

OFFICERS IAS ACADEMY™

OFFICERS' PULSE



July 2025 (Digest)

CURRENT AFFAIRS
MONTHLY

The **PULSE** of UPSC at your fingertips.

Foreword

Officers Pulse Digest is a comprehensive monthly current affairs magazine that serves as a complete resource for UPSC CSE Prelims. It includes significant topics from sources like **The Hindu, Indian Express, Business Standard, Yojana, Kurukshetra, Down to Earth**, and more.

Note:

Sentences highlighted in orange are statements from previous year questions.

Sample:

ENVIRONMENT

1) PULICAT LAKE

About Pulicat Lake

- Pulicat Lake is located on the **Coromandel Coast**, between the states of **Tamil Nadu and Andhra Pradesh**, with the major part of the lake located in Andhra Pradesh.
- It is the **second largest brackish water lagoon** (after **Chilika Lake** in Odisha) in India.
 - *A lagoon is a shallow body of water separated from a larger body of water by a narrow landform, such as reefs, barrier islands.*
- The lake is separated from the **Bay of Bengal** by **Sriharikota island**, home to the Satish Dhawan Space Centre.
- It is a unique **Ecotone** that supports rich biodiversity, from aquatic life such as **mudskippers, seagrass beds**, and **oyster reefs** to more than 200 avian species (birds), including migratory birds such as **Eurasian curlews, bar-tailed godwits, sand plovers**, and **flamingos**.
 - *An ecotone is a transitional area between two Ecosystems.*
- **Pulicat Lake Bird Sanctuary** is located within the lake and hosts a rich biodiversity of birds and aquatic life.

Although “Officers Pulse- Digest” is primarily oriented towards Prelims, reading “Officers Pulse- In depth” along with it is crucial for effectively tackling the Prelims examination.

CONTENTS

SCHEMES..... 4	ECONOMY 19
<ul style="list-style-type: none"> 1) Bima Sakhi Yojana 4 2) PM Dhan-Dhaanya Krishi Yojana 4 3) Employment Linked Incentive scheme..... 5 4) Research Development and Innovation Scheme..... 6 5) Pradhan Mantri Fasal Bima Yojana 7 6) PM Jan Dhan Yojana 8 7) Mission Vatsalya 8 8) OTHER NOTABLE TOPICS 9 8.1. Pradhan Mantri Rashtriya Bal Puraskar 9 8.2. Pradhan Mantri Gram Sadak Yojana 9 8.3. PM-KISAN 10 8.4. Stand-Up India 11 8.5. PM VIKAS 11 8.6. PM Internship Scheme..... 12 	<ul style="list-style-type: none"> 1) India-UK Comprehensive Economic and Trade Agreement 19 2) GIFT City 19
INITIATIVES 13	AGRICULTURE 21
<ul style="list-style-type: none"> 1) Swachh Survekshan 2024-25. 13 2) Digital India 14 3) OTHER NOTABLE TOPICS 14 3.1. National Technical Textile Mission 14 3.2. Eklavya Model Residential Schools..... 15 3.3. Jal Jeevan Mission..... 15 3.4. Mission Mausam 16 	<ul style="list-style-type: none"> 1) Nutrient Based Subsidy Scheme 21
ENVIRONMENT 17	INTERNATIONAL RELATIONS 22
<ul style="list-style-type: none"> 1) Biochar 17 2) Kaziranga National Park..... 17 	<ul style="list-style-type: none"> 1) 17th BRICS Summit..... 22 2) QUAD at Sea Ship Observer Mission 22 3) OTHER NOTABLE TOPICS 23 3.1. Coalition for Disaster Resilient Infrastructure 23
FLORA & FAUNA..... 18	ORGANISATIONS..... 25
<ul style="list-style-type: none"> 1) Hornbills..... 18 	<ul style="list-style-type: none"> 1) IRDAI..... 25 2) Organisation for the Prohibition of Chemical Weapons 25 3) OTHER NOTABLE TOPICS 26 3.1. International Court of Justice 26 3.2. Petroleum and Natural Gas Regulatory Board..... 27 3.3. Foreigners Tribunals 27 3.4. National Green Tribunal 27
	SCIENCE & TECHNOLOGY..... 29
	<ul style="list-style-type: none"> 1) Gujarat launches India's first tribal genome project..... 29 2) Microcrystalline Cellulose..... 29 3) Dengue Vaccine 30 4) OTHER NOTABLE TOPICS 30 4.1. Virtual Private Network..... 30 4.2. Vitamin D Deficiency 31 4.3. Alzheimer's disease 32
	POLITY 33

1) Resignation of Vice President	33	PLACES IN NEWS.....	44
2) OTHER NOTABLE TOPICS	34	1) Red Sea	44
2.1. Fugitive Economic Offenders		MISCELLANEOUS.....	45
Act, 2018	34	1) National Sports Policy 2025 ..	45
2.2. Prevention of Money		KEY TAKEAWAYS FROM OTHER	
Laundering Act	34	ARTICLES.....	46
REPORTS & INDICES.....	35	1) Exercise Bold Kurukshetra.....	46
1) North Eastern Region District		2) Accelerator Mass Spectrometry	
SDG Index	35	dating	46
2) State of World Population		3) QS Ranking List	46
Report 2025.....	35	4) Gini coefficient	46
3) PARAKH RS	36	5) International Moon Day	46
4) Financial Stability Report.....	37	6) Greenwashing.....	46
ART & CULTURE.....	39	7) National Action for Mechanised	
1) Maratha Military Landscapes in		Sanitation Ecosystem scheme .	47
UNESCO World Heritage list	39	8) Non-Communicable Diseases.	47
DEFENCE.....	42	9) Girmitiyas.....	47
1) DRDO, IAF successfully test		10) WaveX Startup Challenge 2025	
indigenous Astra missile.....	42	47
2) Successful trial of Akash Prime		11) PM Modi Awarded Top	
.....	42	National Honors	47
3) INS Tamal	42	12) Floriculture.....	47
4) India successfully test fires Agni			
I, Prithvi II	43		

SCHEMES

1) BIMA SAKHI YOJANA

About

- The Government of India launched Bima Sakhi Yojana in 2024 to **promote financial literacy and insurance awareness among women.**
- This initiative of **Life Insurance Corporation of India (LIC)** will empower **women aged 18 to 70 years**, who are **Class 10th pass**, by providing **specialized training** and a **stipend for the first three years.**
- The scheme offers rural women the opportunity to **become insurance agents**, known as **Bima Sakhis**, enabling them to earn a livelihood while promoting insurance awareness in rural areas.
- The scheme also aims to **enhance insurance penetration** in under-served regions of India.

LIC:

- The Life Insurance Corporation of India (LIC) is a **statutory Corporation** established in **1956** under the LIC Act, 1956 by **merging** 245 private life insurance companies and provident fund societies in India.
- LIC was established with the objective of **spreading life insurance** much more widely and in particular to the **rural areas** with a view to reach all insurable persons in the country, providing them adequate financial cover at a reasonable cost.
- It is a **public sector company** owned by the Government of India, with the **Ministry of Finance** having **administrative control.**

Why in News?

- Bima Sakhi Scheme has enrolled over 2 lakh women across the country.

2) PM DHAN-DHAANYA KRISHI YOJANA

What's in the news?

- The Union Cabinet has approved the "Prime Minister Dhan-Dhaanya Krishi Yojana" (PMDDKY) to **enhance agricultural productivity and increase adoption of sustainable agricultural practices** in **100 low-performing agri-districts.**
- Drawing inspiration from NITI Aayog's Aspirational Districts Programme, this is the **first scheme of its kind focused exclusively on agriculture and allied sectors.**

Objectives

- PMDDKY aims to **enhance agricultural productivity**, increase **adoption of crop diversification** and **sustainable agricultural practices**, **augment post-harvest storage** at the panchayat and block levels, **improve irrigation facilities** and facilitate availability of **long-term and short-term credit.**
- The Scheme will be implemented through **convergence of 36 existing schemes across 11 Departments, other State schemes and local partnerships with the private sector.**

Aspirational Districts Programme:

- Launched in **2018**, the Aspirational Districts Programme is one of the largest experiments on **outcomes-focused governance** in the world.
- It is **NITI Aayog's** flagship initiative to **uplift those backward 112 districts that are lagging behind in specific development parameters** of health and nutrition, education, agriculture and water resources, financial inclusion, skill development, and basic infrastructure.
- **NITI Aayog** anchors the programme with support from Central Ministries and the State Governments.

Targeted Districts

- **100 districts** will be identified based on **three key indicators** of
 - **low productivity,**
 - **low cropping intensity,** and
 - **less credit disbursement.**
- The **number of districts in each state/UT** will be based on the **share of Net Cropped Area and operational holdings.**
 - However, a **minimum of 1 district** will be selected from **each state.**

Implementation

- **Committees** will be formed at **District, State and National level** for effective planning, implementation and monitoring of the Scheme.
- A **District Agriculture and Allied Activities Plan** will be finalized by the **District Dhan Dhaanya Samiti**, chaired by the **District Collector or Gram Panchayat** which will also have **progressive farmers** as members.
- **Progress** of the Scheme in each Dhan-Dhaanya district will be monitored on **117 key Performance Indicators** through a dashboard on monthly basis.
- **NITI Aayog** will also review and guide the district plans. Besides, **Central Nodal Officers** appointed for each district will also review the scheme on a regular basis.

3) EMPLOYMENT LINKED INCENTIVE SCHEME

What's in the news?

- The Union Cabinet has approved the **Employment Linked Incentive (ELI) scheme** with an objective to **boost employment generation in formal sectors**, especially in the **manufacturing sector.**
- The scheme, which was announced in the **Union Budget for 2024-25**, aims to create **3.5 crore jobs over two years.**
- The **Employees Provident Fund Organisation (EPFO)** will implement the scheme.

Employees' Provident Fund Organisation:

- EPFO is a **statutory body** under the **Ministry of Labour & Employment.**
- It administers the **Employees' Provident Funds & Miscellaneous Provisions Act, 1952** and the **Schemes framed thereunder (Employees' Provident Funds Scheme 1952, Employees' Pension Scheme 1995, and Employees' Deposit Linked Insurance Scheme 1976)** under the overall supervision of the **Central Board of Trustees (CBT).**
 - CBT is a **tripartite body** having representatives from employer organisations, employee unions and Central & State Governments.
 - The **Union Minister for Labour & Employment** is the **Chairman** of the Board.

About the Scheme

- The ELI will have **two parts** — **part A for first timers** and **part B for sustained employment.**

ELI Scheme Part A - for first-time employees:

- Targeting first-time employees registered with EPFO, it will offer **one-month Employees Provident Fund (EPF) wage up to Rs 15,000** in two instalments.
 - The **first instalment** will be due after **6 months of employment**, and the **second instalment** will be due after **12 months of employment**, contingent upon the employee completing a **financial literacy course.**

Employees' Provident Fund:

- EPF is a **government-backed retirement savings scheme** aimed at providing financial stability to employees after retirement.
- It is **managed by EPFO**.
- The EPF allows **both the company and the employee to contribute an equal amount towards savings**. The accumulated amount in the EPF grows over time until the employee's retirement.
- **Every salaried employee earning up to ₹15,000 per month** is required to contribute to the EPF, with the **company and the employee making equal contributions**.
- Each year, the **government sets the interest rate** on the EPF, which is typically revised by the **EPFO Central Board of Trustees** in consultation with the **Ministry of Finance**.
- The **accumulated balance** in the EPF account can only be withdrawn upon **retirement, job change, or in certain emergencies**.

ELI Scheme Part B to support employers:

- It is for **generating additional employment in all sectors**, with a **special focus on the manufacturing sector**.
- The **employers will get incentives** for employees with salaries up to **Rs 1 lakh**.
- For **two years**, the government would provide firms with **incentives of up to Rs 3,000 per month for each additional employee** who has worked continuously for at least six months.
 - Incentives will be extended to the **third and fourth years** for the **manufacturing sector**.
- **All payments to the first-time employees** will be made through the **Direct Benefit Transfer (DBT) mode**. **Payments to the employers** will be made directly into their **PAN-linked accounts**.

4) RESEARCH DEVELOPMENT AND INNOVATION SCHEME

What's in the news?

- To bolster India's research and innovation ecosystem, the Union Cabinet has approved the Research Development and Innovation (RDI) Scheme with a corpus of **Rs. 1 lakh Crore**.

About the Scheme

- The key objectives of the scheme are:
 - **Encourage the private sector** to scale up **research, development, and innovation (RDI)** in **sunrise domains** (industries with high growth potential) and in other sectors relevant for **economic security, strategic purpose, and self-reliance**;
 - **Finance transformative projects** at higher levels of Technology Readiness Levels (TRL);
 - **Support acquisition of technologies** which are **critical or of high strategic importance**; and
 - Facilitate setting up of a **Deep-Tech Fund of Funds**.
- The **Governing Board of Anusandhan National Research Foundation (ANRF)**, chaired by the **Prime Minister**, will provide overarching strategic direction to the RDI Scheme.



- **India's total R&D spending** is only **0.65% of its GDP** which is much less than the spending by other major countries.
- The US spends over 2.5%, China over 2.4%, and South Korea and Israel about 4-5% of their GDP on research.

- The RDI Scheme aims to provide **long-term financing or refinancing with long tenors at low or nil interest rates to spur private sector investment.**
- The RDI Scheme will have a **two-tiered funding mechanism.**
 - At the **first level**, there will be a **Special Purpose Fund (SPF)** established **within the ANRF**, which will act as the **custodian of funds.**
 - From the SPF funds shall be allocated to a variety of **2nd level fund managers.** This will be mainly in the form of **long-term concessional loans.**
- The **Department of Science and Technology** will serve as the **nodal department** for implementation of RDI Scheme.

5) PRADHAN MANTRI FASAL BIMA YOJANA

About

- Pradhan Mantri Fasal Bima Yojana (PMFBY), launched in **2016**, provides a **comprehensive insurance cover** against crop damage or loss arising out of unforeseen events.
- The scheme is administered by the **Ministry of Agriculture and Farmers' Welfare.**
- **Crops covered:** Oilseed crops; all food crops; Annual commercial/horticultural crops.
- **Premium:** There will be a uniform premium of **2%** to be paid by farmers for all **Kharif crops** and **1.5%** for all **Rabi crops.** For **annual commercial and horticultural crops**, the premium to be paid by farmers will be **5%.**
- The balance premium is shared by the **Central and State Government on a 50:50 basis** and **90:10** in case of **North Eastern States.**
- **Coverage:** It aims at covering the losses suffered by farmers such as **pre-sowing losses, post-harvest losses** due to cyclonic rains and losses due to **unseasonal rainfall** in India. It also covers **losses due to localized calamities** such as inundation, hailstorm and landslide risks.
- **Exclusions:** The losses arising out of war and nuclear risks, malicious damage and other preventable risks are not covered under this scheme.
- The scheme is implemented by **empanelled general insurance companies.** The funds for the scheme come from the **Krishi Kalyan Kosh.**



Pradhanmantri Fasal Bima Yojana

Anusandhan National Research Foundation:

- ANRF has been established with the **Anusandhan National Research Foundation (ANRF) 2023 Act.**
- The ANRF aims to **seed, grow and promote research and development (R&D)** and **foster a culture of research and innovation** throughout India's universities, colleges, research institutions, and R&D laboratories.
- The **Department of Science and Technology (DST)** will be the administrative Department of ANRF which will be governed by a **Governing Board** consisting of eminent researchers and professionals across disciplines.
 - The **Prime Minister** will be the **ex-officio President** of the Board and the **Union Minister of Science & Technology & Union Minister of Education** will be its **ex-officio Vice-Presidents.**

Krishi Kalyan Kosh (farmers' welfare fund) is an emergency fund to support farmers when they incur losses due to low rates of produce, crop damage due to natural disasters, and to assist them when there is a delay in payment of minimum support price (MSP) by the Centre.

- In 2020, the Union Cabinet made the enrolment in the scheme **voluntary for all farmers**, including those with existing crop loans. Earlier it was mandatory for loanee farmers to take insurance cover under this scheme.

Why in News?

- The total number of farmers enrolled under PMFBY has increased from 3.17 crore in 2022-23 to **4.19 crore** in 2024-25.

6) PM JAN DHAN YOJANA

About the Scheme

- In 2014, the government launched Pradhan Mantri Jan Dhan Yojana (PMJDY) to bring about **comprehensive financial inclusion** in the country.
- PMJDY envisages universal access to banking facilities with **at least one basic banking account** for 'every adult', **financial literacy, access to credit, insurance and pension facility**.



Features of PMJDY

- Under the scheme, a **basic savings bank deposit (BSBD) account** can be opened by persons not having any other account.
- There is **no requirement to maintain any minimum balance** in PMJDY accounts.
- **Interest** is earned on the deposit in PMJDY accounts.
- **Rupay Debit card** is provided to PMJDY account holders.
- **Accident Insurance Cover of Rs.2 lakh** is available with RuPay card issued to the PMJDY account holders.
- An **overdraft (OD) facility up to Rs. 10,000** to eligible account holders is available.
- PMJDY accounts are eligible for Direct Benefit Transfer (DBT), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY), Atal Pension Yojana (APY), Micro Units Development & Refinance Agency Bank (MUDRA) scheme.



In 2015, PMJDY entered the **Guinness Book of World Records**, setting a new record for **'The most bank accounts opened in one week'** (August 23rd-29th, 2014).

Why in News?

- Over 55.90 crore accounts have been opened under the Pradhan Mantri Jan Dhan Yojana.

7) MISSION VATSALYA

About

- The **Ministry of Women and Child Development** is implementing the **Centrally Sponsored Scheme** namely 'Mission Vatsalya' (erstwhile Child Protection Services Scheme) to **deliver services for children in difficult circumstances** which include **both institutional care and non-institutional care services**.
- The scheme provides services to the **Children in Need of care and Protection (CNCP) and Children in Conflict with Law (CCL)** for their rehabilitation and social re-integration into the mainstream of the society.
- The **Child Care Institutions (CCIs)** established under the Mission Vatsalya scheme support age-appropriate education, access to vocational training, recreation, health care, counselling etc.

- Support under **non-institutional care** is provided by way of sponsorship, foster care and after care to children.
- Mission Vatsalya is the main scheme which provides the **financial resources for implementing various child protection laws**, including the Juvenile Justice (Care and Protection of Children) Act 2015 and the Protection of Children from Sexual Offences (POCSO) Act 2012.

Funding Pattern

- The fund sharing pattern is in the ratio of **60:40** between **Centre and State & Union Territories with Legislature** respectively.
- The fund sharing pattern between **Centre and State** is in the ratio of **90:10** for the **North-Eastern States** and **two Himalayan States** viz. **Himachal Pradesh and Uttarakhand**, and **UT of Jammu and Kashmir**.
- For **Union Territories without Legislature**, it is **100% central share**.

Why in News?

- The Ministry of Women and Child Development has launched the revamped Mission Vatsalya Portal which is an integrated Digital platform for all the stakeholders related to child protection services.

8) OTHER NOTABLE TOPICS

8.1. PRADHAN MANTRI RASHTRIYA BAL PURASKAR

About

- The Government of India confers the Pradhan Mantri Rashtriya Bal Puraskar (PMRBP) to **children with exceptional abilities and outstanding achievements**.
- It is awarded annually to children in the **age group of 5-18 years** in **seven categories**:
 - Bravery
 - Art & Culture
 - Environment
 - Innovation
 - Science & Technology
 - Social Service
 - Sports
- Each awardee of PMRBP is given a medal, certificate and a citation booklet.

8.2. PRADHAN MANTRI GRAM SADAK YOJANA

About

- The Pradhan Mantri Gram Sadak Yojana (PMGSY), was launched in 2000 as **centrally sponsored scheme** to provide **connectivity to unconnected habitations** of **designated population size** (500+ in plain areas and 250+ in North-East, hill, tribal and desert areas as per Census, 2001).
- The **Ministry of Rural Development** along with **state governments** is responsible for the implementation of PMGSY.

Guiding Principles of PMGSY

- The unit for this programme is a **Habitation** and not a Revenue village or a Panchayat.
 - *A Habitation is a cluster of population, living in an area, the location of which does not change over time.*

- The spirit and the objective of the scheme is to provide good all-weather road connectivity to **unconnected habitations**.
 - A habitation which was **earlier provided all-weather connectivity would not be eligible even if the present condition of the road is bad.**
- PMGSY promotes the use of **new and green technology** in the process of rural road construction.
- PMGSY shall cover **only the rural areas**. Urban roads are excluded from the purview of this Programme.



**PRADHAN MANTRI
GRAM SADAK YOJANA**

Funding Pattern

- Currently, the fund sharing pattern of PMGSY is **60:40** between the **Centre and States** for all states **except for North Eastern and Himalayan States**. For these states the fund sharing pattern is **90:10**.
- In **Union Territories**, **100%** of funds will be provided by the **Central Government**.

PMGSY-IV

- In 2024, the Union Cabinet approved the implementation of the **fourth phase of Pradhan Mantri Gram Sadak Yojana (PMGSY-IV)** during FY 2024-25 to 2028-29.
- Under the fourth phase, **25,000 unconnected habitations** will be covered. While connecting habitations, the **nearby government educational, health, market, growth centers will also be connected**.

8.3. PM-KISAN

About

- Pradhan Mantri Kisan SAMman Nidhi (PM-KISAN) is a **Central Sector Scheme with 100% funding from Government of India**.
- **Aim** : To augment the income of the farmers by providing **income support to all landholding farmers' families** across the country.
- Launched in 2019, the Scheme initially provided income support to all Small and Marginal Farmers' families across the country, holding cultivable land upto 2 hectares. Its ambit was later expanded to **cover all farmer families in the country irrespective of the size of their land holdings**.
- Under the Scheme an amount of **Rs. 6000/- per year** is transferred in three 4-monthly installments of Rs. 2000/- directly into the bank accounts of the farmers, subject to certain exclusion criteria relating to higher income status.
- **Excluded from the scheme:**
 - Institutional land holders,
 - Farmer families holding constitutional posts,
 - Serving or retired officers and employees of state/central government as well as PSUs and government autonomous bodies.
 - Professionals like doctors, engineers and lawyers as well as retired pensioners with a monthly pension of over Rs 10,000 and those who paid income tax in the last assessment year.
- **Identification of beneficiaries:** The responsibility of identifying the eligible beneficiary farmers and uploading their data on the PM-KISAN portal lies entirely with the **state governments**.

8.4. STAND-UP INDIA

About

- Stand up India Scheme was launched in **2016** to **promote entrepreneurship at grassroot level**.
- The scheme is anchored by the **Department of Financial Services (DFS), Ministry of Finance**.

Objectives:

- The purpose of Stand-Up India is to:
 - **promote entrepreneurship amongst women, SC & ST category;**
 - **provide loans for setting up greenfield enterprises** in manufacturing, services or the trading sector & activities allied to agriculture;
 - **facilitate bank loans between Rs.10 lakh to Rs.1 crore** to at least one Scheduled Caste/ Scheduled Tribe borrower and at least one woman borrower per bank branch of Scheduled Commercial Banks.

Significance:

- The Stand-Up India scheme is based on **recognition of the challenges faced by SC, ST and women entrepreneurs** in setting up enterprises, obtaining loans and other support needed from time to time for succeeding in business.
- The scheme therefore endeavors to create an ecosystem which facilitates and continues to **provide a supportive environment for doing business**.

Who all are eligible for a loan?

- **SC/ST and/or women entrepreneurs, above 18 years** of age.
- Loans under the scheme are available for **only green field projects**.
 - *Green field signifies the first time venture of the beneficiary in the manufacturing, services or the trading sector & activities allied to agriculture.*
- In case of non-individual enterprises, **51% of the shareholding and controlling stake** should be held by either SC/ST and/or Women Entrepreneur.
- Borrowers should **not be in default** to any bank/financial institution.

8.5. PM VIKAS

About

- The Pradhan Mantri Virasat Ka Samvardhan (PM VIKAS) is a **Central Sector Scheme** of the **Ministry of Minority Affairs**.
- PM VIKAS **converges five erstwhile schemes** viz. 'Seekho Aur Kamao', 'Nai Manzil', 'Nai Roshni' and 'USTTAD' & 'Hamari Dharohar' schemes and **focuses on upliftment of six notified minority communities** (Muslims, Sikhs, Christians, Buddhists, Jain and Zoroastrians (Parsis)) through the following:
 - **Skilling and Training**
 - **Women Leadership and Entrepreneurship**
 - **Education**
 - **Infrastructure Development**.
- The scheme also aims to **facilitate credit linkages** by connecting beneficiaries with loan programs offered by the **National Minorities Development & Finance Corporation (NMDFC)**.

National Minorities Development and Finance Corporation:

- NMDFC is a **Government Corporation** under the **administrative control of Ministry of Minority Affairs**.

- It was incorporated in 1994 as a **not for profit company** under the Companies Act 1956 (now **Companies Act, 2013**).
- The Corporation aims to **promote Socio-Economic development of Backward Sections amongst the Minority Communities** through the **State Channelizing Agencies (SCAs)**.

8.6. PM INTERNSHIP SCHEME

About

- The Prime Minister's Internship Scheme is an initiative of the **Ministry of Corporate Affairs** to provide **internship opportunities to one crore youth in top 500 companies**.
- It was announced in the **Union Budget 2024-25**.
- Through this Scheme, youth will **gain exposure for 12 months to real-life business environment**, across varied professions and employment opportunities.

Objectives and Benefits:

- The main goal of the Scheme is to **prepare young people for employment** by providing them with **practical training** in various industries.
- During the internship, the government provides **financial assistance of Rs. 5,000 per month**, with Rs. 4,500 coming from the government and Rs. 500 from the company offering the internship.
- Additionally, the government provides a **one-time grant of Rs. 6,000** to start the internship.



Who Can Apply?

- To apply for this scheme, candidates must be between **21 and 24 years old**.
- Applicants should have passed **12th grade or hold an ITI, diploma, or undergraduate degree**.
- Additionally, the applicant's **family's annual income should be less than Rs. 8 lakh**.
- Candidates who have **already participated in a government internship or apprenticeship** or whose **parents are permanent employees of the government** also **cannot benefit** from this scheme.

INITIATIVES

1) SWACHH SURVEKSHAN 2024-25

What's in the news?

- President of India Droupadi Murmu conferred Swachh Survekshan 2024-25 Awards at Vigyan Bhagwan, New Delhi.

About Swachh Survekshan

- Swachh Survekshan, conducted by the **Ministry of Housing and Urban Affairs** since 2016, is the **world's largest urban sanitation and cleanliness survey**.
- It has been instrumental in fostering a **spirit of healthy competition** among towns and cities to improve their service delivery to citizens and towards creating cleaner cities.
- It is conducted under the ambit of the **Swachh Bharat Mission (Urban)**.

Swachh Bharat Mission:

- The Swachh Bharat Mission (SBM) was launched in 2014 to fulfil the vision of a **cleaner India by 2 October 2019**, as a **tribute to Mahatma Gandhi** on his 150th birth anniversary.
- The campaign is one of the biggest-ever drives to accelerate efforts towards achieving **universal sanitation coverage, improving cleanliness and eliminating open defecation** in India.
- It has 2 components: **SBM Urban** and **SBM Rural**.
- The urban component of the mission is implemented by the **Ministry of Housing and Urban Affairs**, and the rural component by the **Department of Drinking Water and Sanitation, Ministry of Jal Shakti**.

Phase II of SBM Rural:

- In 2020, the Union Cabinet approved the **Phase II of the Swachh Bharat Mission (Grameen)** till 2024-25.
- It will focus on **Open Defecation Free Plus (ODF Plus)**, which includes ODF sustainability and Solid and Liquid Waste Management (SLWM).

Phase II of SBM Urban:

- The government launched Urban Swachh Bharat Mission 2.0 in 2021. It will stress on further **strengthening of the 'swachhata' (cleanliness) campaign** of urban India.
- The government intends to focus on complete faecal sludge management and wastewater treatment, source segregation of garbage, reduction in single-use plastic, reduction in air pollution, especially waste from construction and demolition, and bio-remediation of dumpsites.

Highlights of Swachh Survekshan 2024-25

- Ahmedabad was ranked the **cleanest metropolis in the million-plus population category**. Bhopal and Lucknow followed Ahmedabad in the rankings.
- This year, the awards included a **separate category of recognition for cities** that had been in the **top three of their categories in the previous three years**.
- This new category of **Super Swachh League Cities** included **Indore, Surat, Navi Mumbai and Vijayawada** in cities with more than 10 lakh population; and Noida, **Chandigarh**,



Mysuru, Ujjain and Gandhinagar among cities with 3 lakh to 10 lakh population.

2) DIGITAL INDIA

About

- In 2015, the Indian government launched the 'Digital India' initiative with an aim to transform India into a **knowledge-based economy** and a **digitally empowered society**.
- It aims at **ensuring digital services, digital access, digital inclusion, digital empowerment and bridging the digital divide**.
- The initiative encompasses the following three key objectives:
 - **Establish a secure and stable digital infrastructure**
 - **Deliver digital services**
 - **Ensure that every citizen has access to the Internet.**
- The programme is coordinated by the **Ministry of Electronics and Information Technology (MeitY)** with the Ministries and Departments in the Central and State Governments partnering it in their respective domain areas.

Implementation:

- **Digital India Corporation, a not for profit Company** set up by MeitY, leads and guides in realizing the vision, objectives and goals of the Digital India program.

Why in News?

- Digital India initiative has completed 10 years of implementation.

3) OTHER NOTABLE TOPICS

3.1. NATIONAL TECHNICAL TEXTILE MISSION

What are Technical textiles?

- Technical textiles are textile materials and products **used primarily for their technical performance and functional properties** rather than their aesthetic or decorative characteristics. They are **engineered products with a definite functionality**.
- Technical textiles are manufactured using **natural as well as man-made fibers** such as Nomex, Kevlar, Spandex, Twaron that **exhibit enhanced functional properties** such as higher tenacity, excellent insulation, improved thermal resistance etc.
- These products find end-use application across multiple non-conventional textile industries such as **healthcare, construction, automobile, aerospace, sports, defense and agriculture**.

About NTTM

- To position India as a global leader in Technical Textiles, the **Ministry of Textiles** launched the National Technical Textile Mission in **2020**.
- The Mission also supports the '**Make in India**' initiative promoting domestic manufacturing of related machinery and equipment.
- The Mission has a target to take the **domestic market size of the technical textile sector to \$ 40-50 Bn** by the year 2024 with an **average growth rate of 15-20% per annum**.
- The Mission comprise of the following **four components**:
 - **Research, Innovation and Development**
 - **Promotion and Market Development**
 - **Export Promotion**
 - **Education, Training, Skill Development.**

3.2. EKLAVYA MODEL RESIDENTIAL SCHOOLS

About

- The **Ministry of Tribal Affairs** is implementing the **Central Sector Scheme** of Eklavya Model Residential School (EMRS) to **provide quality middle and high-level education to Scheduled Tribe (ST) students in remote areas.**
- Introduced in **1997-98**, the schools are aimed to enable ST students to access the best opportunities in education and to bring them at par with the general population.
- The schools focus not only on academic education but on the **all-round development of the students.**
- Each school has a capacity of 480 students, catering to students from **Class VI to XII. Non-ST students** can be admitted in EMRSs up to **10% of the total seats.**
- The **National Education Society for Tribal Students (NESTS)**, an autonomous organization under the Ministry of Tribal Affairs, establishes, endows, maintains, controls and manages these schools.
- The government aims to establish EMRS in **every block with more than 50% ST population and at least 20,000 tribal persons.**
- EMRS are set up in States/UTs with grants under **Article 275(1)** of the Constitution of India.
 - Article 275(1) **guarantees grants-in-aid from the Consolidated Fund of India** each year for promoting the welfare of Scheduled Tribes.
 - Infrastructure development schemes like protected drinking water, road connectivity, electricity and housing are provided under this scheme.

3.3. JAL JEEVAN MISSION

About

- Launched in 2019, the chief objective of the Mission is to provide **Functional Household Tap Connection (FHTC) to every rural household by 2024** and thereby ensuring potable water supply in adequate quantity i.e. **@ 55 lpcd** (litres per capita per day) of prescribed quality on a long-term and regular basis.
- This Mission is under the **Department of Drinking Water and Sanitation, Ministry of Jal Shakti.**
- The Mission also aims to provide **functional tap connections to Schools, Anganwadi centres, Gram Panchayat buildings, Health centres, wellness centres and community buildings.**

Implementation:

- JJM adopts a **'bottom up' approach** where community plays a vital role from planning to implementation, management, operation and maintenance.
 - To achieve this, **Village Water & Sanitation Committee (VWSC)/ Pani Samiti** are being constituted and strengthened; **Village Action Plans** are developed through community engagement; **Implementation Support Agencies (ISAs)** are engaged to support village communities in programme implementation and create awareness among people.
- The programme also implements **source sustainability measures** as mandatory elements, such as recharge and reuse through greywater management, water conservation and rainwater harvesting.
- JJM looks to create a **Jan Andolan** (People's Movement) for water, thereby making it everyone's priority.
- Every water supply asset created under Jal Jeevan Mission is **geo-tagged.**
- States will carry out **inspections by empanelled third party agencies** for all infrastructures created under the JJM.

Fund Sharing:

- The **fund sharing pattern** is **90:10** for **Himalayan and North-Eastern States**; **50:50** for **other States** and **100%** for **Union Territories**.

Progress under JJM:

- At the start the Mission, only 3.23 Crore (**16.7%**) rural households were reported to have tap water connections.
- Under JJM around 12.44 Crore additional rural households have been provided with tap water connections. Thus, out of 19.36 Crore rural households in the country, more than 15.67 Crore (**80.95%**) households are reported to have tap water supply.

3.4. MISSION MAUSAM**About**

- The Union Cabinet approved 'Mission Mausam' in 2024 to **make India weather-ready and climate-smart**.
- Mission Mausam, to be chiefly implemented by the **Ministry of Earth Sciences**, aims to **tremendously boost India's weather and climate-related science, research, and services**.
- It will help to **better equip stakeholders**, including citizens and last-mile users, in **tackling extreme weather events and the impacts of climate change**.
- By **integrating advanced observation systems, high-performance computing, and cutting-edge technologies like artificial intelligence and machine learning**, Mission Mausam will set a new benchmark for **predicting weather with high precision**.



- **Drinking Water** is a **state subject**, and hence, the responsibility of planning, approval, implementation, operation, and maintenance of drinking water supply schemes lies with State/UT Governments.
- The Government of India supports the States by providing technical and financial assistance.

ENVIRONMENT

1) BIOCHAR

About

- Biochar is a **charcoal-like substance** that's made by **burning organic material** from agricultural and forestry wastes (also called biomass) in a controlled process called **pyrolysis**.
 - *Pyrolysis is the heating of an organic material, such as biomass, in the absence of oxygen.*
- Its **highly porous structure** provides a **large surface area** that **helps retain water, nutrients, and beneficial microorganisms in the soil.**

Applications of Biochar

- **Carbon Sequestration:** Helps mitigate climate change by locking carbon in a stable form that doesn't quickly return to the atmosphere.
- **Soil Health:** Enhances soil fertility and microbial activity, leading to increased crop yields.
- **Water Retention:** Improves the soil's ability to retain water, which is especially beneficial in arid regions.
- **Waste Management:** Converts organic waste into a useful product, reducing the need for landfills.
- **Reduced Greenhouse Gas Emissions:** When added to soil, biochar can help reduce the release of nitrous oxide and methane.
- **Vertical Farming:** Biochar can be used as part of the **growing medium in vertical farming to promote the growth of nitrogen-fixing microorganisms and retain water for a longer period.**



2) KAZIRANGA NATIONAL PARK

About

- The Kaziranga national park is located in **Assam** and was formed in 1908 on the recommendation of **Mary Curzon** (wife of Lord Curzon).
- Located on the edge of the **Eastern Himalayan biodiversity hotspot**, the park is famous for its **Indian one-horned rhinoceros**. About 2200 rhinoceros exist in this park, **approximately 2/3rd of their total world population**.
- Other animals that can be seen in Kaziranga are Hoolock Gibbon, Tiger, Leopard, Indian Elephant, Sloth Bear, Wild water buffalo, swamp deer, etc.
- Due to the difference in altitude between the eastern and western areas of the park, one can see **four types of vegetation** in the park: **alluvial inundated grasslands, alluvial savanna woodlands, tropical moist mixed deciduous forests, and tropical semi-evergreen forests.**
- **River Brahmaputra** flows adjacent to the park.
- In 1985, the park was declared as a **World Heritage Site** by **UNESCO**. Kaziranga was declared as a **Tiger Reserve** in 2006.

FLORA & FAUNA

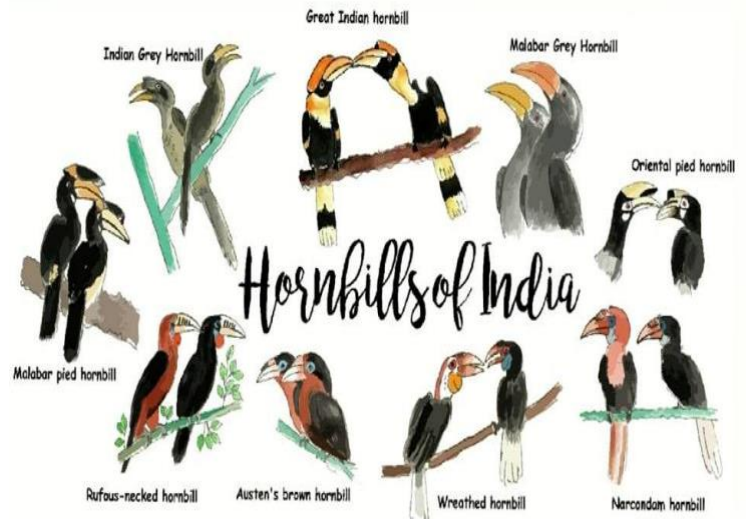
1) HORNBILLS

About

- Hornbills are a family of **tropical and sub-tropical birds** which are found extensively in **Africa, Asia and Melanesia**.
- Famously dubbed as the '**Farmers of the Forest**', these frugivores (fruit-eating birds) help in **seed dispersal** of several endemic trees and are important for survival and upkeep of entire forests.

Distribution:

- In India, **9 subspecies** of hornbills are found.
 - They are: The Great Hornbill, Rufous-necked Hornbill, Wreathed Hornbill, Narcondam Hornbill, Malabar Pied Hornbill, Oriental Pied Hornbill, White-throated Brown Hornbill, Malabar Grey Hornbill, and the Indian Grey Hornbill.
- **Four of them** are found in the **Western Ghats**: **Indian Grey Hornbill**, the **Malabar Grey Hornbill (endemic to the Western Ghats)**, **Malabar Pied Hornbill (endemic to India and Sri Lanka)** and the widely distributed but endangered **Great Hornbill**.
- The **Narcondam hornbill** is found only on **Narcondam island** (part of the **Andaman Islands**) in the Bay of Bengal.



Threats:

- Hornbills are threatened mainly by **habitat loss due to deforestation**.
- They are **hunted** for their meat, body parts, and feathers, which are used for food, adornments, and traditional medicine.



There are 62 hornbill species in the world, with 32 in Asia and 30 in Africa.

ECONOMY

1) INDIA-UK COMPREHENSIVE ECONOMIC AND TRADE AGREEMENT

What's in the news?

- **India and the United Kingdom** have signed the **Comprehensive Economic and Trade Agreement (CETA)**, a bilateral free trade agreement marking a major milestone in their partnership.
 - This follows the successful conclusion of negotiations announced in May, 2025.
- The **bilateral trade** between the two countries stand at nearly **USD 56 billion** (merchandise-trade: USD 23 billion; services trade: USD 33 billion), with a **goal to double this by 2030**.
 - As the **world's fourth and sixth largest economies** respectively, India and the UK's bilateral engagement holds global economic significance.

Highlights of the CETA

- CETA secures **duty-free access for 99% of India's exports** to the UK, covering nearly the entire trade basket.
- **India has opened 89.5% of its tariff lines**, covering 91% of UK's exports.
 - India has **safeguarded sensitive sectors** like dairy, cereal, millets, pulses, certain essential oils, apples, certain vegetables, gold, jewellery, lab grown diamonds.
- The **FTA eases mobility for professionals** for Contractual Service Suppliers, Business Visitors, Intra-Corporate Transferees, Independent Professionals.
- India has also secured an agreement on the **Double Contribution Convention**. This will **exempt Indian professionals and their employers from social security payments in the UK** for up to three years, improving the cost competitiveness of Indian talent.
- The agreement **simplifies compliance** by allowing exporters to **self-certify the origin of products**, reducing time and paperwork.

2) GIFT CITY

About IFSC

- An International Financial Services Centre (IFSC) is a jurisdiction that provides **world class financial services to non-residents and residents** in a currency other than the domestic currency (Indian Rupee) of the location where the IFSC is located.
- **Services provided by an IFSC:**
 - Fund-raising services for individuals, corporations and governments
 - Asset management and global portfolio diversification undertaken by pension funds, insurance companies and mutual funds
 - Wealth management
 - Merger and acquisition activities among trans-national corporations, etc.
- The **International Financial Services Centres Authority (IFSCA)** was established in 2020 as a unified authority for the development and regulations of IFSCs in India.

GIFT City

- **India's 1st IFSC** has been set up at the **Gujarat International Finance Tec-City (GIFT City) in Gandhinagar**.
- Operationalized in 2015, it is intended to provide **Indian corporates with easier access to global financial markets**, and to complement and promote the **further development of financial markets** in India.
- It seeks to bring back the financial services and transactions that are currently carried out in offshore financial centers to India by offering a business and regulatory environment that is comparable to other leading international financial centers in the world.

Why in News?

- Senior IAS officer Sanjay Kaul took charge as the Managing Director and Group Chief Executive Officer of GIFT City.

AGRICULTURE

1) NUTRIENT BASED SUBSIDY SCHEME

Background

- Crops require the right mix of three nutrients viz. **nitrogen, phosphorus, and potassium or NPK** (N helps in plant growth and development, P not only accelerates blooming and the growth of roots but also helps plants to withstand stress and K helps the process of photosynthesis and is essential to plant growth).
- Imbalanced use of N, P and K leads to the **loss of fertility of the soil** over a period of time, which affects efficiency of fertilizer use and crop productivity.
- In India, **urea, a nitrogen-based fertilizer**, is the most commonly used fertiliser because it is highly subsidised. The overuse of nitrogenous fertilizers has led to an **imbalanced fertilizer application** in the country, **heavily skewed toward nitrogen**.
- This imbalance has resulted in an **abnormally high NPK ratio of 10.9:4.9:1** against the recommended ratio of **4:2:1**.
- This imbalance causes problems, right from **stagnating or declining productivity to soil sickness, widespread deficiency of secondary nutrients and micronutrients, and soil alkalinity and salinity**.
- Eventually, it results in reduced efficiency of fertilizers, low yields and low profitability for farmers.

About NBS Scheme

- In order to promote **balanced fertilization of soil**, Nutrient Based Subsidy (NBS) programme for fertilizer was initiated in **2010**.
- Under the scheme, a **fixed amount of subsidy decided on an annual basis** is provided on **each grade of subsidized Phosphatic and Potassic (P&K) fertilizers based on its nutrient content**.
- The scheme aims at **ensuring balanced nutrient application to the soil**.
- It also aims at improving agricultural productivity and promoting the growth of the indigenous fertilizers industry.
- The scheme is being implemented by the **Department of Fertilizers** under the **Ministry of Chemicals and Fertilizers**.

INTERNATIONAL RELATIONS

1) 17TH BRICS SUMMIT

About

- BRICS is an **intergovernmental** group formed by **eleven countries**: its **five original members** – **Brasil, China, India, Russia, and South Africa**, and **six new members** admitted in 2024-25 - **Egypt, Ethiopia, Indonesia, Iran, Saudi Arabia, and the United Arab Emirates**.
- The **objectives** of BRICS include **strengthening economic, political, and social cooperation** among its members, as well as **increasing the influence of Global South countries** in international governance.
- Over the past years, the BRICS has remained an **informal coordination mechanism**, with the **presidency rotating among its members**.

Significant developments of BRICS

New Development Bank

- The New Development Bank (NDB) was established by the **BRICS countries** in 2015 with headquarters in **Shanghai, China**.
- It was established with the objective of **financing infrastructure and sustainable development projects** in BRICS and other emerging economies and developing countries.
- In 2018, the NDB received **observer status** in the UN General Assembly.
- The Bank's membership is **open to members of the United Nations**.

Contingency Reserve Arrangement

- Established in 2015, the BRICS Contingent Reserve Arrangement (CRA) provides **support** through liquidity and precautionary instruments in response to **actual or potential short-term Balance of Payments pressures**.

Why in News?

- Prime Minister Shri Narendra Modi participated in the **17th BRICS Summit** hosted by **Brasil** in **Rio de Janeiro**.
- The summit was held under the theme **"Strengthening Global South Cooperation and Promoting a More Inclusive and Sustainable Global Governance"**.



2) QUAD AT SEA SHIP OBSERVER MISSION

Quad grouping

- The grouping of four democracies – **India, Australia, US and Japan** – known as the **quadrilateral security dialogue or quad**, was first mooted by former Japanese Prime Minister Shinzo Abe in **2007**. Quad was revived in **2017**.
- The QUAD partners share a **commitment towards a free, open, prosperous and inclusive Indo-Pacific region** based on shared values and principles and respect for international law.
- There is a focus on **practical cooperation** in the areas of connectivity and infrastructure development, and counter-terrorism, cyber security, maritime security, humanitarian and disaster relief, with the objective of promoting peace, security, stability and prosperity in an increasingly inter-connected Indo-Pacific region.



- With growing concerns in all four quad countries about **Chinese foreign policy and regional influence**, the group has found renewed relevance.

Why in News?

- The **coast guards of QUAD nations** — India, Japan, the United States, and Australia — have launched the **QUAD at Sea Ship Observer Mission** to deepen maritime cooperation in the Indo-Pacific.
- The observer-at-sea engagement marks a **first-of-its-kind initiative** among the Indian Coast Guard, Japan Coast Guard, United States Coast Guard, and Australian Border Force.
- Based on the **Wilmington Declaration** adopted at the **QUAD Leaders' Summit** in 2024, the mission reflects the **collective resolve of the QUAD to strengthen a free, open, inclusive and rules-based Indo-Pacific**.

3) OTHER NOTABLE TOPICS

3.1. COALITION FOR DISASTER RESILIENT INFRASTRUCTURE

About CDRI

- The Coalition for Disaster Resilient Infrastructure (CDRI) is an international collaborative platform, aiming to **promote the resilience of infrastructure systems to climate and disaster risks**, thereby ensuring sustainable development.
- Launched in **2019** under the leadership of the **Government of India**, CDRI envisions enabling **measurable reduction in infrastructure losses** from disasters, including extreme climate events.
- CDRI is a **multi-stakeholder global partnership** of national governments, UN agencies and programmes, multilateral development banks and financing mechanisms, the private sector, and academic and knowledge institutions.
- At present, it is **not an intergovernmental organization**, which are ordinarily treaty-based organizations.
- CDRI has also created a dedicated initiative “**Infrastructure for Resilient Island States (IRIS)**”, which will work to achieve sustainable development through a systematic approach to promote resilient, sustainable and inclusive infrastructure in **Small Island Developing States (SIDS)**.
- **Members of CDRI:** 50 countries and 8 organisations.



Organizations



Governance

- Governance arrangements for CDRI Secretariat comprises **three principal bodies**, viz., the **Governing Council** (highest policy-making body), the **Executive Committee** (managerial body) and the **Secretariat in New Delhi** headed by a Director General appointed by the Governing Council.
- The **Government of India** will be a **permanent Co-Chair** of the Governing Council of CDRI and a **representative of another national government** nominated by rotation **every two years**.

ORGANISATIONS

1) IRDAI

About

- Insurance Regulatory and Development Authority of India (IRDAI) is a **statutory body** set up for protecting the interests of the policyholders and regulating, promoting and ensuring orderly growth of the **insurance industry** in India.
- The powers and functions of the Authority are laid down in the **IRDAI Act, 1999 and Insurance Act, 1938**.
- The key objectives of the IRDAI include **promotion of competition** so as to enhance customer satisfaction through increased consumer choice and fair premiums, while **ensuring the financial security** of the Insurance market.
- **Entities regulated by IRDAI:**
 - **Life Insurance Companies** - Both public and private sector Companies
 - **General Insurance Companies** - Both public and private sector Companies. Among them, there are some standalone Health Insurance Companies which offer health Insurance policies.
 - **Re-Insurance Companies**
 - **Agency Channel**
 - **Intermediaries which include the following:**
 - Corporate Agents
 - Brokers
 - Third Party Administrators
 - Surveyors and Loss Assessors.

Why in News?

- The **Appointments Committee of the Cabinet** has approved the appointment of former Finance and Economic Affairs Secretary Ajay Seth as chairman of IRDAI.

Appointments Committee of the Cabinet:

- It is chaired by the **Prime Minister**.
- It decides all **higher-level appointments in the Central Secretariat and Public Enterprises**.

2) ORGANISATION FOR THE PROHIBITION OF CHEMICAL WEAPONS

About

- The Organisation for the Prohibition of Chemical Weapons (OPCW) is the **implementing body for the Chemical Weapons Convention**, which entered into force in **1997** and prohibits the development, production, stock-piling and use of chemical weapons.
- The OPCW, with its 193 Member States (including **India**), oversees the global endeavour to permanently and verifiably eliminate chemical weapons.
- OPCW provides **assistance and protection to States Parties against chemical threats and also monitors chemical industry** to prevent new weapons from re-emerging.
- Its headquarters are located in **The Hague, Netherlands**.
- OPCW was awarded the **Nobel Peace Prize** in 2013 for its comprehensive efforts to eliminate chemical weapons.

OPCW & India

- India signed the convention in 1993.
- The **National Authority Chemical Weapons Convention (NACWC)** (an office of the **Cabinet Secretariat**) is the national authority responsible for implementing the Convention in India.

Why in News?

- The Organisation for the Prohibition of Chemical Weapons, in collaboration with India's National Authority Chemical Weapons Convention, hosted the 23rd Asia Regional Meeting in New Delhi.

3) OTHER NOTABLE TOPICS

3.1. INTERNATIONAL COURT OF JUSTICE

About ICJ

- The International Court of Justice (ICJ) is the **principal judicial organ of the United Nations (UN)**. It was established in **1945**.
- The court is the **successor to the Permanent Court of International Justice (PCIJ)** established by the **League of Nations** in 1920.
- After World War II, the League of Nations and PCIJ were replaced by the **United Nations and ICJ respectively**.

Seat and role

- Like the PCIJ, the ICJ is based at the **Peace Palace in The Hague, Netherlands**.
 - It is the **only one of the six principal organs of the UN that is not located in New York City**. The other five organs are the General Assembly, the Security Council, the Economic and Social Council, the Trusteeship Council, and the Secretariat.
- The ICJ's role is to **settle legal disputes** submitted to it by States and to give **advisory opinions on legal questions** referred to it by United Nations organs and specialized agencies.
- **English and French** are the ICJ's official languages.
- **All members of the UN are automatically parties to the ICJ statute, but this does not automatically give the ICJ jurisdiction over disputes involving them.** The ICJ gets jurisdiction **only if both parties consent to it**.
- The judgment of the ICJ is **final and technically binding** on the parties to a case. There is **no provision of appeal**; it can at the most, be subject to **interpretation** or, upon the discovery of a new fact, **revision**.
- However, the ICJ has **no way to ensure compliance of its orders**, and its authority is derived from the willingness of countries to abide by them.



Judges of the court

- The ICJ has **15 judges who are elected to nine-year terms by the UN General Assembly and Security Council, which vote simultaneously but separately**.
- **A third of the court is elected every three years.** Judges are **eligible for re-election**.

Who may submit cases to the Court?

- **Only States** are eligible to appear before the Court in contentious cases. At present, this essentially means the 193 Member States of the United Nations.
- The Court has **no jurisdiction to deal with applications from individuals, non-governmental organizations, corporations or any other private entity**.

3.2. PETROLEUM AND NATURAL GAS REGULATORY BOARD

About PNGRB

- Petroleum and Natural Gas Regulatory Board (PNGRB) is a **statutory body** for the Petroleum and Natural Gas Sector constituted under the **PNGRB Act, 2006**.
- The Board has its seat in **Delhi**.
- The objective of PNGRB is to **protect the interests of consumers and entities** engaged in specified activities relating to petroleum, petroleum products and natural gas and to **promote competitive markets**.
- The board has also been mandated to **regulate** the refining, processing, storage, transportation, distribution, marketing and sale of petroleum, petroleum products and natural gas excluding production of crude oil and natural gas.
- The Board's orders are **enforceable** as the powers vested are the same as in a **civil court** under the Code of Civil Procedure, 1908.
- The appeals against the decisions of the Board go before the **Appellate Tribunal** established under the **Electricity Act, 2003**.

3.3. FOREIGNERS TRIBUNALS

About

- The Foreigners Tribunals (FTs) are **quasi-judicial bodies** formed through the **Foreigners (Tribunals) Order of 1964** under the **Foreigners' Act of 1946**.
- The 1964 order **allows local authorities in a State to refer a person suspected to be a foreigner to tribunals**.
- The FTs are **currently exclusive to Assam** as cases of "illegal immigrants" are dealt with according to the Foreigners' Act in other States.
- Each FT is **headed by a member drawn from judges, advocates, and civil servants with judicial experience**.

How does an FT function?

- According to the 1964 order, an FT has the **powers of a civil court in certain matters** such as summoning and enforcing the attendance of any person and examining him or her on oath and requiring the production of any document.
- An FT has to **dispose of a case within 60 days of reference**.
- If the person **fails to provide any proof of citizenship**, the FT can send him or her to a **detention centre**, now called **transit camp**, for deportation later.

3.4. NATIONAL GREEN TRIBUNAL

About NGT

- The National Green Tribunal (NGT) is a **statutory body** established in **2010** under the **National Green Tribunal Act 2010**.
- It is a **specialized body** equipped with the necessary expertise to **handle environmental disputes** involving multi-disciplinary issues.
- The Tribunal **shall not be bound by the procedure laid down under the Code of Civil Procedure, 1908**, but shall be **guided by principles of natural justice**.
- The Tribunal is vested with the **powers of a civil court** under the **Code of Civil Procedure** for discharging its functions but it can make its own rules.
- It provides **speedy environmental justice** and helps reduce the **burden of litigation in the higher courts**. The Tribunal is mandated



India is the **third country** in the world to have a Green tribunal following Australia and New Zealand.

to make and endeavour for disposal of applications or appeals finally **within 6 months of filing of the same.**

What is the Tribunal's composition?

- The Tribunal has a presence in **five zones**: North, Central, East, South and West. The **Principal Bench** is situated in the **North Zone**, headquartered in **Delhi**.
 - The Central zone bench is situated in Bhopal, East zone in Kolkata, South zone in Chennai and West zone in Pune.
- The Tribunal is headed by the **Chairperson** who sits in the Principal Bench and has **at least ten but not more than twenty judicial members** and **at least ten but not more than twenty expert members**.
- The Chairperson of NGT is appointed by the **Central Government** in consultation with the Chief Justice of India.

Tribunal's Jurisdiction

- The NGT deals with civil cases under the seven laws related to the environment, these include
 - The Water (Prevention and Control of Pollution) Act, 1974
 - The Water (Prevention and Control of Pollution) Cess Act, 1977
 - The Forest (Conservation) Act, 1980
 - The Air (Prevention and Control of Pollution) Act, 1981
 - The Environment (Protection) Act, 1986
 - The Public Liability Insurance Act, 1991 and
 - The Biological Diversity Act, 2002.
- The Tribunal has jurisdiction **over all civil cases involving a substantial question relating to the environment**.
- Additionally, any person aggrieved by an order/direction of any of the **Appellate Authorities** under the legislations mentioned above can also challenge them before the National Green Tribunal.

Are decisions of the Court binding?

- **Yes**. The Tribunal's orders are binding and it has **power to grant relief** in the form of compensation and damages to affected persons.

Are decisions of the Tribunal final?

- The Tribunal has powers to review its own decisions. If this fails, the decision can be **challenged before the Supreme Court within ninety days**.

SCIENCE & TECHNOLOGY

1) GUJARAT LAUNCHES INDIA'S FIRST TRIBAL GENOME PROJECT

Genome Sequencing

- Genome sequencing is a laboratory technique used to determine the **complete DNA sequence of an organism's genome**.
 - A **genome is the complete set of an organism's genetic material**, encompassing all of its DNA sequences.
 - In humans, the genome comprises approximately **3.2 billion base pairs** of DNA, organized into **23 pairs of chromosomes within the cell nucleus**.
- This process involves **identifying the precise order** of the four chemical building blocks—**adenine (A), cytosine (C), guanine (G), and thymine (T)**—that make up the DNA molecule.
- The resulting sequence provides a **comprehensive map of an organism's genetic information**.
- Genomic information has been instrumental in **identifying inherited disorders, characterizing the mutations that drive cancer progression, and tracking disease outbreaks**.
- Genome sequencing helps **identify genetic markers for disease resistance and drought tolerance** in crops, accelerating the development of new varieties. It also aids in **understanding host-pathogen relationships** in plants.

Why in News?

- **Gujarat** has become the first Indian State to launch a **genome sequencing initiative focused exclusively on tribal communities**.
- The project is being implemented by the **Gujarat Biotechnology Research Centre (GBRC)** and is aimed at **identifying genetic health risks** and **enabling precision healthcare** for tribal populations.
- The initiative will sequence the genomes of 2,000 individuals from tribal communities across 17 districts in the State.

Genome India Project:

- The Genome India Project (GIP) is a national initiative launched by the **Department of Biotechnology (DBT)** in 2020 to **map India's genetic diversity by sequencing 10,000 human genomes from diverse ethnic groups**.
 - It represents **83 population groups, or about 2% of the country's 4,600 population groups** as a database.
- It aims to **establish a reference genome for the Indian population**, aiding in disease research, precision medicine, and public health initiatives.
- After completing India's baseline map by sequencing 10,000 genomes, the Genome India project has now moved into its **second phase**.
- The second phase seeks to expand the database to **one million sequences**, including **genetic information of people with specific diseases**.

2) MICROCRYSTALLINE CELLULOSE

About

- Microcrystalline Cellulose (MCC) is a **white, odourless, tasteless, crystalline powder derived from refined wood pulp or cotton fibers**.
- It is a **naturally occurring polymer of glucose** and is **widely used across industries** due to its **inertness, stability, and excellent compressibility properties**.

- While MCC itself is considered **non-toxic** and safe for use, its manufacturing and handling require **stringent industrial safety protocols**.

Uses

- MCC is extensively utilized as a **binding agent in tablet formulations in the pharmaceutical industry**.
- Beyond pharmaceuticals, MCC finds applications in **cosmetics** as a **thickening and stabilizing agent**.
- In the **food industry** it is used as an **anti-caking agent, fat replacer, and emulsifier** in products like sauces, ice creams, and low-fat foods.

Why in News?

- Improper handling of Microcrystalline Cellulose led to a devastating explosion at Sigachi Industries in Hyderabad, claiming 42 lives.

3) DENGUE VACCINE

About Dengue

- Dengue is a **mosquito-borne viral infection**.
- Dengue virus is transmitted by **female mosquitoes** mainly of the species **Aedes aegypti** and, to a lesser extent, **Ae. albopictus**.
- These mosquitoes are **also vectors of chikungunya, yellow fever and Zika viruses**.
- Dengue is found in **tropical and sub-tropical climates** worldwide, mostly in urban and semi-urban areas.
- The virus responsible for causing dengue is called **dengue virus (DENV)** which belongs to the **Flaviviridae family**. There are **four DENV serotypes**, meaning that it is possible to be infected four times.

Signs and Symptoms

- Dengue is a severe, **flu-like illness** that affects infants, young children and adults, but **seldom causes death**.
- Symptoms usually last for 2–7 days, after an incubation period of 4–10 days after the bite from an infected mosquito.

Treatment

- Currently, there is **no antiviral treatment or licensed vaccine** against dengue in India.
- Fever reducers and pain killers can be taken to control the symptoms of muscle aches and pains, and fever.

Prevention

- WHO recommends prevention of dengue through **vector control methods such as mosquito habitat removal and use of insecticides**.

Why in News?

- A Phase 3 dengue vaccine trial, supported by the Indian Council of Medical Research (ICMR) and Panacea Biotec, is underway in India to assess the efficacy and safety of a locally developed dengue vaccine.

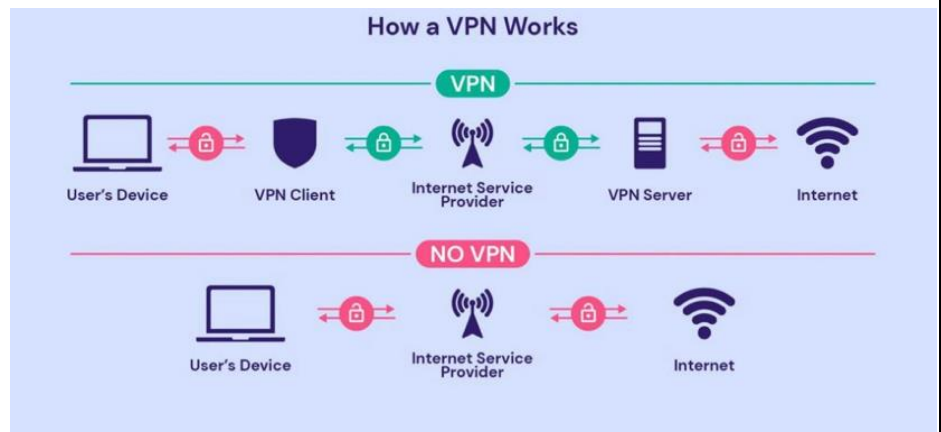
4) OTHER NOTABLE TOPICS

4.1. VIRTUAL PRIVATE NETWORK

What is a VPN?

- A Virtual Private Network (VPN) gives one online privacy and anonymity by **creating a private network from a public internet connection**.
- It is a computer network across a public internet that provides users access to their organization's network while maintaining the security of the information transmitted.

- VPNs **mask one's Internet Protocol (IP) address** so their online actions are **virtually untraceable**.
- VPN services establish secure and encrypted connections, guaranteed to provide **greater privacy than even a secured Wi-Fi hotspot**.
- This private network enhances overall privacy on the Web. It is also used to **get around geo-restrictions and online censorship**.



How does VPN work?

- Data traffic on the virtual network is sent securely by establishing an encrypted connection across the Internet known as a **tunnel**.
- VPN traffic from a device such as a computer, tablet, or smartphone is encrypted as it travels through this tunnel.
- Because the **traffic is encrypted between the device and the network, traffic remains private as it travels**.
- When the VPN server does this, our **IP address**, which is the online equivalent of a user-specific postal code, is **changed** — and thus websites are unable to accurately track our location.

How is VPN regulated?

- In 2022, the **Indian Computer Emergency Response Team (CERT-In)**, under the **Ministry of Electronics and Information Technology (MeitY)**, issued directives regulating VPN.
- The directives required VPN Service providers to record and keep their **customers' logs for 180 days**.
- The directives also required them to store information such as names, email IDs, contact numbers, and IP addresses (among other things) of their customers for a **period of five years**.
- It further mandated that any **cybercrime** recorded must be **reported** to the CERT **within 6 hours of the crime**.

CERT-In:

- The Indian Computer Emergency Response Team (CERT-In) serves as the **national agency for performing various functions in the area of cyber security** in the country as per the Information Technology Act, 2000.
- CERT-In functions under the administrative control of the **Ministry of Electronics and Information Technology (MeitY)**.
- CERT-In regularly issues advisories to organizations and users to enable them to protect their data/information and ICT infrastructure.

4.2. VITAMIN D DEFICIENCY

About Vitamin D

- Vitamin D is a **fat-soluble vitamin** essential for **calcium absorption, bone health, immune function, and cellular growth**.
- It is **synthesized in the skin** upon **sunlight (UVB) exposure** and obtained from **dietary sources** like fortified foods, dairy, eggs, and fish.

Causes for Vitamin D deficiency

- Vitamin D deficiency is mainly caused by **insufficient sunlight exposure, poor dietary intake, and malabsorption** due to health conditions.

Health Impacts

- It leads to **weak bones** (**rickets** in children, **osteomalacia** in adults), increased risk of **fractures**, and **weakened immunity**.
- Deficiency is also linked to **higher chances of infections, chronic diseases, and impaired brain development**.

Vitamin D deficiency in India

- Despite abundant sunlight, vitamin D deficiency is **widespread in India**, especially among **pregnant women and newborns**.
- Studies report deficiency rates as high as **74% in infants and 85.5% in mothers**, and **over 90% deficiency in newborns**.

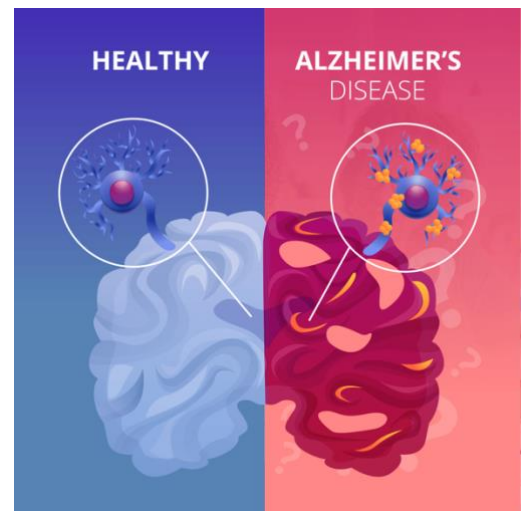
4.3. ALZHEIMER'S DISEASE

About

- Alzheimer's disease is a **brain disorder** that **slowly destroys memory and thinking skills** and, eventually, the ability to carry out the simplest tasks.
- There are two types of Alzheimer's
 - **Early-onset type:** It is very rare occurring between age 30 and mid-60s.
 - **Late-onset type:** It is the most common type occurring after a person's mid-60s.

Causes

- The **causes** of Alzheimer's disease **are not yet fully understood**, but **probably** include a combination of:
 - **Age-related changes in the brain**
 - **Changes or differences in genes**
 - **Severe head injury**
 - **Health, environmental, and lifestyle factors** such as exposure to pollutants, heart disease, stroke, high blood pressure, diabetes, and obesity.



Symptoms

- Alzheimer's is a **progressive disorder**, the symptoms of which start with **minor memory problems, confusion, disorientation** gradually progressing to problems with speech and language, **personality changes, hallucinations** and **delusions**.

Treatment

- There's currently **no cure for Alzheimer's disease**.
- Medical management can improve quality of life for individuals living with Alzheimer's disease and for their caregivers.

POLITY

1) RESIGNATION OF VICE PRESIDENT

What's in the news?

- Vice President Jagdeep Dhankhar has officially stepped down from his post, citing health concerns.
- In a letter addressed to President Droupadi Murmu, Dhankhar said he was resigning with immediate effect, invoking **Article 67(a)** of the Constitution.

Constitutional Provisions

- **Articles 63 to 71 of the Constitution** deal with the **elections, powers, duties and removal of the Vice President**, India's **second-highest constitutional post**.
- The Vice-President, who is also the **Rajya Sabha Chairman**, holds office for **five years**.
- According to **Article 67(a)** of the Constitution, the Vice President may resign from Office by writing to the **President**.
- Unlike the **vacancy in the office of the President**, the **Constitution does not envisage automatic succession of a Vice President**.
 - In the case of a **President's resignation or death**, the **Vice President** is sworn-in as the Acting President.
- According to **Article 65**, when the **office of the Vice President is vacant**, the **Vice President's duties as Chairperson of the Rajya Sabha** are discharged by the **Deputy Chairperson of the Rajya Sabha**.

Election of New VP

- The Constitution stipulates that the **elections to fill the vacancy** in the vice president office **shall be held as soon as possible**, and the **new VP** shall get a **full five-year term** from the date he/she enters office.
- The **electoral college** for the vice president comprises **members of both houses of Parliament**.
- The election is conducted by **secret ballot**, using the **single transferable vote (STV) system of proportional representation**.
 - Each MP ranks the candidates in **order of preference** (1, 2, 3, etc). A candidate must secure a **majority quota** (more than half the total valid votes) to win.
 - If no candidate achieves this on first preferences, the candidate with the fewest votes is eliminated and their votes transferred based on next preferences. This continues until one candidate crosses the threshold.
- A **former Vice-President is eligible to contest again**, whether immediately after completing a term or after a gap.



- Jagdeep Dhankhar is the **third Vice-President** in Indian history to **resign before completing his term**.
- Previously, **VV Giri** stepped down from the Vice Presidency in 1969, to **contest the presidential election** following President Zakir Husain's demise. **R Venkataraman** resigned as Vice President in 1987 after being elected President.

2) OTHER NOTABLE TOPICS

2.1. FUGITIVE ECONOMIC OFFENDERS ACT, 2018

About

- The Fugitive Economic Offenders (FEO) Act, 2018 was promulgated with the main objective of **ensuring that economic offenders return to India to face prosecution.**
- According to the Act, a **FEO** is an **individual** who has **committed specified economic offences** involving an amount of **Rs 100 crore or more** and has **absconded from India or refused to come back to India to avoid criminal prosecution.**
 - Economic offences relate to fraud, counterfeiting, money-laundering, and tax evasion, among others.
- The Act is basically aimed at **acting as a deterrent** for those who commit economic offences and flee, thereby defying the Rule of Law in India and evading jurisdiction of the Indian justice system.
- Under the Act, upon declaration as FEO, the **properties and assets may be confiscated and vested by the Centre.**
 - This includes not just the properties directly owned by the **FEO and affiliated organisations** but also any and all **benami properties owned by the offender.**
- **Courts and tribunals** across the country have the power to **disentitle anyone declared as a FEO from filing or defending any civil case.**

2.2. PREVENTION OF MONEY LAUNDERING ACT

About PMLA

- The **Prevention of Money Laundering Act, 2002 (PMLA)** was enacted to **fight against the criminal offence of legalizing the income/profits from an illegal source.**
- The Act **enables the Government or the public authority to confiscate the property earned from the illegally gained proceeds.**
- The PMLA seeks to combat money laundering in India and has **three main objectives:**
 - To prevent and control **money laundering;**
 - To **confiscate and seize the property** obtained from the laundered money; and
 - To deal with **any other issue** connected with money laundering in India.
- The **Prevention of Money Laundering (Amendment) Act 2012 enlarged the definition of offence of money laundering.**
 - The new definition includes activities like concealment, acquisition, possession and use of the proceeds of crime as criminal activities, also it has removed the limit of Rs 5 lakhs fine under the 2002 Act.

REPORTS & INDICES

1) NORTH EASTERN REGION DISTRICT SDG INDEX

What's in the news?

- NITI Aayog has released the **second edition** of the **North Eastern Region (NER) District Sustainable Development Goals (SDG) Index (2023-24)**.

About the Index

- Developed by NITI Aayog and the **Ministry of Development of North Eastern Region (MoDoNER)**, with technical support from **United Nations Development Programme (UNDP)**, the Index assesses the **performance of 121 districts** across the **eight North Eastern states** on the **Sustainable Development Goals (SDGs)**.
 - *UNDP is the UN's global development network, advocating for change and connecting countries to knowledge, experience and resources to help people build a better life.*
- The index builds upon the **first edition** released in **2021**. It enables **data-driven planning and monitoring** at the **district level**.
- Based on the **composite score**, each district is categorised into one of the four categories:
 - **Achiever:** score of 100
 - **Front Runner:** scores between 65–99.99
 - **Performer:** scores between 50-64.99
 - **Aspirant:** score below 50.

Highlights of the Index

- **Hnahthial** in **Mizoram** emerged as the top-performing district with a composite score of 81.43, while **Longding** in **Arunachal Pradesh** ranked lowest at 58.71.
- **All districts in Mizoram, Sikkim, and Tripura** achieved the **Front Runner status**, with **none in the Achiever or Aspirant categories**.
- Compared to the 2021–22 edition, the **share of front runner districts** has increased from 62% to **85%**.
- At the **state level**, **Assam** showed a strong performance with **89% of its districts in the Front Runner category**.
- **Sikkim** showed the **most consistent performance** across districts, with only a **5.5-point difference between the highest and lowest scoring districts**.

Rank	District	State	Score
1	Hnahthial	Mizoram	81.43
2	Champhai	Mizoram	79.86
3	Gomati	Tripura	78.79
4	Mokokchung	Nagaland	78.43
5	West Tripura	Tripura	77.64
6	Kohima	Nagaland	76.93
7	South Tripura	Tripura	76.71
8	Gangtok	Sikkim	76.64
9	Kolasib	Mizoram	76.50
10	Dimapur	Nagaland	76.29

Source: NER SDG Index 2023-24

2) STATE OF WORLD POPULATION REPORT 2025

About UNFPA

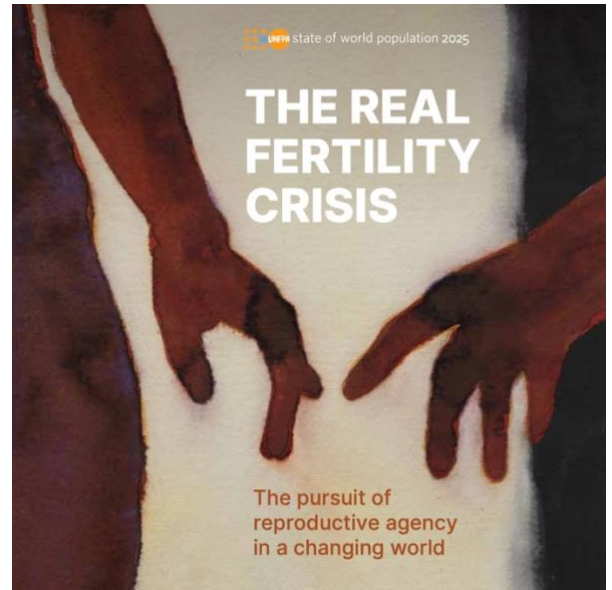
- The United Nations Population Fund (UNFPA) is an **international development agency**, created in **1968** to support the execution of projects and programmes in the **area of population and sexual and reproductive health**.
- Headquartered in **New York**, the mission of UNFPA is to **deliver a world where every pregnancy is wanted, every childbirth is safe and every young person's potential is fulfilled**.

Why in News?

- UNFPA has published its State of World Population (SOWP) Report 2025, titled, ‘**The Real Fertility Crisis**’.
- The report, which draws on academic research and data from a survey spanning **14 countries**, including **India**.

Highlights of the Report

- **One in three adult Indians (36%) face unintended pregnancies**, while **30% experience unfulfilled desire for having either more or fewer children**. Notably, **23% faced both**.
- The report calls for a **shift from panic over falling fertility to addressing unmet reproductive goals**, which is a **real crisis** and not the underpopulation or overpopulation.
- It calls for **greater reproductive agency** – a person’s ability to make free and informed choices about sex, contraception and starting a family.
- The report reveals **multiple barriers to reproductive autonomy in India**, such as, **financial limitations** as one of the biggest barriers to reproductive freedom.
- While **India** may have reached **replacement-level fertility**, many people, especially **women**, still face **significant barriers to making free and informed decisions** about their reproductive lives and **significant disparities persist across regions and states**.
 - *Replacement-level fertility, commonly defined as 2.1 births per woman, is the rate at which a population size remains constant from one generation to the next.*
- These barriers create what the report identifies as **India’s “high fertility and low fertility duality.”**
- **Fertility has fallen below the replacement level (2.1) in 31 States/UTs**, but **remains high in Bihar (3.0), Meghalaya (2.9), and Uttar Pradesh (2.7)**.
 - **Urban-rural gaps persist**, and **seven states have yet to reach replacement level in rural areas**.
- This **duality** reflects **differences in economic opportunities, access to healthcare, education levels, and prevailing gender and social norms**.
- **India’s adolescent fertility rate remains high at 14.1 per 1,000 women aged 15–19** in comparison to countries like China (6.6), Sri Lanka (7.3), and Thailand (8.3).
 - This high rate of fertility amongst adolescents **endangers both maternal and child health and affects education and employment outcomes**.



3) PARAKH RS

What’s in the news?

- The Government of India has published the results of the **Performance Assessment, Review, and Analysis of Knowledge for Holistic Development Rashtriya Sarvekshen (PARAKH RS)**, formerly known as the **National Achievement Survey (NAS)**.

About PARAKH RS

- The PARAKH RS is a study to understand the **achievement of the stage specific competencies at the end of foundation, preparatory and middle stages**.

- PARAKH RS assessed the performance of more than **21 lakh children in Grades 3, 6 and 9** in 781 districts of the country in the following subjects: **language and mathematics, the world around us, and science and social science.**
- It **covered the entire spectrum of schools** i.e., Government Schools (Central Government and State Government), Government Aided Schools and Private schools across the country.
- PARAKH RS was **administered by the Performance Assessment, Review, and Analysis of Knowledge for Holistic Development (PARAKH)**, under the **National Council of Educational Research and Training (NCERT)**.
 - *NCERT is an **autonomous organisation** set up in **1961** by the Government of India to **assist and advise the Central and State Governments** on policies and programmes for **qualitative improvement in school education.***

PARAKH:

- In pursuance of the recommendations of the **National Education Policy (NEP) 2020**, the **Ministry of Education** has set up **PARAKH (Performance Assessment, Review, and Analysis of Knowledge for Holistic Development)** under **NCERT** as a **National Assessment Centre**.
- PARAKH is an **autonomous and expert body** for establishing **norms, standards, and guidelines for student assessment and evaluation** across all school boards.

Highlights of the Report

- **Punjab, Himachal Pradesh, Kerala** are the **top performing states** for **Grade 3**, **Kerala, Punjab, Dadra Nagar Haveli, Daman and Diu** for **Grade 6** and **Punjab, Kerala, Chandigarh** for **Grade 9**.
- In the case of **Class 3**, **central government schools** recorded the **lowest performance in Mathematics**.
- Similarly, in the case of **Class 6**, **government-aided and state government schools** showed **weaker performance**, especially in **Mathematics**.
- In **Class 9**, students from the **Central Government schools** performed the **best across all subjects**.
- **Language** was the **highest-scoring subject** for all school types, while **Mathematics consistently remained the weakest**.
- A **significant rural-urban divide** was also observed.
 - While **Class 3** students in the rural areas performed better in both **Mathematics and Language**, children of **Classes 6 and 9** in the urban areas outperformed their rural counterparts across all subjects.

4) FINANCIAL STABILITY REPORT

About

- The Financial Stability Report is published by **Reserve Bank of India** taking inputs from financial sector regulators i.e. **RBI, SEBI, PFRDA, IRDAI**. It is **published biannually**.
- It is a periodic exercise for reviewing the **nature, magnitude and implications of risks** that may have a bearing on the macroeconomic environment, financial institutions, markets and infrastructure.
 - **Note:** **The International Monetary Fund (IMF)** releases the **Global Financial Stability Report** which provides an assessment of the global financial system and markets, and addresses emerging market financing in a global context.

Why in News?

- The Reserve Bank of India has published the half-yearly publication of its Financial Stability Report.
- The report noted that despite an uncertain and challenging global economic backdrop, the Indian economy remains a key driver of global growth, underpinned by sound macroeconomic fundamentals and prudent macroeconomic policies.

ART & CULTURE

1) MARATHA MILITARY LANDSCAPES IN UNESCO WORLD HERITAGE LIST

UNESCO's World Heritage Convention, 1972

- The **Convention Concerning the Protection of the World Cultural and Natural Heritage** is an international agreement that was adopted by the General Conference of UNESCO in 1972.
- It is based on the premise that certain places on Earth are of **outstanding universal value** and should therefore form part of the common heritage of humankind.
- It basically defines the kind of **natural or cultural sites** which can be considered for inscription on the World Heritage List.
 - **Cultural sites** include monuments, such as architectural structures, art and science pieces, while **natural sites** include formations that are of outstanding universal value from the aesthetic or scientific point of view.
 - In addition to these, UNESCO designates some sites as **Mixed heritage sites** which contain elements of both natural and cultural significance.
- The Convention sets out the duties of **State Parties** in **identifying potential sites and their role in protecting and preserving them**.
- By signing the Convention, each country pledges to conserve not only the World Heritage sites situated on its territory, but also to **protect its national heritage**.
- It explains how the **World Heritage Fund** is to be used and managed and under what conditions **international financial assistance** may be provided.

World Heritage Committee:

- The World Heritage Committee is responsible for the **implementation of the Convention, defines the use of the World Heritage Fund** and **allocates financial assistance** upon requests from States Parties.
- It has the **final say on whether a property is inscribed** on the World Heritage List.
- It examines reports on the state of conservation of inscribed properties and asks States Parties to take action when properties are not being properly managed.

World Heritage Sites in India

Cultural sites (35)

- Agra Fort (1983)
- Ajanta Caves (1983)
- Archaeological Site of Nalanda Mahavihara at Nalanda, Bihar (2016)
- Buddhist Monuments at Sanchi (1989)
- Champaner-Pavagadh Archaeological Park (2004)
- Chhatrapati Shivaji Terminus (formerly Victoria Terminus) (2004)
- Churches and Convents of Goa (1986)
- Dholavira: a Harappan City (2021)
- Elephanta Caves (1987)
- Ellora Caves (1983)
- Fatehpur Sikri (1986)
- Great Living Chola Temples (1987, 2004)
- Group of Monuments at Hampi (1986)
- Group of Monuments at Mahabalipuram (1984)
- Group of Monuments at Pattadakal (1987)
- Hill Forts of Rajasthan (2013)
- Historic City of Ahmadabad (2017)
- Humayun's Tomb, Delhi (1993)

- Jaipur City, Rajasthan (2019)
- Kakatiya Rudreshwara (Ramappa) Temple, Telangana (2021)
- Khajuraho Group of Monuments (1986)
- Mahabodhi Temple Complex at Bodh Gaya (2002)
- Mountain Railways of India (1999, 2005, 2008)
- Qutb Minar and its Monuments, Delhi (1993)
- Rani-ki-Vav (the Queen's Stepwell) at Patan, Gujarat (2014)
- Red Fort Complex (2007)
- Rock Shelters of Bhimbetka (2003)
- Sacred Ensembles of the Hoysalas (2023)
- Santiniketan (2023)
- Sun Temple, Konârak (1984)
- Taj Mahal (1983)
- The Architectural Work of Le Corbusier (2016)
- The Jantar Mantar, Jaipur (2010)
- Victorian Gothic and Art Deco Ensembles of Mumbai (2018)
- Moidams of Charaideo in Assam (2024)

Natural sites (7)

- Great Himalayan National Park Conservation Area (2014)
- Kaziranga National Park (1985)
- Keoladeo National Park (1985)
- Manas Wildlife Sanctuary (1985)
- Nanda Devi and Valley of Flowers National Parks (1988, 2005)
- Sundarbans National Park (1987)
- Western Ghats (2012)

Mixed site (1)

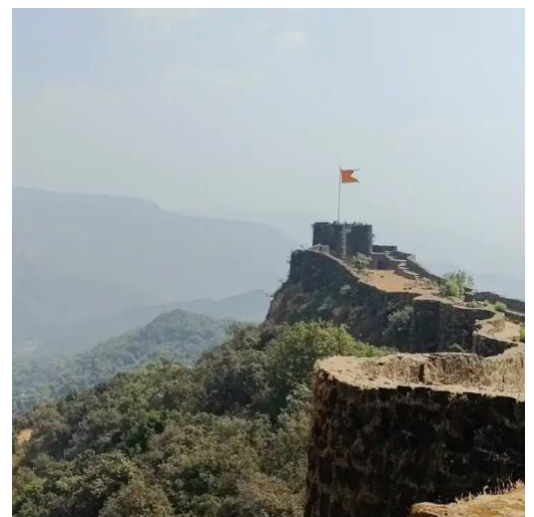
- Khangchendzonga National Park (2016)

Why in News?

- '**Maratha Military Landscapes**', representing extraordinary fortification and military system envisioned by the Maratha rulers, has been inscribed on the coveted **UNESCO World Heritage List** (cultural category).
 - This marks the **44th Indian entry** to the prestigious list.
- With this addition, **India** now ranks **sixth globally** and **second in the Asia-Pacific region** (after **China**) for the number of World Heritage Sites.
 - Last year, the **Moidams of Charaideo in Assam** were added to the list.

About 'Maratha Military Landscapes'

- The 'Maratha Military Landscapes' was developed between the **17th and 19th centuries**.
- Its **12 components** are — Salher Fort, Shivneri Fort, Lohgad, Khanderi Fort, Raigad, Rajgad, Pratapgad, Suvarnadurg, Panhala Fort, Vijay Durg, and Sindhudurg in **Maharashtra**, and Gingee Fort in **Tamil Nadu**.
- This extraordinary network of forts, **varying in hierarchies, scales and typological features**, is a result of integrating the landscape, terrain and physiographic characteristics distinctive to the **Sahyadri mountain ranges, the Konkan Coast, Deccan Plateau and the Eastern Ghats** in the Indian Peninsula.



- Strategically located on coastal and mountainous terrain, they formed a **complex defence system** supporting Maratha military dominance, trade protection, and territorial control.
 - This network played a key role in the Marathas' rise as a **major political and military force**.

DEFENCE

1) DRDO, IAF SUCCESSFULLY TEST INDIGENOUS ASTRA MISSILE

What's in the news?

- The Defence Research and Development Organisation (DRDO) and Indian Air Force (IAF) has successfully conducted **flight-test of indigenous Beyond Visual Range Air-to-Air missile (BVRAAM) 'Astra'** from **Sukhoi-30 Mk-I platform**.

About Astra

- Astra BVRAAM has a **range exceeding 100 kms** and is equipped with **state-of-the art guidance and navigation systems**.
- The weapon system is a result of **collaboration between various DRDO laboratories and over 50 public and industries**, including Hindustan Aeronautics Limited.
- The test marks a significant milestone for **indigenous defence capabilities**, as the **RF seeker** - crucial for tracking and engaging enemy targets - was **entirely designed and developed by DRDO**.



2) SUCCESSFUL TRIAL OF AKASH PRIME

What's in the news?

- To further strengthen the air defence system, the Indian Army has carried out successful trials of the **indigenously developed Air Defence System "Akash Prime"** in Ladakh, destroying Aerial High Speed Unmanned targets with pinpoint accuracy.

About Akash Prime

- Akash Prime air defence system is a **medium-range, surface-to-air missile platform** designed to **protect mobile, semi-mobile and static military installations from a range of aerial threats**.
- Akash Prime is customised to operate at an **altitude above 4,500 metres** and has the latest upgrades including an **indigenous active Radio Frequency (RF) seeker** for improved target acquisition and engagement.
- It can take down targets at a distance of **around 25-30 k.m.**
- Akash Prime system has been developed through **collaboration between the Indian Army's Air Defence units, the Defence Research and Development Organisation (DRDO), defence public sector undertakings** like Bharat Dynamics Limited (BDL) and Bharat Electronics Limited (BEL), along with **other industry partners**.
- The trial was conducted as part of the **"First of Production Model" firing tests**, intended to validate the system's performance before its induction into service.



3) INS TAMAL

What's in the news?

- The Indian Navy has commissioned **INS Tamal**, a **Russian-manufactured guided missile frigate** into the force.

- Tamal is the **last foreign-built major warship to be inducted into the Indian Navy**, in line with the Government's emphasis on **indigenisation under the Aatmanirbhar Bharat and Make in India initiatives**.

About INS Tamal

- INS Tamal is the **eighth Talwar-class frigate** built by **Russia** for the Indian Navy as a part of **Project 1135.6**.
- Tamal is **capable of engaging threats across all four dimensions of naval warfare — air, surface, sub-surface, and electronic**.
- The ship is equipped with the latest technology in warfighting, including the **BrahMos supersonic missile system** for anti-ship and land-attack capabilities.
- It also features **advanced automated systems for nuclear, biological, and chemical (NBC) defence**, as well as **centralised damage control and firefighting systems** that can be operated from protected control posts.



4) INDIA SUCCESSFULLY TEST FIRES AGNI I, PRITHVI II

What's in the news?

- India has successfully test-fired **Short-Range Ballistic Missiles (SRBM), Prithvi-II and Agni-I**, from the Integrated Test Range in Odisha's Chandipur.
- These tests were conducted under the aegis of the **Strategic Forces Command**.

Prithvi-II

- Prithvi-II is a **surface-to-surface short-range ballistic missile** developed by the **Defence Research and Development Organisation (DRDO)**.
 - *Ballistic missiles are powered by rockets initially but then they follow an unpowered, free-falling trajectory toward their targets.*
 - *They can be launched from aircraft, ships, and submarines in addition to land-based silos and mobile platforms.*
- It has a **range of around 250–350 km** and can carry **both conventional and nuclear warheads**.
- It uses a **liquid propulsion system** and is equipped with **advanced inertial navigation technology** for precision targeting.

Strategic Forces Command:

- The Strategic Forces Command (SFC), sometimes called **Strategic Nuclear Command**, forms part of India's **Nuclear Command Authority (NCA)**.
- SFC is responsible for the **management and administration of the country's tactical and strategic nuclear weapons stockpile**.
- It was created in **2003**.

Agni-I

- Agni-I is a **short-to-medium range ballistic missile** with a range of approximately **700–900 km**.
- Agni-I operates on **solid fuel** and is capable of carrying a **1,000 kg payload**.
- Agni-I is also **nuclear-capable** and forms a key component of **India's nuclear deterrent**.



PLACES IN NEWS

1) RED SEA

About

- The Red Sea occupies part of a **large rift valley** in the **continental crust of Africa and Arabia**.
- The Red Sea **separates the coasts of Egypt, Sudan, and Eritrea** to the west from those of **Saudi Arabia and Yemen** to the east.
- Bordering Countries:
 - **Yemen and Saudi Arabia** - East.
 - **Egypt** - North and West
 - **Sudan, Eritrea, and Djibouti** - West.
- **Israel and Jordan** have access to the Red Sea via the **Gulf of Aqaba**.
- It is **connected with the Mediterranean Sea through the Suez Canal**.



MISCELLANEOUS

1) NATIONAL SPORTS POLICY 2025

What's in the news?

- The Union Cabinet has approved the **National Sports Policy 2025** aimed at **reshaping the country's sporting landscape and empowering citizens through sports**.
- The new policy **supersedes** the existing **National Sports Policy 2001** and lays out a roadmap to **establish India as a global sporting powerhouse**.
- The policy also makes **India a strong contender for excellence at international sporting events** including hosting the **2036 Olympic Games**.

5 Key Pillars

- The policy is anchored on **five key pillars** viz.
 - Excellence on the Global Stage,
 - Sports for Economic Development,
 - Sports for Social Development,
 - Sports as a People's Movement and
 - Integration with Education.

Strategic Framework

- To realise its objectives, the NSP 2025 lays down a comprehensive implementation strategy encompassing:
 - **Governance:** Establish a **robust regulatory framework for sports governance**, including legal framework.
 - **Private Sector Funding & support:** Develop **innovative financing mechanisms** and engage **private sector participation** through public-private partnerships (PPP) and corporate social responsibility (CSR).
 - **Technology & Innovation:** Leverage emerging technologies, including AI and data analytics, for performance tracking, research, and program implementation.
 - **National Monitoring Framework:** Create a national framework with well-defined benchmarks, Key Performance Indicators (KPIs), and time-bound targets.
 - **Model Policy for States:** The NSP 2025 will serve as a model for States and Union Territories, encouraging them to revise or formulate their own policies in alignment with national objectives.
 - **Whole-of-Government Approach:** The policy calls for integration of sports promotion into the activities, schemes, and programs of all Ministries and Departments to achieve a holistic impact.

KEY TAKEAWAYS FROM OTHER ARTICLES

1) EXERCISE BOLD KURUKSHETRA

News:

- The 14th edition of the **India-Singapore Joint Military Exercise, Exercise Bold Kurukshetra 2025**, was recently held in Rajasthan.

2) ACCELERATOR MASS SPECTROMETRY DATING

About

- Accelerator Mass Spectrometry (AMS) is an **ultra-sensitive analytical technique** used to **measure long-lived radioactive isotopes at very low concentrations**.
- It is especially known for its use in **radiocarbon dating** but is also applied in **various scientific fields** like **archaeology, geology, climate science, nuclear forensics, and biomedicine**.
- AMS enables **measurements from minute samples**, such as individual seeds, hair strands, or tiny fragments of biological tissue.

3) QS RANKING LIST

News:

- For the first time, in the international ranking of universities published by **Quacquarelli Symonds (QS)**, a **company specialising in higher education analysis based in the U.K.**, **Indian universities have more than 50 spots in the top 1,500**.
- The highest rank among Indian universities goes to IIT Delhi (Rank 123), closely followed by IIT Bombay, IIT Madras, IIT Kharagpur and IISc Bengaluru.

4) GINI COEFFICIENT

About

- The Gini coefficient (Gini index or Gini ratio) is a **statistical measure of economic inequality in a population**.
- The coefficient **determines a nation's level of income inequality** by measuring the income distribution or wealth distribution across its population.
- The coefficient of the Gini index ranges **from 0 to 1**, with **0 representing perfect equality and 1 representing perfect inequality**.

5) INTERNATIONAL MOON DAY

About

- International Moon Day is celebrated every year on **July 20** to commemorate humankind's first landing on the moon by the **Apollo 11 mission in 1969**.
- The **UN General Assembly** formally recognised this date in 2021.

6) GREENWASHING

About

- Greenwashing refers to the act of making **false or misleading claims about the positive environmental impact** that a company, product or service has on the environment.
- It involves **conveying a false impression that a company's products are eco-friendly and environmentally sound**.

7) NATIONAL ACTION FOR MECHANISED SANITATION ECOSYSTEM SCHEME

About

- The National Action for Mechanised Sanitation Ecosystem scheme launched in **2024** aims to **integrate waste pickers into formal waste systems** by providing safety measures, health insurance under Ayushman Bharat, and access to social security benefits.
- As of May 2025, over 80,000 sanitation and waste-picking workers have been profiled under the scheme.

8) NON-COMMUNICABLE DISEASES

About

- Non-Communicable Diseases (NCDs) are **chronic diseases** that are **not passed from person to person**.
- They are of long duration, generally progress slowly and are the result of a combination of **genetic, physiological, environmental and behavioural factors**.
- NCDs like **cardiovascular diseases, diabetes, cancers, and chronic respiratory diseases** now account for **over 66% of all deaths** in India.
- Factors like **excessive intake of salt, sugar, and unhealthy fats**, along with **sedentary lifestyles**, are major contributors.

9) GIRMITIYAS

About

- “Girmitiyas” or **Indentured Labourers**, is the name given to the **Indians who left India in the middle and late 19th Century** to serve as **labourers in the British colonies**, where the majority eventually settled.
- **Mauritius, Fiji, Suriname, Guyana, Trinidad & Tobago, etc.** are known as Girmitiya Countries.

10) WAVEX STARTUP CHALLENGE 2025

News:

- The **Ministry of Information and Broadcasting** has launched the **WAVEX Startup Challenge 2025**, inviting startups across the country to participate in a national hackathon to **develop an AI-powered multilingual translation solution to be named ‘BhashaSetu’**.

11) PM MODI AWARDED TOP NATIONAL HONORS

News:

- Prime Minister Narendra Modi recently received **four prestigious international honors**:
 - **National honour of Ghana - Officer of the Order of the Star of Ghana.**
 - **Trinidad & Tobago's highest award, The Order of the Republic (first foreign leader recipient)**, recognizing his advocacy for the Global South.
 - **Brazil's highest honor, the Grand Collar of the National Order of the Southern Cross.**
 - **Namibia's highest civilian award, the Order of the Most Ancient Welwitschia Mirabilis (first Indian leader recipient).**

12) FLORICULTURE

About

- Floriculture is a **specialized branch of horticulture** that focuses on the **cultivation of flowers**.

- It mainly consists of **cut flowers, pot plants, cut foliage, seeds bulbs, tubers, rooted cuttings and dried flowers or leaves.**
- Among states, **in terms of production, Karnataka** stands first with a total of 253 thousand tonnes and **in terms of area, Kerala** is the leader in floriculture with about 53 thousand hectares under floriculture cultivation.
- **Agricultural and Processed Food Products Export Development Authority (APEDA)** is responsible for **export promotion and development of floriculture in India.**