

For UPSC CSE



MONTHLY CURRENT AFFAIRS MAGAZINE

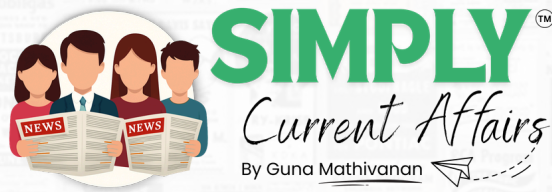
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February 2026 (PRELIMS)

YOUR SIMPLIFIED GUIDE TO CURRENT AFFAIRS



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Dear Readers,

Welcome to **Simply Current Affairs Magazine** - your **trusted companion** in the ever-evolving journey of UPSC preparation. With UPSC preparation becoming more dynamic each year, the need for a **clear, exam-focused resource** is greater than ever. Our magazine has been designed with this very purpose - to **give you clarity from complexity**.

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.

Our goal is simple - to provide a **concise, self-preparation-friendly comprehensive resource** that empowers aspirants, particularly those preparing independently, to approach current affairs with confidence and clarity.

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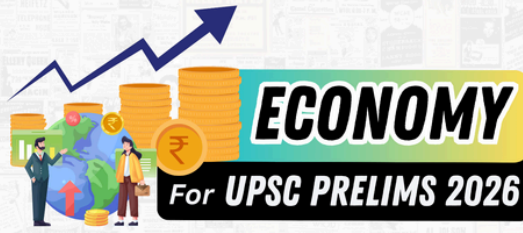


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SCHEMES


1) Vidyanjali Yojana

About 	<ul style="list-style-type: none"> Vidyanjali was launched by the Ministry of Education in 2021 for facilitating the community and volunteers to directly connect with the government and government-aided schools to contribute their services and/or assets/ materials/equipment through a dedicated portal.
Features 	<ul style="list-style-type: none"> It's an online portal to facilitate volunteer contribution by alumni of educational institutions, serving and retired teachers, scientists, government/semi-government officials, retired armed forces personnel, self-employed and salaried professionals, homemakers, persons from Indian diaspora and any other organization/group or company in the government/government aided schools of their choice pan-India. The interested volunteers can contribute either in the form of assets or material or can participate by sharing their knowledge and skills in curricular, co-curricular and extra-curricular activities. <ul style="list-style-type: none"> Contribution of assets/material/equipment cannot be in the form of any monetary support.
Why in News? 	<ul style="list-style-type: none"> Since its launch in 2021, Vidyanjali has onboarded nearly 8.5 lakh schools and more than 5 lakh volunteers across the country.

2) Lakhpati Didi Scheme







About 	<ul style="list-style-type: none"> Lakhpati Didi is an initiative under the Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM) with the objective to empower and enable Self-Help Groups (SHG) Women, earn a minimum income of Rupees one lakh per annum on a sustainable basis, for at least 4 agricultural seasons and/ or business cycles. <ul style="list-style-type: none"> <i>Refer SCA Prelims Magazine September Edition for details about DAY-NRLM.</i>
Features 	<ul style="list-style-type: none"> Lakhpati initiative facilitates diversified livelihood activities, by ensuring convergence across all Government departments/ Ministries, Private sector and Market players. There is no separate budget allocated for the Lakhpati Didi initiative. All activities of Lakhpati Didi initiative for e.g. training and capacity building, financial assistance including seed funding, are funded under the DAY-NRLM Scheme.



<p>Why in News?</p> 	<ul style="list-style-type: none"> The Government of India has set a target to create six crore Lakhpati Didis under the Deendayal Antyodaya Yojana – National Rural Livelihoods Mission.
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3) OTHER NOTABLE TOPICS

3.1. Pradhan Mantri Gram Sadak Yojana




<p>About</p> 	<ul style="list-style-type: none"> The Pradhan Mantri Gram Sadak Yojana (PMGSY), was launched in 2000 as centrally sponsored scheme to provide all-weather road connectivity to unconnected habitations in rural areas of designated population size (500+ in plain areas and 250+ in North-East, hill, tribal and desert areas as per Census, 2001).  <p style="text-align: right; font-size: small;">Pradhan Mantri Gram Sadak Yojana</p>
<p>Aim</p> 	<ul style="list-style-type: none"> The fourth phase of the scheme (PMGSY-IV) was launched in 2024 with the aim of providing all-weather road connectivity to 25,000 unconnected habitations and connect nearby government educational, health, market, growth centers.
<p>Features</p> 	<ul style="list-style-type: none"> The unit for PMGSY is a Habitation and not a Revenue village or a Panchayat. <ul style="list-style-type: none"> A habitation is a cluster of population, living in an area, the location of which does not change over time. A habitation which was earlier provided all-weather connectivity would not be eligible even if the present condition of the road is bad. The scheme promotes the use of local, non-conventional, and green technologies in road construction. The PMGSY shall cover only the rural areas. Urban roads are excluded from the purview of this Programme.
<p>Implementation</p> 	<ul style="list-style-type: none"> The Ministry of Rural Development along with state governments is responsible for the implementation of PMGSY.
<p>Funding Pattern</p> 	<ul style="list-style-type: none"> The fund sharing pattern of PMGSY is 60:40 between the Centre and States for all states except for North Eastern and Himalayan States. For these states the fund sharing pattern is 90:10. In all Union Territories, 100% of funds will be provided by the Central Government.



3.2. PRITHVI Scheme

About 	<ul style="list-style-type: none"> In 2024, the overarching scheme “PRITHvi Vigyan (PRITHVI)” of the Ministry of Earth Sciences was launched to study the atmosphere, ocean, predicting weather and Earth system sciences.
Objectives 	<ul style="list-style-type: none"> Augmentation and sustenance of long-term observations of the atmosphere, ocean, geosphere, cryosphere and solid earth to record the vital signs of the Earth System and change; Development of modelling systems for understanding and predicting weather, ocean and climate hazards and understanding the science of climate change; Exploration polar and high seas regions of the Earth towards discovery of new phenomena and resources; Development of technology for exploration and sustainable harnessing of oceanic resources for societal applications; Translation of knowledge and insights from Earth systems science into services for societal, environmental and economic benefit.
Features 	<ul style="list-style-type: none"> The key feature of the PRITHVI scheme is to holistically address all the five components of the earth system namely atmosphere, hydrosphere, geosphere, cryosphere and biosphere to improve the understanding of the Earth System Sciences and to provide reliable services for the country. The scheme encompasses five ongoing sub-schemes namely “Atmosphere & Climate Research-Modelling Observing Systems & Services (ACROSS)”, “Ocean Services, Modelling Application, Resources and Technology (O-SMART)”, “Polar Science and Cryosphere Research (PACER)”, “Seismology and Geosciences (SAGE)” and “Research, Education, Training and Outreach (REACHOUT)”.

3.3. PM MITRA Parks

About 	<ul style="list-style-type: none"> The PM MITRA Scheme, announced in 2021, aims to develop large scale and integrated textile parks to help the Indian textiles industry to build scale, reduce logistics costs and improve its competitiveness.
Nodal Ministry 	<p style="text-align: center;">Ministry of Textiles</p>
Aim 	<ul style="list-style-type: none"> Anchored in the 5F vision (Farm to Fibre to Factory to Fashion to Foreign), the scheme aims to facilitate India’s textile industry to achieve global size and scale along with the creation of a modern and integrated textile value chain at one location covering the entire value chain.



Features



- Under this scheme, the Government has approved **7 sites** for setting up of PM MITRA Parks, one each in **Karnataka, Madhya Pradesh, Maharashtra, Tamil Nadu, Telangana, Uttar Pradesh and Gujarat.**
- The scheme envisages a **Development Capital Support (DCS) of 30% of the total project cost upto Rs. 500 crore for Greenfield Park and Rs. 200 crore for Brownfield Park.**
- The scheme also envisages a **Competitive Incentive Support (CIS) of upto Rs. 300 crore per park** as an incentive to manufacturing units to set up early in the park.
- The scheme aims to create **nearly 20 lakh direct and indirect jobs.**



INITIATIVES

1) PM RAHAT

What's in the news?

- The Government of India has launched the **Prime Minister–Road Accident Victims' Hospitalisation and Assured Treatment (PM-RAHAT) Scheme** to provide **cashless treatment of up to ₹1.5 lakh for victims of road accidents**.
- Under the scheme, **victims of road accidents involving motor vehicles** will be eligible for **treatment coverage of up to ₹1.5 lakh for a maximum of seven days** from the date of the accident, **irrespective of the category of road** on which the accident occurs.
- The scheme has been notified under the **Motor Vehicles Act, 1988**.

Did you know?

- Studies indicate that nearly 50 per cent of road accident deaths can be averted if victims are admitted to hospital within the first hour.

2) CPGRAMS

About

- Centralised Public Grievance Redress and Monitoring System (CPGRAMS) is an **online platform available to the citizens 24x7 to lodge their grievances to the public authorities on any subject related to service delivery**.
- Launched in **2007**, it is a **single portal connected to all the Ministries/Departments** of Government of India and States.
- The system was developed by the **National Informatics Centre**, under the Ministry of Electronics and Information Technology (MeitY) in collaboration with the **Department of Administrative Reforms and Public Grievances (DARPG)**, Ministry of Personnel, Public Grievances and Pensions.
- It has been developed with an objective of **speedy redress and effective monitoring**

of grievances by

Ministries/Departments/Organizations of Government of India.

- The **time limit** for redress of grievance is **21 days**. In case of delay an **interim reply** with reasons for delay is required to be given.
- CPGRAMS also provides an **appeal facility** to the citizens if they are not satisfied with the resolution by the Grievance Officer.

Why in News?

- The Department of Administrative Reforms and Public Grievances (DARPG) has released the CPGRAMS 43rd monthly report for States/UTs for February, 2026.

3) Startup India Fund of Funds 2.0

What's in the news?

- The Union Cabinet has approved the establishment of the **Startup India Fund of Funds 2.0** (Startup India FoF 2.0) with a total corpus of Rs. 10,000 crore for the purpose of **mobilizing venture capital for the startup ecosystem of the country**.
- This was the **second part** of the **Fund of Funds scheme** under the **Startup India initiative** (*Refer SCA Prelims Magazine January Edition*). The first was established in 2016.
- The focus will also be on **empowering early-growth stage founders** to provide a **safety net** for new and innovative ideas, reducing early-stage failures caused by a lack of funding.
- Further, it will **encourage investments beyond major metros** so that innovation thrives in every corner of the country.

4) Urban Challenge Fund

What's in the news?

- The Union Cabinet has approved the launch of a **₹1 lakh crore Urban Challenge Fund (UCF)** aimed at **catalysing market-led and reform-driven urban infrastructure development** across the country.



- The Fund, which will be operational from **FY 2025–26 to FY 2030–31** (with a possible extension till FY 2033-34), marks a significant shift in India's urban development strategy – from **grant-based financing to a market-linked, outcome-oriented model**.
- UCF will be implemented as a **Centrally Sponsored Scheme** of the **Ministry of Housing and Urban Affairs (MoHUA)**.

Financial Assistance

- Under the scheme, **Central Assistance (CA)** will cover **25 per cent of project costs**, provided that **at least 50 per cent of the financing is mobilised from market sources** such as municipal bonds, bank loans and Public-Private Partnerships (PPPs).
 - The **remaining share** will be contributed by **states, Union Territories and Urban Local Bodies (ULBs)**.
- The initiative is expected to leverage a **total investment of ₹4 lakh crore** in the urban sector over the next five years.
- **Projects** will be selected through a **transparent, competitive challenge mode**, with **funding linked to clearly defined reforms, milestones and outcomes**.
- To **enhance the creditworthiness of cities** – particularly **Tier-II and Tier-III urban centres** – the Cabinet has also approved a **₹5,000 crore Credit Repayment Guarantee Scheme**.
- The scheme will provide a **Central guarantee of up to ₹7 crore or 70 per cent of the loan amount** (whichever is lower) for **first-time loans taken by smaller ULBs**, including those in northeastern and hilly states and cities with populations below one lakh.
 - For **subsequent loans**, a **guarantee of up to ₹7 crore or 50 per cent of the loan amount** will be provided upon successful repayment of the first loan.

Project Verticals

- The Fund will **support projects** under **three major verticals**:

1. **Cities as Growth Hubs:** Integrated spatial and economic planning, greenfield and semi-greenfield developments, transit-linked growth, urban mobility and critical infrastructure.
2. **Creative Redevelopment of Cities:** Renewal of central business districts, heritage areas, brownfield regeneration, climate resilience initiatives and measures to decongest cities, especially in northeastern and hilly states.
3. **Water and Sanitation:** Upgradation of water supply, sewerage and stormwater systems, water grids, integrated solid waste management and legacy waste remediation.

Coverage

- The Urban Challenge Fund will cover:
 - All cities with a **population of 10 lakh or more** (2025 estimates);
 - **All State and Union Territory capitals** not covered above; and
 - **Major industrial cities** with a **population of 1 lakh or more**.
- **Smaller ULBs and all cities in northeastern and hilly states** will be eligible under the **credit guarantee component**.

5) AI Impact Summit

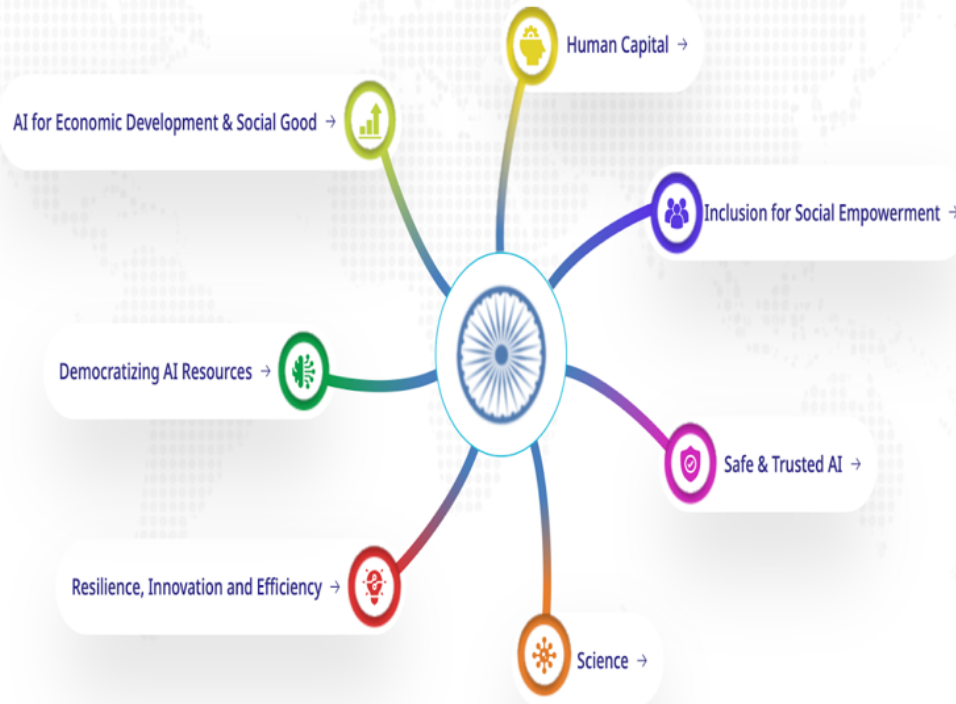
What's in the news?

- India's **Ministry of Electronics and Information Technology (MeitY)** recently hosted the **AI Impact Summit 2026** in New Delhi.



- The Summit was structured around **three foundational pillars (Sutras)—People, Planet, and Progress**—which were translated into action through **seven thematic pillars (Chakras)**.





- At the end of the summit, 88 countries and international organisations signed the **New Delhi Declaration on AI**, which stresses that the technology must be democratised to make a difference.

Since when are AI summits being held?

- Since **2023**, dozens of countries have participated in annual gatherings to discuss AI.
- In its **first instalment in Bletchley Park, the U.K.** hosted a small dialogue on safety, in which India also participated.
- There is **no international organisation** that convenes these gatherings as of now — participating countries have generally passed on the baton for the following year's summit.
- **2024's edition** was held in **Seoul, South Korea**, and the **last AI Action Summit** was held in **Paris in February 2025**, with **Prime Minister Narendra Modi co-chairing the edition with President Emmanuel Macron**.

Did you know?

- During the New Delhi Summit, India achieved a Guinness World Record for the “Most pledges received for an AI responsibility campaign in 24 hours,” with over 2.5 lakh validated pledges

reaffirming public commitment towards responsible AI adoption.

Outcomes of the Summit

- The event saw the **launch of two indigenous large language models (LLMs) specifically trained on Indian languages** by **Sarvam AI**, a Bengaluru-based firm.
- At the summit, Prime Minister Narendra Modi unveiled the **MANAV Vision**, a human-centric framework designed to guide the **ethical development and deployment of artificial intelligence**.
- The **New Delhi Frontier AI Impact Commitments** were announced by 13 leading global and Indian frontier model developers to **promote trustworthy and inclusive AI deployment**.

- A **Large Language Model (LLM)** is a type of neural network trained on massive datasets (trillions of words from books, code, and the internet) to understand and generate human-like text.
- **Frontier AI systems** are the **most advanced, large-scale foundational AI models currently available**, pushing the boundaries of capabilities in reasoning, coding, and multimodality (text, image, audio).



- They are designed for **general-purpose tasks**, acting as **autonomous agents** that operate independently to achieve complex goals across various industries, such as healthcare, finance, and software development.

- The summit also saw the launch of the **Global AI Impact Commons** (<http://aiimpactcommons.global>), a **voluntary initiative** featuring 80+ impact stories across 30+ countries, enabling nations to **share, replicate, and scale successful AI use cases** for economic growth and social good.
- During the summit, **India joined the U.S.-led Pax Silica initiative** (*Refer SCA Prelims Magazine January Edition*), which seeks to build a network of like-minded countries opposed to concentration of power in electronics manufacturing and critical minerals.

6) OTHER NOTABLE TOPICS

6.1. Tele-law

About

- The Government of India launched the Tele-Law program in **2017** to **strengthen the pre-litigation mechanism** in the country.
- It aims to **connect the needy and marginalized persons**, in need of legal advice and consultation with **Panel Lawyers** via **video conferencing/telephone facilities**, available at **Common Service Centres (CSCs)** located at Gram Panchayat level or via **Tele-Law Mobile App**.
 - **Village Level Entrepreneurs (VLEs)** who run the CSCs facilitate online registration of beneficiaries with Panel Lawyers.
 - **Para Legal Volunteers (PLVs)** have been stationed to act as intermediaries, bridging the gap between common people and the Tele-Law service, and also to create public awareness about Tele-Law.

- PLVs are **not lawyers, but have basic understanding of the legal process**.
- The Tele-Law service is **free of cost to all citizens**.



Common Service Centres:

- CSCs are shops/kiosks that **deliver various government services online** like public utility services, social welfare schemes, healthcare, financial, education and agriculture services to citizens in **rural and remote areas** of the country.
- CSC is one of the mission mode projects under the **Digital India Programme** run by the Ministry of Electronics and Information Technology (MeitY).
- Under the **CSC 2.0 scheme** initiated by MeitY in 2015, **at least one CSC is to be rolled out in each and every 2.5 lakh Gram Panchayats across the country**.
- The project is implemented by **CSC e-Governance Services India Limited**, a Special Purpose Vehicle.

Jurisdiction

- Legal matters in which advice can be taken through Tele-Law service are:
 - Dowry, family dispute, divorce, protection from domestic violence.
 - Sexual harassment, sexual abuse, eve teasing at the workplace.
 - Maintenance of women, children and senior citizens.
 - Rights regarding property and land.
 - Equal wages for males and females.
 - Maternity benefits and prevention of foeticide.
 - Prohibition of child marriage, protection of children from sexual



assault, prevention of child labour and implementing right to education.

- Arrest - (F.I.R)/ process of registering the First Information Report.
- Atrocities against scheduled castes/ scheduled tribes and their rehabilitation.

Tele-Law 2.0

- In 2023, the Ministry of Law & Justice launched the **Tele-Law 2.0 initiative** which **integrates the legal advice service under tele-law with legal representation services under the Nyaya Bandhu programme.**

Nyaya Bandhu:

- The Nyaya Bandhu (Pro Bono Legal Services) is the Government of India's initiative to establish a framework for **dispensation of pro bono (free of charge) legal services across the country.**
- Under the programme, practicing advocates, interested in undertaking legal pro bono work, are connected, via mobile technology, with eligible marginalised beneficiaries, after due scrutiny for delivery of pro bono legal services.

- Several cases in which tele-law centres help people get pre-litigation advice end up in courts. Lawyers who are part of the Nyaya Bandhu scheme can take up for free cases of those willing to contest their claims in courts.

6.2. SANKALP

About

- Skill Acquisition and Knowledge Awareness for Livelihood Promotion ("SANKALP") is a programme of the **Ministry of Skill Development and Entrepreneurship (MSDE)** with **loan assistance from the World Bank.**
- Launched in **2018**, it aims to **improve short term skill training qualitatively and quantitatively** through **strengthening institutions**, bringing in **better market connectivity** and **inclusion of marginalised sections** of the society.

- The outcomes in the project are measured through the **Results Framework**, and **Disbursement Linked Indicators (DLIs)** agreed between MSDE and World Bank.

6.3. Digi Yatra

About

- Launched by the **Ministry of Civil Aviation** in **2022**, Digi Yatra is a **biometric-enabled digital processing system** that allows **air travellers to pass through various checkpoints at airports using facial recognition** instead of physical IDs or boarding passes.
- Currently available at major airports like Delhi, Chennai, Bengaluru, Hyderabad, and Mumbai (with more to come), it's a part of India's vision to create **smart airports.**
- **Biometric data is only used for verification** during boarding and is **deleted within 24 hours of departure.**

6.4. IndiaAI Mission

About

- Launched in **2024**, the IndiaAI Mission aims to establish a **comprehensive ecosystem catalyzing AI innovation** through strategic programs and partnerships across the public and private sectors.

What is Artificial Intelligence (AI)?

- AI is the **ability of machines to perform tasks that normally require human intelligence.**
- It **enables systems to learn from experience, adapt to new situations, and solve complex problems independently.**



- Implemented by **IndiaAI**, an independent business division under the **Ministry of Electronics and Information Technology (MeitY)**, the mission aims to drive innovation, support startups,



strengthen data access, and ensure the **responsible use of AI for public good.**

7 Pillars of India AI Mission

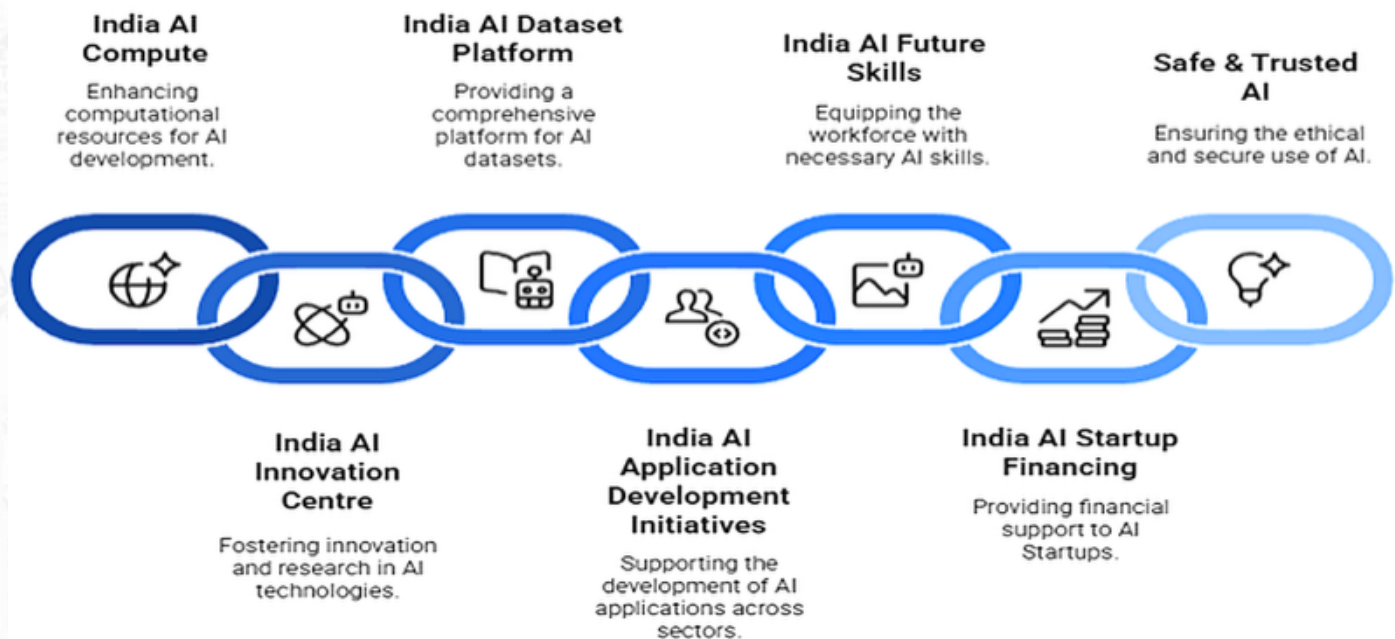
1. India AI Compute Capacity:

- This pillar aims to provide **high-end compute power (GPUs) to Indian startups and academia at an affordable cost.**

- A **Graphics Processing Unit (GPU)** is a powerful computer chip that helps machines think faster, process images, run AI programs, and handle complex tasks more efficiently than a regular processor.

- This platform where AI will be offered is called **AI Marketplace.**

Seven Pillars of India AI Mission



2. India AI Innovation Centre:

- These Centre will undertake the **development and deployment of indigenous Large Multimodal Models (LMMs) and domain-specific foundational models** in critical sectors.

3. India AI Datasets Platform (AI Kosh):

- AI Kosh (dataset platform) aims to **collect, clean and offer ethical access for non-personal high-quality datasets** to Indian researchers and startups for AI Innovation.

4. India AI Application Development Initiative:

- This pillar aims to **develop AI applications for India specific challenges in sectors** such as climate change and disaster management, healthcare, agriculture, governance, and assistive technologies for learning disabilities.

5. India AI FutureSkills:

- It is conceptualized to **mitigate barriers to entry into AI programs** and will increase AI courses in undergraduate, masters-level, and Ph.D. programs.
- Further, **Data and AI Labs will be set-up in Tier 2 and Tier 3 cities** across India to impart foundational level courses.

6. India AI Startup Financing:

- This pillar is conceptualized to **support and accelerate deep-tech AI startups** and provide them streamlined access to funding to enable futuristic AI Projects.

7. Safe & Trusted AI:

- This pillar will enable the implementation of **Responsible AI projects** including the development of indigenous tools and frameworks, self-assessment checklists for innovators, and other guidelines and governance frameworks.



6.5. Pradhan Mantri Awas Yojana

About

- The Government of India introduced the Pradhan Mantri Awas Yojana (PMAY) to provide **affordable housing to all citizens**.
- Depending on the areas it serves, the scheme is divided into **two sections, Pradhan Mantri Awas Yojana-Gramin (PMAY-G) and Pradhan Mantri Awas Yojana-Urban (PMAY-U)**.

Pradhan Mantri Awas Yojana-Gramin

- To achieve the goal of "**Housing for All**" in **rural areas**, the **Ministry of Rural Development** launched the Pradhan Mantri Awas Yojana-Gramin (PMAY-G) in **2016**.
- The scheme aims to **provide housing with basic amenities to 4.95 crore eligible rural households** by March 2029.

Key Features:

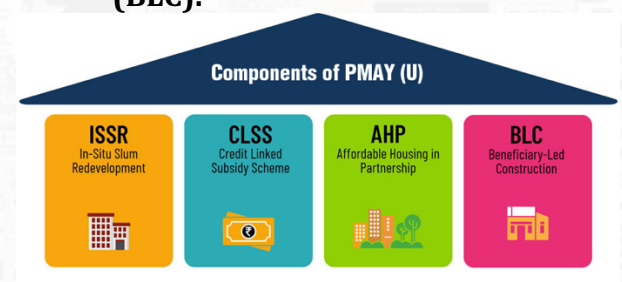
- **Minimum Unit Size:** Each house must have **at least 25 sq. m**, including a **dedicated hygienic cooking area**.
- **SECC 2011 Data:** The **identification of beneficiaries** is carried out on the basis of **housing deprivation parameters and exclusion criteria** prescribed under the **Socio-Economic Caste Census (SECC) 2011** after due verification by **Gram Sabha**.
- **Prioritization:** The scheme **prioritizes landless beneficiaries** and mandates that a **minimum of 60% of targets** are earmarked for **SC/ST households** at National level.
 - In view of the provisions of the **Rights of the Persons with Disabilities Act 2016**, the **States** to the extent possible may ensure that **5% of beneficiaries** at the State Level are from among **Persons with Disabilities**.
- **Unit Assistance:** The scheme provides **direct financial support ₹1.20 lakh in plain areas** and **₹1.30 lakh in hilly states** (including North Eastern states, J&K, Ladakh, Himachal Pradesh, and Uttarakhand) for house construction.
- **Funding Pattern:** The cost is **shared between the Central and State**

governments in the ratio 60:40 for plain areas and 90:10 for North Eastern and Himalayan states. For Union Territories without a legislature, the Centre provides 100% of the funding.

- **Geo-Tagging:** It is **mandatory to upload geo-tagged, time-stamped photographs at each stage** of construction, from the proposed site to completion.
- **Social Audit:** Social audit is to be conducted in every Gram Panchayat at least once a year.
- **100% Aadhaar-Based Payments:** To prevent misuse of funds, the assistance is provided to the beneficiaries **directly into their bank account/post office account** through **Aadhaar Payment Bridge System/Direct Benefit Transfer (DBT)**.

Pradhan Mantri Awas Yojana-Urban

- Pradhan Mantri Awas Yojana (Urban) was launched by the **Ministry of Housing and Urban Affairs** in **2015** to provide **all-weather pucca houses to all eligible urban households** across the country.
- The objective of the scheme is to **address the urban housing shortage** among **Economically Weaker Section (EWS)/ Lower Income Group (LIG) and Middle-Income Group (MIG) categories** including the **slum dwellers** by providing **central assistance** for construction of new houses or for enhancement of existing houses.
- The Mission seeks to attain its objectives through following **programme verticals**:
 - **In-situ Slum Redevelopment (ISSR)**
 - **Credit Linked Subsidy Scheme (CLSS)**
 - **Affordable Housing in Partnership with public or private sector (AHP)**
 - **Beneficiary-led Individual House Construction or Enhancement (BLC)**.



Who is Eligible?

- **Families** (husband, wife, unmarried sons/daughters) **with no pucca house** anywhere in India.
- Belonging to **EWS** (annual income \leq ₹3 lakh), **LIG** (₹3–6 lakh), **MIG** (₹6–9 lakh) **categories**.
- Eligible households can receive up to **₹2.5 lakh in financial assistance** to build or buy their own home.

Implementation:

- The mission is implemented as a **Centrally Sponsored Scheme** except the **CLSS vertical** which is implemented as a **Central Sector Scheme**.
- **House** to be in the **name of the adult female member or in joint name**.
- **Preference** to persons with disabilities, ST/SC/OBCs, Minorities, Transgender and women (with overriding priority to widow).
- **All houses** to have **drinking water, power supply, sewerage and toilet facility**.

- **All houses** are **geo-tagged** to track actual progress on ground.

PMAY-U 2.0:

- Owing to the increase in affordable housing demand, the scheme was revamped and launched as **PMAY-U 2.0** in **2024** to provide **financial support to additional 1 crore poor and middle-class families** to construct or purchase a pucca house.

Affordable Rental Housing Complexes (ARHCs):

- For providing **decent rental housing at affordable rates to urban migrants/poor** near their place of work, **ARHCs** was initiated as a **sub-scheme under PMAY-U**.
- This aims to provide ease of living to urban migrants/poor in the industrial sector as well as in non-formal urban economy to get access to dignified affordable rental housing close to their workplace.



POLITY

1) Sixteenth Finance Commission

Finance Commission

- The Finance Commission is a **constitutional body** set up under **Article 280** of the Constitution.
- Under Article 280, the **President of India** is required to constitute a Finance Commission at an **interval of five years or earlier**.

Did you know?

- The **First Finance Commission** was constituted in **1952** under the chairmanship of **K.C. Neogy**.

Qualifications:

- The Finance Commission consists of a **chairman and four members** appointed by the **President**.
- As per the **Finance Commission [Miscellaneous Provisions] Act, 1951** and **The Finance Commission (Salaries & Allowances) Rules, 1951**, the **Chairman** of the Commission is selected from among persons who have had **experience in public affairs**, and the **four other members** are selected from among persons who:
 - are, or have been, or are qualified to be appointed as **Judges of a High Court**; or
 - have **special knowledge of the finances and accounts of Government**; or
 - have had **wide experience in financial matters and in administration**; or
 - have **special knowledge of economics**.

Functions:

- The Finance Commission shall make recommendations to the President as to the following matters:
 - the **distribution of tax proceeds** between the Union and the States and the share of each state.
 - the **principles which should govern the grants-in-aid** of the revenues of the States out of the Consolidated Fund of India;

- the **measures needed to augment the Consolidated Fund of a State** to supplement the resources of the **Panchayats** in the State on the basis of the recommendations made by the Finance Commission of the State;
- the **measures needed to augment the Consolidated Fund of a State** to supplement the resources of the **Municipalities** in the State on the basis of the recommendations made by the Finance Commission of the State;
- any other matter referred to the Commission by the **President** in the interests of sound finance.
- The recommendations made by the Finance Commission are **advisory in nature and not binding on the government**.

Why in News?

- Finance Minister Nirmala Sitharaman laid the **16th Finance Commission report** for the period 2026-2031 in the Lok Sabha.
 - The 16th Finance Commission was constituted by the President in 2023 under the chairmanship of **Dr. Arvind Panagariya**, former Vice-chairman of NITI Aayog.
 - The Commission was mandated to make its recommendations for the **five-year period commencing on 1 April 2026 and ending on 31 March 2031**.

Key Recommendations

Vertical & Horizontal Devolution:

- The 16th FC has recommended that the **Central Government retain the 41% share of tax devolution to the States** (vertical devolution) that had been implemented since 2021.
- The **change in the states' share** (horizontal devolution) is due to a **change in formula** adopted by the 16th FC, based on **six criteria**, including some new ones:
 1. **Per capita Gross State Domestic Product (GSDP) distance** (42.5 per cent weight),
 2. **Population** (17.5 per cent),



3. **Demographic performance** (10 per cent),
4. **Area** (10 per cent),
5. **Forest** (10 per cent), and
6. **Contributions to GDP** (10 per cent).

Table 1: Criteria for distribution of central taxes among states

Criteria	15 th FC (2021-26)	16 th FC (2026-31)
Income Distance	45%	42.5%
Population (2011)	15%	17.5%
Demographic Performance	12.5%	10%
Area	15%	10%
Forest	10%	10%
Tax and Fiscal Efforts	2.5%	-
Contribution to GDP	-	10%
Total	100%	100%

- **Per Capita GSDP Distance (Income Distance):** It is the difference between the per capita GSDP of a state and the average of the per capita GSDP of the top three large states with the highest per capita GSDP. States with a lower per capita GSDP will receive a higher share on this parameter, to maintain equity among states.
- **Population:** On this parameter, the share in devolution is determined based on the share in the population as per the 2011 Census.
- **Demographic Performance:** The 15th FC had introduced this parameter to award states for controlling population. The 16th FC has redefined this to account for population growth between 1971 and 2011. States with lower population growth will have a higher share under this parameter.
- **Forest:** The 16th FC has assigned weightage to both the share of a state in the overall forest area, and its share in the increase in overall forest area between 2015 and 2023. Further, it has also considered open forests in arriving at the total forest area. In contrast, the 15th FC had considered only dense and moderately dense forests, and defined the parameter only in terms of share in the overall forest area.

- **Contribution to GDP:** The 16th FC has introduced this parameter to account for the contribution to national GDP. This replaces the tax and fiscal efforts parameter used by the 15th FC which rewarded states with a higher tax collection efficiency.

Grants-in-Aid:

- In a major departure from earlier Finance Commissions, the panel has recommended **no revenue deficit grants (RDGs)**, arguing that states have significant scope to increase revenues and rationalise expenditure.
 - *RDGs were designed to fill the gap between what a state earns and what it must spend to run essential public services.*
- In addition, the Commission **does not recommend any sector-specific or State-specific grants** but has earmarked **Rs. 7.91 trillion for rural and urban local bodies** over 2026-31, with a **60:40 rural-urban split**, and a strong emphasis on water, sanitation, and urban infrastructure.
 - **Special Infrastructure Grants** (tied to the development of a comprehensive wastewater management system in cities) and **Urbanisation Premium Grants** (one-time grant for merger of peri-urban villages into adjoining urban local body areas and formulation of a Rural to Urban Transition Policy) have also been recommended for **urban local bodies**.
- It also recommended **Rs. 2.04 trillion for State disaster response and mitigation funds** plus about **Rs. 79,000 crore for national funds**, allocated using a revamped disaster risk index.

Other Recommendations:

- The Commission has also recommended **capping states' fiscal deficits at 3 per cent of GSDP** (excluding loans under SASCI) and **lowering the Union government's fiscal deficit to 3.5 per cent of GDP by 2030-31**.



- Under the Scheme for Special Assistance to States for Capital Investment (SASCI), the Centre provides 50-year interest-free loans to states exclusively for capital expenditure.
- It has also called for the **complete discontinuation of off-budget borrowings by states**, with all such liabilities brought onto budget, and for **state fiscal responsibility laws to be amended** to ensure uniformity and alignment with the Commission's consolidation roadmap.
 - Off-budget borrowing refers to a government's practice of raising funds for various purposes without reflecting these expenditures in the official budget.
- Considering the concerns over "**fiscal populism**", the Commission has recommended the **rationalisation of subsidy schemes** and the **introduction of "sunset clauses"** for schemes that give subsidies on non-merit private goods and unconditional transfers.
 - A sunset clause is a provision that sets a mandatory expiry date for a program, forcing its evaluation and renewal to continue.
- The Commission recommended a **review and closure of 308 inactive State Public Sector Enterprises (SPSEs)**.
- The Commission has also recommended **privatising the country's power distribution sector** as a crucial step to modernise it and address its long-standing financial stress.

2) Cabinet approves alteration of the name of the State of "Kerala" to "Keralam"

What's in the news?

- The Union Cabinet has approved the **renaming of the State of 'Kerala' to 'Keralam.'**
 - Recently, the Kerala Assembly unanimously passed a resolution urging the Union government to rename the State.

Constitutional Provisions

- According to **Article 3** of the Indian Constitution, **Parliament** may, by law, **alter the name of any State.**
- The **State Assembly first passes a resolution** for the change of the name and sends it to the **Ministry of Home Affairs (MHA)**. It is then sent for the **recommendation of the President to Parliament**. Such a Bill can **only be introduced in Parliament after the President recommends it.**
- The next step is to **send the Bill to the affected state's legislature to get their views within a set time.** A crucial point to note is that the **State's opinion is not binding.** Parliament can move forward even if the State disagrees.
- The Bill is then introduced in **either the Lok Sabha (Lower House) or Rajya Sabha (Upper House)** and must be passed by a **simple majority**, i.e. more than 50% of the members must be present and voting in any of the houses.
- **Once passed by Parliament**, the Bill goes back to the **President for final signature.** Once signed, it becomes an **Act**, and the **name is officially changed in the First (names of the States and their territorial jurisdiction) and Fourth Schedules (allocation of seats in the Rajya Sabha) of the Constitution.**

3) Overseas Citizens of India

Who are OCI?

- The **Overseas Citizenship of India (OCI) Scheme** was introduced by amending the **Citizenship Act, 1955** in 2005.
- The scheme provides for the **registration of Persons of Indian Origin (PIO)** as **Overseas Citizens of India**, provided they were **citizens of India on or after 26th January 1950**, or were **eligible to become citizens on that date.**
 - A **PIO** means a **foreign citizen whose ancestors were a permanent Indian resident and, at some point, held an Indian passport.**
- However, **individuals** who are or had been or whose **parent or grandparent or great grandparent** citizens of Pakistan or



Bangladesh (or such other country as the Central Government may, by notification in the Official Gazette, specify) **are not eligible.**

Benefits & Restrictions:

- A registered OCI is granted **multiple entry, multipurpose, life-long visa** for visiting India and he/she is **exempted from registration with Foreign Regional Registration Officer or Foreign Registration Officer** for any length of stay in India.
- OCI is **entitled to general parity with Non-Resident Indians** in respect of all facilities available to them in **economic, financial and educational fields except in matters relating to the acquisition of agricultural or plantation properties.**
- The OCI card holder is **NOT entitled:**
 - To **vote;**
 - To be a **member of a Legislative Assembly or of a Legislative Council or of the Parliament of India;**
 - To **hold Indian constitutional posts** such as that of the President, Vice President, Judge of the Supreme Court or High Court etc.;
 - He/she **cannot normally hold employment in the Government;**
 - To undertake any **Missionary work, Mountaineering and Journalism work without prior permission** of the Govt. of India;
 - OCI cardholder shall also **require Protected Area Permit (PAP)/Restricted Area Permit (RAP)** to visit any place which falls within the Protected/Restricted Area notified by the Government as in the case of any other foreigner.

Why in News?

- The Supreme Court has dismissed a plea filed by an Overseas Citizen of India seeking to be treated at par with Non-Resident Indians (NRIs) for the purpose of practising law and obtaining state bar council membership.
 - *An NRI is an **Indian citizen** residing abroad for employment or other*

purposes, retaining full citizenship rights.

- The court ruled that **OCI status**, while providing certain privileges, **does not equate to Indian citizenship**, which remains a mandatory prerequisite for enrolment under Section 24 of the Advocates Act.
 - Section 24 of the Advocates Act deals with the persons who may be admitted as advocates on the state roll.

4) OTHER NOTABLE TOPICS

4.1. Substantive Motion

What is Substantive Motion?

- A **motion** in parliamentary terms is an **official suggestion made by a member of the House requesting that the House take a specific action, implement an order, or express an opinion** on a particular issue. It is crafted to reflect a decision that the House can adopt.
- A **substantive motion** is an **independent proposal submitted to the House for approval**, structured to **communicate a decision effectively.**
- **Examples** include **resolutions and motions for the appointment of the Deputy Chairman in the Rajya Sabha**, as well as the **Motion of Thanks** regarding the President's Address.
- **Discussions about the conduct of individuals in high positions** must also be initiated through **appropriate substantive motions.**
- Substantive motions are **put to a vote** so that they express the decision of the House.

4.2. Assisted Reproductive Technology (Regulation) Act, 2021

About

- The Assisted Reproductive Technology (ART) (Regulation) Act was passed by the Parliament in 2021 to **regulate and supervise ART clinics and banks in India** to ensure ethical practices, prevent misuse, and safeguard the rights of patients, donors, and children born through these technologies.



Assisted Reproductive Technologies:

- ART refers to a **range of fertility treatments** aimed at **aiding reproduction for couples suffering from infertility or to persons who may wish to have a child through artificial methods.**
- These arrangements include **in-vitro fertilisation** (fertilising an egg in the lab), **gamete donation** (sperm or egg), and **gestational surrogacy** (where the child is not biologically related to the surrogate mother).

Key Features of the Act

Provision of ART services:

- The Act defines ART to include **all techniques that seek to obtain a pregnancy** by handling the sperm or the oocyte (immature egg cell) outside the human body and transferring the gamete or the embryo into the reproductive system of a woman.
- These include **gamete donation, in vitro fertilization, and gestational surrogacy.**
- ART services will be provided through:
 - (i) **ART clinics**, which offer ART related treatments and procedures, and
 - (ii) **ART banks**, which collect, screen and store gametes.

Registration of ART clinics and banks:

- Every ART clinic and bank must be registered under the **National Assisted Reproductive Technology and Surrogacy Registry.**
- A **National Registry** will be established under the Act, which will act as a central database with details of all ART clinics and banks in the country.
- Clinics and banks will be registered only if they **adhere to certain standards.** The registration will be **valid for five years** and may be **renewed.**

Boards:

- The Act provides that the **National and State Boards** constituted under the **Surrogacy (Regulation) Act, 2021** will also act as the **National and State Boards for the regulation of ART services.**

- The National Board will **review and monitor the Act's implementation** and formulate a **code of conduct and standards** for ART clinics and banks.

Eligibility criteria for commissioning parties:

- ART services may be commissioned by **married couples or women** where:
 - (i) the **woman is between 21 and 50 years of age**, and
 - (ii) the **man is between 21 and 55 years.**
- **Married couples must also be infertile.**

Eligibility criteria for donors:

- A bank may obtain **semen from males between 21 and 55 years of age**, and **eggs from females between 23 and 35 years of age.**
- The woman may donate eggs **only once in her life** and **not more than seven eggs may be retrieved** from her.

Conditions for offering services:

- ART procedures must be conducted only with the **written consent** of the commissioning parties and the donor.
- The commissioning party will be required to provide **insurance coverage** in favour of the egg donor (for any loss, damage, or death).

Rights of a child born through ART:

- A child born through ART will be **deemed to be a biological child of the commissioning couple** and will be **entitled to the rights and privileges available to a natural child** of the commissioning couple.
- A **donor will not have any parental rights** over the child.

Offences and penalties:

- The penalty for offences under the Act is fine between five and ten lakh rupees for the first contravention. For subsequent contraventions, these offences will be punishable with imprisonment between three and ten years.



ECONOMY

1) National Monetisation Pipeline 2.0

National Monetisation Pipeline

- The National Monetisation Pipeline (NMP) was launched by **NITI Aayog** in **2021** in collaboration with the concerned infrastructure ministries.
- The objective of the programme is to **unlock the value in brownfield public infrastructure assets**, targeting **Rs 6 lakh crore** through leasing to private investors.
 - NMP achieved **89 per cent of its target**, amounting to ₹5.3 lakh crore.

Why in News?

- The Government of India has launched the **second phase of asset monetisation pipeline** of Central ministries and public sector entities - '**National Monetisation Pipeline 2.0 (NMP 2.0)**'.
- The second phase of the pipeline has been developed by **NITI Aayog**, in consultation with infrastructure line ministries, based on the mandate for '**Asset Monetisation Plan 2025-30**' as announced in the **Union Budget 2025-26**.

Asset Monetization:

- Asset monetisation is the process of **creating new sources of revenue** for the government and its entities by **unlocking the economic value of unutilised or underutilized public assets**.
- As a concept, asset monetisation implies **offering public infrastructure to the institutional investors or private sector** through structured mechanisms.
- Monetisation is **different from 'privatization'**, it signifies '**structured partnerships**' with the private sector under certain contractual frameworks.
- In India, the idea of asset monetisation was first suggested by a committee led by **economist Vijay Kelkar** in **2012** on the roadmap for fiscal consolidation.

Highlights of NMP 2.0

- The **five-year asset monetisation target** (FY 2026 to FY 2030) under NMP 2.0 has

been set at an ambitious **Rs. 16.7 lakh crore**, over 2.6 times higher than that under NMP 1.0.

- As regards the target, **highway** is expected to garner the highest of Rs 4.42 lakh crore, followed by **power** Rs 2.77 lakh crore, **ports** Rs 2.64 lakh crore and **Railways** Rs 2.62 lakh crore over the five-year period.

Table 2: Summary of estimated Total Monetisation Value (TMV)
NMP 2.0 award target

(in INR Cr)

Sl.	Sectors	Total Monetisation Value	Percentage of total
1.	Highways, MMLPs, Ropeways	4,42,000	26%
2.	Railways	2,62,300	16%
3.	Power	2,76,500	17%
4.	Petroleum and natural gas	16,300	1%
5.	Civil aviation	27,500	2%
6.	Ports	2,63,700	16%
7.	Warehousing and storage	10,000	1%
8.	Urban infrastructure	52,000	3%
9.	Coal	2,16,000	13%
10.	Mines	1,00,000	6%
11.	Telecom	4,800	0.3%
12.	Tourism	1,200	0.1%
Total		16,72,300	100%

- Asset monetisation shall **comprise elements** such as **transfer of assets for a limited period, divestment of portions of listed entities** to unlock additional capital, **securitisation of cash flows** or **strategic commercial auctions**.
- An empowered **Core Group of Secretaries on Asset Monetisation (CGAM)** under the chairmanship of **Cabinet Secretary** will continue to monitor the progress of the Asset Monetisation programme.
- NITI Aayog has noted that NMP 2.0 is expected to **increase India's GDP by approximately ₹40 lakh crore over the next 5-10 years**.

2) Centre revises eligibility criteria for start-ups

What's in the news?

- The **Department for Promotion of Industry and Internal Trade (DPIIT)**, **Ministry of Commerce and Industry**, has notified a **revised framework and**



eligibility criteria for recognising entities as startups.

- Under the new norms, a **startup** will now be defined as an **entity up to 10 years from incorporation with turnover not exceeding ₹200 crore in any financial year.**
- For firms recognised as **‘deep tech’ startups**, the **eligibility window** has been extended to **20 years**, with the **turnover cap** raised to **₹300 crore.**
- The notification also **prohibits** a defined startup from **investing in activities that are not directly connected to its core mandate** of working and creating new knowledge — for instance investing in real estate or “speculative assets,” or shares and securities — unless they are core to the company’s knowledge production.

Criteria for ‘Deep Tech’ Startups

- The government has also given an **official definition** for what constitutes a **‘deep tech’ startup in India.**
- A ‘deep tech’ startup is one that is **primarily concerned with producing a solution based on new knowledge/advancements in a scientific or engineering discipline.**
- It must **spend most of its money on research and development (R&D) activities**; owns or is in the process of **creating significant novel intellectual property (IP)** and taking steps to **commercialise** the same; faces **extended development timelines, long gestation periods, high capital and infrastructure requirements,** and carries **large technical or scientific uncertainty.**
- To be counted as a deep tech startup, **companies must apply to the DPIIT for a certificate.**
 - The **DPIIT** is the **final authority** that determines whether a company qualifies as a startup or a deep tech startup.

Inclusion of cooperative societies as eligible entities

- In another key policy change, **startup recognition eligibility** has now been extended to **certain cooperative**

enterprises to support innovation-led growth at the grassroots level.

- Accordingly, **Multi-State Cooperative Societies** registered under the **Multi-State Cooperative Societies Act, 2002**, as well as **Cooperative Societies** registered under **State and Union Territory Cooperative Acts**, are now **eligible for startup recognition**, subject to fulfilment of other applicable criteria.

3) Lead Bank Scheme

About

- On the recommendations of the **Nariman committee**, the Lead Bank Scheme (LBS) was introduced by the **Reserve Bank of India in 1969.**
- LBS aims at **coordinating the activities of banks, government and other developmental agencies** through fora established under the scheme to **enhance the flow of credit** to priority sectors for inclusive growth and deepening financial inclusion.
- **The RBI will designate a commercial bank as Lead Bank** in each district.
 - The lead bank will act as a **leader for coordinating the efforts** of all credit institutions in the allotted districts to increase the flow of credit to agriculture, small-scale industries and other economic activities.

Why in News?

- The Reserve Bank of India has issued the draft circular on the revised guidelines for the Lead Bank Scheme for public comments.
- The objective of the revised guidelines is to streamline operational aspects and further enhance the effectiveness of the programme, which was first introduced in 1969 for coordinating development activities at the district level.

4) Foreign Exchange Reserves at all time high

About

- Foreign exchange reserves (or forex reserves) refer to the **total stock of foreign currencies and other reserve assets** held by a country’s **central bank.**



- These reserves serve as a **financial buffer** to ensure a nation can **meet its international obligations, stabilize its domestic currency, and maintain overall economic stability.**

Components of India's Foreign Exchange Reserve

India's forex reserves have **four components:**

- **Foreign Currency Assets (FCA):** FCA is the **largest component** of forex reserves. FCA includes the **dollar**, along with several **other major global currencies** such as the yen, euro, and pound, whose **value is expressed in dollars.**
- **Gold Stock of RBI:** This consists of gold assets held by the RBI both domestically and in safe custody abroad.
- **Special Drawing Rights (SDRs):** SDR is an **international reserve asset** created by the **International Monetary Fund (IMF).** Allocated to nations by IMF, a SDR represents a **claim to foreign currencies for which it may be exchanged in times of need.** Although **denominated in US dollars**, the **nominal value** of an SDR is **derived from a basket of currencies** (the **US dollar, Euro, British Pound, Chinese Renminbi and Japanese Yen**).
- **Reserve Tranche:** This represents the **portion of the quota a member country has contributed to the IMF that can be accessed without any service fee or economic conditions.**

Why in News?

- India's foreign exchange reserves surged to an all-time high of over **728 billion dollars** during the week ended on February 27.
 - **Foreign Currency Assets (FCA), the largest component** of forex reserves, increased to over **572 billion dollars.**
 - Expressed in **dollar terms**, the FCA includes the **effect of appreciation or depreciation of non-US units**, including the euro, pound, and yen held in the foreign exchange reserves.
 - The **value of gold reserves** rose to **132 billion dollars**, while **Special Drawing Rights** reached **19 billion**

dollars and **India's reserve position with the IMF** increased to **5 billion dollars.**

Did you know?

China holds the **world's largest forex reserves**, consistently maintaining the top spot with over 3.4 to 3.6 trillion USD, primarily driven by its massive trade surplus.

5) Most Favoured Nation Principle

About

- The Most Favoured Nation (MFN) principle is a **fundamental rule of the World Trade Organization (WTO)** that ensures **countries do not discriminate between their trading partners.**
 - If a WTO member grants favourable trading terms—like lower tariffs—to one country, it must extend the same benefits to all other WTO members.
- This promotes **equality and fairness** in international trade.
- The **WTO** has made the **MFN principle** part of its rules under the **General Agreement on Tariffs and Trade (GATT)** - to which **India** is a signatory.

General Agreement on Tariffs and Trade:

- GATT, signed in **1947**, is a treaty **minimizing barriers to international trade** by eliminating or reducing quotas, tariffs, and subsidies. It was intended to **boost economic recovery after World War II.**
- GATT was expanded and refined over the years, leading to the creation in **1995** of the **World Trade Organization**, which absorbed the organization created to implement GATT.
- The **Council for Trade in Goods (Goods Council)** is now responsible for the GATT and consists of representatives from all WTO member countries.

Exceptions:

- Some exceptions are allowed. For example:
 - countries can set up a **free trade agreement** that applies only to goods traded within the group — discriminating against goods from outside.



- Or they can **give developing countries special access** to their markets.
- Or a country can raise **barriers against products** that are considered to be **traded unfairly** from specific countries.
- And in **services**, countries are allowed, in **limited circumstances**, to **discriminate**.
- But the agreements only permit these exceptions under **strict conditions**.

Why in News?

- **India and the European Union** have agreed to grant each other "Most Favoured Nation" (MFN) status for five years from the date the free trade agreement (FTA) between the two sides comes into force.
 - The pact, concluded after nearly 18 years of negotiations, is expected to take effect within a year following legal vetting and ratification by the European Parliament and India's authorities.
 - *Refer SCA Prelims Magazine January Edition for details about India-EU FTA.*
- The MFN status means that if India or the EU gives a better trade deal to any other country in the future, they must offer those same improved terms to each other.

6) India Modernises Core Economic Data Systems

What's in the news?

- The **Ministry of Statistics and Programme Implementation (MoSPI)** is undertaking a **major overhaul of its national statistical system** to ensure that official economic data keeps pace with the country's rapidly changing economic structure.

Major Changes

- A central feature of this effort is the **revision of the base year for Gross Domestic Product (GDP) from 2011-12 to 2022-23**.
 - **Rebasing** allows national income estimates to **better capture current production patterns, consumption behaviour and price structures**. The year 2022-

23 was selected as it represents a **stable, post-pandemic period**.

- The **base year** functions as the **standard reference point**, which enables economists to measure real economic growth by eliminating inflationary effects to determine actual output changes.
- The base year is **updated from time to time** to reflect the changes that have happened in the economy over the years. This helps **make economic data more accurate**.

- While the **overall framework of GDP estimation remains unchanged**, **new data sources** — including **GST filings, e-Vahan vehicle registration data and the Public Financial Management System (PFMS)** — are being **integrated to improve accuracy and detail**.

E-Vahan Portal:

- The E-Vahan Portal is an **online platform** that provides a **range of services related to vehicle registration, driving licenses, and permits**.
- The portal was launched in 2016 by the **Ministry of Road Transport and Highways (MoRTH)** and the **National Informatics Centre (NIC)**.

Public Financial Management System:

- PFMS is a **web-based online software application** developed and implemented by the **Controller General of Accounts (CGA), Department of Expenditure, Ministry of Finance**.
- PFMS started during **2009** with the **objective of tracking funds released under all Plan schemes** of Government of India, and **real time reporting of expenditure at all levels of Programme implementation**.
- Subsequently, the **scope was enlarged to cover direct payment to beneficiaries under all Schemes**.
- The primary function of PFMS today is to **facilitate sound Public Financial Management System for Government of India** by establishing an efficient fund



flow system as well as a payment cum accounting network.

- Similarly, the **base year for the Consumer Price Index (CPI)** is being updated to **2024**.
- The **Index of Industrial Production (IIP)**, which **tracks changes in industrial output**, is also being **rebased to 2022-23**.
 - The updated series will incorporate **revised product baskets, new weights and improved coverage of industries** to reflect technological and structural changes.



- Earlier, the **household sector** was estimated using **growth rates between surveys or proxy indicators**. In the new series, **actual level estimates** are being prepared using **regular annual surveys** such as **Annual Survey of Unincorporated Sector Enterprise (ASUSE)** and **Periodic Labour Force Survey (PLFS)**.

Double Deflation Methodology

- The new GDP series also introduces the **"double deflation"** method for key sectors like manufacturing and agriculture and **complete elimination of single deflation method**.
- Under this approach, the **value of output and the cost of inputs are adjusted separately for price changes before calculating real growth**.
 - GDP aims to measure **how much the economy is producing in "real" terms**, that is, **after removing the impact of inflation**. To do this, statisticians use **price indices (deflators)**.

- Under the **earlier approach**, GDP estimates often **relied on single deflation**, where **output was adjusted using a single price index**. The **double deflation method will correct this** by separately adjusting output and input prices to make GDP estimates **more robust and internationally aligned**.

International Statistical Standards

- India prepares its GDP estimates according to the **2008 System of National of Accounts (SNA 2008)**, which is a globally accepted standard.
- Besides, India is also a subscriber of **IMF's Special Data Dissemination Standard (SDDS)**, which indicates that the **country meets all the tests of good statistical citizenship**.
- The revised series is **in sync with the international statistical standards**.

7) New GDP series upgrades FY26 growth to 7.6%

What's in the news?

- **India's economic growth** is expected to touch **7.6% in the current financial year 2025-26** as per the **second advance estimates of GDP** (based on the new and updated series) released by the **Ministry of Statistics and Programme Implementation**.
- This is **faster than the 7.4%** predicted in the first advance estimates for 2025-26 released in January, which was based on the older series.
- The **new series has revised downward the growth for 2023-24 to 7.2%** from the 9.2% estimated in the old series, and has **revised upward the growth for 2024-25 to 7.1%** from the earlier estimate of 6.5%.
- According to the new data, **India's nominal GDP** — which is essentially the size of the economy — has been **revised downward for the three years spanning 2023-26**.
- The data in the new series shows that the **size of the economy** is expected to be **₹345.47 lakh crore in 2025-26**, which is about **3.3% smaller** than what was



predicted in the first advance estimates based on the old series.

- Further, the size of the economy in both 2023-24 and 2024-25 has been revised downward by 3.8% each.
- Since the **fiscal deficit** is calculated as a **share of GDP**, a **lower GDP base automatically pushes the ratio up**, raising the **2025-26 fiscal deficit estimate** from 4.36% to **4.51% of GDP** even though the deficit amount itself is unchanged.
 - *Fiscal deficit is the difference between the government's total expenditure and its total receipts excluding borrowing.*

8) Purchasing Managers' Index

About

- Purchasing Managers' Index (PMI) is an economic indicator, which is derived after **monthly surveys** of different companies.
- It serves as a key tool for **tracking business sentiment and activity levels in both the manufacturing and services sector**.
- The index helps in determining whether the **market conditions** are **expanding, contracting or staying the same**.
 - A **PMI number greater than 50 indicates expansion** in business activity. A number **less than 50 shows contraction**.
- PMI of India is compiled by **S&P Global**, a financial information and analytics business company.
- The variables used to construct PMI are: Output, New Orders, Employment, Input Costs, Output Prices, Export Orders, Quantity of Purchases, Stocks of Purchases, Stocks of Finished Goods, etc.

Why in News?

- India's manufacturing PMI jumped to a four-month high of 56.9 in February, supported by substantial improvement in domestic demand.

9) Revised Consumer Price Index

About

- The Consumer Price Index (CPI) is designed to **measure the changes over time in the general level of retail prices of selected goods and services** that households purchase for the purpose of consumption.

Significance

- The Reserve Bank of India and other statistical agencies study CPI so as to **understand the price change of various commodities and keep a tab on inflation**.
 - Under the **Flexible Inflation Targeting (FIT)** framework, the RBI targets to contain **CPI based inflation within 4 percent with a tolerance band of (+/-) 2 percent**.
- CPI is also a helpful pointer in **understanding the real value of wages, salaries and pensions, the purchasing power of a country's currency, and regulating prices**.

CPI Revision

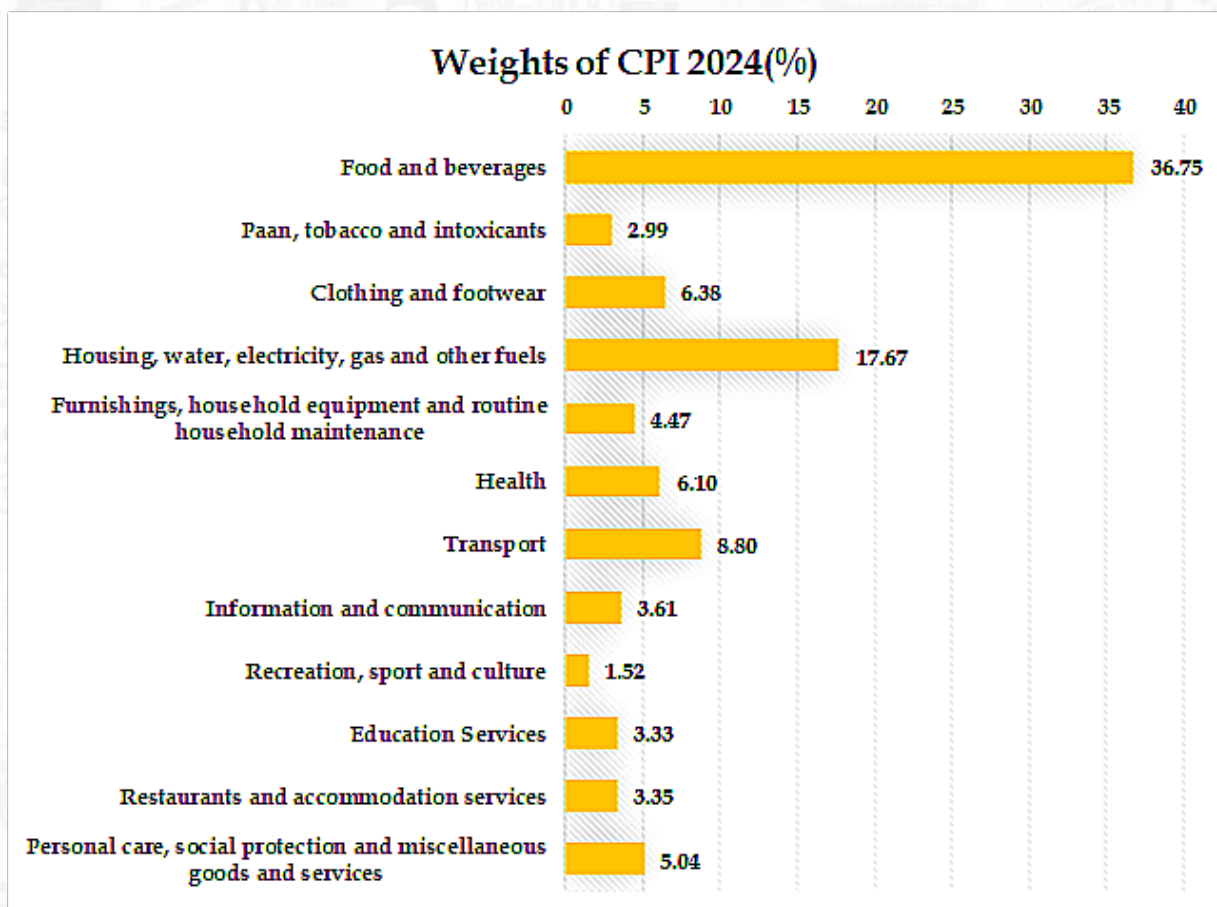
- The **Ministry of Statistics and Programme Implementation** has **introduced a new CPI series** with an **updated base year of 2024** (from the earlier 2012), **wider coverage of goods and services**, and **new weights** given to goods and services based on consumption patterns revealed in the latest **Household Consumption Expenditure Survey (HCES) 2023-24**.

Household Consumption Expenditure Survey:

- HCES is conducted by the **MoSPI** to collect **information on consumption and expenditure of the households on goods and services**.
- The survey provides data required to **assess trends in economic well-being** and to **determine and update the basket of consumer goods and services and weights** used for the **calculation of the Consumer Price Index**.
- Data collected in HCES is also used to **measure poverty, inequality, and social exclusion**.



- The **total number of items covered** under the new series has **increased to 358** from the 299 items in the older series. Of these, the **number of goods covered** has increased to **308** from 259, and the **number of services** included has gone up to **50** from the earlier 40.
- The new series also **collects data from more sources across the country.**
 - Data is collected from 1,465 rural markets, up from 1,181. The number of urban markets covered has gone up to 1,395 from 1,114. Notably, the new series also collects **data from 12 online marketplaces**, a new category that has been included now.
- The new series provides more granular data by **dividing the underlying goods and services into 12 broad groups** compared to the six groups under the older series.
 - The **weightage** assigned to the **food and beverages category** has been **revised downward** in the new series to **36.75%** from the earlier 45.86%.
 - The **housing category**, with an earlier weight of 10.07%, has been **expanded to also include water, electricity, gas and other fuels**, and this combined category now has a weight of **17.67%** in the new series.
 - The **additional groups** in the new series include **furnishings, household equipment and routine household maintenance** (with a weight of 4.47%), **health** (6.1%), **transport** (8.8%), **information and communication** (3.61%), **recreation, sports and culture** (1.52%), **education services** (3.33%), **restaurants and accommodation services** (3.35%), and **personal care, social protection and miscellaneous goods and services** (5.04%).
 - The **paan, tobacco and intoxicants** category saw its weight increase to 2.99% from 2.38% in the older series. The **clothing and footwear** category's weight fell to 6.38% from 6.53%.



Why in News?

- Retail inflation as per the new series of the Consumer Price Index stood at 2.75% in January 2026.

- As this is the first data release from the new series, a historical comparison is not yet possible.



ENVIRONMENT

1) Ramsar Sites

About

- The **Ramsar Convention on Wetlands of International Importance**, signed in Ramsar, Iran in **1971**, is an **intergovernmental treaty** for the **conservation and sustainable use of wetlands**.
- It is the **only environmental treaty dealing with a particular ecosystem (wetlands)**.

Wetlands:

- According to the Ramsar convention, **wetlands are defined** as “areas of marsh, fen, peatland or water, whether natural or artificial, permanent or temporary, with water that is static or flowing, fresh, brackish or salt, including areas of marine water the depth of which at low tide does not exceed six metres”.
- This definition **includes all lakes, rivers, underground aquifers, swamps, marshes, and other major water bodies**.

Significance:

- Wetlands help **regulate climate conditions through carbon sequestration**, that is, carbon storage from the atmosphere. The plant communities and soil in wetlands **capture carbon instead of releasing it** to the atmosphere as carbon dioxide, one of the major drivers of global warming.
- Wetlands are **among the most productive ecosystems in the world**, comparable to rainforests and coral reefs.
- Wetlands function as **natural sponges** that traps and slowly releases surface water, rain, snowmelt, groundwater and flood waters. This combined water storage acts as a **braking action lowering flood heights and reducing erosion**.

Contracting Parties & Obligations

- More than 170 nations are signatories (including **India**) to the Ramsar Convention.

- Contracting Parties are **committed** to the **Convention’s three pillars**:

1. Work towards the wise use of all their wetlands.

- Wise use means the maintenance of the ecological character of the wetland and allowance of sustainable use for the benefit of people and the environment.

2. Designate suitable wetlands for the List of Wetlands of International Importance and ensure their effective management.

- To be Ramsar site, it **must meet at least one of the nine criteria** defined by the Ramsar Convention, including supporting vulnerable, endangered, or critically endangered species or threatened ecological communities; or regularly supports 20,000 or more waterbirds; or is an important source of food for fishes, spawning ground, nursery and/or migration path on which fish stocks are dependent upon.

3. Cooperate internationally on transboundary wetlands, shared wetland systems and shared species.

Why in News?

- **Patna Bird Sanctuary (Uttar Pradesh)** and **Chhari-Dhand (Gujarat)** were designated as **Ramsar sites** on World Wetlands Day (February 2nd), taking **India’s total to 98**.

Did you know?

- **India** continues to be the **leading country in Asia** in terms of Ramsar sites under the Ramsar Convention.
- The ***Ain-i-Akbari***, a 16th-century administrative record of **Emperor Akbar’s empire** written by **Abu’l-Fazl**, documents the region’s richness and natural abundance.
- The **Pench landscape** later inspired **Rudyard Kipling’s** celebrated novel **The Jungle Book**, adding to its cultural and historical significance.



2) OTHER NOTABLE TOPICS

2.1. Invasive Species

About

- An invasive species can be **any kind of living organism**—an amphibian, plant, insect, fish, fungus, bacteria, or even an organism’s seeds or eggs—that is **not native to an ecosystem and causes harm**. They can **harm the environment, the economy, or even human health**.
- **Common characteristics** of invasive species include:
 - **Rapid reproduction and growth**,
 - **High dispersal ability**,
 - **Phenotypic plasticity** (ability to adapt physiologically to new conditions), and
 - **Ability to survive** in a wide range of environmental conditions.
- Invasive species are capable of causing **extinctions of native plants and animals, reducing biodiversity, competing with native organisms for limited resources, and altering habitats**.
- Major invasive species in India: **Lantana camara, Prosopis juliflora, Eichhornia crassipes (water hyacinth), Parthenium hysterophorus, African Catfish, Red-eared Slider turtle, etc.**
- It should be noted that **not all introduced species are invasive**. In fact, they can sometimes be **beneficial**. For example, some of the world’s ubiquitous foods like potatoes and tomatoes come from plants that were introduced to the rest of the world from the Americas. An **introduced species is only considered invasive if it causes harm**.

2.2. Eco-Sensitive Zones

About

- Eco-Sensitive Zones (ESZs) are **buffer areas** notified by the **Ministry of Environment, Forest and Climate Change (MoFCCC)** around **Protected Areas, National Parks and Wildlife Sanctuaries**.
- The purpose of declaring ESZs is to create some kind of **“shock absorbers”** to the

protected areas by regulating and managing the activities around such areas.

- As a general principle, **land falling within 10 kms** (in some exceptional cases it can even go beyond that) of the **boundaries of the National Parks and Wildlife Sanctuaries** are categorized as **ESZ**.
 - They are **declared under the Environment Protection Act, 1986**.
- The activities in the eco-sensitive zones would be of a **regulatory nature rather than prohibitive nature**, unless and otherwise so required.

Activities in ESZ

Permitted Activities	Ongoing agriculture and horticulture practices by local communities, dairy farming, aquaculture, fisheries, poultry farm, goat farm, food related units etc.,
Regulated Activities	Activities like infrastructure augmentation including civic amenities, widening of roads, non-polluting industries etc.,
Prohibited Activities	Commercial mining, stone quarrying and crushing units; major hydroelectric project; handling of hazardous substances; discharge of untreated effluents; setting up of brick kilns; setting up of polluting industries, which have high potential for environmental damage.

2.3. Bannerghatta National Park

About

- Located near **Bengaluru, Karnataka**, the Bannerghatta National Park (BNP) forms the **northern terminal of the Mysore Elephant Reserve**.
- It serves as a **critical elephant corridor**, enabling migration between the Cauvery Wildlife Sanctuary, Tamil Nadu forest divisions (Krishnagiri, Hosur), and the larger Nilgiri Biosphere landscape.
- It is home to diverse wildlife including **leopards, elephants, sloth bears, gaur, wild dogs, deer species, and slender loris**,



and has also seen **tiger presence in recent years**.

- BNP consists of **dry deciduous, scrub, riverine, and moist deciduous forests**, contributing to rich biodiversity.
- It functions as an **important watershed**, giving rise to tributaries that drain into the **Cauvery river system**.

2.4. Waste-to-Energy

About

- Waste-to-Energy (WtE) refers to a **series of technologies that convert non-recyclable waste into usable energy** such as electricity, heat or fuel.
- These technologies represent upgraded versions of conventional waste-management practices, with **energy recovery as a key end product**.

Did you know?

WtE aligns closely with the **United Nations Sustainable Development Goals (SDGs)**, particularly **SDG 7 (Affordable and Clean Energy)** and **SDG 11 (Sustainable Cities and Communities)**.

- By **reducing landfill dependence, minimising environmental harm** from toxic and non-recyclable waste, and **promoting resource recovery**, WtE supports the transition towards a **circular economy**.

Conversion Processes in Waste-to-Energy

- WtE technologies are broadly classified into **thermochemical and biochemical processes**, often requiring **pre-treatment of waste** such as sorting, shredding, and drying.
- **Thermochemical technologies** include:
 - **Incineration**, the most widely used method, which **burns waste in the presence of oxygen at high temperatures**. It is suitable for **heterogeneous municipal waste** and treats nearly 70–90% of waste processed under WtE globally.
 - **Pyrolysis**, which **decomposes mainly plastic-rich (inorganic) or homogeneous waste in the absence of oxygen**.

- **Gasification**, an advanced thermal treatment that involves the **decomposition of carbon-rich municipal waste** to produce **syngas**, which is widely used in the **power and petrochemical sectors**.

- *Syngas is a mixture of hydrogen and carbon monoxide in various proportions.*

- **Biochemical technologies rely on microbial action** and include:

- **Anaerobic digestion**, where organic waste is broken down by microorganisms **without oxygen** to produce **biogas** for energy generation.
- **Composting and landfilling**, which involve burying of waste accompanied by deploying landfill gas recovery systems; however, landfilling remains **environmentally harmful** due to gas emissions.

2.5. Carbon Capture Utilisation & Storage

About

- Carbon Capture Utilisation & Storage (CCUS) refers to a **group of technologies that capture carbon dioxide (CO₂) emissions from industrial processes and either store them underground or convert them into useful products** such as fuels, chemicals, and building materials.
 - While **Carbon Capture and Utilisation (CCU)** focuses on **reuse**, CCUS also includes **long-term geological storage**.
- It aims to **prevent CO₂—the main greenhouse gas—from entering the atmosphere**.

Significance

- CCUS is essential for achieving global **net-zero targets (by 2050)** and **India's net-zero target (2070)**.
 - *Net zero refers to a state in which the greenhouse gases going into the atmosphere are balanced by removal out of the atmosphere.*
- It is particularly **crucial for hard-to-abate sectors** like cement, steel, chemicals, and power, where **emissions are inherent to production processes**.



- It supports the transition to a **circular carbon economy** by converting waste CO₂ into valuable inputs.

Relevance for India

- **India** is the **third-largest emitter of carbon dioxide**, with emissions primarily driven by rapid industrial growth and energy demand.
- Adoption of CCUS can help Indian industries **address carbon-related trade barriers such as the European Union's Carbon Border Adjustment Mechanism (CBAM)** and enhance their global competitiveness.
 - *CBAM is a levy that European importers must pay if they buy products from countries whose production emits more carbon dioxide per tonne than equivalent goods manufactured within the EU.*

2.6. Pench Tiger Reserve

About

- Pench Tiger Reserve is located along the **Maharashtra–Madhya Pradesh border**, in the lower southern reaches of the **Satpura Hills**.



- It is named after the **Pench River**, which flows from north to south through the reserve and divides it into eastern and western halves.
- Declared a **Wildlife Sanctuary**, later upgraded to a **National Park** and subsequently designated as **India's 25th Tiger Reserve**, the Pench reserve serves as a **crucial ecological corridor linking Kanha, Tadoba–Andhari, Bor, and**

Navegaon–Nagzira Tiger Reserves, making it a key pivot of the **Central Indian landscape**.

- Pench is renowned for its rich biodiversity and high prey base, with the **highest density of herbivores in India** (about 90 animals per sq km).
- Major fauna include **tiger, leopard, wild dog, jackal, hyena**, and herbivores such as **chital, sambar, gaur, nilgai, and wild boar**, along with over 300 bird species.

Did you know?

- The ***Ain-i-Akbari***, a 16th-century administrative record of **Emperor Akbar's empire** written by **Abu'l-Fazl**, documents the region's richness and natural abundance.
- The Pench landscape later inspired **Rudyard Kipling's** celebrated novel **The Jungle Book**, adding to its cultural and historical significance.

- Pench Tiger Reserve has been marked as **India's first Dark Sky Park** and the **fifth such park in Asia**.
 - *A dark-sky park is an area typically surrounding a park or observatory, that limits artificial light pollution.*



AGRICULTURE

1) Agriculture Infrastructure Fund

About

- The Agriculture Infrastructure Fund (AIF) is a **Central Sector Scheme** to **mobilize medium and long-term debt financing** for the **development of post-harvest management infrastructure and community farming assets**.
- Launched in **2020**, the scheme focuses on **strengthening agri-logistics, reducing post-harvest losses, promoting modern storage, processing and value-addition facilities and improving farm-gate level infrastructure** for efficient supply chains.

Financial Assistance

- **All loans** under this financing facility have **interest subvention of 3% per annum up to a loan limit of ₹2 crores**.
- **Credit guarantee coverage** is also available for eligible borrowers from this financing facility under **Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE)** scheme for a **loan up to ₹2 crores**.

- *Launched in 2000, CGTMSE makes available collateral-free credit to the micro and small enterprise sector. The corpus of CGTMSE is being contributed by the Government of India and SIDBI in the ratio of 4:1 respectively.*

Eligible Beneficiaries

- The scheme supports **private investment and investment by farmers' collectives like Primary Agricultural Credit Society (PACS), National/ State level federations of Cooperatives, Farmer Producer Organizations (FPOs), federations of FPOs & SHGs and investment by Agricultural Produce Market Committees (APMCs) & State Agencies etc.** in agriculture infrastructure.

Why in News?

- In a move aimed at strengthening India's entire agriculture value chain, the government has **doubled the loan target of the Agriculture Infrastructure Fund** from ₹1 lakh crore to **₹2 lakh crore**.



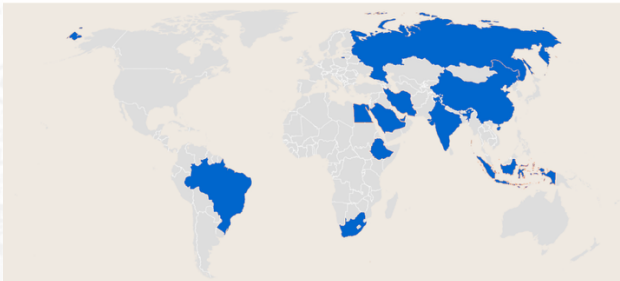
INTERNATIONAL RELATIONS

1) BRICS

About

- BRICS is an **intergovernmental forum** that brings together **eleven major emerging economies and developing countries: Brazil, Russia, India, China, South Africa, Saudi Arabia, Egypt, United Arab Emirates, Ethiopia, Indonesia, and Iran.**
 - The group was **originally composed of Brazil, Russia, India, and China**, and was expanded for the first time with the admission of **South Africa** in 2011.
 - During the 15th Summit in Johannesburg, in 2023, the BRICS leaders decided for a new expansion, admitting **Egypt, Ethiopia, Iran, Saudi Arabia**, and the **United Arab Emirates. Indonesia** formally accepted the invitation to join the group in 2024.
 - BRICS introduced a new “**partner countries**” category at its 2024 summit. Belarus, Bolivia, Cuba, Kazakhstan, Malaysia, Nigeria, Thailand, Uganda, Uzbekistan, and Vietnam have this designation. While falling short of full member status, the “partner countries” classification allows them to **participate in BRICS summits.**

Member countries of BRICS



- It serves as a **political and diplomatic coordination forum** for countries from the **Global South** and for coordination in the most diverse areas.
- The **BRICS presidency rotates annually** among its member countries.

- **Note:** The BRICS **does not constitute an international organization, nor a formal group.** Rather, it is a **forum, a group, or a coordination and cooperation mechanism** among countries of the Global South.

Did you know?

- BRICS nations collectively represent approximately 3.3 billion people, accounting for over 40% of the world's population. Their economies contribute an estimated 37.3% of global GDP, reflecting their significant economic weight.

Institutional Framework

- During the **VI BRICS Summit**, held in **Fortaleza** in **2014**, member countries established the **New Development Bank (NDB)** and the **Contingent Reserve Arrangement (CRA).**

New Development Bank:

- The NDB is a **multilateral development bank** established with the goal of **mobilizing resources to finance infrastructure and sustainable development projects in developing countries.**
- The NDB is based in **Shanghai, China.**
- The Bank's membership is **open to members of the United Nations.**
 - In addition to **Brazil, Russia, India, China, and South Africa** — the founding members of the NDB — the bank's membership has expanded to include **Bangladesh, the United Arab Emirates, Egypt, Algeria, Colombia and Uzbekistan.**
 - **Adhesion to the BRICS does not guarantee membership in the NDB.**

Contingency Reserve Arrangement

- The CRA is a **mutual financial support platform** to which BRICS members can



turn in the **event of difficulties in their balance of payments.**

- The CRA is fully operational and can be accessed at any time by initiative of one of the members.

Why in News?

- **India** has formally assumed the **BRICS chairmanship** for 2026, following **Brazil's presidency.**
- The **theme** for India's BRICS Chairship this year is "**Building for Resilience, Innovation, Cooperation and Sustainability**".



- India chairs BRICS for the **fourth time** in 2026, having previously held the Chairship in 2012, 2016, and 2021.

2) Munich Security Conference

About

- The Munich Security Conference is the **world's leading forum for debating international security policy.**
- Founded in **1963**, the conference was originally a venue for Western allies to coordinate during the Cold War.
 - Today, it has evolved into a global stage for discussing the world's most pressing security concerns, involving heads of state, ministers and leading personalities of international and non-governmental organizations.
- The Conference is privately organised and hosted **annually** by the **Munich Security Conference Foundation** in **Munich, Germany.**

Why in News?

- Finance and Corporate Affairs Minister Nirmala Sitharaman participated in the 62nd Munich Security Conference 2026.



ORGANISATIONS

1) Central Water Commission

About

- The Central Water Commission (erstwhile Central Waterways, Irrigation and Navigation Commission) was established in **1945** as the **apex technical organisation in the field of water resources development.**

Did you know?

- The Commission was established in 1945 by the Government on the advice of Dr. B.R. Ambedkar, Member (Labour) in Viceroy's Executive Council.

- It is presently functioning as an attached office of the **Ministry of Jal Shakti.**
- The Commission is entrusted with the general responsibilities of **initiating, and furthering schemes for control, conservation and utilization of water resources** throughout the country, for the purpose of Flood Control, Irrigation, Navigation, Drinking Water Supply and Water Power Development.
- CWC is headed by a **Chairman**, with the status of **Ex-Officio Secretary to the Government of India.**
- The headquarters of CWC is located in **New Delhi.**

2) KABIL

About

- Khanij Bidesh India Ltd. (KABIL) is a **joint venture company of three Central Public Sector Enterprises** under the **Ministry of Mines** namely National Aluminium Company Ltd. (NALCO), Hindustan Copper Ltd. (HCL) and Mineral Exploration and Consultancy Ltd.
- The company was set up in **2019** under the **Companies Act 2013** with an objective to **identify and acquire overseas mineral assets of critical and strategic nature.**



KABIL
खनिज बिदेश इंडिया लिमिटेड
KHANIJ BIDESH INDIA LTD.

- The Company is **focusing on two prime critical and strategic mineral** i.e. **Lithium and Cobalt** in the present context of the Indian economy and linking it with creation of supply chain ecosystem in the country.
 - To achieve its objectives, KABIL is currently engaged in projects in Argentina, Australia and Chile.

3) Food and Agriculture Organization

About

- The Food and Agriculture Organization (FAO) is a **specialized agency of the United Nations** leading international efforts to **defeat hunger.**

Specialized agencies of UN:

- The UN specialized agencies are **autonomous international organizations working with the United Nations.**
- All were brought into relationship with the UN through **negotiated agreements.**
- There are **15 specialized agencies** (treating the World Bank Group as a single cluster):
 - Food and Agriculture Organization (FAO): Rome, Italy
 - International Civil Aviation Organization (ICAO): Montreal, Canada
 - International Fund for Agricultural Development (IFAD): Rome, Italy
 - International Labour Organization (ILO): Geneva, Switzerland
 - International Monetary Fund (IMF): Washington, D.C., USA



- International Maritime Organization (IMO): London, United Kingdom
- International Telecommunication Union (ITU): Geneva, Switzerland
- United Nations Educational, Scientific and Cultural Organization (UNESCO): Paris, France
- United Nations Industrial Development Organization (UNIDO): Vienna, Austria
- UN Tourism: Madrid, Spain
- Universal Postal Union (UPU): Bern, Switzerland
- World Bank Group (WBG): Washington, D.C., USA
- World Health Organization (WHO): Geneva, Switzerland
- World Intellectual Property Organization (WIPO): Geneva, Switzerland
- World Meteorological Organization (WMO): Geneva, Switzerland.

- Established in **1945**, FAO is an **intergovernmental organization**, with more than 190 member countries (including **India**) and one member organization, the **European Union**.



Food and Agriculture Organization of the United Nations

- FAO's goal is to achieve **food and security for all** and make sure that people have regular access to enough high-quality food and lead active, healthy lives.
- The headquarters of FAO is in **Rome, Italy**.

4) Central Consumer Protection Authority

About

- The Central Consumer Protection Authority (CCPA) is a **statutory body** constituted under the **Consumer Protection Act, 2019**.

Consumer Protection Act, 2019:

- The Act aims to provide for **protection of the interests of consumers** and to **establish authorities** for timely and effective administration and settlement of consumers' disputes.
- The Act **replaced the Consumer Protection Act, 1986**.

Key Features of the Act:

- **Definition of consumer:** A consumer is defined as a person who **buys any good or avails a service** for a consideration. It **does not include a person who obtains a good for resale or a good or service for commercial purpose**.
- It covers **transactions through all modes** including **offline, and online through electronic means, teleshopping, multi-level marketing or direct selling**.
- The following consumer rights have been defined in the Act, including the right to:
 - be **protected against** the marketing of goods and services which are **hazardous to life and property**;
 - be **informed of the quality, quantity, potency, purity, standard and price** of goods or services;
 - be **assured of access** to a variety of goods or services at competitive prices; and
 - **seek redressal** against unfair or restrictive trade practices.
- **Product liability clause:** A manufacturer or a service provider has to **compensate** a consumer if their good/service cause injury or loss to the consumer due to **manufacturing defect or poor service**. The most significant impact of this provision will be on **e-commerce platforms** as it also includes service providers under its ambit.
- **Consumer Protection Councils:** The Act mandates establishment of



Consumer Protection Councils at the Centre as well as in each State and District, with a view to promoting consumer awareness.

- The Central Council is headed by **Minister In-charge of the Department of Consumer Affairs** in the Central Government and the State Councils by the Minister In-charge of the Consumer Affairs in the State Governments.
- **Central Consumer Protection Authority (CCPA):** To be set up by the central government to **promote, protect and enforce the rights of consumers.**
- **Misleading advertisements:** The CCPA may impose a penalty on a manufacturer or an endorser of **up to Rs 10 lakh and imprisonment for up to two years** for a false or misleading advertisement. In case of a subsequent offence, the fine may extend to Rs 50 lakh and imprisonment of up to five years.
- **Consumer Disputes Redressal Commissions (CDRCs):** It will be set up at the **district, state, and national levels.** A consumer can file a complaint with CDRCs in relation to:
 - Unfair or restrictive trade practices;
 - Defective goods or services;
 - Overcharging or deceptive charging; and
 - The offering of goods or services for sale which may be hazardous to life and safety.
- **Appeals: Appeals from a District CDRC** will be heard by the **State CDRC.** Appeals from the State CDRC will be heard by the **National CDRC.** Final appeal will lie before the **Supreme Court.**
- **Alternate Dispute Resolution through Mediation:** The Act has introduced the provision where the relevant Commission can **refer a consumer dispute for mediation,**

when there is a scope of settlement between the parties.

- The CCPA **aims to protect the rights of the consumer** by cracking down on unfair trade practices, and false and misleading advertisements that are detrimental to the interests of the public and consumers.
- The CCPA is **empowered to conduct investigations** into violation of consumer rights and institute complaints/prosecution, **order recall** of unsafe goods and services, **order discontinuation** of unfair trade practices and misleading advertisements, **impose penalties** on manufacturers/endorsers/publishers of misleading advertisements.
- It functions under the **Ministry of Consumer Affairs.**

5) International Criminal Court

About

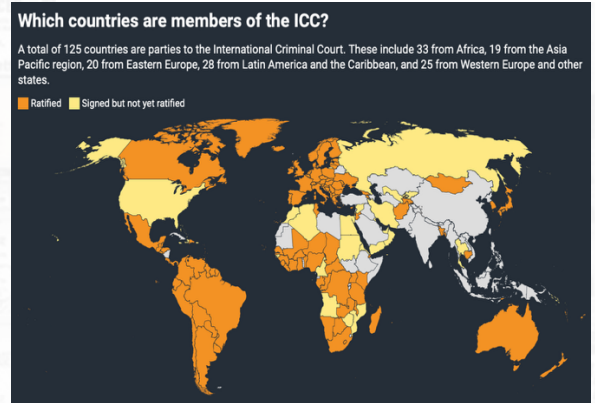
- The International Criminal Court (ICC) is a **permanent international court** established in **2002** following the adoption of the **Rome Statute (1998).**
- It is an **independent judicial body distinct from the UN.**
- The ICC was established as a **court of last resort to prosecute the most heinous offenses** in cases where **national courts fail to act.**
- Unlike the **International Court of Justice** (*Refer SCA Prelims Magazine December Edition*), which hears **disputes between states,** the **ICC handles prosecutions of individuals.**
 - ICC **investigates and tries individuals charged with the gravest crimes of concern to the international community:** genocide, war crimes, crimes against humanity and the crime of aggression.
- ICC is headquartered in **The Hague, Netherlands.**



Jurisdiction:

- The Court may exercise jurisdiction in a situation where **genocide, crimes against humanity or war crimes** were **committed on or after 1 July 2002** (when Rome Statute entered into force) and:
 - the crimes were committed by a **State Party national, or in the territory of a State Party, or in a State that has accepted the jurisdiction of the Court;** or
 - the crimes were **referred to the ICC Prosecutor by the United Nations Security Council (UNSC).**

- **Prominent countries that are not members** include the United States, Russia, China, **India**, Israel, Turkey, Pakistan, etc.



Membership:

- **Only those who ratified (125 countries) the Rome Statute are parties to ICC.**



SCIENCE & TECHNOLOGY

1) Kyasanur Forest Disease

About

- Kyasanur Forest Disease (KFD) is a **regional zoonotic disease** found in **Western Ghats**, affecting states like Karnataka, Tamil Nadu, Kerala, Goa, and Maharashtra.
- It is associated with sudden onset of high grade fever, prostration, nausea, vomiting, diarrhea and occasionally neurological & haemorrhagic manifestations.
- The disease, caused by the **KFD virus**, was first discovered in 1957 from **Kyasanur forest area, Shimoga district of Karnataka**.
- It is also known as **“monkey disease/monkey fever”** because of its association with monkey deaths.

Transmission:

- The **KFD virus** is a member of the genus *flavivirus* and family *Flaviviridae*. People get KFD from **infected tick bites (*Haemaphysalis spinigera*) or exposure to an infected animal**.
- **KFD does not spread between people.**
- There are currently **no KFD specific treatments or vaccines available.**

Why in News?

- The Indian Council of Medical Research (ICMR), under the Ministry of Health and Family Welfare, has initiated human clinical trials towards developing vaccine against Kyasanur Forest Disease.

2) Avian Influenza

About

- Avian influenza (also called **Bird flu**) is a **highly contagious viral disease** caused by **influenza viruses of various subtypes (e.g., H5N1, H5N8)**.
- These viruses **occur naturally among wild aquatic birds** worldwide and can infect **domestic poultry and other bird and animal species**.

- **Human infections** with avian influenza viruses, though **rare**, have been **reported sporadically**.
 - **Direct or indirect contact with infected animals** represents a risk for human infection.
- Recent reports indicate that avian influenza outbreaks are **also affecting mammals**, including farmed mink, seals, sea lions, cats, and dogs.
 - This has raised **global concern** as mammals are biologically closer to humans than birds, making the **potential for virus adaptation and transmission to humans** a significant risk.

Symptoms in Humans:

- Symptoms of avian influenza in humans are **similar to those of regular flu** and can include **fever, cough, sore throat, muscle aches, and severe respiratory distress** in advanced cases.
- **Severe disease and death** may result from a **complication of pneumonia**.

Prevention & Treatment:

- **Early detection and accurate warning systems** can help effectively prevent the spread of the disease.
- **Antivirals** have demonstrated effectiveness in the treatment of avian influenza virus infections in humans, lowering severity and the risk of death.

Why in News?

- There are recent outbreaks of avian influenza in poultry across multiple regions in India, raising concerns over animal health and economic losses.

3) Human Papillomavirus

About

- Human Papillomavirus (HPV) is a **group of around 200 related viruses transmitted primarily through sexual contact**, infecting the skin, genital areas, and throat.
- It is **extremely common**, with most sexually active individuals acquiring the



infection at some point in their lives, often without symptoms, and in **nearly 90% of cases, the body clears the infection naturally.**

- However, **persistent infection with high-risk HPV types** is the **principal cause of cervical cancer** and is also associated with cancers of the vulva, vagina, anus, penis, and oropharyngeal region.
 - Globally, **cervical cancer** accounts for over **90% of HPV-related cancers in women.**
- The disease **progresses slowly**, typically taking 15–20 years from infection to cancer, and **early stages are usually asymptomatic**, making regular screening essential.

Cervical Cancer:

- It is a type of cancer that **develops in the cells of the cervix** — the **lowermost part of the uterus.**
- Cervical cancer is the **second most common cancer among women in India** and the **fourth globally.** India contributes **~65% of the cervical cancer burden** in the **WHO South-East Asia Region** and nearly **one-fifth of global cases.**
- Although there is **no treatment for HPV infection itself**, associated conditions such as **genital warts, precancerous lesions, and cancers can be managed through medical interventions.**
- **Prevention** is highly effective through **HPV vaccination** and most beneficial when administered to girls aged **9–14 years before exposure to the virus.**

Why in News?

- The Government of India has launched a **nationwide Human Papillomavirus (HPV) vaccination campaign targeting 14-year-old girls** as a major step to combat cervical cancer.
 - The campaign provides a **single-dose, free and voluntary vaccination** using the **quadrivalent Gardasil-4**, which

protects against **HPV types 6, 11, 16 and 18**, responsible for the majority of cervical cancer cases.

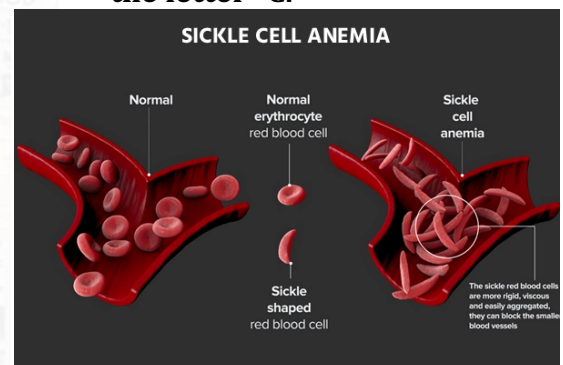
- The programme aims to **immunise around 1.2 crore girls annually**, ensuring protection before potential exposure to HPV.

4) OTHER NOTABLE TOPICS

4.1. Sickle Cell Anaemia

About

- Sickle Cell Anaemia is a **hereditary genetic disorder** affecting **haemoglobin**, the oxygen-carrying component of blood.
 - Haemoglobin has two alpha and two beta subunits, and **mutations in the beta gene** cause **red blood cells** to become **sickle-shaped like the letter “C.”**



- Normal red blood cells are flexible and move smoothly through blood vessels, whereas **sickle-shaped cells become rigid, slowing or blocking blood flow.**
- They also have a **shorter lifespan**, leading to **reduced oxygen supply** and causing **complications** such as **chronic anaemia, pain, fatigue, acute chest syndrome, and stroke.**

Prevalence in India

- **India** has the **highest prevalence in South Asia**, with over 20 million affected individuals.
- Highly prevalent among **tribal populations** (e.g., Bhil, Gond, Madia) and is concentrated in the **central belt** (Gujarat, Maharashtra, Chhattisgarh, Odisha), with pockets in southern states.



- Key challenges include **low awareness, inadequate screening, and poor healthcare access** in rural/tribal areas.

Treatment

- Sickle cell anaemia is a **hereditary disorder**, making its **complete elimination difficult** without major scientific advances.
- At present, the **only potential cures are gene therapy and stem cell transplantation**—both expensive and still under development.
 - **Gene therapy** works by modifying the DNA of the haemoglobin gene to correct the defect, while **stem cell transplantation** involves replacing the diseased bone marrow with healthy donor marrow; both approaches are currently in clinical trial stages worldwide.
- In the absence of definitive cures, **blood transfusion** remains a commonly used treatment, though it faces **challenges** such as limited donor availability, concerns over safe blood supply, and the risk of infections.

National Sickle Cell Anaemia Elimination Mission:

- In 2023, the Government of India launched the **National Sickle Cell Anaemia Elimination Mission** to address the pressing health challenges posed by sickle cell disease, particularly among the tribal population.
- The mission marks a crucial milestone in the Government's ongoing efforts to **eliminate sickle cell disease as a public health problem by 2047**.

Note:

- In India, **Sickle Cell Anaemia** is recognized as a disability under the **Rights of Persons with Disabilities Act, 2016 (RPWD Act)**, and individuals with this condition may be eligible for certain rights and benefits afforded to persons with disabilities.

4.2. Lithium-ion Batteries vs Sodium-ion Batteries

Lithium-ion Batteries

- A lithium-ion (Li-ion) battery is a **type of rechargeable battery** that uses **lithium ions** as the **main component** of its **electrochemical cells**.
- They are the **dominant global technology** due to their **high energy density, long cycle life, and efficiency**, which makes them **ideal for electronics and electric vehicles**.
- However, they **rely on critical minerals** such as **lithium, cobalt, and nickel**, leading to **supply risks, import dependence, and geopolitical vulnerabilities**.

Lithium-ion Batteries vs Sodium-ion Batteries

- Sodium-ion batteries are **rechargeable energy storage devices** using **sodium ions (Na⁺)** as **charge carriers**.
- They are emerging as a **viable alternative for Li-ion batteries**, using **abundant and widely available sodium** like **soda ash**, thereby reducing material and supply risks.
- They are **safer than lithium-ion batteries**, with **lower risk of thermal runaway and easier storage and transportation**.
 - *Thermal runaway is a dangerous chain reaction where a battery overheats uncontrollably, potentially leading to fire or explosion.*
- Sodium-ion batteries are **compatible with existing lithium-ion manufacturing infrastructure**, requiring only minor modifications.

4.3. GAGAN

About

- **GAGAN (GPS Aided GEO Augmented Navigation)** is an **Indian Satellite Based Augmentation System (SBAS)** over the Indian Region.
 - *SBAS is an air navigation system that improves the accuracy, integrity, and availability of Global*



Navigation Satellite Systems (GNSS) signals (like GPS).

- GAGAN is the **first such system developed for India and neighboring countries** in the equatorial region.
- It was developed by **Indian Space Research Organisation (ISRO)** and **Airports Authority of India (AAI)**.
- Fully operationalized in **2015**, the main **objectives** of GAGAN are:-
 - To provide **satellite-based navigation services** with the accuracy and integrity required for **civil aviation applications**;
 - To provide **better Air Traffic Management** over Indian Airspace.

Working

- GAGAN works by **detecting GPS signal errors through ground stations and transmitting corrected navigation signals via geostationary satellites** to provide **more accurate positioning to aircraft**.
- It operates through **geostationary satellites** such as GSAT-8, GSAT-10 to **broadcast corrected navigation signals**.



- The system is **interoperable with other international SBAS systems** like **US-Wide Area Augmentation System (WAAS)**, **European Geostationary Navigation Overlay Service (EGNOS)**, and **Japanese MTSAT Satellite**

Augmentation System (MSAS), etc., and provides seamless navigation across regional boundaries.

Applications of GAGAN

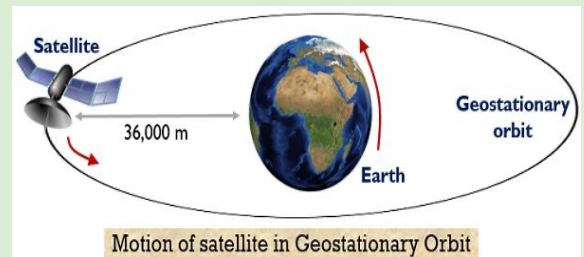
- Although GAGAN was **primarily developed to enhance aviation navigation** and enable **precise aircraft landing**, its high-accuracy positioning services support **several other sectors** as well.
- These include **safer maritime navigation, intelligent transport systems and vehicle tracking, accurate land surveying and mapping for infrastructure planning, and disaster management activities** such as search-and-rescue operations.

Global Navigation Satellite System:

- GNSS includes **global systems** such as **Global Positioning System (GPS) – United States, GLONASS – Russia, Galileo – European Union, and BeiDou – China.**

Geostationary Earth Orbit (GEO):

- In GEO, **satellites orbit the Earth at the same speed as its rotation and appear fixed over one location, making them ideal for communication and navigation services.**
- It is located about **36,000 km above the Earth.**



REPORTS & INDICES

1) RBI's Digital Payments Index

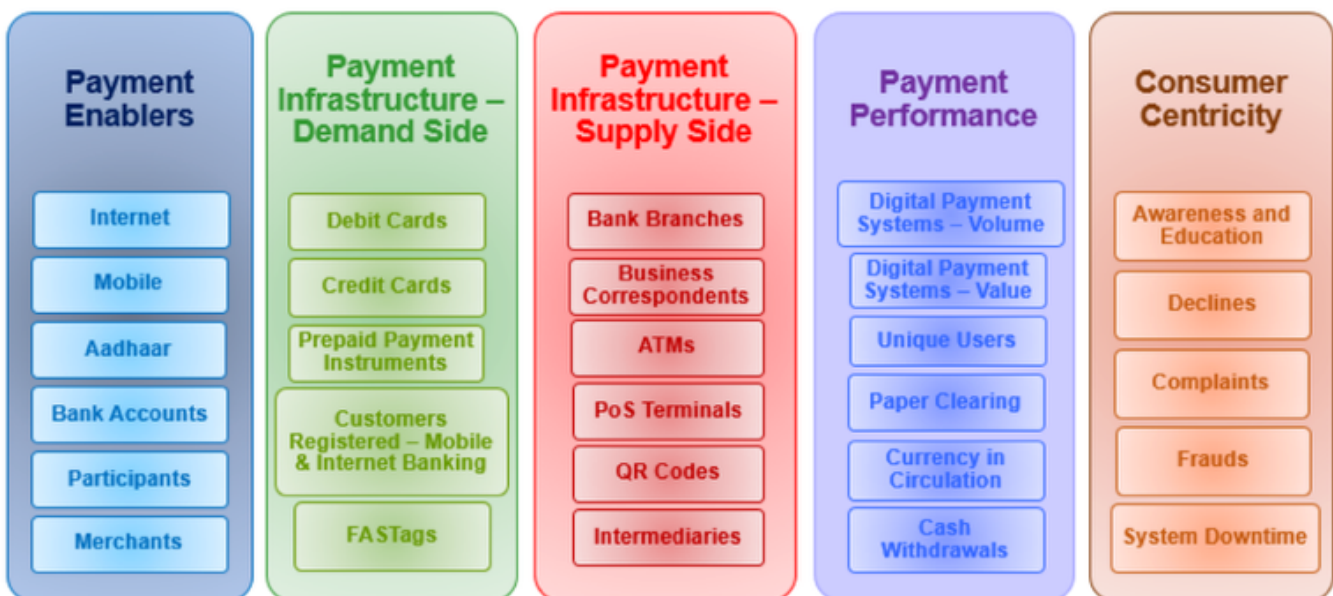
About

- The **Reserve Bank of India (RBI)** launched the **Digital Payments Index (RBI-DPI)** in **2021** to **measure the extent of digitisation of payments across the country.**
- The index is **published semi-annually** and is based on **March 2018** as the **base period.**
- The RBI-DPI comprises **five broad parameters** that enable the measurement of the **deepening and penetration of digital payments** in the country over different time periods.

- These parameters are **payment enablers** (weight 25 per cent), **payment infrastructure – demand-side factors** (10 per cent), **payment infrastructure – supply-side factors** (15 per cent), **payment performance** (45 per cent) and **consumer centricity** (5 per cent).

Why in News?

- The **RBI's Digital Payment Index for September 2025** surged to **516.76** as against 493.22 for March 2025.
- The upward trend reflects India's rapid adoption of digital payment systems, spanning both urban and rural areas.



ART & CULTURE

1) Flag Code of India, 2002

About

- On 26th January 2002, the Indian flag code was modified and after several years of Independence, the **citizens of India were finally allowed to hoist the Indian flag** over their homes, offices and factories on any day and not just National days as was the case earlier.

Salient Features of the 2002 Code

- The National Flag shall be made of **hand-spun and hand-woven or machine-made, cotton, polyester, wool, silk, khadi bunting**.
- A **member of the public, a private organisation or an educational institution** may hoist/display the National Flag on all days and occasions, ceremonial or otherwise, consistent with the dignity and honour of the National Flag.
- The National Flag shall be a **tri-colour panel** made up of three rectangular panels or subpanels of equal widths. The colour of the top panel shall be **India saffron (Kesari)** and that of the bottom panel shall be **India green**. The middle panel shall be **white**, bearing at its centre the design of **Ashoka Chakra** in **navy blue colour with 24 equally spaced spokes**.
- Where the Flag is displayed in the open, it should, as far as possible, be **flown from sunrise to sunset**, irrespective of weather conditions.
- Whenever the National Flag is displayed, it should **occupy the position of honour and should be distinctly placed**.
- A damaged or dishevelled Flag shall not be displayed.

- The Flag should not be flown on a **single masthead simultaneously with any other flag or flags**.
- The Flag should not be flown on any **vehicle except of the dignitaries** mentioned in Section IX of Part III of the Flag Code, such as President, Vice President, Prime-Minister, Governors, etc.
- No other flag should be placed higher than or above or side by side** with the National Flag.
- The National Flag shall be **rectangular** in shape. The Flag can be of any size but the **ratio of the length to the height (width) of the Flag shall be 3:2**.

The standard sizes of the National Flag shall be as follows:-

Flag Size No.	Dimensions in mm
1	6300 X 4200
2	3600 X 2400
3	2700 X 1800
4	1800 X 1200
5	1350 X 900
6	900 X 600
7	450 X 300
8	225 X 150
9	150 X 100



DEFENCE & SECURITY

1) PRAHAAR

What's in the news?

- The **Ministry of Home Affairs (MHA)** has unveiled **India's First National Counter-Terrorism Policy and Strategy**, titled '**PRAHAAR**', establishing a structured national framework to address evolving and complex security threats.

Highlights of PRAHAAR

- PRAHAAR articulates a **seven-pillar framework**: (P)revention, (R)esponse, (A)ggregation of capacities, (H)uman rights and the rule of law, (A)ttenuation of radicalisation, (A)ligning and shaping the international alignment, and (R)ecover through a whole-of-society approach.
- By codifying these pillars, the doctrine **transforms counter-terrorism from an ad hoc security function into a clearly defined national security framework.**
- The policy emphasises **strengthening institutional capacity** through modernisation of equipment, training, and infrastructure, along with standardisation of counter-terror mechanisms across states and addressing existing operational gaps.
- The policy adopts a **whole-of-government and whole-of-society approach**, encouraging cooperation between government agencies, private sector stakeholders, and civil society to enhance preparedness, response, and recovery mechanisms.

2) Goa Maritime Conclave

About

- The Goa Maritime Conclave (GMC) is the **Indian Navy's premier biennial** (once every two years) **outreach initiative**, focusing on **fostering collaborative maritime security in the Indian Ocean Region (IOR).**
- The Conclave, which began in **2017**, has evolved into a credible platform for

maritime dialogue and capacity building over the years.

Why in News?

- The **5th Edition of the Goa Maritime Conclave** was successfully conducted at Naval War College, Goa under the overarching theme "**Common Maritime Security Challenges in the IOR - Progressing Lines of Efforts to Mitigate Dynamic Threats**".



- Chiefs of Navies and senior maritime leaders from 15 Indian Ocean Region nations attended the Conclave.
- The Conclave aligns with the **Prime Minister's vision of MAHASAGAR** – Mutual and Holistic Advancement for Security and Growth Across Regions – which emphasizes the seas as shared spaces for peace, growth, and partnership.

3) OTHER NOTABLE TOPICS

3.1. Iron Dome

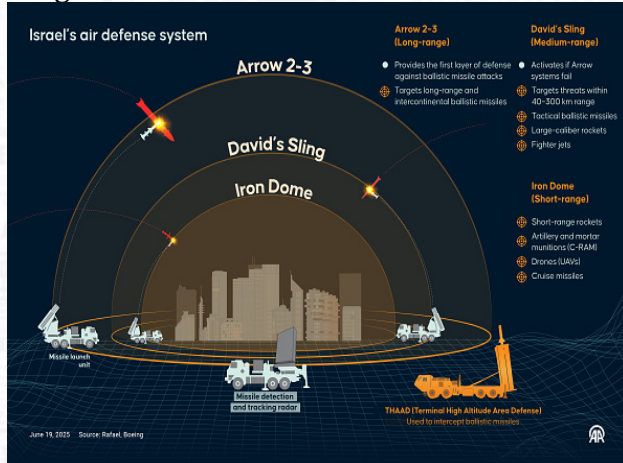
About

- Iron Dome is a **short-range anti-rocket, anti-mortar, and anti-artillery system** with an **intercept range of 2.5 to 43 miles (4–70km)** and was developed by **Rafael Advanced Defence Systems of Israel.**
- It consists of a **series of batteries that use radar** to detect incoming short range rockets and intercept them.
- In the past, Israel has put Iron Dome's interception rate at as high as 97%.



Layered Air Defence:

- Israel has a **multi-layered air defence network** to tackle a range of projectiles, short-range mortars, rockets and long-range ballistic missiles.



- These comprise the **Iron Dome** (short range), **David's Sling** (low to mid-range)

and **Arrow II & Arrow III** (upper-atmospheric & exo-atmospheric).

U.S. THAAD System:

- In addition to these, **the U.S. military has sent its advanced anti-missile system THAAD – Terminal High Altitude Area Defense** – to Israel.
 - THAAD is a critical part of the U.S. military's air defences and is designed to **intercept and destroy short, medium and intermediate-range ballistic missile threats** in their terminal phase of flight.



PLACES IN NEWS

1) Seychelles

About

- The Republic of Seychelles is an **archipelago** of 155 islands situated in the **Western Indian Ocean**. It is the **smallest African country**.
 - *An archipelago is an area that contains a chain or group of islands scattered in lakes, rivers, or the ocean.*



- It is one of only a handful of countries in Africa with a **high Human Development Index**.
- The capital city, **Victoria**, is situated on the largest island, **Mahé**.

Why in News?

- The **Government of India** has announced a **Special Economic Package of 175 million dollars** for the **Seychelles** to support Social Housing, E-Mobility, Vocational Training, Health, Defence, and Maritime Security.
- **India and Seychelles** have also signed **7 Memoranda of Understanding (MoUs)** across various sectors, including Health, Meteorology, Electronics and Information Technology and Good Governance.



SUMMARY OF UNION BUDGET 2026-27

What's in the news?

- Union Minister for Finance and Corporate Affairs Nirmala Sitharaman has tabled the Union Budget 2026-27 in the Parliament.

Highlights of the Budget

PART-A

3 Kartavyas:

- The Budget is inspired by **3 Kartavyas** (duties):
 - **First Kartavya** is to **accelerate and sustain economic growth**, by enhancing productivity and competitiveness, and building resilience to volatile global dynamics.
 - **Second Kartavya** is to **fulfil aspirations of people and build their capacity**, making them strong partners in India's path to prosperity.
 - **Third Kartavya** is to **ensure that every family, community, region and sector has access to resources, amenities and opportunities** for meaningful participation.

1. First Kartavya: Accelerate and Sustain Economic Growth

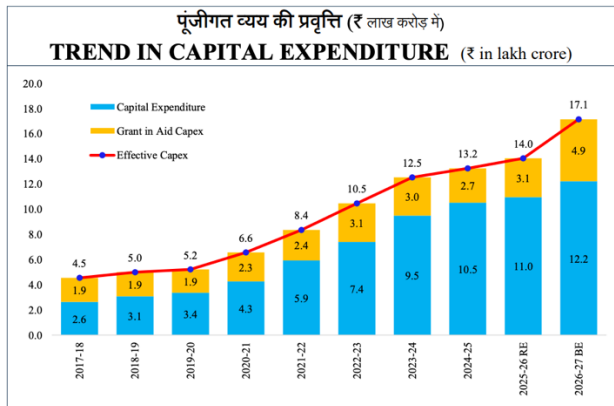
- Under the first kartavya, interventions were proposed in **six areas**:
 - Scaling up manufacturing in strategic and frontier sectors;
 - Rejuvenating legacy industrial sectors;
 - Creating "Champion MSMEs";
 - Delivering a powerful push to Infrastructure;
 - Ensuring long-term energy security and stability; and
 - Developing City Economic Regions.
- To develop India as a **global Biopharma manufacturing hub**, the **Biopharma SHAKTI** with an outlay of ₹10,000 crores was announced.

- Building on earlier progress, **India Semiconductor Mission (ISM) 2.0** will be launched to strengthen equipment manufacturing, and supply-chain resilience.
- **Dedicated Rare Earth Corridors** will be developed in Odisha, Kerala, Andhra Pradesh, and Tamil Nadu to promote integrated mining, processing, and manufacturing.
- For the labour-intensive **Textile Sector**, an **Integrated Programme with 5 sub-parts** was proposed:
 - The **National Fibre Scheme for self-reliance in natural fibres** such as silk, wool and jute, man-made fibres, and new-age fibres;
 - **Textile Expansion and Employment Scheme** to modernise traditional clusters with capital support for machinery, technology upgradation and common testing and certification centres;
 - A **National Handloom and Handicraft programme** to integrate and strengthen existing schemes and ensure targeted support for weavers and artisans;
 - **Tex-Eco Initiative** to promote globally competitive and sustainable textiles and apparels;
 - **Samarth 2.0** to modernize and upgrade the textile skilling ecosystem through collaboration with industry and academic institutions.
- Recognising **MSMEs** as a vital engine of growth, a dedicated **₹10,000 crore Small and Medium Enterprises (SMEs) Growth Fund** was proposed to create future Champions, incentivizing enterprises based on select criteria.
- **Public capex** has increased manifold from ₹2 lakh crore in FY2014-15 to an



allocation of ₹11.2 lakh crore in BE 2025-26.

- In FY2026-27, it is proposed to increase it to ₹12.2 lakh crore to continue the momentum.



- A **Coastal Cargo Promotion Scheme** to be launched for incentivising a modal shift from rail and road, to increase the share of inland waterways and coastal shipping from 6% to 12 % by 2047.
- An outlay of ₹20,000 crore over the next 5 years has been announced for **Carbon Capture Utilization and Storage (CCUS) technologies**.
- The Budget aims to further amplify the potential of cities to deliver the economic power of agglomerations by **mapping City Economic Regions (CER)**, based on their specific growth drivers.
- To promote environmentally sustainable passenger systems, **seven High-Speed Rail corridors** between cities will be developed as 'growth connectors', namely i) Mumbai-Pune, ii) Pune-Hyderabad, iii) Hyderabad-Bengaluru, iv) Hyderabad-Chennai, v) Chennai-Bengaluru, vi) Delhi-Varanasi, vii) Varanasi-Siliguri.

2. Second Kartavya: Fulfil Aspirations and Build Capacity of People

- Government to set up a High-Powered 'Education to Employment and Enterprise' Standing Committee to recommend measures that focus on the Services Sector as a core driver of Viksit Bharat.
- To promote India as a hub for medical tourism services, the Finance Minister

proposed a Scheme to support States in establishing **five Regional Medical Hubs**, in partnership with the private sector.

- These Hubs will serve as **integrated healthcare complexes** that combine medical, educational and research facilities.
 - India's **Animation, Visual Effects, Gaming and Comics (AVGC)** sector is a growing industry, projected to require 2 million professionals by 2030. The Finance Minister proposed to support the **Indian Institute of Creative Technologies, Mumbai** in setting up **AVGC Content Creator Labs** in 15,000 secondary schools and 500 colleges.
 - In Higher Education STEM institutions, prolonged hours of study and laboratory work pose some challenges for girl students. Through capital support, **1 girls hostel will be established in every district**.
 - The Finance Minister proposed to set up a **National Institute of Hospitality** to function as a bridge between academia, industry and the Government.
 - Taking forward the systematic nurturing of sports talent, **Khelo India Mission** was proposed to transform the Sports sector over the next decade.
- ### 3. Third Kartavya: 'Sabka Sath, Sabka Vikas' (Together with All, Development for All)
- The Finance Minister proposed **Bharat-VISTAAR (Virtually Integrated System to Access Agricultural Resources)**, a multilingual AI tool to enhance farm productivity, enable better decisions for farmers and reduce risk by providing customised advisory support.
 - Building on the success of the Lakhpati Didi Programme, **Self-Help Entrepreneur (SHE) Marts** will be set up as community-owned retail outlets.
 - She further proposed the development of an **integrated East Coast Industrial Corridor** and creation of **5 tourism**



destinations in the 5 Purvodaya States (Bihar, Jharkhand, West Bengal, Odisha, and Andhra Pradesh).

- **Mental and trauma care infrastructure** will be **expanded** through the establishment of **National Institute of Mental Health and Neurosciences (NIMHANS)-2**.

Fiscal Consolidation

- The **debt-to-GDP ratio** is estimated to be **55.6 percent of GDP in Budget Estimates (BE) 2026-27**, compared to 56.1 percent of GDP in Revised Estimates (RE) 2025-26.
 - **Central Government** will target reaching a **debt-to-GDP ratio of 50±1 percent by 2030**.
- In **RE 2025-26**, the **fiscal deficit** has been estimated at **4.4 percent of GDP**. The **fiscal deficit in BE 2026-27** is estimated to be **4.3 percent of GDP**.

Budget Estimates 2026-27

- For **2026-27**, the **non-debt receipts** and the **expenditure** are estimated as **₹36.5 lakh crore** and **₹53.5 lakh crore** respectively.
- The **Centre's net tax receipts** are estimated at **₹28.7 lakh crore**.

PART-B

Direct Taxes

- The **New Income tax Act, 2025** to come into effect from **April 2026** with **simplified Income Tax Rules and Forms**.

- The Budget proposes to **extend the provisions for immunity from penalty and prosecution** in the cases of **under reporting, to misreporting** as well.
 - Taxpayers will need to pay **100 percent of the tax amount as an additional income tax** over and above the tax and interest due.
- **Any foreign company that provides cloud services** to customers globally by **using data centre services from India** will be provided **tax holiday till 2047**.

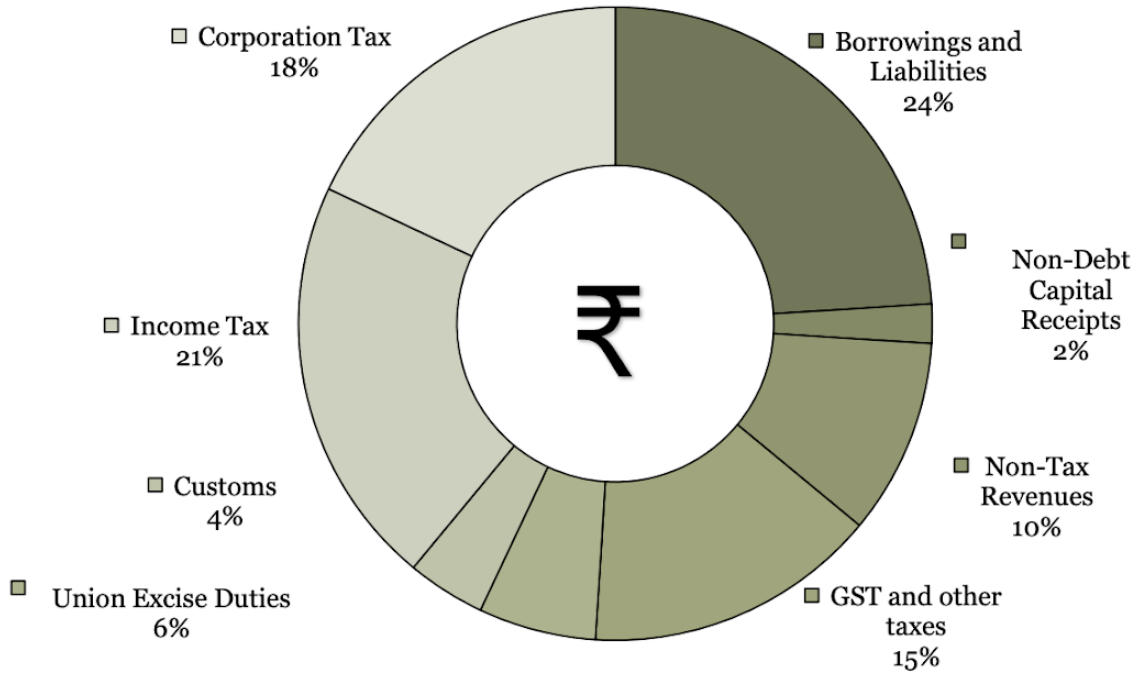
Indirect Taxes

- In the Energy sector, the **basic customs duty exemption** given to **capital goods used for manufacturing Lithium-Ion Cells for batteries** will be **extended** and the **basic customs duty on import of sodium antimonate** for use in **manufacture of solar glass** will be **exempted**.
- The existing **basic customs duty exemption** on **imports of goods required for Nuclear Power Projects** will be **extended** till the year 2035.
- The **basic customs duty** to the **import of capital goods** required for **processing of critical minerals** will be **exempted** and the **entire value of biogas** while calculating the **Central Excise duty payable on biogas blended CNG** will be **excluded**.

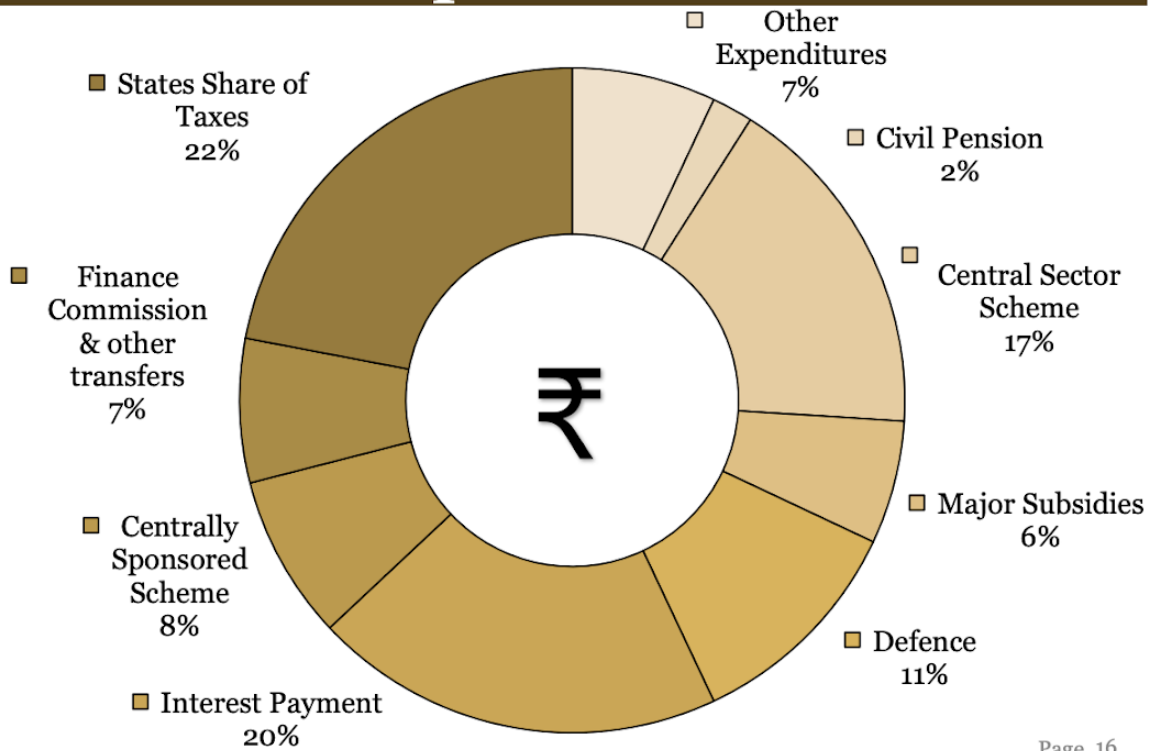


KEY FIGURES

Rupee Comes From



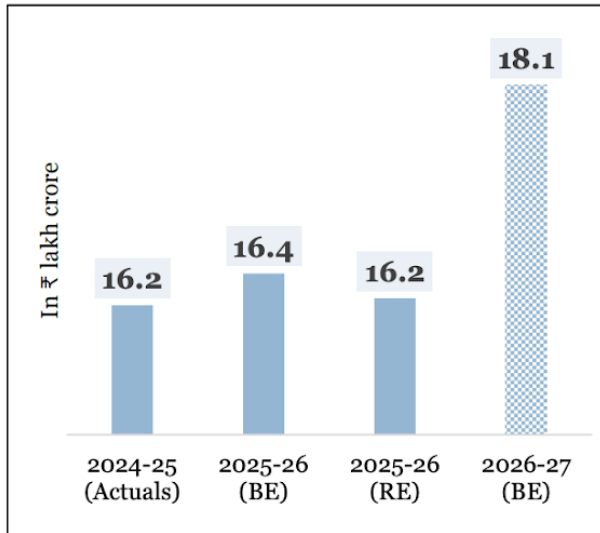
Rupee Goes To



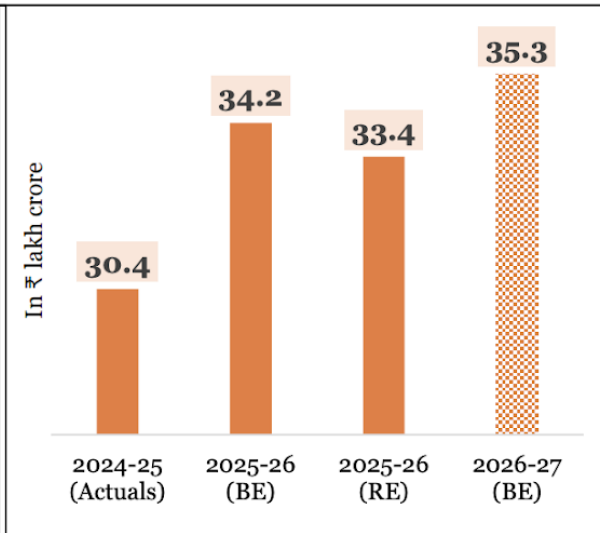


RECEIPTS

Capital Receipts

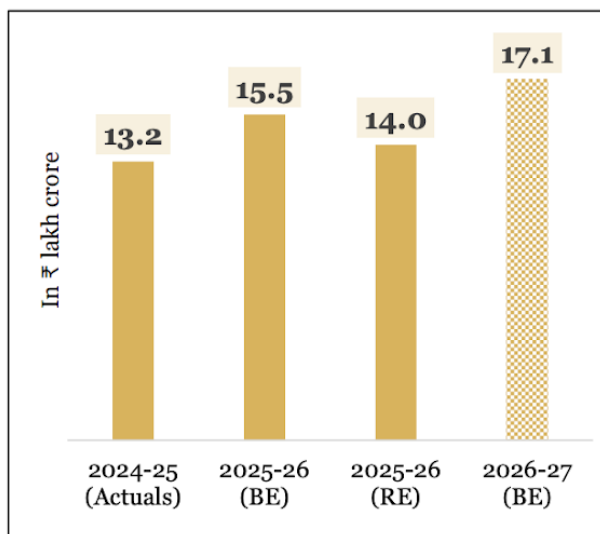


Revenue Receipts

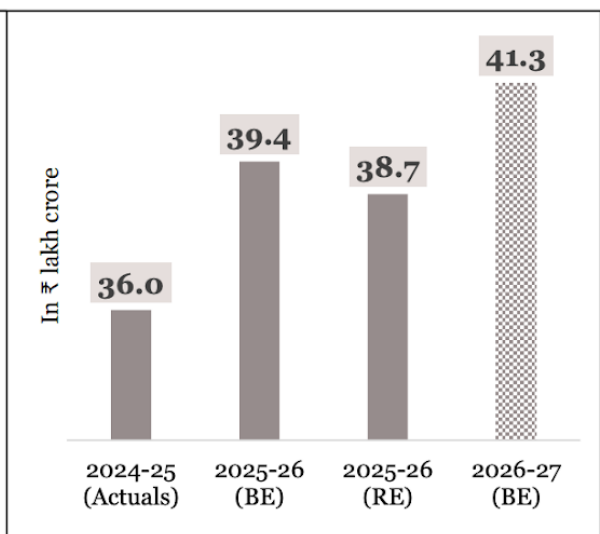


EXPENDITURES

Effective Capital Expenditure

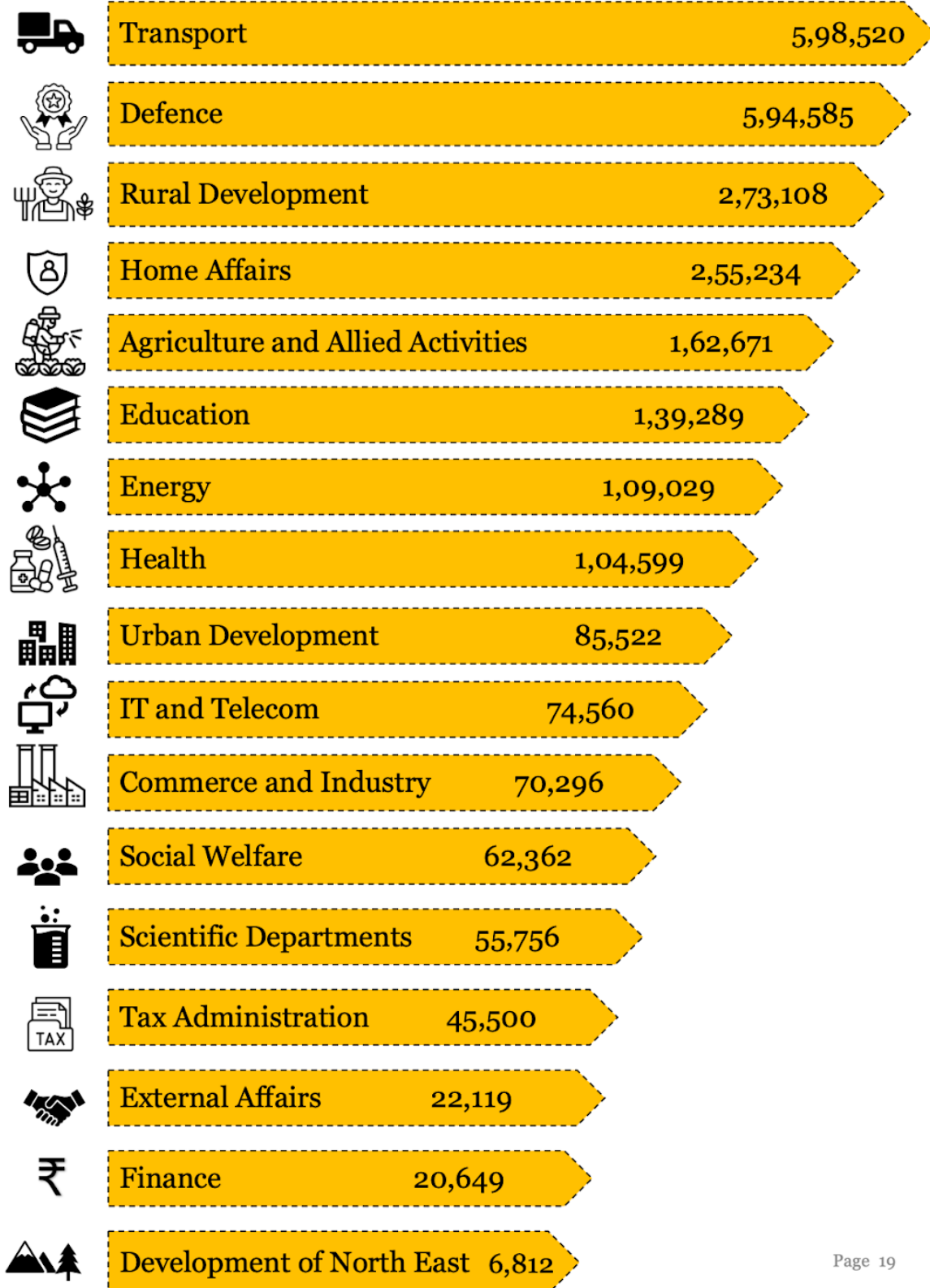


Revenue Expenditure

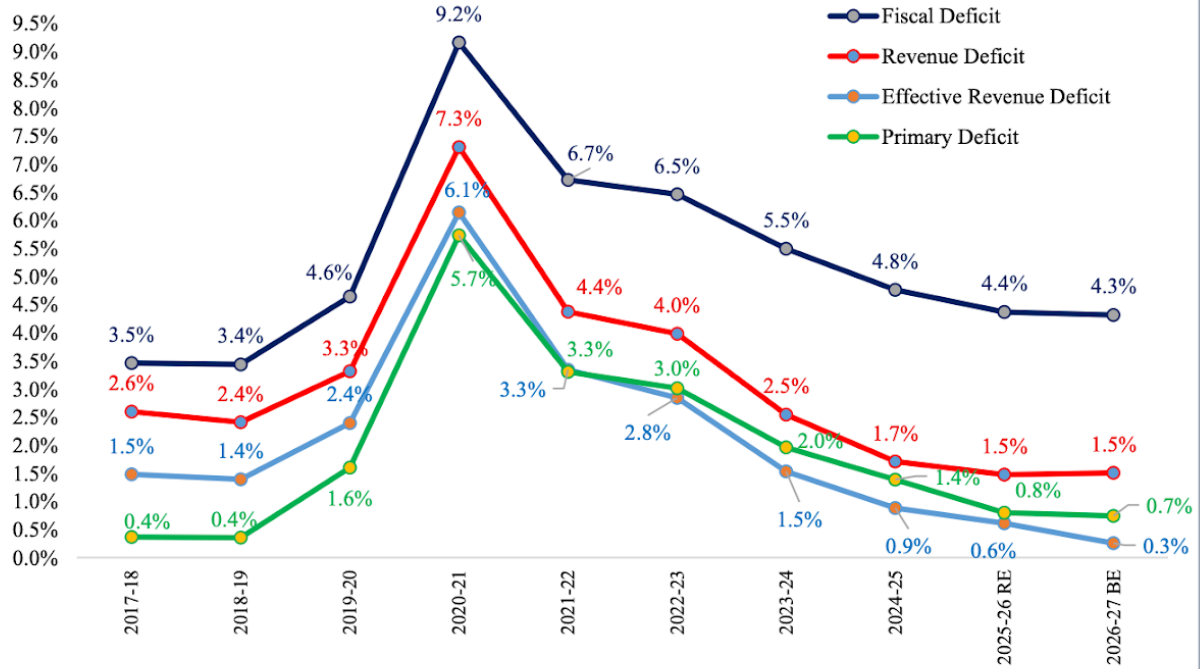


Expenditure of Major Items

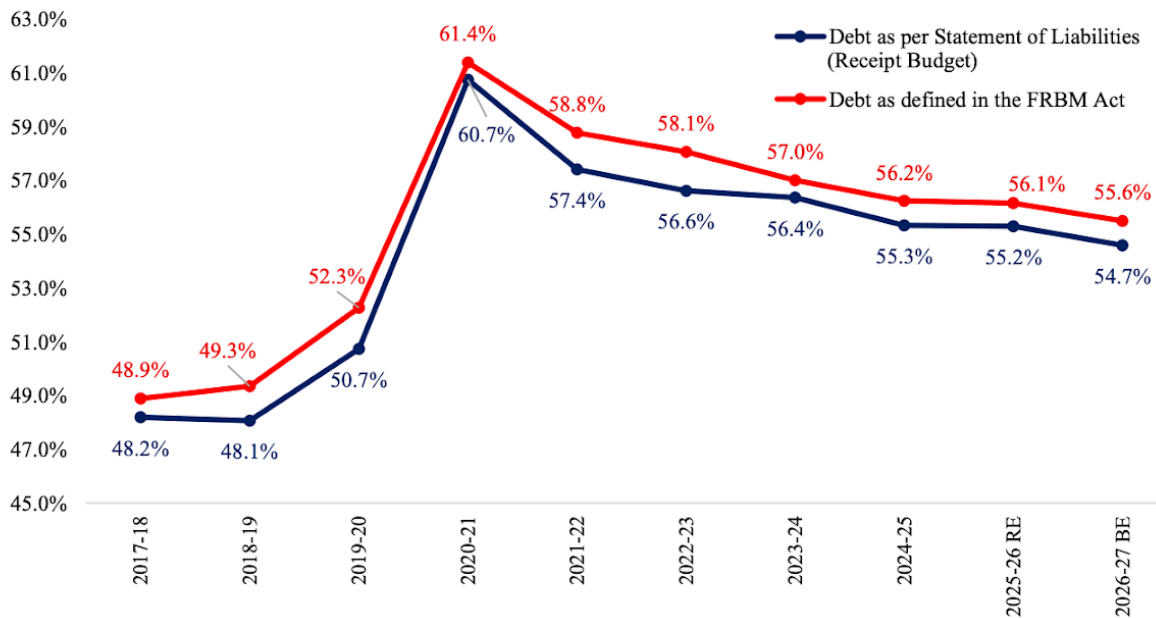
In ₹ crore



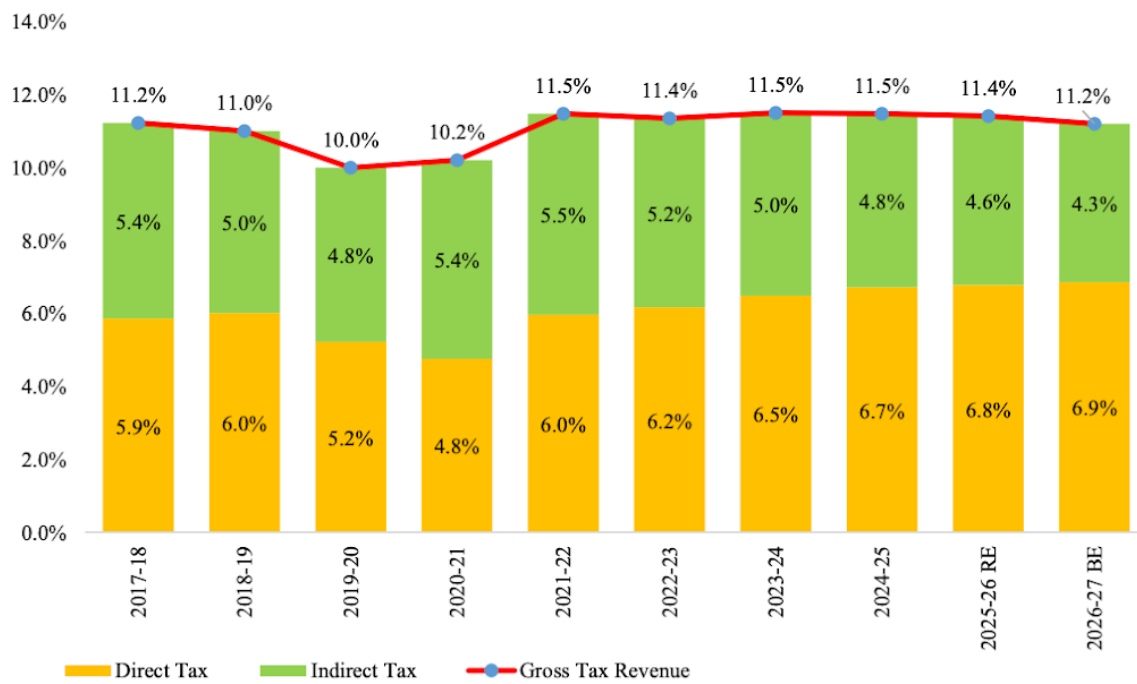
घाटे की प्रवृत्तियां (जीडीपी का %) DEFICIT TRENDS (% of GDP)



ऋण की प्रवृत्तियां (जीडीपी का %) TRENDS IN DEBT (% of GDP)

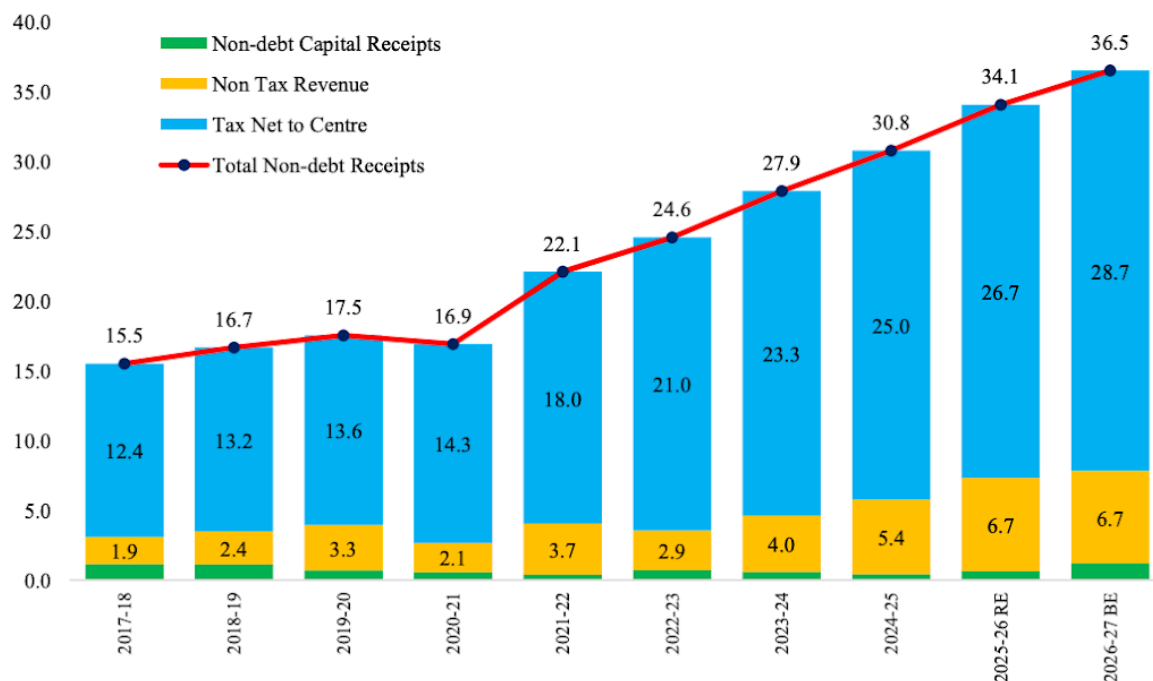


कर प्राप्तियों में रुझान (जीडीपी का %) TREND IN TAX RECEIPTS (% of GDP)



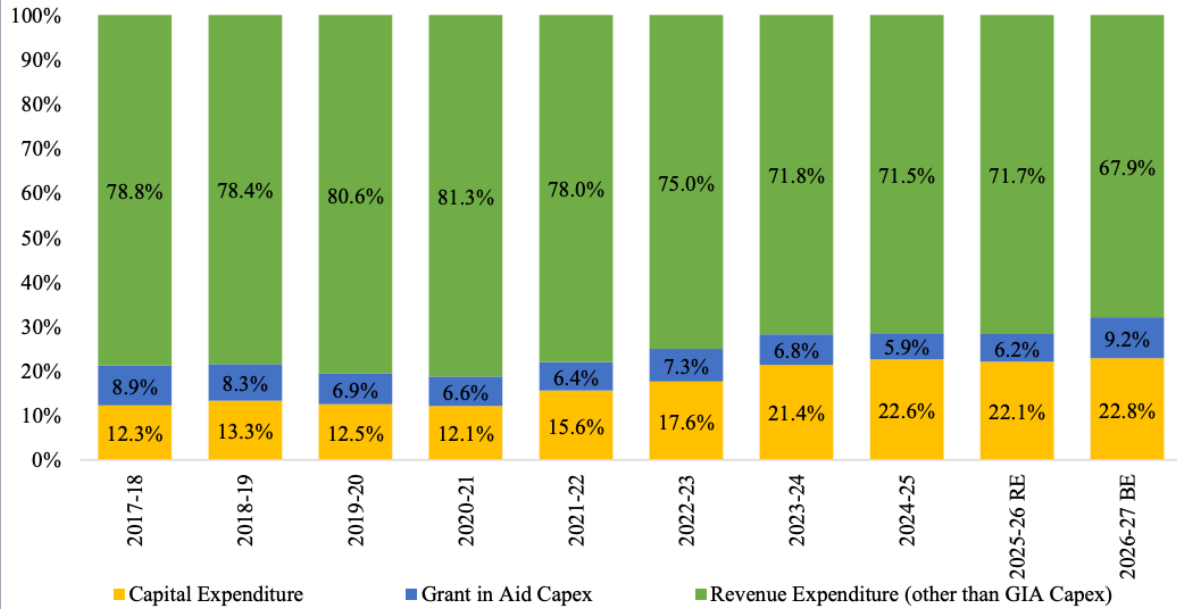
केन्द्र की निवल प्राप्तियों में रुझान (₹ लाख करोड़ में)

TREND IN NET RECEIPT OF THE CENTRE (₹ in lakh crore)



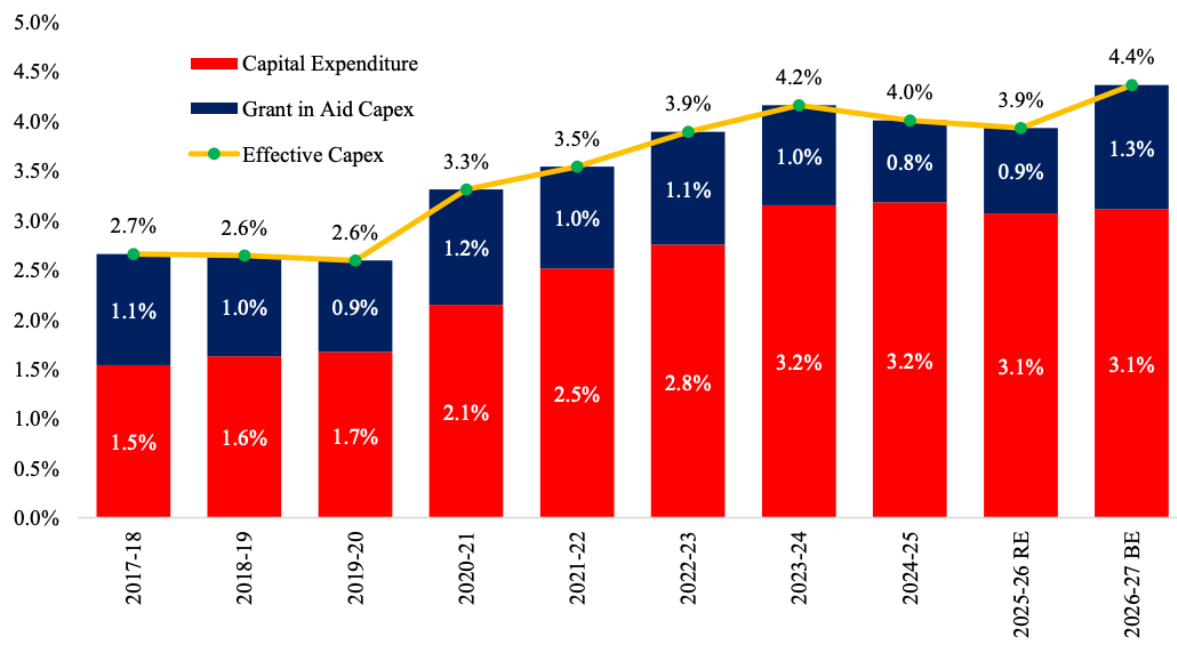
राजस्व और पूंजीगत व्यय की संरचना (कुल व्यय का %)

COMPOSITION OF REVENUE AND CAPITAL EXPENDITURE (% of Total Expenditure)



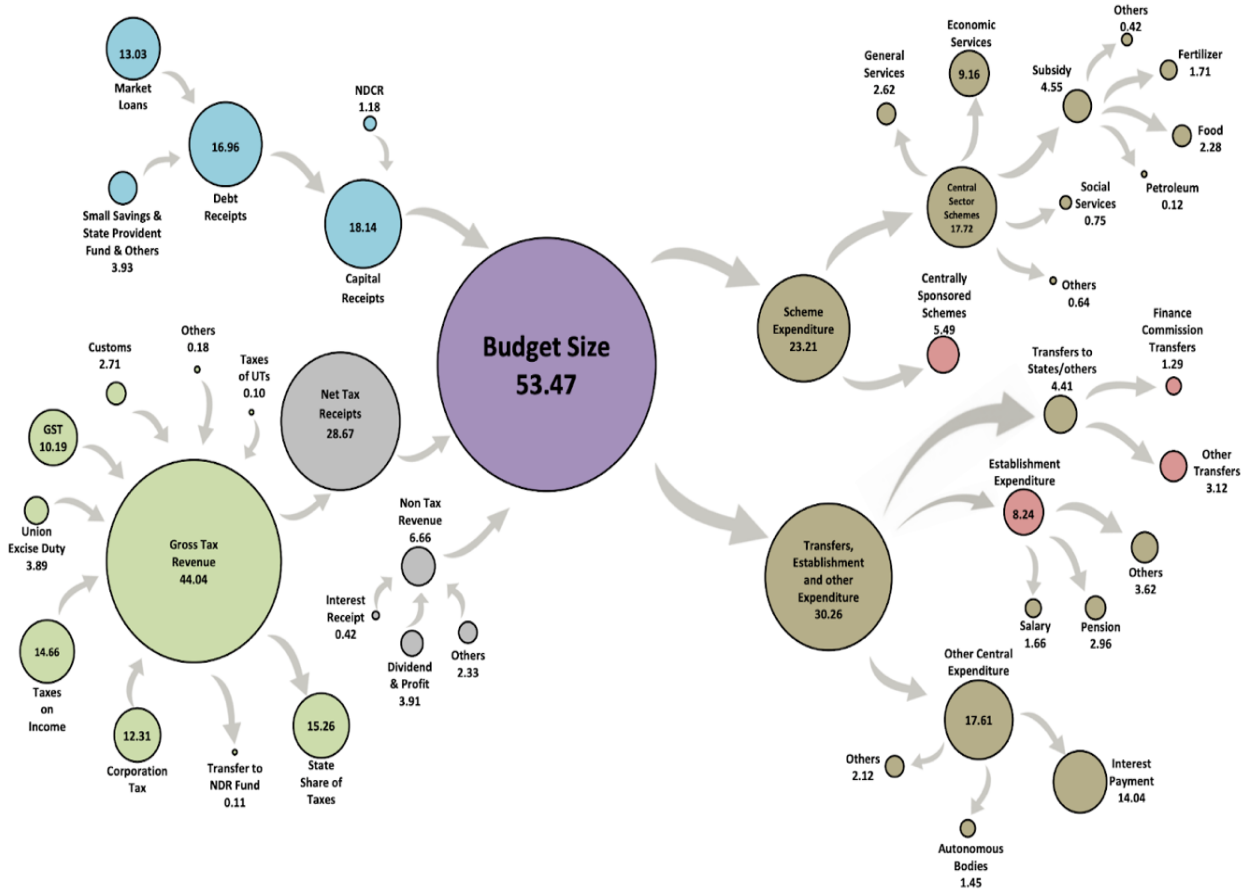
पूंजीगत व्यय (जीडीपी का %)

CAPITAL EXPENDITURE (% of GDP)



बजट की रूपरेखा BUDGET PROFILE

(₹ लाख करोड़ में)
(₹ In lakh crore)



Key Numbers

In ₹ crore	2024-25 (Actuals)	2025-26 (Budget Estimates)	2025-26 (Revised Estimates)	2026-27 (Budget Estimates)
Revenue Receipts	3,03,6619	34,20,409	33,42,323	35,33,150
Capital Receipts	16,16,249	16,44,936	16,22,519	18,14,165
Total Receipts	46,52,867	50,65,345	49,64,842	53,47,315
Total Expenditure	46,52,867	50,65,345	49,64,842	53,47,315
Effective Capital Expenditure	13,24,609	15,48,282	14,03,906	17,14,523
Revenue Deficit	5,64,296	5,23,846	5,26,764	5,92,344
Effective Revenue Deficit	2,91,640	96,654	21,8613	99,642
Fiscal Deficit	15,74,431	15,68,936	15,58,492	16,95,768
Primary Deficit	4,58,856	2,92,598	28,4154	2,91,796

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KBK



HIGHLIGHTS FROM OTHER ARTICLES

1) Namu Drone Didi Scheme

About

- It is a **Central Sector Scheme** launched in 2023 by the **Ministry of Agriculture and Farmers Welfare** to provide **15,000 drones to Women Self-Help Groups (SHGs)**.
- It **promotes modern agricultural technology, enhances efficiency, and strengthens women's livelihoods** by enabling SHGs to offer drone-based services.

2) Exercise MILAN 2026

News:

- Exercise MILAN 2026, the **Indian Navy's premier multilateral maritime exercise**, culminated recently off the coast of Visakhapatnam.
- The exercise was held under the theme **'Camaraderie, Cooperation, Collaboration'**.

3) Exercise VAJRA PRAHAR

News:

- The US Army participated in the 16th edition of the **India-US Joint Special Forces Exercise VAJRA PRAHAR**, held in Himachal Pradesh.

4) Exercise DHARMA GUARDIAN

News:

- The 7th edition of the **annual Joint Military Exercise 'DHARMA GUARDIAN'** between the **Indian Army and the Japan Ground Self-Defense Force (JGSDF)** recently held in Uttarakhand.
- The exercise is **held alternately in India and Japan** and remains a key pillar of defence cooperation between the two nations.

5) Trade Watch Quarterly

About

- The Trade Watch Quarterly Report is published by the **NITI Aayog**.
- It provides comprehensive, data-driven analysis of **India's export performance, import shifts, sectoral growth** and highlight **opportunities** in high-demand segments.

6) Exercise KHANJAR

News:

- The 13th edition of the **India-Kyrgyzstan Joint Special Forces Exercise KHANJAR** was conducted in Assam.

7) 'Out of Pocket' expenditure reduced to 39.4%

News:

- Union Health Minister JP Nadda has said that **'out of pocket' expenditure in India on health treatment has reduced to 39.4 percent from 62.6 percent in the last 10 years**.

8) Black Swan Summit India 2026

About

- The inaugural Black Swan Summit India 2026 recently concluded in **Bhubaneswar, Odisha**, with President of India Droupadi Murmu as the Chief Guest.
- The Summit was organised by the **Government of Odisha**, in partnership with the Singapore-headquartered Global Finance & Technology Network (GFTN), to highlight the digital and financial transformation underway in Odisha.

9) Why Stars Have Different Colours?

About

- **Stars** act as objects that **absorb all incoming radiation and re-emit energy based solely on their temperature**.
- The **colour** we observe **depends on the wavelength of light at which a star emits the maximum energy**.



- According to **Wien's Law**, **hotter stars** emit energy at **bluer (shorter) wavelengths**, while **cooler stars** emit at **redder (longer) wavelengths**.

10) Vitamin B12

About

- Vitamin B12 (**Cobalamin**) is a **water-soluble vitamin** essential for **red blood cell formation, DNA synthesis, and proper functioning of the nervous system**. It plays a key role in **maintaining the myelin sheath** that **protects nerve fibres**.
- Vitamin B12 is **naturally found in animal-based foods** such as meat, fish, eggs, milk, and dairy products; **plant foods generally lack it unless fortified**.
- **Deficiency** can lead to **megaloblastic anemia, fatigue, weakness, memory problems, and neurological symptoms** such as numbness and tingling.
- Vegetarians, the elderly, and people with malabsorption disorders are at higher risk.

11) Suborbital Tourism

About

- Suborbital tourism is a **form of space travel** where paying **passengers fly to the edge of space but don't complete a full orbit around the earth**.
- These flights typically reach an **altitude of around 100 km** — a boundary known as the **Kármán line** and the **region beyond which is considered to be space**.
- Unlike orbital missions, these flights follow a **parabolic path** and **do not reach the speed needed to stay in orbit**.

- The journey lasts about 10–15 minutes, during which passengers experience a few minutes of weightlessness and can view Earth from space.

12) Disease X

About

- The **World Health Organization (WHO)** introduced the term "**Disease X**" in 2018 to describe an **unknown pathogen that could potentially cause a devastating epidemic or pandemic**.
 - It would likely be a **respiratory virus, highly infectious, with high fatality, low immunity, and no immediate vaccines or treatments**. **COVID-19** matched many of these characteristics.
- Currently, **highly pathogenic avian influenza**, especially the **H5N1 strain**, is considered a strong potential candidate for a future "Disease X" due to its ability to infect humans.

13) Orphan Drugs

About

- Orphan drugs are **pharmaceutical agents** developed **specifically to treat rare (orphan) diseases**.
- These diseases, though **affecting only a small portion of the population**, often lead to life-threatening or chronically debilitating conditions.



PRACTICE WITH PYQS

1) Why is a plant called *Prosopis juliflora* often mentioned in the news? (2018)

- A. Its extract is widely used in cosmetics.
- B. It tends to reduce the biodiversity in the area in which it grows.
- C. Its extract is used in the synthesis of pesticides.
- D. None of these

2) What is "Terminal High Altitude Area Defence (THAAD)", sometimes seen in the news? (2018)

- A. An Israeli radar system
- B. India's indigenous anti-missile programme
- C. An American anti-missile system
- D. A defence collaboration between Japan and South Korea

3) Consider the following statements: (2020)

1. The weightage of food in Consumer Price Index (CPI) is higher than that in Wholesale Price Index (WPI).
2. The WPI does not capture changes in the prices of services, which CPI does.
3. The Reserve Bank of India has now adopted WPI as its key measure of inflation and to decide on changing the key policy rates.

Which of the statements given above is/are correct?

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

4) India is a party to the Ramsar Convention and has declared many areas as Ramsar sites. Which of the following statements best describes how we should maintain these sites in the context of this convention? [2010]

- A. Keep all the sites completely inaccessible to man so that they will not be exploited.
- B. Conserve all the sites through ecosystem approach and permit tourism and recreation only.
- C. Conserve all the sites through an ecosystem approach for a period without any exploitation, with specific criteria and specific period for each site, and then allow sustainable use of them by future generations.
- D. Conserve all the sites through ecosystem approach and allow their simultaneous sustainable use.

5) Consider the following statements in respect of the National Flag of India according to the Flag Code of India, 2002: (2023)

Statement-I:

One of the standard sizes of the National Flag of India is 600 mm x 400 mm.

Statement-II:

The ratio of the length to the height (width) of the Flag shall be 3:2.

Which one of the following is correct in respect of the above statements?

- A. Both Statement-I and Statement-II are correct and Statement-II is the correct explanation for Statement-I.
- B. Both Statement-I and Statement-II are correct and Statement-II is not the correct explanation for Statement-I.
- C. Statement-I is correct but Statement-II is incorrect.
- D. Statement-I is incorrect Statement-II is correct.



6) Which one of the following groups of items is included in India's foreign-exchange reserves? (2013)

- A. Foreign-currency assets, Special Drawing Rights (SDRs) and loans from foreign countries
- B. Foreign-currency assets, gold holdings of the RBI and SDR's
- C. Foreign-currency assets, loans from the World Bank and SDRs
- D. Foreign-currency assets, gold holdings of the RBI and loans from the World Bank

7) What is the purpose of 'Vidyanjali Yojana'? (2017)

- 1. To enable the famous foreign educational institutions to open their campuses in India.
- 2. To increase the quality of education provided in government schools by taking help from the private sector and the community.
- 3. To encourage voluntary monetary contributions from private individuals and organizations so as to improve the infrastructure facilities for primary and secondary schools.

Select the correct answer using the codes given below

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

8) Consider the following statements: (2016)

- 1. New Development Bank has been set up by APEC.
- 2. The headquarters of New Development Bank is in Shanghai.

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

9) The 'Fortaleza Declaration', recently in the news, is related to the affairs of (2015)

- A. ASEAN
- B. BRICS
- C. OECD
- D. WTO

10) The basic aim of the Lead Bank Scheme is that (2012)

- A. big banks should try to open offices in each district
- B. there should be stiff competition among the various nationalized banks
- C. individual banks should adopt particular districts for intensive development
- D. all the banks should make intensive efforts to mobilize deposits

11) Consider the following: (2023)

- 1. Demographic performance
- 2. Forest and ecology
- 3. Governance reforms
- 4. Stable government
- 5. Tax and fiscal efforts



For the horizontal tax devolution, the Fifteenth Finance Commission used how many of the above as criteria other than population area and income distance?

- A. Only two
- B. Only three
- C. Only four
- D. All five

12) With reference to the Finance Commission of India, which of the following statements is correct? (2011)

- A. It encourages the inflow of foreign capital for infrastructure development.
- B. It facilitates the proper distribution of finances among the Public Sector Undertaking.
- C. It ensures transparency in financial administration.
- D. None of the statements (a), (b) and (c) given above is correct in this context.

13) Who of the following shall cause every recommendation made by the finance Commission to be laid before each House of Parliament? (2010)

- A. The President of India
- B. The Speaker of Lok Sabha
- C. The Prime Minister of India
- D. The Union Finance Minister

14) Consider the following statements: [2003]

The function(s) of the Finance commission is/are:

1. to allow the withdrawal of the money out of the Consolidated Fund of India
2. to allocate between the States the shares of proceeds of taxes
3. to consider applications for grants-in-aid from States
4. to supervise and report on whether the Union and State governments are levying taxes in accordance with the budgetary provisions

Which of these statements is/are correct?

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

15) In the context of which one of the following are the terms 'pyrolysis and plasma gasification' mentioned? (2019)

- A. Extraction of rare earth elements
- B. Natural gas extraction technologies
- C. Hydrogen fuel-based automobiles
- D. Waste-to-energy technologies

16) GPS-Aided Geo Augmented Navigation (GAGAN) uses a system of ground stations to provide necessary augmentation. Which of the following statements is/are correct in respect of GAGAN? (2025)

1. It is designed to provide additional accuracy and integrity.
2. It will allow more uniform and high quality air traffic management.
3. It will provide benefits only in aviation but not in other modes of transportation.

Select the correct answer using the code given below



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

17) With reference to 'Eco-Sensitive Zones', which of the following statements is/are correct? (2014)

1. Eco-Sensitive Zones are the areas that are declared under the (Wildlife Protection) Act, of 1972.
2. The purpose of the declaration of Eco-Sensitive Zones is to prohibit all kinds of human activities in those zones except agriculture.

Select the correct answer using the code given below:

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

18) Which one of the following sets is correctly matched? [1995]

1. Diphtheria, Pneumonia and Leprosy: Hereditary
2. AIDS, Syphilis and Gonorrhoea: Bacterial
3. Colour blindness, Haemophilia and Sickle cell anaemia: Sex linked
4. Polio, Japanese B encephalitis and Plague: Viral

Select the correct answer

- A. Only 2
- B. Only 3
- C. 1 and 4
- D. None of these

Answers:

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

