



#### **MAINS ARTICLE**

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#### **GS-II**

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- **DUAL CITIZENSHIP**
- **D** SC ON BULLDOZER DRIVE
- TRIBHUVAN SAHKARI UNIVERSITY BILL 2025
- PARLIAMENTARY PANEL
   RECOMMENDS KEY
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Asbestos



# **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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# SECTION -A MAINS ISSUES

#### MYANMAR EARTHQUAKE

#### **CONTEXT**

A powerful earthquake of **magnitude 7.7** struck **central Myanmar**, near **Mandalay**, the country's second-largest city. It was followed by several strong aftershocks. The quake, followed by several strong aftershocks, caused **widespread destruction**, killing **thousands** and damaging buildings and infrastructure.

#### Where was the earthquake centered?

- The earthquake originated near the Sagaing Fault, a major fault line running north-south through Myanmar.
- Mandalay, located on the east bank of the Irrawaddy River, lies close to this fault, making it highly vulnerable to seismic activity.

#### Why was the damage so intense?

- ➤ The depth of the earthquake was only 10 km, making it shallow and more destructive.
- ➤ The southern part of the Sagaing fault lies on **thicker** layers of soft soil (alluvium), which amplifies shaking.
- ➤ Earthquake energy traveled **north-south**, so **areas to the east**, like parts of **India**, were **less affected**.

#### What causes earthquakes?

- Earth's lithosphere, the rigid outermost rocky shell of the planet, is made up of a number of tectonic plates.
- These have been slowly moving over the last three-four billion years, with their interaction responsible for many of the planet's geological features.

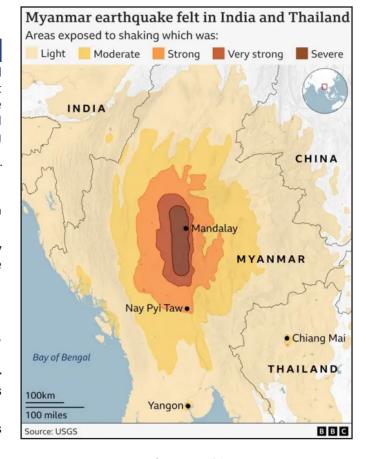


Figure No. 01

- Types of plate tectonic boundaries: There are three kinds of plate tectonic boundaries: divergent, convergent, and transform plate boundaries.
  - ➤ **Divergent Plate Boundaries**: A divergent boundary occurs when two tectonic plates move away from each other. As the plates separate, magma rises from

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Type of Margin	Divergent	Convergent	Transform
Motion	Spreading	Subduction	Lateral sliding
Effect	Constructive (oceanic lithosphere created)	Destructive (oceanic lithosphere destroyed)	Conservative (lithosphere neither created or destroyed)
Topography	Ridge/Rift	Trench	No major effect
Volcanic activity?	Yes	Yes	No
Lithosphere Asthenosphere (a)	Ridge	Volcanoes (volcanic arc)  Trench  Earthquakes	Earthquakes within crust

Figure No. 02

the Earth's mantle to fill the gap, solidifying to create new crust.

- > Convergent Plate Boundaries: A convergent boundary occurs when two tectonic plates move towards each other. The plates can either collide or one plate may subduct (move underneath) the other.
- **Transform Plate Boundaries**: A transform boundary occurs when two plates slide past each other horizontally. The plates move in opposite directions along a fault, often resulting in earthquakes.
- Earthquakes occur when two tectonic plates suddenly slip past one another. This releases stored-up "elastic **strain"** energy in the form of seismic waves, and causes the ground to shake.

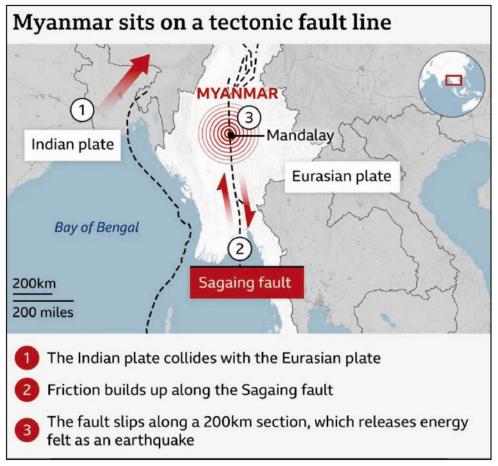
Magnitude	Earthquake effects	Estimated number each year
2.9 or less	Not normally felt	Millions
4.0 - 4.9	Minor earthquake felt by humans	10,000
5.0 - 5.9	Light earthquake, some property damage	1,500
6.0 - 6.9	Moderate earthquake, property damage	150
7.0 - 7.9	Strong earthquake, loss of life, damage costs billions of dollars	18
8.0 - 8.9	Great earthquake, large loss of life	1
9.0+	Largest recorded earthquakes, destruction over vast areas	Fewer than one a year

Figure No. 03

- They are measured on a scale called the **Moment** Magnitude Scale (Mw). This has replaced the Richter scale, which is now considered outdated and less accurate.
- The number attributed to an earthquake represents a combination of the distance the fault line has moved and the force that moved it.
  - ➤ A tremor of **2.5** or less usually cannot be felt but can be detected by instruments.
  - Quakes of up to **five** are felt and cause minor damage.
  - ➤ Anything above **8.0** causes catastrophic damage and can totally destroy communities at its centre.

#### Is Myanmar prone to earthquakes?

- Yes. Myanmar lies in a highly earthquake-prone zone because it's near the collision boundary of the Indian and Eurasian plates.
- It sits on top of the convergence of four of these tectonic
  - Eurasian plate
  - Indian plate
  - Sunda plate
  - ▶ Burma microplate
- Myanmar earthquake took place due to the "strike" slip faulting" between the Indian and Eurasian plates, meaning these two plates rubbed sideways against each
- There is a major fault called the Sagaing fault, which cuts right through Myanmar north to south and is more than 1,200km (746 miles) long.
- This region has a long history of powerful earthquakes, including: 1792 megathrust quake (magnitude 8.5), 1839 Ava earthquake, 2016 quake near Bagan.



WEEKLY CURRENT AFFAIRS | MAINS |

Figure No. 04

#### **Sagaing Fault**

- The Sagaing Fault is a major strike-slip fault that stretches for 1,400 km, from the Andaman Sea in the south to the **eastern Himalayas** in the north.
- It allows the Earth's plates to slide past each other horizontally.
- It moves about 15–25 mm per year.
- It has a long history of moderate to strong quakes.
- About half the fault has already ruptured in past earthquakes.

#### Fault

 A fault is a fracture or zone of fractures between two blocks of rock, which allows the blocks to move relative to each other, sometimes leading to earthquakes.

#### **UPSC PYQ**

#### **Prelims**

- Consider the following: (2013)
  - Electromagnetic radiation
  - (2) Geothermal energy

- Gravitational force (3)
- (4) Plate movements
- Rotation of the earth
- (6) Revolution of the earth

Which of the above are responsible for bringing dynamic changes on the surface of the earth?

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

#### Solution: (d)

#### **Mains**

- The frequency of earthquakes appears to have increased in the Indian subcontinent. However, India's preparedness for mitigating their impact has significant gaps. Discuss various aspects. (2015)
- Q: Discuss about the vulnerability of India to earthquake related hazards. Give examples including the salient features of major disasters caused by earthquakes in different parts of India during the last three decades. (2021)



#### 'LANDLOCKED' NORTH-EAST

#### **CONTEXT**

Pitching for "extension of the Chinese economy", Bangladesh interim government's chief advisor Professor Muhammad Yunus has said that with Northeast India "landlocked", Dhaka is the "only guardian of the ocean for all this region".

#### What is the significance of India's Northeast?

- Central to Foreign policies: India's Northeast has become central to the country's foreign policy ambitions under the Neighbourhood First and Act East policies.
- Land bridge to Southeast Asia: Bordering five countries (Bangladesh, Bhutan, China, Myanmar, and Nepal), the region is a crucial land bridge to Southeast Asia and holds potential for regional connectivity and economic integration.
- **Regional Imperative**: The development of Northeast India is not just a domestic concern—it's part of a regional integration effort involving:
  - ➤ Access to the **Bay of Bengal** through Bangladesh.
  - **Multimodal links** via Myanmar into Southeast Asia.
  - > Strengthening regional blocs like **BIMSTEC**.

#### **Common Challenges Across the Region**

- "Landlocked" Narrative: Yunus's emphasis on the Northeast being "landlocked" exploits a geographic vulnerability—the region's reliance on the narrow Siliguri Corridor (Chicken's Neck) for connectivity to mainland India.
- Border Trade and Infrastructure Setbacks: Key land ports like Dawki (Meghalaya) and Moreh (Manipur) face reduced trade activity. Furthermore, there is weak infrastructure readiness on the Indian side exacerbates delays.
- Dependency: India's Northeast has the potential to become an economic gateway linking South Asia and Southeast Asia. But this depends heavily on external stability and regional cooperation.
- **China's increasing influence in South Asia**, particularly through its Belt and Road Initiative (BRI), poses strategic challenges for India. Bangladesh and Bhutan, both key partners in the proposed corridors, have witnessed growing Chinese investment in infrastructure projects.
- Security Threats
  - > Rising insurgency and conflict in Myanmar.
  - Influx of refugees and displaced persons into India's border states.
  - Increased cross-border smuggling and surveillance needs.

#### How Bangladesh is becoming a 'challenge'?

 Recent political shifts in Bangladesh and intensifying conflict in Myanmar have stalled key connectivity

- initiatives. These disruptions not only hinder India's trade and diplomatic efforts but also affect the Northeast's economic prospects.
- From 'Golden Chapter' to Geopolitical Strain: Under former Prime Minister Sheikh Hasina, India and Bangladesh shared one of their closest diplomatic and development partnerships (Mongla and Chattogram ports, Khulna-Mongla rail link, Ashuganj, Eexpansion of cross-border rail and bus services)
- However, the current **regime** have altered the trajectory. With Dhaka now projecting itself as the "guardian of the ocean" for the region and anti-India rhetoric rising, bilateral connectivity is under serious threat.

#### **India's Northeast**

- The northeast (eight northeastern States: Arunachal Pradesh, Assam, Manipur, Meghalaya, Mizoram, Nagaland, Tripura, and Sikkim) is blessed with vast natural resources.
- Its strategic location, sharing borders with Nepal, Bhutan, China, Bangladesh and Myanmar, is an
- The region is connected to the rest of the country by a narrow land corridor- **Siliguri Corridor**, also known as the "Chicken's Neck".
- The region contributes **2.8 percent** of India's GDP.
- It is also resource-rich, with supplies of limestone, coal, natural oil and gas, uranium, copper, rare herbs.

#### **Key Policy Initiatives**

- **India's Act East Policy**, announced in 2014, envisions connecting the Northeast with India's eastern neighbours - Myanmar and Bangladesh - and further with Southeast and East Asia.
- **Vibrant Village Scheme**: The 'vibrant village' scheme of the Centre is intended to develop border villages in Arunachal Pradesh, Sikkim, Himachal Pradesh, Uttarakhand, Jammu and Kashmir and Ladakh.
- Kaladan Multi-Modal Transit Transport Project (KMMTTP), which connects India's Mizoram to Myanmar's Sittwe Port via road, river, and sea, is central to the Act East Policy.
- India-Myanmar-Thailand Trilateral Highway (IMT-TH) aims to connect India's Northeast with Thailand via Myanmar and eventually extend to Cambodia, Laos, and Vietnam. It is also being aligned with the India-Middle East-Europe Economic Corridor (IMEC).
- Two newly proposed economic corridors—the Hili-Mahendraganj **Transnational Economic** Corridor and the Bhutan-Bodoland-Bay of Bengal (B3) Corridor—hold the potential to revolutionize connectivity, trade, and security in the region.

(See Map 01 on Next Page)



Figure No. 05

#### **DUAL CITIZENSHIP**

#### **CONTEXT**

The issue of dual citizenship for the Indian diaspora is back in focus as the 25th anniversary of the High-Level Committee on the Indian Diaspora approaches. With increasing restrictions on migration globally and growing numbers of Indians renouncing citizenship for security and mobility, there is a renewed debate on whether the Overseas Citizenship of India (OCI) adequately addresses their needs.

#### What is dual or multiple citizenship?

- **Dual or multiple citizenship** grants an individual legal status as a citizen of two or more countries simultaneously.
- This means they can possess passports from both countries and enjoy social and legal rights equivalent to other citizens.
- They have the privilege to participate in the political affairs of both countries, obtain visa exemptions for travel, and engage in employment in either nation.
- The Indian Constitution **prohibits** dual citizenship for nationals.

- Alternative: India offers the Overseas Citizenship of India (OCI) program to Persons of Indian Origin (PIO), excluding those who migrated to Pakistan and Bangladesh.
- Countries offer dual citizenship: United States, Finland, Albania, Israel, and Pakistan allow dual citizenships.

#### OCI vs. Dual Citizenship

- High-Level Committee recommended dual citizenship in 2000, leading to the introduction of the Overseas Citizenship of India (OCI) scheme in 2005.
- The OCI is **not full dual citizenship**; it does not grant voting rights, the ability to hold public office, or own agricultural land.
- An OCI card holder enjoys multiple entry, multi-purpose life-long visa to visit India.
- Eligible for OCI card: As foreign national, -
  - ▶ who was a citizen of India at the time of, or at any time after 26th January, 1950; or
  - ▶ who was eligible to become a citizen of India on 26th January, 1950; or
  - who belonged to a territory that became part of India after 15th August, 1947; or



- who is a child or a grandchild or a great grandchild of such a citizen; or
- who is a minor child of such persons mentioned above; or
- ▶ who is a minor child and whose both parents are citizens of India or one of the parents is a citizen of India - is eligible for registration as OCI cardholder.
- OCI status is seen as a privilege rather than a right, with the government having the authority to revoke it under certain conditions.
- OCI holders are often treated as foreign nationals for professional and legal purposes, creating challenges in their engagement with India.

#### Why the Debate Matters Now?

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- **Tighter Migration Policies:** Many developed nations are making it harder for migrants to retain ties with their home countries.
- Security & Mobility: Having another citizenship enhances legal protections, property rights, and ease of travel.
- Emotional & Economic Ties: Many Indians abroad still want stronger connections with India without renouncing their new nationality.
- **Reassessing Policy:** Given the evolving global landscape, there is growing discussion on whether India should reconsider full dual citizenship.

#### **UPSC PYQ**

- With reference to India, consider the following statements: (2021)
  - There is only one citizenship and one domicile.
  - A citizen by birth only can become the Head of State.
  - A foreigner once granted citizenship cannot be deprived of it under any circumstances.

#### Which of the statements given above is/are correct?

(a) 1 only

(b) 2 only

(c) 1 and 3

(d) 2 and 3

Solution: (a)

#### SC ON BULLDOZER DRIVE

#### CONTEXT

The Supreme Court pulled up the State of Uttar Pradesh for carrying out 'unconstitutional' and 'inhuman' demolition drives in the Prayagraj district, without following the due procedure of law. In November 2024, the top court issued pan-India guidelines for using the demolition machine.

#### What is "Bulldozer Justice"?

It refers to state-backed demolitions as a form of instant punishment for accused individuals.

It bypasses legal procedures, effectively making the executive act as judge, jury, and enforcer

#### What is the SC's reasoning for the quidelines?

- Separation of Powers Only the judiciary can decide guilt and punishment. The government cannot assume this role by demolishing an accused person's property.
- Public Trust & Transparency Officials must be accountable for unlawful demolitions. Actions must be transparent to prevent misuse of power.

**Right to Shelter:** The right to shelter is also an integral part of Article 21 of the Constitution. Bulldozer demolitions amount to undermining the rule of law.

Article 300A of the Constitution says that no person shall be deprived of his property save by authority of law.

#### **Due Process of Law**

- Due Process of Law focuses on the fairness of certain legal proceedings and governmental actions.
- It requires that any legal action depriving an individual of life, liberty, or property be carried out fairly and
- In essence, due process demands not only adherence to prescribed procedure but also an intrinsic standard of fairness and reasonableness in the exercise of state power.

#### TRIBHUVAN SAHKARI **UNIVERSITY BILL 2025**

#### CONTEXT

Parliament passed the bill to set up the Tribhuvan Sahkari **University** in Gujarat's Anand with an aim to create qualified human resources for co-operative societies.

#### **Key Highlights of the Bill**

- Establishment of Tribhuvan Sahkari University: India's first cooperative university to train and build skilled manpower for cooperative societies.
  - To function under a **hub-and-spoke model**, ensuring training across different states.
- Objective: The bill aims to address the shortage of trained professionals in the cooperative sector.
  - The university will offer degree programs, distance education, and sector-specific training in dairy, fisheries, banking, and agriculture.
  - It will train around 8 lakh individuals annually across 284 cooperative training institutes.
- It will support the government's vision of 'Sahkar Se Samriddhi' (Prosperity through Cooperation).
- Furthermore, it will enhance rural employment and self-sufficiency through cooperative-driven economic activities.

#### Cooperative Movement in India

- Cooperative societies in India operate across various sectors such as Agriculture, Credit and Banking, Housing, and Women's Welfare.
- Even before the formal establishment of cooperative structures through legislation, the principles of cooperation were already ingrained in various parts of India (Chit Funds, Kuries, Bhishies, and Phads).
- Cooperatives became a legal entity in India in 1904 with the introduction of the "Cooperative Credit Societies Act".
- After Independence, Cooperatives became an integral part of India's Five-Year Plans, starting with the First Plan, which emphasized their coordination with village panchayats.
  - ➤ The establishment of the National Cooperative Development Corporation (NCDC) in 1963 and the National Bank for Agriculture and Rural Development (NABARD) in 1982 supported rural credit and cooperative development.
  - In 1984, the Indian Parliament passed the Multi-**State Cooperative Organisations Act** to streamline laws governing cooperatives across states.
  - ➤ National Policy on Cooperatives in 2002 worked to harmonize the legal framework.
  - ➤ The Ministry of Cooperation (MoC), established in 2021, has played a pivotal role in revitalizing the cooperative movement in India.
  - The MSCS Amendment Act 2023 and associated rules seek to enhance governance, increase transparency, and implement structural changes within Multi-State Cooperative Societies (MSCS), empowering cooperatives with greater independence.

#### Co-operative societies or Co-ops

- Co-operative societies or Co-ops are an association of users or firms, or households in pursuit of economic, social, or cultural objectives, applying to themselves the rules of joint ownership and democracy, aiming to serve its members and the community as a whole.
- It is a voluntary association.
- It replaces capitalism with co-operation, listens to their members' needs, is non-discriminatory, arrives at decisions through discussions, and follows the ideals of self-help and mutual help.
- Some of the most renowned co-operatives in India are Amul, Shree Mahila Gruha Udyog (Lijjat Papad), KRIBHCO, and Indian Farmers Fertiliser Cooperative (IFFCO - which is also one of the largest cooperatives in the world).
- Types of cooperatives in India
  - Consumer Cooperative Society
  - Producer Cooperative Society
  - Cooperative Credit Societies

- Marketing Cooperative Society
- **Housing Cooperative Society**
- Cooperative Farming Societies

#### Key-Provisions:

- Right to form cooperative societies was included as a **Fundamental Right** by insertion of the words "cooperative societies" in **Article 19(1)** (c) in Part III of the Constitution.
- ➤ Article 43B was inserted in Part IV of the Constitution as Directive Principle of State **Policy** for promotion of cooperative societies.
- The Cooperative Societies with objects confined to one State are governed by Entry 32 of the List II - State List of the Seventh Schedule to the Constitution.

#### **PARLIAMENTARY PANEL** RECOMMENDS KEY REFORMS **FOR CBI**

#### CONTEXT

A Parliamentary panel has flagged the shortage of candidates for deputation in the Central Bureau of Investigation (CBI) and recommended reforms to strengthen its investigative capabilities. The panel proposed lateral entry for specialists, direct recruitment for core positions, and a new law allowing CBI to investigate cases affecting national security without state consent.

#### **Key Highlights of the Proposed Reforms**

- Addressing Manpower Constraints: The agency's ability to function effectively has been constrained by a shortage of officers willing to serve on deputation, largely due to procedural bottlenecks and limited career incentives. To counter this, the panel has suggested a move towards direct recruitment for key investigative roles, ensuring that essential positions do not remain vacant for prolonged periods.
- Strengthening Institutional Expertise: Recognizing the increasing complexity of crimes, the report highlights the need for specialized expertise in areas such as cybercrime, financial fraud, and forensic investigation.
  - It proposes the introduction of lateral entry for professionals with domain-specific skills, reducing reliance on external consultants and ensuring a more self-sufficient investigative framework.
- Revisiting Jurisdictional Challenges: multiple states withdrawing general consent for CBI investigations, the agency's ability to probe certain cases has been significantly curtailed. The panel has suggested enacting a new legal framework that would grant the CBI the authority to investigate cases affecting national security and integrity without requiring state approval.



- Reducing Dependence on Deputation: The panel recommends that deputation be limited to select senior positions, while most investigative roles should be filled through direct recruitment, ensuring continuity and institutional knowledge.
- Institutional and Procedural Reforms: To enhance efficiency, the panel emphasizes the need for streamlined recruitment processes, better incentives, and structural reforms that will allow the agency to attract and retain skilled personnel.

#### **Central Bureau of Investigation (CBI)**

- Established in: 1963
- The Central Bureau of Investigation (CBI) is the premier investigating police agency in India.
- It functions under the Department of Personnel
   Training (DOPT) in the Ministry of Personnel,
   Pension & Grievances of the Government of India.
- It is also the nodal police agency in India, which coordinates investigation on behalf of Interpol Member countries.
- The CBI is designated as the National Central Bureau of India for ICPO-INTERPOL.

#### **UPSC PYQ**

Q: The jurisdiction of the Central Bureau of Investigation (CBI) regarding lodging an FIR and conducting a probe within a particular state is being questioned by various States. However, the power of the States to withhold consent to the CBI is not absolute. Explain with special reference to the federal character of India. (2021)

# CAPITAL INTENSITY OF PRODUCTION

#### CONTEXT

Since 2017-18, the working-age population of India has increased by about 9 crore, while formal sector jobs rose by 6 crore — a deficit of 50 lakh jobs annually. Most of the new

employment is in self-employment or informal services, rather than in stable, formal sector jobs. One of the key reasons for this imbalance is the **rising capital intensity of production** across industries.

#### What is Capital Intensity of Production?

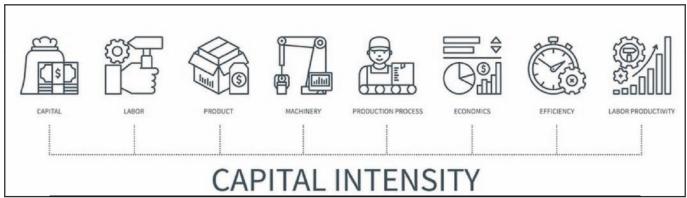
- Capital Intensity of Production refers to the extent to which industries and businesses rely on machinery, automation, and technology rather than human labour.
- In a capital-intensive production system, firms invest heavily in equipment, robotics, and Al-driven processes to enhance efficiency and output, often reducing the need for workers.
- This is in contrast to **labour-intensive** industries, where human effort plays a dominant role in production.
- Impact on Employment: While capital intensity boosts productivity, it reduces the demand for workers, especially for low and medium-skilled jobs. In sectors like manufacturing and services, new technologies are replacing repetitive tasks, making it harder for unskilled workers to find employment.

#### Why is Capital Intensity Rising?

- Despite India being a labour-abundant economy, industries are increasingly shifting towards capitalintensive production. This trend is driven by:
  - ➤ Falling Cost of Technology Advances in automation and Al have made machines more affordable, encouraging businesses to replace human labour with technology.
  - ➤ **Need for Higher Productivity** Companies adopt capital-intensive methods to reduce costs, improve efficiency, and compete globally.
  - ➤ **Shortage of Skilled Labour** With only a small percentage of the workforce having formal technical training, industries find it easier to invest in machines than to train workers.
  - ➤ **Rigid Labour Laws** Regulations around hiring and firing make businesses hesitant to rely on human labour, leading them to prefer machines over workers.

#### **Government Policy Interventions & Issues**

 Production-Linked Incentive (PLI) Scheme aims to increase domestic production & manufacturing to boost job creation.





#### Structure:

- Focus on high-value sectors (electronics, IT hardware, drones).
- ♦ High employment creation seen in food processing & pharma (but with lesser budget allocation).
- ➤ Issue: Mismatch between budget allocation and job creation potential-high-end sectors need highskilled labour, but most of India's workforce has low or medium skills.
- Employment-Linked Incentive (ELI) Scheme encourages formal sector hiring by subsidizing employee costs for firms.

#### Mechanism:

- Government provides wage support for new hires via EPFO subsidies.
- Focus on labour-intensive sectors to lower risk of hiring unskilled workers.
- **Issue:** Short-term impact (subsidies last 2-3 years), unclear if it leads to sustained employment & skill development.

#### **Labour and Capital**

- All production operations combine the two factors of labour and capital. The importance of labour and capital to a specific business are described in terms of their intensity.
  - Labour intensive: Labour intensive is when products are mainly produced by human workers. Machines and special tools may be used too, but overall it requires human creativity and effort to produce the product.
  - > Capital intensive: Capital intensive is when products are mainly produced by machines and robots, meaning the initial outlay and maintenance, will be very high.

#### **UPSC PYQ**

#### Consider, the following statements: (2023)

- (4) Statement-I: India accounts for 3.2% of global export of goods.
- (5) Statement-II: Many local companies and some foreign companies operating in India have taken advantage of India's 'Productionlinked Incentive' scheme.

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

- (a) Both Statement-I and Statement-II are correct and Statement-II is the correct explanation for Statement-I
- (b) Both Statement-I and Statement-II are correct and Statement-II is not the correct explanation for Statement-I

- (c) Statement-lis correct but Statement-lis incorrect
- (d) Statement-I is incorrect but Statement-II is correct

Solution: (d)

#### RBI'S REVISED GUIDELINES ON PRIORITY SECTOR LENDING

#### Context

The Reserve Bank of India (RBI) has introduced amendments to its Priority Sector Lending (PSL) guidelines, set to take effect from April 1. These changes aim to boost economic growth by ensuring better access to bank credit for critical sectors such as MSMEs, agriculture, housing, exports, and renewable energy. The revised framework expands PSL loan limits and refines eligibility criteria to align with India's broader economic and sustainability goals.

#### **Key Highlights of the PSL Amendments**

 Higher PSL Target for Urban Cooperative Banks (UCBs): The PSL target for UCBs has been revised to 60% of Adjusted Net Bank Credit (ANBC) or Credit **Equivalent of Off-Balance Sheet Exposures (CEOBSE)**, ensuring a larger credit flow to priority sectors.

#### Boost for Housing Loans

- ➤ Increased loan limits for low-cost and affordable housing, particularly in Tier-IV, V, and VI cities, providing greater access to homeownership postpandemic.
- Loan limit enhancement for repair of damaged dwelling units, expanding opportunities for financial institutions while easing liquidity issues for homeowners.
- Expansion of Renewable Energy Financing
  - > The loan limit for renewable energy projects has been increased from Rs 30 crore to Rs 35 crore per
  - This aligns with India's commitment to achieving **500** GW of non-fossil fuel capacity by 2030 and Net Zero emissions by 2070.
- Strengthening MSMEs and Export Credit: Broadened loan eligibility for MSMEs, exporters, and allied agricultural sectors, ensuring better credit access to small businesses and rural enterprises.
- Proposal for Infrastructure Loans under PSL (SBI Research Suggestion): The report suggests classifying loans for infrastructure projects (such as roads, railways, ports, highways, and energy) under PSL or excluding them from ANBC calculations to help banks meet PSL targets more efficiently.

#### What is Priority Sector Lending?

PSL refers to mandatory lending by banks to economically weaker sections.

- The idea behind this is to ensure that adequate institutional credit reaches some of the rather vulnerable sectors of the economy, which otherwise may not be attractive for banks from the profitability point of view.
- Priority Sectors: PS includes eight identified sectors.
  - ➤ Agriculture
  - Micro, Small and Medium Enterprises
  - Export Credit
  - Education
  - ➤ Housing
  - Social Infrastructure
  - Renewable Energy
  - Others

#### **Background (Origin of PSL)**

- The origins of priority sector (PS) lending can be traced back to 1966 when **Morarji Desai** saw a need for increasing credit to agriculture and small industries.
- However, the definition for PS was only formalised based on a Reserve Bank of India (RBI) report in the National Credit Council in 1972.
- After bank nationalisation, the PS formulation also allowed Indira Gandhi to assuage important political lobbies, in a poor country with full adult franchise, through such directed lending.

#### **FARM MECHANIZATION**

#### CONTEXT

For decades, tractors have been at the core of India's agricultural mechanization, replacing traditional bullockdrawn ploughs for ploughing, harrowing, cultivating, and transporting farm loads. However, as agricultural labour shortages intensify, there is a growing demand for specialized farm machinery, ranging from rotavators and transplanters to combine harvesters, which can enhance efficiency, reduce costs, and improve productivity.

#### What is Farm Mechanization?

- Farm mechanization refers to the use of machines and technology in agriculture to improve efficiency, reduce labor dependence, and increase productivity.
- It involves replacing traditional manual or animal-driven farming methods with modern equipment.
- Farm machinery includes tractor-mounted implements (tillage tools, crop protection chemical sprayers, balers, loaders, trolleys and laser land levellers) as well as selfpropelled harvester combines, rice transplanters and cane harvesters.
- Globally, the market for farm machinery, at approximately USD 100 billion, is above the USD 60 billion of tractors.
  - ➤ In India, it's the other way: Tractors at Rs 60,000 crore and farm machinery at Rs 10,000 crore

## Why Farmers are Choosing More Machines?

- Better Tillage with Rotavators: Traditional bullockdrawn ploughs dig 4-6 inches deep. Tractor-powered rotavators dig 8-12 inches, making the soil richer for better crop growth. They also save time by ploughing and preparing the land in one go.
- Faster and Cheaper Harvesting: Harvesting one acre
  of wheat manually takes 5-7 workers, a full day, and
  Rs 5,000+ in labour costs. A combine harvester does
  the same job in 25-30 minutes for Rs 2,000-3,000.
- More Uses for Tractors: Tractors do more than just ploughing. They can be fitted with sprayers, balers, loaders, and trailers to do multiple farm tasks efficiently.

#### **UPSC PYQ**

#### **Prelims**

- Q: In India, which of the following can be considered as public investment in agriculture? (2020)
  - (2) Fixing Minimum Support Price for agricultural produce of all crops
  - (3) Computerization of Primary Agricultural Credit Societies
  - (4) Social Capital development
  - (5) Free electricity supply to farmers
  - (6) Waiver of agricultural loans by the banking system
  - (7) Setting up of cold storage facilities by the governments

Select the correct answer using the code given below:

(a) 1, 2 & 5 only (b)

(b) 1, 3, 4 & 5 only

(c) 2, 3 & 6 only

(d) 1, 2, 3, 4, 5 & 6

Solution: (c)

#### Mains

Q: What are the challenges and opportunities of the food processing sector in the country? How can the income of the farmers be substantially increased by encouraging food processing? (2020)

# INDIA'S COASTAL CRISIS (THREAT OF LIGHT FISHING)

#### CONTEXT

India's 7,500-kilometre coastline, rich in biodiversity and home to millions of fishers, is under increasing threat from an outlawed fishing practice that continues with impunity: Light Fishing.



#### Why is Light Fishing a Problem?

- Light fishing is a fishing method that uses highpowered artificial lights to attract fish and squid to the surface at night.
- The bright lights confuse marine life, making them easier to catch in large numbers.
- This method is banned in India's Exclusive Economic Zone (EEZ) since 2017.

#### o Impact:

- ► **Ecological Damage:** Overfishing, juvenile fish depletion, and coral reef destruction.
- ➤ **Squid depletion:** It affects the entire food chain, impacting larger predators.
- Juvenile fish catch: It leads to long-term fish stock decline.
- ➤ **Fishing conflicts:** Traditional fishers face shrinking catches, increasing tensions.
- ➤ **Threat to Livelihoods:** Small-scale fishers struggle against mechanized boats using lights.

#### The Struggle for Regulation

- Although banned in India's Exclusive Economic Zone (EEZ), states like Maharashtra, Tamil Nadu, and Andhra Pradesh have only partial restrictions. Enforcement is weak due to:
  - Limited patrol capabilities of the Coastal Security Police.
  - ► Lack of coordination between authorities like the Navy and Coast Guard.
  - High profits from light fishing, making current fines ineffective.

#### STATE OF THE WORLD'S PLANT GENETIC RESOURCES FOR FOOD AND AGRICULTURE (SOW3)

#### Context

The Food and Agriculture Organization (FAO) has released the Third Report on the State of the World's Plant Genetic Resources for Food and Agriculture (SoW3) after the 20th Session of the Commission on Genetic Resources for Food and Agriculture (CGRFA-20) in Rome, Italy.

#### **Key Highlights of the Report**

- Global Crop Dependency: Despite 6,000 plant species being cultivated worldwide, 60% of global crop production depends on just 9 crops:
  - ➤ Sugarcane, maize, rice, wheat, potatoes, soybeans, oil palm fruit, sugar beet, and cassava.
  - Declining crop diversity is a major threat to global food security.

- Threat to Traditional Crops (Farmers' Varieties & Landraces FV/LR): Over 50% of FV/LRs in India are under threat across five agroecological zones.
  - ➤ FV/LRs are traditional crops that are more resistant to pests, diseases, and drought, such as Kala Namak Rice, Chapati Wheat, and Rajnigandha Cotton.
  - ► Globally, 6% of FV/LR diversity is at risk, with Southern Africa, the Caribbean, and Western Asia most affected.
- Conservation Challenges: 42% of plant species face threats in on-farm conservation (in-situ conservation).
   Ex-situ conservation (seed banks, gene banks) faces issues like:
  - ➤ Lack of political and financial support.
  - Shortage of skilled staff and infrastructure.

#### Impact of Climate Change on Crop Diversity

- ➤ Extreme weather events are accelerating the loss of genetic diversity.
- Many countries lack proper disaster assessment systems to understand how climate change is affecting crop diversity.
- Post-disaster seed supply issues: Seeds provided after disasters may not always suit the local soil and climate conditions.

# Commission on Genetic Resources for Food and Agriculture (CGRFA)

- Established in 1983 by FAO to address genetic resource conservation for food and agriculture.
- **179 member countries** (including India) + European Union.
- Major Achievements:
  - International Treaty on Plant Genetic Resources for Food and Agriculture (ITPGRFA) (2001): Protects farmers' contributions to crop diversity.
  - ➤ Global Plan of Action (GPA) for Animal Genetic Resources (2007): Focuses on protecting farm animal genetic diversity.

#### **India's Efforts in Crop Conservation**

- 2016 Seed Hub Initiative: It was launched to increase pulse production using high-yielding varieties (HYVs).
  - ➤ Result: Pulse production increased from 14.76 million tonnes (2007-08) to 24.42 million tonnes (2020-21).





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# **SECTION -B**

# QUICK BYTES

#### VIKRAMSHILA MAHAVIHARA

#### **CONTEXT**

Recently, Prime Minister Narendra Modi announced the revival of Vikramshila University as a Central University. The university, once a prestigious center of Buddhist learning, is set to regain its past glory after the success of the Nalanda University project.

#### **About Vikramshila University**

- Vikramshila Mahavihara was founded by Dharmapala (c 775-810 AD), a ruler of the Pala dynasty (8th-12th century CE).
- It was one of the most renowned **Buddhist learning** centers, flourishing alongside Nalanda University.
- The Mahavihara was particularly known for studies in Tantric Buddhism, Jnanapada, Dipankarabhadra and Bhavabhadra being the outstanding scholars in this field.
- The Mahavihara was headed by such scholars as Dipankara Srijnana, Jetari, Abhayakaragupta, Sakya Sribhadra etc.
  - Eminent scholars like Atisa Dipankara, who played a crucial role in the spread of Buddhism in Tibet, were associated with Vikramshila.
- The head was called Adhyaksa and Jetari, who at the beginning of his career was a dvarapala, and later became its adhyaksa.
- of Upadhyayas-Mahavajrasana, Kamalakulisa etc - are also known to have looked after the scriptural cum academic affairs of the Mahavihara.
- Translation works were also done in the Mahavihara.
- Dipankara Srijnana is known to have translated into Tibetan a number of his own works, helped by a monk named Viryasingha.

- According to Taranatha one thousand monks are known to have permanently resided at the Mahavihara.
- Several Sanskrit texts were translated into Tibetan at this university.
- The institution thrived for nearly four centuries before its decline due to factors like the
  - revival of Hinduism
  - decline of Buddhism
  - invasions by Bakhtiyar Khalji in the 13th century

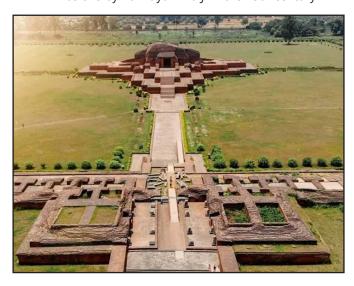


Figure No. 01

#### Pala Dynasty and Its Role in Education

The Pala Dynasty (8th-12th century CE) was one of the strongest patrons of Buddhism and higher education in India.



- **Gopala I**, the founder of the dynasty, was chosen by the people to restore order in Bengal after the fall of Shashanka (637 CE).
- His successor Dharmapala (770–810 CE) expanded the empire and established Vikramshila and Somapura Monasteries as premier institutions of Buddhist learning.
- Other Pala rulers, including Ramapala, continued to support Buddhist learning, but by the 11th century, the dynasty weakened, leading to the rise of the **Sena dynasty**, which marked the decline of Buddhism

#### Other Prominent Universities of the Pala Era

- Nalanda Mahavihara was established during the Gupta period, flourished under Dharmapala, and became a key center for Mahayana Buddhism.
- Somapura Mahavihara was located in present-day Bangladesh, this monastery was also founded by Dharmapala, with a grant of 200 villages supporting Nalanda.
- Odantapuri University was founded by Gopala I in Biharsharif, Bihar, this was another major Buddhist educational institution.

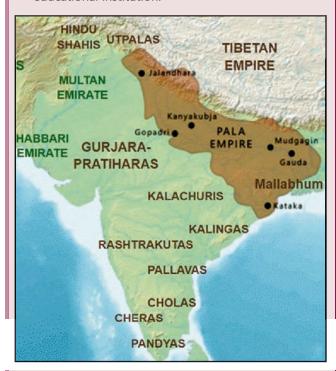


Figure No. 02

#### **UPSC PYO**

- Consider the following events in the history of India:(2020)
  - (1) Rise of Pratiharas under King Bhoja

- Establishment of Pallava power under Mahendravarman - 1
- (3) Establishment of Chola power by Parantaka – 1
- (4) Pala dynasty founded by Gopala

What is the correct chronological order of the above events, starting from the earliest time?

(a) 2-1-4-3

(b) 3-1-4-2

(c) 2-4-1-3

(d) 3-4-1-2

Solution: (c)

#### Q2. Consider the following:

- 1. 'Two Truths Doctrine' is the central concept
- 2. Use of 'samdhya-bhasa'
- 3. Salvation through acquiring magical power

Which of the above is/are the feature/ features of Vajrayana Buddhism?

(a) 1 only

(b) 1 and 2 only

(c) 2 and 3 only

(d) 1, 2 and 3

Solution: (d)

#### MAHARANA SANGRAM SINGH (1484 - 1527)

#### **CONTEXT**

The historical figure of Rana Sangram Singh Sisodia, popularly known as Rana Sanga, has recently been at the center of a controversy regarding his role in early 16thcentury Indian politics.

#### Who was Rana Sanga?

- Rana Sangram Singh Sisodia (1482-1528) was a Rajput king of **Mewar**.
- A scion of the Sisodia clan of Suryavanshi Rajputs, Rana Sanga succeeded his father, Rana Raimal, as king of Mewar in 1509.
- He is regarded as one of the most valiant and ambitious Rajput rulers who sought to establish **Rajput supremacy** in North India at a time when the Delhi Sultanate was in decline.
- His leadership and military prowess made him a **symbol** of Rajput resistance against the Lodis and later against Babur.
- **Military Campaigns:** Rana Sanga's reign was marked by continuous wars and conquests, expanding the power of Mewar across Rajasthan, Malwa, Gujarat, and parts of northern India.
- Conflict with the Delhi Sultanate: Rana Sanga defeated the Lodi Sultan of Delhi in the battles of Khatoli (1517), Dholpur (1519), and Ranthambore (1520).



#### Figure No. 03

- Battle of Khanwa (1527) Against Babur: After Babur's victory at the First Battle of Panipat (1526), which ended the Lodi dynasty, Rana Sanga emerged as the leader of a coalition of Rajput and Afghan forces to challenge
  - The two armies clashed at the Battle of Khanwa (March 1527), where Babur's superior military tactics, artillery, and cavalry strategy overwhelmed Rana Sanga's forces.
  - Despite being wounded, Rana Sanga refused to surrender and planned another campaign but died before he could challenge Babur again.

#### **CENTENARY OF** RABINDRANATH TAGORE'S **VISIT TO CHINA**

#### **CONTEXT**

To commemorate the 100th anniversary of Rabindranath Tagore's historic visit to China in 1924, the Institute of Chinese Studies (ICS), organized a one-day event to highlight Tagore's influence on Indo-Chinese cultural and intellectual relations.

#### About

- Rabindranath Tagore, known as the 'Bard of Bengal', was a versatile genius born on 7 May 1861.
- Tagore was a poet, novelist, essayist, philosopher and musician.
- Literary Contributions: Tagore was a prolific writer, composing over 2,000 songs, novels, dance dramas, and short stories. Some of his notable works include "Gitanjali," "Gora," "Ghare Baire," and "Shesher Kobita." Tagore started writing short stories at the age of 16. The famous short stories written by him include Kabuliwala, Kshudita Pashan and Atithi.
- Musical and Philosophical Influence: Tagore's compositions encompassed a wide range of themes. Tagore's best works are Gora, Gitanjali, Rakta Karabi, Ghare Baire, Shesher Kobita, Raja O Rani, Tasher Desh, Dena Paonaand Shanchayita.

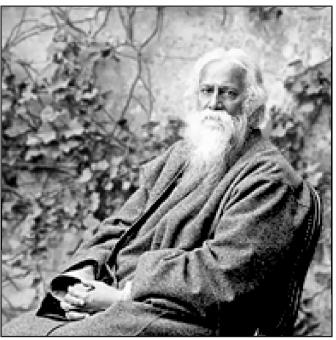


Figure No. 04

- **Nobel Prize Laureate**: In 1913, Tagore became the first non-European to receive the Nobel Prize in Literature for his profound impact on world literature.
- Contribution to National Anthems: Tagore authored the national anthem of India (Jana Gana Mana) as well as Bangladesh (Amar Shonar Bangla).
- Tagore's visit to China: He was the first non-European Nobel laureate, visited China in 1924 at the invitation of the Beijing Lecture Association.
  - ▶ During his visit, Tagore was warmly received by prominent Chinese intellectuals, including Liang Qichao, Lin Huiyin, and Xu Zhimo.
  - His speeches and literary works resonated deeply with Chinese scholars and writers, shaping modern Chinese literature.
  - ▶ Poets like **Bing Xin and Xu Zhimo** adopted his poetic style, while philosophers and artists engaged with his ideas on nationalism, humanism, and cultural unity.
  - Tagore's visit also facilitated artistic exchanges. He was accompanied by renowned Indian artist Nandalal Bose, who incorporated Chinese artistic influences into his works. In return, Chinese painter Xu Beihong visited **Santiniketan** and spent a year in India, absorbing Indian artistic traditions.

#### SHREE HARICHAND THAKUR (1812-1878)

#### **CONTEXT**

Prime Minister Narendra Modi paid tributes to Shree Shree **Harichand Thakur** on his Jayanti.

#### **About Harichand Thakur**

• Harichand Thakur (1812-1878) was a social reformer and religious leader born in Orakandi, Bangladesh, into



- a peasant family from the Thakur (Scheduled Caste) community.
- He founded the Matua sect of Vaishnavite Hinduism, which was embraced by the Namasudra community, previously known as Chandals and considered untouchables.

#### Key-contribution

- ► Fought against caste oppression: His teachings emphasized equality and opposed caste-based discrimination.
- ▶ Matua Sect: He founded the Matua sect, a movement that provided spiritual and social upliftment to marginalized communities.
- > Regarded as an incarnation of Vishnu/Krishna: His followers considered him a divine figure, addressing him as Sri Sri Harichand Thakur.
- Family and Legacy: Harichand Thakur was married to Shanti Mata (also called 'Jagat Mata') and had two sons. His son, Guruchand Thakur, continued his work, collaborating with British missionaries to improve the status of the Namasudras.
- Harichand Thakur passed away in 1878 in Faridpur, Bangladesh.

#### MATA KARMA

#### **CONTEXT**

The Department of Posts released a commemorative postage stamp on the 1009th birth anniversary of Mata Karma in recognition of her devotion to Lord Krishna.

#### Who was Mata Karma (Karma Bai)?

- Born: 1017 AD in Jhansi, Uttar Pradesh.
- Era: 11th-century saint
- She is known for her **unwavering devotion** and the offering of khichdi to Lord Krishna, a tradition still observed at the Jagannath Temple in Puri.
- Khichdi bhog is considered as lord Jagannath's favorite and is offfered to him everyday as one of the Chhappan Bhogas (56 food offerings).

#### Jagannath Temple, Puri

- Dedicated to: Lord Jagannath (a form of Vishnu).
- Built by: Anantavarman Chodaganga Deva of the Eastern Ganga dynasty in the 12th century, completed in 1230 AD by Anangbheema Deva III.
- The Shree Jagannath temple, also known as Srimandir, is located in Puri, Odisha.
- The temple is enclosed by two walls: Meghanada Prachira (outer wall) and Kuruma Prachir (inner enclosure).

#### Four Gates of the Temple:

- Singha Dwara (Lion's Gate): Located in the east, it is the main entrance. Traditionally believed to grant 'mokshya' (liberation) to devotees.
- **Vyaghra Dwara (Tiger Gate):** Found in the west, symbolizes 'dharma' (duty and righteousness).
- Hasti Dwara (Elephant Gate): Positioned in the north, signifies prosperity.
- Aswa Dwara (Horse Gate): Situated in the south, represents 'kama' (desire), with entry requiring detachment from lustful feelings.

#### Significance:

- One of the Char Dham pilgrimage sites.
- Known as 'Yamanika Tirtha'.
- Follows Kalinga architecture.
- The Aruna Stambha (pillar) from the Konark Sun Temple is placed at its entrance.
- Hosts the famous Ratha Yatra (chariot festival).

#### MORE HEATWAVE DAYS THIS **SUMMER: IMD**

#### **CONTEXT**

The India Meteorological Department (IMD) has forecast **above-normal temperatures** in most parts of the country this summer (April-June), including extended heatwave episodes that may last 10-11 days in central and eastern India, affecting Odisha, Jharkhand and east Uttar Pradesh in particular.

#### What is a Heat Wave?

- A heatwave is basically a period of unusually high temperatures over a place.
- Thus, the threshold to declare a heatwave **depends on** the temperatures normally seen in that area in that time of the year.
- According to the IMD, a heatwave is declared when the "maximum temperature of a station reaches at least 40 degree C or more for plains, 37 degrees Celsius in the coast and at least 30 degree C or more for hilly regions."

#### Based on departure from the normal temperature,

- a heatwave is when the departure is 4.5 degree C to 6.4 degree C
- ▶ a severe heatwave is declared when the departure is more than 6.4 degree C

#### Based on actual maximum temperature,

- a heatwave exists when the maximum temperature is greater than 45 degree C
- a severe heatwave when the temperature is over 47 degree C



Figure No. 05

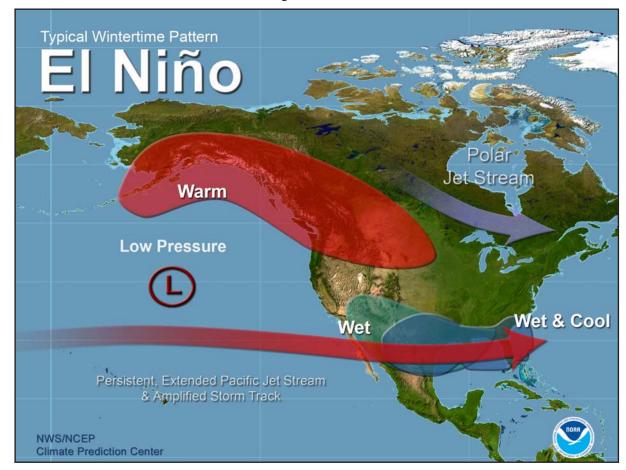


Figure No. 06



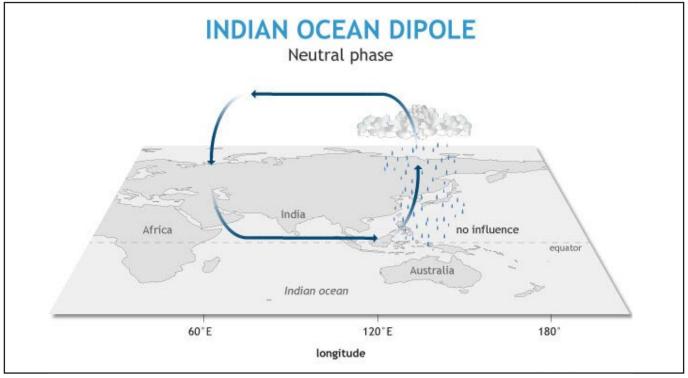


Figure No. 07

#### Other forecasts for the Season

1<sup>ST</sup> WEEK: APRIL, 2025

- Currently, the El Niño-Southern Oscillation (ENSO) condition is transitioning from weak La Niña condition to an ENSO-neutral state with above-average SSTs in the eastern and far western Pacific Ocean and belowaverage SSTs in the central Pacific Ocean.
- The latest forecast indicates that neutral ENSO conditions are likely to continue in the upcoming season.
- **Indian Ocean Dipole** is also likely to be neutral during summer and monsoon.



#### FACT BOX

#### **Key-Concepts**

La Nina refers to the large-scale cooling of the ocean surface temperatures in the central and eastern equatorial Pacific Ocean, coupled with changes in the tropical atmospheric circulation, such as winds, pressure and rainfall.

In India, La Nina is associated with a strong monsoon, above average rains and colder winters.

#### (See Figure No. 05 on previous page)

- **El Nino** is just the opposite, it represents the warm phase of the El Nino/Southern Oscillation (ENSO) cycle.
  - In India, an El Nino is associated with a harsher summer and weaker monsoon.

(See Figure No. 06 on previous page)

- **Indian Ocean Dipole (IOD)** is the difference between the temperature of the ocean in two parts — in the Arabian Sea on the west and the Bay of Bengal in the east.
  - A neutral IOD does not affect the monsoon, but a negative one is bad news for the monsoon.

(See Figure No. 07 on above)

#### **UPSC PYQ**

- What are the possible limitations of India in mitigating global warming at present and in the immediate future? (2010)
  - Appropriate alternate technologies are not sufficiently available.
  - India cannot invest huge funds in research and development.
  - Many developed countries have already set up their polluting industries in India.

Which of the statements given above is/are correct?

(a) 1 and 2 only

(b) 2 only

(c) 1 and 3 only

(d) 1, 2 and 3

#### **NAINI LAKE**

#### **CONTEXT**

The Naini Lake, one of Nainital's key attractions, has recorded a water level of 4.7 feet — marking a five-year low.



#### **About**

- The Naini Lake is a natural kidney-shaped lake in the heart of Nainital.
- It is said that English businessman P Barron chanced upon it around the mid-19th Century, spurring the town's development as a hill station for the British.
- Naini Lake is surrounded by Seven hills which are known as Ayarpata (2235 mts), Deopata (2273 mts), Handi Bandi (2139 mts), Cheena Peak (2611 mts), Alma (2270 mts), Lariya-Kanta (2481mts), and Sherka-Danda (2217mts).

#### MAR-A-LAGO ACCORD

#### **CONTEXT**

There has been much focus on whether Trump could force the US trading partners into a so-called "Mar-a-Lago Accord" to weaken the dollar.

#### What is Mar-a-Lago Accord?

- The "Mar-a-Lago Accord" is a term coined by Zoltan Poszar in June 2024.
- It refers to a potential U.S. strategy to weaken the dollar and lower interest rates on U.S. Treasury investments while ensuring that countries remain under the U.S. security umbrella.
- The term was inspired by the 1985 Plaza Accord, where the U.S., France, Japan, West Germany, and the UK agreed to weaken the dollar.
- **Key Idea:** The U.S. may pressure countries to accept a weaker dollar and lower returns on their U.S. Treasury investments. In return, these countries continue to receive U.S. military protection.

#### ARMY CONDUCTS TRI-SERVICE **EX PRACHAND PRAHAAR**

#### **CONTEXT**

The Army has conducted a Tri-Service integrated multidomain warfare exercise, 'Prachand Prahaar', in the highaltitude terrain of Arunachal Pradesh.

#### **About**

- It is the tri-service integrated multi-domain warfare exercise conducted under the Eastern Command.
- The exercise follows 'Exercise Poorvi Prahar' (Nov 2024) conducted along the India-China border, focusing on integrated use of aviation assets.
- It aims to enhance **operational readiness** and integration across the Army, Navy, and Air Force, while validating an integrated approach to surveillance, command, control, and precision firepower in modern warfare scenarios.

featured advanced platforms, including range reconnaissance aircraft, UAVs, armed helicopters, and space-based assets.

#### IAEA BACKS INDIA'S ENTRY INTO NUKE CLUB NSG

#### CONTEXT

Director General of the International Atomic Energy Agency (IAEA) expressed strong support for India's bid to join the Nuclear Suppliers Group (NSG).

#### **About NSG**

- Established in: 1975
- NSG is a **48-member organization** dedicated to preventing nuclear proliferation by controlling the export of nuclear materials and technology.
- It governs the transfers of civilian nuclear material and nuclear-related equipment and technology.
- The NSG is a **voluntary association** of nuclear supplier countries.
- The participants are: Argentina, Australia, Austria, Belarus, Belgium, Brazil, Bulgaria, Canada, China, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Japan, Kazakhstan, Latvia, Lithuania, Luxembourg, Malta, Mexico, Netherlands, New Zealand, Norway, Poland, Portugal, Romania, Russia, Serbia, Slovakia, Slovenia, South Africa, South Korea, Spain, Sweden, Switzerland, Turkey, Ukraine, the United Kingdom, and the United States.
- In 2016, India formally applied for NSG membership, followed by Pakistan and Namibia. Despite strong backing from the U.S., India's bid has faced opposition from China, which insists on a non-discriminatory membership process that would also include Pakistan.

#### Non-Proliferation Treaty (NPT)

- The Nuclear Non-Proliferation Treaty (NPT) is an international agreement that came into force in 1970 with the primary objective of preventing the spread of nuclear weapons and technology.
- The treaty classifies countries into two categories:
  - nuclear-weapon states: those that tested nuclear devices before 1967
  - non-nuclear-weapon states: which are prohibited from developing or acquiring nuclear weapons
- India, along with Pakistan and Israel, has not signed the NPT due to the following reasons:
  - **Discriminatory Framework**: NPT recognizes only those countries that tested nuclear devices before 1967 as nuclear-weapon states, permanently excluding India.



- ► Lack of Fixed Disarmament Timelines: The treaty does not mandate a concrete timeline for complete disarmament by nuclear-weapon states.
- ➤ Unfair Restrictions: The treaty allows nuclearweapon states to retain their arsenals while prohibiting non-nuclear states from developing them, creating an imbalance in global security.
- o India conducted its first nuclear test, Pokhran-I (Smiling Buddha), in 1974, showcasing its nuclear capabilities despite international restrictions.
- After India's 1974 nuclear test, the Nuclear Suppliers Group (NSG) was formed to prevent the proliferation of nuclear weapons by controlling the export of nuclear materials and technology. However, NSG's guidelines state that only NPT signatories can become members, effectively excluding India.
- India conducted its second nuclear test, Pokhran-II (Operation Shakti), in 1998 and subsequently declared a voluntary moratorium on nuclear testing.

#### **UPSC PYQ**

- In India, why are some nuclear reactors kept under "IAEA safeguards" while others are not? (2020)
  - (a) Some use uranium and others use thorium
  - (b) Some use imported uranium and others use domestic supplies
  - (c) Some are operated by foreign enterprises and others are operated by domestic enterprises
  - (d) Some are State-owned and others are privately owned

#### Solution: (b)

- In the Indian context, what is the implication of ratifying the 'Additional Protocol' with the 'International Atomic Energy Agency (IAEA)'? (2018)
  - (a) The civilian nuclear reactors come under IAEA safeguards.
  - (b) The military nuclear installations come under the inspection of IAEA.
  - (c) The country will have the privilege to buy uranium from the Nuclear Suppliers Group
  - (d) The country automatically becomes a member of the NSG.

#### Solution: (a)

#### **5 YEARS OF NATIONAL TECHNICAL TEXTILES MISSION**

#### CONTEXT

National Technical Textiles Mission has successfully completed five years.

#### **About**

- Launched in 2020
- The National Technical Textiles Mission (NTTM) was launched for a period from 2020-21 to 2025-26 to boost technical textiles sector in the country.
- The Mission has four key components aimed at boosting the sector's growth:
  - ➤ Component I Research, Innovation and Development
  - ➤ Component II Promotion and Market Development
  - Component III Export Promotion
  - ➤ Component IV Education, Training, and Skill Development
- India is the 6th largest exporter of textiles globally, with a 3.9% share in world textile exports. It contributes nearly 2% to the country's GDP.
- The sector is set to grow to USD 350 billion by 2030 further strengthening India's position in the global market. This growth is expected to create 3.5 crore jobs.

#### **Technical textiles**

- They are fabrics made for specific functions and performance, rather than for looks.
- These textiles are designed to meet the needs of various industries like cars, construction, farming, healthcare, and safety.
- They are used in products that help protect people, improve machinery, and solve practical problems, such as in car parts, building materials, medical equipment, and safety gear.

#### Other Government/Policies for Textile Sector

- PM MITRA: Pradhan Mantri Mega Integrated **Textile Region and Apparel:** The PM MITRA scheme focuses on establishing Mega Integrated Textile **Regions and Apparel Parks** across India to stimulate investment, innovation, and growth in the textile
- Production-Linked Incentive (PLI) Scheme: The Production-Linked Incentive (PLI) Scheme is a strategic initiative aimed at boosting domestic manufacturing and reducing imports within the textile sector. It incentivizes companies based on their cumulative sales of domestically manufactured goods, specifically targeting man-made fiber (MMF) apparel, MMF fabrics, and technical textiles.

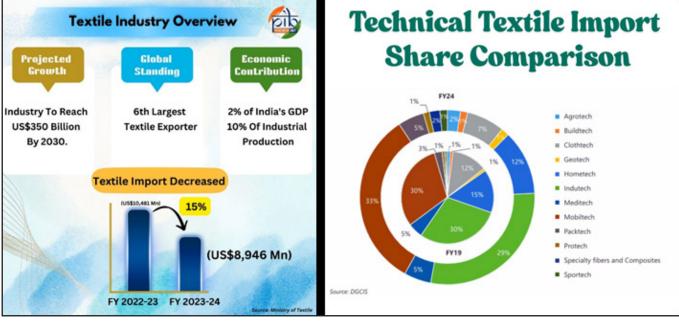


Figure No. 08

- **Samarth Initiative:** The Samarth initiative is a flagship skill development program led by the Ministry of **Textiles**, designed to enhance skills across the textile sector.
  - This demand-driven and placement-oriented scheme aims to train 10 lakh individuals from 2017 to 2020, focusing on the entire textile value chain, excluding spinning and weaving.
- Bharat Tex 2025: It was India's largest global textile event. Bharat Tex 2025 served as a platform to accelerate the government's "Farm to Fibre, Fabric, Fashion, and Foreign Markets" vision.

#### PAHAL DBT SCHEME AND 'GIVE IT UP' CAMPAIGN

#### **CONTEXT**

The PAHAL DBT Scheme and 'Give It Up' Campaign, launched in 2015, have successfully streamlined LPG subsidy distribution by eliminating leakages, promoting financial inclusion, and ensuring benefits reach the needy while reducing the government's fiscal burden.

#### **PAHAL DBT Scheme**

- Pratyaksh Hastantarit Labh (PAHAL) Direct Benefit Transfer (DBT) Scheme was launched in 2015 by the Ministry of Petroleum & Natural Gas.
- **Objective**: Directly transfer **LPG subsidies** to consumers' bank accounts to prevent leakages, duplicate connections, and enhance transparency.
- How It Works: Consumers buy LPG at market price; subsidy is transferred to their bank account. Two modes of transfer:

- **Aadhaar Transfer Mode**
- Bank Transfer Mode (without Aadhaar linkage).

#### 'Give It Up' Campaign

- The Campaign was launched in 2015 at the Urja Sangam **Energy Summit.**
- Objective: Encouraged wealthy LPG consumers to voluntarily surrender subsidies, allowing funds to support poor households.

#### SAHYOG

#### **CONTEXT**

The Indian government has strongly opposed social media platform X's (formerly Twitter) description of the Sahyog **Portal** as a "censorship portal." The Centre defended the portal in the Karnataka High Court, stating that it is meant for expediting the process of removing unlawful content rather than restricting freedom of speech.

#### About the Sahyog Portal:

- The Sahyog Portal was launched in 2024 by the Union Home Ministry under the Indian Cyber Crime Coordination Centre (I4C).
- The portal serves as a centralized digital platform to expedite government and law enforcement requests to block objectionable online content.

#### Purpose & Functionality:

- ▶ It facilitates swift and coordinated action by authorised agencies, IT intermediaries, and ISPs to disable access to unlawful content.
- ▶ IT intermediaries and social media platforms receive direct notices through the portal and must respond in a timely manner.



- ➤ ISPs receive blocking requests through the Department of Telecommunications (DoT), which then forwards them to the concerned service providers.
- ➤ The national dashboard on the portal allows stakeholders to track the status of takedown requests and responses.

#### Key Features:

- Centralized Content Moderation: It brings together government agencies, law enforcement, and digital platforms to act against unlawful content efficiently.
- ➤ Compliance with IT Act: It operates under Section 79(3)(b) of the IT Act, 2000, ensuring legal backing for content removal.
- ➤ **Transparency & Tracking**: IT intermediaries can request additional information from agencies before blocking content, ensuring due process.
- ➤ Integration with Courts: The Delhi High Court, in Shabana vs Govt of NCT Delhi (2023), emphasized operationalizing the portal for content takedown.

#### **BHIM 3.0**

#### CONTEXT

The **Bharat Interface for Money (BHIM) app** has been upgraded to version 3.0, introducing new features aimed at enhancing user experience and financial management. This update aligns with India's broader push towards a cashless economy and digital financial inclusion.

#### **About**

- Launched in: 2016
- Bharat Interface for Money (BHIM) is a payment app that enables simple, quick, and easy transactions using the Unified Payments Interface (UPI).
- It is developed by the National Payments Corporation of India (NPCI).
- It competes with major digital payment platforms such as Google Pay and Paytm.

#### Key Features of BHIM 3.0

- ➤ Enhanced Expense Management: Users can now monitor spending patterns and track expenses more effectively through an improved interface.
- Multi-Language Support: The app now supports multiple Indian languages, making it accessible to a wider demographic.
- Simplified Transactions: Users can directly request money and pay bills, reducing the need for multiple transactions across different platforms.
- ▶ **Improved Security:** Advanced security features have been integrated to safeguard user data, enhancing transparency and control over financial transactions.
- Transaction History Access: A comprehensive transaction history provides users with better financial insights and decision-making capabilities.

#### **GOLD MONETISATION SCHEME**

#### **CONTEXT**

The Indian government has recently announced the discontinuation of the Gold Monetisation Scheme (GMS) for medium- and long-term deposits, effective from March 26, 2025. This decision comes in the wake of evolving market conditions and a surge in gold prices.

## What Was the Gold Monetisation Scheme?

- Launched in November 2015, the Gold Monetisation Scheme aimed to reduce the country's reliance on gold imports and channel idle gold into the formal economy.
- The scheme allowed households, trusts, and institutions to deposit their gold with banks in exchange for interest earnings. The key components of the scheme included:
  - ➤ **Short-term Bank Deposits (1-3 years)** Managed by banks and subject to prevailing market conditions.
  - Medium-term Government Deposits (5-7 years)
     Managed by the government, with fixed interest rates.
  - ➤ Long-term Government Deposits (12-15 years) Also managed by the government, offering slightly higher interest rates.
- The minimum deposit requirement was 10 grams of raw gold (bars, coins, or jewellery excluding stones and other metals), with no upper limit.

# INDIA FELL BEHIND IN THE COTTON RACE

#### **CONTEXT**

India, once a global leader in cotton production and exports, has seen a significant decline in its cotton output and competitiveness in recent years. The drop from 39.8 million bales in 2013-14 is expected to a projected 29.5 million bales in 2024-25.

#### **About**

- Cotton is a **Kharif crop** that comes from the natural fibres of cotton plants, which are native to tropical and subtropical regions.
- Being renewable and biodegradable, cotton is the most environmentally friendly raw material for the textile industry as compared to its synthetic alternatives.
- Cotton plants have a large growing period which can extend up to 200 days.
- Growing cotton starts between **December and March**.
- These plants require a relatively high temperature (21-30°C) over a long growing season.
- Cotton is a less water-intensive crop as it is a xerophyte, which can grow in dry, arid environments.

- Varities of Cotton: India is the country to grow all four species of cultivated cotton;
  - arboreum
  - Herbaceum (Asian cotton)
  - barbadense (Egyptian cotton)
  - hirsutum (American Upland cotton).
- hirsutum represents 94% of the hybrid cotton production in India and all the current Bt cotton hybrids are G. hirsutum.
- India is the only country that grows cotton as hybrids and the first to develop hybrid cotton back in 1970.

#### **UPSC PYQ**

- The black cotton soil of India has been formed due to the weathering of (2021)
  - (a) brown forest soil
  - (b) fissure volcanic rock
  - (c) granite and schist
  - (d) shale and limestone

Solution: (b)

- Q: A state in India has the following characteristics:
  - (1) Its northern part is arid and semi-arid.
  - (2) Its central part produces cotton.
  - (3) Cultivation of cash crops is predominant over food crops.

Which one of the following states has all of the above characteristics?

- (a) Andhra Pradesh
- (b) Gujarat
- (c) Karnataka
- (d) Tamil Nadu

Solution: (b)

#### **FOREIGN PORTFOLIO INVESTORS (FPIS)**

#### CONTEXT

Despite their heavy selling in the Indian stock market, foreign portfolio investors (FPIs) have made a significant investment in Indian bonds, injecting over Rs 51,730 crore (approximately USD 6 billion) through the Fully Accessible Route (FAR) since January this year.

#### About Foreign portfolio investment (FPI)

Foreign portfolio investment (FPI) consists of securities and other financial assets held by investors in another country.

- It does not provide the investor with direct ownership of a company's assets and is relatively liquid depending on the volatility of the market.
- Along with foreign direct investment (FDI), FPI is one of the common ways to invest in an overseas economy.
- FDI and FPI are both important sources of funding for most economies.

#### **Fully Accessible Route (FAR)**

- Fully Accessible Route (FAR) bonds are government securities designated under the fully accessible route, which allows foreign investors unrestricted access to invest in these bonds without any investment caps.
- The RBI introduced this route in March 2020 to increase foreign participation in India's bond market.
- FAR was created to allow non-residents unrestricted access to specific G-secs, which were earlier subject to FPI limits.

#### **UPSC PYQ**

- Which one of the following groups of items is included in India's foreign-exchange reserves? (2013)
  - (a) Foreign-currency assets, Special Drawing Rights (SDRs) and loans from foreign countries
  - (b) Foreign-currency assets, gold holdings of the **RBI** and SDRs
  - (c) Foreign-currency assets, loans from the World Bank and SDRs
  - (d) Foreign-currency assets, gold holdings of the RBI and loans from the World Bank.
- With reference to Foreign Direct Investment in India, which one of the following is considered its major characteristic? (2020)
  - (a) It is the investment through capital instruments essentially in a listed company.
  - (b) It is a largely non-debt creating capital flow.
  - (c) It is an investment which involves debt-servicing.
  - (d) It is the investment made by foreign institutional investors in the Government securities.

#### INDIA'S REMITTANCES SURVEY

#### **CONTEXT**

The 6th Round of India's Remittances Survey (2023-24) by the Reserve Bank of India (RBI), showing a shift in remittance sources to Advanced Economies (AEs) like the US and UK, overtaking Gulf nations.



#### **Key Findings:**

- Total remittances doubled from USD 55.6 billion (2010-11) to USD 118.7 billion (2023-24).
- Top sources:
  - ➤ **US (27.7%)** leads, followed by **UAE (19.2%)**.
  - ► AEs (UK, Canada, Australia, Singapore) contribute
  - GCC nations' share declined to 38% (from 47% in 2016-17).
  - ➤ Top recipient states: Maharashtra (20.5%), Kerala (19.7%), Tamil Nadu (10.4%), Telangana (8.1%), and Karnataka (7.7%).
  - > Mode of transfer: Digital transactions dominate, with 73.5% using fintech and direct Vostro transfers.

#### Why this Shift?

- Better Job Markets in AEs: Post-pandemic recovery, favorable immigration policies (UK-India MMP, Canada Express Entry).
- Declining Gulf Jobs: Economic changes, automation, and nationalization policies (Nitagat, Emiratization) limit opportunities.
- Changing Migration Patterns: Southern states prefer AEs, while UP, Bihar, and Rajasthan still focus on Gulf jobs.
- Rise in Education-Driven Remittances: More Indian students in AEs, especially Canada, US, UK, and Australia.



#### Remittances

- **Remittances** refer to the money sent by individuals working abroad to support their families back home.
- They are regulated under FEMA (1999), with Liberalized Remittance Scheme (LRS) allowing residents to remit up to USD 250,000 per year.
- Remittances are recorded as unilateral transfers in the Balance of Payments (BoP).

#### **UPSC PYO**

- In the context of India, which of the following factors is/are contributors to reducing the risk of a currency crisis? (2019)
  - The foreign currency earnings of India's IT sector
  - Increasing the government expenditure
  - Remittances from Indians abroad

#### Select the correct answer using the code given below.

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

Solution: (b)

#### ADJUSTED GROSS REVENUE (AGR)

#### CONTEXT

The Indian government will increase its stake in Vodafone Idea (Vi) to nearly 49% by converting Rs 36,950 crore of dues into equity. Previously, the government held 23% of the company.

#### What is AGR?

- Adjusted Gross Revenue (AGR) is the revenue used to calculate licence fees and spectrum charges that telecom companies pay to the **Department of Telecommunications (DoT).**
- The DoT includes all revenues, including non-telecom sources like interest and asset sales.
- Telecom operators argue that AGR should only include revenue from telecom services.

#### AGR Dispute Timeline

- ▶ 1999: Government shifted to a revenue-sharing model where telcos paid a percentage of AGR.
- 2003: DoT expanded AGR definition to include nontelecom revenues.
- 2006: TDSAT (Telecom Disputes Settlement and Appellate Tribunal) ruled against DoT, favoring telecom operators.
- 2019: Supreme Court upheld DoT's definition, ordering telcos to pay AGR dues + interest + penalties.

#### **BHADRA TIGER RESERVE**

#### **CONTEXT**

To tackle rising human-elephant conflict in Hassan, Chikkamagaluru, and Kodagu, Karnataka plans a softrelease strategy in Bhadra Wildlife Sanctuary (BWS).

#### About Bhadra Wildlife Sanctuary (BWS)

- This sanctuary, also called **Muthodi Wildlife Sanctuary**, is located in the district of Chikmagalur, Karnataka.
- The region was declared as a natural reserve, known as the Jagara Valley Game Reserve, in 1951 by Government of Mysore. In 1974, the reserve was named as the Bhadra Wildlife Sanctuary.

- The Sanctuary boasts of a substantial tiger population and it was declared as the 25th Project Tiger of India in 1998.
- The sanctuary is situated in lush tropical forests of the Western Ghats and accommodates the tributaries of the Bhadra River.
- The sanctuary gets its name from Bhadra River and a dam has been built on the river near Lakkavalli.
- It is home to Jagara Giant, Karnataka's largest 400-yearold teak tree.



Figure No. 09

#### What is Soft-Release?

- Captured elephants will stay in a 20 sq. km enclosure for acclimatization and health checks.
- They will be **gradually released** at four sites in **BWS**.

#### CORAL BLEACHING

#### **CONTEXT**

Australia's two World Heritage-listed reefs - the Great Barrier Reef on the east coast and Ningaloo Reef on the west coast - have been hit simultaneously by severe coral bleaching.

#### **Extent of Coral Bleaching**

- Great Barrier Reef (East Coast): Bleaching detected over 1,000 km from Townsville to Cape York.
  - ▶ It is the world's most extensive and spectacular "Coral **Reef**" ecosystem composed of over 2,900 individual reefs and 900 islands.
  - ➤ The reef is located in the Coral Sea (North-East Coast), off the coast of Queensland, Australia.
  - ▶ This reef structure is composed of and built by billions of tiny organisms, known as coral polyps.
  - ▶ It was selected as a World Heritage Site in 1981.
- Ningaloo Reef (West Coast): Highest heat stress on record detected due to a prolonged marine heatwave. Up to 90% of corals bleached in shallow areas popular with tourists. Even slow-growing, centuries-old corals are affected.

- ➤ The Ningaloo Coast is located on Western Australia's remote coast along the East Indian Ocean.
- > It is one of the longest fringing reefs in the world stretching 300 kilometres, and is one of two coral reefs in the world that have formed on the western side of a continent.
- > The coral in the Ningaloo Reef act as a vital source of coral larvae dispersing through the Abrolhos Islands, and even to Rottnest Island. Both soft and hard coral are native to the area.
- Bleaching also reported at Kimberley, Ashmore Reef, Rowley Shoals, Barrow Island, Dampier Archipelago, inshore Pilbara, and Exmouth Gulf.

(See Figure No. 10 on next page)

#### What is Coral Bleaching?

- Coral reefs are large underwater structures composed of the calcium carbonate skeletons of marine invertebrates called coral polyps.
- These reefs play a vital role in marine ecosystems, supporting 25% of all marine life despite covering less than 1% of the ocean floor.
- Corals grow by building on the skeletons of their ancestors, gradually forming massive reef structures over centuries.
- Individual corals are called polyps.

#### Types of Corals

- Hard Corals (Hermatypic Corals): Reef-building corals that extract calcium carbonate from seawater to form a rigid exoskeleton. They rely on symbiotic algae (zooxanthellae) for nutrition and energy.
  - **Examples:** Staghorn Coral, Brain Coral, Elkhorn Coral.
- **Soft Corals:** They do not build reefs since they lack a hard skeleton. They appear flexible and often resemble plants or trees.
  - **Examples:** Sea Fans, Sea Whips.
- Coral bleaching occurs when corals expel the symbiotic algae (zooxanthellae) due to heat stress, turning them white.

#### Causes of Coral Bleaching

- Rising Sea Temperatures (Global warming, El > Niño).
- Ocean Acidification (Excess CO<sub>2</sub> absorption weakens coral skeletons).
- Pollution (Runoff, chemicals, and overfishing impact coral health).
- Sedimentation (Deforestation and coastal development increase sediment, smothering corals).



Figure No. 10

#### **ASBESTOS**

#### **CONTEXT**

The Government of India has banned the use of asbestos in the construction and refurbishment of Kendriya Vidyalayas (KVs) and Jawahar Navodaya Vidyalayas (JNVs) due to its severe health risks, including cancer and respiratory diseases.

#### **About Asbestos**

- Asbestos refers to a group of six naturally occurring fibrous minerals known for their heat resistance, strength, and durability.
- Types of asbestos:
  - ➤ Chrysotile (White Asbestos) Most commonly
  - Amosite (Brown Asbestos)
  - **Crocidolite (Blue Asbestos)**
  - Tremolite, Actinolite, and Anthophyllite.
- Major Uses: Found in roofing, insulation, cement, brake linings, pipes, and gaskets.
- Health Hazards of Asbestos: Asbestos is classified as a Group 1 Carcinogen by the International Agency for

Research on Cancer (IARC). Prolonged exposure leads to serious diseases, including:

- Lung cancer
- > Mesothelioma (a rare cancer affecting the lung lining)
- Asbestosis (chronic lung disease)
- > Ovarian and laryngeal cancer
- Children are particularly vulnerable, as early exposure increases the risk of developing cancer later in life.

#### Global and Indian Scenario

- Asbestos is banned in 70 countries, including Australia, the UK, France, and all EU nations.
- **India banned asbestos mining in 1993**, but remains the world's largest importer of asbestos, mainly from Russia, Brazil, and Kazakhstan.
- India's asbestos imports (2023): USD 253 million (1st largest importer globally).
- Despite health concerns, asbestos-cement sheets and pipes continue to be widely used in India.



CSE RESUL



#### TOP 100 ALL INDIA RANKING CSE 2023

