

CURRENT AFFAIRS

WEEKLY



MAINS ARTICLE

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- INDIA'S COPPER MINING EXPANSION

GS-II

- INDIA, EU LOOK TO SEAL TRADE DEAL
- U.S.-TAIWAN RELATIONS
- CHINA'S FOREIGN POLICY STRUCTURE
- SC ON REGULATION OF ONLINE CONTENT
- WOMEN'S CREDIT GROWTH IN INDIA
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- Philadelphi Corridor
- IMF's Warning on NBFC Exposure
- Microfinance Lending

HISTORY

- Chandra Shekhar Azad (1906-1931)
- Polity & Governance
- The Dramatic Performances Act, 1876
- SC to Examine Plea on Social Media Content Blocking
- Cities Coalition for Circularity (C-3)
- EPF Interest Rate
- India Achieves Target for Maternal Mortality Rate
- Electoral Photo Identity Cards (EPICs)
- Haryana Municipal Elections

ECONOMY

- India's Economic Estimates (2024-25)
- Aditya-L1: Second Set of Scientific Data Released

ENVIRONMENT

- Bottom-Trawling
- New Jumping Spider Species in Western Ghats
- Gray wolves (*Canis lupus*)
- First-Ever Estimate of Gangetic Dolphins in India
- Cape Vulture (*Gyps coprotheres*)

SCIENCE & TECHNOLOGY

- Blue Ghost
- Euclid Space Telescope Captures a Rare 'Einstein Ring'
- India's Aditya-L1 Mission captures Solar Flare
- Aditya-L1: Second Set of Scientific Data Released

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DISCLAIMER

The current affairs articles are segregated from prelims and mains perspective, such separation is maintained in terms of structure of articles. Mains articles have more focus on analysis and prelims articles have more focus on facts.

However, this doesn't mean that Mains articles don't cover facts and PT articles can't have analysis. You are suggested to read all of them for all stages of examination.

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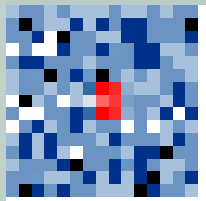
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SECTION -A

MAINS ISSUES

INDIA'S COPPER MINING EXPANSION

Context

Recently, India secured a 9,000 sq. km copper and cobalt exploration block in Zambia, a country known for its high-grade copper deposits. This is crucial as domestic copper ore production is declining, and India aims to secure overseas mineral assets to meet rising demand. The move comes as the U.S. and China take steps to secure their own copper supply chains, highlighting the growing global competition for copper resources.

Why is Copper Important?

- Copper is a **critical mineral**, vital for **electric vehicles (EVs), clean energy technologies, infrastructure, and defense applications**.
- Global copper demand is projected to **exceed supply by 2035**, making it essential for countries to **secure stable supply chains**.
- The **copper value chain** involves several stages:
 - ▶ **Ore extraction**
 - ▶ **Processing into concentrate**
 - ▶ **Smelting into anode**
 - ▶ **Refining into cathode**, which is used in **wires, rods, and industrial components**.

Why Zambia?

- ▶ **Zambia is the 7th largest copper producer globally**.
- ▶ The **Northwestern province**, where India secured the 9,000 sq. km block, is known for **rich copper and cobalt deposits**.

- ▶ India's **Geological Survey of India (GSI)** will explore the block, roughly **six times the size of Delhi**.
- ▶ **Other major players in Zambia:**
 - ◆ **Vedanta Group (India)**: Owns a large copper mine in Zambia's Copperbelt province.
 - ◆ **First Quantum Minerals (Canada)** and **Nonferrous Metal Mining (China)**: Among Zambia's largest copper producers.

India's Copper Mining Challenges

- **Declining Domestic Production:**
 - ▶ **2023-24 copper ore production: 3.78 million tonnes (mt)** (8% lower than **2018-19**). **Hindustan Copper Ltd (HCL)**, India's only domestic copper miner, saw a **6% year-on-year decline** in output.
- **Rising Copper Imports:** India's **copper concentrate imports doubled** in value to **₹26,000 crore in 2023-24** (compared to 2018-19).
- **Long Mining Timeline:** Setting up a **new copper mine takes up to 17 years globally**, delaying immediate relief from domestic resources.
- **Need for Overseas Exploration:** India is looking at **Zambia, Chile, and the Democratic Republic of Congo (DRC)** for acquiring copper mines.
 - ◆ Mines in these countries are **high-grade and can be developed faster** due to their **established mining infrastructure**.

Global Copper Competition

- **U.S. Response to Copper Shortages:** Despite large reserves, the U.S. lacks refining capacity, making it dependent on imports.
- **China's Copper Strategy**

- ▶ China **controls 50% of the world's copper smelting and refining capacity.**
- ▶ China is **limiting new smelting capacity** due to:
 - ◆ **Falling treatment and refining charges (TCRCs)**, reducing profitability.
 - ◆ **Insufficient supply of copper concentrate** from mines in **Chile, Peru, and the DRC.**
 - ◆ **Excess smelting capacity**, forcing China to slow expansion.
- ▶ **China's strategy:** Any **new smelters must secure long-term copper contracts** before approval. China aims to **balance smelting capacity** with global copper ore availability.
- Africa's Growing Role in Copper Mining
 - ▶ Africa's **share in global critical minerals (copper, lithium, cobalt)** is increasing.
 - ▶ **Key statistics:**
 - ◆ **DRC produces 70% of the world's cobalt.**
 - ◆ **DRC will be the world's 2nd largest copper producer by 2030.**
 - ◆ **Africa accounts for 16% of global copper production.**
 - ◆ **India's Ministry of Mines** is expanding its presence in **DRC, Tanzania, Mozambique, and Rwanda** to secure more mineral assets.
 - ▶ **Challenges:**
 - ◆ Strong competition from **China, the U.S., and other nations.**
 - ◆ **Geopolitical risks** and regulatory challenges in African nations.
- **Global Geopolitical Context:** The world is experiencing significant geopolitical shifts, with major economies like **China** and **Russia** asserting more influence, especially in regions like the **Indo-Pacific**. Both India and the EU are looking to **reimagine their partnership** to counter these challenges.
- The **India-EU FTA** is seen as one of the largest potential trade deals, which could be **the largest of its kind in the world**. The deal is expected to open **new trade opportunities**, increase **market access**, and enhance cooperation across **sectors like technology, investment, and security.**

Why India is Crucial for Europe's Future?

- **Economic Growth:** India is the fifth-largest economy globally and is projected to overtake Germany and Japan to become the third-largest economy within this decade. This makes India a vital economic partner for Europe as it seeks to diversify from over-reliance on China and maintain strong relationships with other advanced economies like the US.
- **Manufacturing Potential:** India is emerging as a key alternative supplier of manufactured goods. As global reliance on China diminishes, India's growing manufacturing sector offers significant opportunities for Europe, especially with India's expanding labor force and improving infrastructure.
- **Energy Needs and Climate Change:** India's rising energy demands make it essential for any global strategy addressing climate change. India is increasingly focusing on renewable energy sources, and Europe needs India's participation in the global transition to a low-carbon economy.
- **Geopolitical Stability:** India, as the world's largest democracy and a key player in the Indo-Pacific region, serves as a stabilizing force in a geopolitically uncertain world.

INDIA, EU LOOK TO SEAL TRADE DEAL

Context:

In recent weeks, India and the European Union (EU) have been actively engaged in discussions about a major **Free Trade Agreement (FTA)**, with a target to conclude the deal by **end of 2025**.

Key Highlights of the India-EU Engagement

- The **FTA negotiations** between India and the EU began in **2007**, but were stalled for several years due to several unresolved issues.
- However, **negotiations were relaunched in 2021** and now both sides are working with a specific deadline of **end of 2025** to finalize the deal.
- This decision about the deal comes amidst growing global challenges, including **US tariff policies** and geopolitical tensions.
- Both India and the EU are bracing for reciprocal tariffs from the US, as President Trump has signaled plans to impose a **25% tariff on EU goods.**
- **Trade Policy:** Discussions around market access, such as visa agreements for Indian workers in exchange for reduced trade barriers for European goods.
- **Climate Change:** Europe's emphasis on persuading India to reduce coal dependency and commit to climate change goals.
- **Economic Development:** Europe's attempts to replicate its own model by pushing for institutional reforms and market liberalization in India.
- **Security:** Encouraging India to side with the West in opposition to authoritarian regimes.
- However, this perspective is outdated, and a new India has been emerging for some time, with significant reforms and transformations reshaping the country.

The 'Old India' vs. the 'New India'

Historically, European views of India have been shaped by outdated impressions of poverty, poor infrastructure, a reliance on coal, and bureaucratic inefficiencies. This view has led to a focus on areas such as:

Key Changes in India's Economy and Society

- **Economic Transformation:** India has become one of the world's fastest-growing economies. Over the last few decades, India's growth has been robust, with GDP growth averaging more than 3% annually since the 1990s. The economy has shifted towards more open trade and higher exports, surpassing even China and Japan in some areas.
- **Export Growth:** India's exports have grown at a faster rate than China's between 2007 and 2019. **Foreign Direct Investment (FDI)** in India has also increased significantly, surpassing China as a percentage of GDP.
- **Service and Manufacturing Sectors:** Services, especially IT, have long been a strength of the Indian economy, but manufacturing is also growing. India has become a significant production hub for products like mobile phones and is home to more unicorn start-ups than the UK or Germany.
- **Infrastructure Development:** India's infrastructure, particularly in electricity generation, has improved significantly. Over 50% of the country's new electricity generation capacity comes from renewable sources, and digital infrastructure has expanded, improving financial inclusion.
- **Reforms:** The Indian government has launched several initiatives, including:
 - ▶ **Make in India:** Aimed at boosting manufacturing through FDI, workforce skill development, and reducing administrative costs.
 - ▶ **PLI Schemes:** To encourage investment in critical sectors like solar panel production.

Challenges India Still Faces

Despite significant improvements, India continues to face challenges:

- **Income Inequality:** Economic growth has been uneven, with many segments of society unable to benefit from the new opportunities.
- **Job Creation:** While productivity growth is strong among those employed, India faces a massive challenge in creating sufficient jobs for its growing labor force. Around 10 million people are expected to enter the labor market annually for the next decade.
- **Governance and Implementation:** India's ambitious reforms often struggle with weak governance, leading to poor implementation and outcomes. The country's financial system remains dominated by state-owned banks, and the judicial system faces inefficiencies.

What This Means for Europe?

Europe has a clear stake in India's success. An economically strong and stable India will be a key ally for Europe in the following ways:

- **Geopolitical Stability:** India can help maintain global stability and provide an alternative source of goods and services, reducing Europe's dependence on China.

- **Climate Change:** India's efforts to expand its renewable energy sources are critical for global climate goals, and Europe can play a role in enabling India's energy transition.
- **Economic Growth:** As India's economy continues to grow, it will become an important market for European goods and services, creating new opportunities for European businesses.

India-EU Trade

- EU is India's largest merchandise trading partner, with bilateral trade reaching **USD 135 billion** in fiscal year 2024.
- The EU is India's **second-largest export destination** after the United States. Indian exports to the EU totalled **USD 76 billion**, while imports amounted to **USD 59 billion**.
- Additionally, trade in services between India and the EU reached a record **USD 53 billion** in 2023, with India exporting **USD 30 billion** in services.

U.S.-TAIWAN RELATIONS

Context

The U.S. State Department updated its factsheet on Taiwan, removing the statement that the U.S. "does not support Taiwan independence." The update also mentioned that the U.S. will support Taiwan's participation in international organizations where applicable. China strongly opposed this change, calling it a "serious regression" in U.S. policy and an "erroneous message" to pro-independence forces in Taiwan.

What is U.S. Policy on Taiwan?

- After the **Chinese Civil War (1949)**, two governments claimed legitimacy:
 - ▶ **People's Republic of China (PRC)** – controlled the mainland.
 - ▶ **Republic of China (ROC)** – fled to Taiwan.
- The U.S. **initially recognized ROC (Taiwan)** as the legitimate government of China.
- U.S.-China Rapprochement & "One China" Policy (1972-1979): U.S. President **Richard Nixon** visited China, leading to the **Shanghai Communiqué**: The U.S. acknowledged that both **PRC and ROC agree there is "One China."** The U.S. agreed **not to challenge this stance** and left the dispute to the Chinese.
- **1979:** The U.S. **switched diplomatic recognition from Taiwan (ROC) to China (PRC)**. However, it pledged to maintain **"cultural, commercial, and unofficial relations"** with Taiwan.
- **Today,** the **Taiwan Relations Act (TRA), 1979,** governs U.S.-Taiwan relations.



Figure No. 01

Key Provisions:

- ▶ The U.S. will maintain **close economic, cultural, and security ties** with Taiwan.
- ▶ The U.S. will **supply Taiwan with defensive weapons** to ensure its self-defense.
- As a result, **regular arms sales** from the U.S. to Taiwan continue, angering China.
- Taiwan operates in the U.S. through the **Taipei Economic and Cultural Representative Office (TECRO)** while the U.S. has the **American Institute in Taiwan (AIT)**.

China's Response and Rising Tensions

- **China sees Taiwan as a breakaway province and wants unification, by force if necessary.**
- **Chinese Aggression in the Taiwan Strait:**
 - ▶ **Military Exercises:** China regularly conducts **military drills** near Taiwan.
 - ▶ **Cyberattacks & Spy Balloons:** Used to increase pressure on Taiwan.
 - ▶ **Diplomatic Isolation:** Under China's influence, Taiwan has lost many diplomatic allies; **only 12 countries now recognize Taiwan.**
- **2024 Taiwan Elections:**
 - ▶ The elections took place amid **heavy Chinese military pressure** in the Taiwan Strait.

- ▶ The ruling **Democratic Progressive Party (DPP)**, which supports **Taiwan's sovereignty**, has a tense relationship with China.

Why Taiwan Matters?

- Taiwan sits in an important position in the world's most economically consequential region.
 - ▶ Taiwan is located at a critical node within the first island chain, anchoring a network of U.S. allies and partners, stretching from the Japanese archipelago down to the Philippines and into the South China Sea, that is critical to the region's security and critical to the defense of vital U.S. interests in the **Indo-Pacific**.
- **For China (Beijing & Xi Jinping):** Taiwan is a **core issue of national reunification and national rejuvenation**.
- **For the U.S.:** Taiwan is a **key semiconductor hub** (TSMC produces over **50% of the world's advanced chips**).
 - ▶ It is also a **major buyer of U.S. weapons**.
- **For Taiwan:** It faces a **military and diplomatic threat from China** and depends on **U.S. support** for its defense and economy.

India's stance on the status of Taiwan:

- India has followed a **"One China policy"** since it recognized the PRC in 1949, and only maintains trade and cultural relations with Taiwan.

- India has an office in Taipei for diplomatic functions — **India-Taipei Association (ITA)** is headed by a senior diplomat. Taiwan has the **Taipei Economic and Cultural Center (TECC)** in New Delhi.
- The India-Taiwan Parliamentary Friendship Forum, established in 2016, is rarely active, and parliamentary visits are largely ad hoc.

CHINA'S FOREIGN POLICY STRUCTURE

Context

In January, India's Foreign Secretary Vikram Misri visited China and held meetings with key Chinese officials. This visit reflects the complexity of China's foreign policy, where both **state and Communist Party structures** play crucial roles. Unlike India, where government bodies function independently from political parties, **China's Communist Party (CPC) dominates all state institutions, including foreign policy.**

Who Makes Foreign Policy Decisions in China?

- Politburo Standing Committee (PBSC) - The Supreme Authority:** PBSC sets the overall foreign policy direction. It is led by President Xi Jinping, who has ultimate control over decisions.
- Central Foreign Affairs Commission (FAC) - Core Policy Body:** It manages foreign policy coordination and inter-departmental communication. It is headed by Xi Jinping with Premier Li Qiang as Deputy Head. The **FAC Office** gathers intelligence, sets the agenda, and recommends policy actions to top leaders.
- Key Institutions Handling China's Foreign Relations**
 - International Liaison Department (IDCPC) - CPC's Global Outreach:** It engages with political parties in 150+ countries, including India.
 - It is organized into regional bureaus (e.g., South & Southeast Asian Affairs).
 - It aims to enhance CPC's legitimacy and supplement traditional diplomacy.
 - United Front Work Department (UFWD) - Influence Operations:** It manages relations with Chinese diaspora, Hong Kong, and Taiwan.
 - It influences global narratives on Tibet and Xinjiang.
 - It engages with foreign intellectuals to shape China's international image.
 - Ministry of Foreign Affairs (MFA) - The Official Diplomatic Arm:** It functions under the State Council, but with lower hierarchy than CPC organs. It is responsible for executing foreign policy decisions.

Key Takeaways for India's Diplomacy

- Engaging China requires dealing with both party and state actors.
- CPC plays a central role in shaping China's foreign policy.
- Xi Jinping's leadership has strengthened the role of CPC bodies over traditional state institutions.
- Indian policymakers need to understand CPC's structures like IDCPC and UFWD to navigate bilateral relations effectively.

Foreign Policy Institutions in India

India's foreign policy is primarily handled by governmental institutions, with a clear distinction between **state agencies** and **political entities**, unlike China's **party-state** model.

- Ministry of External Affairs (MEA) - Apex Diplomatic Body:** The **Foreign Secretary** is the highest-ranking bureaucrat overseeing policy implementation. Functions include **bilateral and multilateral diplomacy, treaty negotiations, consular services, and international cooperation.**
- Prime Minister's Office (PMO) - Strategic Oversight:** The **National Security Advisor (NSA)** plays a key role in shaping India's **strategic foreign policy** and security framework.
- National Security Council (NSC) - Security and Foreign Affairs Coordination:** Chaired by the **Prime Minister**, with the **NSA as its principal advisor.**
- Think Tanks and Advisory Bodies:** Institutions like **Indian Council of World Affairs (ICWA), Institute for Defence Studies and Analyses (IDSA), and Observer Research Foundation (ORF)** provide expert recommendations on diplomacy, geopolitics, and international trade.

Parliamentary Committees on External Affairs

Unlike China's **IDCPC**, Indian political parties do not conduct international diplomacy. However, parties influence **foreign policy discourse through parliamentary debates and manifesto commitments.**

Aspect	India	China
Decision-making	Government-led (MEA, PMO, NSA)	Party-led (CPC, PBSC, FAC)
Foreign Policy Actors	Diplomatic institutions & bureaucratic setup	CPC-controlled state and party bodies
Political Influence	Limited; Political parties do not conduct foreign diplomacy	CPC directly engages with foreign political parties
Security Oversight	NSA and NSC coordinate with defense agencies	National Security Commission under CPC

SC ON REGULATION OF ONLINE CONTENT

Context

The **Supreme Court of India** directed the **Solicitor General (SG) Tushar Mehta** to suggest regulatory measures to curb the use of **“filthy language”** and **“vulgarity”** in online content, particularly in comedy shows and podcasts. The court emphasized the need to differentiate between **humour and perversity** while maintaining **freedom of speech**.

Regulation of Online Content: The Legal Debate

- **Balancing Free Speech and Regulation: Article 19(1) (a)** of the Indian Constitution guarantees **freedom of speech and expression**. However, **Article 19(2)** allows **reasonable restrictions** on grounds like **public order, morality, and decency**.
 - ▶ The Court aims to **avoid censorship** while ensuring content creators maintain **ethical standards**.
- **Role of the Government:** The Centre has been asked to propose **regulatory mechanisms** for online content.
 - ▶ The **Information Technology (Intermediary Guidelines and Digital Media Ethics Code) Rules, 2021** already regulate **OTT platforms and social media**, but their implementation needs strengthening.
 - ▶ The Supreme Court indicated the need for a **balanced approach** rather than outright censorship.

India's digital censorship framework

- **Bharatiya Nyaya Sanhita (BNS), 2023, Section 294:** This law criminalizes the sale, import, export, advertisement, or profit from obscene material, including the display of content in electronic form.
 - ▶ **Obscene material** is defined as material that is lascivious, appeals to prurient interests, or has the potential to deprive and corrupt individuals likely to view it. This could include excessive sexual content or content harmful to public morals.
 - ▶ Punishments under **Section 294** include up to 2 years imprisonment and a fine of up to Rs. 5,000 for first-time offenders.
- **Information Technology (IT) Act, 2000 – Section 69A** empowers the government to block online content in the interest of national security, public order, and preventing incitement of offenses.
- **Intermediary Guidelines & Digital Media Ethics Code, 2021** regulates **social media intermediaries** (Facebook, Twitter, WhatsApp), **OTT platforms** (Netflix, Amazon Prime), and digital news media by mandating a grievance redressal mechanism, compliance with government takedown requests, and additional due diligence for significant social media platforms.

- ▶ **Self-Regulation by OTT Platforms** includes compliance with frameworks such as the **Digital Publishers Content Grievances Council (DPCGC)** to ensure ethical content without direct government censorship.
- **Cinematograph Act, 1952 (Proposed Amendments)** aims to bring OTT platforms under similar censorship regulations as theatrical films and introduces penalties for unauthorized film piracy and improper content.
- **Press & Registration of Periodicals Bill, 2023** seeks to regulate digital news platforms and ensure editorial accountability while adhering to professional journalism standards.

UPSC PYQ

- Q:** What do understand by the concept “freedom of speech and expression”? Does it cover hate speech also? Why do the films in India stand on a slightly different plane from other forms of expression? Discuss. (2014)

WOMEN'S CREDIT GROWTH IN INDIA

Context

A report jointly published by **TransUnion CIBIL, NITI Aayog's Women Entrepreneurship Platform (WEP), and MicroSave Consulting (MSC)** highlights a significant increase in women borrowers in India. Between **2019 and 2024**, credit demand from women **tripled**, with a **22% compounded annual growth rate (CAGR)** in retail credit uptake. This surge indicates a shift in financial behavior, where more women, particularly from semi-urban and rural areas, are leveraging credit for personal and professional needs.

Key Findings of the Report

- **Surge in Credit Demand & Borrowers' Profile**
 - ▶ Women borrowers' **retail credit demand grew threefold** from 2019 to 2024.
 - ▶ Around **60% of women borrowers** availing credit are from **semi-urban and rural areas**.
 - ▶ **Women under 30 account for 27%** of retail credit uptake, lower than men (40%).
 - ▶ Women's participation in **business loans increased fourfold** in the past six years.
- **Sector-Wise Credit Distribution**
 - ▶ **Personal finance loans (home, vehicle, consumer durables, etc.): 4.3 crore loans worth Rs 4.8 lakh crore** were availed in 2024. **42% of all loans availed by women.**

- ▶ **Gold loans: 4 crore loans worth Rs 4.7 lakh crore** were availed in 2024. **36% of all loans availed by women**, up from **19% in 2019** (5.1x growth).
- ▶ **Business loans & commercial credit (including loans against property): 37 lakh new loan accounts** opened by women. **Rs 1.9 lakh crore in disbursements**. Number of business loan accounts opened has **grown 4.6x since 2019**. However, business loans still constitute **only 3% of total loans availed by women**.

▣ Growing Awareness of Credit Health

- ▶ **42% growth in women monitoring their credit scores**, from **18.94 million (Dec 2023) to 26.92 million (Dec 2024)**.
- ▶ **Gen Z women (born mid-1990s–2010s) lead credit monitoring**, with a **56% YoY increase**.
- ▶ **Millennial women (born 1981–1996) recorded a 38% YoY increase**, making up **52% of self-monitoring women**.
- **Challenges:** Despite the rise in financial awareness, barriers like **credit aversion, poor banking experience, lack of collateral, and guarantor constraints** remain.

Government & Institutional Initiatives to Support Women Borrowers

- **Women Entrepreneurship Platform (WEP) – NITI Aayog:** It provides a single-window platform for women entrepreneurs, including credit access support. It encourages participation in startup funding, microfinancing, and skill development programs.
- **Stand-Up India Scheme:** It offers collateral-free loans between Rs 10 lakh to Rs 1 crore for women entrepreneurs. Over Rs 40,000 crore in loans disbursed to women-led enterprises.
- **MUDRA (Micro Units Development & Refinance Agency) Scheme** provides loans up to Rs 10 lakh under **Shishu, Kishore, and Tarun categories**. Women entrepreneurs constitute over 70% of beneficiaries.
- **Nari Shakti Dhan Yojana** focuses on improving women’s financial literacy and self-reliance. It encourages credit monitoring and awareness among women entrepreneurs.
- **Digital Lending Platforms & Women-Centric Credit Products**
 - ▶ Banks and NBFCs offer customized loan products for women with lower interest rates and flexible terms.
 - ▶ Self-help groups (SHGs) and microfinance institutions (MFIs) enable access to credit in rural areas.

SC ON PRIVATE HOSPITAL PRICING

Context

The **Supreme Court of India** directed **State governments** to consider framing guidelines to prevent **private hospitals from overcharging** patients for medicines, medical devices, implants, and consumables by forcing them to purchase from hospital-owned pharmacies. However, the court also cautioned against harsh regulations that could discourage **private investment** in healthcare.

Supreme Court’s Observations

- **Need for Private Sector in Healthcare:** The court acknowledged that States depend on private hospitals to provide basic and specialized healthcare services due to gaps in public health infrastructure.
 - ▶ Until government facilities are strengthened, private hospitals play a crucial role in healthcare delivery.
- **States Should Frame Guidelines:** The court refrained from mandating strict rules but urged State governments to consider policies ensuring fair pricing.
- **Caution Against Overregulation:** States must balance consumer protection with the growth of private healthcare infrastructure.

Scenario of the Healthcare Sector in India

- India’s healthcare industry is vast, covering **hospitals, medical devices, clinical trials, telemedicine, medical tourism, health insurance, and medical equipment**. The **healthcare system** is divided into:
 - ▶ **Public sector:** Government-run **Primary Healthcare Centres (PHCs)** in rural areas and limited **secondary and tertiary hospitals** in key cities.
 - ▶ **Private sector:** Dominates **secondary, tertiary, and quaternary** healthcare, mostly in **metros, Tier-I, and Tier-II cities**.

Private Healthcare in India

- **Dominant role:** Private spending makes up nearly **60% of total healthcare expenditure**.
- **Dispersed sector:** Private healthcare is **fragmented** with **rural-urban disparities, market failures, and income-based segmentation**.
- Why is private healthcare not affordable in India?
 - ▶ High-cost **urban concentration** of quality private healthcare.
 - ▶ **Fragmentation** leading to uneven service delivery.
 - ▶ **Expensive insurance** packages with limited benefits.

Key Challenges in Healthcare

- **Limited Access to Basic Healthcare** Shortage of **medical professionals** and quality assurance.
 - ▶ **Low government health spending** leads to gaps in services.

Poor quality care and long wait times key reasons for avoiding public hospitals

Reasons for not availing government/ public hospitals (in %)

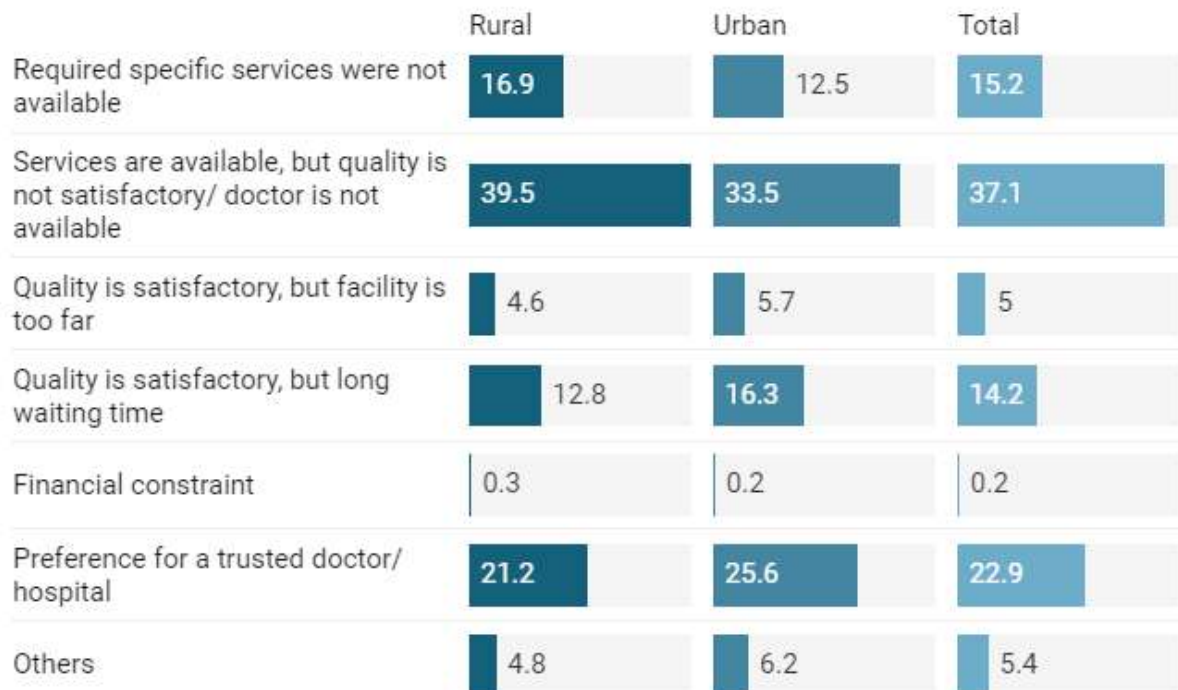


Figure No. 02

- **Lack of preventive care** leads to high disease burden and costs.
- **Low Budget Allocation:** India spends only **2.1% of GDP on healthcare (2021-22)**. Developed countries like **Japan, Canada, and France** spend **10%**. Even **Bangladesh and Pakistan** spend **over 3%**.
- **Lack of Medical Research & Innovation:** R&D in healthcare is **underfunded**. Furthermore, there is limited focus on cutting-edge technology and new medical projects.
- **Shortage of Healthcare Professionals:** India lacks **600,000 doctors**, as per government data. **Nurses and paramedics** are also in short supply.
- **Poor Infrastructure & Resources:** Overcrowded hospitals, **inadequate staff**, and lack of medicines.

- **The Directive Principles of State Policy (DPSP)** also mandate the State's duty to ensure social and economic justice, including access to healthcare for all citizens.

DELIMITATION DEBATE IN INDIA

Context

There has been a renewed debate about delimitation after the issue raised by Southern states. The delimitation of constituencies for the **Lok Sabha and State Legislative Assemblies** is to be carried out on the basis of the **first Census after 2026**.

What is Delimitation?

- Delimitation refers to the **process of fixing the number of seats and boundaries of constituencies** for the **Lok Sabha and State Legislative Assemblies**.
- It is carried out by the **Delimitation Commission**, which is constituted by an **Act of Parliament**.
 - Delimitation was conducted after the **1951, 1961, and 1971 Censuses**.



FACT BOX

- Health is a **State subject** under the Constitution
- **Fundamental Right to Affordable Healthcare:** Access to affordable medical treatment is part of the fundamental right to life (Article 21 of the Constitution).

- ▶ In 1976, the **number of Lok Sabha seats was frozen at 543** based on the **1971 Census**, despite an increasing population, to **encourage population control measures**.
- As per constitutional provisions, this freeze will be lifted after the **first Census post-2026**, leading to a **redistribution or increase of seats**.

Key Issues in Delimitation

- **Uneven Population Growth:** Northern states like **Uttar Pradesh, Bihar, Madhya Pradesh, and Rajasthan** have seen higher population growth than **Southern states (Tamil Nadu, Kerala, Karnataka, Andhra Pradesh)** and smaller northern states (**Punjab, Himachal Pradesh, Uttarakhand, and Northeast**).
 - ▶ This creates an imbalance in representation if seats are reallocated solely based on population.
- **Possible Scenarios for Seat Allocation:** Redistribution of existing 543 seats among states based on the new Census. Increase in the total number of seats to 848, with a proportional rise for all states.
- **Impact on Southern and Smaller States:** If seats are reallocated based on population, Southern states' share in the Lok Sabha will decline from **24% to 19%**.
 - ▶ Smaller states in the North and Northeast will also lose political significance despite successfully controlling population growth.
 - ▶ This could violate the **federal structure of India**, leading to **political disenchantment** in the affected states.

Potential Solutions

- **Capping Lok Sabha Seats at 543:** India has functioned with 543 MPs since 1976, even as the population grew from 55 crore to 145 crore. With population projected to peak at 165-170 crore in the next three decades, a fixed number of MPs would maintain federal balance and prevent the dominance of larger states.
 - ▶ The U.S. follows a similar model, capping the **House of Representatives** at 435 seats since 1913, despite population growth.
- **Increasing State Assembly Seats:** The number of MLAs in each State can be increased based on projected population to ensure local representation, while maintaining a fixed number of Lok Sabha MPs.
- **Political Consensus and Federal Safeguards:** MPs from **Southern states, smaller Northern states**, and the **Northeast** must push for a cap in Parliament to protect their political representation.
 - ▶ A balanced approach should be taken to ensure representation without penalizing states that have implemented successful population control measures.

INDIA'S LANGUAGE DIVERSITY AND MARGINALISATION

Context

Tamil Nadu Chief Minister MK Stalin recently made a significant statement, claiming that several north Indian languages, including **Maithili, Brajhasha, Bundelkhandi, and Awadhi**, have been **"destroyed by the hegemonic Hindi."** This statement touches upon several key issues concerning language politics in India, especially in relation to linguistic diversity and the dominance of Hindi in the country.

India's Linguistic Diversity

- India is renowned for its remarkable linguistic diversity, having diverse languages and dialects with its distribution influenced by historical, geographical, and cultural factors.
 - ▶ Inhabitants of the Indian subcontinent spoke **proto-Dravidian languages** in the **4th century BCE**. These languages started to become more distinct from one another about 1,000 years later.
 - ▶ The native languages of India fall into the following language families: **Indo-Aryan, Dravidian, Austro-Asiatic, Tai-Kadai, and Sino-Tibetan**.
 - ◆ Indo-Aryan and Dravidian language families constitute the majority of native tongues spoken in India.
- According to the Census of India of 2001, India has 122 major languages and 1599 other languages.
- As of 2024, India has about **453 living languages**; the **Constitution of India** recognises **22 official languages**, known as "scheduled languages," listed in the **Eighth Schedule**.

Constitutional Provisions Related to Languages in India

- **Article 29** protects the rights of minorities to preserve their language, script, or culture.
- **Article 350A** mandates that states provide primary education in the mother tongue of children.
- **Article 350B** provides for the appointment of a "Special Officer" for linguistic minorities to safeguard their language rights.
- **Article 351** empowers the Union government to promote the development of Hindi as a national language.
- **Eighth Schedule** recognizes 22 official languages of India, including eleven with 'Classical' status, highlighting linguistic diversity.
 - ▶ **Schedule Languages:** The **eighth schedule** includes the recognition of the following **22 languages**:

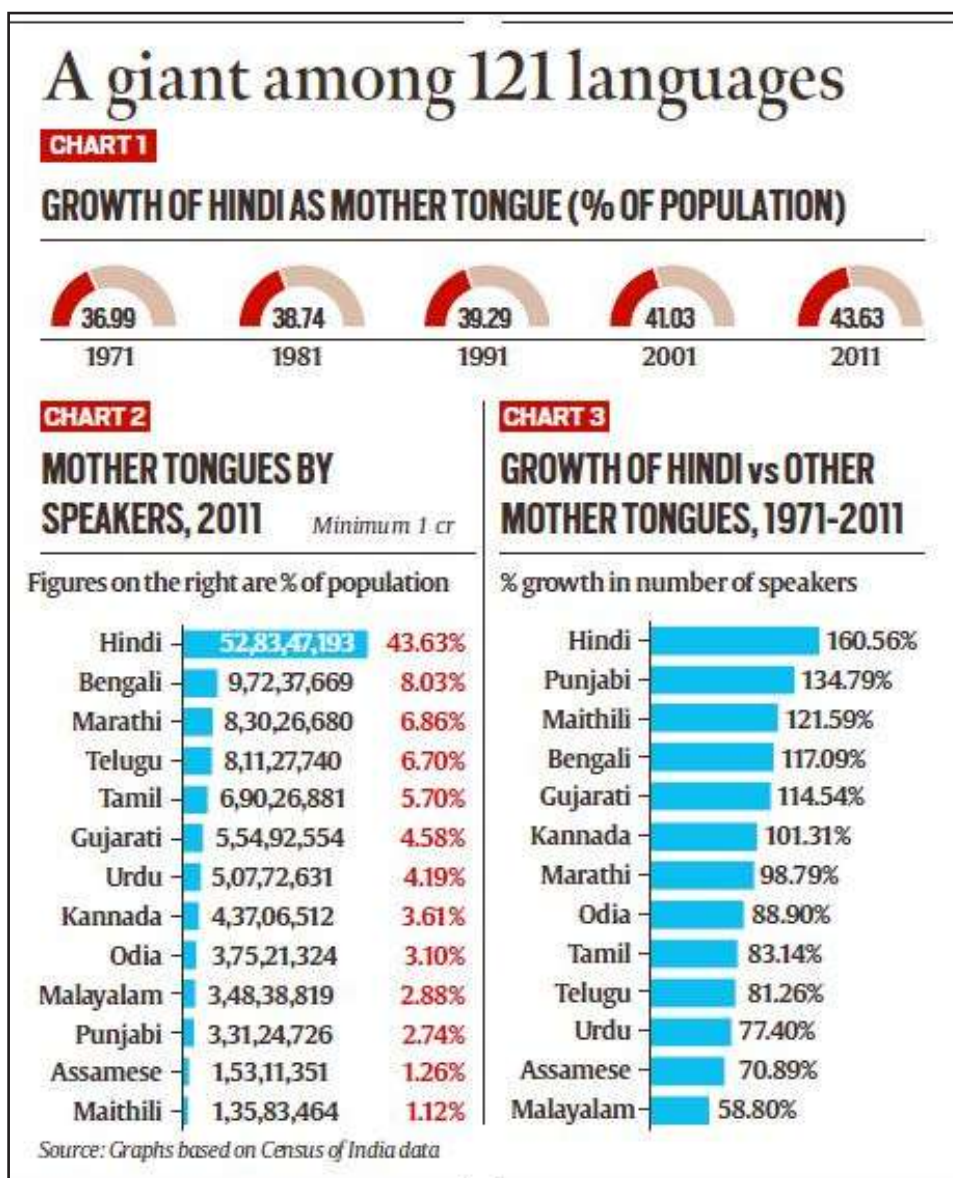


Figure no. 3

- ◆ Assamese, Bengali, Gujarati, Hindi, Kannada, Kashmiri, Konkani, Malayalam, Manipuri, Marathi, Nepali, Odia, Punjabi, Sanskrit, Sindhi, Tamil, Telugu, Urdu, Bodo, Santhali, Maithili and Dogri are the 22 languages presently in the eighth schedule to the Constitution.
- ◆ Of these languages, 14 were initially included in the Constitution. Subsequently, Sindhi was added in 1967; Konkani, Manipuri and Nepali were added in 1992; and Bodo, Dogri, Maithili and Santali were added by the **92nd Amendment Act of 2003**.

- ▶ **Classical Languages:** Currently, **seven languages** (previously it was 6) enjoy the 'Classical' status: Tamil (declared in 2004), Sanskrit (2005), Kannada (2008), Telugu (2008), Malayalam (2013), Odia (2014), Marathi (2024), Pali (2024), Prakrit (2024), Assamese (2024), and Bengali (2024).

- Under the Constitution provision is made for appointment of **Special Officer for linguistic minority** with the sole responsibilities of safeguarding the interest of language spoken by the minority groups.
- The language policy of India has been pluralistic, giving **priority to the use of mother tongue** in administration, education and other fields of mass communication.
- The **Language Bureau of Ministry of Human Resource Development** is set up to implement and **monitor the language policy**.

(See Table No. 1 below)

UPSC PYQ

Q: With reference to India, the terms 'Halbi, Ho and Kui' pertain to (2021)

- (a) dance forms of Northwest India
- (b) musical instruments

Linguistic Family	Region	Languages	Key Features
Dravidian	Primarily spoken in southern India	Tamil, Telugu, Kannada, Malayalam	Agglutinative structure, rich phonetic quality, and extensive vowel usage.
Austroasiatic	Eastern and central India	Santali, Khasi	Monosyllabic words, tonal qualities.
Tibeto-Burman	Northeastern states of India	Meitei, Bodo	Agglutinative structure with complex tones, prefixes, and suffixes.
Andamanese	Andaman Islands	Onge, Jarawa	Highly endangered, less documented languages
Tai-Kada	Northeastern India	Tai Phake, Khamti	Tonal systems, subject-verb-object word order, sharing similarities with Southeast Asian Tai languages.

Table no. 1

- (c) pre-historic cave paintings
- (d) tribal languages

Solution: (d)

Q: Under which one of the following Constitution Amendment Acts, four languages were added to the languages under the Eighth Schedule of the Constitution of India, thereby raising their number to 22? (2008)

- (a) Constitution (Ninetieth Amendment) Act
- (b) Constitution (Ninety-first Amendment) Act
- (c) Constitution (Ninety-second Amendment) Act
- (d) Constitution (Ninety-third Amendment) Act

Solution: (c)

UNESCO'S REPORT ON MULTILINGUAL EDUCATION

Context

A new report by UNESCO's Global Education Monitoring (GEM) team, titled 'Languages Matter: Global Guidance on Multilingual Education', highlights that 40% of the global population lacks access to education in a language they understand. This percentage rises to 90% in some low- and middle-income countries, affecting over 250 million learners worldwide.

Key Findings of the Report

- The report comes on the **25th anniversary of International Mother Language Day** and underscores the need for **multilingual education policies**.
- It is particularly relevant to India, where the **National Education Policy (NEP) 2020** advocates **education in the mother tongue**.
 - However, the **three-language policy** has faced **opposition from some States**.

Global Language Barriers in Education

- **40% of the world's population** cannot access education in a language they understand.
- In **some low- and middle-income countries**, this figure rises to **90%**.
- **31 million displaced youth** face **language barriers** due to migration.
- **Colonial history** has left many countries with **education systems dominated by imposed languages**, leading to **educational disparities**.

Challenges in Implementing Multilingual Education

- **Teacher Shortage:** Many teachers lack the **training** to teach in local languages.
- **Lack of Resources:** Textbooks and learning materials are often **not available** in home languages.
- **Community Resistance:** Some societies still **prefer dominant languages** over regional languages for education.
- **Financial Constraints:** Governments struggle to **fund multilingual education programs** due to **budget limitations**.

UNESCO's Recommendations

To tackle these challenges, the **GEM report** suggests:

- **Context-Specific Language Policies:** Countries must design education policies based on their linguistic diversity. Gradual language transition must be supported with curriculum adjustments and proper learning materials.
- **Teacher Training & Resource Development:** Teachers should be trained to teach in both home and second languages.
- **Supporting Multilingual Students:** Early childhood educators must be trained in culturally and linguistically responsive teaching.
- **Inclusive School Leadership & Community Engagement:** School leaders should be trained to

promote multilingual inclusivity. Governments should encourage parental and community involvement to bridge linguistic gaps.

Why This Matters for India?

- **Multilingual education aligns with India's NEP 2020**, but challenges remain in **implementation**.
- **Opposition to the three-language policy** by some States indicates a need for **policy refinement**.
- **Investment in teacher training and learning materials** is critical for success.
- **Migrants and tribal communities** face **language barriers**, making multilingual policies crucial for **equitable education**.

India's Linguistic Diversity & Constitutional Recognition

- India has **22 languages** recognized in the **Eighth Schedule** of the Constitution.
 - ▶ Assamese, Bengali, Gujarati, Hindi, Kannada, Kashmiri, Konkani, Malayalam, Manipuri, Marathi, Nepali, Odia, Punjabi, Sanskrit, Sindhi, Tamil, Telugu, Urdu, Bodo, Santhali, Maithili and Dogri are the 22 languages presently in the eighth schedule to the Constitution.
- **Classical Languages: India** now has **11 classical languages**, making it the **only country** to have this distinction.
 - ▶ Tamil, Sanskrit, Telugu, Kannada, Malayalam, and Odia.
 - ▶ **New additions (October 2024):** Marathi, Pali, Prakrit, Assamese, and Bengali.

Government Initiatives for Language Preservation

- **National Education Policy (NEP) 2020:**
 - ▶ NEP 2020 **advocates multilingual education**, emphasizing **mother tongue-based learning in early education**.
 - ▶ The **three-language policy** requires schools to teach **three languages**, including a regional language, which has faced **opposition from some States**.
 - ▶ Multilingual education is seen as a **tool for reducing dropout rates** and improving **learning outcomes**.
- **E-Learning & Digital Initiatives:**
 - ▶ **DIKSHA platform** offers **3,66,370 e-content pieces in 133 languages**.
 - ▶ **200+ educational TV channels** provide content in **29 languages**.
 - ▶ **ULLAS App & National Digital Library** make multilingual resources accessible.

- **Promoting Hindi & Strengthening Linguistic Unity:** 75 years of Hindi as an official language marked by initiatives to enhance its role globally. Key Initiatives:
 - ▶ **Hindi Advisory Committees** in ministries.
 - ▶ **Town Official Language Implementation Committees (TOLIC)** in India & abroad.
 - ▶ **"Hindi Shabd Sindhu"** dictionary created for governance and communication.
- **Technology & Language Preservation**
 - ▶ **National Language Translation Mission** and **Bhashini Project** leverage AI to **bridge language barriers**.
 - ▶ **Ed-tech platforms** are encouraged to develop **regional language content** for learning.

CASTE DISCRIMINATION IN HIGHER EDUCATION

Context:

The tragic suicides of Rohith Vemula in 2016 and Payal Tadvi in 2019 due to **caste-based discrimination** have highlighted ongoing issues of bias in India's universities. In response, the mothers of these students filed a petition, prompting the Supreme Court to direct the **University Grants Commission (UGC)** to act on caste discrimination in higher education.

Key Findings:

- **Suicides and Discrimination:** Rohith Vemula, a Dalit scholar, and Payal Tadvi, a tribal medical student, died by suicide after facing caste-based harassment. This has led to public outcry over the continued discrimination in universities.
- From 2004 to 2024, 115 Dalit student suicides were reported, many linked to caste discrimination.
- Caste-based discrimination continues to affect students' mental health, academic success, and overall well-being.
- **According to an RTI reply in 2024,**
 - ▶ 82.8% of faculty members in 13 IIMs are from the dominant castes
 - ▶ Dalit faculty members constitute 5%, Adivasis 1%, and other backward castes (OBC) 9.6%.
 - ▶ Similarly, 80% of the faculty in 21 IITs are from the dominant castes, while Dalits make up 6%, Adivasis 1.6%, and OBCs 11.2%.
 - ▶ In some educational institutes, there isn't a single faculty member from marginalised communities
- **UGC Response:** The UGC has drafted new regulations (2025) to promote equity in higher education, including the establishment of Equal Opportunity Cells and SC/ST Cells to handle caste discrimination complaints.

Reasons Behind Caste Discrimination in Academia:

- **Deep-Rooted Social Hierarchies:** Casteism is ingrained in India's social fabric, and it influences educational institutions. While the caste system is officially abolished, its legacy persists, with high-caste individuals continuing to hold social and institutional power.
- **Bias Against Affirmative Action:** Students and faculty who benefit from reservations are frequently stigmatized as being "less competent" or as occupying positions they did not deserve. This leads to resentment and exclusion.
- **Institutional Practices:** In many cases, educational institutions fail to adequately implement policies that ensure equal treatment, such as the provision of **Equal Opportunity Cells** and the enforcement of anti-discrimination regulations. This lack of accountability perpetuates discrimination.

Impact of Caste Discrimination in Academia:

- **Psychological and Emotional Toll:** Discrimination severely affects the mental health of students and faculty from marginalized communities. The **emotional strain** caused by social exclusion, harassment, and the constant need to prove one's worth can lead to **stress, anxiety,** and in extreme cases, **suicide.**
- **Academic and Professional Setbacks:** Discriminatory practices hinder the academic progress of marginalized students. Exclusion from academic networks, lack of support from faculty, and unequal treatment in assessments prevent these students from excelling. Additionally, caste-based discrimination reduces their chances of securing positions within academia or professional fields.
- **Widening Inequality:** Caste-based discrimination entrenches educational inequality. Students from marginalized communities are often denied equal opportunities to succeed, resulting in reduced representation in higher education, academia, and professional spheres, perpetuating a cycle of poverty and marginalization.

Government Interventions and Inadequacies:

- **Constitutional Protections and Legal Framework:** The Indian Constitution provides **legal safeguards** against caste discrimination, including reservations for Dalits and STs in educational institutions and public employment. However, the implementation of these protections remains uneven, and caste-based practices continue to persist in many universities and colleges.
- **UGC Guidelines and Policies:** The **University Grants Commission (UGC)** has issued several guidelines to address caste-based discrimination, including the establishment of **Equal Opportunity Cells** and **anti-discrimination committees.** Despite these efforts, there are often delays and failures in enforcing these measures, and reports suggest that discriminatory practices remain widespread.

- **Educational Reform and Monitoring:** Although the government has acknowledged the problem and introduced schemes like **fee reductions, scholarships,** and **establishing more institutions** for marginalized communities, critics argue that the systemic issue of caste discrimination is not being tackled adequately. Monitoring systems to track complaints and the outcomes of anti-discrimination measures are often inefficient, and many institutions fail to create a truly inclusive academic environment.

The Thorat Committee Report (**formed in 2007**) stated that SC/ST students experienced various forms of discrimination by teachers, from avoidance, contempt and non-cooperation to discouragement and differential treatment. However, the recommendations have largely been ignored.

- ▶ Mungekar Committee (2012) has also acknowledged the prevalence of caste discrimination and the exclusion of marginalised students on campuses.
- **Rohith Act:** The Act, proposed in 2016, to prevent caste discrimination against Dalit students in higher educational institutions, still hasn't been passed.

UNLAWFUL ACTIVITIES (PREVENTION) ACT (UAPA)

Context

The **Supreme Court of India** recently reprimanded the Chhattisgarh Police for adding charges under the stringent **Unlawful Activities (Prevention) Act (UAPA)** to an FIR against a man who was granted anticipatory bail in another case. The court expressed its displeasure, stating that the police's actions appeared to be a deliberate attempt to bypass the interim order granting protection from arrest.

What is UAPA?

- **Unlawful Activities (Prevention) Act (UAPA)** is a legislation aimed at preventing unlawful activities that threaten the sovereignty, integrity, and security of India.
- The Act provides special procedures to **deal with terrorist activities,** among other things.
- Also known as "**anti-terror law**", the act was enacted in **1967** and later amended multiple times to strengthen provisions related to terrorism and unlawful activities.
- **Definition of Unlawful Activity:** Under UAPA, an "unlawful activity" includes any activity that causes disaffection towards India or harms the sovereignty and integrity of India.
 - ▶ This provision mirrors the sedition charge under the **Indian Penal Code (IPC),** which criminalizes acts or speech that incite disaffection against the government.
- **Section 15 of UAPA defines terrorist act** as any act with intent to threaten or likely to threaten the unity, integrity, security, economic security, or sovereignty of India or with intent to strike terror or likely to strike terror in the people or any section of the people in India or in any foreign country.

- **Punishment for Unlawful Activities (Section 13):**
 - **Section 13 of UAPA** deals with the punishment for engaging in or inciting unlawful activities. It includes advocating, abetting, or inciting any unlawful activity.
 - **Punishment:** Individuals found guilty can be punished with imprisonment of up to seven years.

TARIFF RATIONALIZATION

Context

The Union Budget 2025-2026 has **rationalized the Indian Tariff** with respect to industrial goods and such a move has come against the backdrop of a “**tariff war**” that the United States of America has initiated against **Canada, Mexico and China**.

What is Tariff rationalization?

- Tariff rationalization is the process by which the **tariff structure of a country** is amended to address the anomalies in the tariff.
- Such Tariff anomalies may have arisen owing to frequent policy changes or may be the result of a protectionist policy more focused on protecting the domestic industry.
- The goal of tariff rationalization is to improve the cost-effectiveness of raw material imports, thereby boosting domestic manufacturing, reducing production costs, and fostering exports.
- **Customs Tariff**, if structured well, can boost domestic manufacturing of finished goods by making available cost effective raw materials, thereby, providing a fillip to exports of such finished goods as well.

Key Features of the Tariff Rationalization in the 2025-2026 Budget:

◦ Simplified Tariff Structure:

- The number of tariff slabs has been reduced from **15 to 8**, simplifying classification disputes and promoting economic competitiveness.
- The peak tariff rate for industrial goods has been capped at **70%**, a significant reduction from the earlier **100%, 125%, and 150%** slabs.
- **AIDC1** (Additional Import Duty) has been introduced for some goods, set at rates either equal to or lower than the import duty to further streamline the tariff system.
- Surcharges have been eliminated for goods where AIDC is already applicable, ensuring further simplification.
- **Addressing Inverted Duty Structure:** The budget has focused on resolving the **inverted duty structure**, where duties on raw materials are higher than on finished goods, hindering domestic manufacturing.
 - **Customs duties on components** for products like **LCD/LED TVs** and **Lithium-ion batteries** have been reduced or exempted to enhance the competitiveness of domestic industries.
 - **Raw materials** such as **copper, lead, and tin scrap** used in manufacturing have also seen duty reductions to promote affordable production.

- **Revising Import Duties on Motorcycles:** The budget has addressed longstanding concerns from the **United States** regarding India's import duties on motorcycles. Import duties for high engine capacity motorcycles have been reduced significantly.
 - For example, duties on **motorcycles with engine capacities up to 1600cc** have been reduced from **50% to 40%**, and duties on semi-knocked-down and completely-knocked-down units have also been lowered.

Impact on India's Economy:

- **Boosting Domestic Manufacturing:** The rationalization and reduction of peak tariffs are expected to reduce costs for raw materials, ultimately benefiting domestic manufacturers. This, in turn, could lead to **lower production costs** and improved **global competitiveness**.
- **Fostering Export Growth:** By lowering tariffs on industrial inputs, India can reduce the cost of producing finished goods, potentially increasing **exports** of competitively priced manufactured goods.
 - A simpler tariff structure will also enhance **trade relations** with countries concerned about high tariffs, including the **United States**, thus fostering a healthier trade environment.
- **Strengthening Bilateral Trade Relations:** By addressing the concerns over high tariffs, particularly in the **automobile sector**, India aims to smoothen its **trade relations with the U.S.** and other nations. This could contribute to easing trade tensions and boosting **foreign direct investment (FDI)**.



FACT BOX

What are tariffs?

- Tariff is a tax. It is levied on **foreign goods** imported into a country.
 - The US is currently the largest goods importer in the world – in 2022, the value of imported goods in the US totalled USD 3.2tn.
- Tariffs are paid by the importer, or an intermediary acting on the importer's behalf, though the costs are typically passed on.
- They makes imported products more expensive than domestic ones.
- **Other trade barriers:** Quotas, licenses, and standardization
- **Common Types of Tariffs:** Specific tariffs, Ad valorem tariffs, Licenses, Import quotas, Voluntary export restraints, Local content requirements

Other Important Concepts

- **Inverted Customs Duty Structure:** It is an inverted customs duty structure occurs when taxes on raw materials and intermediate inputs are higher than the taxes on final products made from those inputs.

INDIA'S IMPORT DUTIES & TRADE RELATIONS WITH THE US

Context

India's import duties, also known as **tariffs**, have been a point of contention in trade relations with the United States. The US has often criticized India for imposing **high tariffs on imported goods**. However, India maintains that its tariffs are fully compliant with global trade rules set by the **World Trade Organization (WTO)**.

What are tariffs?

- Tariffs are taxes imposed by a country on imported goods. They help protect domestic industries by making foreign products more expensive.
- **Are India's tariffs legal under WTO rules?** Yes. The WTO allows developing countries like India to maintain higher tariffs in exchange for commitments on:
 - ▶ **Trade-Related Aspects of Intellectual Property Rights (TRIPS)**
 - ▶ **Services trade liberalization**
 - ▶ **Agricultural trade regulations**
- When the WTO was formed in 1995, developed nations, including the US, agreed to this framework. Thus, India's import duties are **not arbitrary** but are based on **WTO agreements**.

US Pressure on India:

The US has been pushing India to open its markets further and lower tariffs. Some key US demands include:

- **Government Procurement Access** – The US wants American firms to compete for Indian government contracts.
- **Reduction in Agricultural Subsidies** – The US claims India's subsidies distort trade.
- **Patent and Intellectual Property Reforms** – The US seeks stronger protections for American pharmaceutical and tech firms.
- **Removal of Data Localization Restrictions** – The US wants cross-border data flows to remain unrestricted.

India has **resisted these demands for decades** to protect its domestic economy, farmers, and industries.

Impact of US Allegations on India's Trade

- The US claims that India's high tariffs create an unfair trade environment. However, **many Indian exports to the US, such as iPhones, diamonds, and petrochemicals, have low domestic value addition**. This means a large portion of these exports are simply processed in India but manufactured elsewhere.
- The US is considering imposing **reciprocal tariffs** on Indian goods.
- **Challenges in India-US Free Trade Agreement (FTA):** Negotiating a comprehensive **FTA with the US** is difficult due to:

- ▶ Diverging interests on **agriculture, patents, and digital trade**
- ▶ Political uncertainties in the US (e.g., Trump's possible return to power)
- ▶ The US's history of imposing **trade restrictions despite ongoing negotiations**
 - ◆ Thus, an **FTA may not be the best option in the short term**.

India's Possible Responses

The **Global Trade Research Initiative (GTRI)** suggests India has three main options:

- **Explain WTO Compliance** – India should clearly communicate to the US that its tariffs follow WTO rules.
- **Offer Lower Tariffs on Some Goods** – India could offer **zero or minimal tariffs on industrial goods** to avoid US retaliation.
- **Absorb US Tariffs Without Retaliation** – GTRI suggests India could take a "wait-and-watch" approach, implying patience and strategic resilience.



FACT BOX

Global Trade Research Initiative (GTRI)

- Global Trade Research Initiative (GTRI) is a research Group focused on Climate Change, technology and trade
- GTRI aims to create high-quality and jargon-free outputs for governments and industry from the perspective of development and poverty reduction.

World Trade Organization (WTO)

- **Established in:** 1995
- The World Trade Organization (WTO) is an international organization established in 1995 following the ratification of the Uruguay Round Agreements.
- The **166-member forum** is the **only international body** that deals with the rules of trade between nations.

ROLE OF MSMES IN INDIA

Context

MSMEs play a crucial role in India's economic growth by contributing to employment, industrial output, and exports. Recognized as a key driver of development, they help in fostering entrepreneurship and regional economic balance.

Contribution of MSMEs to the Indian Economy

- **Employment Generation:** MSMEs employ over 110 million people, making them one of the largest sources of employment in the country.

- **GDP Contribution:** MSMEs contribute around 30 percent to India's GDP. They account for about 45 percent of total industrial production.
- **Exports and Global Trade:** MSMEs contribute nearly 40 percent to India's total exports. They are major exporters in sectors like textiles, handicrafts, engineering goods, and food processing.
- **Support to Rural and Small Industries:** MSMEs promote small-scale industries, including Khadi, Village, and Coir industries.

Major Challenges Faced by MSMEs

- **Limited Access to Finance:** Many MSMEs struggle to obtain loans due to lack of credit history and collateral. Dependence on informal lending increases financial burden and costs.
- **Shortage of Skilled Workforce:** MSMEs face difficulties in finding trained professionals, affecting productivity and efficiency. Limited access to vocational training programs hinders skill development.
- **Technological Barriers:** Many MSMEs lack resources to adopt modern technologies and automation. Low investment in research and development reduces their competitiveness.
- **Regulatory and Compliance Burden:** Complex taxation, licensing, and labor laws increase operational challenges. Delayed payments from larger firms and government agencies affect cash flow.
- **Infrastructure Gaps:** Inadequate transportation, unreliable power supply, and lack of warehousing impact MSME efficiency.
- **Global Competition and Market Access:** MSMEs face competition from international manufacturers offering low-cost alternatives. Limited branding and marketing restrict their global reach.

Classification of MSMEs

- MSMEs are defined under the **Micro, Small, and Medium Enterprises Development (MSMED) Act, 2006**.
- The classification was revised under the **Aatma Nirbhar Bharat Abhiyan (2020)** based on investment and turnover:

Category	Investment Limit	Turnover Limit
Micro	Up to Rs 1 crore	Up to Rs 5 crore
Small	Up to Rs 10 crore	Rs 50 crore
Medium	Up to Rs 50 crore	Up to Rs 250 crore

Government Support for MSMEs

- **Financial Assistance and Credit Access**
 - ▶ **Emergency Credit Line Guarantee Scheme (ECLGS)** offers collateral-free loans to MSMEs.
 - ▶ **MUDRA Loans** provide financial support up to Rs 10 lakh for small businesses.
 - ▶ **Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE)** helps MSMEs secure loans without collateral.
- **Digital and Technological Support**
 - ▶ **Udyam Registration** simplifies MSME registration and access to government schemes.
 - ▶ **Digital India initiatives** promote online transactions and e-commerce participation.
 - ▶ **The Zero Defect Zero Effect (ZED) Certification** enhances product quality and global competitiveness.
- **Market Access and Export Promotion**
 - ▶ **"Vocal for Local" and Make in India** encourage MSME-produced goods.
 - ▶ **Free Trade Agreements (FTAs)** expand international market opportunities.
 - ▶ **Cluster Development Programs** support MSMEs with shared infrastructure and resources.
- **Others:**
 - ▶ Prime Minister's Employment Generation Programme (PMEGP)
 - ▶ Micro and Small Enterprises-Cluster Development Programme (MSE-CDP)
 - ▶ Entrepreneurship Skill Development Programme (ESDP)
 - ▶ Procurement and Marketing Support Scheme (PMS)
 - ▶ National SC/ST Hub (NSSH)

URBAN COOPERATIVE BANKS (UCBS) IN INDIA

Context

The urban cooperative banking (UCB) sector in India has had a troubled history, with multiple instances of financial mismanagement, fraud, and regulatory lapses over the years. The recent Rs 122-crore scam at **New India Cooperative Bank (NICB)** in Mumbai is another blow to the sector, raising concerns over governance, regulatory oversight, and depositor safety.

Possible Resolutions for NICB

RBI has multiple options to deal with the crisis:

- **Finding a White Knight (Merger with a Stronger Institution):** A strong financial entity (like an SFB or

NBFC) could be asked to take over NICB. This strategy worked for PMC Bank but may not be feasible here since most NICB depositors will withdraw funds via deposit insurance, reducing the bank's attractiveness for takeover.

- **Liquidity Support from the National Urban Co-operative Finance and Development Corporation:** The newly formed umbrella body for UCBs could provide temporary liquidity to stabilize the bank.
- **Allowing a Gradual Wind-Down:** If no viable rescue plan emerges, RBI may liquidate NICB, ensuring small depositors (Rs 5 lakh insured limit) are compensated first.

The Larger Issue: Governance and Regulatory Failures in UCBs

NICB's crisis highlights **structural issues** in cooperative banking:

- **Weak Governance & Political Interference:** Many UCBs suffer from dynastic control and lack professional management.
- **Regulatory Gaps & Late Intervention:** Despite amendments to the **Banking Regulation (BR) Act in 2020**, RBI still struggles to prevent frauds. Early warnings (including anonymous complaints) must be taken more seriously.
- **Impact on Depositors' Trust:** Cooperative banks serve urban middle-class and lower-income groups, making deposit safety crucial. The failure of NICB will further erode trust in UCBs, potentially driving customers to commercial banks.

Urban Co-operative Banks (UCBs) in India

- Urban Co-operative Banks (UCBs) are **primary cooperative banks** that operate in **urban and semi-urban areas**, primarily catering to **small borrowers and businesses**.
- They were initially regulated by **State Governments** under the **Co-operative Societies Act**, but since **1966**, they have been brought under **RBI's supervision** for better regulation.
- **Origins:** The cooperative banking movement in India began in the **late 19th century**, inspired by Britain and Germany's cooperative credit models.
- Initially, UCBs could only provide **non-agricultural loans**, but their role has expanded significantly.
- The **Varde Committee (1963)** introduced the **minimum capital requirement** and recommended setting up UCBs in urban centers with a population of **1 lakh or more**.

UPSC PYQ

Q: With reference to 'Urban Cooperative Banks' in India, consider the following statements:

- (1) They are supervised and regulated by local boards set up by the State Governments.
- (2) They can issue equity shares and preference shares.
- (3) They were brought under the purview of the Banking Regulation Act, 1949 through an Amendment in 1966.

Which of the statements given above is/are correct?

- (a) 1 only
- (b) 2 and 3 only
- (c) 1 and 3 only
- (d) 1, 2 and 3

Solution: (b)

INDIA'S INCOME TAX BILL, 2025 AND THE REGULATION OF VDAS

Context

As blockchain technology and digital economies expand, global governments are working to classify, regulate, and tax **Virtual Digital Assets (VDAs)**. In response, India's **Income Tax Bill, 2025** introduces a **comprehensive tax framework for VDAs**, aligning with global taxation policies followed in the **U.K., U.S., Singapore, Australia, New Zealand, and the UAE**.

What Are Virtual Digital Assets (VDAs)?

- Virtual Digital Assets (VDAs) include:
 - ▶ Cryptocurrencies such as Bitcoin and Ethereum
 - ▶ Non-Fungible Tokens (NFTs)
 - ▶ Other blockchain-based digital assets

What Does the Income Tax Bill, 2025 Say About VDAs?

- VDAs Are Now Classified as **Property & Capital Assets**
 - ▶ **Section 92(5)(f)** treats VDAs as taxable property, similar to real estate or stocks.
 - ▶ **Section 76(1)** ensures that profits from selling VDAs are taxed like capital gains.
- This classification aligns with global practices:
 - ▶ In the United Kingdom, HM Revenue & Customs (HMRC) recognizes crypto as property, subject to **Capital Gains Tax**.
 - ▶ New Zealand's tax department treats crypto as taxable property.

How Are VDAs Taxed?

- A flat 30 percent tax is applied to income from VDA transfers.
- No deductions are allowed except for the cost of acquisition.
- A one percent Tax Deducted at Source (TDS) applies on all transactions, including peer-to-peer transactions.
- The TDS exemption limit is set at Rs 50,000 for small traders and Rs 10,000 for others.
 - ▶ Expenses such as **mining costs, platform fees, and gas fees** cannot be deducted from taxable income.
- **In comparison with other countries:** The United Arab Emirates allows a zero percent personal tax on VDA gains under certain conditions. The United Kingdom applies Capital Gains Tax on crypto profits.

Undisclosed Income & Asset Seizure

- ▶ **Section 301** states that unreported VDAs will be classified as undisclosed income and taxed accordingly.
- ▶ **Section 524(1)** allows the government to seize VDAs in tax raids, similar to gold or cash.
- ▶ This aligns with global practices, such as in the United Kingdom, where courts can freeze or seize crypto assets in legal disputes.

Mandatory Reporting of VDA Transactions

- ▶ Section 509 mandates that crypto exchanges, wallet providers, and traders report transactions in a prescribed format to prevent money laundering and ensure transparency.
- ▶ VDAs must be included in Annual Information Statements (AIS), which allows tax authorities to automatically track all crypto transactions.

Why Is This Important (Significance)?

- Brings VDAs under a legal and tax framework.
- Prevents misuse of digital assets for tax evasion.
- Aligns India's tax policies with international standards.

What's missing?

- ▶ There is no clear investor protection law for VDA holders.
- ▶ A structured market regulation framework has not been introduced.
- ▶ There are no standardized guidelines for compliance and enforcement.

INDIA'S AGRICULTURAL TRADE

Context

India's agricultural exports increased by 6.5 percent in April-December 2024 compared to the same period in 2023. However, agricultural imports grew much faster—by 18.7 percent—leading to a decline in India's trade surplus in farm products. This means that while India still exports more farm goods than it imports, the gap between exports and imports is narrowing.

What is happening?

- **Agricultural exports** grew from **USD35.2 billion to USD37.5 billion** in April-December 2024.
- **Agricultural imports** rose sharply from **USD24.6 billion to USD29.3 billion** in the same period.
- As a result, **India's agricultural trade surplus fell from USD10.6 billion to USD8.2 billion** in just one year.

Why is the Trade Surplus Shrinking?

- **Exports Are Fluctuating**
 - ▶ **Global Prices Matter:** When international food prices were high after COVID-19 and the Ukraine war, India's exports boomed. But now that prices have fallen slightly, exports have also declined.
 - ▶ **Government Policies:** India restricted exports of wheat and sugar to protect domestic supply, which reduced export earnings.
 - ▶ **Some Commodities Still Growing:**
 - ◆ **Basmati rice, spices, coffee, and tobacco** are doing well due to strong global demand.
 - ◆ **Marine exports** (shrimp and seafood) have declined, especially in the US and China.
 - ◆ **Sugar exports** have dropped significantly due to government limits.
- **Imports Are Rising**
 - ▶ **Edible Oils:** India depends heavily on imported cooking oils like palm oil and soybean oil.
 - ▶ **Pulses (Lentils, Chickpeas, etc.):** Due to a poor domestic harvest, imports have surged.
 - ▶ **Cotton:** Once an exporter, India is now importing more cotton than it sells abroad.

What This Means for India

- India remains a net agricultural exporter, but rising imports are a concern.
- Government policies play a key role in balancing exports and domestic supply.
- Future trends will depend on global commodity prices and India's agricultural production.

MARINE HEAT WAVES (MHWS)

Context

A new study published in **Nature Climate Change** highlights a **240% increase in marine heatwave (MHW) days** during the summers of **2023-24**, compared to historical records. **MHWs affected every ocean region**, causing extreme weather events, ecosystem collapses, and economic losses.

Key Findings from 2023-24 Marine Heatwaves

- **Sea Surface Temperature (SST) Records: 10% of global oceans** recorded **highest-ever SSTs**. SSTs were **four times higher** than the annual historical average.
- **Extreme Weather Events Triggered:**
 - ▶ **United Kingdom, North America & Japan:** Heatwaves
 - ▶ **Ecuador, Libya, Japan, Australia:** Severe flooding
- **Atlantic Hurricane Season:** Near-record **number of storms (cyclones)**
 - ▶ Cyclone Gabrielle (New Zealand)
 - ▶ Cyclone Mocha (Bay of Bengal, May 2023)
 - ▶ Cyclone Remal (Bay of Bengal, May 2024)
- **Long-Term Projections for the Indian Ocean**
 - ▶ **Past Warming Rate (1950-2020):** 1.2°C per century
 - ▶ **Future Warming Rate (2020-2100):** 1.7°C - 3.8°C per century
- **Regions at Highest Risk:** Northwestern Indian Ocean (Arabian Sea)

What are marine heat waves?

- A marine heat wave is an extreme weather event.
- It occurs when the surface temperature of a particular region of the sea rises to 3 or 4 degree Celsius above the average temperature for at least five days.
- MHWs can last for weeks, months or even years.
- **Factors contributing to Marine Heat Waves:**
 - ▶ **Global Warming:** Rise in temperatures due to Anthropogenic events, has led to an increase in global temperatures which ultimately contributes to ocean warming.
 - ▶ **El Nino:** Winds can enhance or suppress the warming in a marine heatwaves, and climate models like El Niño can change the likelihood of events occurring in certain regions.
 - ▶ **Ocean currents:** The most common drivers of marine heatwaves include ocean currents which can build up areas of warm water and air-sea heat flux, or warming through the ocean surface from the atmosphere.

Impact of MHWs in 2023-24

- **Physical & Climatic Impacts:** 23 records of extreme events. Cyclones, flooding, heatwaves, heavy rainfall, dam collapses

- **Biological & Ecological Impacts:** 43 records of ecosystem damage. **Coral bleaching** in Japan, Peru, and other regions
 - ▶ **Fish die-offs** in the **Gulf of Thailand & Gulf of Mexico**
 - ▶ **Food web disruptions** (lower phytoplankton → decline in fish/seabird populations)
 - ▶ **North Atlantic species moving to the Arctic (Oct 2023)**
 - ▶ **Whale & dolphin strandings (South Pacific, Jan 2024)**
 - ▶ **Fan mussel (Mediterranean) threatened with extinction**
- **Destroying kelp forest:** MHWs destroy kelp forests and fundamentally altered the ecosystem of the coast.
- **Disturbs food web:** MHWs also fuel the growth of invasive alien species, which can be destructive to marine food webs.

WALLACE LINE

Context

The Wallace Line is a fascinating example of how geography shapes evolution. Scientists now see it as a transition zone rather than a strict boundary. Modern studies show that some species can cross the line over time. Climate change and habitat destruction threaten these ecosystems, making it important to understand how species will adapt in the future.

What is the Wallace Line?

- The Wallace Line is an invisible boundary that separates the unique animal species of Asia from those of Australia.
- First identified by English naturalist **Alfred Russel Wallace** in the 19th century, this line runs through the Malay Archipelago, passing between the islands of Bali and Lombok and continuing north between Borneo and Sulawesi.
- **Significance:**
 - ▶ It marks a dramatic shift in biodiversity over a very short distance.
 - ▶ Animals on the **Asian side** (Borneo, Bali) resemble those from mainland Asia (e.g., tigers, monkeys).
 - ▶ Animals on the **Australian side** (Sulawesi, Lombok) resemble those from Australia (e.g., marsupials like kangaroos and cuscuses).

Why Does This Division Exist?

The answer lies in **plate tectonics and evolution**.

- Millions of years ago, **Australia broke away from Antarctica** and started drifting north.
- Meanwhile, Asia remained connected to its mainland, allowing animals to spread across.
- Over time, as **sea levels rose and fell**, some islands were submerged while others remained connected to larger land masses.

- This led to species evolving separately on different islands, creating the distinct biodiversity seen today.

Why is Sulawesi Special?

- Sulawesi, located near the Wallace Line, has species from **both sides**—some of **Asian origin (like the anoa, a type of buffalo)** and others of **Australian origin (like the dwarf cuscus, a marsupial)**.
 - ▶ This puzzled Wallace because most other islands had a clear division.
 - ▶ Scientists now believe Sulawesi was formed from fragments of **both continental plates**, allowing species from both regions to settle there.

DEEP-SEA REGION OF GULF OF MANNAR

Context

The **Ministry of Petroleum and Natural Gas** has recently issued a tender for **hydrocarbon exploration** as part of its 10th round of the **Open Acreage Licensing Policy (OALP)**. This tender covers **25 offshore areas** across India, totaling **1,91,986 square kilometers**, with **9,990.96 square kilometers** in the **Gulf of Mannar** area of southern Tamil Nadu being a key region.

What is Hydrocarbon Exploration?

- Hydrocarbon exploration is the process of searching for oil and gas reserves beneath the earth's surface, particularly in underwater areas (offshore).
- The government is inviting companies to submit bids for **exploration rights**, which would allow them to search for, extract, and produce oil and gas in these areas.
- **Region:**
 - ▶ **Tamil Nadu's Gulf of Mannar** region, which includes parts of **Ramanathapuram** and **Thoothukudi districts**, is believed to have potential oil and gas reserves.
 - ▶ In addition to Tamil Nadu, the government has included **four deep-sea blocks near the Andaman and Nicobar Islands**. These areas were previously protected as **"no-go zones"**.

Concerns:

- ▶ **Blast sounds** from surveys needed for mapping oil and gas reserves could disturb marine species.
- ▶ **Chemical waste** from extraction could harm the fish population and other marine life, potentially leading to their **migration** or **death**.
- ▶ **Fishermen** and local communities depend on the sea for their livelihoods, and they fear that this exploration could destroy their fishing grounds.

What Are Hydrocarbons?

- **Hydrocarbons** are organic compounds made up of **Hydrogen** and **Carbon** atoms. They form the basis of petroleum and natural gas.

- **Kerogens** are organic matter lumps that are the primary source of hydrocarbons found underground, formed from the remains of plants, animals, or marine ecosystems.

Types of Hydrocarbons

- ▶ **Alkanes (Saturated Hydrocarbons):** Carbon atoms connected by single bonds.
 - ◆ **Examples:** Methane (CH₄), Ethane (C₂H₆).
- ▶ **Alkenes (Unsaturated with Double Bonds):** At least one double bond between carbon atoms.
 - ◆ **Examples:** Ethylene (C₂H₄), Propylene (C₃H₆).
- ▶ **Alkynes (Unsaturated with Triple Bonds):** At least one triple bond between carbon atoms.
 - ◆ **Examples:** Acetylene (C₂H₂).
- ▶ **Aromatic Hydrocarbons (Arenes):** Rings of carbon atoms with alternating double bonds (aromatic rings).
 - ◆ **Examples:** Benzene (C₆H₆), Toluene (C₇H₈).

Formation and Storage of Hydrocarbons

- Hydrocarbons, including crude oil and natural gas, are found beneath **sedimentary rocks**.
- **Formation Process:**
 - ▶ **Step 1:** Dead plants and animals get buried under layers of mud, which eventually turn into rock.
 - ▶ **Step 2:** Over millions of years, heat and pressure break down the organic material (kerogen) into hydrocarbons.
 - ▶ **Step 3:** Crude oil and natural gas form and accumulate in rock layers, with **oil** being trapped below and **natural gas** floating above due to its lower density.

How Are Hydrocarbons Accessed and Extracted?

Accessing Hydrocarbons:

- ▶ **Production Well Creation:** The first step in extraction involves drilling a well through which hydrocarbons are brought to the surface.
- ▶ **Casing and Cementing:** Steel casings are placed in the well to prevent cave-ins and protect against fluid intrusion.
- ▶ **Blowout Prevention:** The pressure of drilling fluids must be controlled to avoid catastrophic eruptions of oil or gas.
- ▶ **Mud-Logging:** The process of recording rock cuttings and analyzing their properties as the well is drilled.

Extracting Hydrocarbons:

- ▶ **Primary Phase:** Natural pressure from the reservoir pushes hydrocarbons to the surface.
- ▶ **Secondary Phase:** Artificial pressure is applied to maintain the flow of hydrocarbons.

- ▶ **Tertiary Phase:** Enhanced recovery methods like steam injection are used to extract remaining hydrocarbons.



FACT BOX

Hydrocarbon Exploration and Licensing Policies in India

- **Hydrocarbon Exploration and Licensing Policy (HELP)** aims to boost domestic oil and gas production by encouraging exploration and investment.
- **Sedimentary Basins in India:** India has **26 sedimentary basins**, covering **3.4 million square kilometers**. These basins are categorized into three types:
 - ▶ **Category-I:** Basins with reserves that are already producing oil and gas.
 - ▶ **Category-II:** Basins with contingent resources awaiting commercial production.
 - ▶ **Category-III:** Basins with prospective resources yet to be discovered.

Gulf of Mannar

- The Gulf of Mannar area is a sensitive marine ecosystem and part of the **Gulf of Mannar Biosphere Reserve**.
- The region located along the southeast coast of India, forming part of the **Laccadive Sea** in the **Indian Ocean**. It spans a distance of approximately **125 miles in breadth** and **100 miles in length**, situated between the **northwest coast of Sri Lanka** and the **southeast coast of India**.
- The Gulf of Mannar Biosphere Reserve includes a **chain of 21 islands** (two of which are submerged) and the surrounding coral reefs, located off the coasts of the **Ramanathapuram** and **Tuticorin** districts in Tamil Nadu.
- This region is one of India's **four major coral reef areas**, along with the **Gulf of Kutch** in Gujarat, **Lakshadweep**, and the **Andaman and Nicobar Islands**.

- The area is officially **designated as a Biosphere Reserve**, emphasizing the need for conservation due to its unique marine ecosystem.
- This area is known for:
 - ▶ Rare and endangered species like **dugongs, turtles**, and other marine mammals.
 - ▶ **Coral reefs** and **seagrass** beds that support a rich variety of marine life.
- **Boundaries:**
 - ▶ To the **northeast** lies **Rameswaram Island** (India), **Adam's Bridge** (also known as **Rama's Bridge**, a chain of shoals), and **Mannar Island** (Sri Lanka).
 - ▶ It receives water from several rivers, including the **Tambraparni** River in India and the **Aruvi** River in Sri Lanka.
 - ▶ The **port of Tuticorin** is located on the Indian coast, serving as an important regional port.

UPSC PYQ

Q: According to India's National Policy on Biofuels, which of the following can be used as raw materials for the production of biofuels? (2020)

- (1) Cassava
- (2) Damaged wheat grains
- (3) Groundnut seeds
- (4) Horse gram
- (5) Rotten potatoes
- (6) Sugar beet

Select the correct answer using the code given below:

- (a) 1, 2, 5 and 6 only
- (b) 1, 3, 4 and 6 only
- (c) 2, 3, 4 and 5 only
- (d) 1, 2, 3, 4, 5 and 6

Solution: (a)



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SECTION - B

QUICK BYTES

UKRAINIAN LAND ANNEXATION

Context:

The ongoing conflict between Russia and Ukraine, which began in 2022 with Russia's invasion of Ukraine, has escalated into a full-scale war. As part of the conflict, Russia has claimed and annexed several Ukrainian territories. Recent talks between Russian and U.S. officials aim to explore ways to normalize relations and address the ongoing conflict. However, Russia has made it clear that it will not return the territories it has annexed as part of any peace agreement.

What has been annexed?

- The territories Russia annexed from Ukraine are **Donetsk, Lugansk, Zaporizhzhia, and Kherson**.
- Russia controls most of Donetsk and Lugansk and parts of Zaporizhzhia and Kherson, while also occupying parts of **Ukraine's Kharkiv region**.
- Ukraine rejects Russia's annexation claims, stating its internationally recognized borders should be respected.
- **Key Locations annexed by Russia:**
- **Donetsk, Lugansk, Zaporizhzhia, and Kherson:** Four regions in Ukraine that Russia annexed in 2022, which are now under Russian control.
 - ▶ **Donetsk region**, located in eastern Ukraine, has been partially controlled by Russian-backed separatists since 2014. In 2022, Russia formally annexed the entire Donetsk region as part of its broader invasion of Ukraine.
 - ▶ **Lugansk (2014 and 2022):** The Lugansk region in eastern Ukraine has seen Russian-backed separatist control since 2014. Russia annexed the entire Lugansk region in 2022.

- ▶ **Zaporizhzhia (2022):** Zaporizhzhia, located in southeastern Ukraine, includes the strategically important Zaporizhzhia nuclear power plant. It was partially occupied by Russian forces during the 2022 invasion and annexed later that year.
- ▶ **Kherson (2022):** Kherson is a southern Ukrainian region that includes the port city of Kherson. It was captured by Russian forces in 2022 and annexed by Russia later that year.
- ▶ **Crimea:** Russia annexed Crimea from Ukraine in 2014 following a disputed referendum. It is a peninsula located in the Black Sea, which has been a point of contention between Russia and Ukraine.
- ▶ **Kursk Region (Russia):** It is a region where Ukraine has seized some territory.
- ▶ **Kharkiv Region (Ukraine):** It is northeastern Ukrainian region partially occupied by Russian forces.

(See Figure No. 01 on next page)

PHILADELPHI CORRIDOR

Context:

The conflict between Israel and Hamas has escalated over recent years, leading to a fragile ceasefire brokered by the **US, Egypt, and Qatar**. A key issue under discussion is Israel's withdrawal from the **Philadelphi Corridor**, which is a strategic area located along Gaza's border with Egypt.

About Philadelphi Corridor

- The **Philadelphi Corridor** is a narrow strip of land, about 9 miles (14 km) long and 100 meters wide, located along the border between **Gaza and Egypt**.

Vladimir Putin proclaims annexation of four Ukrainian regions

■ Areas where Ukraine has regained control

■ Russian-controlled territory and most recent Russian advances*



Figure No. 01

How front line has changed in last year

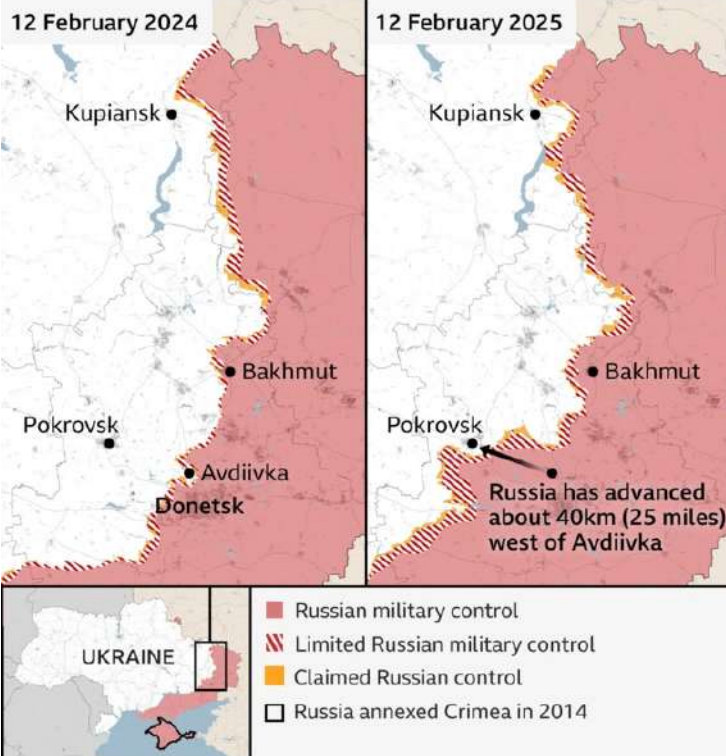


Figure No. 02



Figure No. 03

- It includes the **Rafah crossing**, a key border point between Gaza and Egypt, and runs from the **Mediterranean Sea** to the **Kerem Shalom crossing** with Israel.
- Originally, under the **1979 Camp David peace treaty** between Egypt and Israel, the corridor was designated as a **demilitarized zone**, with Israel allowed to station a limited number of troops but no heavy armor.
- After Israel withdrew from Gaza in 2005, responsibility for the corridor was handed over to **Egypt and the Palestinian Authority**.
- However, in 2007, when Hamas took control of Gaza, it seized the corridor.
- In May 2025, during Israel’s military operations in Gaza, the corridor was taken back by Israel as part of its **offensive in Rafah**.
- The area remains a strategic point, especially for preventing weapons smuggling between Gaza and Egypt.

Who was Chandra Shekhar Azad?

- Chandra Shekhar Azad was one of **India’s most significant freedom fighters**. Despite his young age of only 24 when he died on February 27, 1931, Azad’s legacy continues to inspire.
- Chandra Shekhar was born on July 23, 1906, in Alirajpur (Madhya Pradesh). Coming from a poor family, he briefly worked in Bombay before moving to **Benares (now Varanasi)**, where he was enrolled in a Sanskrit school.
- Involvement in the Non-Cooperation Movement:** In Benares, Azad became involved in political activities. He joined youth groups organized by the Congress and participated in protests against British rule, including picketing liquor shops. This led to his arrest.
- The Formation of ‘Azad’:** During his trial, when the judge asked his name, Azad responded, **“My name is Azad, my father’s name is Swatantra (Independence), and my address is Jail.”** The judge ordered 15 lashes as punishment, but it was this incident that led Chandra Shekhar to adopt the name **‘Azad,’** meaning **‘free’** in Hindi, vowing never to be captured alive.

CHANDRA SHEKHAR AZAD (1906-1931)

Context

On February 27, 1931, revolutionary leader Chandra Shekhar Azad, the commander-in-chief of the **Hindustan Socialist Republican Association**, laid down his life in a gun battle with British policemen in what was then known as Alfred Park in Allahabad (now Azad Park in Prayagraj).

■ Azad’s Shift to Revolutionary Politics

- **Frustration with Gandhi’s Non-Cooperation Movement:** In 1922, when Mahatma Gandhi called off the **Non-Cooperation Movement** after the **Chauri Chaura incident**, Azad felt betrayed. This led him to abandon Gandhian methods and embrace more radical, revolutionary politics.
- **Joining the Hindustan Republican Army (HRA):** Azad became part of the **HRA**, led by **Ram Prasad**

Bismil and Sachindranath Sanyal, which sought to use armed struggle to gain India's independence. The HRA raised funds through political dacoities (robberies), one of the most famous being the **Kakori train robbery** in 1925.

- ▶ **Escape from Authorities:** Azad was the only one to escape the authorities after the Kakori robbery. He took refuge in Jhansi until the trial was over and continued to organize revolutionary activities.



Figure No. 4

Formation of HSRA and Key Actions

- ▶ **Meeting Bhagat Singh and Formation of HSRA:** In 1928, Azad met **Bhagat Singh**. The two revolutionaries, along with other young fighters, formed the **Hindustan Socialist Republican Association (HSRA)**, a more radical successor to the HRA.
 - ◆ While Bhagat Singh was the ideological leader, Azad was the military strategist and planner for the group.
 - ◆ He was responsible for training revolutionaries in arms and executing critical actions.
- ▶ **Assassination of J.P. Saunders:** One of the most notable acts of Azad's leadership was the planning and execution of the **assassination of J.P. Saunders**, a British police officer responsible for the lathi charge that led to the **death of Lala Lajpat Rai**. Bhagat Singh and Rajguru shot Saunders, while Azad killed a constable who chased them.
- ▶ **Bombing of the Central Assembly:** In 1929, Bhagat Singh and **Batukeshwar Dutt** bombed the Central Assembly in Delhi to protest against repressive laws. Although they were arrested, the HSRA continued its efforts for the independence struggle.

The Last Stand and Martyrdom

- **Crackdown on HSRA:** After the bombing in Delhi, the British government cracked down on the HSRA, arresting many of its leaders. **Bhagat Singh, Rajguru, and Sukhdev** were sentenced to death for the murder of Saunders.

- **Azad's Continued Resistance:** Despite the British crackdown, Azad remained free, planning to help Bhagat Singh and others escape. His ultimate goal was to continue the fight for independence, but his luck was running out.
- **The Last Battle at Alfred Park:** On February 27, 1931, Azad was on his way to meet fellow revolutionary **Sukhdev Raj** at **Alfred Park** in Allahabad when the police surrounded the area. Outnumbered and outgunned, Azad fought back fiercely. He killed three policemen before he was injured.
 - ▶ With only one bullet left in his pistol and determined to never be captured alive, Azad **shot himself in the head**. This act ensured that he remained true to his resolve. Though some accounts suggest he succumbed to his injuries instead, the story of his self-inflicted death remains a symbol of his indomitable spirit.
 - ▶ The British hurriedly cremated his body, and the park where Azad died was later named Azad Park. A memorial plaque was erected at the site to honor his sacrifice.

THE DRAMATIC PERFORMANCES ACT, 1876

Context

Prime Minister **Narendra Modi** questioned why a colonial-era law allowing the arrest of people for dancing in public places had remained for **75 years after Independence**. He was referring to the **Dramatic Performances Act, 1876**, which was repealed in **2018**.

What Was the Dramatic Performances Act, 1876?

- The Act was enacted by the **British government** to **suppress nationalist sentiments** after the visit of Prince of Wales **Albert Edward (1875-76)**.
- It allowed authorities to **ban public plays, pantomimes, and dramas** that were:
 - ▶ **Scandalous or defamatory**
 - ▶ **Seditious** (likely to create disaffection against the government)
 - ▶ **Obscene or corrupting public morality**
- **Punishment:** Up to **3 months imprisonment**, fine, or both.
- **Search and Seizure:** Any **Magistrate** could issue a warrant to search, seize, and prohibit performances.

What Happened to the Law After Independence?

- **Article 372 of the Constitution** allowed **British-era laws to remain in force** unless repealed.
- **Legally Invalid Since 1956:** The **Allahabad High Court (May 10, 1956)** struck it down in **State vs. Baboo Lal &**

Others, ruling it violated **Article 19(1)(a)** (freedom of speech & expression).

- **Regional Adaptations:**
 - ▶ Some states like **Madhya Pradesh, Karnataka, Tamil Nadu, and Delhi** enacted their own versions of the law.
 - ▶ The **Madras High Court struck down** the Tamil Nadu version in **2013**.
- **Formally Repealed in 2018:** The Parliament repealed it through the **Repealing and Amending (Second) Act, 2017**, as part of the **Modi government’s drive** to remove **obsolete colonial laws**.

SC TO EXAMINE PLEA ON SOCIAL MEDIA CONTENT BLOCKING

Context

The Supreme Court of India has agreed to hear a petition challenging the **blocking of social media accounts and content without prior notice to the creator**. The petition seeks to revoke **Rule 16 of the Information Technology (Procedure and Safeguards for Blocking for Access to Information by Public) Rules, 2009**, which permits the government to block content without informing the originator.

Key Issues Raised in the Petition

- **Lack of Prior Notice to Content Creators:** Under the 2009 Rules, **only social media platforms like X (formerly Twitter) receive a notice**, while the original content creators are **not informed** before their content is blocked.
 - ▶ This violates the **principles of natural justice** and the fundamental right to **freedom of speech and expression (Article 19(1)(a))**.
- **Discretionary Power Under Rule 8 of the IT Rules, 2009:** Rule 8 allows authorities **discretionary power** on whether or not to inform the originator. This creates **“unguided discretion”**, leading to arbitrary blocking of content.
- **Fundamental Rights Violation: Blocking content without notice infringes upon Article 19(1)(a) (freedom of speech) and Article 21 (right to life and personal liberty).**
 - ▶ The lack of transparency leaves the content creator **without legal recourse**.

Legal Framework Governing Online Content Blocking in India

- **Article 19(1)(a) – Right to Freedom of Speech:** Guarantees freedom of speech and expression, **subject to reasonable restrictions** under **Article 19(2)** for decency, morality, and public order.
- **Section 69A of the Information Technology (IT) Act, 2000** allows the government to **block access to information for security and public order concerns**.
 - ▶ IT Rules, 2009, lay down **blocking procedures**, but the petition challenges the **lack of transparency** in their implementation.
- **Intermediary Guidelines & Digital Media Ethics Code, 2021** regulates social media platforms, requiring them to **remove unlawful content**, but also raises concerns about **censorship and government overreach**.

CITIES COALITION FOR CIRCULARITY (C-3)

Context

India launched the **Cities Coalition for Circularity (C-3)**, a **multi-nation alliance** aimed at fostering **city-to-city collaboration, knowledge-sharing, and private sector partnerships** for sustainable urban development. The initiative focuses on **waste management and resource efficiency**, particularly in the **Asia-Pacific region**.

What is C-3?

- The **Cities Coalition for Circularity (C-3)** is a **multi-nation alliance** aimed at **promoting sustainable urban development** through **city-to-city collaboration, knowledge-sharing, and private sector partnerships**.
- It focuses on **waste management, resource efficiency, and circular economy principles** in urban areas, particularly in the **Asia-Pacific region**.
- **Objectives of C-3**
 - ▶ **Facilitate city-to-city collaboration** for sustainable urban practices.
 - ▶ **Promote circular economy principles** (Reduce, Reuse, Recycle - 3R).
 - ▶ **Encourage private sector participation** in waste management and resource efficiency.
 - ▶ **Share best practices** and innovative solutions for urban sustainability.
 - ▶ **Support policy frameworks** for cities to transition towards a circular economy.

Key Government Initiatives Supporting Circular Economy

- **Swachh Bharat Mission-Urban (SBM-U) 2.0** focuses on waste management and sanitation, with an emphasis on waste-to-wealth initiatives.
- **National Resource Efficiency Policy (NREP)** aims to promote sustainable resource use and minimize waste generation through circular economy models.
- **Extended Producer Responsibility (EPR)** under **Plastic Waste Management Rules** mandates corporate accountability for plastic waste collection and recycling.
- **Smart Cities Mission** encourages sustainable urban development through innovative waste management and circular economy solutions.

EPF INTEREST RATE

Context

The **Employees' Provident Fund Organization (EPFO)** has decided to retain the interest rate on employees' provident fund deposits at **8.25% for 2024-25**, the same as the previous year. This decision was made by the **EPFO Central Board of Trustees**.

About Employees' Provident Fund (EPF)

- The **Employees' Provident Fund (EPF)** is a statutory benefit payable to employees working in India.
- The **Employees' Provident Funds and Miscellaneous Provisions Act, 1952** governs the EPF and is applicable across India, except Jammu and Kashmir.
- **EPF Objective:** It encourages employees to save for retirement.



FACT BOX

EPFO (Employees' Provident Fund Organization)

- **EPFO** is a statutory body established by the Government of India in 1952.
- It is the **country's largest social security organization** that administers the Provident Fund (PF), Pension Scheme, and Deposit Linked Insurance Scheme.
- **EPFO** operates under the purview of the **Ministry of Labour and Employment**.
- EPFO administers three main schemes for employees:
 - ▶ **Employees' Provident Funds Scheme, 1952 (EPF)**
 - ▶ **Employees' Pension Scheme, 1995 (EPS)**
 - ▶ **Employees' Deposit Linked Insurance Scheme, 1976 (EDLI)**

- **Central Board of Trustees (CBT):** The **CBT** governs the administration of the schemes under the Act.
- **Structure:** The Board is a **tri-partite body**, consisting of representatives from:
 - ▶ The **Government** (Central and State)
 - ▶ **Employers**
 - ▶ **Employees**
- **Apex Body:** The **Central Board of Trustees** serves as EPFO's apex decision-making body.
- The **Ministry of Labour and Employment** chairs the Central Board of Trustees.
- **EPFO's Role and Schemes:** EPFO assists the **Central Board of Trustees (CBT)** in managing the provident fund, pension, and insurance schemes for the registered establishments in India.
 - ▶ **Coverage:** It includes employees of registered establishments and international workers who are covered by the Act.
- **Bilateral Social Security Agreements:** EPFO is the nodal agency for implementing **Bilateral Social Security Agreements** with other countries.

INDIA ACHIEVES TARGET FOR MATERNAL MORTALITY RATE

Context

India has successfully met the **National Health Policy (NHP) target** of reducing the **Maternal Mortality Rate (MMR) to 100 deaths per 1 lakh live births**. Between **1990 and 2020**, India achieved an **83% decline in MMR**, which is significantly higher than the **global decline** during the same period.

What is maternal mortality ratio (MMR)?

- The maternal mortality ratio (MMR) is defined as the number of maternal deaths during a given time period per 100,000 live births during the same time period.
- It depicts the risk of maternal death relative to the number of live births and essentially captures the risk of death in a single pregnancy or a single live birth.
- **Key Achievements in Infant and Child Mortality**
 - ▶ **Infant Mortality Rate (IMR)** declined by **69%**, compared to **55% globally**.
 - ▶ **Under-5 Mortality Rate** reduced by **75%**, while the **global reduction** was only **58%**.

UPSC PYQ

Q: The total fertility rate in an economy is defined as: (2024)

- the number of children born per 1000 people in the population in a year.
- the number of children born to a couple in their lifetime in a given population.

- (c) the birth rate minus death rate.
- (d) the average number of live births a woman would have by the end of her child-bearing age.

Solution: (d)

ELECTORAL PHOTO IDENTITY CARDS (EPIC)

Context

The **Election Commission of India (ECI)** has responded to concerns over **duplicate Voter ID (EPIC) numbers** assigned to electors in **different States/UTs**. ECI stated that even if EPIC numbers are identical, voters can only cast their vote at their designated polling station in their registered constituency.

About

- Voter ID is an important document required for an Indian citizen as it empowers them to fulfill their fundamental duty of participating in democratic elections by casting their votes.
- Voter ID also serves as proof of identity and address.
- A voter ID card permits the holder to take part in elections and choose representatives who will govern the country, enacting laws and administering the country, state or local body.
- Possessing two or more Electoral Photo Identity Cards (EPICs), commonly known as voter's identity cards, is deemed an **offence, either civil or criminal**.
 - ▶ Legally, an individual cannot hold more than one EPIC.

Reason Behind Duplicate EPIC Numbers:

- ▶ Before the adoption of **ERONET**, a **manual and decentralized** system was used for issuing EPIC numbers. This led to **some State/UT CEOs allotting identical EPIC numbers to voters in different states**.

What is ERONET?

- ERONET (Electoral Roll Management System) is a web-based platform used by election officials to handle voter registration, migration, and deletion.
- It was introduced to streamline electoral roll management and reduce errors like duplicate voter registrations.

HARYANA MUNICIPAL ELECTIONS

Context

In Haryana, elections to various Municipal Corporations, Municipal Councils and Municipalities of the state were conducted peacefully.

Evolution of Municipal Governance in India

- Municipal governance in India dates back to the **17th century** when local administration was first established.
 - ▶ **1664**: The first municipality was set up in Fort Kochi by the Dutch.
 - ▶ **1687**: Madras Municipal Corporation was established under British rule.
 - ▶ **1726**: Calcutta and Bombay Municipal Corporations were formed.
 - ▶ By the **1800s**, most towns had some form of municipal governance.
- **Post-Independence Reforms**: After 1947, India focused on strengthening local self-governance. Several committees were set up to improve urban governance.
- **The 74th Constitutional Amendment Act, 1992**: This was a landmark reform that provided a constitutional framework for urban local bodies. Key features:
 - ▶ It gave constitutional status to municipalities.
 - ▶ It defined their structure, powers, and responsibilities.
 - ▶ It ensured democratic participation at the grassroots level.
 - ▶ It empowered local governments in urban planning and development.
- Thus, India moved from colonial administrative control to a structured system of local self-governance.
- Local Government is a **State subject** figuring as item **5 in List II of the Seventh Schedule** to the Constitution of India. **Article 243 G** of the Indian Constitution enshrines the basic principle for devolution of power to the Local Bodies.

Current Structure of Municipal Governance in India

- Municipal governance is divided into three categories based on the population size:

Type of Local Body	Population	Key Responsibilities
Municipal Corporations	Above 1 million	Urban planning, waste management, water supply, etc.
Municipal Councils	Smaller towns	Local services, community development
Nagar Panchayats	Transitioning from rural to urban	Basic governance, infrastructure

Other types of Urban Local bodies in India: Notified Area Committee, Town Area Committee, Special Purpose Agency, Township, Port Trust, Cantonment Board etc.

Roles of Key Officials

- ▶ **Mayor:** Elected head of the Municipal Corporation.
 - ▶ **Municipal Commissioner:** Appointed by the state government, responsible for administration.
 - ▶ **Councillors:** Elected representatives from different city wards.
 - ▶ **Chairperson (Municipal Council/Nagar Panchayat):** Heads smaller urban bodies.
- Each local body is responsible for ensuring smooth administration and service delivery.
 - **Financial Management:** Municipal bodies require funds to provide public services. Their revenue sources include: Property Tax, Water Supply Charges, Advertisement Tax, Trade License.

UPSC PYQ

Q: The fundamental object of the Panchayati Raj system is to ensure which among the following? (2015)

- (1) People's participation in development
- (2) Political accountability
- (3) Democratic decentralisation
- (4) Financial mobilisation

Select the correct answer using the code given below

- (a) 1, 2 and 3 only
- (b) 2 and 4 only
- (c) 1 and 3 only
- (d) 1, 2, 3 and 4

Solution: (c)

Q: Local self-government can be best explained as an exercise in (2017)

- (a) Federalism
- (b) Democratic decentralisation
- (c) Administrative delegation
- (d) Direct democracy

Solution: (b)

Q: The 73rd Constitution Amendment Act, 1992 refers to the (2000)

- (a) generation of gainful employment for the unemployed and the under employed men and women in rural area.
- (b) generation of employment for the able bodied adults who are in need and desirous of work during the lean agricultural season.

- (c) laying the foundation for strong and vibrant Panchayati Raj Institutions in the country.
- (d) guarantee of right to life, liberty and security of person equality before law and equal protection without discrimination.

Solution: (c)

Q: A college student desires to get elected to the Municipal Council of his city. The validity of his nomination would depend on the important condition, among others, that (2000)

- (a) he obtains permission from the principal of his college.
- (b) he is a member of a political party.
- (c) his name figures in the voters' list.
- (d) he files a declaration owing allegiance to the Constitution of India.

Solution: (c)

Q: Discuss the recommendations of the 13th Finance Commission which have been a departure from the previous commissions for strengthening the local government finances. (2013)

INDIA'S ECONOMIC ESTIMATES (2024-25)

Context

The **National Statistics Office (NSO)** has released updated projections for the economy, including GDP (Gross Domestic Product) for FY 2024-25, quarterly estimates for October-December 2024-25, and revised data for previous years (2022-23 and 2023-24). These estimates are presented both at **current prices** and **constant prices** (2011-12 base).

Key Points:

- **Growth Projections for FY 2024-25:**
 - ▶ **Real GDP Growth:** 6.5% (up from the earlier estimate of 6.1%)
 - ▶ **Nominal GDP Growth:** 9.9% (higher than the previous estimate of 9.6%)

Growth in the Previous Years:

- ▶ **2023-24:** Real GDP grew by **9.2%**, the highest in 12 years (except for the post-COVID year 2021-22). This growth was mainly driven by strong performances in the **manufacturing, construction, and financial services** sectors.
- ▶ **2022-23:** Real GDP grew by **7.6%**, mainly from the **trade, financial services, and electricity** sectors.

▫ **Quarterly Estimates for Q3 of FY 2024-25:**

- ▶ Real GDP for Q3 is estimated to grow by **6.2%**.
- ▶ Nominal GDP for Q3 is expected to grow by **9.9%**.

▫ **Sector-wise Growth in FY 2024-25:**

- ▶ The **construction sector** is expected to grow by **8.6%**.
- ▶ **Financial services, real estate, and professional services** are projected to grow by **7.2%**.
- ▶ **Trade, hotels, transport, communication, and broadcasting services** are expected to grow by **6.4%**.
- **Private Consumption (PFCE):** Private consumption is expected to grow by **7.6%** in FY 2024-25, up from **5.6%** in FY 2023-24.

Revised Estimates for Past Years (2022-23 & 2023-24)

▫ **2023-24:**

- ▶ Real GDP grew by **9.2%**, with strong performances in sectors like **manufacturing** (12.3%) and **construction** (10.4%).
- ▶ Nominal GDP grew by **12%**.
- ▶ **Private Consumption** increased by **7.6%**.

▫ **2022-23:**

- ▶ Real GDP grew by **7.6%**, mainly driven by **trade, financial services, and electricity**.
- ▶ Nominal GDP grew by **14%**.
- ▶ **Private Consumption** grew by **8.1%**.

Summary of the Key Economic Terms:

- **Real GDP:** GDP adjusted for inflation, representing the actual growth of the economy.
- **Nominal GDP:** GDP without adjusting for inflation, giving the value of goods and services at current market prices.
- **Gross Value Added (GVA):** Measures the value of goods and services produced in the economy.
- **Private Final Consumption Expenditure (PFCE):** The total expenditure by households on goods and services.
- **Government Final Consumption Expenditure (GFCE):** The total expenditure by the government on goods and services.

IMF'S WARNING ON NBFC EXPOSURE

Context

The **International Monetary Fund (IMF)**, in its **Financial Sector Assessment Programme (FSAP) for India**, has warned that **Non-Banking Financial Companies (NBFCs)**, especially **large state-owned infrastructure financing firms**, have significantly increased their exposure to the **power and infrastructure sectors**.

What's the issue?

- While banks have reduced direct exposure to these sectors after the **2016 banking crisis**, NBFCs have taken on a **larger role**, increasing systemic risks.
- If major NBFCs face distress, it could **spill over to banks, corporate bond markets, and mutual funds**, causing widespread financial instability.
- **IMF's Key Recommendations**
 - ▶ **Financial Stability Over Social Goals:** IMF suggests **prioritizing financial stability over developmental goals** to avoid future crises.
 - ▶ **Regulating State-Owned NBFCs:** Large **state-owned NBFCs should have the same regulations** as private NBFCs.
 - ▶ **Strengthening Banks' Capital Base:** Some **public sector banks (PSBs) need more capital** to support lending in crisis situations.
 - ▶ **Enhancing Crisis-Response Mechanisms:** The **RBI should prepare liquidity policies** for potential systemic shocks in NBFCs.
 - ▶ **Policy Alignment with Global Standards:** India should implement:
 - ◆ **Risk-based supervision of insurers**
 - ◆ **Pillar-2 capital charges for banks**
 - ◆ **International Financial Reporting Standards (IFRS)**
 - ◆ **Better oversight of financial conglomerates**

Impact on India's Financial Sector

- The IMF considers India's financial system **systemically important globally**, making these recommendations crucial for **maintaining stability**.
- If ignored, an NBFC crisis could trigger a **domino effect**, affecting banks, corporate lending, and investment markets.

What Are NBFCs?

- NBFCs are financial institutions that **provide banking-like services** but **do not hold a banking license**. They are regulated by the **Reserve Bank of India (RBI)** and operate under the **Companies Act, 2013**.
- Key Features of NBFCs:
 - ▶ **Cannot accept demand deposits** (like savings accounts).

- ▶ Offer loans and credit facilities, including vehicle loans, housing finance, SME lending, and microfinance.
 - ▶ Engage in investments, leasing, hire purchase, and asset management.
 - ▶ Do not provide payment services such as issuing cheques like banks.
- NBFCs are regulated primarily by the **RBI**, but other regulators like **SEBI, IRDAI, and NHB** oversee sector-specific NBFCs.
 - **Classification of NBFCs:** NBFCs are categorized based on **activities and size**:
 - ▶ **Based on Activity**
 - ◆ **Asset Finance Companies (AFCs)** – Provide loans for asset purchases like vehicles, machinery, etc.
 - ◆ **Loan Companies** – Offer direct lending to individuals and businesses.
 - ◆ **Investment Companies** – Invest in securities like stocks and bonds.
 - ◆ **Infrastructure Finance Companies (IFCs)** – Finance infrastructure projects (roads, power, etc.).
 - ◆ **Housing Finance Companies (HFCs)** – Provide home loans.
 - ◆ **Microfinance Institutions (MFIs)** – Offer small loans to low-income individuals.
 - ▶ **Based on Size and Regulation**
 - ◆ **Systemically Important NBFCs (NBFC-ND-SI)** – NBFCs with **assets above ₹500 crore**, requiring stricter regulation due to potential systemic impact.
 - ◆ **Deposit-taking NBFCs (NBFC-D)** – Allowed to accept term deposits (subject to RBI approval).
 - ◆ **Non-Deposit Taking NBFCs (NBFC-ND)** – Cannot accept public deposits.

UPSC PYQ

Q: With reference to the Non-banking Financial Companies (NBFCs) in India, consider the following statements: (2010)

- (1) They cannot engage in the acquisition of securities issued by the government.
- (2) They cannot accept demand deposits like Savings Account.

Which of the statements given is/are correct?

- (a) 1 only (b) 2 only
(c) Both 1 and 2 (d) Neither 1 nor 2

Solution: (b)

MICROFINANCE LENDING

Context

There is growing distress caused by **microfinance loans (MFIs)** in rural Karnataka, where many borrowers are facing significant financial hardships.

What is Microfinance lending?

- Microfinance lending refers to providing **small loans**, typically to individuals or small businesses in low-income or rural areas, who don't have access to traditional banking services.
- These loans are usually given **without requiring collateral** and are meant to help people start or expand small businesses, improve their living conditions, or cover emergency needs.
- The idea is to empower people, particularly those from marginalized groups, by giving them access to credit to improve their financial situation.
- **Microfinance institutions (MFIs)** are the organizations that offer these loans. They operate under the belief that even people with very low incomes can repay small loans, provided they are offered the opportunity. MFIs usually work with individuals who may not qualify for conventional bank loans due to factors like lack of a credit history or collateral.
- **The loans are often used for purposes like:**
 - ▶ Starting or expanding a small business (e.g., selling goods or providing services)
 - ▶ Paying for education or healthcare
 - ▶ Covering emergency costs (e.g., repairing a house or buying farming tools)

Evolution of the Microfinance Sector in India:

The microfinance sector in India has evolved over four distinct phases:

- **Initial Period (1974–1984):**
 - ▶ In **1974**, the **Shri Mahila Sewa Sahakari Bank** was established to provide financial services to women in the unorganized sector.
 - ▶ In **1984**, the National Bank for Agriculture and Rural Development (**NABARD**) advocated for **Self Help Group (SHG)** linkage, which became a key tool in poverty alleviation.

Change Period (2002–2006):

- ▶ **2002:** Norms for unsecured lending to SHGs were aligned with those for secured loans, creating an environment for increased lending.
- ▶ **2004:** The **Reserve Bank of India (RBI)** recognized microfinance as part of the priority sector, formally acknowledging MFIs as instruments for financial inclusion.
- ▶ **2006:** Allegations of high interest rates and unethical recovery practices resulted in the shutdown of some MFI branches, bringing the sector under scrutiny.

■ Growth and Crisis (2007–2010):

- ▶ **2007:** Private equity players entered the microfinance market, leading to rapid growth in the MFI loan book.
- ▶ **2009:** The formation of the **Microfinance Institutions Network (MFIN)** allowed NBFC-MFIs to operate more cohesively and regulate themselves.
- ▶ **2010:** The Andhra Pradesh crisis, marked by aggressive debt collection practices and borrower suicides, led to government intervention and the implementation of an Ordinance that significantly impacted MFIs.

■ Consolidation and Maturity (2012–2015):

- ▶ **2012:** The **Malegam Committee** provided recommendations, which resulted in new RBI regulations aimed at stabilizing the sector.
- ▶ **2014:** RBI granted **Bandhan Bank**, the largest microlender, a universal banking license, marking the mainstreaming of microfinance.
- ▶ **2015:** The government launched the **MUDRA Bank**, aimed at financing small businesses and promoting entrepreneurship.

Government Measures for the Development of Microfinance Institutions (MFIs)

- **Indian Micro Finance Equity Fund (IMEF):** Introduced in the Union Budget of 2011-12, the IMEF was set up to address the liquidity challenges faced by smaller MFIs, especially those operating in underserved areas.
 - ▶ The fund is managed by the **Small Industries Development Bank of India (SIDBI)**.
 - ▶ Its primary goal is to strengthen the capitalization of socially oriented MFIs, enabling them to reach more clients and expand their services in rural and marginalized regions.
- **NABARD:** The National Bank for Agriculture and Rural Development (NABARD) plays a pivotal role in the microfinance sector by facilitating access to financial services for the poor in rural areas.
 - ▶ NABARD’s Micro Credit Innovations Department works on various initiatives to enhance financial inclusion and improve access to credit for rural populations.
- **Self Help Group – Bank Linkage Programme (SHG-BLP):** This cost-effective model links poor households to formal financial institutions by promoting the formation of SHGs.
- **NABARD Financial Services Ltd. (NABFINS):** NABARD established NABFINS as a model microfinance institution that focuses on maintaining high standards of governance, transparency, and providing reasonable interest rates to borrowers. It operates with a focus on improving the financial accessibility of marginalized communities.

- **Micro Enterprise Development Programmes (MEDPs):** To boost the income-generating capabilities of SHG members, the Micro Enterprise Development Programmes (MEDPs) offer skill training aimed at improving production activities. These programs enhance the entrepreneurial skills of members, enabling them to diversify their sources of income and improve their livelihoods.
- **E-Shakti Initiative:** The E-Shakti Initiative, launched by NABARD, is a technological breakthrough aimed at enhancing the microfinance sector’s efficiency.
- **Pradhan Mantri MUDRA Yojana (PMMY):** Launched in 2015, the Pradhan Mantri MUDRA Yojana (PMMY) aims to increase the flow of credit to small businesses across India. The initiative focuses on providing micro-financing to non-corporate, non-farm small and micro-enterprises.

UPSC PYQ

Q: Microfinance is the provision of financial services to people of low-income groups. This includes both the consumers and the self-employed. The service/ services rendered under microfinance is/are (2011)

- (3) Credit facilities
- (4) Savings facilities
- (5) Insurance facilities
- (6) Fund Transfer facilities

Select the correct answer using the codes given below the lists:

- (a) 1 only
- (b) 1 and 4 only
- (c) 2 and 3 only
- (d) 1, 2, 3 and 4

Solution: (d)

BOTTOM-TRAWLING

Context

Former Sri Lankan Northern Provincial Council Chief Minister C.V. Wigneswaran urged Tamil Nadu Chief Minister M.K. Stalin to address the long-standing issue of **destructive bottom-trawling**, emphasizing that ending the practice would protect the livelihoods of fishermen in Tamil Nadu and northern Sri Lanka.

What is bottom-trawling?

- Bottom-trawling is a **highly destructive and controversial fishing method** that involves dragging large nets across the seabed to catch fish and other marine organisms.

- The process effectively scoops up not only the target fish and seafood species but also a wide range of non-target marine life, such as **shrimps, eggs, and other organisms**, along with seabed habitats like **corals, mollusks**, and other important marine ecosystems.
- This method is typically used to catch large quantities of fish and seafood quickly, making it a preferred practice in commercial fishing.
- However, it has several severe environmental and economic consequences:

◦ Economic and Social Impact:

- **Impact on Local Fishermen:** Small-scale, traditional fishermen, especially those relying on **sustainable fishing methods**, are severely impacted by bottom-trawling. The depletion of fish stocks reduces their catch, making it harder for them to earn a living. Additionally, bottom trawlers often damage local fishermen's gear, further exacerbating the challenges faced by these communities.
- **Conflict Between Nations:** As seen in the context of Tamil Nadu and **northern Sri Lanka**, the practice has led to tensions between neighboring countries, as illegal trawling in the territorial waters of one nation by fishermen from another can provoke diplomatic and social conflict.

NEW JUMPING SPIDER SPECIES IN WESTERN GHATS

Context

Researchers have discovered **two new species of litter-dwelling jumping spiders** in the southern Western Ghats. The species, named **Habrocestum swaminathan** and **Habrocestum benjamin**, belong to the genus **Habrocestum** and contribute to the understanding of **spider ecology and evolution**.

Key Details:

- **Habrocestum swaminathan:** It is found on the **banks of the Kunthi river**, named after **M.S. Swaminathan** for his contributions to science and conservation.
- **Habrocestum benjamin:** It is discovered in **Thusharagiri**, named after **Suresh P. Benjamin**, a Sri Lankan arachnologist specializing in **Habrocestum** spiders.

Jumping spiders (*Salticidae*)

Jumping spiders are small and scrappy carnivores.

Salticidae is the largest family of spiders, with more than 5,000 species worldwide.

Range: Americas, Europe, Asia, Africa, and Australia.

Habitat: They are diurnal and can usually be found in a variety of habitats.

GRAY WOLVES (*CANIS LUPUS*)

Context

A recent study has found that **Wolf (*Canis lupus*) populations in Europe** have surged, reaching at least **21,500 individuals by 2022**—a **58% increase** from 12 years ago. The **European Union (EU) alone harbors 19,000 wolves**, with major populations in **Bulgaria, Greece, Germany, Italy, Poland, Spain, and Romania**.

Key Findings:

- **Population Growth:** Wolf numbers have **increased in 19 countries**, remained **stable in 8**, fluctuated in **3**, and **declined in 3** (Bosnia & Herzegovina, Montenegro, North Macedonia).
- **Largest Populations:** The **Dinaric-Balkan and Carpathian regions** hold the most wolves, with smaller populations in **Central Europe and the Alps** growing at even higher rates.
- **Growth Patterns:**
 - **Germany:** From just **1 pack in 2000** to **184 packs and 47 pairs in 2022**.
 - **Scandinavian & Karelian Wolves:** Slow growth due to **lethal control and hunting**.
 - **Spain:** One small, isolated wolf population went extinct.

About Gray wolves (*Canis lupus*)

- Gray wolves (*Canis lupus*) are the **largest wild members of Canidae**, or dog family, with adults ranging in weight from 18 to 80 kilograms (40 to 175 pounds), depending on sex and geographic locale.
- Gray wolves have a **circumpolar range** including **North America, Europe and Asia**.
- **Habitat:** Temperate forests, mountains, tundra, taiga, grasslands and deserts.
- **IUCN Red List:** Vulnerable

FIRST-EVER ESTIMATE OF GANGETIC DOLPHINS IN INDIA

Context

For the first time, a comprehensive estimate of Gangetic dolphins, India's only riverine dolphins, has been conducted. The survey found **6,327 dolphins** in the Ganga and its tributaries. However, due to differences in counting methods used in previous studies, this number does not indicate whether their population is increasing or decreasing.

Key Findings of the Survey

- **Total dolphins recorded:** 6,327
- **Species count:** 6,324 **Ganges river dolphins** and 3 **Indus river dolphins**

- **State-wise distribution:**
 - **Most dolphins found in Uttar Pradesh**, followed by Bihar, West Bengal, and Assam
- **Regional distribution:**
 - 3,275 in the Ganga main stem
 - 2,414 in Ganga tributaries
 - 584 in the Brahmaputra main stem
 - 412 in Brahmaputra tributaries
 - 101 in the river Beas

The survey began in 2021 and covered **8,507 km of river stretches**.

About Ganges river dolphin (*Platanista gangetica gangetica*)

- The **Ganges river dolphin** (*Platanista gangetica gangetica*) is a freshwater dolphin species found in the **Ganga, Brahmaputra, and their tributaries**.
- It is **one of only five true freshwater dolphin species** in the world.
- **Key Features**
 - **Blind:** They rely on **echolocation** (sound waves) to navigate and hunt.
 - **Solitary nature:** Usually seen alone or in small groups.
 - **Breathe through a blowhole:** They surface briefly every few minutes.
 - **Indicator of river health:** Their presence signifies a clean and healthy river ecosystem.
- **Habitat and Distribution**
 - Found in **India, Nepal, and Bangladesh**.
 - In India, major populations are in **Uttar Pradesh, Bihar, Assam, and West Bengal**.
- **Conservation Efforts**
 - **Listed as “Endangered”** by the IUCN Red List.
 - Declared **India’s National Aquatic Animal** in 2009.
 - **Protected under Schedule I of the Wildlife Protection Act, 1972** (highest protection status).
 - **Project Dolphin (2020)** – Government initiative to protect river dolphins and restore their habitat.

CAPE VULTURE (GYPS COPROTHERES)

Context

The Cape Vulture (*Gyps coprotheres*) has returned to South Africa’s Eastern Cape province after three decades.

About Cape Vulture (*Gyps coprotheres*)

- The Cape Vulture (*Gyps coprotheres*) is an **Old World** vulture species that is threatened due to dwindling numbers.
- It is an Old World vulture in the family **Accipitridae**.
- It is endemic to southern Africa, and lives mainly in **South Africa, Lesotho, Botswana**, and in some parts of **northern Namibia**.
- There are 23 species of vulture globally. These are divided into two families:
 - **Accipitridae or Old World vultures**, of which there are 16 species, are found across Africa, Europe, and Asia.
 - **Cathartidae or New World vultures**, with seven species, are native to the Americas and the Caribbean.
- Vultures play a major role in the ecosystem. They dispose of carcasses quickly, thus preventing the spread of diseases like **anthrax, botulism, and rabies** among wildlife and humans.
- Their absence would also lead to an increase in **other scavengers**, such as **feral dogs and rats**, which are less efficient at disposing of carcasses and can carry diseases harmful to humans and livestock.
- **IUCN Status:** Vulnerable

BLUE GHOST

Context

A private spacecraft, **Blue Ghost**, has successfully landed on the Moon, making it only the **second commercial vehicle** to achieve this milestone.

Key Highlights of the Mission:

- Developed by **Firefly Aerospace**, Blue Ghost was launched with the goal of exploring the **Sea of Crises**, a massive crater visible from Earth.
- It is first privately developed spacecraft to land intact and operational on the Moon.
- It is part of **NASA’s partnership** with private space companies to advance lunar exploration.
- **Successful Landing:** Blue Ghost touched down smoothly after orbiting the Moon for two weeks.
- Why is This Important?
 - **Technological Achievement:** It demonstrates new private-sector landing technology after decades of reliance on government-led Apollo missions.
 - **Stepping Stone for Space Exploration:** The Moon is viewed as a **launch pad for deeper space exploration**.
- The last human mission to the Moon was **Apollo 17 in 1972**, and the hope is that private firms will **reduce costs** and make **long-term lunar exploration feasible**.

EUCLID SPACE TELESCOPE CAPTURES A RARE 'EINSTEIN RING'

Context

The **Euclid space telescope** has captured a stunning **Einstein ring**, a rare astronomical phenomenon where the light from a distant galaxy is bent and magnified by the **gravitational pull** of a closer galaxy.

- What is an Einstein Ring?
- **Einstein rings** occur due to **gravitational lensing**, a concept predicted by **Albert Einstein in 1915**.
- In this case, light from an undiscovered galaxy **4.42 billion light-years away** is warped by the gravity of the nearby galaxy **NGC 6505**, which is only **590 million light-years from Earth**.
- This effect creates a **halo-like ring** of light around the foreground galaxy.
- **Scientific Significance**
 - ▶ **Extremely rare:** Strong gravitational lenses like this one are **uncommon** and provide key insights into the universe.
 - ▶ **Helps in mapping dark matter:** The way light bends reveals the distribution of **dark matter**, the invisible substance that makes up most of the universe's mass.
 - ▶ **A cosmic magnifying glass:** The magnified light from distant galaxies allows scientists to study their structure and properties in greater detail.



FACT BOX

Euclid Mission

- **Launched on July 1, 2023**, Euclid is on a **six-year mission** to map a third of the sky and study the nature of **dark matter** and **dark energy**.
- The telescope's powerful imaging capabilities allowed it to discover this Einstein ring **in a well-known galaxy first discovered in 1884**, highlighting Euclid's advanced potential.
- Euclid will ultimately provide two crucial maps:
 - ▶ **A map of gravitational lensing** to track dark matter.
 - ▶ **A map of baryon acoustic oscillations**, which will help scientists understand dark energy's role in the universe's expansion.

INDIA'S ADITYA-L1 MISSION CAPTURES SOLAR FLARE

Context

India's first solar mission, **Aditya-L1**, has made a historic advancement in solar research. Through its instrument, the **Solar Ultraviolet Imaging Telescope (SUIT)**, Aditya-L1 has

captured an extraordinary observation of a powerful solar flare, providing new insights into solar activity.

Key-highlights

- The **SUIT** onboard Aditya-L1 captured an **X6.3-class solar flare**—one of the most intense solar flares observed.
- This solar flare was observed in the **near-ultraviolet (NUV) wavelength range** (200-400 nm), and it marks the **first time the Sun's entire disk has been imaged in this wavelength** with such detail.
- **Role of SUIT:**
 - ▶ Historically, while solar flares have been observed for over a century, **data in the Near Ultraviolet (NUV) band** has been largely unavailable due to the **lack of dedicated space telescopes**. The **SUIT instrument** on Aditya-L1 has now filled this gap, offering **high-resolution observations** of solar flares, which were previously difficult to capture with such clarity.
 - ▶ One of the most significant findings from the SUIT's observations is the **detection of localized brightening** on the Sun's surface.
 - ▶ This brightening corresponds to a rise in **plasma temperature** in the **solar corona**, the outermost layer of the Sun. This finding confirms long-standing **theoretical predictions** about how energy from solar flares heats up the corona.
- **Significance:** The data will help scientists better understand the dynamics of solar flares and their energy transfer processes. By observing the direct relationship between flare energy deposition and the heating of the corona, these observations provide critical insights that have long been theorized but never directly observed.



FACT BOX

What is Aditya-L1?

- Aditya-L1 is India's inaugural mission designed to study the Sun.
- It is a key part of the country's space exploration program and is equipped with advanced instruments, including the **Solar Ultraviolet Imaging Telescope (SUIT)**, to monitor solar phenomena.
- It is positioned at Lagrange Point L1, about 1.5 million km from Earth.
- The mission aims to improve our understanding of solar activities and their effects on space weather, which can impact Earth's atmosphere and technological systems.

What is solar flare?

- A **solar flare** is a sudden burst of energy caused by the release of magnetic energy in the Sun's atmosphere.
- A solar flare is an intense burst of radiation coming from the release of magnetic energy associated with sunspots.
- Flares are the solar system's largest explosive events.

- They are seen as bright areas on the sun and they can last from minutes to hours.
- The primary ways to monitor flares are **in x-rays and optical light**. Flares are also sites where particles (electrons, protons, and heavier particles) are accelerated.
- **Impact:** These events can have significant consequences for space weather, impacting **satellite operations, radio communications, power grids**, and even posing **risks to astronauts** and airline passengers in high-altitude flights.

ADITYA-L1: SECOND SET OF SCIENTIFIC DATA RELEASED

Context

The **Indian Space Research Organisation (ISRO)** has released the **second set of scientific data** from its **Aditya-L1 solar mission**. This dataset provides **valuable insights into the Sun's atmosphere and space environment** at the first **Earth-Sun Lagrange Point (L1)**.

Key Highlights of the Data Release

- It covers information on the **Sun's photosphere, chromosphere, and corona**.
- It includes **in-situ measurements of particles and magnetic fields** at **Lagrange Point L1**.
- Direct access through the **PRADAN portal** after registration.

Importance of Aditya-L1 Data

- Helps in **understanding solar activity** and its effects on space weather.
- Provides insights into **coronal mass ejections (CMEs)**, which can impact satellite operations and communications on Earth.
- Contributes to **global solar research** and space weather predictions.



FACT BOX

About Aditya-L1 Mission

- **Launched** in: 2023, aboard **PSLV-C57 rocket**.
- **Orbit:** Halo orbit around **Lagrange Point L1** (1.5 million km from Earth).
- **Objective:** To **study the Sun** continuously without any interruptions caused by Earth's atmosphere.

Lagrange Point L1

- **Lagrange Points** are positions in space where the **gravitational forces of two large celestial bodies (like the Earth and the Sun) create a stable location** for a smaller object (like a spacecraft).

- **L1 (First Lagrange Point)** is located **1.5 million kilometers from Earth** toward the Sun.
- At L1, a spacecraft can continuously observe the Sun **without being blocked by Earth**, making it ideal for solar studies.
- Aditya-L1 is placed at this point to **study the Sun's activity in real-time**.

(See figure no. 5 on next page)

Coronal Mass Ejections (CMEs)

- **CMEs are massive bursts of solar plasma and magnetic fields ejected from the Sun's corona**.
- These high-energy eruptions travel **millions of kilometers per hour** and can **impact Earth's space environment**.
- **Effects on Earth:**
 - **Disrupts satellite communications** and GPS systems.
 - Can trigger **geomagnetic storms**, affecting power grids.
 - Creates **beautiful auroras (Northern & Southern Lights)**.
 - Aditya-L1 helps monitor and predict **CMEs** to protect space technology and communication systems.

Layers of the Sun

- **Photosphere (Sun's Surface)**
 - The **visible surface** of the Sun.
 - Temperature: **~5,500°C**.
 - The region where **sunspots, solar flares, and CMEs originate**.
- **Chromosphere (Middle Layer)**
 - A thin layer **above the photosphere**, appearing as a **reddish glow** during solar eclipses.
 - Temperature: **6,000°C to 20,000°C**.
 - Emits **solar prominences (huge loops of plasma)**.
- **Corona (Outer Atmosphere of the Sun)**
 - The **Sun's outermost layer**, visible as a glowing halo during total solar eclipses.
 - Temperature: **1 to 3 million°C**, hotter than the Sun's surface (scientists are still studying why).
 - Source of **solar wind**, which affects space weather on Earth.

(See figure no. 6 on next page)

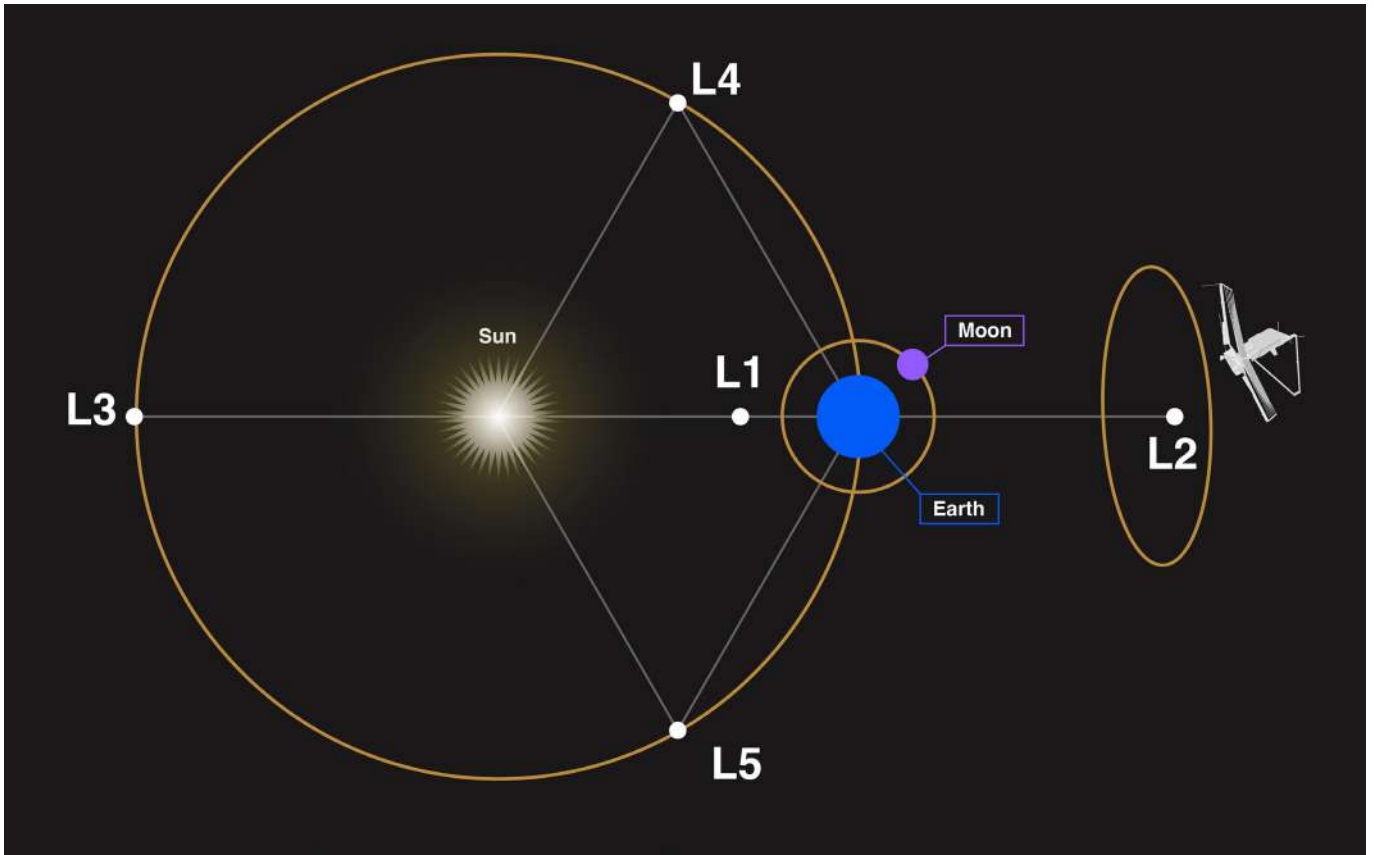


Figure No. 5

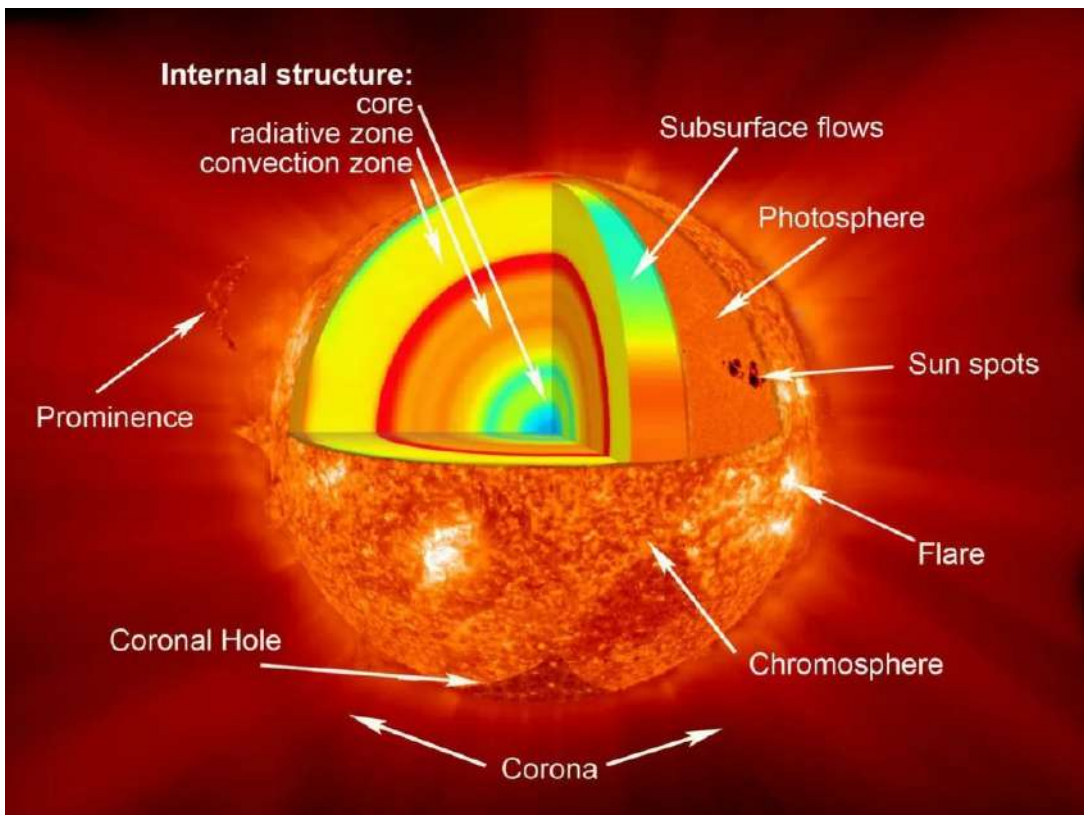


Figure No. 6



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