

For UPSC CSE



MONTHLY CURRENT AFFAIRS MAGAZINE



November 2025 (PRELIMS)

YOUR SIMPLIFIED GUIDE TO CURRENT AFFAIRS



A Note to Our Readers

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Each month, we present **two focused editions** - one dedicated exclusively to Prelims and the other exclusively to Mains. The content for the Prelims Magazine is carefully curated from authentic and diverse sources such as **The Hindu, Indian Express, Down To Earth, Press Information Bureau (PIB), All India Radio (AIR), DD News, and Economic and Political Weekly (EPW)**, ensuring coverage that is both relevant and reliable.

What makes this magazine stand apart is the **integration of Previous Year Questions (PYQs)**. Statements highlighted in orange are those that have appeared directly in UPSC Prelims, and the related PYQs are compiled at the end of the magazine for you to attempt as a test.

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SCHEMES

1) Pradhan Mantri Jan Vikas Karyakram

About 	<ul style="list-style-type: none"> Pradhan Mantri Jan Vikas Karyakram (PMJVK) is a Centrally Sponsored Scheme to address the development deficits in identified Minority Concentration Areas. The scheme, initially launched as the Multi-sectoral Development Programme (MsDP), was restructured as PMJVK in 2018 and implemented in 1300 identified blocks, towns, and district headquarters across the country. In 2022-23, the scheme was revised to expand its implementation to all districts across the country, with the condition that projects under PMJVK can be proposed in areas where the minority population is 25% or more in the catchment area of 15 KM radius.
Nodal Ministry 	<ul style="list-style-type: none"> Ministry of Minority Affairs
Features 	<ul style="list-style-type: none"> The Scheme focuses on creating essential community infrastructure and basic amenities in identified areas, with the aim of bridging socio-economic gaps. <ul style="list-style-type: none"> Under PMJVK, 80% of the resources would be utilized for projects related to education, health and skill development of which at least 33-40% will be earmarked for creation of assets/facilities for women/girls.
Implementation 	<ul style="list-style-type: none"> The scheme is being implemented under the aegis of the State Governments/ Union Territory (UT) Administrations.
Why in News? 	<ul style="list-style-type: none"> The Ministry of Minority Affairs held the National Review Meeting of States and Union Territories on the Pradhan Mantri Jan Vikas Karyakram in New Delhi.

2) Tex-RAMPS

About 	<ul style="list-style-type: none"> The Union government has approved the 'Textiles Focused Research, Assessment, Monitoring, Planning and Start-up (Tex-RAMPS) Scheme' to strengthen research, innovation, and competitiveness in the textiles sector. The initiative will run from 2025 to 2031 as a fully funded Central Sector Scheme.
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 <p>Aim</p>	<ul style="list-style-type: none"> Aimed at future-proofing India's textiles and apparel ecosystem, Tex-RAMPS is designed to address critical gaps in research, data systems, innovation support and capacity development.
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3) OTHER NOTABLE TOPICS

3.1. PM CARES for Children Scheme

 <p>About</p>	<ul style="list-style-type: none"> The PM CARES for Children Scheme was launched by the Government of India in 2021 to support children who have lost both the Parents or legal Guardian or Adoptive Parents or Surviving Parent to COVID-19 pandemic.
 <p>Objective</p>	<ul style="list-style-type: none"> To ensure comprehensive care and protection of children in a sustained manner by providing them boarding and lodging, empowering them through education and scholarships, equipping them for self-sufficient existence with financial support of Rs. 10 lakh on attaining 23 years of age and ensuring their wellbeing through health insurance.
 <p>Implementation</p>	<ul style="list-style-type: none"> The Ministry of Women and Child Welfare has been entrusted with the responsibility of implementing the scheme.

3.2. PM-DevINE

 <p>About</p>	<ul style="list-style-type: none"> The Prime Minister's Development Initiative for North East Region (PM-DevINE) was announced in the Union Budget 2022-23 to address development gaps in the North Eastern Region (NER). It is a Central Sector Scheme with 100% Central funding. It strives to fill the gaps in various sectors and will not be a substitute for existing Central and State Schemes.
 <p>Objective</p>	<ul style="list-style-type: none"> The objectives of PM-DevINE are: <ul style="list-style-type: none"> (i) Fund infrastructure development projects (ii) Support social development projects based on the felt needs of the region, (iii) Enhancing livelihood activities for youth & women of the region, and (iv) Filling up developmental gaps in various sectors.
 <p>Implementation</p>	<ul style="list-style-type: none"> The scheme is implemented by the Ministry of Development of North Eastern Region (DoNER) through the North Eastern Council or Central Ministries/agencies.



North Eastern Council:

- The North Eastern Council is a **statutory organization** established under the **North Eastern Council Act, 1971**.
- NEC acts as the **nodal agency for the economic and social development** of the North Eastern Region which consists of the **eight States of Arunachal Pradesh, Assam, Manipur, Meghalaya, Mizoram, Nagaland, Sikkim and Tripura**.
- NEC is also mandated to function as a **Regional Planning Body** for the North Eastern Region.
- The headquarters of the council is situated in **Shillong, Meghalaya**.

Members:

- The Council comprises **Governors and Chief Ministers** of constituent States and **three members nominated by the President**.
- The **Union Home Minister** is **ex-officio Chairman** and the **Union Minister for Development of the North Eastern Region (DoNER)** is the **ex-officio Vice-Chairman** of the NEC.

3.3. National Social Assistance Programme

About 	<ul style="list-style-type: none"> • Introduced in 1995, the National Social Assistance Programme (NSAP) is a Centrally Sponsored Scheme that extends financial support to individuals living below poverty line (BPL). • NSAP represents a significant step towards the fulfilment of Article 41 of the Constitution of India which directs the State to provide public assistance to its citizens in case of unemployment, old age, sickness and disablement and in other cases of undeserved want within the limit of its economic capacity and development.
Components 	<p>The NSAP at present comprises five sub-schemes as its components:</p> <ol style="list-style-type: none"> 1. Indira Gandhi National Old Age Pension Scheme (IGNOAPS): <ul style="list-style-type: none"> • Provides financial assistance to elderly citizens (60+ years) from families below the poverty line, as identified by the Government of India. • Benefits (Central Government assistance): <ul style="list-style-type: none"> ◦ Ages 60–79: ₹200 per month. ◦ Ages 80+: ₹500 per month. 2. Indira Gandhi National Widow Pension Scheme (IGNWPS): <ul style="list-style-type: none"> • Extends support to widows from BPL families. • Benefits: <ul style="list-style-type: none"> ◦ Ages 40–79: ₹300 per month. ◦ Ages 80+: ₹500 per month. 3. Indira Gandhi National Disability Pension Scheme (IGNDPS): <ul style="list-style-type: none"> • Covers individuals with severe or multiple disabilities from BPL families. • Benefits: <ul style="list-style-type: none"> ◦ Ages 18–79: ₹300 per month. ◦ Ages 80+: ₹500 per month.



4. National Family Benefit Scheme (NFBS):

- Provides lump-sum assistance to BPL households upon the death of the primary breadwinner (aged 18–59).
- Benefit:**
 - ₹20,000 to the family to meet immediate financial needs.

5. Annapurna Scheme:

- Under the scheme, **10kg of food grains per month** are provided **free of cost to those senior citizens** who, though eligible under IGNOAPS, are **not receiving old age pension**.

Did you know?

- NSAP caters to 3.09 crore beneficiaries with a scheme-wise ceiling/ cap for each State/UT on the number of beneficiaries.

Implementation



- Implemented by the **Ministry of Rural Development**, the programme operates across **both rural and urban areas**.

3.4. PM-Surya Ghar Muft Bijli Yojana

About



- PM-Surya Ghar Muft Bijli Yojana (PM-SGMBY) is the **world's largest domestic rooftop solar initiative** which aims to provide **free electricity upto 300 units per month** to eligible households in India by **promoting rooftop solar plant installations**.
- Launched in **2024**, the scheme aims to **install rooftop solar in one crore households nationwide**.

Nodal Ministry



- Ministry of New and Renewable Energy.**

Features



- Under the scheme, the **households who opt to install rooftop solar electricity units will get 300 units of electricity for free every month**.
- The scheme **focuses on the household segment with up to 3 kW systems**, which covers most of the residential consumers in India.
 - The initiative offers a **subsidy of 60% of the solar unit cost for systems up to 2 kW capacity and 40% for systems between 2 and 3 kW capacity**, with benefits capped at 3 kW.
- Households will also be able to access **collateral-free low-interest loan products** of around 7% for installation of residential Rooftop Solar systems up to 3 kW.
- Through this scheme, the households will be **able to save electricity bills** as well as **earn additional income through sale of surplus power to DISCOMs**.



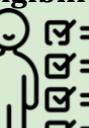
	<ul style="list-style-type: none"> By promoting the widespread use of solar power, the scheme is expected to save the government an estimated ₹75,000 crore annually in electricity costs.
Eligibility criteria for availing subsidy	<ol style="list-style-type: none"> 1. The applicant must be a citizen of India. 2. Must own a house with a roof that is suitable for installing solar panels. 3. There should be a valid electricity connection to the property. 4. Subsidy is provided only once per household.

3.5. PM-KUSUM

About 	<ul style="list-style-type: none"> The Pradhan Mantri Kisan Urja Suraksha evem Utthan Mahabhiyan (PM KUSUM) Scheme aims at setting up of decentralized solar power plants, replacement of agriculture diesel pumps with solar agriculture water pumps and solarisation of existing grid connected agriculture pumps.
Ministry 	<ul style="list-style-type: none"> Launched by the Ministry of New and Renewable Energy in 2019.
Aim 	<ul style="list-style-type: none"> Add a solar capacity of 34,800 MW by 2026.
Features 	<ul style="list-style-type: none"> Under the scheme, farmers are provided subsidies for setting up stand-alone solar pumps and to solarise their grid-connected pump sets. This scheme enables farmers to set up solar power generation capacity on their barren lands and to sell it to the power grid. The Scheme consists of three components: <ul style="list-style-type: none"> Component-A: Setting up of 10,000 MW of Decentralized Ground/Stilt Mounted Solar Power Plants; Component-B: Installation of 14 lakh standalone solar pumps; Component-C: Solarisation of 35 Lakh Grid Connected Agriculture Pumps.

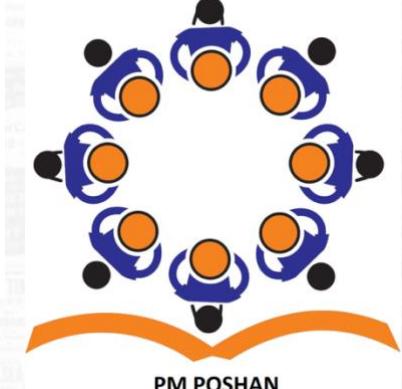


3.6. PM Internship Scheme

About 	<ul style="list-style-type: none"> The Prime Minister's Internship Scheme was launched to provide internship opportunities to one crore youth in top 500 companies. It was announced in the Union Budget 2024-25. 	
Nodal Ministry 	<ul style="list-style-type: none"> Ministry of Corporate Affairs 	
Features 	<ul style="list-style-type: none"> Through this Scheme, youth will gain exposure for 12 months to real-life business environments, across varied professions and employment opportunities. The Scheme is separate from all the existing schemes related to skill development, apprenticeships, internship and student training programmes, etc. being implemented across all the States & UTs of India, and will run independently of all such Central/State schemes. 	
Benefits 	<ul style="list-style-type: none"> 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. 	
Eligibility 	<ul style="list-style-type: none"> Candidates must be between 21 and 24 years old. Should have passed 12th grade or hold an ITI, diploma, or undergraduate degree. Family annual income should be less than Rs. 8 lakh. The candidate should not be engaged in full-time employment or education. 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. 	



3.7. PM POSHAN

About 	<ul style="list-style-type: none"> PM POSHAN (POshan SHAkti Nirman), earlier known as the 'National Programme for Mid-Day Meal in Schools', is a centrally sponsored scheme under which one hot cooked meal is served students studying in Balvatika (pre-schools) and classes I to VIII, in Government and Government-aided schools on all school-days. <div style="text-align: right;">  <p>PM POSHAN</p> </div> <div style="border: 1px solid black; padding: 5px; background-color: #f9f9f9;"> <p>Did you know?</p> <ul style="list-style-type: none"> The Mid Day Meal Scheme was started in India from 15th August 1995. </div>
Nodal Ministry 	<ul style="list-style-type: none"> Ministry of Education.
Aim 	<ul style="list-style-type: none"> Providing nutritional support and enhancing school participation of students.
Additional Features 	<ul style="list-style-type: none"> Additional features under PM POSHAN Scheme:- <ul style="list-style-type: none"> Tithi Bhojan: It is a community participation programme in which people provide special food to children on special occasions/festivals in addition to regular meal. School Nutrition Gardens: Development of School Nutrition Gardens in schools is being promoted to give children first hand experience with nature and gardening. Social Audit: Social Audit (collective monitoring by people's active involvement) in all districts is made mandatory under the Scheme. Special Focus: Adequate provision for supplementary nutrition in aspirational districts / tribal districts / districts with identified high cases of malnutrition etc. Disaster Management: Provision of hot cooked meal or Food Security Allowance to children when schools are closed due to a disaster.
Implementation 	<ul style="list-style-type: none"> The overall responsibility for smooth functioning of the scheme including providing hot cooked and nutritious meals to the eligible children lies with the State Governments and Union Territory Administrations.



3.8. Agnipath Scheme

About 	<ul style="list-style-type: none"> The Agnipath Scheme allows youth (male/female; 17.5 to 21 years old) to serve in the Armed Forces for a period of four years. The scheme, launched in 2022, was aimed at recruiting personnel below officer ranks — soldiers, airmen, and sailors who are not commissioned officers — to the Indian Armed Forces.
Features 	<ul style="list-style-type: none"> The scheme provides an avenue to Indian youth to get recruited in the Armed Forces for a short duration and also enhances the youth profile of the Armed Forces. These recruits (called 'Agniveers') would form a distinct rank in the armed forces, different from any other existing rank.
Benefits 	<ul style="list-style-type: none"> On completion of the engagement period of four years, Agniveers will be paid a one-time 'Seva Nidhi' package, comprising 30 percent monthly contributions from their salaries, a matching contribution from the government, and interest earned. At the end of this tenure, upto 25% of Agniveers can join the services on a permanent commission (another 15 years), subject to merit and organisational requirements. There will, however, be no pension or gratuity benefits for these recruits.



INITIATIVES

1) New Labour Codes

What's in the news?

- The Government of India has **notified the implementation of four consolidated labour codes** -- Code on Wages (2019), Industrial Relations Code (2020), Code on Social Security (2020) and the Occupational Safety, Health and Working Conditions (OSHWC) Code (2020) -- with effect from November 21, 2025.
- The move **rationalises 29 existing labour laws** and aims to modernise regulations, strengthen worker protections and align India's labour framework with evolving employment structures.
 - The Codes come into force nearly six years after their parliamentary passage, ending a prolonged administrative delay.
- Note:** As labour is in the concurrent list, both the States and Centre have the power to legislate on this matter. However, if there is a **conflict** between central and state laws, the central law prevails.

Code on Wages, 2019

- The Code on Wages **standardizes definitions of key terms and streamlines procedures**, reducing ambiguity and ensuring faster, time bound justice for employers.
- Floor wage:** The central government will fix a **floor wage**, taking into account the living standards of workers (it may set **different floor wages for different geographical areas**). State governments must ensure their **minimum wages are not lower than this floor level**.
- Minimum wage:** The Code establishes a **statutory right to minimum wages for all employees**, extending its coverage to every sector, both **organised and unorganised**. The minimum wages will be **revised** at an interval of **not more than five years**.
- Overtime:** Employers must pay **overtime wages at a rate not less than twice the**

normal wages for any work performed beyond regular working hours.

- Gender discrimination:** There shall be **no discrimination on the basis of gender**, including transgender identity, in matters of recruitment, wages, or employment conditions for the same or similar work performed by employees.
- Women's Representation on Advisory Boards:** One-third members of the Central/State Advisory Boards shall be **women**. The boards shall **advise on fixation or revision of minimum wages**, providing increasing employment opportunities for women.
- Inspector-cum-Facilitator:** The traditional role of "Inspector" is replaced with "Inspector-cum-Facilitator," emphasizing guidance, awareness, and advisory roles alongside enforcement to improve compliance.
- Decriminalization of Offences:** The Code replaces **imprisonment for certain first-time offences with monetary fines**, making the framework less punitive and more compliance-oriented.

Did you know?

- The Labour Reforms **simplify the registration and licensing framework** by introducing the concept of a **Single Registration, Single License, and Single Return**, thereby reducing the overall compliance burden to improve employment.
- The **Code on Wages, 2019** has reduced the number of rules from 163 to 58, number of forms from 20 to 6 and number of registers from 24 to 2.

Code on Social Security, 2020

- Social security refers to **measures to ensure access to health care and provision of income security to workers**. The code merges nine existing Social Security Acts into one framework, ensuring **universal social protection for**



- organized, unorganized, gig, and platform workers.
- **Extension of Social Security:** For the first time in the country, social security benefits have been extended to unorganised, gig and platform workers.

- **Gig workers:** Workers outside of the traditional employer-employee relationship (e.g., freelancers).
- **Platform workers:** Workers who access other organisations or individuals using online platforms and earn money by providing them with specific services.
- **Unorganised workers:** Include home-based and self-employed workers.
- **National Social Security Board:** The Code provides for the establishment of a National Social Security Board to advise the Government for formulating and monitoring suitable schemes for different sections of workers in the unorganised, gig and platform sectors.
- **Social Security Fund:** A Social Security Fund will be set up based on contributions from the Central & State Governments, collected from Corporate Social Responsibility, fines collected, etc.
 - This fund will be used to provide benefits such as life insurance, disability cover, health and maternity benefits, and provident fund schemes for unorganised workers, gig workers and platform workers.
- **Eligibility for Gratuity:** Gratuity is payable on the termination of employment, if the employee has been in the organisation for at least five years. The Code extends gratuity entitlement to Fixed Term Employees (employed for a specific duration under a contract) as well, after completing one year of continuous service.
- **Maternity Benefit Entitlement:** Every woman employee who has worked for at least 80 days in the 12 months before the expected delivery is eligible for maternity benefit equal to her average daily wages during the leave period.
 - The maximum duration of maternity leave is 26 weeks, of which up to 8 weeks can be taken before delivery.

- A woman who adopts a child below 3 months of age or a commissioning mother (a biological mother who uses surrogacy) is entitled to 12 weeks of maternity benefit.
- To provide more flexibility to women returning after maternity leave, the Code allows them to work from home, if the nature of work permits.
- If the employer does not provide free pre-natal and post-natal care, the woman employee is entitled to a medical bonus of ₹3,500.
- After returning to work post-childbirth, a woman employee is entitled to two nursing breaks each day for nursing her child until the child attains 15 months of age.
- Every establishment with 50 or more employees must provide a crèche facility within a prescribed distance. This requirement is now gender-neutral and applies to all types of establishments.
 - The employer must allow four visits a day by the woman to the crèche which includes the rest intervals.

Occupational Safety, Health and Working Conditions Code, 2020

- The Occupational Safety, Health and Working Conditions Code replaces 13 Central Labour laws by a single comprehensive legislation, thereby reducing multiplicity and bringing uniformity across industries and States/UTs.
- **Formalisation through Appointment Letters:** Every employee will be given appointment letters in the prescribed format specifying the details of the employee, designation, category, details of the wages, details of social security etc.
- **Revised Factory Thresholds:** The threshold to obtain a license for a factory has been increased from 10 to 20 with power and 20 to 40 without power.
- **Contract workers:** Threshold for applicability of the provisions relating to contract labour has been increased from 20 to 50 workers as a result the contractor



employing less than 50 contract labour will not require license.

- **Wider Definition of Migrant Workers:** The definition of inter-state migrant workers (ISMW) now covers workers employed directly, through contractors, or migrating on their own.

- Benefits include: a lump-sum annual travel allowance to native place once in 12 months and portability of public distribution system and social security benefits across states.

- **National Standards and National Board:** In place of 6 boards under different acts, now there is a single **National Occupational Safety and Health Advisory Board** which is of **tripartite nature** and has representation from trade unions, employer associations, and State Governments.

- The board will set **national standards for occupational safety, health and working conditions** that will be **mandatory for states to follow**.

- **Women's Participation in Labour:** Women workers are entitled to work in all establishments for all types of work (with safeguards). Women can also work at night, with their consent and the employer is to make adequate arrangements to provide safety, facilities and transportation to women workers.

Industrial Relations Code, 2020

- The Industrial Relations Code seeks to **promote industrial harmony** by balancing worker protection with business flexibility and facilitating ease of Doing Business.
- **Definition of 'Worker':** The definition of 'worker' has been **expanded to include sales promotion employees, working journalists, and supervisory employees earning up to ₹18,000 per month.**
- **Statutory recognition to Trade Unions:** A **union with 51% membership** in an establishment can be categorised as a **Negotiating Union** with exclusive rights to represent workers in collective bargaining and grievance redressal.
 - In case this **threshold is not met**, Negotiating Council shall be

constituted comprising representatives of all trade unions with at least 20% membership.

- **Introduction of Fixed-term Employment:**

The concept of Fixed Term Employment (FTE) has been introduced, which allows engagement of workers through a direct written contract between the employer and the employee for a specified duration.

- Such workers are entitled to all benefits, including working hours, wages, allowances, and statutory benefits, on par with permanent employees.

- **Regulation of Strikes and Lockouts:** The Code states **mandatory provisions before strike** for all establishments with **14 days prior notice**. Strikes are **restricted** during conciliation or tribunal proceedings.

- **Worker Re-Skilling Fund:** In case of any **retrenchment of a worker** by an employer, the **employer will need to contribute equivalent to 15 days' last drawn wages** of the retrenched worker, within 45 days of retrenchment.

- **Increased Threshold for Lay-off, Retrenchment & Closure:** The code establishes that the industrial establishment, **employing 300 or more workers** (earlier 100), shall require **prior permission from the appropriate Government**, for lay-off, retrenchment, or closing down its industrial establishment.

2) OTHER NOTABLE TOPICS

2.1. Eklavya Model Residential Schools

About

- Eklavya Model Residential Schools (EMRSs) is a **Central Sector Scheme** implemented by the **Ministry of Tribal Affairs** to provide **quality residential education to Scheduled Tribes (ST) students** in remote areas.
- Launched in **1997-98**, each school has a **capacity of 480 students**, catering to students from **Class VI to XII**.
- The schools focus not only on academic education but on the **all-round development** of the students.

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- 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.*
- The **National Education Society for Tribal Students (NESTS)**, an autonomous organization under the **Ministry of Tribal Affairs**, is mandated to plan, construct, establish, endow and administer these schools.

2.2. Ek Bharat Shreshta Bharat

About

- 'Ek Bharat Shreshta Bharat' was launched by the Government of India on **31st October, 2015** to commemorate the **140th birth anniversary of Sardar Patel** and to **revive a sense of 'nationhood'.**

The broad objectives of the 'Ek Bharat Shreshta Bharat' initiative are as follows:



CELEBRATE

the Unity in Diversity of our Nation and to maintain and strengthen the fabric of traditionally existing emotional bonds between the people of our Country.



PROMOTE

the spirit of national integration through a deep and structured engagement between all Indian States and Union Territories through a year-long planned engagement between States.



SHOWCASE

the rich heritage and culture, customs and traditions of either State for enabling people to understand and appreciate the diversity that is India, thus fostering a sense of common identity.



ESTABLISH

long-term engagements.



CREATE

an environment which promotes learning between States by sharing best practices and experiences.



POLITY

1) Transplantation of Human Organs & Tissues Act, 1994

About

- The Transplantation of Human Organs and Tissues Act, 1994 governs the **transplantation of human organs and tissues in India**, including the **donation of organs after death**.
- It lays down **regulations** governing healthcare providers and hospitals, and stipulates **penalties** for violations.
 - Note:** The subject of **artificial organs is not regulated** under the Act.

Key Provisions

- A **transplant** can be either from a **pool of organs of deceased persons** donated by their relatives or from a **living person who is known to the recipient**.
 - In most cases, the Act allows living **donations from close relatives** such as parents, siblings, children, spouses, grandparents, and grandchildren.
 - Altruistic donations** from distant relatives, in-laws, or long-time friends are allowed after additional scrutiny to ensure there is **no financial exchange**.
- Living donations from close relatives** involving Indians or foreigners must be accompanied by **documents establishing their identities, family trees, and pictures** that prove the donor-recipient relationship. Donors and recipients are also **interviewed**.
- Donations from **unrelated persons** require documents and photographic evidence to prove their **long-term association or friendship** with the recipient. These are examined by an **external committee** to **prevent illegal dealings**.
- Offering to pay** for organs or supplying them for payment; initiating, negotiating, or advertising such arrangements; looking for persons to supply organs; and abetting in preparing false documents can attract a **jail term up to 10 years and a fine up to Rs 1 crore**.

- The **Authorisation Committee** plays a critical role in the transplantation process.

Authorisation Committee:

- The Authorisation Committee **oversees and approves** organ transplant procedures involving donors and recipients who are not near relatives.
- This approval is crucial, especially in cases where organs are donated for reasons of affection, attachment, or other special circumstances, to **ensure ethical compliance** and **prevent illegal practices**.
- The **composition** of the Authorisation Committee shall be **prescribed by the Central Government** from time to time.

Did you know?

- Brain Stem death** is recognized as a **legal death in India** under the Transplantation of Human Organs and Tissues Act which has revolutionized the concept of organ donation after death.
- After natural cardiac death only a few organs/tissues can be donated (like cornea, bone, skin and blood vessels) whereas after brain stem death almost 37 different organs and tissues can be donated including vital organs such as kidneys, heart, liver and lungs.

Transplantation of Human Organs (Amendment) Act, 2011

- The 1994 Act was **amended in 2011** that established the **National Organ and Tissue Transplant Organization (NOTTO)** under the **Directorate General of Health Services, Ministry of Health and Family Welfare**.
 - NOTTO, located in **New Delhi**, functions as the **apex center** for All India activities of coordination and networking for **procurement and distribution of Organs and Tissues** and **registry of Organs and Tissues** **Donation and Transplantation** in the country.



- The amendment also expanded 'Near relative' definition to include grandchildren, grandparents.

Why in News?

- The Ministry of Health and Family Welfare has notified the **Transplantation of Human Organs and Tissues (Amendment) Rules, 2025** under the **Transplantation of Human Organs and Tissues Act, 1994**.
- The latest rules aim to **streamline the functioning of corneal transplantation centres and facilitate wider accessibility to eye donation and transplantation services** across the country.
 - *The cornea is the clear, front part of the eye that helps focus light; when it becomes cloudy or scarred from injury, infection, or certain medical conditions, vision can be significantly impaired. The transplant can involve replacing the entire cornea or just the affected layers, depending on the damage.*

2) Digital Personal Data Protection Act, 2023

About

- The Digital Personal Data Protection Act, 2023 (DPDP Act) was enacted by the Parliament in 2023 for **regulating the collection, storage, use and processing of personal data** in India.

Highlights of the Act

Applicability:

- The Act applies to the **processing of digital personal data within India** where such data is:
 - **collected online**, or
 - **collected offline** and is **digitised**.
- It will also apply to the **processing of personal data outside India** if it is for **offering goods or services in India**.
 - **Personal data** is defined as **any data about an individual** who is **identifiable** by or in relation to such data.

Consent:

- **Personal data may be processed only for a lawful purpose** after obtaining the **consent of the individual**.
 - Consent may be **withdrawn at any point in time**.

- **Consent will not be required for 'legitimate uses'** including:
 - specified purpose for which data has been provided by an individual voluntarily,
 - provision of benefit or service by the government,
 - medical emergency, and
 - employment.
- For **individuals below 18 years of age**, consent will be provided by the **parent or the legal guardian**.

Rights and Duties of Data Principal:

- An individual whose data is being processed (**data principal**), will have the **right** to:
 - obtain information about processing,
 - seek correction and **erasure of personal data**,
 - nominate another person to exercise rights in the event of death or incapacity, and
 - grievance redressal.
- Data principals will have certain **duties**. They must not:
 - register a false or frivolous complaint, and
 - furnish any false particulars or impersonate another person in specified cases.
- Violation of duties will be punishable with a penalty of up to Rs 10,000.

Obligations of Data Fiduciaries:

- The **data fiduciary** (persons, companies and government entities who process data), must:
 - make reasonable efforts to ensure the accuracy and completeness of data,
 - build reasonable security safeguards to prevent a data breach,
 - inform the **Data Protection Board of India** and affected persons in the event of a breach, and
 - **erase personal data** as soon as the purpose has been met and retention is not necessary for legal purposes (**storage limitation**).
- In case of **government entities**, **storage limitation** and the **right of the data principal to erasure** will not apply.



Transfer of personal data outside India:

- The Act **allows transfer of personal data outside India, except to countries restricted by the central government** through notification.

Exemptions:

- Rights of the data principal and obligations of data fiduciaries (**except data security**) **will not apply in specified cases**. These include:
 - prevention and investigation of offences, and
 - enforcement of legal rights or claims.
- The **central government** may, by notification, **exempt certain activities** from the application of the Act. These include:
 - processing by government entities in the interest of the security of the state and public order, and
 - research, archiving, or statistical purposes.

Data Protection Board of India:

- The central government will establish the Data Protection Board of India.
- Key functions** of the Board include:
 - monitoring compliance and imposing penalties,
 - directing data fiduciaries to take necessary measures in the event of a data breach, and
 - hearing grievances made by affected persons.
- Board members will be appointed for **two years** and will be **eligible for re-appointment**.
- Appeals** against the decisions of the Board will lie with **Telecommunications Dispute Settlement and Appellate Tribunal (TDSAT)**.

Telecommunications Dispute Settlement and Appellate Tribunal:

- TDSAT was established in 2000 as a **statutory body** to adjudicate disputes and dispose of appeals to protect the interests of service providers and consumers of the **telecom sector**.
- At present, the Tribunal exercises jurisdiction over **Telecom, Broadcasting, IT and Airport tariff matters** under the

TRAI Act, 1997, the Information Technology Act, 2008 and the Airport Economic Regulatory Authority of India Act, 2008.

- The Tribunal consists of a **Chairperson** and **two Members** appointed by the **Central Government**.
 - The Chairperson should be or should have been a **Judge of the Supreme Court or the Chief Justice of a High Court**.

Penalties:

- The Act specifies penalties for various offences such as up to: (i) Rs 200 crore for non-fulfilment of obligations for children, and (ii) Rs 250 crore for failure to take security measures to prevent data breaches.
- Penalties will be **imposed by the Data Protection Board** after conducting an inquiry.

Why in News?

- The Government of India has notified the **Digital Personal Data Protection (DPDP) Rules, 2025**, marking the full operationalisation of the Digital Personal Data Protection Act, 2023.
 - The DPDP Rules, 2025, are also a significant step forward in compliance with the Supreme Court's 2017 **K.S. Puttaswamy v. Union of India judgment** which established the **Right to Privacy** as a fundamental right under Article 21 of the Constitution.
- Companies will need to comply** with the Act's provisions within **12-18 months**, including appointing data-protection officers, putting in place systems for express user permission.
- The new rules formally lay down that **companies must notify affected users immediately** after any **personal data breach** and **inform the Data Protection Board within 72 hours** with detailed reports on the breach's nature, extent and impact.



3) 8th Pay Commission

About

- A pay commission is constituted by the **Government of India** approximately **every 10 years** to **review and recommend changes to the salary structure of its employees and determine pension payments**.
- Since 1947, **seven Pay Commissions** have been constituted, with the last one constituted in **2014**.
- The **recommendations are suggestive**, there is no obligation on the government to accept the recommendations of the pay commission.

Why in News?

- The Union Cabinet has approved the terms of reference (ToR) of the Eighth Central Pay Commission which was formed in January 2025.
 - This clears the path for the revision of pension, pay and allowances of nearly **50 lakh central government employees**, including **defence personnel**, and around **69 lakh pensioners**.
- The Eighth Central Pay Commission recommendations are expected to be announced in April 2027.
 - The **fitment factor** (a multiplier applied to the basic pay of an employee) is expected in the range of 2.5 to 3 under the 8th Pay Commission revisions.

4) Surrogacy (Regulation) Act, 2021

About

- The Surrogacy (Regulation) Act, 2021 establishes the framework for surrogacy in India. The Act is designed to **safeguard surrogate mothers, oversee surrogacy practices, and promote ethical standards** within the industry.

Highlights of the Act

Definition

- The Act **defines surrogacy** as a practice where a woman (the surrogate) gives birth to a child for an intending couple with the intention to hand over the child after the birth to the intending couple.

Regulation of surrogacy

- The Act **prohibits commercial surrogacy, but allows altruistic surrogacy**.
 - Altruistic surrogacy involves **no monetary compensation** to the surrogate mother other than the medical expenses and insurance coverage during the pregnancy.
 - Commercial surrogacy includes surrogacy or its related procedures undertaken for a **monetary benefit or reward** (in cash or kind) exceeding the basic medical expenses and insurance coverage.

Purposes for which surrogacy is permitted

- Surrogacy is permitted when it is:
 - (i) for intending couples who suffer from proven infertility;
 - (ii) altruistic;
 - (iii) not for commercial purposes;
 - (iv) not for producing children for sale, prostitution or other forms of exploitation; and
 - (v) for any condition or disease specified through regulations.

Eligibility criteria for intending couple

- The intending couple should have a **'certificate of essentiality'** and a **'certificate of eligibility'** issued by the **appropriate authority**.
 - A **certificate of essentiality** will be issued upon fulfilment of the **following conditions**:
 - (i) a **certificate of proven infertility** of one or both members of the intending couple from a District Medical Board;
 - (ii) an **order of parentage and custody** of the surrogate child passed by a Magistrate's court;
 - (iii) **insurance coverage** for a period of 16 months covering postpartum delivery complications for the surrogate.
 - The **certificate of eligibility** to the intending couple is issued upon fulfilment of the **following conditions**:
 - (i) the couple being **Indian citizens and married for at least five years**;



(ii) between 23 to 50 years old (wife) and 26 to 55 years old (husband);
 (iii) they do not have any surviving child (biological, adopted or surrogate); this would not include a child who is mentally or physically challenged or suffers from life threatening disorder or fatal illness.

- The law also allows single women (widow or a divorcee between the age of 35 and 45 years) to resort to surrogacy. (Single men are not eligible)

Eligibility criteria for surrogate mother

- To obtain a certificate of eligibility from the appropriate authority, the surrogate mother has to be:
 - (i) a close relative of the intending couple;
 - (ii) a married woman having a child of her own;
 - (iii) 25 to 35 years old;
 - (iv) a surrogate only once in her lifetime; and
 - (v) possess a certificate of medical and psychological fitness for surrogacy.
- Further, the surrogate mother cannot provide her own gametes for surrogacy.

National and State Surrogacy Boards

- The central and the state governments shall constitute the National Surrogacy Board (NSB) and the State Surrogacy Boards (SSB), respectively.
- Functions of the NSB include,
 - (i) advising the central government on policy matters relating to surrogacy;
 - (ii) laying down the code of conduct of surrogacy clinics; and
 - (iii) supervising the functioning of SSBs.

Parentage

- A child born out of a surrogacy procedure will be deemed to be the biological child of the intending couple.

Offences and penalties

- The penalty for offences under the Act is imprisonment up to 10 years and a fine up to 10 lakh rupees.

Why in News?

- The Supreme Court has decided to examine whether the provision in the Surrogacy (Regulation) Act, 2021 that bars surrogacy for married couples with secondary infertility seeking a second child amounts to a state restriction on the reproductive choices of citizens.
 - Under the Act, a couple is eligible for surrogacy only if they do not have any surviving child (biological, adopted, or through surrogacy). Exceptions are made only if the existing child is mentally or physically challenged or has a life-threatening disorder.

5) OTHER NOTABLE TOPICS

5.1. Sexual Harassment of Women at Workplace Act

About

- The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 (POSH Act) was passed by the Indian Parliament to provide a statutory framework for the prevention of sexual harassment at the workplace, ensuring a safe and secure working environment for women.
- The act superseded Vishakha Guidelines laid down by the Supreme Court in 1997.
- The Act applies to all workplaces, including government, private, and non-governmental organizations, as well as any organization, institution, undertaking, or establishment.

Major Provisions of the Act

- **Definition:** The Act defines sexual harassment to include unwelcome acts such as physical contact and sexual advances, a demand or request for sexual favours, making sexually coloured remarks, showing pornography, and any other unwelcome physical, verbal, or non-verbal conduct of a sexual nature.
- **Internal Complaints Committee (ICC):** The Act mandates every workplace employing more than ten persons to constitute an Internal Complaints Committee. This committee is responsible



for addressing complaints of sexual harassment and ensuring a safe working environment.

- **Local Complaints Committee (LCC):** Every district will have a Local Complaints Committee so as to enable women in the unorganised sector or small establishments to work in an environment free of sexual harassment. The LCC will receive complaints:
 - From women working in an organisation having **less than 10 workers**;
 - When the **complaint is against the employer himself**;
 - From women working in **unorganized sectors** like domestic workers.
 - All Complaints Committees must have **50 per cent representation of women**.
- **Timeframe:** The complaint should be filed **within three months** from the date of the incident of sexual harassment or within **three months of the last incident**, in case of a series of incidents.
 - The committee is required to **complete the inquiry within 90 days** from the date of receipt of the complaint. However, if there are valid reasons, the time limit may be extended for an additional period, not exceeding 90 days.
- **Confidentiality:** The Act mandates that the **proceedings** of the inquiry and the **identity** of the parties involved **should be kept confidential**.
- **Protection Against False Complaints:** The Act provides for **penalizing the complainant** if the **complaint is found to be false with malicious intent**.
- **Appeal:** If either party is dissatisfied with the decision of the ICC/LCC or the action taken by the employer, they may **appeal to the appropriate authority**, as notified by the State Government.

SHe-Box

- The **Ministry of Women and Child Development** developed the Sexual Harassment Electronic Box (SHe-Box) in 2017 to **facilitate the registration of**

complaints related to sexual harassment of women at work place.

5.2. Contempt of Court

What constitutes contempt of court in India?

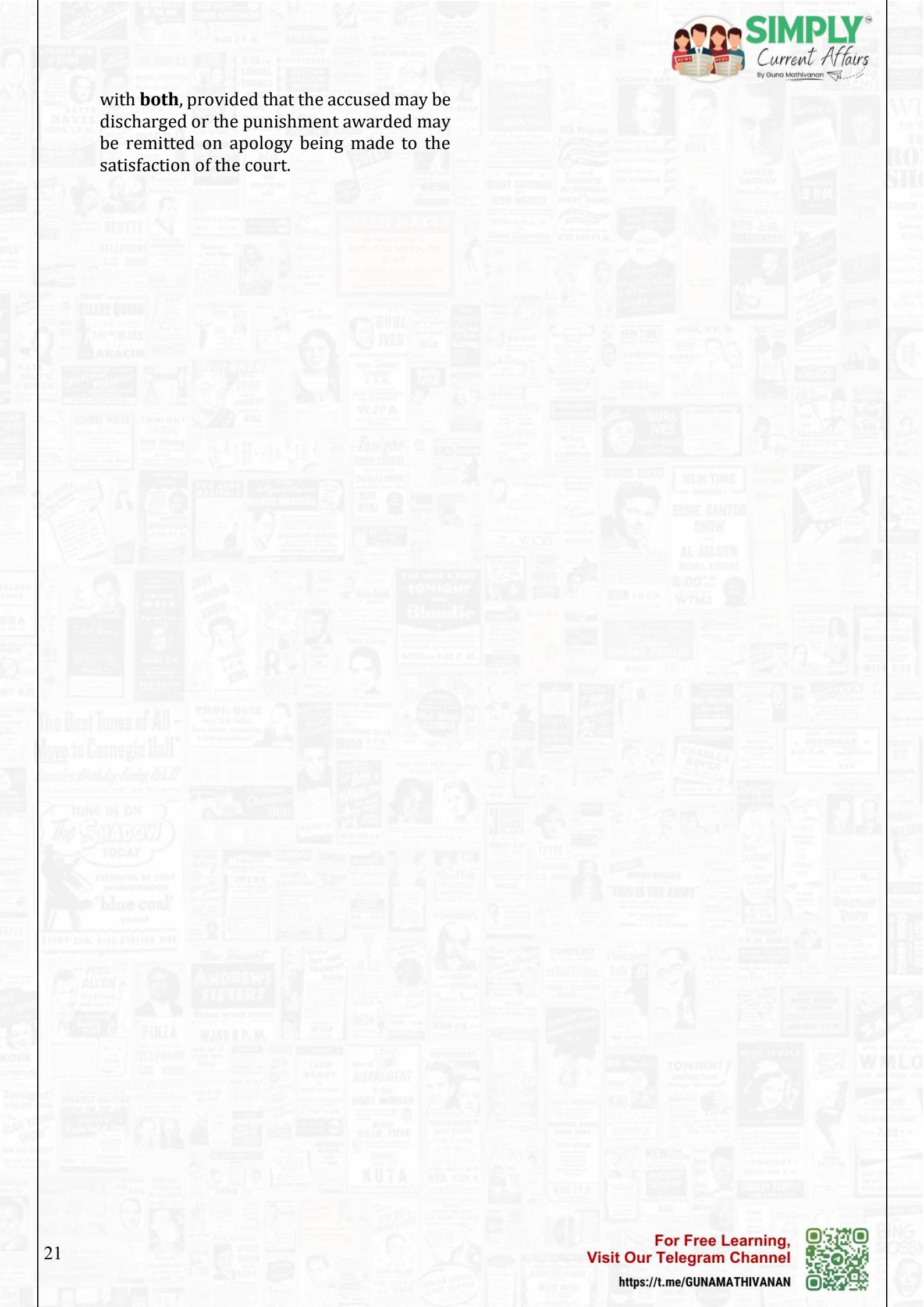
- Contempt refers to the offence of **showing disrespect to the dignity or authority of a court**.
- The phrase 'contempt of court' is used in **Article 19(2)** as **one of the grounds for imposing reasonable restrictions on fundamental freedoms** yet the **Constitution does not give guidelines on how to initiate such proceedings**.
- In India, the **Supreme Court and High Court** have been designated as **courts of record** under **Article 129 and 215** respectively.
 - A court of record is one **whose decisions are kept in reserve for future references** and inherently it also has the **power to punish for its contempt**.
- This implicit constitutional provision is explained in the **Contempt of Court Act, 1971**.
 - The Act **classifies contempt into civil and criminal**.
 - **Civil contempt** refers to **wilful disobedience** to any judgment of the court, while **criminal contempt** can be invoked if an act tends to **scandalise or lower the authority** of the court or tends to interfere with or obstruct the administration of justice.
- The Act further states that the **High Court or Supreme Court** may initiate contempt proceedings **suo moto**. It may also be **initiated by a third party** provided the petition has **consent from the Attorney General or Advocate General** for the Supreme Court and High Court respectively.

What is the punishment for contempt of court?

- According to the 1971 Act, contempt of court may be punished with **simple imprisonment for a term which may extend to six months**, or with **fine which may extend to two thousand rupees**, or



with **both**, provided that the accused may be discharged or the punishment awarded may be remitted on apology being made to the satisfaction of the court.



ECONOMY

1) Export Promotion Mission

What's in the news?

- The Union Cabinet has approved the **Export Promotion Mission (EPM)** — a flagship initiative announced in the **Union Budget 2025-26** to **strengthen India's export competitiveness**, particularly for MSMEs, first-time exporters, and labour-intensive sectors.
- The Mission, starting **FY 2025-26 to FY 2030-31** aims to provide a **comprehensive, flexible, and digitally driven framework for export promotion**.
- EPM **consolidates key export support schemes** such as the Interest Equalisation Scheme (IES) and Market Access Initiative (MAI), aligning them with contemporary trade needs.

Did you know?

- Exports** accounted for nearly **21% of Gross Domestic Product (GDP)** in FY25, acting as a critical pillar of the Indian economy. **Export-oriented industries directly and indirectly employ over 45 million people**.
- MSMEs contribute nearly 45% of total exports** from India.

Components of EPM

- The Mission will operate through **two integrated sub-schemes: Niryat Protsahan and Niryat Disha**.
 - Niryat Protsahan:** Focuses on **improving access to affordable trade finance for MSMEs** through a range of instruments such as interest subvention, export factoring, collateral guarantees, credit cards for e-commerce exporters, and credit enhancement support for diversification into new markets.
 - Niryat Disha:** Focuses on **non-financial enablers that enhance market readiness and competitiveness**, including export quality and compliance support, assistance for international branding,

packaging, and participation in trade fairs, export warehousing and logistics, inland transport reimbursements, and trade intelligence and capacity-building initiatives.

- Under the Mission, the government will provide **priority support to sectors impacted by recent global tariff escalations**, such as textiles, leather, gems & jewellery, engineering goods, and marine products to help sustain export orders, protect jobs, and support diversification into new geographies.

Implementation

- The Directorate General of Foreign Trade (DGFT), under the **Ministry of Commerce and Industry**, will act as the implementing agency.

2) Credit Guarantee Scheme for Exporters

What's in the news?

- The Union Cabinet has approved the **Credit Guarantee Scheme for Exporters (CGSE)** to provide up to ₹20,000 crore in **collateral-free credit support to exporters** through **100 percent credit guarantee coverage** by the **National Credit Guarantee Trustee Company Limited (NCGTC)**.

National Credit Guarantee Trustee Company Limited:

- NCGTC was incorporated in 2014 as a **wholly owned company of the Department of Financial Services, Ministry of Finance under Companies Act, 1956**.
- NCGTC acts as a common trustee company to manage and operate various credit guarantee trust funds.
 - Credit guarantee programmes are designed to **share the lending risk of the lenders** and in turn, facilitate access to finance for the prospective borrowers.

- The scheme is designed to boost liquidity and business continuity by enabling



collateral-free lending to both MSME and non-MSME exporters.

- By easing access to credit, the initiative is expected to **encourage exporters to expand into new and emerging global markets.**

Implementation

- The **Department of Financial Services under the Ministry of Finance** will implement the scheme through **NCGTC**.

3) Asian Development Bank

About

- The Asian Development Bank (ADB) is a **multilateral development bank** supporting **sustainable, inclusive, and resilient growth across Asia and the Pacific**.
- Founded in **1966** and based in **Manila, Philippines**, the ADB assists members and partners by providing **loans, technical assistance, grants, and equity investments** to promote social and economic development.
- ADB comprises 69 members (including **India**) - of which 50 are from within **Asia and the Pacific** and 19 **outside**.
- The ADB was **modelled closely on the World Bank**, and has a **similar weighted voting system** where votes are distributed in proportion with members' capital subscriptions.
 - **Japan and the United States**, two of the bank's founding members, each owned a **15.6% stake**, making them the **largest shareholders**. Other significant stakeholders include the **People's Republic of China (6.4%)**, **India (6.3%)**, and **Australia (5.8%)**.

Asian Development Bank Member Countries



Why in News?

- The Government of India and the Asian Development Bank (ADB) have signed agreements for three loans with worth over \$800 million for projects in Maharashtra, Madhya Pradesh and Gujarat.

4) Dark Patterns

About

- Dark patterns refer to **deceptive strategies used by online platforms to manipulate users**.
 - These tactics include adding extra items to a consumer's cart without their knowledge, creating a false sense of urgency by claiming limited stock availability or pressuring consumers into purchasing memberships.
- Such practices fall under the category of "**unfair trade practices**" as defined under the **Consumer Protection Act, 2019**.
- The Department of Consumer Affairs had notified the **Guidelines for Prevention and Regulation of Dark Patterns** in **2023** for prevention and regulation of dark patterns listing **13 specified dark patterns** such as false urgency, basket sneaking, confirm shaming, subscription trap, etc.

Why in News?

- In a major step towards protecting consumer interest in the digital marketplace, 26 leading e-commerce platforms have voluntarily submitted self-declaration letters confirming compliance with the Guidelines for Prevention and Regulation of Dark Patterns, 2023.
 - These platforms have conducted internal self-audits or third-party audits to identify, assess and eliminate any presence of dark patterns.

5) GI Tag

About

- Geographical Indication (GI) is a **specialized form of Intellectual Property Right (IPR)** that **identifies a product as originating from a specific geographical region and which possess characteristics or reputation tied to that region**.

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- It is used for agricultural, natural and manufactured goods.

Did you know?

- Darjeeling tea** became the first GI tagged product in India.
- India has set an ambitious target of reaching **10,000 GI tags by 2030**. Currently, there are over 600 GI tags in the country.
- The registration of GI is valid for **10 years** after which it needs to be renewed.

Regulations

- Unlike trademarks that protect individual brand owners, **GI tags are collective rights**; they belong to all authorized producers within the defined geographical region.
- A GI **cannot be transferred, assigned, or licensed** like traditional intellectual property because its value is tied inherently to its location.
- In India, GI is given under the **Geographical Indications of Goods (Registration and Protection) Act, 1999**.
 - The Act aligns with **India's obligations under the World Trade Organization (WTO) TRIPS Agreement (Trade-Related Aspects of Intellectual Property Rights)**, which mandates member countries to recognize and protect geographical indications.
- The **GIs Registry** is headquartered in **Chennai**, and administers applications and registrations of GI tags.
- The **Controller General of Patents, Designs, and Trade Marks**, under the Department for Promotion of Industry and Internal Trade, Ministry of Commerce and Industry, serves as the **Registrar of Geographical Indications**.

Significance

- A GI tag serves as a **certification of authenticity**, ensuring that only those goods actually produced within the designated region, and adhering to the prescribed standards, can legally use the registered name.
- GI protection helps **preserve traditional practices and supports rural economies** by boosting the market value of local and indigenous products.
- Registration affords **better legal protection** to facilitate an action for infringement.

Why in News?

- The government has reduced the application fee for the GI tag from ₹5,000 to ₹1,000.

6) OTHER NOTABLE TOPICS

6.1. NEFT, RTGS & IMPS

NEFT

- The National Electronic Funds Transfer (NEFT) is a nation-wide **centralised payment system owned and operated by the Reserve Bank of India (RBI)**.
- It facilitates funds transfers from **one bank account to another**. One can access this service either by using **Internet banking** or by **visiting the bank branch**.
- Once we initiate the transfer, the **money reaches the beneficiary account within hours**.
- There is **no limit on the minimum or maximum amount** one can transfer, however, **individual banks may put restrictions** on a per transaction amount.
- The NEFT system is **available on all days on a 24x7x365 basis**.

RTGS

- The Real Time Gross Settlement (RTGS) is a system where there is **continuous and real-time settlement of fund-transfers**. It also falls under the purview of the **Reserve Bank of India**.
 - 'Real Time' means the processing of instructions **at the time they are received**; 'Gross Settlement' means that the settlement of funds transfer instructions occurs **individually**.
 - On the other hand, in NEFT, **transactions received up to a particular time are processed in batches**.
- The RTGS system is **primarily meant for large value transactions**. The **minimum amount** to be remitted through RTGS is ₹ **2,00,000/-** with **no upper or maximum ceiling**.
- The system is **available on all days on a 24x7x365 basis**.



IMPS

- Immediate Payment Service (IMPS) is an **instant payment system** developed by the **National Payments Corporation of India (NPCI)** that enables **real-time interbank fund transfers**.
- The **per transaction limit** on IMPS is **Rs. 5 lakh**.
- IMPS is also **available on all days on a 24x7x365 basis**, allowing users to send and receive money instantly across India.

6.2. Digital Rupee

What is CBDC?

- Central bank digital currencies (CBDCs) are **digital forms of a country's fiat currency issued and regulated by its central bank**, and are **fixed in value by the government/central bank**.
 - *Fiat currency is a government-issued currency not backed by a physical commodity like gold.*
- **Unlike cryptocurrencies**, which are **decentralized and volatile**, CBDCs aim to provide **stability and are government-backed**.
- Countries like Jamaica, Nigeria, and The Bahamas have already launched CBDCs, while others like the U.S. are researching their potential implementation to improve the existing financial system.

Digital Rupee (e₹)

- Digital Rupee or e₹ is **India's Central Bank Digital Currency**. It is the **digital form of India's physical currency, the Rupee (₹)**.
- In 2022, the **Reserve Bank of India** launched e₹ on a **pilot basis**.
 - The pilot is being tried in the **Retail** (public) and **Wholesale** (bank and other institutions) segments.

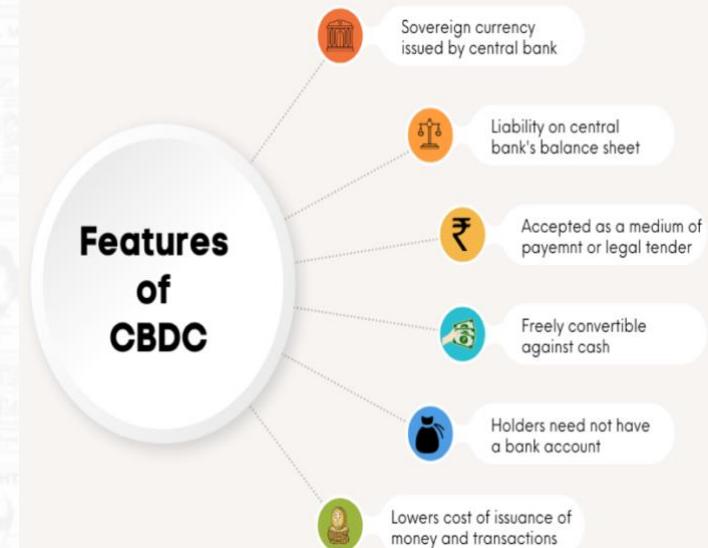
Features of e₹

- e₹ is **issued by RBI** in digital form and **offers features similar to physical cash** like convenience of use, guarantee of RBI, finality of settlement, etc.



Cash, but Digital!

- e₹, being a digital form of the ₹ bank note, is **legal tender** and is the **liability of RBI**.
 - *Legal tender refers to a form of currency that is recognised by law as an acceptable means for settling debts or obligations. It is the money which a creditor is under compulsion to accept in settlement of his claims.*
- The Digital Rupee shall be accepted as a **medium of payment** and would have a **safe store of value**.
- As in the case of cash, it **will not earn any interest** and **can be converted to other forms of money** like deposits with banks.



What is the programmability feature of e₹?

- The programmability feature **allows the sponsor entity (government / corporate) or user to ensure that the funds in the CBDC wallets are used for a specific, designated purpose**.
 - Eg: Direct Benefits Transfer (DBT) schemes, employee allowances for defined purposes, etc.



- It can be programmed on different parameters like **expiry date, geo-location, merchant category codes, etc.**
- The wholesale version (e₹-W) also supports smart contracts.
 - This will allow some payments, like subsidies or payments to suppliers, to be **automated on pre-specified conditions**.

What are the potential benefits of e₹-W?

- e₹-W has the potential to **transform the settlement systems for financial transactions** and make them more **efficient and secure**.
- Settlement in central bank money is also expected to **reduce transaction costs**.

6.3. SWIFT System

About

- The Society for Worldwide Interbank Financial Telecommunications (SWIFT) system is a **global messaging network** that enables **secure and efficient international money transfers**.
- Founded in **1973**, SWIFT is based in **Belgium** and connects more than 11,000 financial institutions worldwide.
- **SWIFT does not actually move money** but provides a **secure method** for sending transaction instructions globally. It assigns each institution a **unique identification code**, allowing for seamless and secure exchange of payment and transaction information.

- The actual transfer of funds happens through banks, fintechs, and other institutions.

Oversight of SWIFT

- SWIFT is a **member-owned cooperative controlled by its shareholders**, representing firms worldwide.
- SWIFT is overseen by the **Group of Ten (G-10) countries' central banks**.
 - These countries are **Belgium, Canada, France, Germany, Italy, Japan, Netherlands, Sweden, Switzerland, the United Kingdom, and the United States**.
 - Despite the name "G-10", the group actually includes **11 countries** that **consult and co-operate on economic, monetary and financial matters**.

Did you know?

- SWIFT sends more than 40 million messages a day, as trillions of dollars change hands between companies and governments.



ENVIRONMENT

1) COP 30

UNFCCC

- Signed in 1992 at the United Nations Conference on Environment and Development (also known as the Rio Earth Summit), the United Nations Framework Convention on Climate Change (UNFCCC) is the **foundational treaty that has provided a basis for international climate negotiations** since it was established.
- The ultimate objective of the Convention is to **stabilize greenhouse gas concentrations** at a level that would prevent dangerous anthropogenic interference with the climate system.
 - The Convention itself has **not established concrete targets**. Rather, it was intended to **provide a framework** for future agreements and policies.
- The UNFCCC endorses the **concept of common but differentiated responsibility (CBDR)** in the climate context.
 - This means that while **developing country parties are expected to contribute to climate mitigation**, because of superior capacity to undertake mitigation and greater contribution to the problem of climate change as a result of historical emissions, **developed countries are expected to take the lead in combating climate change and the adverse effects thereof**.
- The **198 countries** (including **India**) that have ratified the Convention are called **Parties to the Convention**.

What is CoP?

- The **Conference of Parties (COP)** is the supreme decision-making body of UNFCCC.
- All States that are **Parties to the Convention** are represented at the COP, at which they review the implementation of the Convention.
- The **COP meets every year**, unless the Parties decide otherwise. The first COP

meeting was held in Berlin, Germany in 1995.

Key Outcomes from Previous COPs

COP3, Kyoto (1997):

- COP's first significant milestone in the global fight to address the climate crisis was the **Kyoto Protocol**.
- The Protocol assigned **specific binding emission reduction targets** for a set of **developed countries** (Annex I Parties), to be achieved by **2012**. Others were supposed to take **voluntary actions** to reduce emissions.

COP15, Copenhagen (2009):

- Developed countries committed to **mobilising \$100 billion every year in climate finance** for developing countries from **2020**.

COP16, Cancun (2010):

- Parties established the **Green Climate Fund (GCF)** as an operating entity of the Financial Mechanism of the Convention.

COP21, Paris (2015):

- Adopted the **universal and legally binding Paris Agreement**, which aims to **limit global temperature increase to "well below 2°C" above pre-industrial levels, while pursuing efforts to limit it to 1.5°C**.
 - It allows governments to set **emissions-reduction pledges** known as **Nationally Determined Contributions (NDCs)** which are reviewed every five years.

COP26, Glasgow (2021):

- Crucial for finalizing the **"rulebook" for the Paris Agreement** and securing pledges to **"phase down" coal power**.
- At COP26, **India updated its NDCs**, setting enhanced targets. The updated NDCs is as follows:
 - **Reduce emissions intensity of India's GDP by 45 percent by 2030**, from 2005 level.
 - **Achieve 50% cumulative electric power installed capacity from non-fossil fuel sources by 2030**.
 - **Create an additional carbon sink of 2.5 to 3 billion tonnes of CO2**



equivalent through increased forest and tree cover.

- Achieve net-zero emissions by 2070.

COP27, Sharm-El-Sheik (2022):

- Established a dedicated **Loss and Damage Fund** to support vulnerable countries hit hard by climate disasters.

COP28, Dubai (2023):

- During COP28, the **first global stocktake** (a periodic review mechanism established under the Paris Agreement) concluded.
- The global stocktake revealed that the **global temperature rise** is now expected to be between **2.4-2.6°C**, a significant improvement from the earlier projection of **3.7-4.8°C** in 2010.

COP29, Baku (2024):

- Concluded with the **Baku Climate Unity Pact**, a breakthrough agreement that triples climate finance for developing nations to **\$300 billion annually by 2035** (New Collective Quantified Goal) and finalizes the long-awaited **rules for global carbon markets**.

Why in News?

- The 30th edition of the Conference of the Parties to the UN Framework Convention on Climate Change (**COP30**) concluded recently in Belem, Brazil.



Major Outcomes

Launch of Tropical Forests Forever Facility (TFFF):

- Brazil introduced the Tropical Forests Forever Facility, a **payment-for-performance mechanism** aiming to **mobilize \$125 billion** to financially reward countries for conserving tropical forests.
 - This initiative acknowledges the **vital ecosystem services** provided by **tropical forests**, including carbon

sequestration, climate and temperature regulation, and the conservation of biodiversity.

- The mechanism operates through the **Tropical Forest Investment Fund (TFIF)**, managed by the World Bank.
- The TFFF also aims to provide **at least 20% of the payments to Indigenous Peoples and Local Communities**, to ensure that their rights and contributions to forest stewardship are respected.

Commitment to Triple Adaptation Finance:

- Developed nations pledged to triple climate adaptation finance to approximately **\$120 billion annually by 2035**, which forms a specific component of the **broader \$300 billion New Collective Quantified Goal (NCQG)**.

Belém 4x Pledge:

- A coalition of nations, spearheaded by India, Italy, Japan, and Brazil, signed the Belém 4x Pledge, which aims to **increase the global supply and use of sustainable fuels**, including biofuels and hydrogen, **by fourfold by 2035** compared to 2024 levels.

Belém Action Mechanism:

- The parties formally adopted the **Belém Action Mechanism**, also known as the **Just Transition Mechanism**, to **ensure labor rights and social equity during the energy transition**, although its specific funding sources remain undefined.

Belém Health Action Plan:

- The Belem Health Action Plan was launched to **bolster global health systems against climate-induced risks**, structurally integrating the concepts of **health equity and climate justice** into climate policy.

Global Mutirão Platform:

- Brazil inaugurated the **Global Mutirão digital platform** to serve as a **centralized hub for tracking and amplifying collective climate actions** across energy, finance, and trade sectors.



SPECIES IN NEWS

1) Project Cheetah

Cheetah

- Cheetahs are big cats known for being the **world's fastest land mammal**, reaching speeds of up to 120 km/h.
- Cheetahs have a pale yellow coat with black dots on the upper parts, and are white on the underbelly.
- Cheetahs live in a **unique social structure**. Female adults leave the group and lead largely independent lives. However, males remain together in groups called **coalitions**.



- Cheetahs are **apex predators**, which means they help to keep prey populations in check, supporting local ecosystems.

Did you know?

- Cheetahs are one of the only big cats that cannot roar; instead, they chirp, purr, and make other vocalizations.

Distribution

- Once found throughout Africa and Asia, cheetahs now inhabit around 10% of their historic range.
- Around the world there are **two major subspecies of Cheetah**, Asiatic Cheetah (IUCN Red List: **Critically Endangered**) and African Cheetah (IUCN Red List: **Vulnerable**).
 - While **Asiatic cheetahs** are currently found only in Iran, **African cheetahs**

are **widely distributed** across various regions of **Southern Africa**, such as Botswana and Namibia.

- Cheetahs live in a wide variety of landscapes, but are **most commonly found in dry, open grasslands**.

Threats

- The cheetah populations face multiple threats, from **habitat loss and fragmentation, depletion of wild prey, human-wildlife conflict to infrastructure development**.

Why in News?

- India and **Botswana** announced the translocation of eight cheetahs from the African country for the next phase of **Project Cheetah**.

Project Cheetah

- India began reintroducing cheetahs in **2022** under **Project Cheetah**, when eight cheetahs from Namibia were translocated to **Kuno National Park in Madhya Pradesh**.
- The aim is to populate some of central India's grassland-savanna habitats with **African cheetahs**, in lieu of the **Asian cheetahs** that once used to thrive in such habitats across the country.
 - The Asiatic Cheetah was **declared extinct** in India in **1952** owing to hunting and habitat degradation.

Did you know?

- Botswana** hosts one of the world's largest populations of cheetahs, with an estimated population of approximately 1,700 individuals. This accounts for approximately **25 per cent of the world's remaining wild cheetahs**.



INTERNATIONAL RELATIONS

1) G-20 Summit

G-20

- The G20 is the **primary forum for international economic cooperation** among the world's leading developed and emerging economies.
- It includes the following **19 industrialized and emerging countries**: Argentina, Australia, Brazil, Canada, China, France, Germany, **India**, Indonesia, Italy, Japan, Mexico, Russia, Saudi Arabia, South Africa, South Korea, Turkey, the United Kingdom and the United States as well as the **European Union (EU)** and the **African Union (AU)**.
- The G20 was founded in **1999** after the **Asian financial crisis** as a forum for the Finance Ministers and Central Bank Governors to discuss global economic and financial issues.
- The forum initially dealt with **matters related to macroeconomics**, but over the years, its agenda has **expanded to cover** issues relating to trade, climate change, sustainable development, health, agriculture, energy, environment, climate change, and anti-corruption.

Did you know?

- Collectively, G20 members represent around **87% of global GDP, 62% of the world's population, and over 75% of global trade**.

Working of G20

- The G20 **does not have a charter or a secretariat**.
- The G20 **Summit is held annually**, under the leadership of a **rotating Presidency**.
- The **Presidency**, aided by the **countries holding the Presidency before and after it** (known as the **Troika**), is responsible for **setting the agenda of each year's Summit**.
- The G20 process is led by the **Sherpas of member countries**, who are personal emissaries of the Leaders.

- The Sherpas oversee negotiations over the course of the year, discussing agenda items for the Summit and coordinating the substantive work of the G20.

Why in News?

- The 2025 G20 Leaders' Summit was recently held in **Johannesburg** under **South Africa's Presidency**, marking the **first time an African nation has hosted the summit**.
- The theme for the Summit is "**Solidarity, Equality, and Sustainability**".



2) IBSA

About

- The **India-Brazil-South Africa (IBSA) Dialogue Forum** brings together **India, Brazil and South Africa**, three large democracies and major economies from three different continents, facing similar challenges.
- The grouping was formalized when the Foreign Ministers of the three countries met in **Brasilia, Brazil** in **2003** and issued the **Brasilia Declaration**.
- IBSA was institutionalised with the primary objective of **promoting South-South co-operation**.





INDIA BRAZIL SOUTH AFRICA FORUM

- Cooperation in IBSA is on **three fronts**:
 1. As a **forum for consultation and coordination** on global and regional political issues;
 2. **Trilateral collaboration** on concrete areas/projects, through working groups and People-to-People Forums; and
 3. **Assisting other developing countries** by taking up projects through the **IBSA Fund**.

IBSA Fund

- In 2004, the **IBSA Facility for Poverty and Hunger Alleviation (IBSA Fund)** was established to **assist other developing countries**, particularly Least Developed Countries (LDCs) and Post Conflict Reconstruction and Development (PCRD) countries around the world.
- The fund helps to facilitate execution of **human development projects in order to fight poverty and hunger** in developing countries.

IBSAMAR

- IBSAMAR is the **joint multinational maritime exercise** among the **IBSA countries**.

Why in News?

- The IBSA Leaders' Meeting was recently held in Johannesburg, South Africa.

3) Colombo Security Conclave

About

- The Colombo Security Conclave (CSC) is a **regional security grouping** of **India, Sri Lanka, Mauritius, Maldives and Bangladesh**.
- The CSC's core objective is to **promote regional security by addressing transnational threats and challenges of common concern** to the Member States.

- The conclave focuses on **five pillars of cooperation**:
 - Maritime Safety and Security;
 - Countering Terrorism and Radicalisation;
 - Combating Trafficking and Transnational Organised Crime;
 - Cyber Security and Protection of Critical Infrastructure and Technology; and
 - Humanitarian Assistance and Disaster Relief.
- The CSC Secretariat is in **Colombo, Sri Lanka**.

Why in News?

- The **7th National Security Adviser level meeting** of the Colombo Security Conclave was recently held in **New Delhi**.
- The Conclave included **Seychelles** as the **sixth member state** with the group gaining momentum as a key architecture to ensure stability of the Indian Ocean Region.

4) OTHER NOTABLE TOPICS

4.1. GAVI Alliance

About

- The GAVI Alliance (Global Alliance for Vaccines and Immunisation) was created in **2000** to **improve access to new and underused vaccines for children living in the world's poorest countries**.
- Based in **Geneva, Switzerland**, the Alliance comprises **major public and private stakeholders** in immunization.
 - It includes developing country and donor governments, the World Health Organization, UNICEF, the World Bank, the vaccine industry in both industrialised and developing countries, research and technical agencies, civil society, the Bill & Melinda Gates Foundation and other philanthropists.





Gavi
The Vaccine Alliance

The Vaccine Alliance

- GAVI works to accelerate access to vaccines, strengthen countries' health and immunization systems, and introduce innovative new immunization technology.



ORGANISATIONS

1) International Maritime Organization

About

- The International Maritime Organization (IMO) is a **specialized agency of the United Nations** with responsibility for the **safety and security of shipping and the prevention of marine and atmospheric pollution by ships**.
- Headquartered in **London**, the IMO was created by a convention adopted at the **UN Maritime Conference in 1948**.



- IMO is the **global standard-setting authority** for the **safety, security and environmental performance** of **international shipping**.
- Key treaties** of the IMO include: International Convention for the Safety of Life at Sea (**SOLAS**), the International Convention for the Prevention of Pollution from Ships (**MARPOL**), and the International Convention on Standards of Training, Certification and Watchkeeping for Seafarers (**STCW**).
- IMO currently has more than 170 members (including **India**).

IMO Member States & Associate Members



Structure

- The governance structure of the IMO consists of the **Assembly**, representing the member states, and a **40 member Council** elected by the members at **two-year intervals**.
 - The council acts as an **executive body** and performs all the responsibilities of the assembly when it is not in session. The council is also responsible for **appointing the secretary-general** of the organization.

Why in News?

- India has been re-elected to the Council of the International Maritime Organization.

2) India to Chair International IDEA

About

- Established in **1995**, the **International Institute for Democracy and Electoral Assistance (International IDEA)** is an **inter-governmental organisation** committed to strengthening democratic institutions and processes across the world.



International
IDEA

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- With a current membership of **35 countries** and the **United States and Japan as observers**, the organisation aims to **promote inclusive, resilient, and accountable democracies**.
 - India**, a **founding member** of the organisation, has consistently contributed to International IDEA's governance, democratic discourse and institutional initiatives.
- International IDEA holds an **observer status** in the **United Nations General Assembly**.

Why in News?

- Chief Election Commissioner (CEC) Gyanesh Kumar has assumed the role of the Chairperson of International IDEA for the year 2026.

3) OTHER NOTABLE TOPICS

3.1. National Minorities Development and Finance Corporation

About

- The National Minorities Development & Finance Corporation (NMDFC) was incorporated in **1994** with the objective of **promoting economic activities amongst the backward sections of notified minorities**.

Who are notified minorities?

- As per the **National Commission for Minorities Act, 1992**, the notified Minorities are **Muslims, Christians, Sikhs, Buddhists & Parsis**.
- Subsequently, the **Jain community** was also added into the list of notified Minority Communities in **2014**.
- To achieve its objective, NMDFC is providing **concessional finance to the Minorities** for self employment/ income generation activities.

3.2. NATGRID

About

- National Intelligence Grid (NATGRID) is an attached office under the **Ministry of Home Affairs** which aims to create an **online database for collating scattered pieces of information of core security agencies** and putting them on **one platform**.
- First conceptualised in **2009** in the aftermath of the **26/11 Mumbai terror attacks**, NATGRID aggregates and continuously updates data from providers including, such as airlines, railways, banks, telecom and so on to generate intelligence inputs.
- Access to NATGRID is now available to **central agencies** such as the Intelligence Bureau (IB), the Research and Analysis Wing (R&AW), the National Investigation Agency (NIA), the Enforcement Directorate (ED), the Financial Intelligence Unit (FIU), the Narcotics Control Bureau (NCB) the Directorate of Revenue Intelligence (DRI) and **police of all States and Union Territories**.
- In 2020, NATGRID signed a **memorandum of understanding (MoU)** with the **National Crime Records Bureau (NCRB)** to gain access to the **Crime and Criminal**



Tracking Network and Systems (CCTNS) database, a platform that links around 14,000 police stations across the country. **All State police are mandated to register First Information Reports (FIR) in the CCTNS platform.**

- *NCRB is an attached office of the Ministry of Home Affairs, established in 1986 to empower Indian Police with IT solutions and criminal intelligence.*

3.3. Shipping Corporation of India

About

- Shipping Corporation of India (SCI) is a **government-owned entity** and one of the largest shipping companies in India.
- SCI was formed in **1961** by **amalgamation of Eastern Shipping Corporation and Western Shipping Corporation.**



- The firm provides services in cargo transportation, offshore energy support, and passenger shipping.
- Headquartered in **Mumbai**, the SCI owns and operates **around one-third of the Indian tonnage**.

3.4. Food Corporation of India

About

- The Food Corporation of India (FCI) is a **Public Sector Undertaking** under the **Department of Food & Public Distribution, Ministry of Consumer Affairs, Food & Public Distribution.**
- It is a **statutory corporation** set up in 1965 under the **Food Corporation's Act of 1964.**

- FCI is the **nodal central government agency**, responsible for the **purchase, storage, interstate movement, and distribution of food grains.**
- It has its headquarters in **New Delhi**.



Objectives of FCI

- **Effective price support operations** for safeguarding the interests of the farmers,
- **Distribution of foodgrains** throughout the country for public distribution system and
- **Maintaining satisfactory level of operational and buffer stocks of foodgrains** to ensure national food security.

3.5. UNCTAD

About

- UN Trade and Development (UNCTAD) is a **permanent intergovernmental body** established by the United Nations General Assembly in **1964**.
- Its headquarters is located in **Geneva, Switzerland**.





- UNCTAD is the UN's leading institution dealing with trade and development.
- UNCTAD supports developing countries to access the benefits of a globalized economy more fairly and effectively.

3.6. National Company Law Appellate Tribunal

About

- The National Company Law Appellate Tribunal (NCLAT) is a **quasi-judicial body**

constituted under the **Companies Act, 2013** for **hearing appeals against the orders passed by the National Company Law Tribunal under the Insolvency and Bankruptcy Code, 2016 (IBC)**.

- NCLAT is also the **Appellate Tribunal** for hearing appeals against the orders passed by **Insolvency and Bankruptcy Board of India (IBBI)** and the **Competition Commission of India (CCI)**.
- Additionally, NCLAT also hears and disposes of **appeals against the orders of the National Financial Reporting Authority (NFRA)**.
- NCLAT decisions can be **challenged in the Supreme Court** on a point of law.
- NCLAT is functioning from the **Principal Bench** in New Delhi.

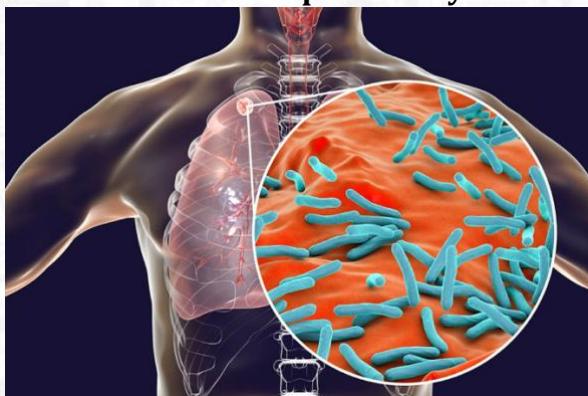


SCIENCE & TECHNOLOGY

1) Tuberculosis

What is TB?

- Tuberculosis (TB) is a **contagious bacterial disease caused by *Mycobacterium tuberculosis***.
- TB mainly affects the **lungs**, known as **pulmonary TB**, but it can also **spread to other parts** of the body (e.g. **gastrointestinal TB, skeletal TB, liver TB**), which is called **extra-pulmonary TB**.



- **Transmission:** The disease **spreads through the air** when an infected person coughs, sneezes or talks, releasing bacteria into the air.
- **Common symptoms:** **Persistent cough lasting more than three weeks** (sometimes with blood in the sputum), fever, particularly at night, along with **unexplained weight loss and poor appetite**.

Risk Factors

- More than **95% of TB cases and deaths occur in developing countries**.
- The risk increases significantly in individuals with **weakened immunity**, such as those living with HIV, people suffering from **malnutrition or diabetes**, and those who use **tobacco**.
- However, TB is both **preventable and curable** with timely diagnosis and appropriate treatment.

Treatment & Prevention

- Treatment involves a combination of antibiotics, most commonly **isoniazid, rifampicin, ethambutol, pyrazinamide, streptomycin etc.**

- TB treatment must be taken **continuously for at least six months** to ensure complete cure and to prevent drug resistance.
- Currently, **BCG (Bacille Calmette-Guérin)** is the **only licensed vaccine** against TB.
 - While its **effectiveness varies across regions**, generally being higher in countries farther from the equator, BCG provides strong protection against severe forms of TB in children.

Drug-Resistant TB

- Drug-Resistant TB are Tuberculosis that **doesn't respond to standard drugs**.
- Drug resistance mainly develops due to **improper use of anti-TB drugs**, such as incorrect prescriptions by healthcare providers, poor-quality medicines, irregular drug supply, and **patients stopping treatment before completing the full course**.
 - **Multi Drug Resistant TB (MDR-TB):** Caused by TB bacteria **resistant to isoniazid and rifampicin**, the two most powerful first-line anti-TB drugs.
 - **Extensively Drug-Resistant Tuberculosis (XDR-TB):** A more severe form of MDR-TB, with **additional resistance to fluoroquinolones and at least one second-line injectable drug**, leading to limited treatment options, lower cure rates, and higher mortality.
 - **Totally Drug-Resistant Tuberculosis (TDR-TB):** TB strains **resistant to all first- and second-line drugs**.

Government Measures

- **National TB Elimination Programme (NTEP):** Aims to **eliminate tuberculosis in India by 2025**, ahead of the global 2030 target.



- **Nikshay Portal:** A digital platform for end-to-end TB patient registration, monitoring, and treatment management in India.
- **Nikshay Poshan Yojana:** Provides ₹1000 per month to TB patients via Direct Benefit Transfer to support nutrition during treatment.
- **Pradhan Mantri TB Mukt Bharat Abhiyan:** Offers nutritional, diagnostic, and vocational support to improve TB outcomes.

Why in News?

- The **Global Tuberculosis Report 2025** was recently published by the **World Health Organization (WHO)**.

Highlights of the Report

- India has recorded a **21% decline in TB incidence** between 2015 and 2024, nearly **double the global average decline of 12%**.
- TB mortality also declined from **28 to 21 deaths per lakh population** during this period.
- India has also achieved a **TB treatment success rate of 90%**, higher than the **global average of 88%**.
- However, India continues to bear a **disproportionately high burden**, accounting for **25% of global TB cases**.

2) Interstellar Objects

About

- Interstellar objects are **celestial bodies that originate outside our solar system** and **travel through interstellar space** (the area between the stars), **unbound gravitationally to any star**.
- They enter our solar system after being ejected from their home systems by **collisions or gravitational forces**.

How do scientists identify them?

- Scientists believe interstellar objects often pass through our solar system, but they **went undetected** earlier because they are **small and faint**. Recent advances in telescope technology have now made their observation possible.
- Scientists **distinguish interstellar objects** by **calculating their trajectory**.

- **All planets, asteroids and comets within our solar system** follow **closed, elliptical orbits** due to the **Sun's gravity**. In contrast, **interstellar objects** move on **open, hyperbolic orbits** at **speeds so high that the Sun's gravity cannot capture them**.

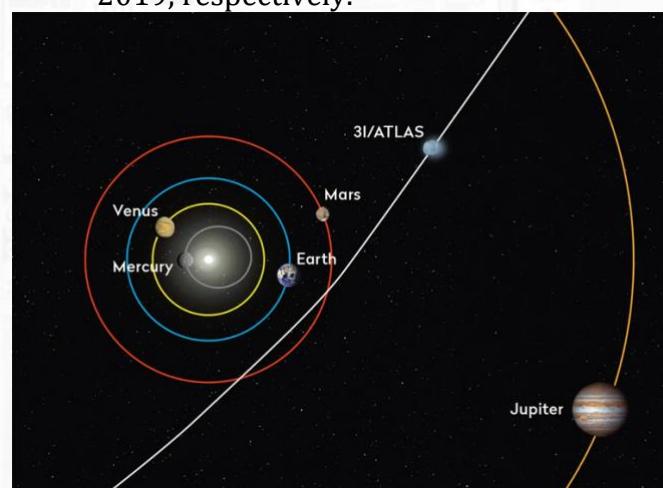
- Studying these interstellar objects provides **unique clues about the formation and composition of distant planetary systems**.

Why in News?

- The National Aeronautics and Space Administration (NASA) has released new images of **Comet 3I/Atlas**, an **interstellar object** that astronomers have determined is billions of years old.
 - Comet 3I/Atlas was first spotted in July 2025 by the **Asteroid Terrestrial-impact Last Alert System (ATLAS) survey telescope** in Río Hurtado, Chile.

A **comet** is a **large body of ice and dust orbiting the Sun**, sometimes seen as a **bright object in the sky with a long tail streaming behind it**. They have been referred to as **"dirty snowballs."**

- The comet is just the **third interstellar object** that scientists have discovered so far. The first two were **1I/'Oumuamua** and **2I/Borisov**, which were found in 2017 and 2019, respectively.



3) GNSS Spoofing

Global Navigation Satellite System

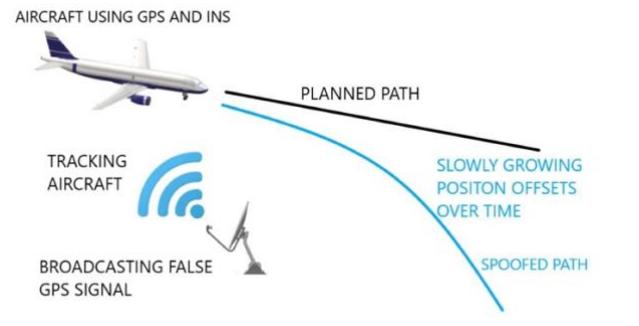
- Global Navigation Satellite System (GNSS) refers to **any satellite constellation that provides global positioning, navigation, and timing services**.
- Several **GNSS constellations** are currently operational, including **GPS (USA)**, **GLONASS (Russia)**, **Galileo (European Union)**, and **BeiDou (China)**.
- These satellite-based systems transmit **ranging and precise timing signals from space**, which are received by **GNSS-enabled receivers** to calculate **accurate position, navigation, and timing information**.

NavIC:

- **Navigation Indian Constellation (NavIC)** is **India's own regional navigation satellite system**, developed by **Indian Space Research Organization (ISRO)**.
- It was developed after the **1999 Kargil War**, when the US denied India access to GPS data, highlighting the need for strategic self-reliance.
- NavIC provides **accurate navigation services over India and up to 1,500 km beyond its borders**.
 - **Japan** also has its own **regional satellite navigation system** called the **Quasi-Zenith Satellite System (QZSS)**.

GNSS Spoofing

- GNSS spoofing is a **form of cyber interference** in which **false satellite navigation signals** are transmitted to **mimic genuine signals** that mislead aircraft's systems to compute a wrong position, speed, or time while believing the data is authentic.
- Modern aircraft rely heavily on GNSS for navigation, terrain warning, surveillance, braking systems, and pilot-Air Traffic Control (ATC) coordination. Spoofing can reduce pilot situational awareness, trigger false alerts, and increase cockpit workload.



Why in News?

- Incidents of GNSS interference, primarily spoofing of the signals, have seen a surge in recent years, raising concerns regarding safe and efficient flight operations globally.

4) Scheme to Promote REPM Manufacturing

What's in the news?

- The Union Cabinet has approved the '**Scheme to Promote Manufacturing of Sintered Rare Earth Permanent Magnets**' to establish **integrated Rare Earth Permanent Magnet (REPM) manufacturing in India**, thereby enhancing self-reliance and positioning India as a key player in the global REPM market.
 - Refer *SCA Prelims Magazine October Edition* for details about Rare Earths.

What are REPMs?

- Rare earth magnets are the **strongest type of permanent magnets commercially available**.
 - Permanent magnets are objects made from **hard ferromagnetic materials** (like iron, nickel, cobalt, or alloys) that create their **own persistent magnetic field without needing external power**, retaining magnetism for long periods due to high retentivity and coercivity.
- REPMs **high magnetic strength** and **resistance to demagnetisation** make them vital for **electric vehicles, renewable energy, electronics, aerospace, and defence applications**.
- These magnets are made **primarily from rare earth elements** like neodymium,



praseodymium, and dysprosium - materials that allow for **powerful magnetic properties** essential in miniaturised and energy-efficient devices.

- **Sintered Rare Earth Permanent Magnets** are made from **powdered rare-earth alloys** (like Neodymium-Iron-Boron or Samarium-Cobalt) that are compacted and heated (sintered) to create dense, powerful magnetic materials.

About the Scheme

- The Scheme will support the **creation of integrated REPM manufacturing facilities**, involving conversion of rare earth oxides to metals, metals to alloys, and alloys to finished REPMs.
- The scheme will offer **capital expenditure support of around 30 per cent** as well as **production-linked incentives**.

Significance

- **India is dependent on imports** for REPMs. The country imports almost all of the 900 tonnes of the magnets used annually despite holding the **fifth-largest rare earth reserves** in the world.
- **India's consumption** of rare earth permanent magnets is **expected to double by 2030**, driven by demand from EV makers, industrial applications, renewable energy, electronics and consumer devices.
- **China** is estimated to account for about **70% of global rare earth metals mining** and holds **nearly 90% of the world's rare earth magnet production**.

5) OTHER NOTABLE TOPICS

5.1. Auramine O

About

- Auramine O is a **synthetic yellow chemical dye**, primarily used as an **industrial colorant** in the manufacturing of textiles, leather, printing ink, paper, and in some microbiological staining.

- This compound is frequently **used illegally as a food colorant**, particularly in sweets, savoury snacks, chickpeas, and other items to produce a bright, appealing yellow.
- It is known to cause **potential health hazards**, including liver and kidney damage, genetic mutations, and is classified as a possible **carcinogen** (potential to cause cancer) to humans.
- Auramine O is considered **substandard and unsafe under the Food Safety and Standards Act, 2006**.
- Although **banned by the Food Safety and Standards Authority of India (FSSAI)**, the presence of this chemical has been found repeatedly in foods, from festive sweets sold by local vendors to snacks in informal markets.

Did you know?

- **Metanil yellow, rhodamine B, and malachite green** are some synthetic industrial dyes that are illegally used in food despite being banned for consumption.

5.2. Smart Proteins

About

- Smart proteins, also called **alternative proteins**, are **innovative food products** designed to **replicate the taste, texture, and nutritional value of animal-based proteins** (like meat, eggs, and dairy) but are **produced without using animals**.
- They are produced using **advanced technologies** such as **fermentation** (using microbes to produce protein), **plant-based processing** (formulating proteins from plants) and **cellular agriculture** (cultivating animal cells directly), **reducing reliance on traditional livestock farming**.
- Their goal is to provide **sustainable, ethical, and healthier alternatives** to conventional animal proteins.



Proteins

- Proteins are **large, complex molecules**, often called the "**building blocks of life**," that are crucial for the structure, function, and regulation of the body's cells and tissues.
- They are composed of **20 amino acids** linked in chains. **Nine of these** are **essential amino acids**, which the body cannot produce and must be obtained from food:
 - **Animal proteins** (from meat, eggs, dairy, fish) are **complete proteins** containing all essential amino acids.
 - **Plant proteins** (from lentils, beans, nuts, tofu, grains) are **often incomplete** but can be combined to form a complete protein profile.
- **Unlike carbohydrates and fats, the body cannot store protein**, so regular dietary intake is necessary.
- Protein **supports growth, muscle maintenance, tissue repair, and immune function**.
- Deficiency can lead to muscle loss, fatigue, weakened immunity, and severe conditions like **Kwashiorkor and Marasmus**.

Need for Smart Proteins

- **Widespread Protein Deficiency:** India faces significant protein deficiency, especially among children and women (substantially below the **Recommended Dietary Allowance of 0.8 grams of protein per kilogram of body weight per day**). Traditional diets often lack adequate, quality protein sources.
- **Environmental Impact:** Traditional livestock farming consumes vast amounts of land and water, contributes heavily to **greenhouse gas emissions**, and is unsustainable at scale for a growing global population.
- **Risks of Animal-Based Systems:** Livestock agriculture increases the **risk of zoonotic diseases** (those that spread from animals to humans).



ART & CULTURE

1) Vande Mataram

About

- Composed by **Bankim Chandra Chatterjee**, 'Vande Mataram' was first published in the literary journal **Bangadarshan** in 1875.
- Later, Bankim Chandra Chatterjee incorporated the hymn in his novel '**Anandamath**' which was published in 1882.

Bankim Chandra Chatterjee:

- Bankim Chandra Chatterjee (1838–1894) was one of the most prominent figures of **19th-century Bengal**.
- As a **distinguished novelist, poet, essayist and civil servant** his contributions significantly influenced the **development of modern Bengali prose** and the articulation of an emerging Indian nationalism.
- His notable works include **Anandamath, Durgeshnandini, Kapalkundala, and Devi Chaudhurani**.

Ananda Math:

- Ananda Math is set in the backdrop of the **1769-73 Bengal famine**, which killed 10 million people, and the **late-18th century Sanyasi Rebellion**, a series of armed uprisings against the rule of **Mir Jafar** and his **East India Company** overlords.
- The central plot of 'Ananda Math' revolves around a group of Sanyasins known as **Santanas**, who dedicate their lives to the cause of their motherland. They venerate the motherland personified as the mother goddess; their devotion is solely to their land of birth.
- "**Vande Mataram**" is the song sung by the **Santanas of Ananda Math**.
- It was set to music by **Rabindranath Tagore** and was first sung by him at the **1896 Indian National Congress session** in Calcutta.

- Its political significance emerged during the **Swadeshi and anti-partition movements** in **Bengal**, with the slogan **Vande Mataram first raised publicly on August 7, 1905** by thousands of students in Calcutta.
 - At the **Varanasi session** of the **Indian National Congress** that same year, Vande Mataram was **adopted for all-India occasions**.
- Over time, Vande Mataram became a **rallying cry of freedom fighters**, a slogan of resistance against the foreign power.

Impact on Indian Revolutionaries Abroad

- In 1907, Madam Bhikaji Cama raised the tricolour flag for the first-time outside India in **Stuttgart, Berlin**. The words **Vande Mataram** were written on the flag.
- Two years later, revolutionary **Madan Lal Dhingra's** final words before his execution in London were the same.
- In 1909, **Indian patriots** in **Paris** undertook the publication of a **magazine** called **Bande Mataram** from Geneva.

National Status

- Being officially adopted as the **national song** by the **Constituent Assembly of India** on **24th January 1950**, the then President of the Constituent Assembly, **Dr Rajendra Prasad**, declared that **Vande Mataram should be honoured equally with the national anthem, Jana Gana Mana**.

Why in News?

- This year marks the 150th anniversary of India's National Song Vande Mataram (which translates to "Mother, I Bow to Thee").
- Note:** The Constitution never referred to any national song as part of the constitutional framework. It was only in 1976, by the **42nd amendment**, that a provision was introduced for a fundamental duty under Article 51A (which also had a clause obligating every citizen to abide by the Constitution and



respect its ideas and institutions, the National Flag, and the National Anthem).

2) Guru Tegh Bahadur

About

- Guru Tegh Bahadur, the **ninth Sikh Guru**, is a spiritual leader, philosopher, poet and warrior.
- Born in Amritsar in 1621, he **fought against superstitions, caste-based discrimination, untouchability** and propagated the **message of universal brotherhood and religious freedom**.



- Guru Tegh Bahadur travelled across the country **preaching Guru Nanak Dev's teachings**.
- He **composed 116 shabads and 15 ragas**, and his teachings have been included in the **Adi Granth**, sacred scripture of Sikhism.
- He **founded the town of Chak Nanki** in Punjab, later enlarged by the 10th Nanak, **Guru Gobind Singh** into the city of **Anandpur Sahib**.
- He was popularly known as '**Hind di Chaddar**' (Shield of Hind).
- Guru Tegh Bahadur was executed on the orders of Mughal emperor **Aurangzeb** in 1675.

Why in News?

- The 350th martyrdom day of the ninth Guru of Sikhs, Guru Tegh Bahadur, was observed recently.

3) UNESCO Creative Cities Network

About

- The UNESCO Creative Cities Network (UCCN) was established in **2004** to **foster**

international cooperation among cities that use **culture and creativity as a driver for sustainable urban development**.

UNESCO:

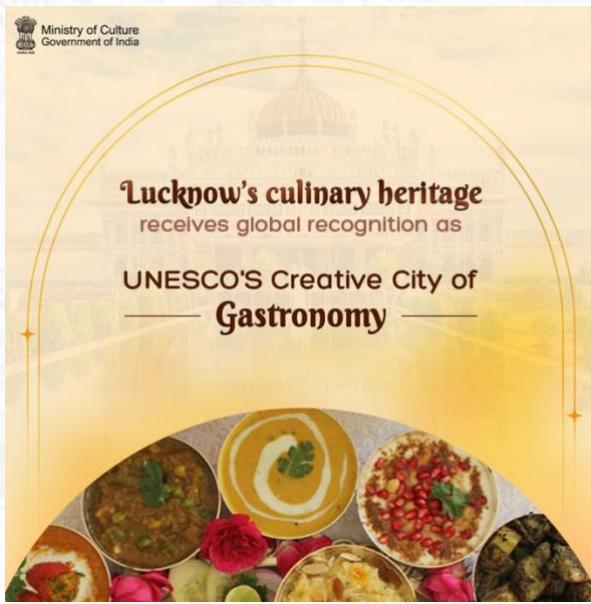
- The United Nations Educational, Scientific and Cultural Organization (UNESCO) is a **specialized agency of the United Nations** which works to **build the conditions for dialogue among civilizations, cultures and peoples**, based upon respect for commonly shared values.
- Its purpose is to **contribute to peace and security by promoting international collaboration** through education, science, and culture.
- UNESCO has more than 190 member countries (including **India**) and it pursues its objectives through **five major programs**: education, natural sciences, social and human sciences, culture, and communication and information.

- UCCN serves as an **effective exchange platform for cities**, facilitating artistic and professional mobility while sharing successful practices among cities worldwide.
- The UNESCO Creative Cities Network covers **eight creative fields**:
 - Crafts and Folk Art,
 - Design,
 - Film,
 - Gastronomy,
 - Literature,
 - Media Arts,
 - Music and
 - Architecture (introduced in 2025).

Why in News?

- **Lucknow** has been added to the list of UNESCO creative cities in the category of **Gastronomy**.
- The recognition celebrates the city's centuries-old **Awadhi cuisine**, its living food traditions, and inclusive cultural heritage.





- Other Indian cities in the UNESCO Creative Cities Network:
 - **Chennai – Creative city of Music**
 - **Gwalior – Creative city of Music**
 - **Varanasi – Creative city of Music**
 - **Mumbai – Film**
 - **Jaipur – Crafts and Folk Arts**
 - **Srinagar – Crafts and Folk Arts**
 - **Kozhikode – Literature**
 - **Hyderabad – Gastronomy.**

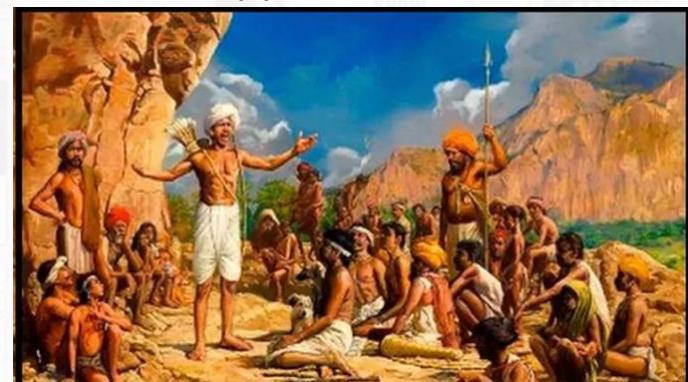
4) Birsa Munda

About

- Birsa Munda (1875–1900) was a revered **tribal leader** from the **Munda Tribe** of the **Chhota Nagpur Plateau area**.
- Known as '**Dharti Aaba**' ('Father of the Earth') by tribal communities, Birsa Munda spearheaded a **tribal religious movement** named **Munda Rebellion/Ulgulan/Great Tumult** a fierce movement for tribal self-rule and the

restoration of Khuntkatti (community land rights).

- Though the movement was quickly suppressed by the British, it led to the enactment of the **Tenancy Act (1903)** which **recognised the khuntkhatti system**.
- He started the faith of **Birsait**. The religion believed in **One God** and encouraged tribals who had converted to other religions to revert to their original religious beliefs.
- He died in British custody at a young age of 25 years.
 - In honor of his legacy, his **birth anniversary** (15th November) is celebrated as **Janjatiya Gaurav Divas** (Tribal Pride Day) across India.



Why in News?

- President Droupadi Murmu paid tributes to Birsa Munda on his birth anniversary which is observed as Janjatiya Gaurav Divas.



DEFENCE & SECURITY

1) Malabar Exercise

About

- Exercise Malabar is an **annual, multilateral, maritime field training exercise** that enhances coordination and interoperability among participating navies.
- It started in **1992** as a bilateral exercise between the **Indian Navy and the U.S. Navy** in the Indian Ocean.
- Over time, **Japan and Australia** joined the initiative, transforming it into a four-nation exercise involving all members of the **Quad**.

Quad:

- Quad is an **informal strategic dialogue** between **India, USA, Japan and Australia** to work for a **free, open, prosperous and inclusive Indo-Pacific region**.
- Quad began as a loose partnership after the **2004 Indian Ocean tsunami**, when the four countries joined together to provide humanitarian and disaster assistance to the affected region.
- It was formalised by **former Japanese Prime Minister Shinzo Abe in 2007**, but then fell dormant for nearly a decade.
- The group was resurrected in **2017**, China's growing influence in the region.

Why in News?

- India has joined Australia, Japan and the United States for the multilateral naval exercise, Exercise Malabar 2025 at **Guam** in the Northern Pacific.

Guam:

- Guam is the **largest and southernmost island** in the **Mariana Islands chain**, situated in the **North Pacific Ocean**.
- It is a **self-governing territory of the United States**.



- Capital: **Hagåtña (Agana)**.

2) BrahMos

About

- BrahMos is a **supersonic cruise missile** jointly developed by **India's Defence Research and Development Organisation (DRDO)** and the **Russian Federation's NPO Mashinostroyeniya**, a rocket design establishment.

Did you know?

- The name BrahMos has been coined from the names of two rivers, the **Brahmaputra** in India and the **Moskva** in Russia.



Ballistic Missiles vs Cruise Missiles:

- Ballistic missiles are **rocket-propelled** weapons that follow a **predetermined arched trajectory**.
 - These missiles can **travel vast distances** and are **capable of carrying both nuclear and conventional warheads**.
 - They often **exit the Earth's atmosphere** before re-entering to strike their targets.
- In contrast, **cruise missiles** are **guided missiles** that **remain within the Earth's atmosphere throughout their flight**.
 - Powered by **jet engines**, they maintain a **constant speed** and are designed for **precision strikes**.
 - Cruise missiles can be launched from **various platforms**, including aircraft, ships, and ground-based launchers.
 - They typically **fly at lower altitudes**, making them **harder to detect** by radar systems.

What is a Supersonic Cruise Missile?

- Depending upon the **speed**, cruise missiles are classified as:
 1. **Subsonic cruise missile** (flies at a speed lesser than that of sound i.e. less than 1 Mach)
 2. **Supersonic cruise missile** (travels at a speed of around 2-3 Mach)
 3. **Hypersonic cruise missile** (travels at a speed of more than 5 Mach).
- BrahMos is a **two-stage missile** with solid propellant booster as first stage and liquid ramjet as the second stage.
- Capable of flying at **Mach 2.8**, BrahMos uses a **"fire and forget" guidance system** — once launched, no further guidance is required.
- The missile's **low radar signature and high kinetic energy** make it especially **difficult to intercept**.

- The **range of the missile** was originally capped at **290km** as per obligations of the **Missile Technology Control Regime (MTCR)**. Following India's entry into the club in 2016, the range has been **extended to 450km** and work is on to extend it to 600km and beyond.
 - *MTCR is an informal, voluntary association of governments to restrict the proliferation of missiles, complete rocket systems, unmanned air vehicles, and related technology.*
 - *Established in 1987, MTCR includes 35 members (including India).*



Why in News?

- **Indonesia** has formally placed a request for the purchase of India's BrahMos system.
 - Meanwhile, India is preparing to deliver the third and final consignment of BrahMos missiles to the **Philippines** under a \$375 million contract signed in 2022. New Delhi is also in talks with Vietnam, Malaysia, and other nations for potential sales of the missile system.



PLACES IN NEWS

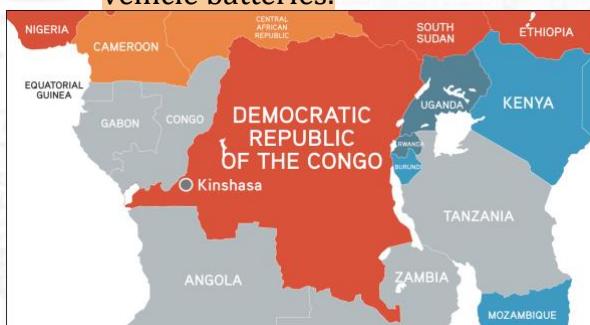
1) Democratic Republic of Congo

About

- The Democratic Republic of the Congo (DRC) is a country located in **Central Africa**. Capital: **Kinshasa**.
 - It is the **second-largest country in Africa by area**, after Algeria.
- The DRC shares its borders with **nine countries** — **Angola, Zambia, Tanzania, Burundi, Rwanda, Uganda, South Sudan, the Central African Republic, and the Republic of the Congo**. It has a short coastline on the **Atlantic Ocean** towards its southwest.
- The **Equator passes through** the Democratic Republic of the Congo.

Did you know?

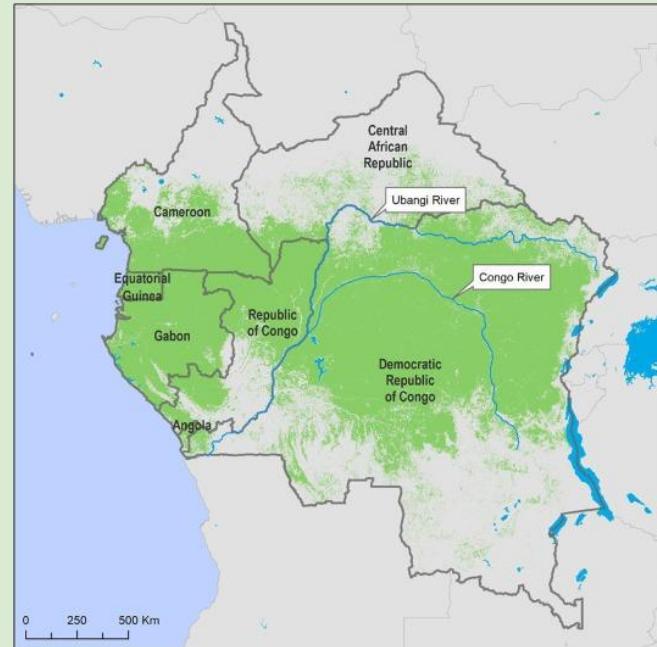
- The **Equator passes through 13 countries** namely Ecuador, Brazil, Colombia, Sao Tome and Principe, the Republic of the Congo, Gabon, the Democratic Republic of the Congo, Kenya, Uganda, Somalia, Indonesia, Maldives, and Kiribati.
- The DRC is **rich in mineral resources**, including cobalt, copper, diamonds, and gold.
 - It is the **world's largest producer of cobalt**, a critical mineral used in the manufacture of electric motor vehicle batteries.



- The **Congo River** flows through the country.

Congo River:

- Congo river is the **second longest river in Africa** after the Nile and **second-largest river in the world by discharge volume** next to Amazon river.



- It is the **only major river in the world to cross the equator twice**.

Congo Basin:

- The Congo Basin is a **vast sedimentary basin of the Congo River** located in west-central Africa. It spans across **six countries** — the Democratic Republic of the Congo, the Republic of the Congo, the Central African Republic, **Cameroon, Gabon, and Equatorial Guinea**.
- The basin contains the **world's second-largest tropical rainforest**, after the Amazon.
- It is home to the **Cuvette Centrale**, one of the **world's largest tropical peatlands**, which acts as a significant carbon sink.



Why in News?

- The Democratic Republic of the Congo (DRC) is experiencing a major escalation of violence in its eastern provinces, primarily driven by the **M23 rebel group**.
- This instability is the latest chapter in a protracted conflict spanning over three decades. The unrest traces its origins to the spillover effects of the **1994 Rwandan genocide**, which triggered ethnic strife between **Hutu and Tutsi communities** and destabilized the region.

2) Hayli Gubbi Volcano

What's in the news?

- Hayli Gubbi, a **shield volcano**, erupted recently for the first time in nearly 12,000 years.

Shield volcanoes are **broad, gently sloping volcanoes formed by repeated flows of thin, fluid lava**, with eruptions that are usually **less explosive**, allowing lava to spread widely, they are **mainly composed of dark basaltic lava but may also contain some silica-rich rocks**.

About

- It is located in the **Afar region** of **northeastern Ethiopia**, within the **East African Rift System**, where the **African and Arabian tectonic plates are moving apart**.



- Tectonic plate divergence** in the rift caused mantle upwelling and magma accumulation beneath the volcano. Over time, pressure built up until crustal faulting opened pathways, allowing gas-rich magma to erupt explosively, sending ash plumes high into the atmosphere.
- The eruption impacted **Yemen, Oman, India, and Pakistan** mainly by posing **risks to international air travel** due to drifting volcanic ash clouds, potentially causing flight disruptions and safety concerns.



MISCELLANEOUS

1) India wins first-ever ICC Women's ODI World Cup

What's in the news?

- India has won its **first ICC Women's ODI World Cup**, defeating South Africa in the final in Navi Mumbai.



ICC Women's Cricket World Cup

- It is the **quadrennial** (every 4 years) **international championship** of the One Day International format (50 overs per team), organised by the **International Cricket Council**.
- First Edition:** 1973 (predates the first men's ODI World Cup by two years).
- Format Evolution:** The inaugural 1973 edition featured **60-over matches** and a **round-robin league**. The modern **50-over format** with knockout stages was introduced in **1997**.
- Most Successful Teams:** Australia (7 titles), England (4 titles), New Zealand (1 title), and now India (1 title).

2) Polygraph Test

About

- A polygraph test (commonly known as "lie detector test") **measures physiological responses** such as pulse rate, blood pressure, respiration, and skin conductivity **to assess truthfulness**, based

on the assumption that lying triggers distinct physiological changes.

- In a polygraph test, instruments such as cardio-cuffs and sensitive electrodes are attached to the person to record physiological parameters like blood pressure, pulse rate, blood flow, respiration, and skin conductivity while questions are asked.
- These responses are quantified and analysed to assess whether the subject is truthful, deceptive, or inconclusive.
- However, **accuracy of polygraph tests and ethical issues** associated with the tests are **highly debated**.
- Due to these vulnerabilities, polygraph results are **not regarded as conclusive evidence** in court and are typically used as **supplementary tools in investigations**.



Court Rulings in India

- In the case of **Selvi vs State of Karnataka & Anr (2010)**, the Supreme Court ruled that **lie detector tests should be voluntary**, with the legal implications explained to the accused.
- In the **D.K. Basu vs. State of West Bengal case (1997)**, the apex court ruled that **involuntary administration** of the polygraph and narcotics test will amount to cruel, inhuman, and degrading treatment in the context of **Article 21 or the Right to Life and Liberty**.



HIGHLIGHTS FROM OTHER ARTICLES

1) Exercise SURYAKIRAN

News:

- The 19th edition of **India-Nepal Joint Military Exercise "SURYAKIRAN XIX-2025"** was recently held in Uttarakhand.

2) Exercise AJEYA WARRIOR

News:

- The eighth edition of the **India-UK Joint Military Exercise "AJEYA WARRIOR-25"** was recently held in Rajasthan.

3) Exercise GARUDA

News:

- The **Indian Air Force (IAF)** recently participated in the 8th edition of the **bilateral air exercise 'Garuda 25'** with the **French Air and Space Force (FASF)** in France.

4) Exercise MITRA SHAKTI

News:

- The Eleventh edition of **India-Sri Lanka Joint Military exercise "Exercise MITRA SHAKTI-2025"** was held in Karnataka.

5) ACITI Partnership

News:

- India, Australia, and Canada** have announced a **new trilateral technology and innovation framework** – the **Australia-Canada-India Technology and Innovation (ACITI) Partnership**.
- The agreement was made on the sidelines of the **G20 Summit in Johannesburg**.
- Under the agreement, the three countries will **enhance cooperation on critical and emerging technologies**, with a strong focus on **green energy innovation and resilient supply chains**, particularly in **critical minerals**.

6) UPI-TIPS Interlinkage

News:

- The Reserve Bank of India (RBI) has announced that **India's Unified Payments Interface (UPI)** will be interlinked with **TARGET Instant Payment Settlement (TIPS)**, the instant payment system operated by the **Eurosystem**.
 - Refer *SCA Prelims Magazine September Edition* for details about **UPI**.
 - The Eurosystem is the central banking system of the euro area, comprising the European Central Bank (ECB) and the national central banks (NCBs) of the 20 European Union member states that have adopted the euro.*
- The **UPI-TIPS interlinkage** is aimed at **facilitating cross-border remittances** between India and the Euro Area and is expected to benefit users of both jurisdictions.

7) NIPL-BENEFIT Partnership

News:

- NPCI International Payments Limited (NIPL)** and **BENEFIT**, Bahrain's leading fintech and electronic financial transactions company, have entered into a partnership to enable **real-time cross-border remittances between India and Bahrain**.
 - NIPL, the wholly owned subsidiary of the National Payments Corporation of India (NPCI), is tasked with deploying home-grown payments systems such as UPI and the RuPay card scheme overseas.*
- This new partnership **connects India's UPI with Bahrain's Electronic Fund Transfer System (Fawri+ service)**, enabling users in both countries to send and receive money instantly and securely.



8) Chanakya Defence Dialogue 2025

News:

- The two-day Chanakya Defence Dialogue 2025 conducted by the **Indian Army** in collaboration with the **Centre for Land Warfare Studies (CLAWS)** was recently held in **New Delhi**.

CLAWS is an **independent think tank** on strategic studies and land warfare in the Indian context. It is registered under the **Societies Registration Act, 1860** and is a **membership-based organisation under the aegis of Indian Army**.

- Bearing the theme, '**Reform to Transform: Sashakt, Surakshit aur Viksit Bharat**', the Dialogue focused on India's security challenges and technological frontiers in an increasingly contested global landscape.

9) Right to Marry: Article 21

News:

- The Gujarat High Court recently held that the **Right to marry a person of one's choice is integral to Article 21 of the Constitution** (Protection of Life and Personal Liberty).

10) Kerala becomes 1st state to eradicate 'extreme poverty'

News:

- Kerala Chief Minister Pinarayi Vijayan has declared that **Kerala has eradicated extreme poverty**, making it the first **Indian state** to achieve this milestone.
- This comes after the state government launched the **Extreme Poverty**

Alleviation Project in 2021 and identified 64,006 families as "extremely poor". These families then became beneficiaries of a four-year-long project with the objective of eliminating extreme poverty in the state.

- Extreme poverty** is defined by the **World Bank** as living on **less than \$3.00 per person per day** (using 2021 Purchasing Power Parity). **India's Multi-Dimensional Poverty Index (MPI)**, on the other hand, considers factors such as nutrition, housing, sanitation, education, and access to basic services.
 - According to **NITI Aayog's 2023 MPI report**, only 0.55% of Kerala's population is multidimensionally poor—the lowest rate in the country.

11) Biochemical Markers

About

- Biochemical markers are **measurable substances found in blood, tissues, or other body fluids produced during metabolic processes** that act as **biological indicators of health, disease, or bodily processes**.
- They include tiny molecules like **sugars, amino acids, lipids, hormones, and metabolic byproducts**.
- By analyzing their **levels and patterns**, healthcare professionals can **detect diseases, assess risk** before symptoms appear, **monitor disease progression**, and evaluate a patient's **response to treatment**.



PRACTICE WITH PYQS

1. Which one of the following countries has its own Satellite Navigation System? (2023)

- A. Australia
- B. Canada
- C. Israel
- D. Japan

2. Which of the following has/have been accorded 'Geographical Indication' status? (2015)

- 1. Banaras Brocades and Sarees
- 2. Rajasthani Daal-Bati-Churma
- 3. Tirupathi Laddu

Select the correct answer using the code given below:

- A. 1 only
- B. 2 and 3 only
- C. 1 and 3 only
- D. 1, 2 and 3

3. India enacted the Geographical Indications of Goods (Registration and Protection) Act, 1999 in order to comply with the obligations to (2018)

- A. ILO
- B. IMF
- C. UNCTAD
- D. WTO

4. With reference to the history of India, "Ulgulan" or the Great Trumult is the description of which of the following events? (2020)

- A. The Revolt of 1857
- B. The Mappila Rebellion of 1921
- C. The Indigo Revolt of 1859-60
- D. Birsa Munda's Revolt of 1899-1900

5. Consider the following statements (2024)

- 1. Lions do not have a particular breeding season.
- 2. Unlike most other big cats, cheetahs do not roar.
- 3. Unlike male lions, male leopards do not proclaim their territory by scent marking.

Which of the statements given above are correct?

- A. 1 and 2 only
- B. 2 and 3 only
- C. 1 and 3 only
- D. 1, 2 and 3



6. Consider the following (2012)

1. Black-necked crane
2. Cheetah
3. Flying squirrel
4. Snow leopard

Which of the above are naturally found in India?

- A. 1, 2 and 3 only
- B. 1, 3 and 4 only
- C. 2 and 4 only
- D. 1, 2, 3 and 4

7. With reference to Central Bank digital currencies, consider the following statements : (2023)

1. It is possible to make payments in a digital currency without using the US dollar or SWIFT system.
2. A digital currency can be distributed with conditions programmed into it such as a time-frame for spending it.

Which of the statements given above is/are correct?

- A. 1 only
- B. 2 only
- C. Both 1 and 2
- D. Neither 1 nor 2

8. Which one of the following statements correctly describes the meaning of legal tender money? (2018)

- A. The money which is tendered in courts of law to defray the fee of legal cases
- B. The money which a creditor is under compulsion to accept in settlement of his claims
- C. The bank money in the form of cheques drafts, bills of exchange, etc.
- D. The metallic money in circulation in a country

9. Consider the following statements: (2023)

1. Ballistic missiles are jet-propelled at subsonic speeds throughout their flights, while cruise missiles are rocket powered only in the initial phase of flight.
2. Agni-V is a medium-range supersonic cruise missile, while BrahMos is a solid-fuelled intercontinental ballistic missile.

Which of the statements given above is/are correct?

- A. 1 only
- B. 2 only
- C. Both 1 and 2
- D. Neither 1 nor 2



10. Consider the following statements in respect of RTGS and NEFT (2025)

- I. In RTGS, the settlement time is instantaneous while in case of NEFT, it takes some time to settle payments.
- II. In RTGS, the customer is charged for inward transactions while that is not the case for NEFT.
- III. Operating hours for RTGS are restricted on certain days while this is not true for NEFT.

Which of the statements given above is/are correct?

- A. I only
- B. I and II
- C. I and III
- D. III only

11. India is a member of which of the following? (2008)

- 1. Asian Development Bank
- 2. Asia-Pacific Economic Cooperation
- 3. Colombo Plan
- 4. Organization for Economic Co-operation and Development

Select the correct answer using the codes given below

- A. 1 and 3 only
- B. 2 and 4 only
- C. 1, 2 and 3 only
- D. 1, 2, 3 and 4

12. Consider the following statements about G-20: (2023)

- 1. The G-20 group was originally established as a platform for the Finance Ministers and Central Bank Governors to discuss international economic and financial issues.
- 2. Digital public infrastructure is one of India's G-20 priorities.

Which of the statements given above is/are correct?

- A. 1 only
- B. 2 only
- C. Both 1 and 2
- D. Neither 1 nor 2

13. In which one of the following groups are all the four countries members of G20? (2020)

- A. Argentina, Mexico, South Africa and Turkey
- B. Australia, Canada, Malaysia and New Zealand
- C. Brazil, Iran, Saudi Arabia and Vietnam
- D. Indonesia, Japan, Singapore and South Korea



14. Consider the following statements: (2022)

1. Pursuant to the report of H.N. Sanyal Committee, the Contempt of Courts Act, 1971 was passed.
2. The Constitution of India empowers the Supreme Court and the High Courts to punish for contempt of themselves.
3. The Constitution of India defines Civil Contempt and Criminal Contempt.
4. In India, the Parliament is vested with the powers to make laws on Contempt of Court.

Which of the statements given above is/are correct?

- A. 1 and 2 only
- B. 1, 2 and 4 only
- C. 3 and 4 only
- D. 3 only

15. Which Article of the Constitution of India safeguards one's right to marry the person of one's choice? (2019)

- A. Article 19
- B. Article 21
- C. Article 25
- D. Article 29

16. Which one of the following is a part of the Congo Basin? (2023)

- A. Cameroon
- B. Nigeria
- C. South Sudan
- D. Uganda

17. About three-fourths of world's cobalt, a metal required for the manufacture of batteries for electric motor vehicles, is produced by (2023)

- A. Argentina
- B. Botswana
- C. Democratic Republic of the Congo
- D. Kazakhstan

18. One of the following regions has the world's largest tropical peatland, which holds about three years worth of global carbon emissions from fossil fuels; and the possible destruction of which can exert detrimental effects on the global climate. Which one of the following denotes that region? (2024)

- A. Amazon Basin
- B. Congo Basin
- C. Kikori Basin
- D. Rio de la Plata Basin



19. With reference to the Agreement at the UNFCCC Meeting in Paris in 2015, which of the following statements is/are correct? (2016)

1. The Agreement was signed by all the member countries of the UN and it will go into effect in 2017.
2. The Agreement aims to limit greenhouse gas emissions so that the rise in average global temperature by the end of this century does not exceed 2°C or even 1.5°C above pre-industrial levels.
3. Developed countries acknowledged their historical responsibility in global warming and committed to donate \$1000 billion a year from 2020 to help developing countries to cope with climate change.

Select the correct answer using the code given below.

- A. 1 and 3 only
- B. 2 only
- C. 2 and 3 only
- D. 1, 2 and 3

Answers:

1. D
2. C
3. D
4. D
5. A
6. B
7. C
8. B
9. D
10. A
11. A
12. C
13. A
14. B
15. B
16. A
17. C
18. B
19. B

