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28th June to 5th July 2025

CURRENT AFFAIRS



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POLITY & GOVERNANCE

01

MAHARASHTRA SCRAPS THREE-LANGUAGE POLICY

Maharashtra has withdrawn its plan to implement the three-language policy for Classes 1 to 5 in State government schools following strong opposition from academics, activists, and political parties.

WHAT IS THE THREE-LANGUAGE FORMULA?

- The three-language formula was first proposed by the Kothari Commission (1964–66) and formally adopted in the 1968 National Policy on Education (NPE) under the Indira Gandhi government, aimed to promote linguistic diversity and national unity.
- National Education Policy (NEP, 2020) retains the three-language formula but offers greater flexibility, ensuring no language is imposed.
- The older policy mandated the study of Hindi, English, and a modern Indian language (preferably a South Indian language) in Hindi-speaking states, and Hindi, English, and the regional language in non-Hindi-speaking states.
 - In contrast, NEP 2020 offers more flexibility, stating that no language will be imposed on any state.
- The National Curriculum Framework (NCF) has consistently backed the three-language formula.

Policy/Commission	Contribution
Kothari Commission (1964–66)	Proposed the Three-Language Formula to promote national integration and language development.
National Policy on Education, 1968	Formal adoption of the formula across states.
NPE 1986 & Revised 1992	Reaffirmed commitment to the formula.
National Curriculum Framework 2005	Encouraged use of the child's mother tongue as the primary medium of instruction.
NEP 2020	Reiterates importance of the three-language formula, with more flexibility.

CORE IDEA OF THE FORMULA (STATE-WISE APPLICATION)

Region	Languages Suggested
Hindi-speaking states	1. Hindi (Mother tongue) 2. English 3. One modern Indian language (preferably South Indian)
Non-Hindi-speaking states	1. Regional language (Mother tongue) 2. Hindi 3. English

WHAT NEP 2020 SAYS ABOUT THE FORMULA?

“The three-language formula will continue to be implemented, while **promoting multilingualism** and **national unity**, but there will be **greater flexibility** in the choice of languages.”

KEY FEATURES IN NEP 2020:

- Emphasis on **mother tongue/home language/local language** as the **medium of instruction till at least Grade 5**, preferably till Grade 8.
- No **imposition** of any language.
- Students will **choose** the three languages to be studied at least **two of which must be native to India**.
- Promotes **Sanskrit** as an option at all levels and encourages teaching of **foreign languages** in secondary school (like French, German, Japanese).

RECENT DEVELOPMENTS (UPDATED FACTS – 2023–2024)

- **Tamil Nadu, West Bengal, and Kerala** have resisted the **imposition of Hindi**, preferring their two-language system.
- In 2023–24, several **CBSE and Kendriya Vidyalayas** started adopting **Sanskrit or regional languages** under the NEP guidelines.
- Government has emphasized **Digital Tools (DIKSHA, ePathshala)** to promote regional language learning.
- **Multilingual education** is being supported via **Bhasha Sangam Initiative** to expose students to **22 scheduled languages** of India.

OBJECTIVES OF THE THREE-LANGUAGE FORMULA

- **Promote national integration.**

- Reduce **language barriers** among different linguistic groups.
- Encourage **multilingual proficiency**.
- Strengthen **mother tongue/regional languages**.
- Create a **balanced language policy** between regional pride and national unity.

EXAMPLES

- **Karnataka:** Kannada + English + Hindi
- **Uttar Pradesh:** Hindi + English + Sanskrit
- **Tamil Nadu:** Tamil + English (*follows two-language formula*)
- **CBSE Schools:** Often use Hindi, English, and Sanskrit as three languages.

CRITICISM & CHALLENGES

Issue	Explanation
Political Opposition	Seen as a tool for Hindi imposition in non-Hindi states.
Implementation Gaps	Unequal adoption across states.
Teacher Shortage	Especially in third languages or lesser-known Indian languages.
Urban-Rural Divide	Quality and availability of language instruction varies.

02**CUSTODIAL DEATHS IN INDIA**

A Madurai Bench of the Madras High Court condemned the custodial torture of Ajith Kumar in Sivaganga, Tamil Nadu, calling it “more brutal than a murder.”

WHAT IS A CUSTODIAL DEATH?

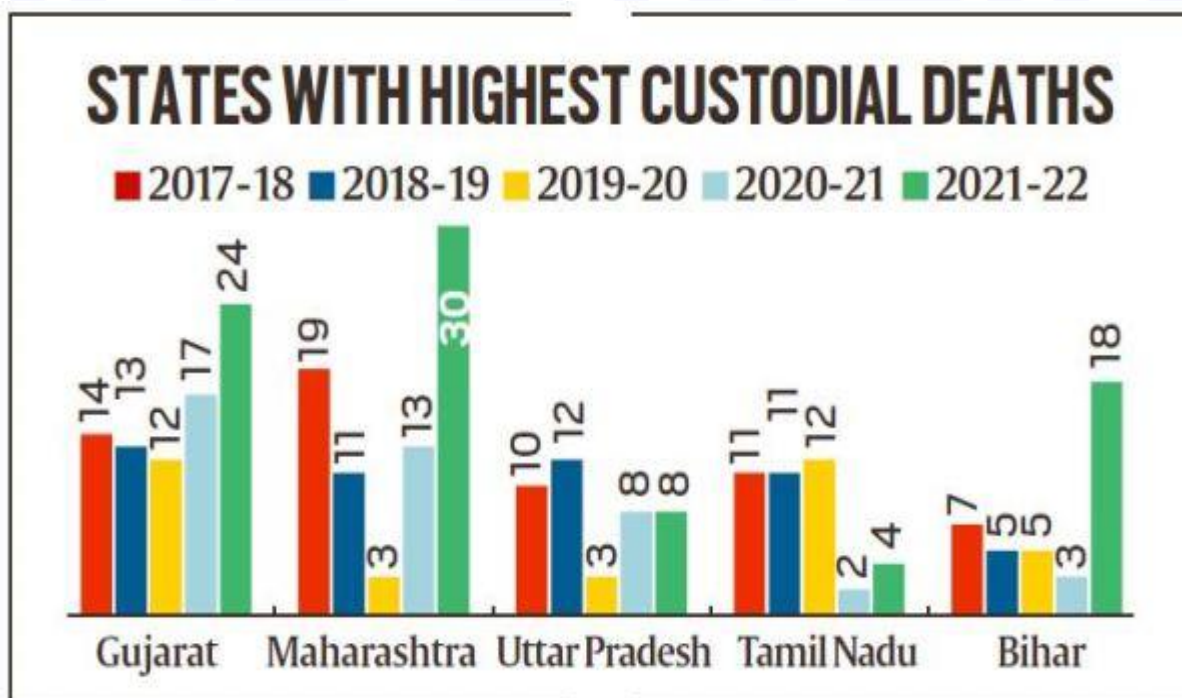
A **custodial death** refers to the death of an individual **while in police or judicial custody** whether due to **torture, assault, medical neglect, suicide**, or other causes directly or indirectly related to custody.

IT INCLUDES DEATHS:

- In police lock-ups, during transit, interrogation, or in court custody;
- In jail custody before or during trial, or while serving a sentence.

CUSTODIAL DEATH STATISTICS IN INDIA:

- **NHRC (2021–22):** 2,150 deaths in judicial custody and 155 in police custody and only 21 saw disciplinary action (0.23%).
- **NCRB (2000–2020):** 1,888 deaths reported and only 26 convictions despite 893 cases filed against police.
- **Between 2017–22:** 345 judicial inquiries; 123 arrests, 79 charge sheets, but 0 convictions.
- **Tamil Nadu (2016–2022):** 490 deaths highest in southern India.



PROVISION IN BNS REGARDING CUSTODIAL TORTURE AND DEATHS

SECTION 113 OF THE BHARATIYA NYAYA SANHITA, 2023:

- This section specifically criminalizes **causing hurt or grievous hurt by a public servant to extort confession, information, or punishment.**

TEXT OF SECTION 113 (BNS, 2023):

SECTION 113(1):

- "Whoever, being a public servant, or being a **person acting in capacity of a public servant**, causes **hurt or grievous hurt** to any person during custody or otherwise, **to extort a confession or information** shall be punished with **imprisonment up to 10 years**, and fine."

SECTION 113(2):

- If the hurt caused leads to **grievous injury**, the punishment may extend to **life imprisonment**.

THIS PROVISION REPLACES:

- **Section 330** of the IPC (Voluntarily causing hurt to extort confession)
- **Section 331** of the IPC (Voluntarily causing grievous hurt to extort confession)

PROVISIONS RELATED TO CUSTODIAL DEATHS IN INDIA

Article 20: It grants **protection against arbitrary and excessive punishment** to an accused person, whether a citizen or foreigner or legal person like a company or a corporation. It contains three provisions in that direction:

- **No ex-post-facto law:** It provides that a person should be prosecuted as per those laws that were in force when he committed the offense.
- **No double jeopardy:** It provides that a person shall not be prosecuted and punished for the same offense more than once.
- **No self-incrimination:** It provides that a person accused of an offense shall not be compelled to be a witness against himself.
- **In Selvi vs. State of Karnataka**, it was observed that the state could not perform narco-analysis, polygraph, and brain-mapping tests on any individual without their consent.

Article 21: It provides the citizens of India with the **right to life and personal liberty**. Following are certain rights available for prisoners:

- **Right to Bail**

- **Right against Solitary Confinement**
- **Right against Inhuman Treatment**
- **Right against Illegal Detention**
- **Right to a Speedy and Fair Trial**
- **Right to meet Friends and Consult a Lawyer**

Article 22: It guarantees **protection against arrest and detention** in certain cases and provides that no person who is arrested shall be detained in custody **without being informed of the grounds of such arrest**.

- The Right to be presented before a **magistrate within 24 hours** of arrest.
- The Right not to be **ill-treated or tortured** during arrest or in custody.

REASONS FOR CUSTODIAL DEATHS IN INDIA

TORTURE AND THIRD-DEGREE METHODS

- **Physical and mental torture** by police to extract confessions or information during interrogation.
- Often violates Supreme Court guidelines (*D.K. Basu vs State of West Bengal*, 1997).
- Lack of modern investigation tools leads to over-reliance on **coercive confessions**.

Example: The custodial deaths of Jayaraj and Bennix in Tamil Nadu (2020) shocked the nation due to alleged brutal torture.

WEAK ACCOUNTABILITY AND IMPUNITY

- Very **low conviction rate** for police involved in custodial deaths.
- Only **4 convictions in over 1000 cases** in the last 10 years.
- Section **197 CrPC** requires prior government sanction to prosecute public servants – often misused.

LACK OF OVERSIGHT MECHANISMS

- **CCTV cameras** are either not installed, non-functional, or not monitored.
- **Magisterial inquiries**, though mandatory under **Section 176 CrPC**, are rarely timely or transparent.
- **NHRC guidelines** are often ignored or delayed in implementation.

INADEQUATE TRAINING AND SENSITIZATION OF POLICE

- Police often lack **human rights training** or awareness of custodial ethics.
- Police recruitment and training are focused more on **force than forensics or empathy**.

OVERCROWDED AND UNDERSTAFFED PRISONS

- India's prisons are operating at **over 130% capacity** (as per NCRB 2022).
- Poor sanitation, inadequate health services, and medical neglect contribute to custodial deaths in **judicial custody**.

SOCIO-ECONOMIC AND CASTE DISCRIMINATION

- Disproportionate custodial deaths among **Dalits, Adivasis, minorities, and marginalized groups**.
- Police often act with **prejudice** and impunity in poor or socially backward localities.

LACK OF MEDICAL CARE

- Many deaths are due to **delayed or denied medical attention** after injury or illness.
- Custodial environments often worsen pre-existing health conditions.

SUICIDES IN CUSTODY

- Extreme psychological pressure, humiliation, torture, or denial of bail can lead to **custodial suicides**.
- Lack of mental health support and monitoring in both police and judicial custody.

USE OF UNLAWFUL DETENTION (ILLEGAL CUSTODY)

- Persons are detained **without arrest records**, especially in rural areas, increasing the risk of abuse or death.
- **No production before magistrate within 24 hours** as mandated by **Article 22(2)** of the Constitution.

DELAYED JUSTICE AND INVESTIGATION

- FIRs often **not registered promptly** against accused police officers.
- **Forensic evidence is tampered with**, and families face intimidation.
- **Political pressure** often suppresses independent probes.

CONSTITUTIONAL & LEGAL SAFEGUARDS VIOLATED

Law/Provision	Description
Article 21	Right to life and dignity
Article 22	Protection from arbitrary arrest
Section 176 CrPC	Mandatory magisterial inquiry in custodial deaths
SC Guidelines (D.K. Basu)	Protocols for arrest, detention, and interrogation
NHRC Guidelines	Mandatory reporting of custodial deaths within 24 hours

WAY FORWARD (REFORM MEASURES)

Reform Area	Suggestions
Legal	Enact a stand-alone anti-torture law and ratify UN Convention Against Torture (UNCAT)
Police Reforms	Implement Supreme Court's Prakash Singh guidelines , separate investigation and law & order
Technology	Mandatory use of CCTV in all lock-ups , body cams , and digital FIR recording
Judicial Oversight	Strengthen judicial magistrate visits , fast-track trials , and victim compensation
Training	Introduce human rights and ethics modules in police training
Civil Society Role	Encourage whistleblower protection , RTI access , and media vigilance

RECENT CUSTODIAL DEATHS IN INDIA (2024–2025)

Date	Victim Details	Type of Custody	Key Facts	Aftermath
July 2025	Male, temple security staff	Police Custody	Died during interrogation; post-mortem showed multiple bruises	5 officers arrested; 6 suspended; judicial inquiry ordered
May 2025	Male, cyber-crime suspect	Police Custody	Died after interrogation; family alleged torture	NHRC took suo motu cognizance; notices issued to authorities

June 2025	3 Inmates in jail custody	Judicial Custody	Deaths occurred inside jail within days of each other	NHRC issued notices; inquiries ordered
December 2024†	35-year-old law student	Judicial Custody	Died due to shock from injuries; autopsy confirmed blunt trauma	Court ordered FIR; magisterial inquiry found police liable
April 2025	Young male, allegedly tortured	Police Custody	Died after being detained for several days in a police station	Senior police officials booked; family compensated
June 2025	26-year-old male	Police Custody	Died after arrest; family alleged custodial assault	Officials removed; compensation announced

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03

PARAKH RASHTRIYA SARVEKSHAN DISSEMINATION

Recently, the PARAKH Rashtriya Sarvekshan Dissemination Portal was launched.

WHAT IS PARAKH RASHTRIYA SARVEKSHAN DISSEMINATION PORTAL?

- It provides open access to National and State-level data on student performance.
- This tool is expected to serve as a key resource for States/UTs to design targeted improvement plans to enhance learning outcomes and bridge skill gaps.



WHAT IS PARAKH?

- PARAKH (Performance Assessment, Review and Analysis of Knowledge for Holistic Development) is a unit established within NCERT in 2023 to standardise school board assessments nationwide.
- PARAKH team will consist of leading assessment experts with a deep understanding of the education system in India and internationally.
- **Objective:** To fulfil the basic objectives of setting norms, standards, guidelines and implement activities related to student assessment along with other tasks as mandated by the National Education Policy (NEP) 2020.
- The mandate of PARAKH is to work on bringing the school boards across the States and the Union Territories to a common platform.

MAJOR AREAS OF FOCUS

- Capacity Development in Competency Based Assessment
- Large-Scale Achievement Survey
- Equivalence of School Boards

- Holistic Progress Cards for the Foundational, Preparational, Middle and Secondary Stages.



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04**MOTOR VEHICLE AGGREGATOR GUIDELINES (MVAG), 2025**

The Ministry of Road Transport and Highways notified the Motor Vehicle Aggregator Guidelines (MVAG), 2025, revising the 2020 norms to reflect new mobility trends like bike taxis, EVs, and app-based autorickshaws.

WHAT IS MVAG?

MVAG is a **regulatory framework** under the **Motor Vehicles Act, 1988** that governs how app-based ride-hailing platforms like Ola, Uber, and Rapido operate in India.

Issuing Ministry: Ministry of Road Transport and Highways, Government of India.

KEY FEATURES OF MVAG 2025:**DRIVER WELFARE AND EARNINGS:**

- Drivers must receive at least **80% of the fare** if using their own vehicle.
- If using aggregator-owned vehicles, they must get **minimum 60% share**.
- Mandatory **health insurance of ₹5 lakh** and **term insurance of ₹10 lakh** per driver.
- **Quarterly training** for low-rated drivers (bottom 5 percentile).

PASSENGER PROTECTION MEASURES:

- ₹5 lakh **mandatory travel insurance** per passenger.
- Aggregators must resolve complaints within **3 days** and inform passengers of outcomes.
- Fare must be charged only from **pick-up to drop-off point**.

REGULATED FARE STRUCTURE:

- State governments to fix **base fare** per vehicle category.
- Aggregators can charge **50% less** than base fare or **up to twice** as dynamic pricing cap.
- This introduces **price predictability** and caps surge pricing.

PENALTIES FOR RIDE CANCELLATIONS:

- **10% penalty** on either driver or rider for unjustified cancellations (capped at ₹100).

- Valid reasons for cancellations must be listed on apps/websites for transparency.

BIKE-TAXI RECOGNITION:

- For the first time, **non-transport motorcycles** allowed for ride-hailing, subject to state approval.
- Provides legal clarity for platforms like **Rapido** in regulatory grey zones.


EV PROMOTION & ACCESSIBILITY:

- States can now mandate **annual EV adoption targets** for aggregators.
- Inclusion of **Divyangjan-accessible vehicles** made compulsory to enhance inclusivity.


CENTRAL MOTOR VEHICLE AGGREGATOR GUIDELINES 2025

WHAT IT MEANS FOR OLA, UBER, RAPIDO AND YOU

Bike taxis legalised
Use of non-transport (private) motorcycles for passenger rides permitted, subject to state approval.




Surge pricing capped
Fares can't go beyond 2x base fare or below 0.5x. States to set base rates.



Cancellation fines
Driver or rider cancels? Pay 10% of fare, capped at Rs 100. Apps must list valid reasons.

DRIVER EARNINGS

- **80% of fare** if the vehicle is owned by the driver
- **Minimum 60% of fare** if the vehicle is owned by the aggregator
- **Payout frequency:** Daily, weekly, or fortnightly



ENHANCED DRIVER SCREENING:

- Drivers must undergo police verification, medical tests, and psychological assessments before onboarding.
- Aggregators must provide induction training and annual refresher courses.

GRIEVANCE REDRESSAL AND LICENSING NORMS:

- Aggregators must appoint a **grievance officer**, display contact details on app/website.

- A **centralized portal** will manage licenses, renewals, deposits easing compliance.

STRICT COMPLIANCE AND PENALTIES:

- Violations may attract **finest from ₹1 lakh to ₹1 crore.**
- Repeat offenders face **license suspension for 3 months**, and eventual cancellation.



CAR INSURANCE

MANDATORY INSURANCE

- Rs 5 lakh cover for every rider
- Rs 5L health + Rs 10L term for drivers

FITNESS TEST FOR DRIVERS

Psychological tests now compulsory. Low-rated drivers need quarterly refresher training.

EV & ACCESSIBILITY PUSH

States can mandate EV adoption and Divyangjan-friendly fleets for inclusivity.

PENALTIES FOR VIOLATORS

- Rs 1 lakh- Rs 1 crore fines
- Licence suspension up to 3 months
- Repeat offences = cancellation

ONE PORTAL

Centralised platform coming for licences, fees & compliance.

05**DE-LISTING OF POLITICAL PARTIES**

The Election Commission of India (ECI) has initiated steps to **de-list 345** Registered Unrecognized Political Parties (RUPPs) that have not contested elections in the last six years and whose offices could not be physically located.

POLITICAL PARTY REGISTRATION IN INDIA

- **Constitutional and Legal Basis:** Article 19(1)(c) of the Indian Constitution guarantees the right to form associations, which includes the formation of political parties.
 - The Representation of the **People Act, 1951**, under **Section 29A**, empowers the **Election Commission of India (ECI)** to register political parties.
- **Procedure for Registration:** A political party seeking registration must:
 - Submit its **constitution/memorandum** within **30 days** of formation.
 - **Pledge allegiance to the Constitution** of India and to the principles of socialism, secularism, democracy, sovereignty, unity, and integrity.
 - **Ensure internal democracy**, including regular elections for office bearers.
- Upon registration, such parties are classified as **Registered Unrecognised Political Parties (RUPPs)** unless they fulfill the criteria for recognition as national or state parties.

NOTICES ISSUED TO DORMANT PARTIES**13 parties that got notices:**

- Telangana Karmika Raithu Rajyam Party
- Indian Minorities Political Party
- Jago Party (Hyderabad)
- National People's Congress
- Telangana Loksatta Party
- Telangana Minorities OBC Rajyam

- Yuva Party (Hyderabad)
- Bahujan Samaj Party (Ambedkar-Phule)
- Telangana Students United for Nation Party
- Andhra Pradesh Rashtra Samaikya Samithi Party
- Jatiya Mahila Party
- Yuva Telangana Party
- Telangana Praja Samithi

REGISTERED UNRECOGNISED POLITICAL PARTIES (RUPPS)

A Registered Unrecognized Political Party (RUPP) is a political party that:

- Is registered with the Election Commission of India (ECI) under Section 29A of the Representation of the People Act, 1951,
- Contests elections, but
- Does not meet the criteria to be recognized as a State Party or National Party.

LEGAL BASIS:

- **Section 29A, Representation of the People Act, 1951:** Allows registration of political parties with ECI.
- Recognition as a **State/National party** depends on **performance in elections** (vote share, seat count).

KEY CHARACTERISTICS OF RUPPS:

Feature	Details
Registered with ECI	Yes
Eligible for free symbol	Yes (common symbol for one election under Symbol Order, 1968)
Recognized by ECI	No
Election Performance	Contest elections but do not secure minimum vote share or seats to gain recognition
Entitled to tax exemption	Yes, under Section 13A of Income Tax Act (if registered under 29A)
Under ECI scrutiny	Yes, especially regarding transparency and financial compliance

CURRENT DATA (AS OF MARCH 2024 – ECI REPORT)

Category	Count
Total Registered Parties	~2,800+
Registered Unrecognized Parties	~2,650+
Recognized National Parties	6
Recognized State Parties	~50+

RUPPs constitute **over 90%** of all political parties in India.

CONCERNS & ISSUES WITH RUPPS

Issue	Explanation
Misuse of tax benefits	Many RUPPs misuse Section 13A of the IT Act to launder money.
Non-compliance	Several RUPPs fail to submit mandatory contribution, audit, or annual reports.
Dummy candidates	Often floated by larger parties to divide votes or corner symbols.
Exist only on paper	Hundreds of RUPPs exist only to avail tax exemption and never contest elections.
Violation of transparency norms	Do not declare PAN, bank account, donations, or expenditure.

ECI ACTIONS & REFORMS

- **2022–2023 Cleanup Drive:**
 - **Over 2,100 RUPPs delisted** for being inactive or non-compliant.
 - Suspended tax exemption benefits for **199 RUPPs** in May 2022.
 - **Show-cause notices** issued for fake addresses, audit non-compliance.
- **ECI Recommendations:**
 - Make political party registration **time-bound** and **online**.
 - Link tax exemption to **timely filing of audit and contribution reports**.
 - Amend Section 29A to **de-register** inactive or fraudulent parties (currently, ECI has no power to de-register parties).

RECOMMENDATIONS FOR REFORM

- **Law Commission 170th Report (1999) & 255th Report (2015):** It recommended to;
 - Introduce statutory criteria for de-registration,
 - Allow de-registration for failure to contest elections for 10 consecutive years,
 - Mandate internal democracy within parties.
- **The ECI in its memorandum for electoral reforms (2016)** had also suggested amendment to **RP Act, 1951** to;
 - Provide ECI explicit power to deregister parties,
 - Penalise non-compliance with transparency norms,

- Deny tax benefits and common symbols to defaulting RUPPs.

CRITERIA FOR RECOGNITION (FOR COMPARISON)

Criteria Type	National Party	State Party
Vote Share	≥6% in 4+ states + 4 LS seats	≥6% in assembly + 2 seats
Seats Won	2% of LS seats (11+) from 3 states	3% of seats or 3 seats in assembly
Recognition in States	Recognized in 4+ states	NA

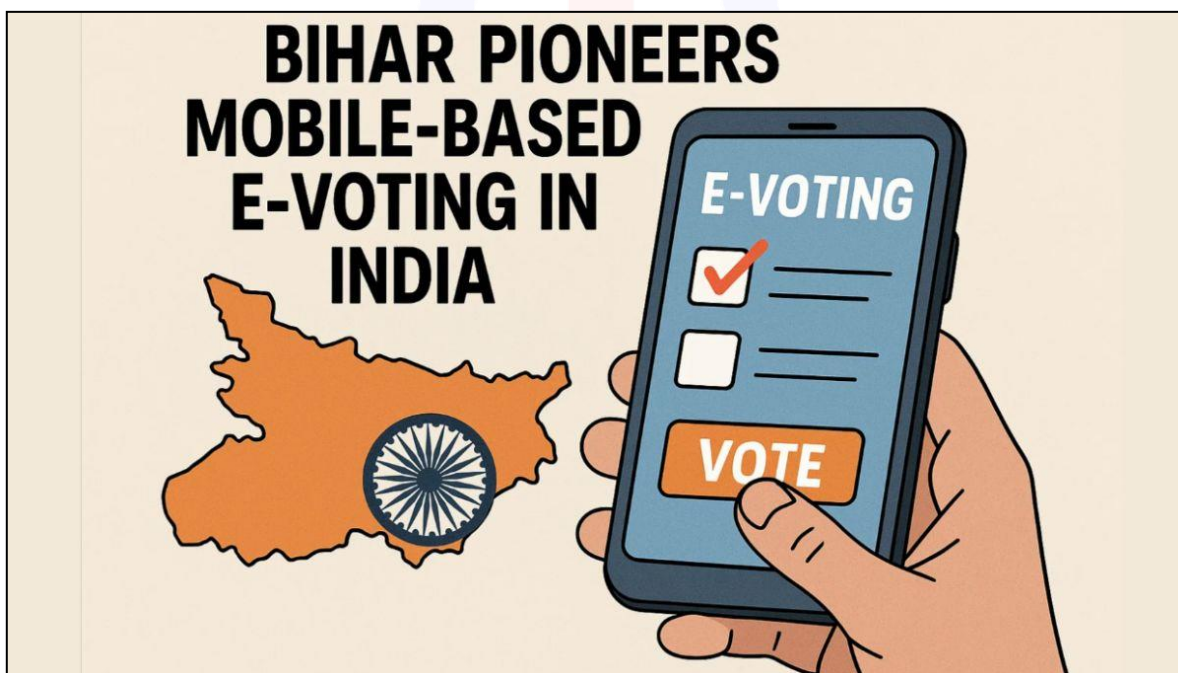

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06**BIHAR BECOMES FIRST STATE TO VOTE USING MOBILE APP**

Bihar has become the first state in the country to launch e-Voting facilities using mobile applications in municipal bodies elections and by-polls.

ABOUT

- Polling is taking place in **Six Nagar Panchayat and 36 different other municipal bodies.**
- The facilities are available for those people **who are unable to go to polling booths to cast their votes.**
 - Senior citizens, disabled people and pregnant women can avail this option.
- Voters have to install the **E-SECBHR app** which is now currently available only for Android users.

**METHODS TO PREVENT TAMPERING**

- **Only two registered voters** are allowed to log in using one mobile number
 - Verification of each voter is being done by **entering the vote id number.**
- **Blockchain technology** ensures that votes are recorded and saved in a secure, immutable system
- **Facial recognition and matching assist** in the verification of voter identities during login and voting.

07**ROLE OF ANTI-DEFECTION LAW IN PROTECTING
DEMOCRATIC INTEGRITY**

Recently, Himachal Pradesh Chief Minister highlighted the anti-defection law's key role in protecting democracy during a 2024 political crisis.

What is Defection?

It occurs when a member voluntarily leaves their party, votes against party instructions, or stays absent from the House despite party leadership's direction to be present.

ANTI-DEFECTION LAW

- **The Tenth Schedule of the Constitution**, commonly known as the anti-defection law introduced in India in **1985** through the **52nd Constitutional Amendment**.
- It was aimed at **curbing rampant party-switching by legislators** that often-destabilized elected governments and undermined democratic mandates.
- The infamous **“Aaya Ram, Gaya Ram” phenomenon** epitomized the **unethical political culture**, where legislators frequently switched allegiances for personal gain undermining voter trust and destabilizing governments.

KEY PROVISIONS

- It provides for the Presiding Officer of the legislature to disqualify any defector on a petition by another member.
- It contemplates **two kinds of defection**: (a) by a member voluntarily giving up membership of the party on whose symbol he got elected (b) by a member violating a direction (whip) issued by his party to vote in a particular way or to abstain from voting.

EXCEPTIONS

- Originally, the Tenth Schedule allowed two exceptions to disqualification: a split by one-third of a legislature party and a merger approved by two-thirds of the members.
 - **Change by the 91st Amendment (2003)**: To strengthen the anti-defection law and prevent its misuse, the provision allowing for “splits” (the one-third exception) was removed.

ROLE OF ANTI-DEFECTION LAW IN PROTECTING DEMOCRACY

- **Upholding Electoral Mandate:** The law prevents legislators from betraying the party under which they were elected, thus honouring the choice of voters.
 - **Example:** Prevents a post-election “deal culture” where MLAs shift loyalties for ministerial perks.
- **Ensuring Government Stability:** By discouraging sudden party-switching, especially during no-confidence motions or budget votes, the law promotes continuity in governance.
- **Promoting Party Discipline:** The law enforces discipline through the party whip mechanism, essential for coordinated functioning in a parliamentary democracy.
- **Curbing Corruption and Opportunism:** By deterring political defection for personal gains, the law attempts to reduce unethical practices like bribery and horse-trading.

CRITICISMS

- **Speaker’s Discretion and Delays:** No time-bound requirement to decide on disqualification.
 - Political bias often clouds impartial decision-making.
 - The Supreme Court in **Keisham Meghachandra Singh v. Manipur Speaker (2020)** held that Speakers must decide within a reasonable period of 3 months, but it’s not enforceable.
- **Opaque Use of Party Whips:** Internal party mechanisms of issuing whips lack transparency.
 - Ambiguity about whether legislators are properly informed of the whip.
- **Judicial Limitations:** Courts are reluctant to intervene promptly due to the “autonomy of the legislature”.
 - This leads to status quoism, allowing defectors to enjoy power till the term ends.
- **Fails to Discourage Wholesale Defections:** Law still enables engineered mergers under the garb of “2/3rd” support.
 - **Recent examples:** Goa (2019), Arunachal Pradesh (2016) show how the law can be outmaneuvered by larger parties.

08**PHONE TAPPING AND RIGHT TO PRIVACY**

The Madras High Court refused to **expand the scope of Section 5(2)** of the **Indian Telegraph Act of 1885**, and permit the Central and State governments to resort to phone tapping as a covert measure to detect crimes.

WHAT IS PHONE TAPPING?

- Phone tapping refers to the **interception of telephone conversations** by a third party, often by government agencies, to gather information.
- It is a form of surveillance and, if misused, **can violate individual privacy and constitutional rights**.

LEGAL FRAMEWORK IN INDIA

- **Indian Telegraph Act, 1885 – Section 5(2):** Allows the **Centre or State to intercept messages on two grounds:** Public emergency and Public safety
 - Requires recording of reasons in writing and a formal authorization.
 - Must be reviewed by a **Review Committee** (as per Telegraph Rules and Supreme Court guidelines).
- **Indian Telegraph (First Amendment) Rules, 1999:** In pursuance of the PUCL judgment, the Government of India framed rules to provide a statutory backing to the safeguards laid down by the Supreme Court.
 - These rules regulate the procedures for interception, and define authorities, duration, and review mechanisms for lawful interception under the Indian Telegraph Act.
- **Information Technology Act, 2000 – Section 69:** Similar rules were framed under the Information Technology Act, 2000 in 2009.
 - These govern the interception of electronic communication such as emails, chats, and online data.
 - **The 2009 IT Rules mirror the principles laid down in the PUCL judgment, ensuring:** Authorization by a competent authority, defined time limits, strict purpose limitation, and oversight by a Review Committee.

SC GUIDELINES UNDER THE PUCL V. UNION OF INDIA (1996):

- It is the first major judgment **linking phone tapping to the right to privacy**. The **Supreme Court issued procedural safeguards:**

- **Approval:** Only by Home Secretary or the Home Secretary of the concerned State Government.
- **Time Limit for Validity of Order:** The order for interception shall cease to be valid after **two months** from the date of issue unless it is renewed.
 - Even if renewed, no order can remain in force **beyond six months** in total.
- **Destruction of Intercepted Material:** All copies of intercepted communication must be destroyed as soon as their retention is no longer necessary under the terms of Section 5(2).
- **Delegation in Urgent Cases:** In urgent cases, the power of authorization may be delegated to an **officer not below the rank of Joint Secretary** in the Home Department of either the Central or State Government.
- **Formation and Role of Review Committee:** The Court mandated the constitution of a Review Committee at both the Central and State levels:
 - **Functions of the Review Committee:** The Committee must review all interception orders within two months of issuance.
 - If the Committee finds that the interception was not in accordance with Section 5(2), it shall declare the order as invalid, and direct destruction of all intercepted material collected under that order.

K.S. Puttaswamy v. Union of India (2017): Declared **right to privacy as a fundamental right**.

Article 21 of the Constitution guarantees right to life and personal liberty, under which the **right to privacy has been read in**.

Any infringement must satisfy the 3-fold test: Legality (sanctioned by law), Necessity (for a legitimate aim), and Proportionality (least restrictive means).

CONCERNS WITH PHONE TAPPING

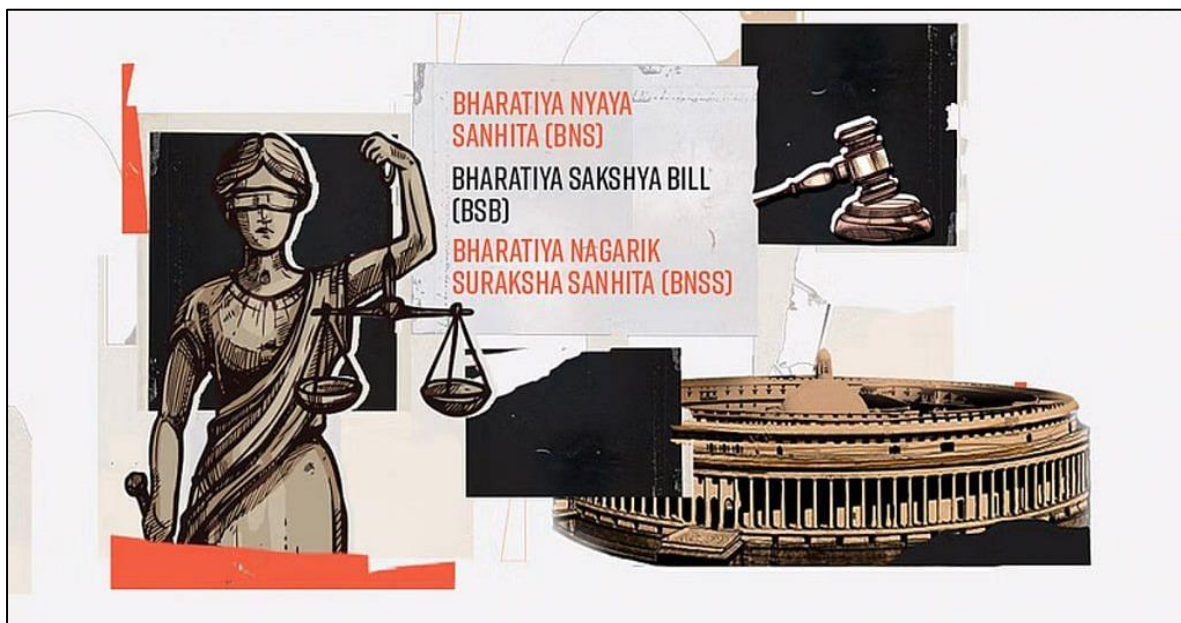
- **Violation of Fundamental Rights:** Phone tapping directly infringes the Right to Privacy, which is part of Article 21 of the Constitution as held in the K.S. Puttaswamy (2017) judgment.
- **Vague and Broad Legal Grounds:** The terms “public emergency” and “public safety” in Section 5(2) of the Telegraph Act, 1885 are not clearly defined, making them prone to subjective interpretation and misuse.
- **Inadequate Procedural Safeguards:** Though PUCL guidelines exist, implementation is inconsistent, orders are often issued without urgency or public interest justification.

- **Absence of Data Protection Law:** India lacks a comprehensive data protection framework, though the Digital Personal Data Protection Act, 2023 has been introduced.
 - In the absence of specific safeguards for surveillance, citizens' data and communications remain vulnerable.
- **Technological Challenges:** Advancements in technology make mass surveillance easier, and interception can be conducted without leaving any trace or audit trail.

SIGNIFICANCE OF THE HC JUDGEMENT

- **Reinforces Rule of Law:** Upholds statutory limits on State surveillance.
- **Strengthens Privacy Jurisprudence:** Emphasizes that privacy cannot be breached merely for investigative convenience.
- **Limits Executive Power:** Prevents misuse of phone tapping provisions under the pretext of crime detection.
- **Sets Precedent:** Future interception orders may be challenged if due process or Section 5(2) conditions are violated.

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09**ONE YEAR OF NEW CRIMINAL LAWS WHICH CAME INTO FORCE ON 1ST JULY 2024**

Old Law	New Law (2023)	Focus Area
Indian Penal Code (1860)	Bharatiya Nyay Sanhita (BNS)	Substantive criminal offenses
Criminal Procedure Code (1973)	Bharatiya Nagarik Suraksha Sanhita (BNSS)	Procedural law (investigation, trial, bail, etc.)
Indian Evidence Act (1872)	Bharatiya Sakshya Adhinyam (BSA)	Rules on admissibility of evidence

BHARATIYA NYAY SANHITA, 2023 (BNS)**(REPLACED: INDIAN PENAL CODE, 1860)****OBJECTIVE:**

To provide a **comprehensive, simplified, and Indianized penal law** focusing on **justice over punishment**, with enhanced provisions for **victim protection, terrorism, and mob violence**.

KEY FEATURES:**SIMPLIFICATION & RECLASSIFICATION:**

- Total sections reduced from **511 (IPC)** to **358 (BNS)**.
- Obsolete British-era terms like "Rajdroh" (Sedition) replaced by "**Deshdroh**" (**Acts against sovereignty, unity, integrity of India**).

NEW OFFENCES ADDED:

- **Mob lynching** made a specific offense (life imprisonment/death).
- **Terrorism** defined clearly with penalties up to death.
- **Organized crime, hit-and-run, and hate crimes** now have clearer definitions.

GENDER JUSTICE:

- Expansion of **sexual offences** including against **men and trans persons** in specific contexts.
- **Marital Rape** still not criminalized but **rape under false promise of marriage** is covered.

VICTIM-CENTRIC PROVISIONS:

- **Victim's rights** to be informed, participate, and receive compensation included.
- Speedy justice: **Judgment required within 30 days after trial completion.**

BHARATIYA NAGARIK SURAKSHA SANHITA, 2023 (BNSS)

(REPLACED: CRIMINAL PROCEDURE CODE, 1973 – CRPC)

OBJECTIVE:

To ensure **speedy trials, digital investigation**, and protect the **rights of victims and accused**, while balancing state powers.

KEY FEATURES:

TIMELINES FOR INVESTIGATION & TRIALS:

- **Charge-sheet filing within 90 days**, extendable by 30 days.
- **Trials must begin within 60 days** of charge-sheet.
- Judgment within **30 days** post-trial.

USE OF TECHNOLOGY:

- **FIR via electronic mode** (including e-FIR for certain crimes).
- **Video conferencing** for recording evidence, remand hearings, trials.
- **Forensic evidence made mandatory** in crimes punishable by 7+ years.

CITIZEN-FRIENDLY:

- **Zero FIR** allowed anywhere in the country.
- **Preliminary inquiry allowed before FIR** in select cases (with time limit).

- **Information on arrest, bail, and court dates** must be shared digitally.

POLICE REFORMS:

- **Mandatory forensic teams** for serious crimes.
- **Victim statement** to be recorded by magistrate in sexual offences.
- More accountability and **protection against police excesses**.

BHARATIYA SAKSHYA ADHINIYAM, 2023 (BSA)

(REPLACED: INDIAN EVIDENCE ACT, 1872)

OBJECTIVE:

To align **evidence collection and presentation** with modern needs, especially **digital and forensic evidence**, while reducing ambiguity in evidentiary standards.

KEY FEATURES:

DIGITAL EVIDENCE RECOGNIZED:

- Emails, messages, cloud data, digital devices made **admissible primary evidence**.
- **Chain of custody** for digital evidence emphasized.
- Allows **certified electronic records** (under Section 63) without oral proof.

PRESUMPTIONS & BURDEN OF PROOF:

- Clear **presumption of innocence**, but also burden shifts in certain cases like dowry deaths, rape, etc.
- Greater clarity on **secondary evidence** (photocopies, screenshots, etc.).

WITNESS PROTECTION AND STATEMENT:

- Witnesses can be protected from cross-examination trauma.
- **Statement via video conferencing** admissible.

GENDER-SENSITIVE PROVISIONS:

- Cross-examination in **sexual violence cases** must be sensitive and not harassing.

10**DEBATE OVER 'SOCIALIST' AND 'SECULAR' IN THE PREAMBLE**

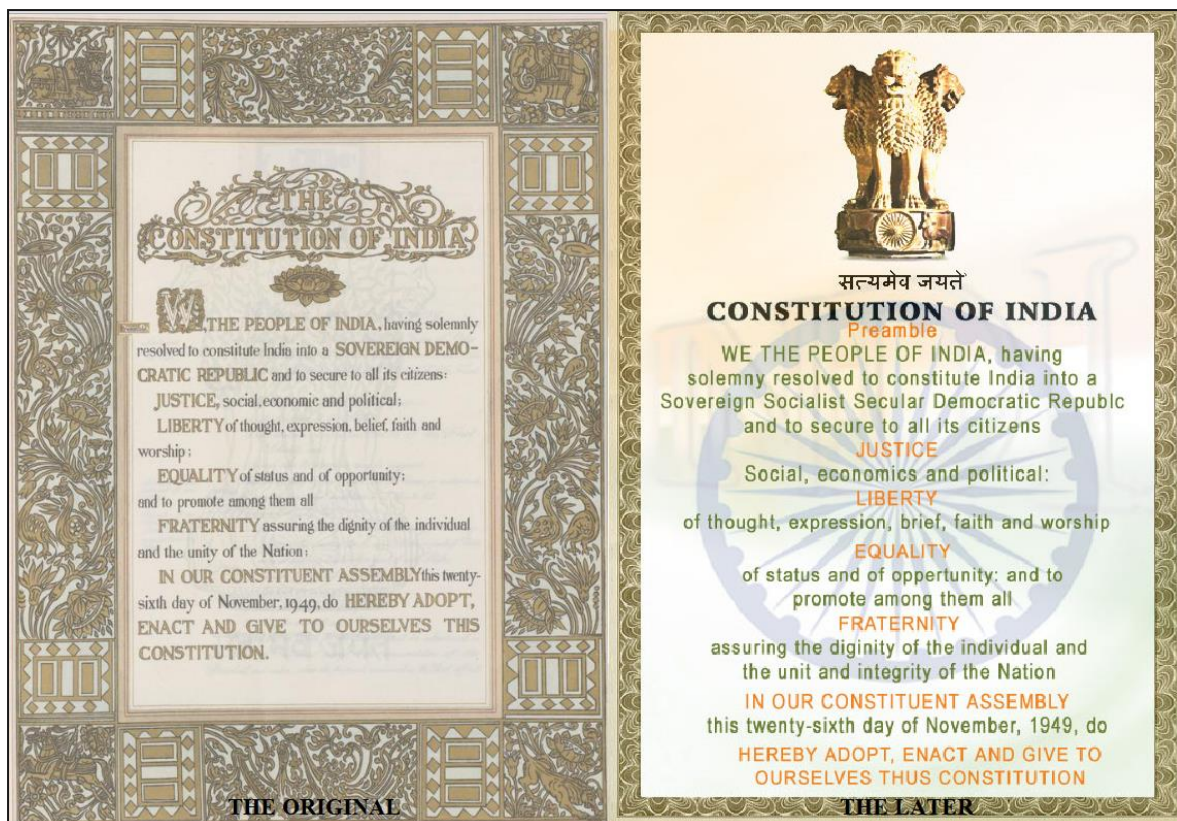
A renewed debate has emerged over the inclusion of the words “**socialist**” & “**secular**” in the Preamble, added during the **Emergency via the 42nd Amendment Act, 1976**. Critics argue that these terms were inserted without wide consultation and may not align with India’s inherently secular civilizational ethos.

The discussion has reignited questions about their **constitutional legitimacy and contemporary relevance**.

WHAT IS THE PREAMBLE?

- **About:** The Preamble is the introductory statement of the Constitution of India, outlining the core values, guiding principles, and objectives upon which the Constitution is based.
 - It reflects the aspirations of the people and serves as a key to understanding the Constitution’s spirit.
 - The philosophy underlying the Constitution of India was summed up in the Objectives Resolution, which was adopted by the Constituent Assembly on 22nd January, 1947.
- **Insertion of ‘Socialist’ and ‘Secular’:** Originally, when the Constitution came into effect on 26th January 1950, the Preamble declared India as a Sovereign Democratic Republic, committed to securing:
 - Justice (social, economic, and political),
 - Liberty (of thought, expression, belief, faith, and worship),
 - Equality (of status and opportunity), and
 - Fraternity (assuring individual dignity and national unity).
- The 42nd Constitutional Amendment Act, 1976, enacted during the National Emergency, (1975-77) added the terms ‘Socialist’ and ‘Secular’ to the Preamble.
 - Socialist signified the state's commitment to reducing inequality and ensuring distributive justice through a mixed economy model.
 - Secular reaffirmed the principle of equal respect for all religions, ensuring that the state maintains neutrality in religious matters without endorsing any faith.
 - The word “Integrity” was added alongside “unity” in the expression “unity and integrity of the Nation”.

- While many changes made during the Emergency were later reversed through the 44th Amendment (1978), the additions to the Preamble remained enacted.



WHAT DOES 'SECULARISM' MEAN?

- Indian secularism is a unique and inclusive model that ensures equal respect and treatment of all religions. It seeks to prevent inter-religious and intra-religious domination, while ensuring that the State maintains principled distance from all faiths. Rather than being anti-religious, it upholds pluralism, tolerance, and constitutional morality.
- **3-fold Strategy of Indian Secularism:**
- **Principled Distance:** The Indian State maintains neutrality and does not favour or promote any religion.
 - No religious instruction or celebration in government schools
 - No religious symbols in courts or public offices
 - Ensures equal treatment of all religions in public life
 - State remains equidistant from all faiths
- **Non-Interference:** The State respects religious sentiments and avoids unnecessary intrusion into religious practices, as long as they don't violate Fundamental Rights or Constitutional provisions.

- **Example:** Religious communities managing their own places of worship and festivals.
 - **Selective Intervention:** The State intervenes when religious practices contradict constitutional values such as equality, dignity, and justice.
 - **Eg:** Abolition of untouchability (Article 17), Reform of personal laws (ensuring gender equality), Laws enabling equal inheritance rights for women etc.
- Secularism Before the 42nd Amendment, 1976: Before the 42nd Amendment in 1976, the word “secular” was not explicitly mentioned in the Preamble, but the spirit of secularism was embedded in the Constitution.
 - Key provisions included Article 14 (equality before law), Articles 15 & 16 (prohibition of discrimination on religious grounds), Articles 25-28 (freedom of religion), and Article 44 (Uniform Civil Code as a Directive Principle), Collectively upholding the secular character of the Indian State.

INDIAN VS. WESTERN (US) SECULARISM:

Aspect	Western Model	Indian Model
Relationship Between State & Religion	Strict separation – Religion and State operate in mutually exclusive spheres.	Principled distance – Flexible engagement between State and religion.
Intervention in Religious Matters	No State interference as long as religion stays within legal bounds.	State can intervene to reform regressive or discriminatory practices (e.g., abolition of untouchability, ban on sati, child marriage).
Religious Funding/Education	No State funding to religious institutions.	State can provide aid to minority-run institutions under Articles 29 & 30.
Public Display of Religion	Religion is strictly private; no space in public policy or institutions.	Religion is allowed in public life but with constitutional checks (e.g., religious holidays, boards like Waqf/Endowments).

**Purpose of
Secularism**

Ensure neutrality and
non-involvement.

Ensure equal respect and reform,
without imposing uniformity.



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INTERNATIONAL RELATION

01

WHO'S "3 BY 35" INITIATIVE

WHAT IS THE "3 BY 35" INITIATIVE?

A global public health and financing strategy led by WHO to **raise real prices** of **three unhealthy products** tobacco, alcohol, and sugary drinks by **at least 50% by 2035** via health taxes.

OBJECTIVES & TARGETS

- **Cut harmful consumption:** Reduce use of these products to curb non communicable diseases (NCDs) like heart disease, diabetes, and cancer, which account for over 75% of global deaths.
- **Generate revenue:** Mobilize an estimated **US\$ 1 trillion over the next decade**, with the potential to raise up to US\$ 3.7 trillion in a one-time increase over five years.
- **Prevent premature deaths:** Modeling suggests that such a price hike could avert **~50 million premature deaths over 50 years**.

WHO's "3 by 35" Campaign: A Path to Healthier Nations

WHO initiates "3 by 35" campaign

2023

Target year for 50% tax increase on tobacco, alcohol, and sugary drinks

2035



KEY ACTION PILLARS

MOBILIZE COUNTRIES

- Engage heads of state, finance & health ministries, and civil society
- Provide peer support, strategic assistance, and global recognition

SUPPORT COUNTRY-LED POLICIES

- Tailored technical, legal, and administrative advice
- Shared tools, evidence-based guidance, and peer learning

BUILD PARTNERSHIPS & COMMITMENT

- Foster collaboration across ministries, academia, NGOs, and finance institutions
- Involve WHO, World Bank, OECD, UNDP, Bloomberg Philanthropies, NCD Alliance, and others

WHY IT MATTERS

- **Health Impact:** Price hikes effectively reduce consumption and prevent NCDs.
- **Financial Sustainability:** Offers countries a domestic, resilient source of funding for health systems amid shrinking aid.
- **Policy Viability:** Taxation on harmful goods is a globally proven, politically feasible public health tool.

GLOBAL SUPPORT & RECEPTION

- Backed by **~140 countries** that previously raised tobacco taxes, achieving 50%+ real price increases between 2012 and 2022.
- Praised by public health groups like the **NCD Alliance**, calling it a “triple win” for saving lives, cutting costs, and generating revenue.
- WHO is urging governments (e.g., Nigeria) to apply the measure tailored to their context

CHALLENGES AND CONSIDERATIONS

- **Industry Opposition:** Strong lobbying by tobacco and beverage industries; policy delays and dilution.
- **Regressive Tax Concerns:** Risk of disproportionate impact on low-income groups unless paired with subsidies.
- **Revenue Volatility:** Declining consumption may affect long-term revenue stability.
- **Tax Exemptions:** Long-term industry agreements can restrict tax increases and weaken public health.

WAY FORWARD

- The “3 by 35” Initiative signals a paradigm shift placing health taxes at the center of both public health and sustainable development strategies. For countries, the path forward involves:
 - Designing robust, broad-based health taxes.

- Avoiding industry-driven tax exemptions.
- Using revenues to fund health, education, and social protection, especially for vulnerable groups.
- Building cross-sectoral alliances and engaging civil society for sustained impact.



02**INDIAN DIASPORA IN TRINIDAD & TOBAGO**

Thirty-five million members of the Indian diaspora spread across the world are India's "pride", said Prime Minister Narendra Modi **at an event of the people of Indian origin in Trinidad and Tobago.**

INDIA–TRINIDAD & TOBAGO RELATIONS**BILATERAL TIES – KEY HIGHLIGHTS**

- **Diplomatic Ties (1962–Present)**
 - Formal diplomatic relations began in **1962**.
 - India maintains a High Commission in Port of Spain; Trinidad & Tobago has one in New Delhi.
- **Cultural & Diaspora Linkages**
 - Around **37–42%** of Trinidad & Tobago's ~1.4 million population is of Indian origin due to indentured migration (1845–1917).
 - Both nations share festivals (Diwali, Eid), languages (Hindi, Bhojpuri), cuisine, and music.
- **Trade & Economic Cooperation**
 - Bilateral trade is around **US \$340–370 million** (FY 2023–24).
 - India exports pharma, textiles, machinery, chemicals, rice, auto-parts; imports include petroleum and LNG.
- **Strategic Agreements**
 - Notable MoUs include:
 - **Agro & food processing** (2024, India-CARICOM Summit).
 - **Digital transformation** (2023), focusing on India Stack, UPI, DigiLocker, e-Sign, GeM.
- **Diaspora Engagements**
 - Trinidad & Tobago dignitaries have attended **Pravasi Bharatiya Divas**: e.g., Kamla Persad-Bissessar (2012), President Kangaloo (2025).

RECENT PM MODI VISIT – JULY 3–4, 2025**HISTORIC FIRST**

- **First official visit by an Indian PM since 1999**, and only the second ever.

WARM RECEPTION & DIASPORA ENGAGEMENT

- Welcomed with **traditional Bhojpuri Chautaal**, Guard of Honour, and ministerial presence.
- Interacted extensively with Trinidadian-Indian diaspora, praising their ancestral resilience and ongoing contributions.

PARLIAMENT ADDRESS & CIVIC EVENTS

- Delivered a speech to Parliament of Trinidad & Tobago, highlighting shared post-colonial stories and Global South solidarity apnews.com.
- Community event at National Cycling Velodrome, reinforcing India–diaspora cultural ties.

KEY AGREEMENTS & ANNOUNCEMENTS

- **Overseas Citizen of India (OCI)** eligibility extended to **sixth-generation** Indian-origin people in Trinidad & Tobago.
- Trinidad acknowledged as the **first Caribbean nation** to adopt **UPI**, and both nations agreed to deepen **India Stack** collaboration (DigiLocker, e-Sign, GeM).
- India gifted **2,000 laptops**, toll donations to educational programs.
- India provided **USD 1 million** worth of agro-machinery for NAMDEVCO and aid in millet cultivation, natural farming, seaweed fertilization.
- Delivered medical aid: haemodialysis units, sea ambulances, prosthetic-limb camps, telemedicine kits ndtv.com.
- **MoU on Quick Impact Projects** to initiate community-based development in Trinidad & Tobago.

CULTURAL DIPLOMACY

- Modi gifted a **Ram Mandir replica** and **holy water** from Saryu and Kumbh river.
- Attended a state dinner hosted in his honour; dishes served on **Sohari leaf**, a cultural symbol.

STATE HONOUR

- Conferred with the **Order of the Republic of Trinidad and Tobago (ORTT)**—the nation's highest civilian award.

SIGNIFICANCE OF THE VISIT

Area	Implication
Diplomatic	Revives high-level engagement; the first PM-level visit in 26 years.
Economic	Opens pathways for digital, agricultural, health, and IT collaboration.
Cultural	Reinforces Indian diaspora unity and ancestral links.
Strategic	Positions India as a partner in the Global South, especially across the Caribbean.
Regional Impact	Boosts India's outreach across Africa and the Americas during the same tour.

CONCLUSION

The PM's visit marks a **strategic renewal** of ties spanning trade, digital collaboration, diaspora bonds, and mutual honors. With robust cultural, economic, and technological engagement, India and Trinidad & Tobago are set to deepen their **multi-sectoral partnership** in the years ahead.

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03**CHAUTAL**

Recently, the Prime Minister of India's welcoming ceremony in Trinidad and Tobago included a performance of the traditional Bhojpuri Chautal.

**WHAT IS CHAUTAL?**

- **Chautaal, also called Chartaal or Chowtaal, is a rhythmic framework composed of 12 beats.**
- It is traditionally used to accompany **Dhrupad and Dhamar styles of singing and instrumental performances.**
- It is a rhythmic cycle used in North Indian classical music, particularly in Hindustani classical music.
- The name “Chautal” means “four claps,” referring to its vibhag or division structure.
- One school of thought contends that it consists of four vibhags of 4, 4, 2, and 2 matras respectively.
- There is another school which suggests that the structure of Chautal is the same as Ektal.
 - **Therefore, it would be viewed as six vibhags of two matras each.**
- It is strongly linked to the pakhawaj tradition; this has profound practical and theoretical implications.
- It is performed in a very heavy, powerful manner which is in sharp contrast to the more delicate style of the table.

04**PM STATE VISIT TO GHANA**

Prime Minister Narendra Modi, who is on a five-nation tour, arrived in **Ghana on a two-day State visit.**

MAJOR HIGHLIGHTS

- This is the **first visit** by an Indian PM to Ghana in the **last three decades.**
- **Four MoUs were signed** following the talks, including in the areas of **cultural exchange and traditional music.**
- Prime Minister Modi announced that the leaders have decided to give the **India-Ghana partnership the form of a Comprehensive Partnership.**
- PM was also **conferred with Ghana's highest state honour 'the Companion of the Order of the Star of Ghana'** in recognition of his distinguished statesmanship and influential global leadership.

BRIEF ON INDIA-GHANA RELATIONS

- **Historical Context:** India and Ghana share historical ties rooted in anti-colonial solidarity and a shared vision for the Global South.
 - India established its representative office in Accra in **1953**, four years before Ghana gained independence in 1957.
 - Diplomatic relations were formally established the same year, laying the foundation for a close and friendly partnership.
 - Both nations are **founding members of the Non-Aligned Movement.**
- **Institutional Mechanisms:** The Joint Commission was established in **1995** and reinforced in 2016, while a protocol for Foreign Office Consultations was signed in 2002.
 - Three rounds of consultations have been held since then, with the latest in 2022.
 - The Joint Trade Committee, operational since 1981, held its fourth meeting in 2024.
- **Trade Relations:** India is among Ghana's **top trading partners and the largest destination for Ghanaian exports.**
 - Bilateral trade between India and Ghana stood at approximately **USD 3 billion in 2023-24**, with Ghana enjoying a **positive trade balance** due to **substantial gold exports.**

- Imports of gold by India accounts for **over 70% of total imports from Ghana.**
- Ghana is a **key destination for Indian pharmaceutical exports**, which are critical to the country's healthcare system.
- **Investment:** India is among the **top investors in Ghana**, with more than \$1.2 billion channeled into sectors such as agro-processing, mining, manufacturing, construction, and ICT.
 - **India** holds the 2nd place for investments in 12 projects (after China) and 8th by value of FDIs in 2024.
- **Development Partnership:** India has extended around **450 million US dollars** in concessional credit and grants for infrastructure and capacity-building projects.
 - **Landmark initiatives include** the India-Ghana Kofi Annan ICT Centre of Excellence established in 2003, the Rural Electrification Project, the Jubilee House Presidential Complex which was rehabilitated in 2017, and the Komenda Sugar Plant and Elmina Fish Processing Plant inaugurated in 2016.
 - India supported the **construction of the Tema-Mpakadan Standard Gauge Railway Line**, which was inaugurated in 2024.
- **Capacity Building & Human Resource Development:** Over 1,600 scholarships have been offered under the **e-Vidya Bharati and e-Arogya Bharati digital network project**.
 - Ghana has benefited from **India's Pan-African e-Network initiative**, enabling telemedicine and tele-education services through Indian institutions.
- **Sectoral Cooperation:** Agreements have been signed to promote cooperation in areas like **LPG distribution, peaceful uses of nuclear energy and standardisation** through collaborations between India's Bureau of Indian Standards and Ghana Standards Authority.
 - **Air connectivity** is facilitated through the Air Services Agreement signed in 1978 and updated through subsequent MoUs.
 - **Cultural exchange** remains a vibrant aspect of the partnership, anchored by a Cultural Agreement signed in 1981 and periodic Cultural Exchange Programmes.
- **Humanitarian Support:** India also extended humanitarian support to Ghana during the COVID-19 pandemic, providing 50,000 vaccine doses as a grant and over 1.6 million doses through the COVAX facility.

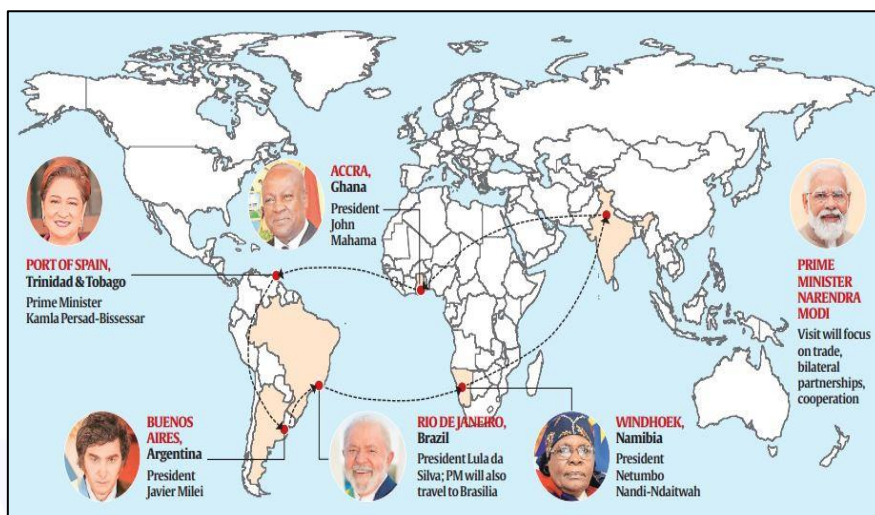
- **Indian Community:** There is a sizable Indian community in Ghana numbering over 15,000. Some of them have been in Ghana for over 70 years.

SIGNIFICANCE OF GHANA FOR INDIA

- **Gateway to West Africa:** Ghana is considered a political and economic gateway to West Africa; the democratic stability makes Ghana an ideal partner for India's African engagement strategy.
 - Its geographic location and regional influence allow India to deepen its engagement with ECOWAS (Economic Community of West African States).
- **Economic Cooperation:** India's engagement with Ghana supports its economic diplomacy goals in Africa, ensuring access to critical raw materials like gold, bauxite, and cocoa.



- **Strategic and Security Cooperation:** Ghana lies on the Gulf of Guinea, a region significant for India's maritime security, energy shipping routes, and anti-piracy operations.
- **Partnering with Ghana on defence cooperation** offers opportunities to expand its defence exports and security partnerships in Africa.
 - **Development Partnership and South-South Cooperation:** India supports Ghana through Lines of Credit, capacity building, and grants under its South-South Cooperation policy.
- **Projects like rural electrification**, water supply systems, and skill development centers help build goodwill and reinforce India's image as a responsible development partner.



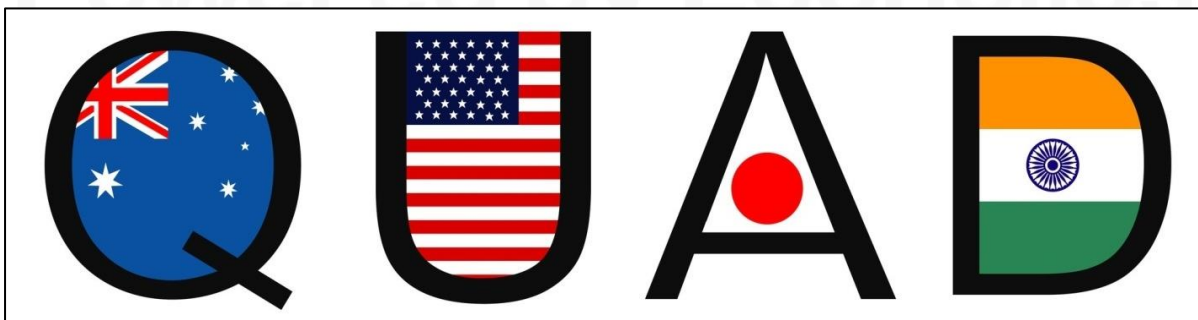
- **Vaccine Development:** The visit focuses on vaccine development and creating a vaccine hub in Ghana for West Africa represents a new dimension of cooperation.
- This aligns with India's pharmaceutical strengths and its vision of becoming a global hub for affordable healthcare solutions.
 - **Multilateral and Diplomatic Alignment:** Ghana supports India's bid for a permanent seat in UNSC and collaborates in platforms like the Commonwealth, NAM, G77, and India-Africa Forum Summit.
- **Ghana's democratic values** and shared development priorities align with India's foreign policy goals in Africa.
 - **Diaspora and Cultural Linkages:** A sizable Indian-origin community contributes to Ghana's economy, especially in commerce and industry.
- Cultural exchange, yoga, Indian Cinema, and education create strong people-to-people ties, reinforcing India's image as a benevolent and inclusive global power.

05

THE COAST GUARDS OF INDIA, JAPAN, UNITED STATES, AND AUSTRALIA HAVE LAUNCHED THE FIRST-EVER 'QUAD AT SEA SHIP OBSERVER MISSION.'



- The observer-at-sea engagement marks a first-of-its-kind initiative among the Indian Coast Guard, Japan Coast Guard, United States Coast Guard, and Australian Border Force.
- It is based on the Wilmington Declaration adopted at the QUAD Leaders' Summit in 2024.
- The mission reflects the collective resolve of the QUAD to strengthen a free, open, inclusive and rules-based Indo-Pacific.
- India's involvement underlines its strategic SAGAR (Security and Growth for All in the Region) doctrine and supports its broader Indo-Pacific Oceans Initiative (IPOI).



It was conceptualized to ensure a free, open, inclusive, and rules-based Indo-Pacific, mainly as a counterbalance to China's growing influence in the region.

OBJECTIVES OF QUAD:

- Ensure freedom of navigation and overflight in Indo-Pacific.
- Promote democracy, rule of law, transparency, and territorial integrity.
- Foster maritime security cooperation and joint naval exercises (like Exercise Malabar).
- Collaborate on climate change, technology, critical infrastructure, 5G, cybersecurity, and counter-terrorism.
- Provide alternatives to China's Belt and Road Initiative (BRI).



ORIGIN OF QUAD:

- First proposed in 2007 by Japanese PM Shinzo Abe.
- Initially collapsed due to China's opposition and lack of cohesion among members.
- Revived in 2017 amid rising concerns over China's assertiveness in the Indo-Pacific, including South China Sea activities.
- Formalized with regular ministerial-level and leaders' summits.

SIGNIFICANCE OF QUAD:

STRATEGIC BALANCE IN INDO-PACIFIC:

- Acts as a counterweight to China in the Indo-Pacific.
- Asserts collective interest in maintaining peace, stability, and rules-based order.

MARITIME SECURITY:

- Enhances naval interoperability among member countries.
- Ensures safe and secure sea lanes, critical for global trade.

DIPLOMATIC SIGNALING:

- Sends a strong message of multilateral cooperation without forming a formal military alliance.
- Reinforces collective diplomacy and shared values among democracies.

BEYOND SECURITY:

- QUAD Vaccine Partnership (post-COVID): To distribute vaccines across Indo-Pacific.
- Focus on critical technologies, supply chain resilience, and climate change.

STRATEGIC SIGNIFICANCE OF QUAD FOR INDIA

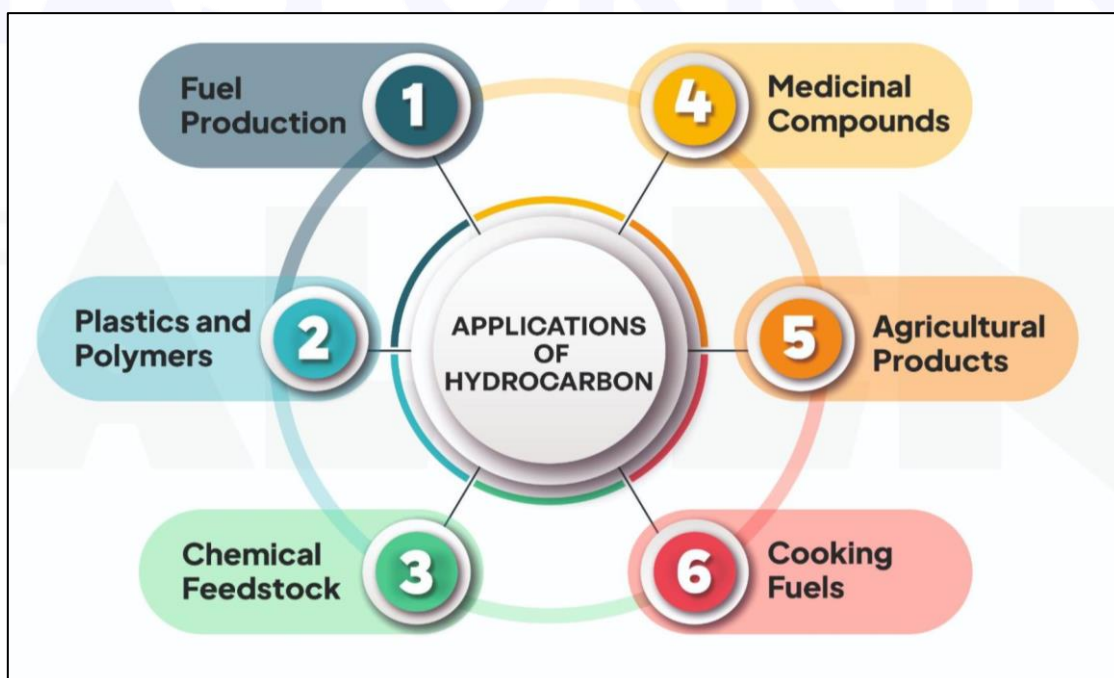
- **Act East policy:** India's participation in the Quad emphasizing deeper engagement with East Asian nations and strengthening maritime security cooperation.
- **Military cooperation:** It provides a platform for military cooperation, intelligence sharing, and joint exercises aimed at maintaining maritime security and ensuring the rule of law.
- **Counterbalancing China's Influence:** QUAD is crucial for India's interests in safeguarding its maritime trade routes and ensuring freedom of navigation in international waters.

WHY DO WE HAVE TAXES?

The simple answer is that, until someone comes up with a better idea, taxation is the only practical means of raising the revenue to finance government spending on the goods and services that most of us demand.

WHY IS OMAN BREAKING NO-TAX TRADITION?

- The imposition of tax on high-net-worth individuals is Oman's first step to reduce its reliance on hydrocarbons and fuels.
- The new personal income tax will be imposed only on the top 1% of earners in Oman.



ABOUT HYDROCARBONS:

- Hydrocarbons are organic compounds made up of hydrogen and carbon.
- They are found in crude oil, natural gas, and coal.
- Hydrocarbon exploration is the search for deposits of hydrocarbons, such as petroleum and natural gas, in the Earth's crust.
- It's also known as oil and gas exploration.



ECONOMY

01

INDIA'S TOY INDUSTRY BECAME A GLOBAL EXPORTER

India's toy industry has undergone a major transformation and is now manufacturing domestically and **exporting to 153 countries**.

Exports have grown by 40% from FY19 to FY24, while imports have dropped by 79% in the same period. The US, UK, Germany, the Netherlands, Denmark, and Australia account for more than 70% of Indian toy exports.



TOY SECTOR OF INDIA: HISTORICAL LINKAGES

- India's toy-making tradition dates back to the **Indus Valley Civilisation (c. 2500 BCE)**, with early toys made from clay, wood, and cloth reflecting cultural and social values.
- Traditional toys like **Channapatna wooden toys** and Kondapalli figurines are known for their eco-friendly craftsmanship and regional themes.
- Toy-making in India is deeply rooted in **cultural customs** and varies by region, shaped by local folklore and artisanal practices.

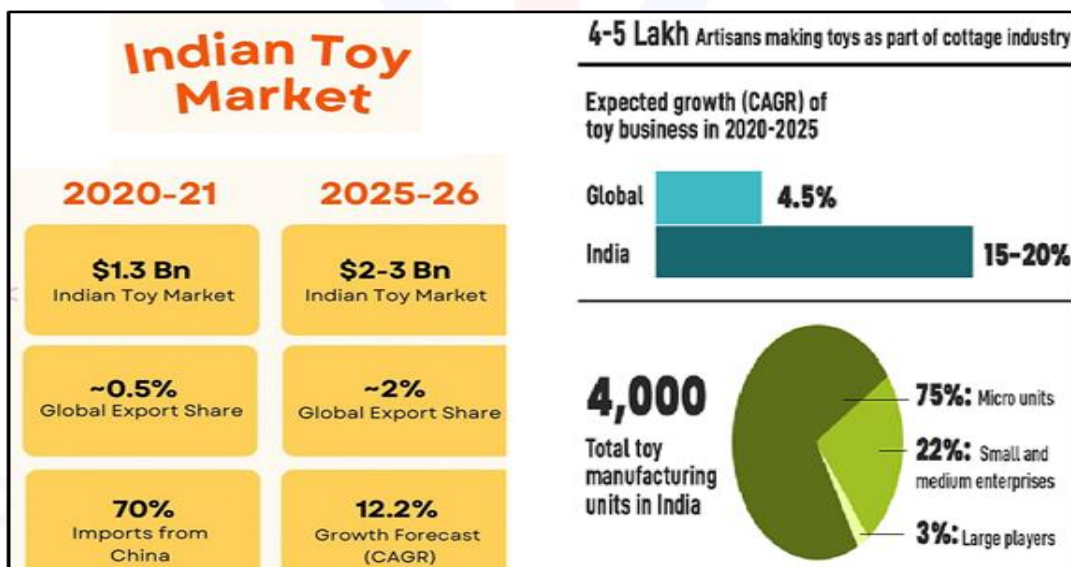
EVOLUTION

- India's toy industry has undergone a major transformation from traditional handmade toys to organized manufacturing driven by globalization, technological advancements, and changing consumer preferences.

- The shift began during colonial times with the **introduction of automated production, and post-independence** saw the rise of small-scale units making metal and wooden toys.
- The **1980s** brought plastic toys and domestic brands like Funschool, while the **1990s** opened the market to global players due to liberalization.
- The **2000s** saw growth in organized retail and rising demand for educational, tech-enabled toys.
- Indian startups are now focusing on eco-friendly, learning-based toys.

PRESENT STATUS

- India's toy market is valued at US\$ 1.9 billion in 2024 and is projected to grow at a CAGR of approximately 10%, reaching US\$ 4.7 billion by 2033.
- Currently, around 90% of the market is dominated by the unorganized sector, comprising small-scale and cottage industries.
- However, the organized sector is expanding quickly, fueled by increasing brand awareness, urbanization, and rising digital connectivity.



VARIOUS INITIATIVES

- The government has launched several initiatives to strengthen the domestic toy industry, reduce reliance on imports, and promote local manufacturing.
- **Make in India and Atmanirbhar Bharat** aim to boost indigenous production and establish India as a global hub for toy manufacturing.
- The government raised **import duties on toys from 20% to 60%** to curb cheap imports and support local manufacturers

- **Quality Control Orders (QCOs):** Implementation of stringent quality and safety standards (BIS certification) has ensured compliance and enhanced consumer confidence in toys made in India.
- **Production Linked Incentive (PLI) Scheme** offers financial incentives to manufacturers who focus on high-quality, innovative, and export-ready toy production.

CHALLENGES

- The Indian toy industry, despite strong growth potential, faces key challenges such as **market fragmentation, outdated production methods**, and limited technological capabilities.
- The dominance of unorganized players affects quality and brand recognition.
- Traditional toy-making communities face obstacles related to sustainability, market accessibility, and competition from mass-produced plastic toys, despite their cultural value.


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02**VARIABLE RATE REVERSE REPO (VRRR) AUCTION**

Recently, The Reserve Bank of India conducted a 7-day **Variable Rate Reverse Repo (VRRR) auction** to manage liquidity, receiving and accepting ₹84,975 crore in bids against a notified amount of ₹1 lakh crore.

The cut-off rate was 5.49%, with a weighted average rate of 5.45%, indicating

WHAT IS A REVERSE REPO?

A **reverse repo** (Reverse Repurchase Agreement) is a **monetary policy tool** used by the **RBI (Reserve Bank of India)** to absorb **excess liquidity** from the banking system.

- Under **reverse repo**, **banks lend money to RBI** for a short duration and **earn interest**.
- It is the **opposite of repo**, where banks borrow from RBI.

Repo Rate	Reverse Repo Rate
RBI charges when securities are sold by commercial banks within the country	Commercial Banks charges when funds borrowed by RBI within the country
Banks have to pay high rate of interest for the amount borrowed and controls the excess liquidity from the market	Banks are offered high gains and economic system is injected with liquidity
It involves selling of securities to RBI and a fixed rate is charged while repurchasing it in future	It is just transferring of funds from one bank account to RBI account
It controls inflation	It controls money supply in the market
It helps to deal with deficiency of funds	It helps to deal with liquidity in the market

WHAT IS A VARIABLE RATE REVERSE REPO (VRRR)?

The **Variable Rate Reverse Repo (VRRR)** is a type of reverse repo auction where:

- **RBI absorbs surplus liquidity** from the market
- **Banks bid** (offer funds) at **interest rates of their choosing**, not a fixed rate
- The **rate is determined through an auction** (hence "variable rate")

KEY FEATURES OF VRRR AUCTION:

Feature	Description
Objective	Absorb excess liquidity from the banking system
Interest Rate	Variable (market-driven); discovered via auction
Participants	Scheduled Commercial Banks and other eligible institutions
Duration	Can vary: 3 days, 7 days, 14 days, 28 days, or more
Conducted by	RBI via electronic platform (E-Kuber)
Minimum Bid Size	₹1 crore and in multiples thereof
Collateral	Government securities (as in regular repo/reverse repo operations)
Rate Discovery	Through auction , unlike fixed rate reverse repo operations

VRR (Variable Rate Repo):

- **Purpose:** Injects short-term liquidity
- **Mechanism:** RBI conducts auctions; banks bid for funds
- **Rate Determination:** Market-driven, based on banks' willingness to borrow
- **Duration:** Typically up to 14 days

VRRR (Variable Rate Reverse Repo):

- **Purpose:** Allows banks to invest surplus funds
- **Mechanism:** RBI conducts auctions; banks bid to invest
- **Rate Determination:** Market-driven, based on banks' willingness to invest

Difference from Fixed Repo Rate:

- **Fixed Repo Rate:** Set rate at which banks borrow directly from the RBI
- **VRR/VRRR:** Rates determined by market auctions, providing more flexibility in liquidity management

WHY DOES RBI USE VRRR?

- When there is **excess liquidity** in the system (e.g., after monetary easing, forex inflows, or large govt spending)
- To **suck out surplus money** to control **inflation**
- Gives banks a **market-based return** for parking excess funds

- Ensures **flexible, dynamic liquidity management**

HOW DOES THE VRRR AUCTION WORK?

RBI ANNOUNCES:

- Total amount to be absorbed (e.g., ₹1 lakh crore)
- Tenor (duration)
- Auction date & time

BANKS SUBMIT BIDS:

- Indicating the amount they want to park and the interest rate they desire

RBI ACCEPTS BIDS:

- In descending order of interest rates (from highest bidder downwards)
- Until the total amount is absorbed
- Cut-off rate is the lowest accepted rate in the auction.

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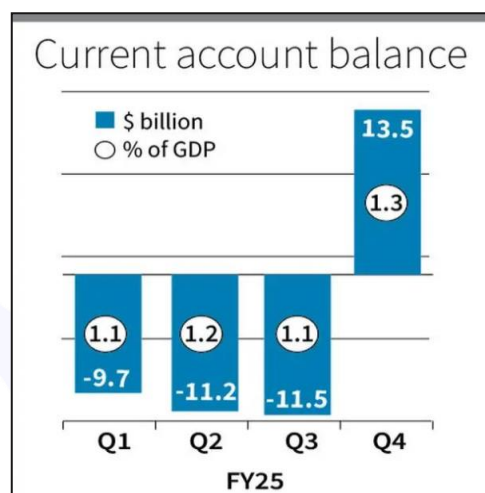
03**INDIA REPORTS CURRENT ACCOUNT SURPLUS**

According to the **Reserve Bank of India (RBI)**, India's current account balance recorded a more than expected surplus of \$13.5 billion in Q4 (January-March) of FY25.

WHAT IS CURRENT ACCOUNT BALANCE?

The **Current Account Balance** is a key component of a country's **Balance of Payments (BoP)**. It records the **net value of a country's transactions with the rest of the world** in terms of:

- **Trade in goods** (exports and imports)
- **Trade in services**
- **Income receipts and payments** (like interest, dividends)
- **Net transfers** (like remittances, gifts, donations)

**COMPONENTS OF CURRENT ACCOUNT:**

Component	Description	Example
Trade Balance	Exports – Imports of goods	India exports textiles, imports crude oil
Services Balance	Exports – Imports of services	IT services exports, tourism imports
Primary Income	Income from investments and employment abroad	Dividends from foreign shares, salaries sent abroad
Secondary Income	One-way transfers with no return	Remittances, aid, gifts

TYPES OF CURRENT ACCOUNT BALANCES:

Type	Meaning
Current Account Surplus	Country earns more than it spends globally
Current Account Deficit (CAD)	Country spends more than it earns in foreign trade

SIGNIFICANCE OF CURRENT ACCOUNT BALANCE:

Importance	Explanation
Indicator of Economic Health	Surplus may indicate strong exports; deficit may signal overdependence on imports
Impacts Currency Value	Persistent CAD may weaken the rupee due to high forex outflow
Affects Foreign Exchange Reserves	Large CAD drains forex reserves; surplus can boost them
Guides Government Policy	Helps RBI and government shape trade, investment, and import-substitution policies
Linked to Capital Flows	Deficits must be funded via capital inflows like FDI, FPI, or loans
Influences Global Credit Rating	A high CAD raises concerns among credit rating agencies and foreign investors

IS CAD ALWAYS BAD?

Not always. CAD can be beneficial if:

- Used for **productive investments** (e.g., capital goods imports)
- Financed by **stable capital flows** like FDI

But persistent or large CAD may:

- Increase **external debt**
- Create **currency depreciation pressure**
- Raise risk of **BoP crisis** (as in 1991)

CURRENT ACCOUNT VS CAPITAL ACCOUNT:

Feature	Current Account	Capital Account
Focus	Trade, income, transfers	Investments, loans, assets
Flow Type	Regular, short-term	Long-term, capital flows
Example	Remittances, exports	FDI, FPI, external borrowings

04**RESERVE BANK OF INDIA (PRE-PAYMENT CHARGES ON LOANS) DIRECTIONS**

The RBI recently announced Reserve Bank of India (Pre-payment Charges on Loans) Directions, 2025, prohibiting banks and other regulated lenders from charging prepayment penalties on floating-rate loans availed by individuals for non-business purposes.

WHAT IS RESERVE BANK OF INDIA (PRE-PAYMENT CHARGES ON LOANS) 2025?

- It prohibited banks and other regulated lenders from charging prepayment penalties on floating-rate loans availed by individuals for non-business purposes.
- It benefits borrowers of home loans and other floating-rate loans, allowing them to repay loans ahead of schedule without additional fees.
- These new rules will be enforced on all loans which are sanctioned or renewed on or after **January 1, 2026**.
- The directive will apply to commercial banks and regulated entities (REs) such as NBFCs, excluding specific banks like **Small Finance Banks and Regional Rural Banks unless they issue loans up to Rs 50 lakh**.
- The exemption applies regardless of whether the **loan is repaid fully or partially, the source of funds, or the presence of co-obligants**.
- It also includes dual and special rate loans if they are on a floating rate at the time of repayment.
 - **No minimum lock-in period is required.**
- For loans not covered under this rule, lenders must disclose any prepayment charges in the sanction letter, loan agreement, and Key Facts Statement.
 - Should a bank fail to include this information, it cannot levy any prepayment charge.

WHAT ARE FLOATING-RATE LOANS?

A **floating-rate loan** (also called a **variable-rate loan**) is a **loan where the interest rate is not fixed**. Instead, the interest rate **fluctuates periodically** based on a **benchmark rate** (like repo rate, MCLR, SOFR, etc.).

Simply: The EMI (or interest) changes over time as market interest rates change.

KEY TERMS:

Term	Meaning
Principal	Loan amount borrowed
Floating Interest Rate	Interest rate that changes with the benchmark
Benchmark	The reference rate used to calculate interest (e.g., repo, MCLR)
Reset Period	Time after which rate is revised (e.g., 3 months, 6 months)

COMMON BENCHMARKS IN INDIA:

Benchmark	Used by
Repo Rate	Home loans, post-2019 RBI circular
MCLR (Marginal Cost of Funds Lending Rate)	Older loans
T-Bill Rate, SOFR	External commercial borrowings (ECBs), global markets

FEATURES OF FLOATING-RATE LOANS:

Feature	Description
Variable Rate	Changes with market benchmark
Reset Period	Interest reviewed every 3/6/12 months
Lower Initial Rate	Usually starts lower than fixed-rate loans
EMI/tenure may change	Depending on rate movements
Prepayment Penalty	Usually no penalty on prepayment

ADVANTAGES:

- **Beneficial in falling interest rate environment.**
- **Usually cheaper than fixed-rate loans in the long term.**
- **No prepayment charges** (in most personal/home loans in India)

DISADVANTAGES:

- **Uncertainty** – EMI or interest may rise unexpectedly.
- **Budgeting is harder** due to variable payments.
- **Interest cost may rise in a high inflation period.**

FIXED RATE VS FLOATING RATE LOANS:

Feature	Fixed-Rate Loan	Floating-Rate Loan
Rate Stability	Constant throughout loan	Varies with market
EMI	Fixed	May increase or decrease
Predictability	High	Low
Initial Interest	Slightly higher	Usually lower
Best when	Interest rates are expected to rise	Interest rates are expected to fall

TYPES OF FLOATING-RATE LOANS IN INDIA:

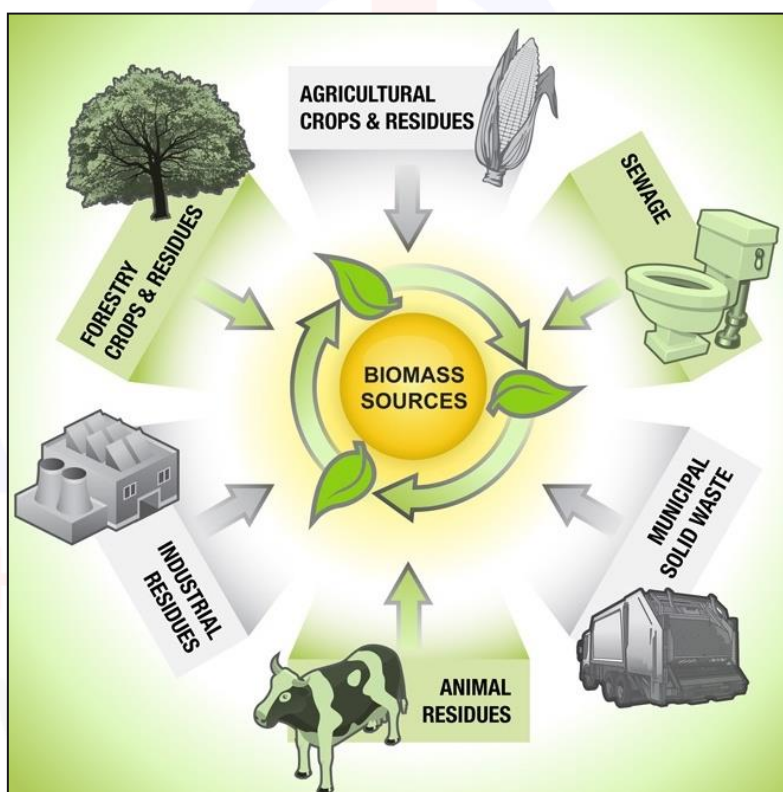
Type	Example
Home Loans	SBI, HDFC repo-linked home loans
Education Loans	Banks use MCLR + spread
Corporate Loans	External Commercial Borrowings (linked to LIBOR/SOFR)
Agriculture/SME loans	Often based on RBI repo rate or MCLR

05**MNRE REVISES BIOMASS GUIDELINES TO BOOST BIO ENERGY**

The Ministry of New and Renewable Energy (MNRE) has issued revised guidelines for the Biomass Programme under **Phase-I of the National Bioenergy Programme**, applicable for the period **FY 2021–22 to 2025–26**.

WHAT IS BIOMASS?

- Biomass refers to organic material derived from plants and animals, and it includes: **forestry waste, residue from agricultural operation, processed waste from industry, municipal/urban solid waste**.
- Annual Biomass production in the Country is around **750 MMT**, out of which **228 MMT** is surplus Biomass.

**KEY FEATURES OF THE REVISED GUIDELINES**

- **Simplified Procedures:** Reduced paperwork and approval hurdles, especially benefiting MSMEs.
 - Eased documentation requirements for briquette/pellet manufacturing units.
- **Technological Integration:** Promotes **IoT-based monitoring** or quarterly data submission, replacing costly SCADA systems.

- Ensures digital accountability while reducing operational costs.
- **Market Flexibility:** Replaces the earlier two-year contract requirement with a general sale agreement, allowing businesses to adjust to market demand dynamically.
- **Performance-Based Subsidies:** Under Central Financial Assistance (CFA), Projects operating at $\geq 80\%$ efficiency get full subsidy.
 - Projects below 80% get subsidy on a pro-rata basis.
- **Rationalized Inspection Criteria:** Performance inspection can now be done within **18 months** of either commissioning or In-principal approval.
 - Reduced operational requirement from **three days (16 hrs/day)** to one 10-hour stretch to verify performance.
- **Regional Coordination:** Biomass pellet producers in **Delhi, Punjab, Haryana, and NCR districts of Rajasthan & Uttar Pradesh** can choose between MNRE or CPCB support schemes, depending on benefits.

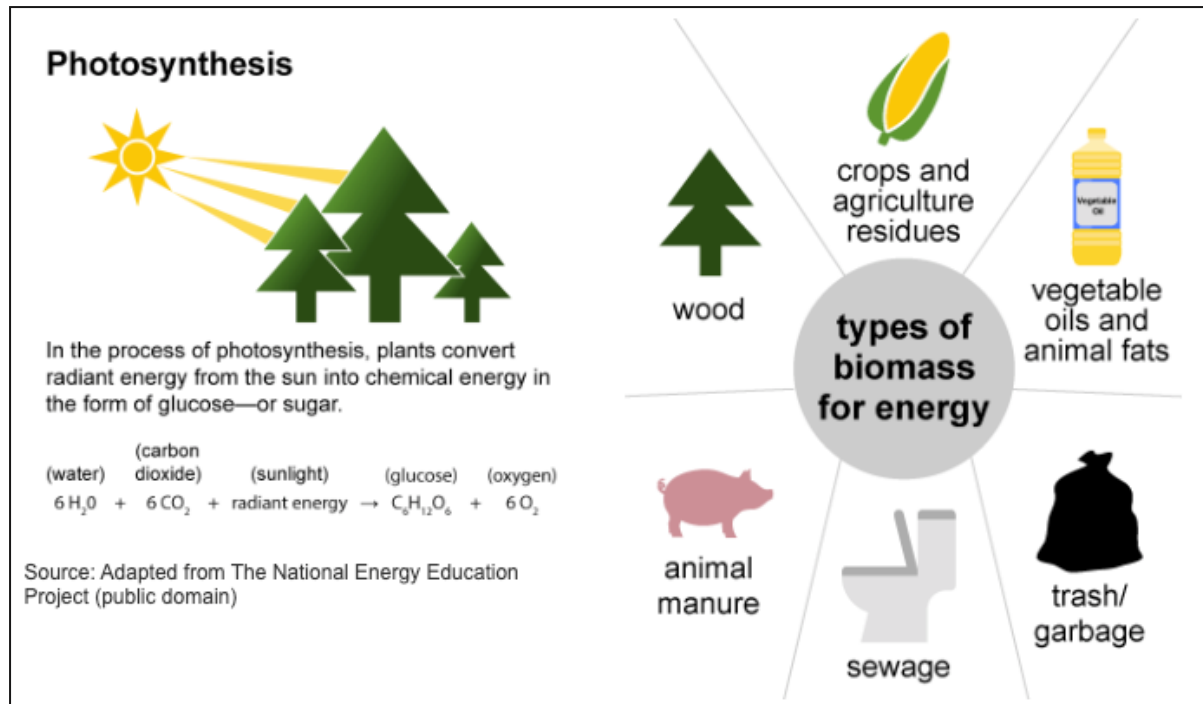
National Bioenergy Programme (NBP)

The Ministry of New and Renewable Energy notified the National Bioenergy Programme (NBP) for the period of FY 2021-22 to 2025-26 in 2022.

The programme has been recommended for implementation in two phases with a total budget outlay of Rs 1715 Crore and a budget outlay of Rs 858 Crore has been allocated for the Phase-1.

The National Bioenergy Programme will comprise of the following sub-schemes:

- **Waste to Energy Programme** to support setting up of large Biogas, BioCNG and Power plants (excluding MSW to Power projects).
- **Biomass Programme** (Scheme to Support Manufacturing of Briquettes & Pellets and Promotion of Biomass (non-bagasse) based cogeneration in Industries) to support setting up of pellets and briquettes for use in power generation and non-bagasse-based power generation projects.
- **Biogas Programme** to support setting up of family and medium size Biogas in rural areas.



06**GIG WORKERS SEEK MINIMUM WAGES, SOCIAL SECURITY**

The Telangana Gig and Platform Workers' Union (TGPWU) urged the State government to ensure minimum wages, legal recognition, and comprehensive welfare schemes, for gig and platform workers.

WHO ARE GIG WORKERS?

- The World Economic Forum defines the gig economy as short-term, task-based work facilitated by digital platforms connecting workers with customers.
- In India, gig workers are considered “self-employed,” with increasing female participation.
- Gig work includes web-based tasks like content writing and software development, and location-based services like driving and food delivery through platforms such as Ola and Zomato.
- Gig workers are paid per task, enjoying flexible work outside the traditional 9-to-5 model.

RELATED STEPS

- The **2025 Union Budget** introduced steps to formally **recognise gig and platform workers and extended** social protection schemes to them.
- The **Code on Social Security, 2020**, legally defined gig and platform workers as those engaged in non-traditional employer-employee arrangements.
- Recent initiatives like e-Shram registration, digital ID cards, and health coverage under Ayushman Bharat show the government's recognition of gig workers.

CHALLENGES

- The revised Periodic Labour Force Survey (PLFS) 2025 has not made significant changes to accurately reflect the diverse nature of gig and platform work.
- Despite projections estimating the gig workforce to reach 23.5 million by 2029-30, India's main labour survey still categorizes gig workers under broad groups like 'self-employed' or 'casual labour,' leading to their statistical invisibility.
- This lack of clear classification hampers effective policy-making and equitable access to social security schemes established under the Code, such as the Social Security Fund and National Social Security Board, which depend on accurate data for inclusive welfare planning.

CONCLUSION AND WAY FORWARD

- The 2025 PLFS revision improved sample size and rural coverage; it still does not clearly define or capture gig work.
- To ensure inclusive policymaking, India can revise PLFS classifications or add specific modules for gig workers.
- Governments and platforms must collaborate to define clear legal protections and offer tailored social security like health and pension plans.
 - Platforms should ensure transparency, fair pay, and good working conditions.



07**SPREE 2025**

The Employees' State Insurance Corporation (ESIC) approved the SPREE 2025 scheme (Scheme for Promotion of Registration of Employers and Employees) during its 196th meeting held in Shimla

THE SCHEME FOR PROMOTION OF REGISTRATION OF EMPLOYERS AND EMPLOYEES

It is approved by ESIC and aims to expand social security coverage by allowing unregistered employers and employees including contractual and temporary workers—to register digitally from July 1 to December 31, 2025, without inspections or demands for past dues.

Registration will be effective from the declared date, with no contributions or benefits applied retroactively, encouraging voluntary compliance by removing penalties and easing the process.

IMPORTANCE

- It seeks to bring more establishments and workers under the ESI Act, enhancing access to essential health and social benefits.
- It represents a significant step towards a more inclusive and accessible social security system, supporting ESIC's goal of universal protection and a welfare-focused labor ecosystem in India.



08**POMEGRANATE**

It is an important fruit crop of arid and semi-arid regions originated from Iran.

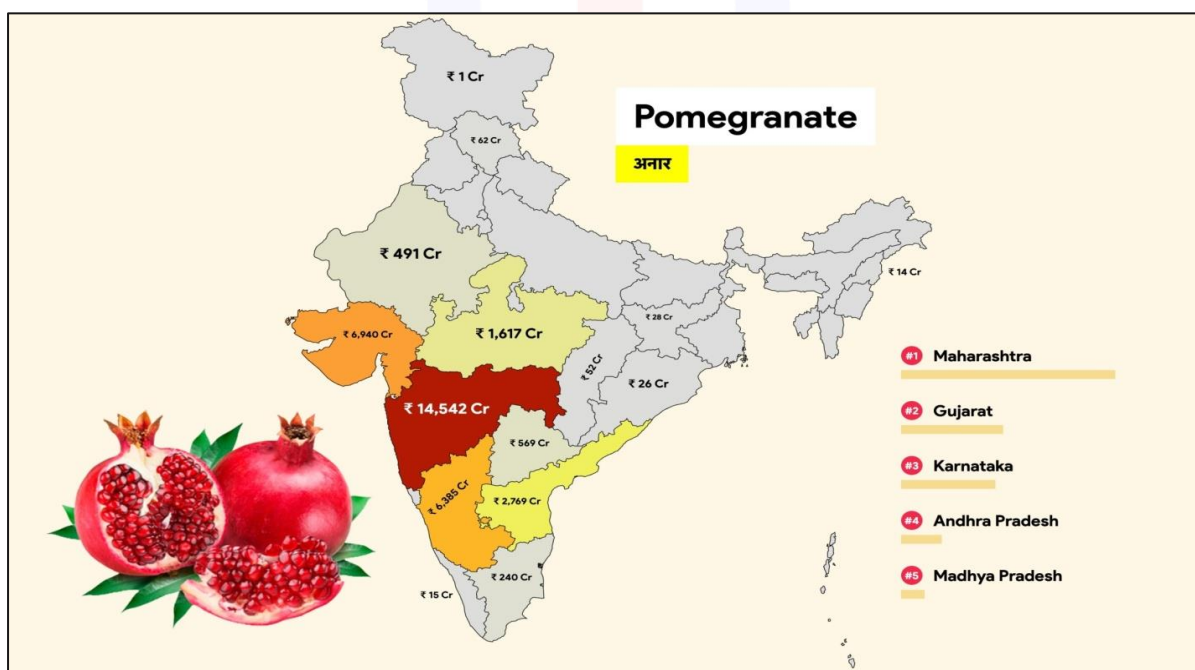
India is the only country in the world where pomegranate is available throughout the year.

Pomegranate-producing states Maharashtra, Gujarat, Karnataka, Rajasthan and Andhra Pradesh, with Maharashtra contributing to more than 50% of the production share.

Can be grown on a wide range of soils, from sandy soil to loamy soil.

Bhagwa, considered amongst the best varieties around the world.

Strawberry & pomegranate up, cereals down: Agri output report

**CLIMATIC CONDITION:**

- Can be grown up to an altitude of 500 m.
- Grown well under hot, dry summers and cold winters, provided irrigation facilities are available.
- The tree requires a hot and dry climate during fruit development and ripening.
- Pomegranate trees are deciduous in areas of low winter temperature and evergreen or partially deciduous in tropical and sub-tropical conditions.

- It can tolerate frost.

STRAWBERRY PRODUCTION IN INDIA

It is a growing sector, with Maharashtra leading in output, particularly in the Mahabaleshwar-Panchgani belt.

Other significant states include Haryana, Himachal Pradesh, and Jammu & Kashmir.

LEADING PRODUCER:

Maharashtra is the top strawberry-producing state in India.

MAJOR PRODUCING REGIONS:

- **Maharashtra:** Mahabaleshwar-Panchgani belt.
- **Haryana:** Hisar and Bhiwani.
- **Himachal Pradesh:** Nainital and Dehradun.
- **Jammu & Kashmir:** Kashmir Valley.

CLIMATE AND SOIL:

- Strawberries thrive in cooler temperatures (13-22°C) and well-drained soil.

GOVERNMENT SUPPORT:

- The Indian government supports the horticulture sector, including strawberry cultivation, through various schemes and initiatives.

EXPORT:

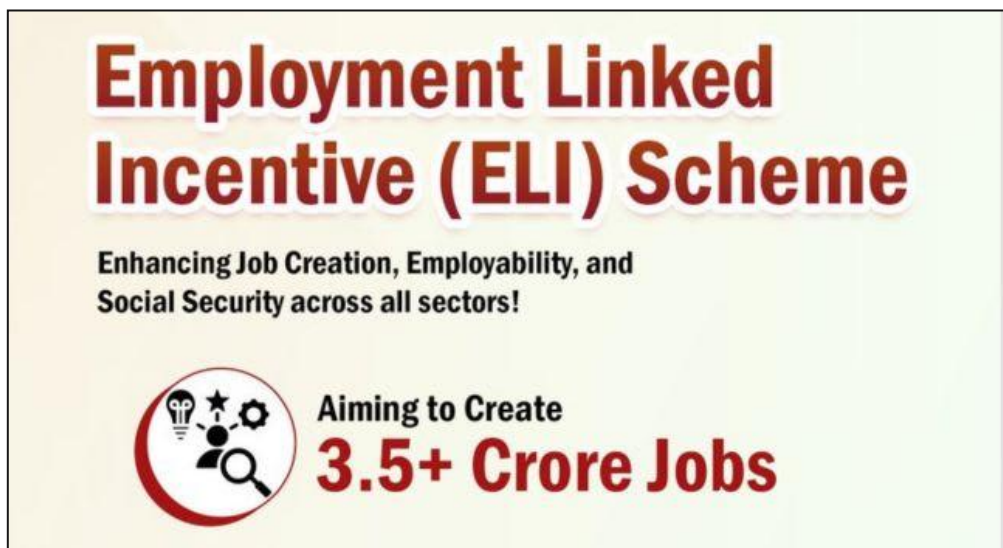
- India exports strawberries to countries like Austria, Bangladesh, Germany, Jordan, and the USA.

VARIETIES:

- Popular strawberry varieties cultivated in India include Chandler, Tioga, Torrey, Selva, Belrubi, Fern, and Pajaro.

09**EMPLOYMENT LINKED INCENTIVE SCHEME**

The Union Cabinet approved the Employment Linked Incentive Scheme, announced in the Union Budget 2024–25 as part of a broader Rs 2 lakh crore youth employment package. The ELI Scheme has a budget outlay of around Rs 1 lakh crore and will be implemented from August 2025 to 31st July 2027.

**WHAT IS THE EMPLOYMENT LINKED INCENTIVE SCHEME?****KEY COMPONENTS:****PART A: INCENTIVES FOR FIRST-TIME EMPLOYEES**

- It targets 1.92 crore first-time Employees' Provident Fund Organization (EPFO)-registered employees, offering a one-month EPF wage (up to Rs 15,000), paid in two installments (after 6 and 12 months of service), with the latter contingent on completing a financial literacy programme.
- A portion will be deposited in a fixed savings account to promote long-term saving habits.

PART B: SUPPORT TO EMPLOYERS

- Employers hiring additional workers (salary ≤ Rs 1 lakh) will get up to Rs 3,000/month for 2 years.
- EPFO-registered firms must hire 2 additional employees (for firms with <50 employees) and 5 additional employees (for firms with ≥50 employees), with minimum 6 months' retention.
- Aims to boost employment across sectors, especially manufacturing, targeting creation of 2.6 crore jobs.

- **Incentive Payment Mechanism:** All payments to the First Time Employees under Part A of the Scheme will be made through DBT (Direct Benefit Transfer) mode using Aadhar Bridge Payment System (ABPS).
- Payments to the Employers under Part B will be made directly into their Permanent Account Number-linked Accounts.

SIGNIFICANCE:

- **Boost Private Sector Hiring:** Encourages recruitment by reducing hiring costs through incentives, particularly for first-time jobseekers.
- **Youth Employment Focus:** Targets fresh graduates and new entrants with wage support and social security coverage.
- **Job Retention and Upskilling: Incentives** linked to retention and financial literacy promote workforce stability.
- **Promote Formalisation:** Through EPFO-linked payments, it supports transition from informal to formal employment.
- **Reduce Inequality:** Prioritises economically disadvantaged youth, supporting inclusion and mobility.

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10**8 YEARS OF GST**

As Goods and Services Tax (GST) completes 8 years since its launch on 1st July 2017, experts acknowledge its success in tax integration and digitization, while emphasizing the need for simplification, rate rationalization, and reduced compliance burden.

WHAT IS GST?

- **GST (Goods and Services Tax)** is a **comprehensive, multi-stage, destination-based indirect tax** that is **levied on every value addition**.
- It **replaced a complex web of indirect taxes** in India with a **single, unified tax structure**.
- Came into effect on **1st July 2017**, under the **101st Constitutional Amendment Act, 2016**.

CONSTITUTIONAL AND LEGAL FRAMEWORK:

- **Article 246A:** Empowers both Centre and States to make laws on GST.
- **Article 279A:** Establishes the **GST Council**.
- **GST Council:** Apex body headed by the **Union Finance Minister** and consists of Finance Ministers of all States and UTs.
- Implemented via the **Central GST Act, State GST Acts, Integrated GST Act, and Union Territory GST Act**.

TYPES OF GST:

- **CGST** – Central Goods and Services Tax (levied by Centre on intra-state supply)
- **SGST** – State Goods and Services Tax (levied by States on intra-state supply)
- **IGST** – Integrated Goods and Services Tax (levied by Centre on inter-state and import/export transactions)
- **UTGST** – Union Territory GST (for UTs without legislature)

TAXES SUBSUMED UNDER GST:**CENTRAL TAXES SUBSUMED:**

- Central Excise Duty
- Service Tax
- Additional Customs Duty (CVD)
- Special Additional Duty of Customs (SAD)

- Central Surcharges & Cesses (related to supply of goods and services)

STATE TAXES SUBSUMED:

- VAT/Sales Tax
- Entry Tax
- Entertainment Tax (other than those levied by local bodies)
- Purchase Tax
- Luxury Tax
- State Cesses and Surcharges (related to goods and services)

OBJECTIVES OF GST:

- **“One Nation, One Tax, One Market”**
- Simplify the **indirect tax system**
- Eliminate the **cascading effect** of taxes (tax on tax)
- Ensure **seamless flow of input tax credit (ITC)**
- Widen the **tax base**
- Increase **compliance** through **technology-driven systems**
- Promote **Ease of Doing Business**

MAJOR ACHIEVEMENTS OF GST IN THE LAST 8 YEARS (2017–2025):

TAX INTEGRATION & UNIFORMITY:

- Unified more than **17 central and state taxes** into a **single tax regime**.
- Enabled creation of a **common national market**.
- Removed **inter-state tax barriers** (no more check-posts, Octroi, Entry Tax).

ELIMINATION OF CASCADING EFFECT:

- Introduced **Input Tax Credit (ITC)** mechanism.
- Ensured tax is levied only on the **value addition**, reducing cost of production and inflationary impact.

DIGITISATION AND TRANSPARENCY:

- Introduced **GSTN (Goods and Services Tax Network)** for digital filing.
- Online processes for **registration, returns, payments, refunds, e-way bills**, etc.

- **Facilitated e-invoicing** for B2B transactions and curbed fake invoices.

WIDENING OF TAX BASE:

- Number of GST taxpayers increased from **64 lakh in 2017** to **over 1.45 crore** in 2024–25.
- Helped in bringing **informal economy into formal fold**.

IMPROVED REVENUE COLLECTION:

- Monthly average GST collection (2024–25): **₹1.68 lakh crore** (Source: Ministry of Finance, July 2025)
- Highest ever monthly GST collection: **₹2.10 lakh crore in April 2024**.
- GST revenue share:
 - **Central GST (CGST)** and **State GST (SGST)** collections increased significantly.
- Helped in **fiscal consolidation** and **budget management**.

INTRODUCTION OF E-WAY BILL SYSTEM:

- Made goods movement across states **trackable and efficient**.
- Reduced **transportation delays**, logistics cost and **compliance hassles**.
- Curbed tax evasion by increasing visibility.

E-INVOICING SYSTEM:

- Mandatory for businesses above a turnover threshold.
- Reduced **fraudulent input tax credit (ITC)** claims.
- Improved **accuracy in tax filing**.

REDUCTION IN TAX RATES FOR COMMON GOODS:

- Several goods like **sanitary napkins, small household items, hotel accommodation, electric vehicles, etc.**, saw **GST rates reduced**.
- Moved many items from **28% to 18% or 12% slabs**.

EASE OF DOING BUSINESS (EODB):

- Ranked improvement in **World Bank's EoDB Index** till 2020.
- GST brought **uniform tax compliance** for businesses operating across multiple states.

BETTER COMPLIANCE AND TECHNOLOGY ADOPTION:

- Use of **Artificial Intelligence, Data Analytics**, and **AI-matching** of invoices and returns.
- Launch of **MyGST Portal, GST Suvidha Providers (GSPs)**.
- Return filing simplified via **QRMP scheme** (Quarterly Return, Monthly Payment).

PROMOTING COOPERATIVE FEDERALISM:

- **GST Council** as a **collaborative federal institution** ensuring Centre-State coordination.
- Decisions taken by **consensus**, not voting – a model of **cooperative federalism**.

LEGAL FRAMEWORK AND TRIBUNAL:

- Formation of **GST Appellate Tribunal** (pending for years) finally cleared in **2023–24** to resolve disputes.
- Strengthening of anti-profiteering laws.

CHALLENGES AND AREAS NEEDING REFORM:

COMPLEX RATE STRUCTURE:

- Still has **four major slabs**: 5%, 12%, 18%, and 28% – leading to **classification disputes**.
- Experts recommend **rate rationalisation** into **two or three slabs**.

HIGH COMPLIANCE BURDEN:

- Multiple monthly returns, reconciliations, and GSTR filings.
- Small businesses face **technology and compliance fatigue**.

REFUND DELAYS & WORKING CAPITAL BLOCKAGE:

- Exporters and MSMEs face delays in **input tax credit (ITC)** and refunds.

EXCLUSION OF KEY ITEMS:

- **Petroleum, alcohol, and real estate** are **still outside GST**, limiting its scope and revenue potential.

INVERTED DUTY STRUCTURE:

- Some sectors (e.g. textiles, footwear, fertilizers) face **higher input tax than output tax**, leading to **accumulated ITC**.

WAY FORWARD: RECOMMENDATIONS BY EXPERTS:

- **Rationalise tax slabs** to reduce classification issues.
- Bring **petroleum, real estate, and alcohol** under GST.
- **Simplify compliance** for small taxpayers (composition scheme improvements).
- Speed up setting up of **GST Tribunal** and reduce litigation.
- Encourage **digital literacy** among small businesses.
- Provide **stable and predictable policy regime**.



11**VOLUNTARY AMALGAMATION OF CO-OPERATIVE BANKS**

Saraswat Co-operative Bank (SCB), the largest Urban Co-operative Bank (UCB) in India, has received in-principle approval from the RBI to acquire the fraud-hit New India Co-operative Bank (NICB) under the RBI's Voluntary Amalgamation Scheme for UCBs.

WHAT IS RBI'S VOLUNTARY AMALGAMATION SCHEME FOR UCBS?

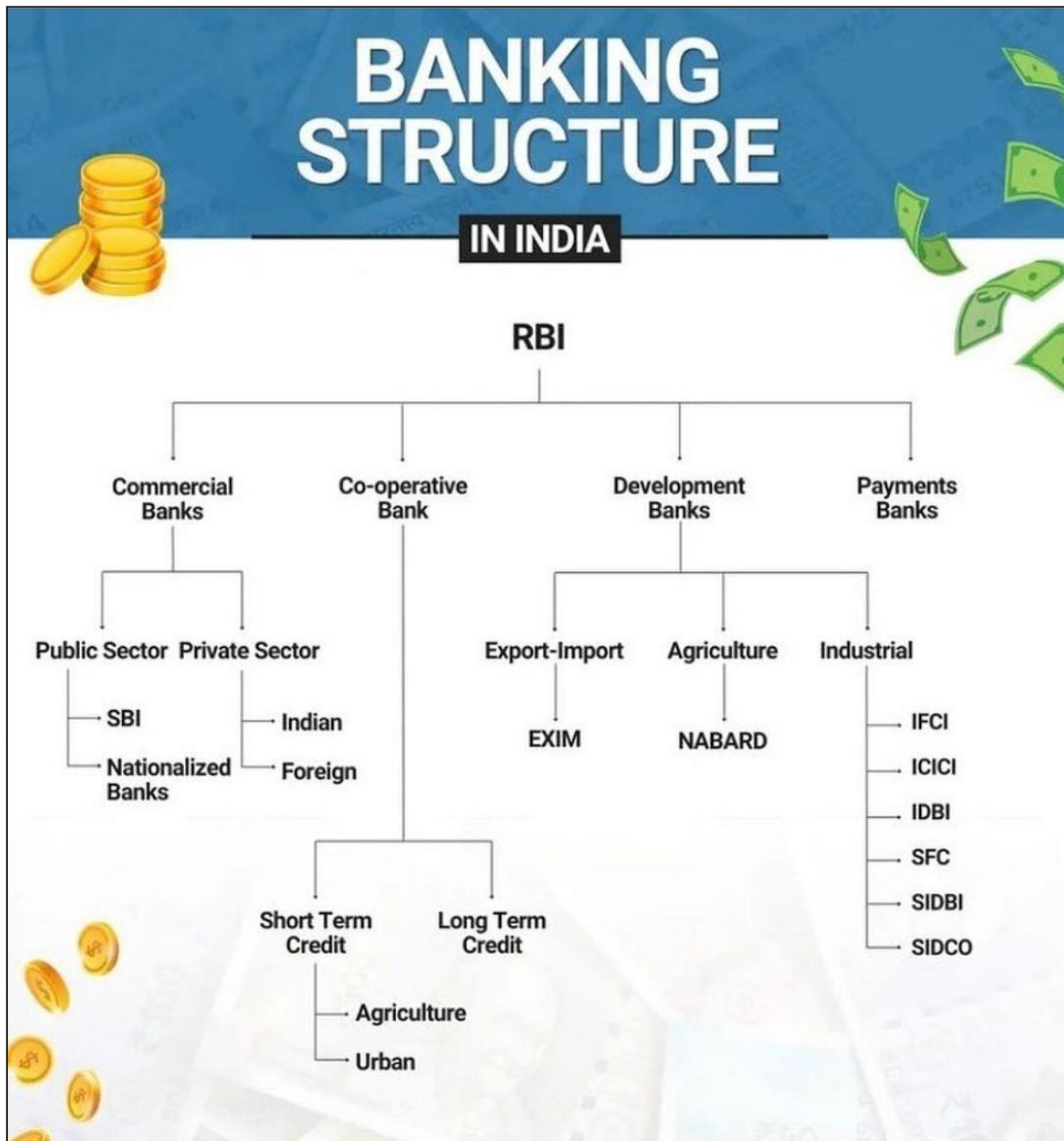
- **About:** The Voluntary Amalgamation Scheme is a regulatory framework introduced by the RBI to facilitate the voluntary merger of two or more UCBs. Its primary objective is to ensure financial stability and protect the interests of depositors.
 - This scheme is governed by the Master Direction on Amalgamation of Urban Co-operative Banks, 2020, issued under:
 - Section 35A of the Banking Regulation Act, 1949, which grants the RBI the authority to issue directions to banks in public interest or for proper management.
 - Section 44A, which addresses the voluntary amalgamation of banking companies, including UCBs.
 - Section 56, which extends the provisions of the Act to co-operative banks, with necessary modifications.
- **Amalgamation** is permitted only when specific conditions related to financial soundness and depositor protection are met. Approvals are required from the boards, shareholders, and the RBI.
 - **Legal Backing:** The scheme is legally supported by the Banking Regulation (Amendment) Act, 2020, which strengthens the RBI's authority to direct, approve, or reject UCB amalgamations to ensure financial stability and protect depositor interests.
 - In these mergers, the Amalgamated Bank is the weaker UCB transferring its business, while the Amalgamating Bank is the stronger UCB acquiring it.
- **Conditions for Amalgamation:**
 - **Positive Net Worth:** The merger can proceed if the amalgamated bank has a positive net worth, with the stronger bank ensuring full protection of depositors' funds.
 - **Without Government Support:** If the amalgamated bank has a negative net worth, the stronger bank may merge while voluntarily protecting all depositors' funds, without external assistance.

- **With Government Support:** If the amalgamated bank has a negative net worth, the merger can proceed with full depositor protection, backed by financial support from the State Government.
- **Approval Process for Amalgamation:**
 - **Board Approval:** The amalgamation requires approval from a two-thirds majority of the total board members of both the amalgamating and amalgamated UCBs, not just those present and voting.
 - **Shareholder Approval:** Approval from two-thirds of shareholders (in number and value) of each UCB is required, with the shareholders present in person at a specially convened meeting.
 - **RBI Sanction:** After obtaining board and shareholder approvals, the draft amalgamation scheme must be submitted to the relevant Regional or Central Office of the RBI for final approval.
 - **Applicability:** Applicable to all Primary (Urban) Co-operative Banks, including both single-state and multi-state UCBs.

WHAT ARE CO-OPERATIVE BANKS?

- **About:** Co-operative Banks are financial institutions set up as Co-operative Societies, registered under either the State Co-operative Societies Acts or the Multi-State Co-operative Societies Act, 2002, and engaged in banking business.
- **Objective:** To provide affordable credit to farmers, small businesses, self-employed, and low-income groups, especially in rural and semi-urban areas.
- **Ownership & Governance:** Owned and managed by their members, who are also the customers.
- It follows the “**one person, one vote**” principle, ensuring democratic control.
- **Regulatory Framework:** Co-operative banks operate under a dual regulatory system:
- **RBI's Role:**
 - The RBI regulates co-operative banks under the Banking Regulation Act, 1949, ensuring compliance with capital adequacy, lending norms, and financial supervision.
 - It has the authority to cancel a bank's license if it fails to meet regulatory norms or ceases operations.

- The Banking Regulation (Amendment) Act, 2020 has enhanced RBI's powers to intervene in the management and governance of Urban Co-operative Banks (UCBs).
- Registrar of Co-operative Societies (RCS):
- The administrative functions are overseen by the respective state governments or the central government through the RCS).



WHAT IS THE SIGNIFICANCE OF UCBS IN INDIA?

- **Promoters of Financial Inclusion:** UCBS play a crucial role in **serving small borrowers, micro-businesses, and low-income groups** in **urban and semi-urban areas**, thereby enhancing **financial access**.

- **Community-Centric Operations:** Their **localized focus** allows UCBs to better understand and meet **community-specific credit needs** with **customized financial services**.
- **Priority Sector Lending (PSL) Obligations:** UCBs are mandated to allocate **65% of their adjusted net bank credit (ANBC) to PSL in FY 2024–25**, with a target to **increase it to 75% by March 2026**, supporting key sectors like MSMEs, housing, and education.
- **Support to Non-Agricultural Urban Sectors:** Historically restricted to non-agricultural lending until 1996, UCBs now play an important role in financing **urban development and small-scale enterprises**, complementing commercial banks in credit outreach.



GEOGRAPHY

01

POLAR ANTICYCLONE

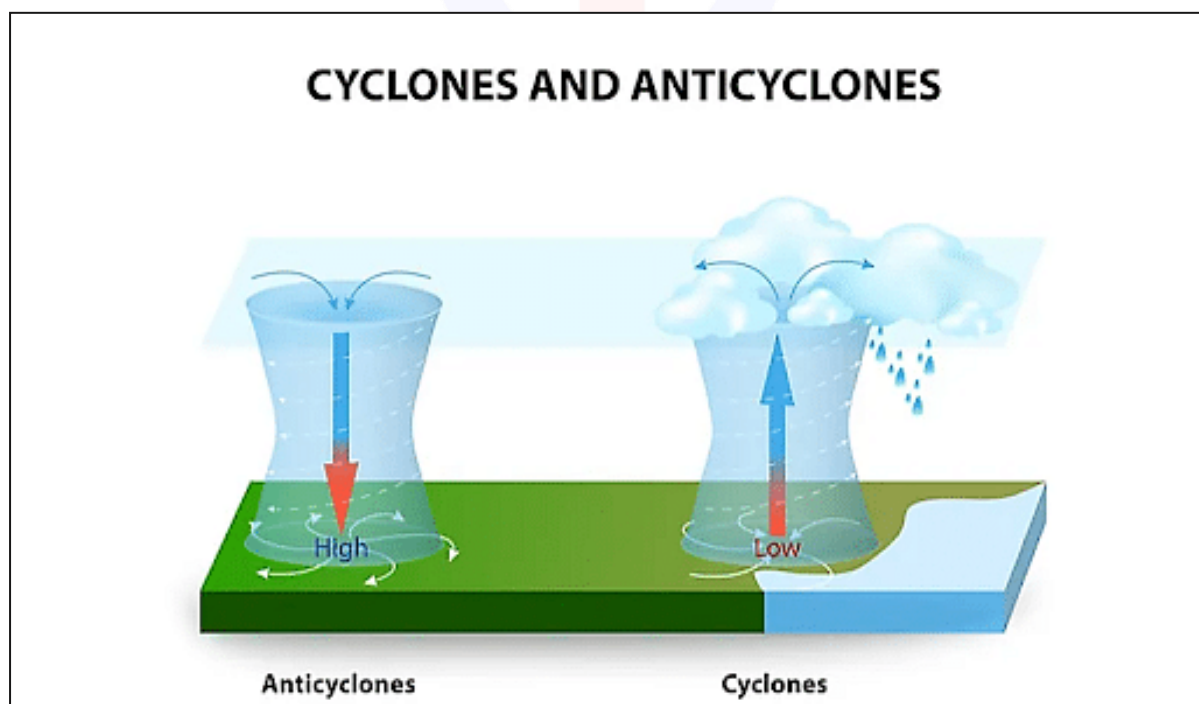
Recently, Chile and Argentina ranked among the coldest places on Earth, outside the Polar Regions as polar anticyclone grips.

WHAT ARE POLAR ANTICYCLONES AND HOW THEY ARE FORMED?

Polar Anticyclones are large, high-pressure systems that form over the polar regions of the Earth. They are a key component of the global atmospheric circulation and play a crucial role in weather patterns and climate, especially in high-latitude regions.

DEFINITION:

A **polar anticyclone** is a **cold-core high-pressure system** that forms over the **Arctic or Antarctic** regions due to intense cooling of the atmosphere. It is characterized by **subsiding (sinking) air, clear skies, low temperatures, and light winds**.



CHARACTERISTICS OF POLAR ANTICYCLONES:

Feature	Description
Location	Found over Greenland, Siberia, Antarctica , and other high-latitude areas

Pressure System	High-pressure (anticyclonic)
Core Temperature	Cold-core system
Winds	Weak, clockwise in Northern Hemisphere (NH); anticlockwise in Southern Hemisphere (SH)
Associated Weather	Clear skies, calm conditions, cold air, and frost

FORMATION PROCESS:

RADIATIVE COOLING OF SURFACE:

- In Polar Regions, **long winter nights** and **low solar angles** cause **intense surface cooling**.
- Snow and ice cover **reflect most sunlight** (high albedo), leading to further **net heat loss**.

COOLING OF THE AIR ABOVE:

- The cold ground cools the overlying air through **conduction and radiation**.
- This results in **dense, cold air** near the surface.

FORMATION OF HIGH PRESSURE:

- As the air becomes denser and heavier, it **sinks** and **spreads outward**.
- This **subsiding air mass** leads to the development of a **high-pressure center**.

STABILIZATION OF THE ATMOSPHERE:

- The **descending air inhibits cloud formation**, creating **stable weather** with clear skies.
- This reinforces **radiative cooling** at the surface, sustaining the anticyclone.

CLIMATIC ROLE:

- **Blocks Storm Systems:** Polar anticyclones often block or divert mid-latitude cyclones.
- **Cold Air Outbreaks:** They can drive cold air toward lower latitudes, causing **cold waves** in temperate zones.
- **Persistent Weather:** Associated with **long periods of dry and cold weather**.

EXAMPLES:

- **Siberian High** (Northern Hemisphere winter): One of the strongest and most persistent polar anticyclones.
- **Antarctic High:** Dominates the Southern Hemisphere's winter weather, especially over the ice sheet.

Winter Anticyclones	Summer Anticyclones
Dry and bright with very little cloud.	Very little cloud
Sun low in the sky, so cold conditions.	Dry with light winds
Clear evening skies mean that nights can be very cold.	Sun high in the sky, so hot and sunny
Early morning frost and fog may last all day.	Cloudless skies at night allow heat to escape, so nights can be cool.
Extensive low cloud or fog may produce overcast or 'gloomy' conditions.	Risk of thunderstorms at end of 'heat wave' conditions
	Early morning dew and mist.

02**ROLL CLOUD**

A rare “roll cloud,” a **long, tube-shaped cloud formation**, was spotted rolling over the coastline of Póvoa do Varzim, **Portugal**.

WHAT ARE ROLL CLOUDS?

A **Roll Cloud** is a **rare and spectacular type of arcus cloud**, characterized by its **tube-shaped, horizontal, and rotating appearance**, usually forming along the leading edge of a thunderstorm or a cold front. Unlike funnel clouds, **roll clouds are not tornadoes** and do not touch the ground.



A **roll cloud** is a **low, horizontal, tube-shaped cloud** that appears to roll about a horizontal axis.

It is a **detached** cloud (not connected to the cloud base above it) and often extends for several kilometers.

KEY CHARACTERISTICS:

Feature	Description
Shape	Horizontal, tube-shaped, cigar-like
Altitude	Low-level (typically 100–2000 meters)
Motion	Appears to "roll" around its horizontal axis (hence the name)
Location	Often forms ahead of a cold front or thunderstorm outflow
Attachment	Unlike shelf clouds, not attached to the thunderstorm cloud base
Appearance	Often ominous but not dangerous by itself

FORMATION PROCESS:**THUNDERSTORM DOWNDRAFT / COLD FRONT OUTFLOW:**

- A **strong downdraft** from a thunderstorm or a **cold air outflow** pushes air out ahead of the storm.
- This **gust front** lifts the warm, moist air ahead of it.

LIFTING OF WARM AIR:

- The rising warm air **cools and condenses**, forming a cloud.
- Due to the turbulence at the interface of warm and cold air, a **rotational motion** starts.

HORIZONTAL ROTATION:

- The mixing of air masses creates **horizontal rolling motion** due to wind shear (differences in wind speed and direction).
- This rolling forms a **cylinder-shaped cloud**, appearing to roll like a log.

DETACHED CLOUD:

- The roll cloud is **not connected to the cumulonimbus above**, making it visually distinct from shelf clouds.



DIFFERENCE BETWEEN ROLL CLOUD AND SHELF CLOUD:

Feature	Roll Cloud	Shelf Cloud
Connection	Not attached to parent cloud	Attached to storm or cumulonimbus base
Shape	Tube-shaped, rolling	Wedge-shaped, shelf-like
Movement	Rolls on horizontal axis	Moves with storm, no rolling appearance
Position	Ahead of gust front or cold front	Leading edge of a thunderstorm

03**ALAKNANDA RIVER**

Heavy rains in Rudraprayag, Uttarakhand have triggered a surge in the water level of the Alaknanda River, creating a flood-like situation in the region.

ALAKNANDA RIVER

- It is a Himalayan River in the state of Uttarakhand.
- It is one of the two main headstreams of the Ganges River, the other being the Bhagirathi River.
- It originates from the meltwaters of the Satopanth and Bhagirath Kharak glaciers in the Garhwal Himalayas of Uttarakhand.
 - The river is joined by many tributaries in Uttarakhand.
- Five of the tributaries are considered major, and their points of confluence are also worshipped. The five holy confluences in the Garhwal Himalayas are also known as Panch Prayag.



- **Vishnuprayag:** Alaknanda meets Dhauliganga River
- **Nandprayag:** Alaknanda meets Nandakini River
- **Karnaprayag:** Alaknanda meets Pindar River
- **Rudraprayag:** Alaknanda meets Mandakini River

- **Devprayag:** Alaknanda meets Bhagirathi. This is the most revered confluence, as it is here when the surging water coming from the mountains is finally called the Ganga.
- At the time of the formation of Ganga, Alaknanda's contribution to the flow is much larger than that of Bhagirathi.
- From its source till its union with Bhagirathi, Alaknanda travels for 190 km (approx.).
- Along the banks of the Alaknanda are numerous important pilgrimage sites such as Badrinath, Hemkund Sahib, and Joshimath.
- **The Alaknanda River valley is a significant part of the Char Dham Yatra, a pilgrimage circuit that encompasses four sacred sites—Badrinath, Kedarnath, Gangotri, and Yamunotri.**
- There are several hydel projects in the basin, which include the Alaknanda (Badrinath), Lata Tapovan, Devsari Dam, Nandprayag Langasu, and Vishnugad Pipalkoti, to name a few.

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04

NATIONAL TURMERIC BOARD

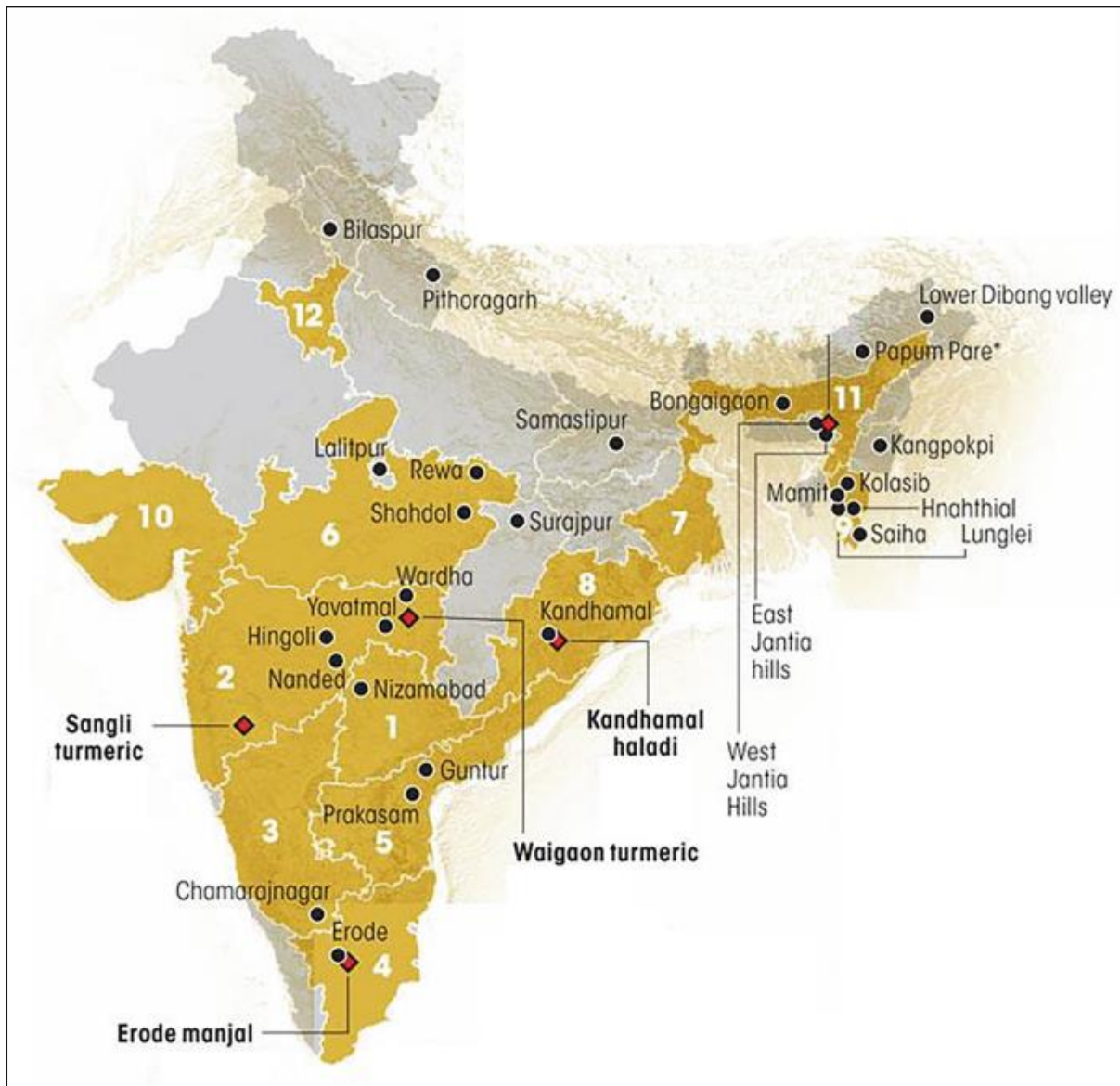
Union Home Minister, inaugurated the **headquarters of the National Turmeric Board** in Nizamabad, Telangana.



WHAT IS NATIONAL TURMERIC BOARD?

- It is a **dedicated body established in 2025**, to promote turmeric cultivation, research, and exports, ensuring holistic growth in the turmeric sector.
- **Headquarters:** Nizamabad, Telangana.
- **Ministry:** Operates under the Ministry of Commerce and Industry.
- **Aim:** To enhance turmeric production.
 - Support farmers and improve their livelihoods.
 - Boost global exports of turmeric and value-added products.

- **Functions:** The Board will also look into creating awareness on the essential and medical properties of turmeric, ways to increase its yield and boost logistics and supply chain to foster trade into newer markets.



TURMERIC

- Turmeric is a part of **Curcuma Long botanic group** and it is a perennial herbaceous plant of the **ginger family (Zingiberaceae)**.
- It is used as a **seasoning, dye, drug with diverse applications** and also used in the cosmetics industry.
- Turmeric is also known as '**Golden Spice**'.
- **India is the largest producer, consumer and exporter** of turmeric in the world.

- In 2023-24, India was responsible for over **70% of global turmeric production** and there are **30 varieties of turmeric produced in India**.
- **Andhra Pradesh, Tamil Nadu, Orissa, Karnataka, West Bengal, Gujarat, Meghalaya, Maharashtra, Assam** are some of the important states cultivating turmeric.

CLIMATIC CONDITIONS

- It is a **tropical herb** which grows in **both tropics and subtropics**.
- It grows at a temperature range of **20-35°C** with an annual rainfall of **1500mm or more**.
 - **It requires a humid climatic condition.**
- **Soil Requirement:** It grows best in **well drained sandy or clayey loam** with a little higher sand content.

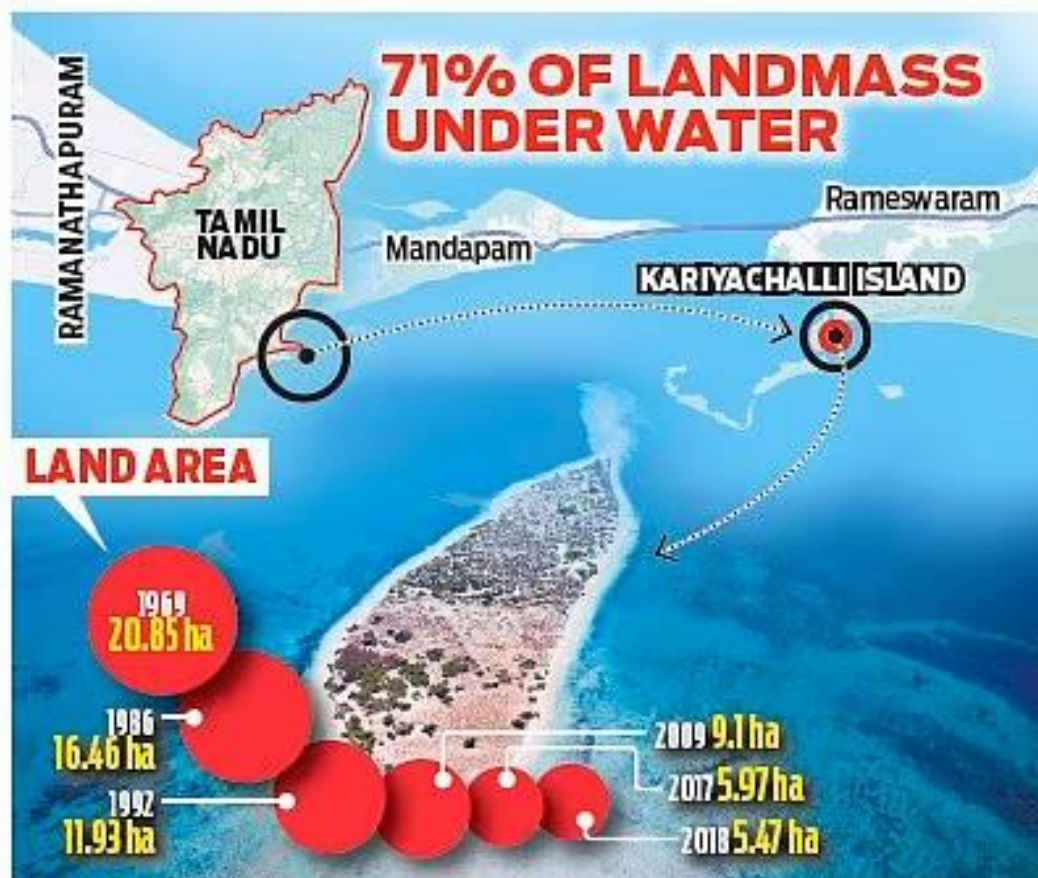
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PLACES IN NEWS

01**KARIYACHALLI ISLAND**

The Tamil Nadu Sustainably Harnessing Ocean Resources (TNSHORE) project is expected to start in August 2025 to save Kariyachalli island.

It will try to restore the reefs with artificial modules, planting seagrass beds and reviving marine life.

**KARIYACHALLI ISLAND**

- It is one of the 21 islands in the **Gulf of Mannar Marine National Park** region.
 - The gulf is home to one of the four major coral reefs in India.
- It is located on the southeastern coast of India between Rameshwaram and Thothukudi.
- It has shrunk by over 70% since 1969 due to erosion, rising sea levels, and coral reef degradation, and is at risk of submersion by 2036.

02**MANASAROVAR LAKE**

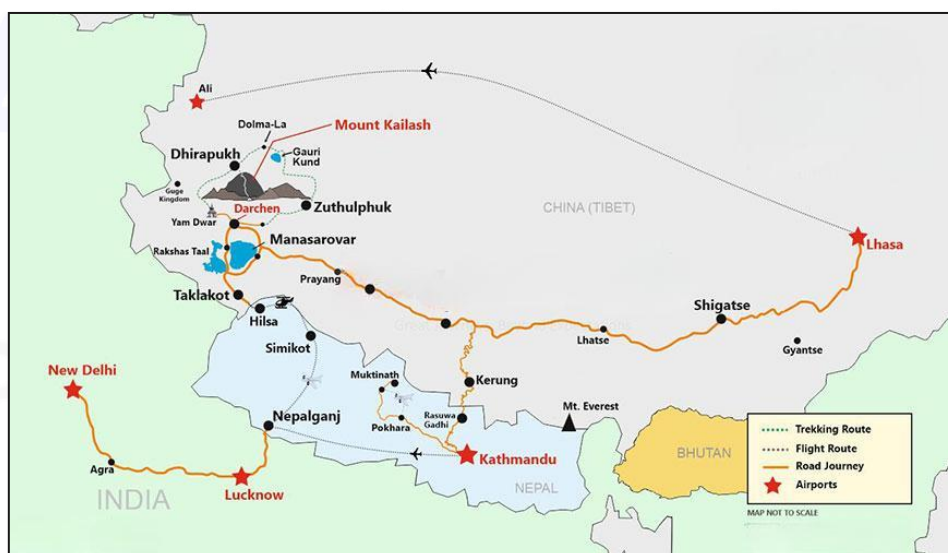
The first batch of Indian pilgrims has arrived at Lake Manasarovar in Tibet after a five-year pause, marking the resumption of the sacred pilgrimage.

LAKE MANASAROVAR

- It is one of the **world's highest freshwater lakes**, located about 2,000 km from Lhasa at the southern foot of Mount Kailash.
 - Mount Kailash and the Mansarovar Lake lie in the Tibet Autonomous Region of China.
- It is known for its crystal-clear blue shores and emerald green center.
- It is revered in both **Hinduism and Buddhism** and attracts pilgrims mainly from **India, Tibet, and neighboring countries**.

RELIGIOUS SIGNIFICANCE LAKE MANASAROVAR

- According to Hindu mythology, the lake was created by Lord Brahma for his sons to perform religious rituals.
- In Buddhism, Lake Manasarovar is associated with Jambhala, the Tibetan Buddhist god of wealth and abundance.

**PROCESS OF KAILASH MANSAROVAR YATRA****ORGANIZED BY:**

- Ministry of External Affairs (MEA), Government of India**
- Conducted with cooperation from **Tibet Autonomous Region of China**

STATUS (AS OF 2024–25):

- The **official MEA-organized yatra has been suspended** since **2020** due to:
 - **COVID-19 pandemic**
 - **Geopolitical tensions with China (especially post-Galwan clashes 2020)**
 - **Border management issues**
- **No official MEA notification** has been issued regarding its resumption as of July 2025.

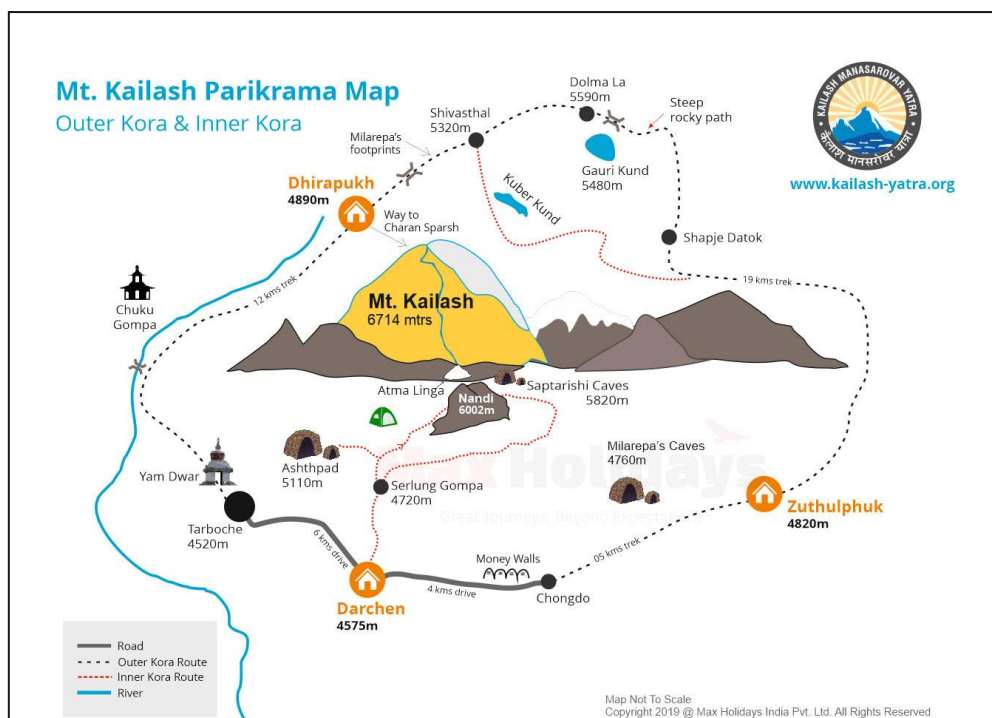
Private travel operators in Nepal organize **alternative routes** via **Simikot–Hilsa** and **Kerung** for Indian citizens.

TRADITIONAL ROUTES (WHEN MEA YATRA WAS ACTIVE):

Route	State	Features
Lipulekh Pass Route	Uttarakhand	Trekking route via Pithoragarh, Gunji, and Lipulekh. Approx. 5,200 m elevation. Difficult but historically preferred.
Nathula Pass Route	Sikkim	Road-based route via Gangtok and Nathula to Lhasa, Shigatse, and Mansarovar. Easier, mostly by bus.

ELIGIBILITY CRITERIA:

Requirement	Details
Citizenship	Indian citizen only
Age Limit	18 to 70 years
BMI Limit	≤ 27 (Body Mass Index)
Passport Validity	At least 6 months valid
Fitness Test	Mandatory medical fitness + stress test
No major health issues	Heart, asthma, epilepsy, high BP, diabetes (uncontrolled) may disqualify you



APPLICATION PROCESS (WHEN MEA YATRA ACTIVE):

- **Apply Online:**
- **Select Route:** Lipulekh or Nathula
- **Upload Documents:**
 - Passport (mandatory)
 - Medical certificate (post-screening)
 - ID, photos
 - Random Selection by Computerized Draw
- **Mandatory Medical Screening in Delhi:**
 - Delhi Heart & Lung Institute
 - ITBP Base Hospital
 - Orientation Camp & Final Clearance

PRIVATE ROUTE (ACTIVE IN 2025):

Route	Via	Operator Type
Nepalgunj – Simikot – Hilsa – Purang – Mansarovar – Kailash	Nepal	Organized by private Nepalese & Indian travel agencies
Kathmandu – Kerung – Saga – Mansarovar – Kailash	Kerung border via Nepal	Easier road route, used in 2023–2024

RELIGIOUS SIGNIFICANCE:

Site	Importance
Mount Kailash (6,638 m)	Believed to be abode of Lord Shiva ; sacred in Hinduism, Buddhism, Jainism, Bon
Lake Mansarovar	Created by Brahma; one of the highest freshwater lakes (4,590 m)
Kailash Parikrama (52 km)	Believed to cleanse sins of a lifetime
Astapad, Gauri Kund	Other sacred spots en route (as per Hindu & Jain beliefs)

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03**TOKARA ISLANDS**

In an unprecedented seismic event, more than 1,000 earthquakes have rattled the Tokara Islands in southern Japan over the past two weeks.

TOKARA ISLANDS

- The Tokara Islands are a **small archipelago in Japan, south of Kyushu and north of the Amami Islands.**
- They are also sometimes known as the Toshima Islands, and the name is preserved in the name of the administrative division, Toshima-mura, that covers them.
- **It consists of seven inhabited islands (from north to south: Kuchinoshima, Nakanoshima, Suwanosejima, Tairajima, Akusekijima, Kodakarajima, and Takarajima) and five uninhabited islands (Gajajima, Kogajajima, Kojima, Kaminonejima, and Yokoatejima).**
- As a permanently inhabited municipality stretching over an area of about 160 kilometers, Toshima is “Japan’s longest village.”
- Nakanoshima is the largest island of Toshima Village in both area and population.
- Mount Otake dominates the northern section of Nakanoshima. At 979 meters, it is the highest mountain in the island group.



CLIMATE:

- It lies between the subtropical and temperate zones, with an average annual temperature of 20°C.
- The weather is warm, and nearly all areas are frostless. The annual rainfall is about 2,700 millimeters.
- The islands are situated in one of the most seismically active regions of the world.

WHAT IS AN ARCHIPELAGO?

An **archipelago** is a **group or chain of islands** clustered together in a sea or ocean. These islands can be of various sizes and are often formed through geological processes like **volcanic activity**, **tectonic movements**, or **coral reef development**.

FORMATION OF ARCHIPELAGOS:

Process	Description
Volcanic Activity	Formed by underwater volcanoes (e.g. Hawaiian Islands)
Tectonic Plate Movement	Uplift or subduction of Earth's crust forms islands (e.g. Andaman & Nicobar)
Erosion & Sedimentation	Disintegration of larger landmasses over time
Coral Reef Formation	Coral build-up forming atolls and island chains (e.g. Maldives)



EXAMPLES OF ARCHIPELAGOS:

Archipelago	Location	Notable Feature
Andaman & Nicobar	India	Volcanic origin, biodiversity hotspot
Lakshadweep Islands	India (Arabian Sea)	Coral atolls, flat islands
Hawaiian Islands	USA (Pacific Ocean)	Volcanic, active volcanoes
Indonesian Archipelago	Southeast Asia	Largest archipelago (17,000+ islands)
Philippines	Southeast Asia	Over 7,000 islands, typhoon-prone
Japanese Archipelago	East Asia	Tectonic and volcanic origins

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04**LADAKH'S FIRST ASTRO TOURISM FESTIVAL**

Recently, the first-ever Ladakh Astro Tourism Festival concluded in Leh.

LADAKH'S FIRST ASTRO TOURISM FESTIVAL

- It is organized by the Tourism Department and the Indian Institute of Astrophysics.
- It is the two-day event which aims to promote Ladakh as a top astro-tourism destination, highlighting its clear skies, high altitude, and low light pollution.
- The **key Activities** included expert talks by scientists from ISRO and universities, and night sky observations at Ladakh University, offering guided telescope views of constellations, planets, and deep-sky objects.

**WHAT IS ASTRO-TOURISM?**

Astro-tourism (short for **astronomical tourism**) is a niche and growing form of tourism that involves **traveling to locations to observe celestial events** and experience **dark skies, astronomical phenomena, and space-related activities**.

Astro-tourism is a form of travel where individuals visit places to enjoy **stargazing, eclipse watching, meteor showers, planet sightings**, or to learn about **astronomy and space science**.

KEY FEATURES OF ASTRO-TOURISM:

Feature	Details
Stargazing	Observing stars, planets, and galaxies in dark-sky zones.

Celestial Events	Watching meteor showers, lunar/solar eclipses, planetary conjunctions.
Telescope Viewing	Guided viewing through telescopes, often with expert commentary.
Space Heritage Sites	Visiting places like observatories, space museums, and rocket launch sites.
Astro-Villages	Rural/tribal villages developed into astronomy-based eco-tourism hubs.

ASTRO-TOURISM IN INDIA:

India is promoting astro-tourism as part of **science popularization** and **rural development**.

NOTABLE INITIATIVES:

- **Ladakh:** India's **first Dark Sky Reserve** in Hanle (2022) in collaboration with IIA and Ladakh UT.
- **Astro-Tourism Campaigns:** Launched by **Ministry of Tourism** and **Vigyan Prasara** to develop science-based tourism.
- **Jantar Mantar, Jaipur:** Historical astronomical observatory attracts astro-tourists.
- **Pushkar & Uttarakhand:** Being developed as astro-tourism hubs under state plans.

GLOBAL ASTRO-TOURISM EXAMPLES:

Country	Site / Event
Chile	Atacama Desert (world's best skies)
USA	Arizona Dark Sky Parks, NASA centers
Norway	Northern Lights (Aurora Borealis)
Iceland	Glacier aurora viewing tours

BENEFITS OF ASTRO-TOURISM:

Benefit	Explanation
Promotes Scientific Temper	Encourages interest in space, astronomy, and science.

Rural Employment	Creates eco-tourism and jobs in remote/dark-sky areas.
Low-Impact Tourism	Minimal environmental damage; encourages sustainable travel.
STEM Learning	Useful for students, hobbyists, and researchers.

CHALLENGES:

- **Light Pollution:** Limits sky visibility in urban areas.
- **Infrastructure Gaps:** Lack of roads, connectivity, and observatories in rural areas.
- **Awareness:** Limited public knowledge and trained guides.
- **Weather Dependency:** Cloudy skies can ruin observations.


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05

NIPCCD RENAMED AS SAVITRIBAI PHULE NATIONAL INSTITUTE OF WOMEN AND CHILD DEVELOPMENT

The National Institute of Public Cooperation and Child Development (NIPCCD) has been renamed the **Savitribai Phule National Institute of Women and Child Development**.

NATIONAL INSTITUTE OF PUBLIC COOPERATION AND CHILD DEVELOPMENT

- It was established in 1966 under the Planning Commission and was renamed in 1975 after becoming the apex body for training under the Integrated Child Development Services (ICDS) program.
- Presently, it is an autonomous institute under the Ministry of Women and Child Development.
- It is headquartered in Delhi and operates five regional centers across India to address regional needs.

FUNCTIONS

- It serves as the apex body for training, research, documentation, and capacity building in the field of Women and Child Development.
- It plays a pivotal role in strengthening implementation mechanisms under various flagship schemes through its online and physical training programmes.



SCIENCE AND TECHNOLOGY

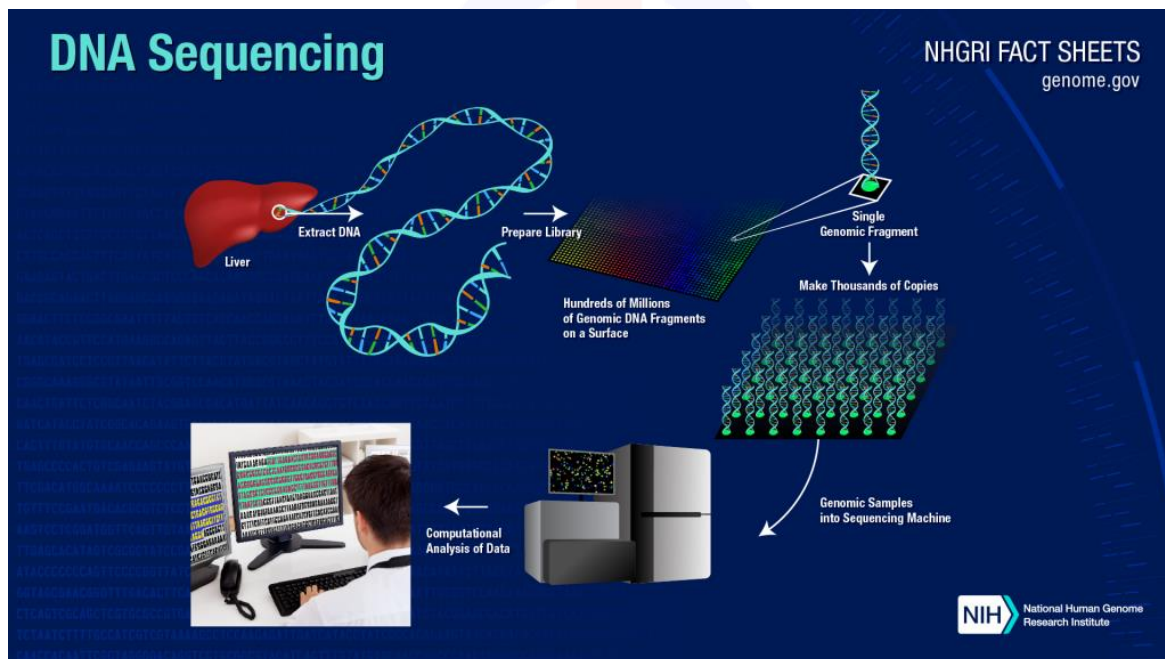
01

GENOME SEQUENCING

Researchers have sequenced the **first whole ancient Egyptian genome** from an individual who lived 4,500-4,800 years ago the oldest DNA sample from Egypt to date.

ABOUT

- DNA was successfully extracted from the **individual's teeth**.
- The genome of the ancient Egyptian is said to be the **most complete and oldest from Ancient Egypt**.



GENOME

- The genome of an organism is made up of a unique DNA or RNA sequence.
- The human genome is the complete set of genetic information for Homo sapiens.
- It consists of about **3 billion base pairs of DNA**, organized into **23 pairs of chromosomes**.
- **Each chromosome carries a unique set of genes**, which are sequences of DNA that encode instructions for building proteins and other molecules essential for life.

GENOME SEQUENCING

- Each sequence is composed of chemical building blocks known as **nucleotide bases**.
- **Determining the order of bases** is called “**genomic sequencing**” or, simply, “**sequencing**.”
- The information encoded in the genomes provide **researchers with unique genetic “fingerprints.”**
- The sequence tells scientists the **kind of genetic information** that is carried in a particular DNA segment.



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02**DENGIAL**

India has reached the **50% enrolment mark** in its first phase III clinical trial for the **indigenous tetravalent dengue vaccine, DengiAll**.

ABOUT DENGIAL

- It is **developed by Panacea Biotec Limited** under a licensing agreement with the **National Institutes of Health (NIH)**, the primary US federal agency.
- **DengiAll** has a weakened form of all **four dengue virus subtypes** and has the same virus composition as the vaccine developed by NIH, except for the inactive ingredients.
- The trial has been approved by the **Drug Controller General of India**.
- **A Phase I and II clinical trial** conducted in India revealed a balanced and robust immune response across all four dengue virus types.
- **The ICMR-National Institute of Translational Virology (NITVAR)** and AIDS Research (formerly ICMR-NARI) is **responsible for overall trial coordination**.

DENGUE

- Dengue is a **mosquito-borne viral disease** caused by the **Dengue virus (DENV)**, which has **four serotypes** (DENV-1, DENV-2, DENV-3, and DENV-4).
 - It is transmitted primarily by the **Aedes aegypti mosquito**.
- **Spread:** The virus **does not spread person-to-person directly**.
 - A mosquito becomes infected by biting a person already infected with the virus, and then can **transmit the virus to another person through a subsequent bite**.
- **Vaccine:** Dengvaxia (CYD-TDV) – approved in some countries, recommended for individuals aged 9-16 with a history of dengue infection.
- **Dengue fever** is **one of the top 10 threats** to global health, according to the World Health Organisation (WHO).
- **Dengue in India:** India accounts for a large fraction of global dengue cases; 2.3 lakh cases and 297 deaths were reported in 2024.

SPECIES IN NEWS

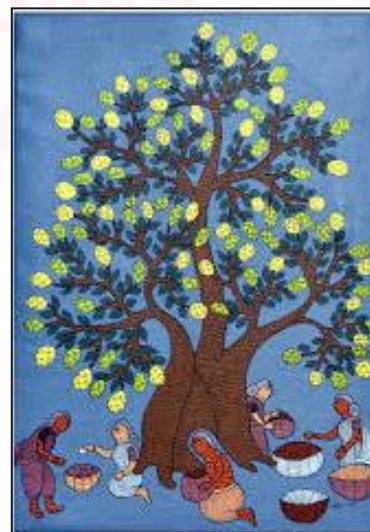
01**MAHUA**

MAHUA: THE LIFELINE OF CENTRAL INDIA'S TRIBAL COMMUNITIES

Aspect	Details
Scientific Name	<i>Madhuca longifolia</i>
Family	Sapotaceae
Common Names	Mahua, Butter Tree, Illuppai (Tamil), Moha (Hindi), Ippa (Telugu), Hippe (Kannada)
Type	Deciduous tropical tree
Native Range	Indian subcontinent (India, Nepal, Sri Lanka, Bangladesh)
Climatic Preference	Tropical dry deciduous forests; drought-resistant
States Found	Madhya Pradesh, Chhattisgarh, Odisha, Jharkhand, Maharashtra, Uttar Pradesh, Bihar, Telangana, Andhra Pradesh, Rajasthan, Tamil Nadu
Lifespan	Up to 60–70 years or more

MORPHOLOGICAL FEATURES

- **Leaves:** Thick, leathery, shiny, clustered at branch ends.
- **Flowers:** Creamy white, fleshy, sweet-smelling, rich in sugar content.
- **Flowering Time:** March to May (after leaf fall).
- **Fruits:** Fleshy berries with 1–2 seeds.
- **Seeds:** Contain oil used for multiple purposes.



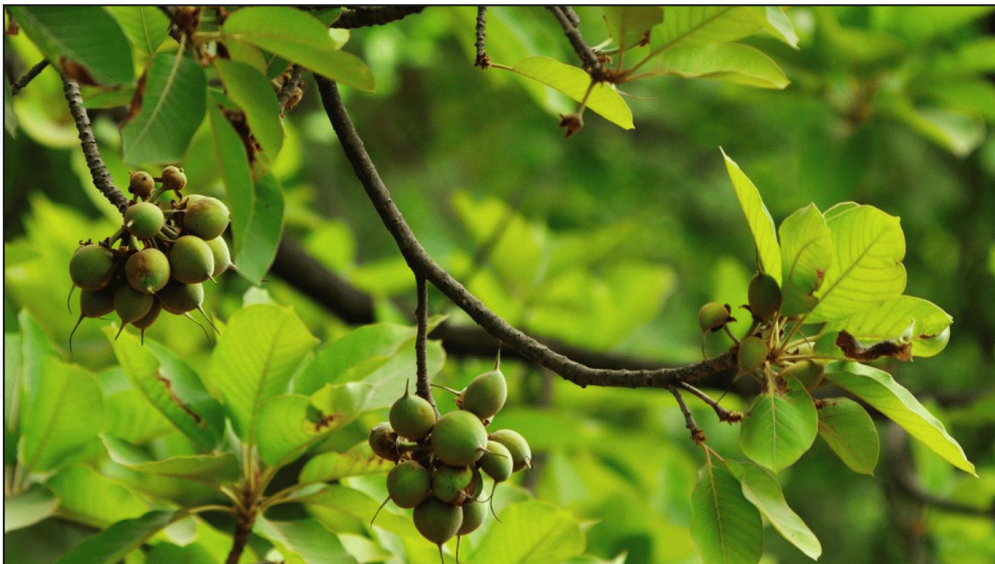
ECONOMIC IMPORTANCE

- **Flowers:**
 - Used for making **local alcoholic drink** (Mahua liquor).

- Used in **sweets, jaggery**, and as food by tribal people.
- **Seeds:**
 - Yield **Mahua oil**, used in cooking (traditionally), hair oil, soap, and biodiesel.
- **Leaves:**
 - Used to make **leaf plates**, animal fodder.
- **Timber:**
 - Soft wood used in making rural **agricultural tools** and **furniture**.
- **Oil Cake:**
 - Used as **organic manure** and cattle feed (after detoxification).

MAHUA OIL: USES

- **Cooking:** Used traditionally in tribal cuisine.
- **Cosmetic:** Used in traditional skin and hair care.
- **Medicinal:** Used in treatment of **skin diseases and joint pain**.
- **Industrial:** Used in soap making, lighting lamps, and even in biodiesel production.



MEDICINAL USES

- **Flowers:** Laxative, cooling, tonic in Ayurveda.
- **Bark:** Astringent, used in treatment of ulcers and diabetes.
- **Leaves:** Used in poultices for swelling.

- **Seed Oil:** Anti-inflammatory and antimicrobial.
- **Roots:** Used in decoctions to treat skin conditions and fever.

ECOLOGICAL ROLE

- **Drought-Resilient:** Can survive in poor and dry soil.
- **Low Water Requirement:** Suitable for arid and semi-arid regions.
- **Pollinators:** Attracts insects and bats – supports biodiversity.
- **Soil Protection:** Helps prevent soil erosion and supports microflora.

TRIBAL AND CULTURAL SIGNIFICANCE

- **Tribal Communities:** Gonds, Baigas, Santhals, Oraons, Bhils, and more.
- **Ritual Use:** Mahua liquor used in marriage, death, and fertility rites.
- **Spiritual Value:** Regarded as **Kalpavriksha** (Tree of Life).
- **Traditional Knowledge:** Passed through oral traditions, songs, and rituals.
- **Cultural Heritage:** Symbol of tribal identity and resistance.

MAHUA LIQUOR

- Made from **fermented Mahua flowers**.
- **Alcohol Content:** 20–30% (varies).
- **Preparation:** Sun-dried flowers fermented naturally.
- **Health Concerns:** Often consumed in unregulated settings – risk of adulteration.
- **Commercial Use:** Now being promoted as **heritage liquor** in many states.
- **Regulation:** Subject to excise laws and Gram Sabha permissions under PESA.

LEGAL AND POLICY FRAMEWORK

- **Indian Forest Act, 1927:** Previously restricted tribal access to Mahua.
- **Forest Rights Act (FRA), 2006:** Recognizes tribal right to collect, use, and sell Mahua.
- **PESA Act, 1996:** Empowers Gram Sabhas to manage local resources like Mahua.
- **Excise Laws:** State-specific; e.g., Chhattisgarh legalized regulated brewing.
- **TRIFED and Van Dhan Scheme:**

- Promote **value addition**, packaging, and marketing.
- Establish **Van Dhan Vikas Kendras (VDVKs)** for tribal SHGs.

RECENT DEVELOPMENT AND INITIATIVES

Initiative/Update	Description
Mahua-based Liquor as GI Product	Efforts to get Geographical Indication for tribal Mahua liquor
State Breweries	Chhattisgarh & Jharkhand allow regulated brewing and sale of Mahua liquor
TRIFED Promotion	Mahua drink (Herbal Mahua) marketed as a soft alcoholic drink
Startups	Emerging Mahua-based brands focusing on natural wellness, herbal liquor
Sustainable Livelihood Programs	Use of Mahua under Van Dhan Vikas Kendras (VDVKs)
Export Potential	Being explored under India's tribal crafts and products

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02**NEW GARCINIA SPECIES FOUND IN ASSAM**

A new plant species named **Garcinia kusumae**, belonging to the **genus Garcinia** has been discovered in Baksa district of Assam.

GARCINIA KUSUMAE

- The species honours Kusum Devi, the late mother of environmentalist Jatindra Sarma, who led the discovery.
- The species is locally known as **thoikora** and is a **dioecious evergreen tree**, capable of growing up to **18 metres tall**.

**GENUS GARCINIA**

- Garcinia is a large, **pan-tropical genus** under the **Clusiaceae family**, comprising **414** known species of shrubs and trees.
- This genus is distributed mainly in **Africa, Australasia, and Southeast Asia**, and is commonly found in **lowland tropical rainforests**.
- **Garcinia species** are known for their pharmacological properties, as well as culinary and cultural significance, especially in indigenous communities.
- **Garcinia in India:** India is home to **33 species and 7 varieties** of Garcinia. The state of Assam alone hosts **12 species and 3 varieties**.
- These species are predominantly located in **northeastern rainforests, the Western Ghats, and the Andaman and Nicobar Islands**, making them a vital part of India's biodiversity hotspots.

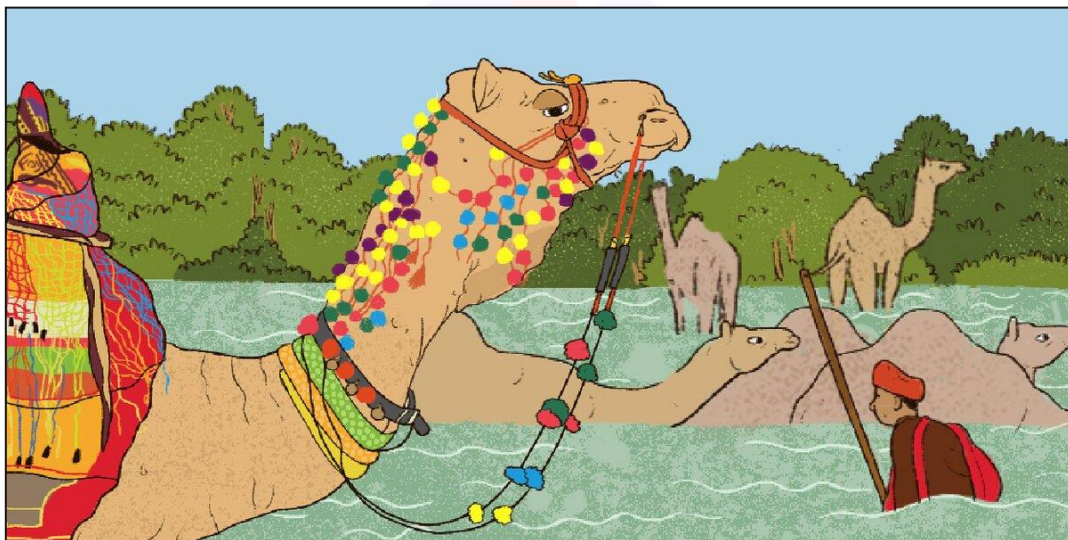
03

KHARAI CAMEL

Despite repeated interventions by the National Green Tribunal (NGT), Gujarat's Kachchh region continues to witness rampant mangrove destruction, threatening the existence of the rare, swimming Kharai camel.

WHAT IS KHARAI CAMEL?

- **Kharai Camel** is a unique breed of camel **native to the coastal areas of Gujarat, India.**
- The word '**Kharai**' is derived from the **Gujarati word "Khar"** meaning **salty**, as it thrives in **saline ecosystems.**
- **Also known as:** *Swimming Camel, Sea Camel or Mangrove Camel.*



KEY DISTINCTIVE FEATURE:

- **Kharai Camel is the only camel in the world known for its ability to swim.**
- It can **swim up to 3 km** into the sea to graze on **mangroves and saline vegetation.**

GEOGRAPHICAL DISTRIBUTION:

- **Region:** Found in **Kutch district** of Gujarat, especially in:
 - **Bhachau**
 - **Lakhpat**
 - **Abdasa**
- **Coastal and mangrove-rich regions** are the natural habitats.

UNIQUE BIOLOGICAL FEATURES:

- Adapted to **saline water**, **mangrove foliage**, and **coastal wetland ecosystem**.
- Can **tolerate extreme temperatures** and **salinity levels**.
- Has **strong hooves** to walk through marshy lands.
- **High salt tolerance** due to evolved kidneys and metabolic mechanisms.

FEEDING HABIT:

- Browses on **Avicennia**, **Rhizophora**, and **other mangrove species**.
- Also feeds on **salty grasses** like **Suaeda**, **Salicornia**, etc.

UTILITY & IMPORTANCE:

- **Used for:**
 - **Transport and load-carrying** in marshy and desert regions.
 - **Milk**, which is **rich in minerals** and traditionally used for **diabetes management**.
 - **Cultural significance** in Maldhari (pastoral) communities.

ASSOCIATED COMMUNITY:

- **Maldharis** – a pastoralist tribal community in Gujarat, who rear Kharai camels.
- Livelihood, identity, and traditional knowledge of Maldharis are deeply connected to Kharai camels.

THREATS TO KHARAI CAMEL:

Shrinking mangrove habitat due to:

- Industrialization (e.g., ports, SEZs)
- Coastal development
- Pollution
- Lack of fodder and grazing rights restrictions.
- Neglect in breeding policies.
- Rising salinity & climate change.
- Overgrazing and habitat loss.

CONSERVATION STATUS & RECOGNITION:

- **Declared a separate camel breed in 2015** by ICAR (Indian Council of Agricultural Research).
- Recognized by the **National Bureau of Animal Genetic Resources (NBAGR)**.
- **IUCN Red List:** Not separately listed but **considered threatened locally**.
- Conservation efforts led by **Maldhari communities** and NGOs.



PERSONALITY IN NEWS

01

PESHWA BAJIRAO

Union Home Minister and Minister of Cooperation unveiled the statue of Shrimant Bajirao Peshwa I in Pune, Maharashtra.

WHO WAS PESHWA BAJIRAO?

- Peshwa Bajirao, also known as **Bajirao I**, was the **7th Peshwa** of the Maratha Empire. He was the son of **Balaji Vishwanath**, the first Peshwa.
- He served under **Chhatrapati Shahu I** and is renowned for his military campaigns and expansion of the Maratha kingdom.



MILITARY ACHIEVEMENTS

- Bajirao Peshwa fought **41 battles** in a span of 20 years and emerged victorious in all of them.
- **Major Campaigns:**
 - **Battle of Palkhed (1728):** Defeated the **Nizam of Hyderabad**, demonstrating swift cavalry movement and encirclement tactics.

- **Battle of Dabhoi (1731):** It was a conflict between Peshwa Bajirao I and the Dabhade clan, led by **Trimbak Rao Dabhade**, over the authority to collect revenue from the province of Gujarat.
- **Invasion of Delhi (1737):** Successfully marched on the Mughal capital and forced the Mughals to cede territories without directly capturing Delhi.



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02**ALLURI SITARAMA RAJU**

Union Defence Minister at the 128th birth anniversary celebrations of Alluri Sitarama Raju, praised his contributions to India's freedom struggle.

WHO WAS ALLURI SITARAMA RAJU?

- He was a prominent Indian revolutionary and freedom fighter who played a crucial role in the Indian independence movement, particularly by mobilizing tribal communities against British rule.

ROLE IN THE FREEDOM STRUGGLE

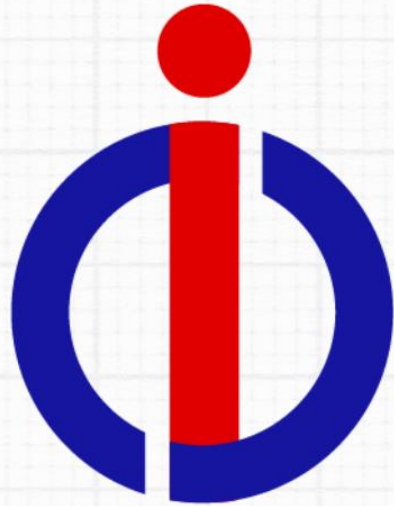
- Revered as **“Manyam Veerudu” (Hero of the Jungle)** by local people for his courage and leadership.
- **Influenced by the Non-Cooperation Movement** and the revolutionaries of Bengal, he initially encouraged tribals to seek justice through local panchayats and boycott colonial courts.
- He organized and led **tribal people and other sympathizers in guerrilla campaigns against British forces** across the border regions of present-day Andhra Pradesh and Odisha.
- **Alluri Sitarama Raju** was captured and martyred on May 7, 1924.

**RAMPA REBELLION (1922–1924)**

- Alluri Sitarama Raju is best known for leading the **Rampa Rebellion**, also known as the Manyam Rebellion.
- This was a tribal uprising against the British, largely fueled by the oppressive **Madras Forest Act of 1882**.
- This act restricted the free movement of Adivasis in their forest habitats and prevented them from practicing their traditional form of **agriculture called ‘podu,’** which threatened their way of life.

RECOGNITION

His fearless resistance and sacrifice made him a legendary figure in Andhra Pradesh and Indian history. His birthday is celebrated as a state festival in Andhra Pradesh.



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