: Rivers like Beni, Mamoré, and Iténez flow into the Amazon.
- Chaco & Oriente: Southern hot plains and eastern tropical rainforests dominate these regions.

India-Bolivia Bilateral Relations:

- Health Diplomacy: India's vaccine donation to Bolivia reflects its rising role in South-South Cooperation, especially under the Development Partnership Programme.
- Emergency Aid: The consignment includes not just vaccines but also essential medical supplies to support Bolivia's public health response.
- Multilateral Coordination: Both countries actively collaborate through platforms like G77, NAM, and BRICS outreach.
- Strategic Sectors: Bolivia is rich in lithium—crucial for electric vehicle batteries. India seeks partnerships in mining, technology, and energy sectors.

Way Forward:

India should continue leveraging its pharmaceutical strength to assist Latin American countries during health crises. In return, it must deepen resource partnerships in critical minerals like lithium, building long-term energy security and technological cooperation.

Conclusion:

India's timely assistance to Bolivia during a public health emergency highlights its leadership in South-South solidarity. As global challenges grow interlinked, such partnerships will be essential to ensuring equitable development, resilience, and mutual growth across continents.



UN SDG Report 2025

Context:

The United Nations SDG Report 2025, presented at the High-Level Political Forum, highlights that 35% of measurable Sustainable Development Goals (SDG) targets are either stagnating or regressing, with just five years left until the 2030 deadline. The report underscores the urgent need for course correction to prevent global backsliding on development.

Highlights of the UN SDG Report 2025

SDG 2: Zero Hunger

- **9.1% of the global population** (approx. 713–757 million) faced hunger in 2023.
- **2.33 billion people** experienced moderate or severe food insecurity.
- Severe regional disparities: 23.2% in Sub-Saharan Africa, and 281 million hungry people in Southern Asia.

SDG 4: Quality Education

- 57% of indicators are stagnating or regressing.
- Widespread failure to achieve universal school completion, basic literacy, and gender parity.

SDG 6: Clean Water & Sanitation

- 2.2 billion people lack access to safe drinking water.
- 3.4 billion people have no sanitation; 1.7 billion lack handwashing facilities.

SDG 8: Decent Work & Economic Growth

- Half of the tracked indicators show no improvement or decline.
- **57.8% of workers** globally are informally employed.
- Youth unemployment is high at 12.9%, over three times the adult rate (3.7%).

SDG 10: Reduced Inequalities

- Inequality is rising across income, health, digital access, and climate resilience.
- No substantial expansion of redistribution mechanisms post-COVID.

SDG 14: Life Below Water

- 40% of marine-related targets are regressing.
- Ocean acidification, overfishing, and plastic pollution are escalating.
- SDG 14 remains the **least funded**, as noted in the 2025 UN Ocean Conference.

SDG 3: Good Health & Well-Being

- Maternal mortality and universal health coverage goals are off-track.
- Post-pandemic strain and underinvestment weaken health systems.

SDG 12, 15, 16 (Responsible Consumption, Life on Land, Peace & Justice)

- 40–42% of targets are not progressing.
- Notable setbacks in forest conservation, biodiversity protection, and institutional governance.

Negative Trends Identified

- Climate Crisis: 2024 was the hottest year on record. The WMO warns of continued warming, threatening food, water, and health security.
- Extreme Poverty: Over 800 million people remain extremely poor. At current pace, 8.9% may still live in poverty by 2030, far off SDG1 targets.
- **Debt & Aid Cuts**: Official Development Assistance (ODA) fell by **7.1% in 2024**, especially affecting low-income countries.
- SDG Financing Gap: A \$4 trillion/year gap persists, stalling progress in many developing nations due to costly borrowing.

Positive Developments

- HIV Progress: Global HIV infections fell by
 40% since 2010, showing success under SDG
 3.
- Malaria Control: 2.2 billion malaria cases averted, and 12.7 million lives saved since 2000.

 Social Protection: Over 50% of the global population now has access to social safety nets, aiding inclusive development.

Way Forward: Roadmap to 2030

- Reform Global Finance: Implement the Sevilla Commitment to expand multilateral financing and ease debt burdens for developing nations.
- Six Critical Accelerators:
 - 1. Resilient food systems
 - 2. Universal energy access
 - 3. Inclusive digital transformation
 - 4. Quality education
 - 5. Decent employment
 - 6. Climate and biodiversity protection
- Data-Driven Governance: Roll out the Medellín Framework for Action to improve data availability and evidence-based policymaking.
- Target Priority SDGs: Immediate investment needed in SDGs 2, 4, 6, 8, and 10, which show the worst performance.
- Multilateral Cooperation: Strengthen collaboration via G20, BRICS, and UN agencies, with nations recommitting to collective global interest.

Conclusion

The UN SDG Report 2025 delivers a stark reminder: the world is dangerously off-track in meeting its 2030 commitments. While select areas like health and social protection have improved, widespread regression demands a systemic transformation. The pathway forward lies in revamping global financial systems, focusing on key accelerators, and ensuring data-informed and equitable governance. The time to act is now, failure to accelerate action risks undermining decades of development gains and worsening global inequalities.

dFalciVax: India's Malaria Shield

Context

India has taken a significant step in malaria control with the development of AdFalciVax, the country's first indigenously developed two-stage malaria

vaccine, designed to combat *Plasmodium falciparum*. This aligns with India's **Malaria Elimination Goal by 2030**.

About the Vaccine

- What is it?

 AdFalciVax is a recombinant vaccine that targets two stages of the malaria parasite's life cycle.
- Who developed it?
 Created by ICMR in collaboration with RMRC-Bhubaneswar, NIMR, and DBT-NII.
- How is it produced?
 It is manufactured using Lactococcus lactis, a safe, food-grade bacterium, commonly used in dairy products.
- Main goal:

 To offer protection against malaria infection and also stop the transmission of the parasite within communities.

Key Characteristics of vaccine

- Dual-stage protection:

 The vaccine targets both the liver stage and the mosquito transmission stage, helping both individuals and the public.
- Thermal stability:
 It stays stable at room temperature for over
 9 months, useful in tropical and remote areas without cold storage.
- Broader immune response:
 Combines multiple antigens, helping the body build stronger, longer-lasting immunity.
- Cost-effective production:
 The use of Lactococcus lactis allows for affordable and scalable manufacturing.
- Licensing model: ICMR plans to offer non-exclusive licensing, encouraging domestic and international partnerships.
- Aligned with national goals: Supports the Make in India initiative and the National Malaria Elimination Strategy.

Challenges

• Limited awareness in tribal areas: In malaria-endemic tribal belts, vaccine

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education is often **inadequate**, reducing uptake.

- Distribution issues:
 Remote villages may lack proper infrastructure for transporting and delivering vaccines safely.
- Vaccine acceptance:
 Misinformation or mistrust among local
 populations may lead to resistance or low
 participation.
- Cost and scale at early stage: Initial production and distribution costs may be high before mass rollout begins.

Way Forward

- Community health education: Example: Train local ASHA workers to spread awareness in endemic districts.
- Strengthen last-mile delivery: Example: Use solar-powered cold storage and drones in forested or hilly terrains.
- Public-private collaboration:

 Encourage partnerships with vaccine manufacturers to expand outreach quickly.
- Pilot programs in hotspots: Launch trial vaccinations in Odisha or Chhattisgarh to assess early impact.

Conclusion

AdFalciVax marks a turning point in India's fight against malaria by offering a homegrown, dual-stage vaccine solution. It supports national health goals while positioning India as a global contributor to vaccine development for neglected tropical diseases. With proper planning and outreach, it could significantly reduce malaria transmission and fatalities in vulnerable regions.

Nuclear Energy Vision 2047

Context

In the Union Budget 2025–26, the government announced a bold plan to increase nuclear energy capacity from 8.18 GW to 100 GW by 2047, with a ₹20,000 crore allocation for Small Modular Reactors (SMRs) by 2033. This aligns with the Viksit Bharat vision and net zero targets by 2070.

About the News



- India aims to scale nuclear power to 100 GW by 2047.
- ₹20,000 crore allocated for SMR development by 2033.
- Nuclear energy is seen as key to net zero and energy security.
- Plan aligned with Viksit Bharat 2047 goals.

Characteristics of Nuclear Energy Vision 2047

- Long plant life: Nuclear plants operate efficiently for 50–60 years.
- Base-load provider: Offers reliable energy, unlike intermittent renewables.
- SMR investment: Focus on indigenous modular reactors for flexible deployment.
- PHWR scaling: Expansion of 700 MW Pressurised Heavy Water Reactors.
- Private entry push: Proposals to amend Atomic Energy Act and CLNDA.
- Green label: Nuclear energy reclassified as green for easier financing.

Challenges

- CLNDA constraints: Supplier liability clause blocks foreign investment (e.g., U.S. firms).
- Regulatory gaps: AERB lacks statutory status; limits safety independence.
- Cost overrun risks: Delays in French and U.S. projects raise economic concerns.
- Tariff disputes: Ongoing cases (e.g., Gujarat Urja vs NPCIL) affect power sale agreements.

Way Forward

- Amend CLNDA: Rationalise supplier liability to enable foreign investment.
- Statutory regulator: Empower AERB for independent nuclear oversight.
- Green financing access: Classify nuclear as green to secure climate-linked funds.
- SMR pilot rollout: Start with public sector, then scale to private players.

Conclusion

India's nuclear roadmap to 2047 reflects a strategic shift towards clean, firm, and scalable energy. By

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addressing legal and financial bottlenecks, and investing in indigenous technologies like SMRs, India can balance industrial growth with climate responsibility, making nuclear power a cornerstone of Viksit Bharat.

UNESCO & U.S.A.

Context

The United States has declared its intent to withdraw from UNESCO by December 2026, just two years after rejoining. The U.S. cited UNESCO's alleged anti-Israel bias and its decision to recognize Palestine as key reasons behind this move.

About the News

- U.S. to exit UNESCO by December 2026.
- Withdrawal triggered by UNESCO's pro-Palestine stance.
- This comes only two years after rejoining in 2023.
- Highlights geopolitical tensions within UN institutions.

About UNESCO

- 1. UNESCO is a UN agency working to promote global peace through education, science, culture, and communication worldwide.
- 2. Formed in 1945, UNESCO was created after World War II to foster international cooperation and human development.
- 3. It has 193 member states and 11 associate members, with headquarters in Paris and over 50 field offices globally.
- 4. UNESCO is part of the UN Sustainable Development Group (UNSDG), helping achieve the Sustainable Development Goals (SDGs).
- It supports quality education, scientific collaboration, cultural preservation, and freedom of expression through global policies and field programmes.
- UNESCO sets ethical standards on artificial intelligence, digital inclusion, climate science, and promotes knowledge equity

worldwide.

7. India has been a **founding member of**UNESCO and works actively through the
Indian National Commission for
Cooperation with UNESCO.

Challenges

- Political influence: UNESCO's decisions often reflect member-state conflicts (e.g., Palestine issue).
- Financial strain: U.S. is a major funder; withdrawal may weaken UNESCO's budget.
- Credibility concerns: Repeated withdrawals affect UNESCO's global legitimacy.
- Global divide: Raises questions on Western leadership in multilateral bodies.

Way Forward

- **Promote neutrality:** UNESCO must ensure balanced representation of member views.
- **Diversify funding:** Reduce reliance on single-state contributions.
- **Strengthen diplomacy:** Encourage dialogue over political disengagement.
- Focus on mandate: Reinforce UNESCO's role in education and culture, not geopolitics.

Conclusion

The U.S. withdrawal from UNESCO reflects deepening geopolitical rifts within international institutions. Moving forward, UNESCO must uphold its core mission of peace through education and culture, while insulating itself from political polarization to remain globally relevant and effective.

India-UK sign Comprehensive Economic and Trade Agreement (CETA)

Context

India and the United Kingdom recently signed a landmark Comprehensive Economic and Trade Agreement (CETA) and endorsed the **India–UK Vision 2035**. This pact aims to deepen cooperation in trade, mobility, technology, education, climate action, and defence, placing India–UK ties on a long-term strategic footing.

About the Agreement

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- Zero-duty access on 99% tariff lines for Indian exports to the UK.
- Agreement covers goods, services, mobility, investments, and social security exemptions.
- Designed to uplift MSMEs, labour-intensive sectors, and women and youth entrepreneurs.
- Vision 2035 outlines collaboration in growth, technology, defence, climate, and education.

Key Characteristics of CETA

- **Tariff Reduction:** 70% tariffs reduced to 0% for processed food, textiles, leather, and marine products.
- Professional Mobility: Eased visa rules for Indian professionals, especially in IT and education sectors.
- Social Security Relief: Indian workers exempt from UK social security payments for up to 3 years.
- **SME Support:** Dedicated SME channels, digital trade, and paperless customs for efficient exports.
- **Services Trade:** Boost to Indian services in finance, law, architecture, and consulting.
- Market Access: Entry into UK's \$63.4 billion agriculture market, excluding sensitive sectors like dairy.

Challenges

- Sensitive Sectors: Dairy and agriculture partially excluded due to domestic interest concerns.
- Implementation Delays: Technical bottlenecks in mutual qualification recognition and visa systems.
- Geopolitical Risk: UK's policy shifts or India's electoral changes may slow policy continuity.
- MSME Preparedness: Small firms may lack the infrastructure to compete globally without active support.

Way Forward

• Awareness Drives: Train MSMEs on export procedures and digital trade compliance.

- Institutional Mechanisms: Set up joint regulatory boards to handle technical barriers in services.
- Sectoral Schemes: Introduce PLI-like incentives for UK-specific export sectors like food and garments.
- Academic Partnerships: Fast-track dual degree and Green Skills initiatives to meet future job demands.

Conclusion

The India–UK CETA and Vision 2035 represent a strategic leap in bilateral cooperation. By integrating trade liberalisation, mobility, climate goals, and technological innovation, the agreement not only boosts India's global standing but also ensures inclusive growth, especially for youth, MSMEs, and skilled professionals.

National Cooperative Policy – 2025

Context

The National Cooperative Policy – 2025 was officially launched by the Union Home and Cooperation Minister in New Delhi, marking a transformative step towards reinvigorating India's cooperative movement. This policy is part of a broader national effort to institutionalise, modernise, and democratise the cooperative sector, which has long been a foundational pillar of India's rural economy and social structure. The policy envisions the cooperative model not merely as a legacy system but as a future-ready vehicle for rural empowerment, digital integration, and inclusive growth.

Key Objectives of the National Cooperative Policy – 2025

- Triple the cooperative sector's GDP contribution by 2034 through structural reforms and expansion.
- Ensure inclusion of at least 50 crore citizens as cooperative members, making it one of the largest participatory movements globally.
- Establish a cooperative society in every village to anchor rural development.
- Enhance digital governance, improve financial transparency, and increase accountability.



- Empower underrepresented communities, especially rural women, SC/STs, and youth, through cooperative-driven livelihoods.
- Build a self-sustaining, employment-rich ecosystem of cooperatives by India@100 (2047).

Key Features of the National Cooperative Policy – 2025

1. Inclusive, Rural-Centric Development Model

 Promotes cooperatives as rural growth engines; Primary Agricultural Credit Societies to deliver services; five model cooperative villages per tehsil planned.

2. Rapid Expansion and Modernisation of Cooperatives

Targets 30% rise in cooperative societies;
 45,000 Primary Agricultural Credit Societies underway; promotes tourism, taxi, energy, insurance sectors; launches Sahkar Taxi.

3. Technology-Driven Governance and Legal Reforms

 Enables real-time digital governance via Primary Agricultural Credit Society computerisation, cluster-based monitoring, national cooperative database, and 10-year legal review mechanism.

4. Women and Youth Empowerment as Core Pillars

 Establishes Tribhuvan Sahkari University; launches White Revolution 2.0; promotes youth entrepreneurship; ensures leadership roles for women, Dalits, and tribals.

5. Sectoral Diversification and Institutional Strengthening

 Promotes cooperative entry into logistics, tourism, organics, energy; establishes export, seed, and organic product multi-state cooperative institutions.

6. Sustainability and International Integration

• Encourages eco-friendly cooperatives through green technology and circular economy; fosters global outreach via exports and international cooperative participation.

Conclusion

The National Cooperative Policy – 2025 is not just a reform initiative; it is a structural transformation agenda. It seeks to mainstream cooperative

institutions into India's larger economic narrative by making them modern, tech-savvy, and inclusive. With an ambitious vision extending to India@2047, this policy could redefine rural development, deepen economic democracy, and offer a resilient alternative to corporate capitalism—rooted in mutual benefit, social equity, and local empowerment.

Interlinking of Rivers

Context

The Ministry of Jal Shakti has published the latest update on the National Perspective Plan (NPP), covering key river link initiatives like the Ken-Betwa Project and flood control efforts.

National Perspective Plan (NPP):

This long-term plan aims to balance water availability by moving water from surplus basins to water-scarce ones across regions.

Executing Agency:

The National Water Development Agency (NWDA) prepares proposals, conducts feasibility analysis, and drafts project reports for river linkages.

Structure of NPP:

Total interlinking river proposals: 30 **Split into two groups:**

- Himalayan Component 14 links
- Peninsular Component 16 links

Ken-Betwa Link Project (KBLP):

- The first river interlinking initiative to begin execution
- Special body created: Ken-Betwa Link Project Authority (KBLPA)
- Current status: Work for Daudhan Dam component has been sanctioned

Kosi-Mechi Intra-State Link Project

- This project is sanctioned under the Pradhan Mantri Krishi Sinchai Yojana – Accelerated Irrigation Benefits Programme (PMKSY-AIBP), targeting old irrigation schemes.
- Responsible Ministry: Ministry of Jal Shakti Coverage Area:

Four flood-affected districts in Bihar – Araria, Purnea, Kishanganj, and Katihar

About Project



Includes redesigning of the Eastern Kosi Main Canal (EKMC) and linking it to the Mechi River in Bihar Goal is to enable transfer of water between river basins within the same state Completion Timeline: Project completion is targeted by March 2029

Benefits:

- Irrigation facilities to extend over 2.15 lakh hectares of farmland
- Will help reduce flood impact, especially in vulnerable zones
- Expected to increase farm yield and boost rural economy in North Bihar

Conclusion:

The Interlinking of Rivers initiative aims to ensure equitable water distribution, enhance irrigation, and mitigate floods. By connecting surplus and deficit basins, projects like Ken-Betwa and Kosi-Mechi promise sustainable agriculture, regional development, and water security for future generations.

Women's Chess World Cup

Context (20-25 words):

India's chess landscape reached a milestone in July 2025, when Divya Deshmukh won the Women's Chess World Cup, and India was also announced as host of FIDE World Cup 2025.

About the News:

- Divya Deshmukh won the FIDE Women's World
 Cup 2025 in Georgia.
- She became India's 88th Grandmaster.
- India will host the FIDE Chess World Cup 2025 from 30 October to 27 November.

International Chess Federation (FIDE)

- 1. FIDE is the International Chess Federation, the global governing body for chess.
- 2. Founded in 1924, FIDE's motto is "Gens una Sumus," which translates to "We are one family".
- 3. The organization is responsible for organizing the World Chess Championship and the Chess Olympiad.
- 4. FIDE establishes standardized rules, regulations, and international rating systems for chess competition.

5. Prestigious international titles, such as Grandmaster and International Master, are awarded by FIDE.

FIDE World Cup 2025:

- The FIDE World Cup 2025 will follow a knockout format with 206 players.
- Each round has **two classical games**, followed by **tie-breaks** if needed.
- Top 50 players receive byes; the rest play in reverse-pairings.
- Top 3 finishers will qualify for the 2026 Candidates

 Tournament.
- India's chess infrastructure is globally recognised with events like Tata Steel Chess India.
- India hosted the FIDE Olympiad 2022 and World Junior U-20 Championship 2024.

Conclusion:

With Divya Deshmukh's historic win and India set to host the 2025 World Cup, the nation is emerging as a chess powerhouse, blending legacy, talent, and global recognition.

Chola Empire

Context:

On the birth anniversary of Rajendra Chola I, the Prime Minister of India celebrated the Chola Dynasty's legacy in maritime strength, governance, and cultural unity at Gangaikonda Cholapuram.

About the News:

- PM launched commemorative coins and announced statues of Rajendra and Rajaraja Chola.
- Recalled the Cholas' role in **naval expansion** and **local democracy**.
- Highlighted their **influence in Southeast Asia** via culture and trade.
- PM attended **Aadi Thiruthtari festival**, aligning heritage with present-day nationalism.

Prominent Rulers of the Chola Dynasty and Their Achievements:

• Rajaraja Chola I (985–1014 CE):
He played a vital role in enhancing the Chola naval forces, commissioned the construction of the magnificent Brihadisvara Temple in Thanjavur, and successfully extended the

empire's reach into northern parts of Sri Lanka.

- Rajendra Chola I (1014–1044 CE):
 Renowned for his ambitious military campaigns, he advanced as far as the Ganga plains, founded the city of Gangaikonda Cholapuram, and projected Chola influence across Southeast Asia, including regions like Malaysia, Indonesia, and the Maldives.
- Kulottunga Chola I: His reign emphasized administrative efficiency and reforms in land revenue systems, helping sustain the Chola legacy of internal stability and economic strength.

Characteristics of Chola Empire:

- Kudavolai system enabled village-level elections using palm-leaf ballots.
- **Decentralised assemblies** (Ur, Sabha, Nagaram) handled land, tax, and justice matters.
- Maintained **efficient records**, surveys, and revenue inscriptions across the empire.
- Had a powerful blue-water navy, expanding into
 Sri Lanka and Southeast Asia.
- Encouraged **temple economies** and trade via ports like **Nagapattinam** and **Poompuhar**.
- Supported both Shaivism and Vaishnavism, promoting religious harmony and temple networks.

Conclusion:

The Chola Empire stands as a beacon of good governance, maritime excellence, and cultural outreach. Its legacy offers India both historical pride and a blueprint for modern nation-building.

Sohrai Art

Context:

Sohrai painting from Jharkhand gained national attention during *Kala Utsav 2025* at the Rashtrapati Bhavan, where the President of India praised it as a true reflection of India's cultural essence.

What is Sohrai?

 Sohrai is a tribal wall-painting tradition practiced by the Santhal, Munda, and Oraon communities of Jharkhand. Women artists decorate the earthen walls of their homes using naturally sourced colors and hand-crafted tools, continuing a custom rooted deeply in rural life and rituals. • This art is created around the time of the harvest season.

Notable Features of Sohrai Art:

- Themes from Nature: The artwork illustrates animals, birds, foliage, and village life, expressing harmony with the environment and the rhythms of agricultural society.
- Use of Natural Colors: Artists rely on locally available materials like red earth, white clay, black stone powder, and yellow soil, making the practice eco-friendly and sustainable.
- Traditional Instruments: Instead of modern brushes, women use bamboo twigs, chewed sticks, and pieces of cloth to apply the pigments.
- Women-Centric Tradition: Passed from one generation of women to another, the art reflects the role of women as cultural carriers and creators.
- **Tied to Rituals:**These murals are more than decoration—they mark spiritual occasions, celebrate the land's fertility, and show gratitude for livestock and harvests.

Conclusion:

Sohrai art represents an enduring connection between people, land, and spirituality. It embodies ecoconscious living, oral heritage, and feminine expression. Through symbolic designs and seasonal rhythms, it keeps alive a centuries-old way of seeing and celebrating the world.

U.S. imposed 25% tariffs on Indian imports

Context

U.S.A. imposed 25% tariffs on Indian imports, citing trade imbalances and India's continued energy and defence ties with Russia.

About the News

- 25% duty on Indian goods exported to the U.S. from August 2025.
- Penalty linked to Russia Sanctions Act 2025, targeting nations trading with Russia.
- Follows failure of the fifth round of India–U.S. trade talks.
- India cited its FTA with the UK to defend its fair-trade record.

Key Provisions of tariffs

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- Applies to key sectors like textiles, pharma, and engineering exports.
- Triggered by Russia-related defence and energy ties, seen as sanction defiance.
- Based on "obnoxious" trade barriers, as cited by the U.S. President.
- Reinstates and expands a suspended 26% tariff announced earlier in April 2025.
- Legislative backing pending via proposed Russia Sanctions Act 2025.
- India's Ministry is reviewing the tariff impact on farmers and MSMEs.

Challenges

- Export losses in the U.S. market, especially for textile and pharma sectors.
- Diplomatic tension within Quad, risking Indo-Pacific cooperation initiatives.
- Pressure on India's strategic autonomy, especially its energy deals with Russia.
- Risk of supply chain shifts away from India to cheaper competitors like Vietnam.

Way Forward

- Diversify exports to EU and ASEAN to reduce overdependence on the U.S. market.
- Fast-track FTAs with Canada and Australia to regain preferential access.
- Engage diplomatically to revive India–U.S. trade talks and lower tariffs.
- Reaffirm multilateralism, showcasing India's role in WTO-compliant trade practices.

Conclusion

India must balance its strategic interests with trade diplomacy, ensuring that external pressures do not undermine its economic sovereignty or its commitment to fair and reciprocal trade.

Klyuchevskoy Volcano

Context:

Russia's Klyuchevskoy volcano drew global focus after an 8.8 magnitude quake struck nearby, underlining intense seismic and volcanic activity in the tectonically active Kamchatka region.

Klyuchevskoy Volcano: Klyuchevskoy, also called Klyuchevskaya Sopka, is a classic stratovolcano recognized for its sharply rising cone and continuous eruptions.

• Location: It lies on the Kamchatka Peninsula in eastern Russia, approximately 100 km inland from the Bering Sea.

- **Tectonic Setting:** It is part of the Pacific Ring of Fire, a geologically active belt where numerous earthquakes and volcanic eruptions occur.
- Eruption History: Documented eruptions date back to 1697, and it has remained frequently active since.
- Heritage Significance: The volcano is a prominent feature of the UNESCO-listed "Volcanoes of Kamchatka" World Heritage Site.

Types of Volcanoes

1. Stratovolcano (Composite Volcano):

- o Structure: Tall, steep, and conical.
- Layers: Built from alternate layers of lava, ash, and rock.
- Lava Type: Viscous and acidic (high silica), leading to explosive eruptions.
- Example: Mount Fuji (Japan), Mount Vesuvius (Italy), Klyuchevskoy (Russia).
- Hazards: Pyroclastic flows, ashfall, and violent eruptions.

2. Shield Volcano:

- Structure: Broad, gently sloping dome shape.
- Lava Type: Thin, runny basaltic lava (low silica), flows over large areas.
- Eruption Style: Non-explosive, quiet eruptions.
- Example: Mauna Loa and Mauna Kea (Hawaii), Icelandic volcanoes.
- Hazards: Lava flows, less ash or pyroclastic material.

Kamchatka Peninsula: Located in far eastern Russia, Kamchatka is a vast and rugged landmass bordered by the Sea of Okhotsk on the west and the Pacific Ocean/Bering Sea to the east.

Ecology and Climate:

- **Vegetation Zones:** The upper regions support tundra vegetation—mostly mosses, lichens, and dwarf shrubs like Kamchatka alder.
- Forest Belts: Lower altitudes feature woodlands consisting of birch, larch, poplar, and willow species.
- Climate Pattern: The area experiences a sub-Arctic climate, with long, snowy winters and short, damp summers.



The Banking Laws (Amendment) Act, 2025

Context:

A new amendment in Indian banking law will take effect, The Banking Laws (Amendment) Act, 2025.

About the Act:

Introduced by the **Ministry of Finance**, the amendment modifies **five major banking laws** to address long-standing regulatory gaps. Its primary goal is to introduce greater **transparency**, **depositor safety**, and **institutional accountability** in both commercial and cooperative banks.

Primary Goals of the Amendment:

- Improve management practices in banks.
- Ensure stronger safeguards for depositors and investors.
- Elevate audit practices in public sector banks.
- Harmonize cooperative banking regulations with constitutional principles.

Major Highlights of the Act:

- 1. Revised Definition of 'Substantial Interest':

 The monetary threshold for holding a 'substantial interest' in a banking company is increased from ₹5 lakh to ₹2 crore, aligning with current inflation levels and financial growth since 1968.
- 2. Director Tenure in Cooperative Banks:
 The tenure for board members (excluding chairpersons and full-time directors) is now extended from 8 to 10 years, bringing the provision in line with the 97th Constitutional Amendment aimed at cooperative sector reforms.
- 3. Transfer of Unclaimed Assets to IEPF:
 Public Sector Banks (PSBs) can now move
 unclaimed dividends, bond maturities, and
 other instruments to the Investor Education
 and Protection Fund, streamlining asset
 recovery mechanisms akin to the Companies
 Act.
- 4. Enhanced Audit Oversight: PSBs are allowed to decide statutory auditors' remuneration, encouraging the engagement of high-quality audit firms and ensuring greater independence and accountability in audit functions.
- 5. Relaxed Reporting Schedule to RBI:
 Earlier mandatory weekly reports to the
 Reserve Bank of India are now replaced with
 flexible fortnightly, monthly, or quarterly
 reporting timelines, reducing compliance
 burden while maintaining data quality.

Why This Matters for India's Banking Ecosystem:

- Regulatory Modernization: The changes update outdated provisions—many dating back 50+ years—to match the realities of today's financial system.
- Better Governance in Cooperative Banks: By incorporating constitutional reforms, the Act ensures more democratic and accountable management in the cooperative banking space.
- Boosting Depositor Trust: Ensuring better asset recovery and stronger auditing standards creates a safer environment for depositors.

Challenges in Implementation:

- Limited Audit Capacity in Rural Banks:
 Cooperative banks in smaller towns may struggle to attract qualified auditors due to financial or logistical constraints.
- Regulatory Readiness: Banks, especially at the regional or cooperative level, may face infrastructural and training gaps in implementing new reporting and governance frameworks.
- 3. **Resistance to Tenure Changes:** Extended tenures could face pushback from stakeholders favoring more frequent board-level rotation or democratic change.
- 4. **Asset Transfer Complexity:** Identifying and transferring unclaimed financial assets to IEPF may pose legal and administrative challenges, especially for old or dormant accounts.

Conclusion:

The Banking Laws (Amendment) Act, 2025 represents a bold step in updating India's financial regulatory framework. By addressing long-outdated provisions and empowering banks with modern governance tools, the Act promises to strengthen public confidence, especially in public and cooperative sector banks. However, its success will depend on effective implementation, capacity-building, and sustained regulatory oversight. If executed well, it could mark a turning point for financial transparency and depositor protection in India's banking sector.

Current Affairs (MCQ) Practise Set

- 1. In the context of India's spice sector, which of the following statements is most accurate regarding the National Turmeric Board?
 - (a) It is a private industry-led body under the Ministry of AYUSH
 - (b) It is a statutory board operating independently from central ministries
 - (c) It functions under the Ministry of Commerce and Industry with multi-ministerial coordination
 - (d) It operates solely under the Spices Board of India
- 2. Which of the following correctly identifies the contribution of India to global turmeric production?
 - (a) Around 40% with exports worth USD 100 million
 - (b) Nearly 60% with 20+ indigenous varieties
 - (c) Less than 50% but leading in organic turmeric production
 - (d) Over 75% with a target of USD 1 billion exports by 2030
- 3. As per NEP 2020, what is the function of the proposed Academic Bank of Credit (ABC)?
 - (a) Providing scholarships to underprivileged students
 - (b) Digitally storing credits to allow academic mobility
 - (c) Funding research projects in higher education
 - (d) Replacing school-level board examinations with online tests
- 4. With reference to the Hong Kong Convention (HKC), which of the following best describes its primary objective?
 - (a) To ensure safe and environmentally sound recycling of ships
 - (b) To ban shipbreaking in all developing countries
 - (c) To promote cruise tourism and marine navigation technologies
 - (d) To regulate international maritime trade routes
- 5. Which of the following statements about the ELI Scheme is correct?

- (a) It provides incentives to employees earning above ₹1 lakh per month
- (b) It offers direct wage support of ₹15,000 to first-time informal workers
- (c) EPFO registration is optional for receiving incentives
- (d) The scheme applies to private companies only in the IT sector
- 6. Which of the following challenges is directly related to the implementation of digital adoption orders?
 - (a) Legal status of CARA under the Hague Convention
 - (b) CARINGS portal storing parent details
 - (c) State officials insisting on hard copies despite new rules
 - (d) Number of recognised adoption agencies in urban areas
- 7. What is the function of the Special Purpose Fund (SPF) under the RDI Scheme?
 - (a) It provides scholarships for PhD research abroad
 - (b) It allocates funds to second-level managers for R&D financing
 - (c) It handles direct procurement of research equipment
 - (d) It regulates patent filing for new inventions
- 8. Consider the following statements:

Statement 1: The dark web can be accessed using standard browsers like Chrome or Firefox.

Statement 2: Websites on the dark web typically use ".onion" domains and offer encrypted communication to maintain anonymity.

Which of the above statements is/are true?

- (a) Only 1
- (b) Only 2
- (c) Both 1 and 2
- (d) Neither 1 nor 2
- 9. Consider the following statements:

Statement 1: The National Overseas Scholarship Scheme is implemented by the Ministry of Education to support economically weaker students pursuing undergraduate studies abroad.



Statement 2: Under the scheme, only students admitted to QS top 500 ranked foreign universities are eligible.

Which of the above statements is/are not true?

- (a) Only 1
- (b) Only 2
- (c) Both 1 and 2
- (d) Neither 1 nor 2
- 10. Consider the following statements:

Statement 1: The Maternal Mortality Ratio (MMR) is defined as the number of maternal deaths per 1,000 live births.

Statement 2: As per the latest SRS data, the Empowered Action Group (EAG) states report better maternal health outcomes than southern states like Kerala and Tamil Nadu.

Which of the above statements is/are not true?

- (a) Only 1
- (b) Only 2
- (c) Both 1 and 2
- (d) Neither 1 nor 2
- 11. Consider the following statements:

Statement 1: The National Water Development Agency (NWDA) is responsible for executing all interlinking river projects.

Statement 2: The Ken-Betwa Link Project is the first river interlinking initiative under the National Perspective Plan to be executed.

Which of the above statements is/are not true?

- (a) Only 1
- (b) Only 2
- (c) Both 1 and 2
- (d) Neither 1 nor 2
- 12. Consider the following statements:

Statement 1: The National Cooperative Policy -2025 aims to increase the cooperative sector's contribution to GDP threefold by the year 2047.

Statement 2: The policy targets inclusion of at least 50 crore citizens as cooperative members by 2034.

Which of the above statements is/are not true?

- (a) Only 1
- (b) Only 2
- (c) Both 1 and 2
- (d) Neither 1 nor 2
- 13. Consider the following statements:

Statement 1: Under CETA, Indian professionals are exempt from paying UK social security contributions for up to five years.

Statement 2: The agreement allows India dutyfree access to the entire UK agricultural market, including dairy products.

Which of the above statements is/are true?

- (a) Only 1
- (b) Only 2
- (c) Both 1 and 2
- (d) Neither 1 nor 2
- 14. Consider the following statements:

Statement 1: Pratibha Setu allows recruitment of candidates who have only applied for UPSC but not appeared for any exams.

Statement 2: The initiative was originally launched as the Public Disclosure Scheme in 2018 and rebranded in 2024.

Which of the above statements is/are true?

- (a) Only 1
- (b) Only 2
- (c) Both 1 and 2
- (d) Neither 1 nor 2
- 15. Consider the following statements:

Statement 1: The U.S. announced its withdrawal from UNESCO in 2026, citing UNESCO's pro-Israel stance.

Statement 2: This would be the first time the U.S. has exited from UNESCO.

Which of the above statements is/are true?

- (a) Only 1
- (b) Only 2
- (c) Both 1 and 2
- (d) Neither 1 nor 2
- 16. Consider the following statements:

Statement 1: The Civil Liability for Nuclear Damage Act (CLNDA) has deterred foreign investment due to supplier liability provisions.

Statement 2: The Atomic Energy Regulatory Board (AERB) is a statutory body with full legal independence.

Which of the above statements is/are true?

- (a) Only 1
- (b) Only 2
- (c) Both 1 and 2 (d) Neither 1 nor 2
- 17. Consider the following statements:

Statement 1: AdFalciVax is a single-stage malaria vaccine targeting only the liver stage of the parasite.

Statement 2: The vaccine has thermal stability, remaining effective at room temperature for over nine months.

Which of the above statements is/are true?

- (a) Only 1
- (b) Only 2
- (c) Both 1 and 2
- (d) Neither 1 nor 2
- 18. According to the UN SDG Report 2025, which of the following Sustainable Development Goals



(SDGs) are among the worst performing and require immediate investment?

- 1. SDG 2 Zero Hunger
- 2. SDG 4 Quality Education
- 3. SDG 8 Decent Work and Economic Growth
- 4. SDG 13 Climate Action

Select the correct answer using the code below:

- (a) 1, 2 and 3 only (b) 2, 3 and 4 only
- (c) 1 and 4 only
- (d) 1, 2, 3 and 4
- 19. Why is the black hole merger event GW231123 considered a challenge to existing stellar evolution theories?
 - (a). It was detected without the use of gravitational wave observatories
 - (b). It involved black holes originating from neutron star collapse
 - (c) The merging black holes fall in the theoretically forbidden "mass gap" range
 - (d) . The event occurred within our galaxy, which contradicts current models
- 20. Consider the following statements:

Statement 1: Uttar Pradesh and Bihar together account for less than 20% of all dowry deaths reported annually.

Statement 2: Delhi alone accounts for nearly onethird of dowry deaths among major Indian cities.

Which of the above statements is/are correct?

- (a) Only 1
- (b) Only 2
- (c) Both 1 and 2
- (d) Neither 1 nor 2
- 21. Consider the following statements:

Statement 1: India imports more than one-third of its crude oil from Russia, primarily due to price advantages.

Statement 2: The Russian Sanctions Act includes a provision allowing the U.S. President to delay its enforcement for up to six months.

Which of the above statements is/are correct?

- (a) Only 1
- (b) Only 2
- (c) Both 1 and 2
- (d) Neither 1 nor 2
- 22. Consider the following statements:

Statement 1: Swachh Survekshan 2024–25 introduced a new category called "Super Swachh League" to reward cities with the highest citizen participation in a single year.

Statement 2: Cities like Indore and Navi Mumbai were recognised under this category for their consistent sanitation performance over the years.

Which of the above statements is/are not correct?

- (a) Only 1
- (b) Only 2
- (c) Both 1 and 2
- (d) Neither 1 nor 2
- 23. Consider the following statements:

Statement 1: According to the World Inequality Database (WID), India's income inequality is among the lowest globally.

Statement 2: India's wealth Gini coefficient, as per WID, is significantly higher than its income Gini coefficient.

Which of the above statements is/are correct?

- (a) Only 1
- (b) Only 2
- (c) Both 1 and 2
- (d) Neither 1 nor 2
- 24. Consider the following statements:

Statement 1: ETLD HCM uses a ramjet engine and achieves speeds of up to Mach 5.

Statement 2: The missile can carry only nuclear warheads and has a range of 1,500 km.

Which of the above statements is/are correct?

- (a) Only 1
- (b) Only 2
- (c) Both 1 and 2
- (d) Neither 1 nor 2
- 25. Which of the following best explains the likely economic impact of the proposed 500% U.S. tariff on countries importing Russian oil, particularly on India?
 - (a) It will reduce India's dependency on crude oil and promote domestic production immediately.
 - (b) It will lead to a fall in global oil prices due to reduced demand for Russian oil.
 - (c) It may increase India's import bill and widen the current account deficit.
 - (d) It will have no impact on India as India maintains large strategic oil reserves.
- 26. Consider the following statements regarding the BPaL regimen used in India's TB control program:

Statement 1: The BPaL regimen shortens drugresistant TB treatment from 24 months to 6 months.

Statement 2: It combines the drugs Bedaquiline, Pretomanid, and Linezolid.

Which of the above statements is/are correct?



- (a) Only 1 (b) Only 2
- (c) Both 1 and 2
- (d) Neither 1 nor 2
- 27. What is the name of the operation under which the Narcotics Control Bureau (NCB) uncovered a major international drug trafficking network operating via the darknet?
 - (a) Operation APPLE
 - (b) Operation STORM
 - (c) Operation TIGER
 - (d) Operation MELON
- 28. Which state/UT became the first in India to integrate tuberculosis (TB) screening under the "Family Adoption Program"?
 - (a) Karnataka
- (b) Jammu and Kashmir
- (c) Uttarakhand
- (d) Puducherry
- 29. PM POSHAN Scheme is implemented by which ministry?
 - (a) Ministry of Women and Child Development
 - (b) Ministry of Health and Family Welfare
 - (c) Ministry of Finance
 - (d) Ministry of Education
- 30. Which of the following statements are correct regarding the global trends in Decent Work and Economic Growth (SDG 8) as highlighted in the UN SDG Report 2025?
 - 1. More than half of the global workforce is informally employed.
 - 2. Youth unemployment is nearly equal to the adult unemployment rate.
 - 3. Half of the tracked indicators under SDG 8 show stagnation or decline.

Select the correct answer using the code below:

- (a) 1 and 2 only
- (b) 1 and 3 only
- (c) 1 and 2 only
- (d) 1, 2 and 3
- 31. Which of the following statements correctly distinguishes between cruise missiles and ballistic missiles?
 - (a) Cruise missiles are faster and follow a parabolic path, while ballistic missiles are slower and fly at low altitudes.
 - (b) Ballistic missiles are guided throughout the flight, while cruise missiles are unguided.

- (c) Cruise missiles fly low and are guided throughout; ballistic missiles follow a high arc and are guided only in initial phases.
- (d) Both missile types fly below radar and are completely autonomous after launch.
- 32. The Seine River, recently in the news, is located in which country?
 - (a) Indonesia
- (b) Australia
- (c) China
- (d) France
- 33. Eklavya Model Residential School (EMRS) is a flagship scheme of which ministry?
 - (a) Ministry of Education
 - (b) Ministry of Urban Development
 - (c) Ministry of Home Affairs
 - (d) Ministry of Tribal Affairs
- 34. Which organization has launched the Universal Health Coverage Practitioners and Experts Knowledge Exchange and Resources (UHC PEERS) network?
 - (a) Asian Development Bank (ADB)
 - (b) World Bank
 - (c) World Health Organization (WHO)
 - (d) United Nations Development Programme (UNDP)
- 35. NTPC Simhadri, India's first coastal-based thermal power plant, is located in which state?
 - (a) Karnataka
- (b) Gujarat
- (c) Andhra Pradesh
- (d) Odisha
- 36. What is the title of India's first-ever global conference on manuscript heritage?
 - (a) Manuscripts of India: A Cultural Legacy
 - (b) Rediscovering India's Ancient Wisdom
 - (c) Reclaiming India's Knowledge Legacy Through Manuscript Heritage
 - (d) Global Symposium on Vedic Knowledge
- 37. Which organization has released the report titled "Frontiers 2025: The Weight of Time"?
 - (a) United Nations Environment Programme (UNEP)
 - (b) World Bank
 - (c) United Nations Development Programme (UNDP)
 - (d) World Health Organization (WHO)



- 38. Where was India's first water technology park named 'Aqua Tech Park' inaugurated?
 - (a) Odisha
- (b) Sikkim
- (c) Assam
- (d) Karnataka
- 39. The GE-F404 engine, recently delivered for India's Tejas fighter jets, was supplied by which country?
 - (a) Russia
- (b) France
- (c) Germany
- (d) United States
- 40. As per the Henley Passport Index 2025, what is India's current global passport ranking?
 - (a) 65th
- (b) 75th
- (c) 77th
- (d) 84th
- 41. Which organization launched the Bima Sakhi Yojana aimed at promoting women empowerment in rural India?
 - (a) Life Insurance Corporation of India (LIC)
 - (b) NITI Aayog
 - (c) Ministry of Micro, Small and Medium Enterprises
 - (d) Reserve Bank of India (RBI)
- 42. Lumpy Skin Disease (LSD), recently reported, primarily affects which of the following groups?
 - (a) Birds
- (b) Mammals
- (c) Cattle
- (d) None of the Above
- 43. Which state has become a national leader in implementing the Panchayats (Extension to Scheduled Areas) Act, 1996 (PESA)?
 - (a) Rajasthan
- (b) Gujarat
- (c) Uttar Pradesh
- (d) Madhya Pradesh
- 44. Syros Island, which was recently seen in the news, lies in which country?
 - (a) France
- (b) Greece
- (c) Spain
- (d) Indonesia
- 45. Indian Regional Navigation Satellite System (IRNSS) is developed by which organization?
 - (a) Hindustan Aeronautics Limited (HAL)
 - (b) Defence Research and Development Organisation (DRDO)
 - (c) Indian Space Research Organisation (ISRO)
 - (d) None of the Above
- 46. Which of the following best reflects the central argument regarding intellectual freedom and democracy?

- (a) Universities should align with national ideologies to promote unity.
- (b) Suppressing dissent ensures stability and reduces academic conflict.
- (c) Global reputation matters more than domestic academic freedom.
- (d) Intellectual freedom and dissent are foundational to a vibrant democracy.
- 47. Which of the following is not a mandatory feature of the Internal Complaints Committee (ICC) under the POSH Act, 2013?
 - (a) Presiding Officer must be a senior woman employee
 - (b) All members must be from within the organization
 - (c) At least one member must be from an NGO or an expert on sexual harassment
 - (d) Minimum 50% representation of women in the Committee
- 48. Gangaikonda Cholapuram was founded by Rajendra Chola I primarily to:
 - (a) Mark the coronation of his successor
 - (b) Celebrate his maritime trade dominance
 - (c) Commemorate his successful northern military expedition to the Ganges
 - (d) Establish a Shaivite religious capital in place of Thanjavur
- 49. Consider the following policy instruments used to promote renewable energy in India:
 - 1. Renewable Energy Certificates (RECs)
 - 2. Viability Gap Funding (VGF)
 - 3. Green Energy Open Access Rules

Which of the above are market-based mechanisms?

- (a) 1 and 2 only
- (b) 1 and 3 only
- (c) 2 and 3 only
- (d) 1, 2 and 3
- 50. According to the recent FATF report, which of the following is a newly acknowledged method used by terrorist groups for financing their activities?
 - (a) Banking through SWIFT codes
 - (b) Donations through mosques only
 - (c) Use of online gaming platforms for fund transfers
 - (d) Postal money orders







UPSC MAINS TEST SERIES - 2025

Test No.	Paper	Date	Торіс
1	Sectional	10 June, 25	Polity + Governance+ IR
2	Sectional	14 June, 25	Indian & World History + Art & Culture
3	Sectional	21 June, 25	Geography + Environment & Ecology + Society + DM
4	Sectional	28 June, 25	Science & Tech. + Economy + Internal Security
5	Sectional	05 July, 25	Qualifying paper (Hindi)
6	Full Length	12 July, 25	Qualifying paper (English)
7	Full Length	19 July, 25	Essay (All three Section)
8	Full Length	26 July, 25	GS Paper 1 (Full Syllabus)
9	Full Length	02 Aug., 25	GS Paper 2 (Full Syllabus)
10	Full Length	07 Aug., 25	GS Paper 3 (Full Syllabus)
11	Full Length	16 Aug., 25	GS Paper 4 (Full Syllabus) Ethics Integrity & Aptitude

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