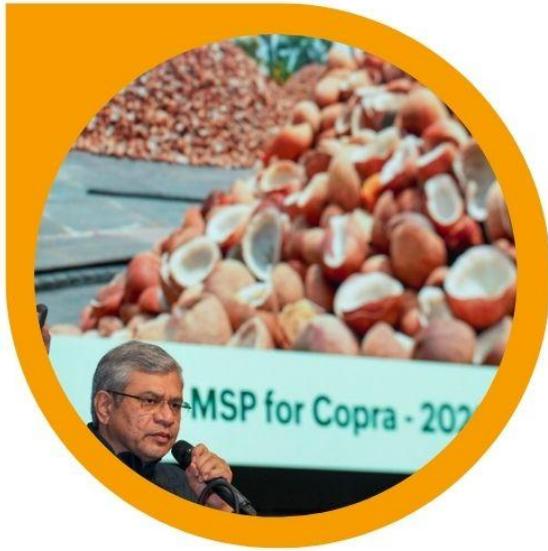
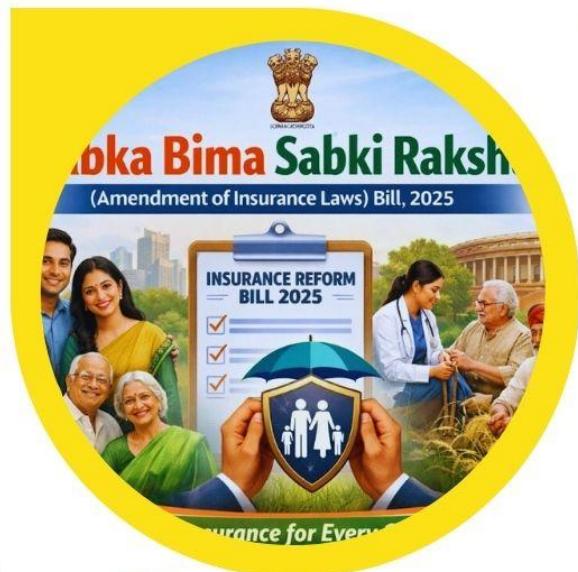


DECEMBER  
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## INDIAN POLITY

### CCPA and the Shift Towards Proactive Consumer Governance in India

The expansion of India's consumer markets—especially in digital commerce, influencer-driven advertising, and platform-based services—has exposed the limits of complaint-based consumer protection. Addressing this structural gap, the Central Consumer Protection Authority (CCPA) has emerged as a key regulatory institution that marks a shift from reactive grievance redressal to preventive and enforcement-oriented consumer governance.

#### Why CCPA Is in Focus

Recent actions against misleading advertisements, deceptive endorsements, dark patterns in digital platforms, and unsafe consumer goods have placed CCPA at the centre of governance discussions. Unlike earlier mechanisms that relied primarily on individual complaints before consumer courts, CCPA can intervene at the market level, acting even in the absence of a formal complaint.

#### Legal Basis and Institutional Nature

CCPA is a statutory body established under the Consumer Protection Act, 2019 and functions under the administrative control of the Ministry of Consumer Affairs, Food and Public Distribution.

It is neither a tribunal nor a court, but a central regulatory authority with investigative and enforcement powers.

The authority consists of:

- A Chief Commissioner
- Two Commissioners
- An Investigation Wing headed by a Director General

This structure allows CCPA to combine policy oversight, investigation, and enforcement within a single institutional framework.

#### Mandate and Powers

The authority has been entrusted with protecting consumer rights as a collective interest, not merely resolving individual disputes. Its powers include:

- Ordering the withdrawal or modification of misleading advertisements
- Imposing penalties on manufacturers, advertisers, and endorsers
- Issuing product recalls and directing refunds
- Initiating suo motu investigations into unfair trade practices
- Regulating emerging areas such as digital advertising and influencer marketing

These powers enable CCPA to address systemic consumer harm rather than case-by-case grievances.

#### CCPA vs Consumer Commissions

India's consumer protection framework now operates through a dual structure:

- Consumer Commissions focus on adjudication and compensation for individual consumers.
- CCPA functions as a market regulator, ensuring fairness, safety, and truthful representation across sectors.

This separation mirrors global best practices where regulatory bodies safeguard market integrity while courts resolve disputes.

#### Governance Significance

The emergence of CCPA reflects broader trends in governance:

- Recognition that individual consumers cannot alone counter large market actors
- Need for state-led regulatory oversight in digital and platform economies
- Emphasis on preventive regulation rather than post-harm remedies
- Reinforcement of ethical standards in advertising and trade practices

However, challenges persist, including coordination with sectoral regulators, enforcement capacity, and clarity in jurisdictional overlap.

#### Prelims Ready Facts

- Statutory body under Consumer Protection Act, 2019
- Can act suo motu
- Can penalise endorsers and influencers
- Can order recall, refund, and advertisement withdrawal
- Works under Ministry of Consumer Affairs

#### GS-2 Mains Relevance

- Regulatory governance
- Consumer rights and social justice
- State's role in market oversight
- Digital economy regulation

#### UPSC Prelims Practice Question

With reference to the Central Consumer Protection Authority (CCPA), consider the following statements:

1. It is a statutory body established under the Consumer Protection Act, 2019.
2. It can initiate action only on receipt of a consumer complaint.
3. It has the power to impose penalties on endorsers for misleading advertisements.

Which of the statements given above is/are correct?

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

Answer: (b)



Law (Amendment) Act, 2018, which mandated speedy trials for heinous sexual offences.

The scheme provides financial assistance to States and Union Territories to set up:

- Fast Track Special Courts (FTSCs), and
- Exclusive POCSO Courts (EPCs)

### Objectives of the FTSC Scheme

- Ensure expeditious disposal of rape and POCSO cases
- Reduce pendency of cases related to sexual violence
- Strengthen victim-centric justice delivery
- Enhance public confidence in the criminal justice system

### Key Features of the Scheme

- Central Funding Support: Shared between the Centre and States
- Dedicated Courts: Exclusive courts for sexual offences
- Special Focus on Children: Priority to cases under the POCSO Act, 2012
- Judicial Infrastructure Support: Funds for judicial officers, prosecutors, and staff
- Time-Bound Trials: Alignment with statutory timelines under criminal law

### Coverage and Implementation

- Implemented across States and Union Territories based on pendency of cases
- Courts are set up primarily in districts with high case backlog
- Operates in coordination with:
  - State Judicial Services
  - High Courts
  - Legal Services Authorities

### Significance of the FTSC Scheme

#### 1. Access to Justice

Ensures that survivors, especially children, are not subjected to prolonged trials and repeated trauma.

#### 2. Deterrence Effect

Swift justice enhances deterrence against sexual crimes.

#### 3. Judicial Efficiency

Reduces pressure on regular courts and helps decongest the justice system.

#### 4. Constitutional Values

Advances Article 21 (Right to Life and Dignity) and the principle of speedy trial.

### Challenges in Implementation

- Shortage of trained judicial personnel
- Infrastructural gaps in some districts

- Variations in State-level implementation
- Need for victim-friendly court procedures

### Way Forward

- Continuous capacity building of judges and prosecutors
- Integration with e-Courts and digital case management
- Stronger coordination between police, prosecution, and judiciary
- Regular monitoring and outcome-based evaluation

The FTSC Scheme represents a critical shift from procedural delays to victim-centric justice. While institutional capacity and uniform implementation remain challenges, the scheme reinforces the constitutional promise that justice delayed must not become justice denied, especially for the most vulnerable.

### UPSC Prelims Practice Question

With reference to the Fast Track Special Courts (FTSC) Scheme, consider the following statements:

1. The scheme was launched after the Criminal Law (Amendment) Act, 2018.
2. It provides for exclusive courts for cases under the POCSO Act.
3. Funding under the scheme is shared between the Centre and the States.

Which of the statements given above are correct?

- 1 and 2 only
- 2 and 3 only
- 1 and 3 only
- 1, 2 and 3

Answer: (d)

### UPSC Mains connect

Fast Track Special Courts are essential for ensuring substantive justice rather than merely procedural justice. Discuss the significance and limitations of the FTSC Scheme in this context.

### National Human Rights Commission (NHRC): Guardian of Civil Liberties in a Constitutional Democracy

#### Why in News

The National Human Rights Commission (NHRC), India organised a function today at Bharat Mandapam in New Delhi to celebrate Human Rights Day in commemoration of the Universal Declaration of Human Rights (UDHR) on this day in 1948 by the United Nations.

#### What is the NHRC?

The National Human Rights Commission (NHRC) is a statutory body established under the Protection of Human Rights Act, 1993, to protect and promote human rights

guaranteed by the Constitution of India and international covenants.

Human rights under the Act include rights relating to:

- Life, liberty, equality, and dignity
- Guaranteed by the Constitution
- Enforceable by courts in India

### Composition of the NHRC

The Commission consists of:

- A Chairperson (former Chief Justice of India)
- One former Supreme Court judge
- One former High Court Chief Justice
- Members with knowledge or experience in human rights
- Ex-officio members from National Commissions for:
  - SCs, STs, Women, Minorities, and Child Rights

This composition aims to balance judicial experience with social insight.

### Powers and Functions

#### 1. Inquiry and Investigation

- Inquires into complaints of human rights violations or negligence by public servants
- Can act suo motu or on petitions

#### 2. Oversight of Detention Facilities

- Visits jails, detention centres, and mental health institutions

#### 3. Advisory Role

- Recommends safeguards for effective protection of human rights
- Reviews existing laws and suggests reforms

#### 4. Awareness and Education

- Promotes human rights literacy through research, training, and publications

### Constitutional and Democratic Significance

- Acts as a bridge between citizens and the State
- Strengthens constitutional morality by ensuring State accountability
- Reinforces Article 21 and due process guarantees
- Complements judicial remedies with institutional oversight

### Limitations and Criticisms

- **Recommendatory Powers Only:** NHRC decisions are not binding
- **Limited Jurisdiction:** Cannot investigate armed forces directly
- **Delay in Disposal of cases**
- **Resource and manpower constraints**
- **Concerns over perceived lack of independence**

### Recent Reform Debates

- Strengthening enforcement powers
- Enhancing autonomy in appointments
- Improving coordination with State Human Rights Commissions
- Aligning NHRC more closely with UN Paris Principles

### Way Forward

- Granting greater functional independence
- Making compliance with NHRC recommendations more robust
- Time-bound inquiry mechanisms
- Capacity building at State and district levels
- Leveraging technology for complaint redressal

The NHRC remains a vital institution in India's rights architecture. While courts remain the final arbiters, commissions like the NHRC ensure that human dignity does not wait for litigation. Strengthening the NHRC is not merely an administrative reform - it is a reaffirmation of India's constitutional promise to protect its most vulnerable citizens.

### UPSC Prelims Practice Question

With reference to the National Human Rights Commission (NHRC), consider the following statements:

1. The NHRC is a constitutional body.
2. The Chairperson of the NHRC is a former Chief Justice of India.
3. The NHRC can issue binding orders on the government.

Which of the statements given above are correct?

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

Answer: (b)

### UPSC Mains connect

Despite constitutional guarantees, human rights violations continue to persist in India. Examine the role and limitations of the National Human Rights Commission in addressing this challenge.

### President's Visit to Manipur: Constitutional Presence Amid a Humanitarian and Federal Challenge

#### Why in News

The Droupadi Murmu, President of India, recently visited Manipur amid prolonged ethnic tensions and internal displacement. The visit has drawn national attention to the constitutional, humanitarian, and federal dimensions of crisis management in a border state.



next-generation reforms aimed at realising the vision of *Viksit Bharat*. This has become a governance narrative in 2025, emphasising accelerated reforms across sectors such as manufacturing, services, tourism, education, governance, and technology.

### What the “Reform Express” Implies

The term “Reform Express” in the 2025 governance discourse encapsulates:

- India’s transition to mission-mode reforms across economic and administrative domains
- Focus on quality, competitiveness and global integration
- Use of technology and human capital to boost productivity and service delivery

By linking the country’s demographic advantage with structural reforms, the narrative seeks to shift discourse from incremental fixes to comprehensive systemic transformation.

### Key Dimensions of the Reform Agenda

#### 1. Human Capital as Growth Engine

India’s demographic profile—with nearly 70% in the working-age group—is presented as a strategic asset. The government emphasises:

- Mapping skill demand at state and global levels
- Collaboration between academia and industry for talent creation
- Investing in sports, tourism and youth development
- Preparation for events like the 2036 Olympics as part of long-term capacity building

This moves beyond consumption of demographic dividend to intentional skill formation.

#### 2. Quality in Governance and Services

The Prime Minister noted that “*Viksit Bharat* is synonymous with quality and excellence”—not only in outcomes but in the processes of governance, including:

- Citizen-centric delivery
- Simplified procedures and enhanced public service
- Strengthened federal cooperation in policy implementation

This reframes governance performance away from mere targets to global competitiveness and standards of excellence.

#### 3. Strengthening *Aatmanirbharta* with Zero Defect and Zero Effect

The “Zero Effect, Zero Defect” (ZEZD) principle emphasises:

- Self-reliance in products and services
- High global quality benchmarks
- Minimal environmental impact

The approach aims to enhance export competitiveness while aligning with sustainability principles.

### 4. Centre–State Partnership and Cooperative Federalism

Reform Express as a governance approach emphasises:

- Joint identification of 100 priority products/services for domestic manufacturing
- States preparing roadmaps for global tourism destinations
- Policy coordination on Ease of Doing Business and service sector growth

This reveals a whole-of-government orientation with the Centre facilitating frameworks and States executing context-specific reforms.

### 5. Technology and Governance

The conference highlighted the use of technology across sectors:

- Digital platforms for service delivery
- AI deployment in governance systems
- Cyber security as a priority
- Digitisation of manuscripts and cultural assets

This aligns with India’s broader digital governance strategy and reflects the integration of modern tech with institutional reform.

### Why This Matters for Governance

The Reform Express narrative lays out a multi-sectoral reform strategy that:

- Integrates economic policy with human capital development
- Encourages states to tailor action plans with clear timelines
- Prioritises outcome-based monitoring
- Strengthens cooperative federalism
- Positions India on a trajectory towards global competitiveness

Reform Express is both a metaphor and a roadmap—signifying India’s attempt to transform its governance architecture through quality, speed, and inclusiveness. While ambitious, its success will depend on effective implementation at the state and district levels, robust monitoring frameworks, and sustained investment in human capital. Reform Express thus reflects not incremental change, but an institutional commitment to structural transformation.

### UPSC Prelims Practice Question

Consider the following statements about India’s “Reform Express” as referenced in recent governance discourse:

1. It is an official government scheme codified in law.
2. It emphasises human capital development as a key driver of national growth.
3. It promotes cooperation between the Centre and States in policy implementation.

Which of the above statements is/are correct?

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

Answer: (b)

### UPSC Mains Connect

"Quality governance, human capital development and cooperative federalism are essential pillars of India's reform trajectory." Analyse how the narrative of "Reform Express" reflects these priorities and their implications for governance outcomes.

## VB-G RAM G Act, 2025: Transforming Rural Employment and Livelihoods in India

### Why in News

The Government of India has enacted the Viksit Bharat-Guarantee for Rozgar and Ajeevika Mission (Gramin) Act, 2025 (VB-G RAM G Act, 2025) with the aim of overhauling rural employment policy. This Act replaces and upgrades the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) framework to better align rural work guarantees with long-term infrastructure outcomes, income security, and livelihood resilience.

### Context: Evolution of Rural Employment Policy

Since independence, rural employment policy in India has shifted from sporadic public works to structured guarantees. The enactment of MGNREGA in 2005 provided a statutory right to 100 days of wage employment annually to rural households. Over time, it became clear that rural labour needs and economic dynamics had evolved, necessitating a statutory reset.

### What the VB-G RAM G Act, 2025 Seeks to Address

The new Act addresses structural challenges in the old framework by:

- Expanding the number of guaranteed workdays
- Ensuring predictable wages and weekly payments
- Embedding employment within strategic infrastructure and resilience priorities
- Introducing predictable funding and normative allocations
- Strengthening administrative capacity and accountability mechanisms

This marks a shift from a purely demand-driven wage scheme to a mission-mode rural development architecture.

### Key Features of the Act

#### 1. Expanded Employment Guarantees

The Act guarantees 125 days of employment per rural household each year, enhancing income security and household resilience compared to the 100 days under MGNREGA. These days are distributed carefully to avoid labour shortages during peak agricultural seasons.

#### 2. Integration with Rural Infrastructure Creation

Work under the Act is linked to four priority verticals:

- Water security works
- Core rural infrastructure
- Livelihood-related infrastructure
- Works to mitigate extreme weather risks

All assets created are consolidated into the Viksit Bharat National Rural Infrastructure Stack, facilitating integrated planning.

### 3. Normative Funding Architecture

Unlike the demand-based model of MGNREGA, the Act adopts a normative allocation system, ensuring more predictable and rational financial planning. Funding is shared between the Centre and states with differentiated ratios for special categories, including full funding in Union Territories.

### 4. Enhanced Transparency and Oversight

The Act expands the use of technology, biometric authentication, and real-time monitoring dashboards. It mandates regular social audits and strengthens the role of Panchayati Raj Institutions (PRIs) in planning and implementation.

### 5. Accountability and Enforcement

Central and state councils provide strategic guidance and oversight. The Act empowers authorities to investigate implementation issues, suspend funds for serious irregularities, and enforce compliance, bolstering accountability.

### Significance of the Reform

The VB-G RAM G Act, 2025 represents a comprehensive rural transformation strategy that:

- Reframes wage employment from a safety net to a catalyst for productive asset creation
- Enhances income security while building infrastructure that underpins agricultural and allied growth
- Strengthens fiscal predictability and cooperative planning between the Centre and states
- Embeds climate resilience and digital governance into rural development
- Reduces distress migration through assured employment and local development outcomes

### Challenges and Way Forward

While the Act is a major leap forward, its success depends on:

- Capacity building at the grassroots
- Effective integration of digital systems
- Sustained funding and fiscal discipline
- Active participation of PRIs and local communities

Strong monitoring and adaptive implementation will be critical to ensuring that expanded guarantees translate into real rural prosperity.



## Way Forward

- Expand procurement infrastructure in coconut-growing regions
- Strengthen Farmer Producer Organisations (FPOs)
- Promote value addition in coconut-based products
- Integrate MSP with long-term plantation crop reforms

## Conclusion

The Cabinet's approval of MSP for Copra for the 2026 season reinforces the government's commitment to price assurance and farmer welfare, especially for plantation crops. While MSP alone cannot address all structural challenges in agriculture, effective procurement and complementary reforms can transform it into a reliable instrument of income stability for coconut growers.

## UPSC Prelims Practice Question

With reference to the Minimum Support Price (MSP) for Copra, consider the following statements:

1. MSP for copra is fixed separately for milling copra and ball copra.
2. Procurement of copra under MSP is undertaken through NAFED and NCCF.
3. MSP for copra is only indicative and has no procurement mechanism.

Which of the statements given above are correct?

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

Answer: (a)

## UPSC Mains Connect

Discuss the significance of Minimum Support Price for plantation crops like copra in ensuring farmer income stability and regional agricultural development. (10/15 marks)

## Sabka Bima Sabki Raksha Bill, 2025: Reforming India's Insurance Laws for Universal Coverage and Growth

### Why in News

The Press Information Bureau has reported that the Sabka Bima Sabki Raksha (Amendment of Insurance Laws) Bill, 2025 was passed by Parliament on 17 December 2025, marking a major reform in India's insurance regulatory framework. The Bill amends multiple foundational insurance laws to strengthen governance, deepen coverage, and improve ease of doing business in the sector.

## Purpose and Legislative Scope

The Bill amends three key statutes:

- The Insurance Act, 1938
- The Life Insurance Corporation Act, 1956
- The Insurance Regulatory and Development Authority Act, 1999

Its principal goals are to deepen insurance coverage, enhance regulatory oversight, attract capital and technology, and improve products and services for citizens.

## Key Features and Reforms

### 1. Liberalising Foreign Direct Investment (FDI)

One of the most notable provisions is that the Bill allows foreign investment up to 100% in Indian insurance companies — a significant liberalisation from the earlier cap.

This aims to attract global capital, advanced technology, and international best practices into the Indian insurance market, potentially widening product offerings and deepening market penetration.

### 2. Promoting Ease of Doing Business

The Bill simplifies operational and regulatory requirements by:

- Introducing one-time licensing for intermediaries instead of repeated approvals
- Allowing license suspension rather than outright cancellation
- Increasing the threshold for prior regulatory approval for share transfers (from 1% to 5%)
- Reducing the Net Owned Fund requirement for foreign reinsurance branches from ₹5,000 crore to ₹1,000 crore

These measures are intended to reduce compliance burden and boost competitiveness.

### 3. Strengthening Policyholder Protection

To protect consumer interests, the Bill proposes:

- Creation of a Policyholders' Education and Protection Fund, dedicated to spreading awareness about insurance rights and products
- Improved data practices, with policyholders' data protection aligned with the Digital Personal Data Protection Act, 2023
- Regulatory enhancements that empower the Insurance Regulatory and Development Authority of India (IRDAI) to disgorge wrongful gains by insurers and intermediaries

These steps seek to balance market liberalisation with consumer safeguards.

#### 4. Regulatory Oversight and Governance

The Bill codifies standard operating procedures for rule-making, mandates consultative processes for regulatory changes, and rationalises penalties and enforcement mechanisms.

These reforms align with the broader objective of a transparent, accountable, and forward-looking insurance regulator.

#### Significance of the Bill

##### Deepening Insurance Penetration:

By attracting capital and technology from global insurers, the Bill is expected to support broader insurance coverage — a crucial step for economic and financial resilience.

##### Boosting Competition:

With easier market entry and fewer operational constraints, competition is likely to improve product quality and pricing.

##### Policyholder Centricity:

Dedicated funds for education and protection signify a shift towards rights-based consumer governance.

##### Employment and Skills Development:

Expanded operations and new market entrants may generate jobs and enhance skill transfer in actuarial science, underwriting, and risk management.

Collectively, these reforms support the national vision of "Insurance for All" by 2047, aligning with inclusive growth goals.

#### Challenges and Considerations

While the Bill opens new opportunities, certain considerations remain:

- Regulatory Readiness: Effective implementation demands robust regulatory infrastructure and oversight.
- Equity of Access: Ensuring that reforms benefit rural and low-income populations requires targeted outreach.
- Data Protection: As insurance becomes more data-driven, strong consumer data safeguards must be ensured.

#### Way Forward

The Sabka Bima Sabki Raksha (Amendment of Insurance Laws) Bill, 2025 marks a landmark reform in India's insurance landscape — balancing liberalisation with consumer protection and regulatory governance. If implemented effectively, it has the potential to both expand coverage and strengthen the resilience of Indian households against financial shocks.

#### UPSC Prelims Practice Question

With reference to the Sabka Bima Sabki Raksha (Amendment of Insurance Laws) Bill, 2025, consider the following statements:

1. The Bill allows up to 100% foreign direct investment in Indian insurance companies.
2. It eliminates regulatory oversight by IRDAI over foreign insurers.
3. It creates a Policyholders' Education and Protection Fund to spread awareness.

Which of the statements given above are correct?

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

Answer: (a)

#### UPSC Mains Connect

"Liberalisation of foreign investment in the insurance sector can deepen coverage but warrants regulatory safeguards to protect policyholders." Examine this statement in the context of the Sabka Bima Sabki Raksha (Amendment of Insurance Laws) Bill, 2025. (10/15 marks)

#### Cabinet Committee on Economic Affairs (CCEA): The Nerve Centre of India's Economic Governance

##### Why in News

In December 2025, several major policy decisions relating to Minimum Support Prices, infrastructure investment, industrial policy, and public sector reforms were approved by the Cabinet Committee on Economic Affairs, once again bringing attention to its central role in India's economic decision-making architecture.

##### What is the Cabinet Committee on Economic Affairs (CCEA)?

The CCEA is one of the most powerful committees of the Union Cabinet. It is entrusted with taking decisions on matters of economic significance, particularly those involving:

- Large public expenditure
- Investment approvals
- Pricing of agricultural and industrial commodities
- Infrastructure and PSU reforms

It functions as the economic steering mechanism of the executive, translating broad policy vision into actionable approvals.

##### Composition and Leadership

- Chairperson: Prime Minister of India
- Members: Senior Union Ministers handling key economic portfolios such as Finance, Agriculture, Commerce, Railways, and Heavy Industries

- Nature: Extra-constitutional but well-established through convention and Rules of Business

The composition reflects the principle that economic governance requires collective executive responsibility at the highest level.

### Core Functions of the CCEA

#### 1. Approval of Major Economic Policies

The CCEA clears proposals related to:

- Minimum Support Prices (MSP) for agricultural produce
- Fertiliser subsidies and procurement policies
- Industrial and manufacturing incentives

For instance, MSP approvals for crops like copra or pulses are routinely placed before the CCEA to ensure fiscal and farmer-centric balance.

#### 2. Infrastructure and Capital Expenditure Decisions

The committee approves:

- Large infrastructure projects (railways, highways, ports)
- Public sector investment proposals
- Strategic disinvestment and asset monetisation plans

This makes the CCEA a key driver of public capital formation.

#### 3. Public Sector and Strategic Reforms

The CCEA considers proposals related to:

- Restructuring or revival of PSUs
- Disinvestment beyond specified thresholds
- Pricing reforms in sectors such as coal, fertilisers, and energy

Such decisions directly impact fiscal consolidation and market efficiency.

#### 4. Trade, Industry, and Investment Decisions

The committee also deliberates on:

- Industrial policy incentives
- Export promotion measures
- Foreign investment-related approvals with macroeconomic implications

In this role, the CCEA acts as a bridge between domestic economic priorities and global market realities.

### Why CCEA Matters for Governance

#### Economic Coordination

India's economy spans agriculture, industry, services, and infrastructure. The CCEA ensures policy coherence across ministries, avoiding fragmented decision-making.

#### Speed and Executive Efficiency

By delegating powers to a smaller group of senior ministers, the government enables faster decision-making on time-sensitive economic issues.

#### Fiscal Prudence

Large financial commitments require collective scrutiny. The CCEA acts as a check against unilateral or sector-centric spending decisions.

#### Concerns and Critiques

- Transparency: Decisions are often summarised only through brief press notes.
- Parliamentary Oversight: As an executive body, the CCEA operates outside direct parliamentary scrutiny.

Centralisation: Concentration of economic power at the Cabinet Committee level can marginalise line ministries if not balanced carefully.

These concerns underline the importance of institutional accountability alongside executive efficiency.

#### CCEA in India's Reform Trajectory

In recent years, the CCEA has been central to:

- Agricultural price stabilisation
- Infrastructure-led growth strategy
- Manufacturing and logistics reforms

Its decisions shape not just budgetary outcomes but also investor confidence and federal economic relations, especially where states are stakeholders.

The Cabinet Committee on Economic Affairs represents the command centre of India's economic executive. While it is not a constitutional body, its influence on prices, projects, and public investment makes it indispensable to contemporary governance. Strengthening transparency and aligning its decisions with long-term developmental goals will determine how effectively India balances growth, equity, and fiscal discipline.

#### UPSC Prelims Practice Question

With reference to the Cabinet Committee on Economic Affairs (CCEA), consider the following statements:

1. It is chaired by the Prime Minister of India.
2. It is a constitutional body established under Article 77 of the Constitution.
3. It approves major economic policies and large public expenditure proposals.

Which of the statements given above are correct?

- 1 and 3 only
- 1 only
- 2 and 3 only
- 1, 2 and 3

Answer: (a)

### UPSC Mains Connect

Discuss the role of the Cabinet Committee on Economic Affairs (CCEA) in India's economic governance. How does it balance executive efficiency with accountability? (10/15 marks)

### PM Dhan-Dhaanya Krishi Yojana: Linking Farmer Income with Nutritional Security

#### Why in News

The PM Dhan-Dhaanya Krishi Yojana has been highlighted in recent government communications for its emphasis on income support linked with nutrition-oriented agricultural production, aiming to move beyond short-term subsidies toward long-term farm productivity and food security.

#### What is PM Dhan-Dhaanya Krishi Yojana?

PM Dhan-Dhaanya Krishi Yojana is a farmer-centric initiative that seeks to integrate:

- Income enhancement for farmers, and
- Production of nutritionally rich agricultural commodities

The scheme reflects a shift from viewing farm support as mere welfare to treating agriculture as a strategic investment in human capital and nutrition.

#### Core Objectives of the Scheme

- Enhancing farmers' income stability
- Encouraging cultivation of nutri-cereals, pulses, oilseeds, and diversified crops
- Strengthening nutritional outcomes, especially in rural and vulnerable regions
- Promoting sustainable and climate-resilient farming practices

The scheme aligns agricultural incentives with public health and food system goals.

#### Key Features

- Targeted financial assistance linked to crop choice and productivity
- Focus on nutrient-dense crops rather than volume-centric production
- Support for input efficiency, soil health, and water conservation

Convergence with existing schemes related to nutrition, irrigation, and market access

The design aims to avoid a trade-off between farmer welfare and food system reform.

#### Significance for Indian Agriculture

- Addresses the long-standing issue of low farm incomes

- Reduces over-dependence on water-intensive crops
- Supports India's fight against hidden hunger and malnutrition
- Encourages a shift from calorie security to nutrition security

This marks an evolution from price support-driven agriculture to outcome-oriented farming.

#### PM Dhan-Dhaanya Krishi Yojana and Rural Development

The scheme recognises that:

- Farm income growth improves rural purchasing power
- Better nutrition improves labour productivity and health outcomes
- Sustainable farming reduces ecological stress in agrarian regions

Thus, agriculture is treated as a continuum between livelihood support and long-term development.

#### Challenges and Implementation Concerns

- Ensuring accurate targeting of beneficiaries
- Avoiding regional imbalances in crop incentives
- Strengthening last-mile delivery and monitoring
- Aligning state-level agricultural priorities with national objectives

Effective implementation will determine whether the scheme delivers structural change or remains a support programme.

#### Way Forward

- Strong integration with nutrition missions and rural health programmes
- Use of data-driven monitoring to track income and nutrition outcomes
- Capacity-building of farmers for diversified cropping
- Region-specific crop planning based on agro-climatic conditions

The scheme's success lies in measuring outcomes, not just disbursements.

PM Dhan-Dhaanya Krishi Yojana represents a conceptual shift in India's agricultural policy—from income support as relief to income support as a tool for nutritional, ecological, and economic transformation. By aligning farmer prosperity with national nutrition goals, it offers a pathway toward a healthier, resilient, and more sustainable rural India.

#### UPSC Prelims Practice Question

With reference to PM Dhan-Dhaanya Krishi Yojana, consider the following statements:

1. It links farmer income support with the promotion of nutritionally rich crops.
2. It focuses exclusively on direct cash transfers without crop-specific incentives.
3. It reflects a shift from calorie security to nutrition security.

Which of the statements given above are correct?

- 1 and 2 only
- 1 and 3 only
- 2 and 3 only
- 1, 2 and 3

Answer: (b)

#### UPSC Mains Practice Question (GS III)

PM Dhan-Dhaanya Krishi Yojana seeks to treat income support and nutritional security as complementary goals rather than competing priorities. Discuss. (10/15 marks)

### National Makhana Board

#### Why in News

The first board meeting of the National Makhana Board, chaired by the Dr. Devesh Chaturvedi, Secretary, Department of Agriculture & Farmers Welfare, held today at Krishi Bhawan, New Delhi, initiated the implementation process for both the Board and the Central Sector Scheme. The Board reviewed Annual Action Plans submitted by States and research institutions and allocated budgets for various components aimed at holistic sectoral development. The Government has announced the creation of a National Makhana Board to strengthen the value chain, processing, export potential, and farmer income associated with makhana (fox nut), a crop of regional and nutritional importance.

#### What is Makhana?

- Botanical name: Euryale ferox
- Also known as: Fox nut / Gorgon nut
- Aquatic crop grown mainly in ponds, wetlands, and low-lying water bodies
- Rich in protein, fibre, calcium, magnesium, and low in fat

#### National Makhana Board: Key Facts

- A central-level institutional mechanism
- Created to promote holistic development of makhana sector
- Focuses on:
  - Farmers' income enhancement
  - Processing and value addition

- Market and export facilitation

#### Major Objectives

- Organising makhana cultivation on scientific lines
- Improving productivity and quality
- Promoting processing, branding, and standardisation
- Supporting domestic and export markets
- Reducing post-harvest losses

#### Geographical Focus

- Bihar (especially Mithila region) — largest producer
- Also grown in parts of:
  - Uttar Pradesh
  - Assam
  - West Bengal

#### Why a Separate Board for Makhana?

- Labour-intensive and traditional cultivation methods
- Low mechanisation and high post-harvest losses
- Rising global demand as a health food and superfood
- Need for coordinated policy support similar to:
  - Spices Board
  - Tea Board
  - Coffee Board

#### Expected Functions

- Farmer capacity building and skill development
- Research and development support
- Quality certification and grading
- Market intelligence and export promotion
- Convergence with food processing and agri-infrastructure schemes

#### Economic and Nutritional Significance

- Supports small and marginal farmers\
- Enhances rural livelihoods, especially in flood-prone areas
- Aligns with:
  - Nutrition security
  - Agri-export diversification
  - Value-added agriculture

#### Policy Significance (Prelims Angle)

- Part of India's shift towards crop-specific institutional support
- Encourages nutri-crops and non-cereal diversification

- Links agriculture with food processing and exports

### UPSC Prelims Practice Question

With reference to the National Makhana Board, consider the following statements:

1. It has been created to promote the organised development of the makhana sector. Makhana is an aquatic crop predominantly grown in Bihar.
2. The Board aims to support processing, value addition, and exports of makhana.

Which of the statements given above are correct?

- 1 and 2 only
- 2 and 3 only
- 1 and 3 only
- 1, 2 and 3

Correct Answer: (d)

### Prelims One-Line Takeaways

- National Makhana Board → Value chain + farmer income + exports
- Crop type → Aquatic, nutritionally rich
- Major producer → Bihar
- Policy trend → Board-based crop promotion

### Criteria for Assessing Crop Losses under Pradhan Mantri Fasal Bima Yojana (PMFBY)

#### Why in News

The Government has clarified the criteria and risk coverage for crop loss assessment under the Pradhan Mantri Fasal Bima Yojana (PMFBY), particularly regarding losses due to inundation and wild animal attacks, following questions raised in Parliament.

#### About Pradhan Mantri Fasal Bima Yojana (PMFBY)

- A crop insurance scheme providing coverage against non-preventable natural risks
- Coverage period: Pre-sowing to post-harvest
- Applicable to notified crops and notified areas
- Voluntary for:
  - States
  - Farmers

#### Covered Risks under PMFBY

PMFBY provides insurance against:

- Drought
- Flood
- Cyclone
- Storm

- Hailstorm
- Landslide
- Inundation (with conditions)
- Other non-preventable natural calamities

#### Inundation as a Risk Cover

- Inundation is covered for all notified crops
- Exception:
  - For hydrophilic crops such as:
    - Paddy
    - Jute
    - Mesta
    - Sugarcane
  - Inundation cover is not available for localized claims

#### Crop Loss Due to Wild Animals

- Losses caused by wild animals are considered preventable in nature
- Hence, they were not originally covered under PMFBY
- However:
  - States are now allowed to notify crop loss due to wild animal attacks
  - Such coverage is provided as an add-on cover
  - Cost is borne by the State Government

#### Operational Guidelines

- Detailed protocols for:
  - Assessment
  - Reporting
  - Compensation
- Provided in the Operational Guidelines of PMFBY
- Coverage allowed only on individual assessment basis

#### Committee on Crop Loss by Wild Animals and Inundation

- A committee was constituted to:
  - Define modalities for crop loss
  - Frame Standard Operating Procedures (SOPs)
- Focus:
  - Wild animal attack
  - Inundation for paddy crop under localized risk
- The committee has submitted its report with recommendations

#### Key Prelims Takeaways

- PMFBY is voluntary, not mandatory
- Wild animal damage → Add-on cover only
- Add-on cost → State Government
- Hydrophilic crops → Special condition for inundation
- Coverage governed by Operational Guidelines

#### UPSC Prelims Practice Question

With reference to Pradhan Mantri Fasal Bima Yojana (PMFBY), consider the following statements:

1. PMFBY is mandatory for all States and farmers.
2. Crop loss due to wild animal attacks can be covered as an add-on at the cost of the State Government.
3. Inundation is not covered for hydrophilic crops under localized claims.

Which of the statements given above are correct?

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

Correct Answer: (b)

#### UPSC Mains connect

Discuss the risk coverage mechanism under the Pradhan Mantri Fasal Bima Yojana (PMFBY). How does the inclusion of add-on coverage for wild animal damage alter the scheme's effectiveness?

### Seeds Bill, 2025: Safeguarding Farmers' Rights and Regulating Seed Quality

#### Why in News

The Government has introduced the Seeds Bill, 2025 to modernise India's seed regulation framework while ensuring that farmers' traditional rights related to seeds remain protected.

#### Background

India's seed sector has long been regulated under the Seeds Act, 1966. Over time, the growth of private seed companies, hybrid varieties, and advanced agricultural technologies highlighted gaps in quality control, farmer protection, and accountability. The Seeds Bill, 2025 seeks to address these challenges through a comprehensive legal framework.

#### What is the Seeds Bill, 2025?

The Seeds Bill, 2025 is a legislation aimed at regulating the quality, sale, import, and export of seeds. It seeks to ensure the availability of high-quality seeds to farmers

while protecting them from substandard seeds and misleading claims.

#### Key Provisions of the Seeds Bill, 2025

##### Farmers' Rights

The Bill explicitly protects farmers' rights to save, use, exchange, share, and sell seeds, including farm-saved seeds. However, farmers are not permitted to sell seeds under a brand name.

##### Seed Registration

The Bill mandates compulsory registration of seed varieties, seed producers, and seed dealers. Registration is based on performance and quality parameters and applies to both domestically produced and imported seeds.

##### Seed Certification and Quality Standards

The Bill lays down standards for germination, genetic purity, and physical purity of seeds. It strengthens the role of seed testing laboratories and ensures accountability for false or misleading claims regarding seed performance.

##### Regulation of Seed Prices

The Government is empowered to monitor seed prices and intervene in cases of excessive pricing to ensure affordability for farmers while maintaining incentives for innovation.

##### Compensation to Farmers

Seed producers are liable to compensate farmers if seeds fail to perform as claimed. The Bill provides a mechanism for grievance redressal and compensation in such cases.

#### Significance of the Seeds Bill, 2025

The Bill enhances transparency in the seed market, protects farmers from spurious seeds, improves agricultural productivity, and encourages innovation in the seed sector. It balances farmer welfare with the need for quality regulation and private sector participation.

#### Clarifications

The Seeds Bill, 2025 does not take away farmers' traditional seed rights, does not criminalise seed saving or exchange, and does not force farmers to buy only registered seeds.

#### Prelims Takeaways

- Replaces the Seeds Act, 1966
- Mandates seed registration and quality control
- Explicitly protects farmers' seed rights
- Provides compensation for defective seeds

#### UPSC Prelims Practice Question

With reference to the Seeds Bill, 2025, consider the following statements:

1. It mandates compulsory registration of seed varieties and seed dealers.
2. Farmers are prohibited from selling farm-saved seeds under all circumstances.
3. It provides for compensation to farmers in case of defective seeds.

Which of the statements given above are correct?

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

Answer: (b)

### UPSC Mains Practice Question

The Seeds Bill, 2025 seeks to strike a balance between seed quality regulation and farmers' traditional rights. Discuss.

### Regional Rural Banks (RRBs)

#### Why in News

Regional Rural Banks (RRBs) have unveiled a new common logo, reflecting a renewed institutional identity aligned with their evolving role in financial inclusion, rural credit delivery, and digital banking.

#### Background

Regional Rural Banks are scheduled banks established to strengthen the institutional credit system in rural and semi-urban areas of India. They were created under the Regional Rural Banks Act, 1976.

#### Purpose of Establishment

RRBs were set up to:

- Extend banking facilities to rural populations
- Provide affordable credit to weaker sections
- Combine the local familiarity of cooperatives with the financial strength of commercial banks

#### Ownership Pattern

RRBs are jointly owned by:

- Government of India – 50%
- Concerned State Government – 15%
- Sponsor Bank – 35%

The sponsor bank provides managerial and technical support.

#### Area of Operation

- RRBs operate in notified districts of one or more states
- Their jurisdiction is region-specific, unlike national banks

#### Target Beneficiaries

RRBs primarily serve:

- Small and marginal farmers
- Agricultural labourers
- Artisans and craftsmen
- Self-help groups
- Micro and small rural entrepreneurs

#### Functions of RRBs

- Accept deposits such as savings, current, and fixed deposits
- Provide short-term and medium-term agricultural loans
- Issue Kisan Credit Cards (KCCs)
- Support SHG-Bank linkage programmes
- Implement government welfare schemes through Direct Benefit Transfer (DBT)

#### Role in Financial Inclusion

RRBs play a key role in:

- Jan Dhan accounts
- Credit delivery under priority sector lending
- Expansion of banking services in unbanked areas
- Digitisation of rural banking services

#### Regulation and Supervision

- Regulated by the Reserve Bank of India (RBI)
- Supervised by the National Bank for Agriculture and Rural Development (NABARD)

#### Recent Developments

- Multiple rounds of consolidation and amalgamation have reduced the number of RRBs while improving efficiency
- Capital infusion by the Government has strengthened their financial position
- Adoption of digital banking services has expanded their outreach

#### Importance of RRBs

- Act as a bridge between formal banking and rural economy
- Promote inclusive growth
- Support agricultural and rural development
- Reduce dependence on informal credit sources

#### Prelims Quick Facts

- Act: Regional Rural Banks Act, 1976
- Nature: Scheduled banks
- Regulation: RBI

- Supervision: NABARD
- Ownership: Centre, State, Sponsor Bank

### UPSC Prelims Practice Question

With reference to Regional Rural Banks (RRBs), consider the following statements:

1. RRBs were established under the Regional Rural Banks Act, 1976.
2. They are jointly owned by the Central Government, State Government, and sponsor banks.
3. They operate across India without any territorial limitation.

Which of the statements given above are correct?

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

Answer: (a)

## India and Asian Development Bank Sign Loans Worth Over USD 2.2 Billion

### Why in News

India and the Asian Development Bank (ADB) have signed multiple loan agreements amounting to over USD 2.2 billion to support key development projects across sectors such as infrastructure, urban development, transport, skill development, and climate-resilient growth.

### About the Asian Development Bank (ADB)

The Asian Development Bank is a multilateral development bank established in 1966 with the objective of promoting economic growth and cooperation in Asia and the Pacific. India is a founding member of ADB and one of its largest borrowers.

### Key Areas Covered under the Loan Agreements

The loan agreements are aimed at supporting projects in the following areas:

- Urban infrastructure and services
- Transport connectivity, including roads and mobility systems
- Skill development and employment-oriented programmes
- Climate resilience and sustainable development
- Regional economic growth and inclusive development

These projects are implemented in collaboration with Central and State Governments.

### Nature of ADB Loans

- Long-term development financing
- Concessional or near-market interest rates
- Linked to project-specific outcomes
- Accompanied by technical assistance and capacity building

ADB funding supports both capital creation and institutional strengthening.

### Significance for India

- Enhances infrastructure financing without excessive fiscal pressure
- Supports States in implementing large-scale development projects
- Strengthens India's climate adaptation and mitigation capacity
- Promotes inclusive and regionally balanced growth
- Complements domestic public investment programmes

ADB loans play a role in bridging infrastructure financing gaps.

### India-ADB Partnership

- India is among the top recipients of ADB funding
- Cooperation spans sectors such as:
  - Transport
  - Urban development
  - Energy
  - Education and skills
- The partnership aligns with India's development priorities and long-term growth objectives

### Broader Development Context

Multilateral development financing such as ADB loans supports India's goals related to:

- Sustainable urbanisation
- Improved service delivery
- Climate-resilient infrastructure
- Employment generation

Such financing supplements domestic resources and private investment.

### Prelims Takeaways

- ADB is a multilateral development bank established in 1966
- India is a founding member and major borrower

- Loans support infrastructure, skills, and climate resilience
- Funding is project-specific and long-term in nature

### UPSC Prelims Practice Question

With reference to the Asian Development Bank (ADB), consider the following statements:

1. India is a founding member of the Asian Development Bank.
2. ADB provides long-term financing for development projects in Asia and the Pacific.
3. ADB loans to India are limited only to the energy sector.

Which of the statements given above are correct?

- 1 and 2 only
- 2 and 3 only
- 1 and 3 only
- 1, 2 and 3

Correct answer: (a)

### UPSC Mains Practice Question

Discuss the role of multilateral development banks such as the Asian Development Bank in supporting India's infrastructure and climate-resilient development.

## Atal Pension Yojana: Reaching the Poorest of the Poor

### Why in News

Recent data shows that a majority of enrolments under Atal Pension Yojana are concentrated in the lower pension slabs, indicating that the scheme is increasingly reaching economically weaker and informal-sector workers.

### What is Atal Pension Yojana (APY)?

Atal Pension Yojana is a government-backed social security scheme launched to provide guaranteed pension benefits to workers in the unorganised sector after attaining the age of 60 years.

### Target Beneficiaries

- Workers in the unorganised sector
- Low-income and informal workers
- Individuals without access to formal pension systems

### Age Criteria

- Entry age: 18 to 40 years
- Pension starts at: 60 years

### Pension Amounts Offered

Subscribers can choose a fixed monthly pension of:

- ₹1,000
- ₹2,000
- ₹3,000
- ₹4,000
- ₹5,000

The recent trend shows higher enrolment in the lower pension slabs, reflecting participation by poorer households.

### Contribution Mechanism

- Contributions depend on:
  - Entry age
  - Chosen pension amount
- Contributions are made monthly, quarterly, or half-yearly
- Amount is auto-debited from the subscriber's bank account

### Government Support

- Government provides co-contribution support to eligible subscribers (as per scheme guidelines)
- Pension is guaranteed by the Government of India

### Implementing Agency

- Implemented by the Pension Fund Regulatory and Development Authority (PFRDA)
- Enrolment through banks and post offices

### Significance of the Scheme

- Provides old-age income security to informal workers
- Reduces dependence on family support in old age
- Strengthens India's social security net
- Complements other financial inclusion initiatives

### Prelims Takeaways

- APY is for unorganised sector workers
- Guaranteed pension after 60 years
- Entry age: 18–40 years
- Pension slabs range from ₹1,000 to ₹5,000

### UPSC Prelims Practice Question

With reference to Atal Pension Yojana, consider the following statements:

1. It provides a guaranteed monthly pension after the age of 60 years.
2. It is targeted primarily at workers in the unorganised sector.
3. Pension contributions under the scheme vary based on the age of entry and pension chosen.

Which of the statements given above are correct?

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

Answer: (d)

## Pension Fund Regulatory and Development Authority (PFRDA)

### Why in News

Recent amendments to the PFRDA (Exits and Withdrawals under the National Pension System) Regulations, 2015 have brought renewed attention to the role of the Pension Fund Regulatory and Development Authority (PFRDA) in regulating India's pension ecosystem.

### What is PFRDA?

The Pension Fund Regulatory and Development Authority is the statutory regulator responsible for overseeing and regulating pension systems in India, with a primary focus on the National Pension System (NPS) and Atal Pension Yojana (APY).

### Legal Basis

- Established under the Pension Fund Regulatory and Development Authority Act, 2013
- Became a statutory body after the enactment of the Act
- Headquartered in New Delhi

### Objectives of PFRDA

- Regulate and develop the pension sector in India
- Ensure old-age income security for subscribers
- Protect the interests of pension subscribers
- Promote sustainable growth of pension funds

### Key Functions of PFRDA

- Regulates the National Pension System (NPS)
- Oversees Atal Pension Yojana (APY)
- Registers and regulates:
  - Pension Funds
  - Central Recordkeeping Agencies
  - Point of Presence (PoPs)
  - Trustee Banks
- Frames regulations related to:
  - Contributions
  - Investment norms
  - Withdrawals and exits

### National Pension System (NPS)

- A defined contribution pension scheme
- Open to:
  - Government employees

- Private sector employees
- Self-employed individuals
- Contributions are invested in:
  - Equity
  - Corporate bonds
  - Government securities

### Exits and Withdrawals under NPS

- Governed by PFRDA (Exits and Withdrawals) Regulations, 2015
- Specify conditions for:
  - Superannuation
  - Premature exit
  - Partial withdrawal
- Aim to balance:
  - Liquidity needs
  - Long-term retirement security

Recent amendments seek to make withdrawal norms more subscriber-friendly, while preserving the pension objective.

### Importance of PFRDA

- Strengthens India's pension architecture
- Supports financial inclusion in retirement planning
- Reduces dependence on informal family-based old-age support
- Complements broader social security initiatives

### Regulation and Oversight

- PFRDA functions as an independent regulator
- Ensures transparency, efficiency, and accountability in pension fund management
- Protects subscribers from mismanagement and systemic risks

### Prelims Takeaways

- PFRDA is a statutory body under the PFRDA Act, 2013
- Regulates NPS and APY
- Frames rules on pension exits and withdrawals
- Promotes old-age income security

### UPSC Prelims Practice Question

With reference to the Pension Fund Regulatory and Development Authority (PFRDA), consider the following statements:

1. PFRDA was established as a statutory body under an Act passed in 2013.
2. It regulates both the National Pension System and Atal Pension Yojana.

3. It is responsible for regulating all insurance and pension products in India.

Which of the statements given above are correct?

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

Correct answer: (a)

### UPSC Mains Practice Question

Explain the role of the Pension Fund Regulatory and Development Authority in strengthening India's pension and social security framework.

## Gross NPAs in Education Loans of PSBs Show Sharp Decline

### Why in News

Recent data indicates that Gross Non-Performing Assets (NPAs) in outstanding education loans of Public Sector Banks (PSBs) have declined from around 7% to about 2%, reflecting a significant improvement in asset quality in the education loan segment.

### What are Education Loans?

Education loans are credit facilities provided by banks to support:

- Higher education in India and abroad
- Professional and technical courses
- Skill-based and employment-oriented programmes

Public Sector Banks are the largest providers of education loans in India.

### What are Gross NPAs?

- A loan is classified as a Non-Performing Asset (NPA) when:
  - Interest or principal remains overdue for more than 90 days
- Gross NPA ratio indicates the proportion of total loans that have turned non-performing.

### Key Trends Highlighted by the Data

- Gross NPAs in education loans have reduced:
  - From approximately 7%
  - To around 2%
- Indicates:
  - Better repayment behaviour
  - Improved loan monitoring
  - Enhanced recovery mechanisms

### Factors Contributing to the Decline

- Improved employment outcomes for graduates
- Strengthening of credit appraisal and monitoring systems
- Use of digital tracking and repayment reminders
- Restructuring and relief measures during earlier stress periods
- Greater awareness among borrowers about repayment obligations

### Significance of the Improvement

- Enhances financial health of PSBs
- Encourages banks to:
  - Expand education loan portfolios
  - Support access to higher education
- Reduces risk perception associated with education lending
- Strengthens the role of education loans as a tool for social mobility

### Broader Implications

- Education loans remain a key instrument for:
  - Inclusive growth
  - Human capital formation
- Lower NPAs improve confidence in student credit markets
- Aligns with national goals of:
  - Skill development
  - Knowledge-driven economy

### Prelims Takeaways

- Education loans are a major component of priority sector lending
- Gross NPA reflects overall asset stress in a loan category
- Declining NPAs indicate improved credit quality
- PSBs dominate education loan disbursement in India

### UPSC Prelims Practice Question

With reference to education loans in India, consider the following statements:

1. A loan is classified as a Non-Performing Asset when repayment remains overdue for more than 90 days.
2. Public Sector Banks account for a major share of education loan disbursement.
3. A decline in Gross NPA ratio reflects deterioration in asset quality.

Which of the statements given above are correct?

(a) 1 and 2 only  
 (b) 2 and 3 only

(c) 1 and 3 only

(d) 1, 2 and 3

Correct answer: (a)

## ENVIRONMENT

### Commission for Air Quality Management (CAQM)

#### Why in News

The Commission for Air Quality Management (CAQM) has been actively enforcing pollution control measures in the National Capital Region (NCR), including the implementation of GRAP stages during episodes of severe air pollution.

#### What is CAQM?

The Commission for Air Quality Management is a statutory body established to coordinate and implement measures for air quality improvement in the National Capital Region and adjoining areas.

#### Legal Basis

- Established under the Commission for Air Quality Management in National Capital Region and Adjoining Areas Act, 2021
- Replaced the earlier Environment Pollution (Prevention and Control) Authority (EPCA)

#### Jurisdiction

- Covers Delhi–NCR, including:
  - Delhi
  - Parts of Haryana
  - Parts of Uttar Pradesh
  - Parts of Rajasthan

#### Objectives of CAQM

- Improve air quality through coordinated action
- Address inter-state pollution sources
- Ensure uniform enforcement of pollution control measures
- Reduce dependence on ad hoc judicial interventions

#### Key Functions

- Frame and implement air quality management policies
- Enforce the Graded Response Action Plan (GRAP)
- Coordinate actions among:
  - State governments
  - Pollution Control Boards
  - Local authorities

- Restrict or prohibit activities contributing to air pollution
- Monitor compliance and impose penalties for violations

#### Powers of CAQM

- Issue binding directions to states and agencies
- Override state-level pollution control bodies where required
- Levy penalties for non-compliance
- Take emergency actions during severe pollution episodes

#### CAQM and GRAP

- CAQM is the nodal authority for:
  - Monitoring AQI levels
  - Triggering GRAP stages
  - Reviewing enforcement measures

GRAP provides a pre-defined, graded framework for pollution control, implemented under CAQM's supervision.

#### Significance

- Enables institutional coordination across states
- Provides a rule-based approach to air pollution control
- Strengthens executive response during pollution emergencies
- Reduces fragmentation in air quality governance

#### Limitations

- Limited to NCR and adjoining areas
- Effectiveness depends on state cooperation and enforcement
- Primarily reactive during peak pollution episodes

#### Prelims Takeaways

- CAQM is a statutory body under a 2021 Act
- Jurisdiction limited to NCR and adjoining areas
- Implements and enforces GRAP
- Replaced EPCA

#### UPSC Prelims Practice Question

With reference to the Commission for Air Quality Management (CAQM), consider the following statements:

- CAQM is a statutory body established under an Act of Parliament.
- It has jurisdiction only over the National Capital Territory of Delhi.
- It is responsible for implementing the Graded Response Action Plan.

Which of the statements given above are correct?

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

Correct answer: (b)

#### UPSC Mains Practice Question

Discuss the role of the Commission for Air Quality Management (CAQM) in addressing air pollution in the National Capital Region. How does it improve inter-state coordination in environmental governance?

#### Graded Response Action Plan (GRAP) – Stage IV

##### Why in News

Stage IV of the Graded Response Action Plan (GRAP) has been enforced in the National Capital Region (NCR) following a sharp deterioration in air quality, with Air Quality Index (AQI) entering the "Severe Plus" category.

##### What is GRAP?

The Graded Response Action Plan is a set of emergency measures implemented to control air pollution in the National Capital Region (NCR) based on the severity of air quality levels.

- Implemented by the Commission for Air Quality Management (CAQM)
- Applies to Delhi and adjoining NCR districts
- Measures are triggered in a graded manner as air quality worsens

##### Air Quality Categories under GRAP

GRAP is activated based on AQI levels:

- Stage I: Poor (AQI 201–300)
- Stage II: Very Poor (AQI 301–400)
- Stage III: Severe (AQI 401–450)
- Stage IV: Severe Plus (AQI above 450)

##### What is GRAP-IV?

GRAP-IV represents the strictest level of emergency response under the plan. It is enforced when air quality reaches the Severe Plus category.

##### Key Measures under GRAP-IV

- Complete ban on construction and demolition activities
- Restriction on entry of polluting vehicles into NCR
- Ban on diesel generator sets, except for emergency services
- Closure of brick kilns, hot mix plants, and stone crushers

- Possible suspension of schools and colleges (as decided by authorities)
- Encouragement of work-from-home arrangements
- Enhanced enforcement of pollution control norms

##### Institutional Framework

- Implemented under the Air (Prevention and Control of Pollution) Act, 1981
- Enforced by CAQM in coordination with:
  - State governments
  - Pollution Control Boards
  - Local authorities

##### Significance of GRAP-IV

- Aims to provide immediate relief during pollution emergencies
- Focuses on source-specific restrictions
- Prevents further deterioration during peak pollution episodes
- Reflects a shift towards pre-defined, rule-based responses rather than ad hoc measures

##### Limitations

- Short-term emergency measure, not a permanent solution
- High economic and social costs
- Effectiveness depends on strict enforcement and inter-state coordination

##### Prelims Takeaways

- GRAP applies only to Delhi–NCR
- Implemented by Commission for Air Quality Management (CAQM)
- Stage IV corresponds to Severe Plus AQI
- Includes bans on construction, diesel generators, and polluting activities

##### UPSC Prelims Practice Question

With reference to the Graded Response Action Plan (GRAP), consider the following statements:

1. GRAP is implemented only in the National Capital Region.
2. GRAP-IV is enforced when AQI reaches the Severe Plus category.
3. GRAP is implemented by the Ministry of Environment directly.

Which of the statements given above are correct?

- (a) 1 and 2 only
- (b) 2 and 3 only

(c) 1 and 3 only

(d) 1, 2 and 3

Answer: (a)

### UPSC Mains Practice Question

What is the Graded Response Action Plan (GRAP)? Examine the objectives and limitations of enforcing GRAP-IV to tackle air pollution in Delhi-NCR.

### Reviving Central India's Lifeline: Dhasan River Restoration

The Dhasan River is emblematic of India's "forgotten rivers" - small but socially critical water systems that sustain agrarian livelihoods in drought-prone regions. Flowing through Bundelkhand, the river has faced chronic stress from erratic monsoons, sand mining, and declining groundwater recharge.

Bundelkhand's water crisis is not merely hydrological but structural. Rainfall variability, shallow soils, and deforestation amplify runoff while reducing infiltration. In this context, the restoration of the Dhasan is being approached as a watershed-based intervention, rather than a narrow river-cleaning exercise.

Current initiatives integrate:

- Check dams and contour bunding under Jal Shakti Abhiyan
- Village-level tanks linked to Amrit Sarovar Mission
- Catchment treatment through afforestation and pasture development
- Community participation via Panchayati Raj institutions

Ecologically, the river forms part of the Betwa-Yamuna basin, making it relevant to downstream water availability and sediment balance. Reviving such tributaries reduces pressure on major rivers and improves regional water resilience.

The policy significance lies in shifting from "mega-river projects" to micro-basin governance, aligning with principles of Integrated Water Resources Management (IWRM). This approach also resonates with climate adaptation strategies, as small rivers respond faster to local conservation efforts.

For UPSC, the Dhasan represents how local hydrology intersects with federal water governance, rural distress, and climate adaptation.

Prelims Takeaways

- Dhasan → tributary of Betwa → Yamuna basin
- Bundelkhand spans parts of MP and UP
- River rejuvenation increasingly linked with rural livelihoods

### Prelims Question

The Dhasan River is part of which river basin?

(a) Chambal (b) Betwa-Yamuna (c) Son (d) Ken

Answer: (b)

### Mains Question

Why is the rejuvenation of smaller rivers critical for climate resilience and agrarian sustainability in semi-arid India?

### National Tiger Conservation Authority (NTCA) and Project Elephant

#### Why in News

The Union Minister for Environment, Forest and Climate Change recently chaired meetings of the National Tiger Conservation Authority (NTCA) and Project Elephant at Sundarbans, reviewing national strategies for tiger and elephant conservation.

#### National Tiger Conservation Authority (NTCA)

##### What is NTCA?

The National Tiger Conservation Authority is a statutory body responsible for strengthening and standardising tiger conservation efforts across India.

##### Legal Status

- Established under the Wildlife (Protection) Act, 1972
- Became statutory after the 2006 amendment to the Act
- Functions under the Ministry of Environment, Forest and Climate Change (MoEFCC)

##### Composition

- Chaired by the Union Environment Minister
- Vice-Chairperson: Minister of State (Environment)
- Members include:
  - Experts in wildlife conservation
  - Representatives of states with tiger reserves

##### Key Functions of NTCA

- Approves Tiger Conservation Plans of states
- Lays down norms and standards for tiger reserve management
- Monitors the status of tiger populations
- Facilitates inter-state coordination
- Supports anti-poaching measures and habitat protection
- Ensures implementation of Project Tiger

##### Tiger Reserves in India

- Tiger reserves are notified by states but approved by NTCA

- India currently hosts the largest tiger population globally
- Tiger conservation is a centrally supported, state-implemented model

## Project Elephant

### What is Project Elephant?

Project Elephant is a centrally sponsored scheme launched for the protection, conservation, and management of elephants and their habitats.

### Launch and Nature

- Launched in 1992
- Non-statutory in nature
- Implemented by MoEFCC in partnership with states

### Objectives of Project Elephant

- Protect elephants and their habitats
- Mitigate human-elephant conflict
- Ensure welfare of captive elephants
- Secure elephant corridors and migratory routes

### Key Focus Areas

- Habitat restoration
- Corridor identification and protection
- Compensation for crop and human loss
- Veterinary care and rescue operations
- Awareness and community participation

### Elephant Reserves

- States notify Elephant Reserves
- India has over 30 Elephant Reserves
- India hosts the largest Asian elephant population

### NTCA and Project Elephant: A Comparative Snapshot

Aspect	NTCA	Project Elephant
Legal status	Statutory	Non-statutory
Year	2006	1992
Focus species	Tiger	Elephant
Governing law	Wildlife Protection Act	Scheme-based
Implementation	Centrally guided, state-led	State-led with central support

### Conservation Significance

- Tigers and elephants are keystone and umbrella species

- Their protection ensures:
  - Forest ecosystem stability
  - Biodiversity conservation
  - Climate resilience

### Prelims Pointers

- NTCA → statutory body under WPA, 1972
- Project Elephant → centrally sponsored scheme
- NTCA approves tiger reserves; Project Elephant supports elephant reserves
- Both function under MoEFCC

### UPSC Prelims Practice Question

Consider the following statements:

1. National Tiger Conservation Authority is a statutory body created under the Wildlife (Protection) Act, 1972.
2. Project Elephant is a statutory programme with dedicated legislation.
3. Both NTCA and Project Elephant function under the Ministry of Environment, Forest and Climate Change.

Which of the statements given above are correct?

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

Answer: (a)

### UPSC Mains Practice Question

Explain the roles of the National Tiger Conservation Authority (NTCA) and Project Elephant in wildlife conservation in India. How do these initiatives contribute to ecosystem-based conservation?

### Guardians of the Amazon: Stingless Bees Gain Legal Personhood

#### Why in News

The decision to grant legal personhood to Amazonian stingless bees marks a significant evolution in environmental jurisprudence. Traditionally, conservation laws protected habitats indirectly; this move places the species itself as a rights-bearing entity, enabling legal action against activities that threaten its survival.

#### Background

Stingless bees (Meliponini) are keystone pollinators in tropical ecosystems. Scientific assessments show that nearly four-fifths of Amazonian plant species depend on animal pollination, with stingless bees playing a

dominant role due to their year-round activity and deep forest penetration. Their decline directly weakens forest regeneration, carbon sequestration, and food webs.

The legal recognition draws from the "rights of nature" doctrine, increasingly adopted across Latin America. Colombia's Constitutional Court has already recognised the Amazon rainforest as a subject of rights, and Ecuador's constitution explicitly acknowledges nature (Pachamama) as a legal entity. Extending this logic to pollinators closes a critical gap: forests may be protected, but their ecological agents were previously invisible in law.

From a governance perspective, legal personhood allows:

- Public prosecutors or community representatives to file cases on behalf of bees
- Regulation of pesticide use, monoculture expansion, and habitat fragmentation
- Alignment with the Kunming-Montreal Global Biodiversity Framework, especially Target 10 (sustainable use of biodiversity) and Target 12 (urban and managed ecosystems)

The decision also reflects a shift from anthropocentric conservation to ecocentric governance, where survival of non-human species is treated as intrinsically valuable, not merely instrumental to human welfare.

For India, the development is conceptually relevant. Judicial debates around granting legal rights to rivers, animals, and ecosystems (e.g., animal welfare jurisprudence under Article 21) echo similar ethical foundations, though implementation challenges remain.

#### Prelims Takeaways

- Stingless bees belong to tribe Meliponini
- Legal personhood ≠ ownership; it implies enforceable rights and duties
- Pollinator loss is recognised by IPBES as a major global biodiversity risk

#### Prelims Question

Granting legal personhood to pollinators primarily aims to:

- (a) Promote commercial apiculture
- (b) Enable species-specific environmental litigation
- (c) Increase agricultural exports
- (d) Expand patent rights over biodiversity

Answer: (b)

#### Mains Question

How does the extension of legal personhood to non-human species reflect changing approaches to environmental governance?

#### Delhi's Hidden Pollutant: Rise of Ammonium Sulfate in Winter Air

Delhi's winter pollution is often attributed to visible culprits—vehicular emissions, stubble burning, or construction dust. However, recent scientific assessments highlight the growing role of ammonium sulfate, a secondary inorganic aerosol, in sustaining hazardous PM<sub>2.5</sub> levels.

Ammonium sulfate forms when sulphur dioxide (SO<sub>2</sub>) and ammonia (NH<sub>3</sub>) react under cold, humid conditions. These precursors originate from:

- Coal-based power plants and diesel vehicles (SO<sub>2</sub>)
- Fertiliser use, livestock waste, and landfills (NH<sub>3</sub>)

Unlike primary pollutants, secondary aerosols are harder to regulate because they form in the atmosphere, often far from their emission sources. This makes Delhi's air pollution a regional chemical problem, not just an urban management failure.

Health studies associate ammonium sulfate particles with:

- Deep lung penetration
- Increased respiratory and cardiovascular morbidity
- Reduced effectiveness of emergency pollution measures

Policy responses now extend beyond traffic curbs to:

- Reducing sulphur content in fuels
- Improving fertiliser application efficiency
- Strengthening regional coordination under GRAP and CAQM

The issue underscores the importance of airshed-based governance, where pollution control transcends administrative boundaries.

#### Prelims Takeaways

- Ammonium sulfate = secondary PM<sub>2.5</sub> component
- Formed through atmospheric chemical reactions
- Peaks during winter inversion conditions

#### Prelims Question

Ammonium sulfate found in urban air pollution is best described as:

- (a) Primary particulate matter
- (b) Secondary aerosol
- (c) Greenhouse gas
- (d) Photochemical oxidant

Answer: (b)

#### Mains Question

Why do secondary aerosols pose a greater governance challenge than primary pollutants in urban air quality management?

### From Green to Gold: Industrial Hemp and India's Sustainable Materials Transition

Industrial hemp is emerging as a strategic crop at the intersection of sustainability, rural livelihoods, and green manufacturing. Under initiatives such as "Green to Gold", states are cautiously mainstreaming hemp cultivation while maintaining strict narcotics control.

Botanically, hemp belongs to *Cannabis sativa* L., but differs from marijuana due to its negligible THC content. Its agronomic advantages are significant:

- Low water requirement
- High biomass yield
- Natural resistance to pests
- Soil regeneration capacity

Economically, hemp supports multiple value chains:

- Textiles and composites
- Bio-plastics and insulation materials
- Paper, rope, and construction blocks

Government involvement remains regulatory rather than promotional, with cultivation permitted under state licensing frameworks. Research bodies such as CSIR are exploring hemp-based polymers and sustainable packaging, aligning with India's climate commitments and circular economy goals.

For India, hemp's relevance lies in reducing dependence on water-intensive cotton and synthetic fibres while generating income in hill and tribal regions.

#### Prelims Takeaways

- Industrial hemp requires state permission
- THC content kept below permissible limits
- Recognised as a sustainable industrial crop

#### Prelims Question

Which feature distinguishes industrial hemp from narcotic cannabis?

- (a) Fibre yield
- (b) THC concentration
- (c) Climatic adaptability
- (d) Seed size

Answer: (b)

#### Mains Question

Evaluate industrial hemp as a sustainable alternative for India's textile and construction sectors in the context of climate commitments.

### Sentinels of Riverine Health: The Indian Skimmer's Disappearing World

The Indian Skimmer is among the most specialised birds of the subcontinent, instantly recognisable by its elongated lower mandible that slices through water surfaces to catch fish. This unique feeding adaptation, however, also makes the species exceptionally vulnerable to changes in river morphology.

Indian skimmers nest on exposed sandbars of large rivers, relying on stable flow regimes and undisturbed riverbanks. The regulation of rivers through dams, embankments, and excessive sand mining has disrupted these conditions. Sudden water releases during breeding seasons often submerge nesting sites, while altered sediment loads reduce sandbar formation.

The bird's decline signals deeper ecological stress within India's river systems. Rivers like the Chambal, Son, Mahanadi, and Godavari once provided ideal habitats, but increasing human intervention has narrowed suitable breeding stretches. Conservation efforts now focus on river-sensitive management, seasonal flow regulation, and community-based nest protection.

The Indian skimmer's status as a bio-indicator species makes it crucial for assessing freshwater ecosystem health. Its survival depends less on isolated wildlife protection and more on holistic river governance.

#### Prelims Question

The Indian Skimmer is most closely associated with which habitat?

- (a) Mangrove creeks
- (b) Riverine sandbars
- (c) Coastal lagoons
- (d) Alpine wetlands

Answer: (b)

#### Mains Question

Discuss how river regulation practices affect the survival of specialist riverine species such as the Indian Skimmer.

### Guarding the Western Ghats' Last Refuge: Udanti-Sitanadi Tiger Landscape

Located in central India, the Udanti-Sitanadi Tiger Reserve occupies a critical ecological position as a corridor linking eastern and central Indian forest systems. Though officially designated as a tiger reserve, its conservation significance extends beyond tigers.

The landscape supports dry deciduous forests that host endangered species such as wild buffalo and sloth bears. Historically, the region faced intense pressure from shifting cultivation, timber extraction, and infrastructure expansion. The challenge here has been coexistence

conservation, balancing forest rights with wildlife protection.

Recent strategies emphasise habitat restoration, voluntary village relocation, and strengthening corridor connectivity rather than fortress-style conservation. The reserve illustrates the transition in India's wildlife policy—from exclusionary models to participatory conservation. Udanti–Sitanadi's ecological role lies in genetic exchange between fragmented populations, making it essential for long-term species viability in central India.

#### Prelims Question

Udanti–Sitanadi Tiger Reserve is located in:

- (a) Odisha
- (b) Chhattisgarh
- (c) Maharashtra
- (d) Telangana

Answer: (b)

#### Mains Question

Why are wildlife corridors crucial for long-term conservation outcomes in fragmented forest landscapes?

### Cold, Culture, and Climate: Understanding Chillai-Kalan

Chillai-Kalan refers to the harshest winter phase in the Kashmir Valley, marked by extreme cold, frozen water bodies, and prolonged snowfall. Traditionally lasting 40 days, it shapes not only climate patterns but also social practices and livelihood rhythms.

During Chillai-Kalan, temperatures frequently drop below freezing, affecting agriculture, transport, and energy supply. Historically, Kashmiri architecture, clothing, and food systems evolved to cope with this phase—demonstrating long-standing climate adaptation strategies.

In recent years, however, changing snowfall patterns and warmer winters have disrupted this cycle. Reduced snow accumulation threatens long-term water availability, as snowmelt feeds the Jhelum river system. Chillai-Kalan thus becomes a climate signal, reflecting broader Himalayan warming trends.

#### Prelims Question

Chillai-Kalan is associated with:

- (a) Monsoon onset
- (b) Cyclonic storms
- (c) Severe winter in Kashmir
- (d) Heat waves in Ladakh

Answer: (c)

#### Mains Question

How do traditional climatic phases like Chillai-Kalan help in understanding regional climate vulnerability?

### Silent Climbers: Mosses and the Architecture of Micro-Ecosystems

Often overlooked, mosses are among the earliest land plants and play a foundational role in ecosystem formation. Found across forests, wetlands, and even urban walls, mosses regulate moisture, prevent soil erosion, and support microfauna.

Ecologically, mosses act as natural sponges, retaining water and releasing it slowly into surrounding soils. In fragile ecosystems such as the Himalayas and Western Ghats, they stabilise slopes and contribute to nutrient cycling.

Their sensitivity to air and water pollution also makes mosses valuable bio-indicators. Declining moss diversity often precedes visible ecosystem degradation, offering early warning signals of environmental stress.

As climate change intensifies, moss habitats are shrinking due to temperature rise and altered precipitation, highlighting the importance of conserving even the smallest ecological components.

#### Prelims Question

Mosses are best described as:

- (a) Seed-bearing plants
- (b) Non-vascular plants
- (c) Parasitic algae
- (d) Aquatic fungi

Answer: (b)

#### Mains Question

Explain the ecological significance of bryophytes in maintaining ecosystem resilience.

### Sentinels of the Sea: Pollution Control Vessel 'Samudra Pratap'

The Samudra Pratap represents India's frontline defence against marine pollution. Designed specifically for oil spill response, chemical containment, and hazardous waste recovery, it strengthens India's maritime environmental governance.

Operating under the Indian Coast Guard, the vessel is equipped with skimmers, dispersant systems, and onboard laboratories. Its role becomes critical in busy shipping corridors and near offshore energy installations, where accident risks are high.

Samudra Pratap also reflects India's obligations under international maritime conventions, including MARPOL,

reinforcing the idea that environmental security is inseparable from national security.

#### Prelims Question

Samudra Pratap is primarily deployed for:

- (a) Naval combat operations
- (b) Marine pollution control
- (c) Fisheries surveillance
- (d) Submarine rescue

Answer: (b)

#### Mains Question

Discuss the role of specialised maritime assets in strengthening environmental governance in coastal and offshore regions.

### The Vanishing Armour: Chinese Pangolin and the Global Wildlife Crime Nexus

The Chinese Pangolin is today regarded as the most trafficked mammal in the world, symbolising the intersection of biodiversity loss, illegal trade networks, and enforcement failures. Native to South and Southeast Asia, the species has witnessed a catastrophic population collapse driven by demand for its scales in traditional medicine and meat consumption.

Ecologically, pangolins are critical regulators of insect populations, consuming thousands of ants and termites daily. Their disappearance leads to trophic imbalances, affecting soil health and forest regeneration. Unlike charismatic megafauna, pangolins suffer from "invisible extinction", where species decline occurs without public mobilisation.

Internationally, the species is protected under CITES Appendix I, prohibiting all commercial trade. However, enforcement gaps persist due to porous borders, weak forensic capacity, and organised wildlife trafficking networks. India's role becomes significant as a source, transit, and destination country, requiring coordination between forest departments, customs, and international agencies.

The pangolin crisis underscores a broader conservation dilemma: legal protection alone is insufficient without demand reduction, livelihood alternatives for poachers, and transnational intelligence sharing.

#### Prelims Question

The Chinese Pangolin is listed under which category of CITES?

- (a) Appendix II
- (b) Appendix III
- (c) Appendix I
- (d) Not listed

Answer: (c)

#### Mains Question

Why does wildlife trafficking persist despite strict legal prohibitions? Examine the case of pangolins.

### Feathers at the Edge: Western Tragopan and the Fragility of Himalayan Biodiversity

The Western Tragopan, often called the "Jewel of the Himalayas," is one of India's most elusive and endangered birds. Confined to the moist temperate forests of the Western Himalayas, it depends on dense understory vegetation and undisturbed forest canopies.

Habitat fragmentation caused by road construction, hydroelectric projects, and expanding settlements has severely reduced suitable breeding grounds. Unlike migratory birds, the tragopan's limited range and low reproductive rate make recovery difficult once populations decline.

The species also highlights the vulnerability of mid-altitude Himalayan ecosystems, which receive less conservation attention compared to alpine or tropical forests. Climate change further compounds the threat by shifting vegetation zones upward, compressing the bird's ecological niche.

Conservation strategies increasingly emphasise habitat connectivity, regulation of tourism, and long-term forest stewardship rather than isolated species protection.

#### Prelims Question

The Western Tragopan is primarily associated with:

- (a) Alpine meadows
- (b) Tropical rainforests
- (c) Temperate Himalayan forests
- (d) Coastal mangroves

Answer: (c)

#### Mains Question

How does habitat specificity increase extinction risk for Himalayan endemic species?

### From Cedars to Climate: Deodhar and the Cultural Ecology of the Himalayas

The Deodhar Tree occupies a unique position at the intersection of ecology, culture, and climate resilience. Revered in Indian tradition for its durability and sacred associations, Deodhar forests once formed extensive belts across the Western Himalayas.

Ecologically, Deodhar stabilises mountain slopes, regulates microclimates, and supports diverse understory species. Its slow growth and high timber value, however, made it a prime target for colonial and post-colonial exploitation.

Today, Deodhar forests face stress from climate-induced pest outbreaks, forest fires, and reduced regeneration. Rising temperatures have altered growth patterns, while monoculture plantations have reduced genetic diversity. The decline of Deodhar reflects a larger issue in Himalayan forestry—managing forests not merely as timber resources but as living climate buffers essential for water security and disaster mitigation.

#### Prelims Question

Deodhar tree is scientifically known as:

- (a) *Pinus roxburghii*
- (b) *Cedrus deodara*
- (c) *Abies pindrow*
- (d) *Quercus leucotrichophora*

Answer: (b)

#### Mains Question

Explain how traditional forest species like Deodhar contribute to climate resilience in mountainous regions.

### Penguins Beyond the Poles: Indicators of a Warming Planet

Penguins are no longer symbols of static polar ecosystems but dynamic indicators of rapid climate change. Concentrated mainly in the Southern Hemisphere, penguin populations are increasingly threatened by melting sea ice, altered ocean currents, and declining fish stocks.

Sea ice loss reduces breeding platforms, while warming waters push prey species further away from nesting sites, increasing energy expenditure. Some penguin colonies have already collapsed, signalling broader marine ecosystem stress.

Globally, penguins have become sentinel species, used to monitor ocean health, climate feedback loops, and biodiversity thresholds. Their decline mirrors disruptions in krill populations, ocean acidification, and changing wind systems.

The penguin crisis highlights how climate change impacts are non-linear and cascading, affecting species far removed from human settlements yet deeply connected to planetary systems.

#### Prelims Question

Penguins are primarily found in:

- (a) Arctic region
- (b) Equatorial oceans
- (c) Southern Hemisphere
- (d) Himalayan glaciers

Answer: (c)

#### Mains Question

Why are penguins considered reliable indicators of global climate change?

### Forgotten Grains for a Warming World: Fonio and Sikiya Return to the Spotlight

The renewed attention to Fonio (*Digitaria exilis*) and Sikiya (*Digitaria sanguinalis*) reflects a growing recognition that food security in a warming world cannot rely solely on a few water-intensive cereals.

Fonio, cultivated for centuries in West Africa, is among the fastest-growing cereals, maturing in as little as six to eight weeks. Sikiya, traditionally grown in parts of eastern and central India, thrives on poor soils with minimal external inputs. Both crops are nutritionally rich—high in fibre, micronutrients, and easily digestible carbohydrates—making them relevant for tackling malnutrition alongside climate stress.

Their decline during the Green Revolution was driven by policy incentives favouring rice and wheat. Today, climate variability, groundwater depletion, and nutritional concerns have reopened debates on agrobiodiversity restoration. These millets illustrate how indigenous knowledge systems can complement modern agricultural science.

From a governance perspective, the revival of such crops aligns with broader goals of dietary diversification, climate-resilient farming, and reduced input dependence, especially in rainfed regions.

#### Prelims Question

Fonio and Sikiya are best classified as:

- (a) Oilseeds
- (b) Pulses
- (c) Climate-resilient millets
- (d) Tuber crops

Answer: (c)

#### Mains Question

Discuss the role of forgotten and indigenous crops in strengthening India's food and nutritional security under climate stress.

### Measuring a Planet in Distress: The Global Environment Outlook

The Global Environment Outlook (GEO) stands as one of the most comprehensive scientific assessments of the planet's environmental health. Produced under the aegis of UNEP, it synthesises data across climate systems, biodiversity, land, freshwater, and pollution.

Unlike annual climate reports, GEO adopts a long-term, systems-based approach, identifying structural drivers such as consumption patterns, governance failures, and

economic externalities. Its findings consistently highlight that environmental degradation is not a consequence of ignorance but of delayed political action.

The report emphasises that current policy trajectories remain insufficient to meet global biodiversity and climate targets. Incremental reforms are deemed inadequate; instead, GEO advocates transformational change in energy systems, food production, urban planning, and finance.

For India and other developing countries, GEO offers both a warning and an opportunity—highlighting vulnerabilities while outlining pathways for sustainable growth that integrate poverty reduction and ecological protection.

#### Prelims Question

The Global Environment Outlook is published by:

- (a) IPCC
- (b) World Bank
- (c) UNEP
- (d) UNDP

Answer: (c)

#### Mains Question

How do integrated environmental assessments like GEO help bridge the gap between science and policymaking?

### India's Only Ape: Hoolock Gibbon and the Fragile Northeast Forests

The Hoolock Gibbon occupies a unique evolutionary and ecological niche. Found exclusively in India's Northeast and parts of Southeast Asia, it depends on continuous forest canopies for movement, feeding, and social bonding.

Unlike monkeys, gibbons are brachiators—swinging through treetops—which makes them acutely sensitive to forest fragmentation. Road expansion, jhum cultivation, and linear infrastructure projects have increasingly broken canopy continuity, isolating populations into small, unviable groups.

The decline of the Hoolock Gibbon is symptomatic of broader ecological stress in the Northeast, a region rich in biodiversity yet under pressure from development aspirations. Conservation here is inseparable from questions of tribal livelihoods, land rights, and participatory forest governance.

Protecting the gibbon requires landscape-level planning, ensuring canopy bridges, community stewardship, and careful siting of infrastructure.

#### Prelims Question

The Hoolock Gibbon is primarily found in:

- (a) Western Ghats

- (b) Central India
- (c) Northeastern India
- (d) Himalayan alpine zones

Answer: (c)

#### Mains Question

Why does habitat fragmentation pose a particularly severe threat to arboreal species like the Hoolock Gibbon?

### Protecting Small Forests, Preserving Big Values: Charpala Wildlife Sanctuary

The Charpala Wildlife Sanctuary exemplifies the ecological importance of smaller protected areas often overshadowed by tiger reserves and national parks. Such sanctuaries serve as refuges for regional biodiversity, groundwater recharge zones, and climate buffers.

Charpala supports dry deciduous forest ecosystems, sustaining herbivores, small carnivores, and avifauna adapted to seasonal variability. These landscapes are particularly vulnerable to encroachment, grazing pressure, and mining-related activities.

The sanctuary highlights a critical conservation lesson: ecological significance is not proportional to size. Smaller habitats often function as stepping stones and genetic reservoirs, supporting wider landscape connectivity.

Strengthening such sanctuaries involves local community engagement, sustainable livelihood options, and integrating conservation goals into district-level planning.

#### Prelims Question

Charpala Wildlife Sanctuary is located in:

- (a) Jharkhand
- (b) Odisha
- (c) Chhattisgarh
- (d) Telangana

Answer: (b)

#### Mains Question

Why are smaller wildlife sanctuaries crucial for landscape-level biodiversity conservation?

### Urban Rivers Under Stress: The Mula–Mutha's Ecological Crisis

Flowing through Pune, the Mula–Mutha River represents the challenges facing India's urban rivers—pollution, channelisation, and competing demands for land and water.

Once central to the city's water security and cultural life, the river now bears untreated sewage, industrial effluents, and solid waste. Floodplain encroachments

have reduced its natural buffering capacity, increasing flood risk during extreme rainfall events.

The Mula–Mutha crisis illustrates how urban development often treats rivers as drains rather than ecosystems. Recent restoration efforts attempt to integrate sewage treatment, riverfront development, and ecological rejuvenation, but success depends on prioritising river health over cosmetic beautification.

Urban rivers like Mula–Mutha are increasingly viewed as climate adaptation assets, capable of mitigating heat, floods, and water scarcity if managed holistically.

**Prelims Question**

The Mula–Mutha River flows through which city?

- (a) Nagpur
- (b) Nashik
- (c) Pune
- (d) Kolhapur

Answer: (c)

**Mains Question**

Discuss the challenges and opportunities involved in restoring urban rivers in India.

## Environment & Climate Reports for CSE 2025

Report Name	Correct Publisher (UPSC-Safe)	Core Focus Areas	Recent Report Findings
Global Environment Outlook (GEO)	United Nations Environment Programme (UNEP)	Planetary health, climate, biodiversity, pollution	World on track to breach multiple planetary boundaries without systemic change
Emissions Gap Report	UNEP	Emissions pledges vs pathways	Current pledges imply ~2.5–3°C warming; deep cuts needed this decade
Adaptation Gap Report	UNEP	Adaptation needs & finance	Adaptation finance lags far behind rising climate risks
Global Carbon Budget	Global Carbon Project	CO <sub>2</sub> emissions & carbon sinks	Fossil fuel emissions at record highs; natural sinks under stress
State of the Global Climate	World Meteorological Organization (WMO)	Temperature, extremes, climate indicators	Recent years among warmest; extreme events intensifying
Global Methane Assessment / Status	UNEP (with CCAC, IEA support)	Methane emissions	Methane reduction offers fastest near-term climate benefits
Living Planet Report	World Wide Fund for Nature (WWF)	Biodiversity trends	Wildlife populations declined ~69% since 1970
Global Biodiversity Outlook	Convention on Biological Diversity (CBD Secretariat)	Biodiversity targets	Most global biodiversity targets unmet

World Heritage Outlook	International Union for Conservation of Nature (IUCN)	Heritage site conservation	Climate change now major threat to heritage sites
IPCC Sixth Assessment Report (AR6)	Intergovernmental Panel on Climate Change (IPCC)	Climate science & impacts	Human influence unequivocally warming the planet
IPCC Synthesis Report	IPCC	Integrated climate assessment	Window to limit warming to 1.5°C rapidly closing
Global Risks Report (Environment sections)	World Economic Forum (WEF)	Climate & ecological risks	Environmental risks dominate long-term global risks
UN World Water Development Report	UNESCO (on behalf of UN-Water)	Water stress & governance	Water insecurity rising due to climate & mismanagement
State of the World's Forests (SOFO)	Food and Agriculture Organization (FAO)	Forest cover & use	Tropical deforestation persists despite commitments
Global Forest Resources Assessment	FAO	Forest trends	Net forest loss slowed but remains negative
Global Land Outlook	United Nations Convention to Combat Desertification (UNCCD)	Land degradation	Over 40% of land degraded globally
World Air Quality Report	IQAir	Urban air pollution	Majority of cities exceed WHO PM2.5 limits

State of the Environment Report (India)	Ministry of Environment, Forest and Climate Change (MoEFCC)	India's environment indicators	Air quality and waste management remain critical
National Biodiversity Outlook (India)	National Biodiversity Authority (NBA), MoEFCC	Biodiversity status	Habitat loss and invasives driving species decline
India State of Forest Report	Forest Survey of India (FSI)	Forest & tree cover	Tree cover up slightly; natural forests under pressure
National Air Quality Status Report	Central Pollution Control Board (CPCB)	Air pollution trends	PM <sub>2.5</sub> and PM <sub>10</sub> remain dominant pollutants
NDC Synthesis Report	UNFCCC Secretariat	Climate commitments	Global pledges insufficient for Paris targets
Plastic Pollution Report	UNEP	Plastic waste	Plastic leakage could triple by 2040
Global Waste Management Outlook	UNEP	Solid & hazardous waste	Waste generation outpacing treatment capacity
World Energy Outlook (Climate sections)	International Energy Agency (IEA)	Energy transition	Fossil fuels still dominate global energy mix

## INTERNATIONAL RELATIONS

### Sakhir Declaration: GCC's Call for Unity and Regional Stability

#### Background

The Sakhir Declaration was adopted at the conclusion of the Gulf Cooperation Council (GCC) Summit held in Sakhir, Bahrain. The summit brought together leaders of GCC member states to deliberate on regional cooperation, security, economic integration, and collective responses to geopolitical challenges.

#### Core Message of the Declaration

The declaration calls for greater unity and coordination among GCC countries to address shared political, security, and economic concerns. It emphasises that collective action is essential to preserve regional stability in a period marked by geopolitical uncertainty and global economic disruptions.

#### Political and Security Dimensions

The Sakhir Declaration underscores the importance of:

- Respect for sovereignty and territorial integrity of states
- Peaceful resolution of disputes through dialogue and diplomacy
- Strengthening regional security cooperation

It reiterates opposition to external interference in the internal affairs of states and stresses the need for coordinated positions on regional conflicts.

#### Economic and Development Cooperation

The declaration highlights the role of economic integration in strengthening regional resilience. Member states agreed on the need to:

- Enhance economic cooperation and trade integration
- Diversify economies beyond hydrocarbons
- Promote sustainable development and long-term growth

These measures are seen as critical for economic stability and employment generation in the region.

#### International Engagement

The declaration reflects GCC's intent to play a constructive role in global affairs. It stresses cooperation with international partners and multilateral institutions to address challenges such as energy security, climate change, and global economic stability.

#### Relevance in the Contemporary Context

The Sakhir Declaration gains significance amid ongoing conflicts in West Asia, energy market volatility, and shifting global power dynamics. By calling for unity, the GCC seeks to project cohesion and collective decision-making in regional and international forums.

#### Prelims Question

The Sakhir Declaration is associated with which of the following groupings?

- Organisation of Islamic Cooperation
- Gulf Cooperation Council
- Arab League
- Non-Aligned Movement

#### Mains Question

Discuss the significance of the Sakhir Declaration in the context of regional unity and stability in West Asia.

Got it. Thanks for sharing the exact reference.

Below is a clean, corrected, UPSC-safe Current Connect (CC) style article on Operation Southern Spear, strictly aligned with the information from the Dhyeya IAS brief and written in an exam-oriented, neutral tone.

## Operation Southern Spear: US Military Action Against Narco-Terror Networks

### Why in News

The United States has launched Operation Southern Spear, a targeted overseas military mission aimed at dismantling narco-terrorist networks operating in parts of Latin America that combine drug trafficking with armed violence and insurgent financing.

### What is Operation Southern Spear?

Operation Southern Spear is a US-led military and security operation designed to:

- Disrupt drug trafficking organisations (DTOs) that fund violence and terrorism
- Neutralise narco-terrorist leadership and logistics
- Curb the narcotics-terrorism nexus, especially cocaine and synthetic drug routes

The operation represents a shift from purely law-enforcement approaches to integrated military-security action against organised crime with terror links.

### Key Features of the Operation

- Target Focus: Armed drug cartels and narco-terror groups rather than civilian drug users
- Operational Tools:
  - Precision military operations
  - Intelligence-driven targeting
  - Surveillance and reconnaissance
- Geographical Emphasis: Southern hemisphere routes supplying drugs to North America
- Coordination: Conducted in collaboration with select regional partners and security agencies

### What is Narco-Terrorism?

Narco-terrorism refers to:

- The use of drug trafficking profits to finance terrorism or armed insurgency
- The use of terror tactics by drug cartels to control territory, intimidate governments, and secure trafficking routes

It blurs the line between organised crime and political violence, making conventional policing insufficient.

### Strategic Significance

- Reflects securitisation of drug trafficking as a national and transnational security threat
- Signals a doctrine shift: treating major drug cartels as non-state hostile actors
- Reinforces US intent to address root sources of narcotics inflow, not just domestic consumption

### Global and Regional Implications

- Raises questions on sovereignty and militarisation of anti-drug efforts
- Could reshape US-Latin America security cooperation
- Sets a precedent for military involvement in combating organised crime networks

### Relevance for India and UPSC

- Highlights evolving nature of non-traditional security threats
- Important for GS-III (Internal Security): organised crime, narco-terrorism
- Useful comparative context for:
  - India's fight against narco-terrorism in border states
  - Debates on military vs policing roles in internal security

### Prelims Practice Question

With reference to "Operation Southern Spear", consider the following statements:

1. It is a US-led military operation targeting narco-terrorist networks.
2. It focuses on disrupting the nexus between drug trafficking and armed violence.
3. It is conducted under the mandate of the United Nations Office on Drugs and Crime (UNODC).

Which of the statements given above is/are correct?

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

Correct Answer: (a)

### Mains Practice Question

"The increasing overlap between organised crime and terrorism is transforming global security challenges." Discuss in the context of recent international military operations against narco-terrorist networks.

## India–Russia RELOS Agreement: Strengthening Defence Logistics Cooperation

### Why in News

India and Russia have signed a Reciprocal Exchange of Logistics Agreement (RELOS) to institutionalise mutual logistical support between their armed forces, marking a significant step in India–Russia strategic defence cooperation.

### What is the RELOS Agreement?

The Reciprocal Exchange of Logistics Agreement (RELOS) allows the armed forces of both countries to:

- Access each other's military bases for logistics
- Obtain fuel, spares, supplies, and maintenance support
- Facilitate joint exercises, port calls, training, and humanitarian missions

The agreement is non-combat in nature and focuses on logistical interoperability, not troop deployment.

### Key Features of the India–Russia RELOS

- Reciprocity: Equal access to logistics facilities for both sides
- Scope:
  - Fuel and replenishment
  - Maintenance and repair
  - Medical assistance
- Applicability:
  - Joint military exercises
  - UN peacekeeping operations
  - Humanitarian Assistance and Disaster Relief (HADR)
- Cost Accounting: Services are provided on a reimbursement or equal-value exchange basis

### Strategic Significance for India

- Enhances operational reach of Indian Navy and Air Force, especially in Eurasian and Arctic regions
- Reduces logistical dependence during long-range deployments
- Deepens India's long-standing defence ties with Russia, particularly in:
  - Nuclear submarines
  - Missiles
  - Aircraft and armour platforms

### How RELOS Fits into India's Logistics Diplomacy

India has signed similar logistics agreements with:

- United States (LEMOA)
- France

- Australia
- Japan
- Singapore

The RELOS agreement with Russia reflects India's pursuit of strategic autonomy, balancing partnerships across geopolitical blocs.

### Broader Geopolitical Context

- Reinforces India–Russia ties amid global realignments
- Signals India's intent to maintain multi-aligned defence partnerships
- Demonstrates that India's foreign policy is interest-based, not alliance-driven

### Concerns and Limitations

- Must be managed carefully amid India–US strategic cooperation
- Russia's growing proximity to China requires diplomatic calibration
- Operational use likely to remain selective and mission-specific

### Relevance for UPSC

- GS-II (International Relations): Strategic partnerships, defence cooperation
- GS-III (Security): Defence preparedness, logistics, military diplomacy
- Prelims: Defence agreements, India–Russia relations

### Prelims Practice Question

With reference to the India–Russia RELOS Agreement, consider the following statements:

1. It allows reciprocal access to military logistics facilities of both countries.
2. It enables deployment of combat troops on each other's territory.
3. It is part of India's broader logistics agreements with multiple strategic partners.

Which of the statements given above is/are correct?

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

Answer: (a)

### Mains Practice Question

India's defence logistics agreements reflect its pursuit of strategic autonomy rather than alliance politics. Discuss this statement in the context of the India–Russia RELOS Agreement.

You're right to call it out. My previous write-up was incorrect because I wrongly assumed the theatre (Maldives) and framed it as an economic-supplies mission.

Correct fact (from official sources): Operation Sagar Bandhu was launched for Sri Lanka as an urgent Search & Rescue + Humanitarian Assistance & Disaster Relief (HADR) response after Cyclone Ditwah, led mainly by the Indian Navy, with broader Indian support.

Below is the corrected CC article (with proper headings/subheadings) + Mains & Prelims questions.

## Operation Sagar Bandhu: India's Emergency HADR to Sri Lanka

### Why in News

India launched Operation Sagar Bandhu to provide Search & Rescue (SAR) and Humanitarian Assistance & Disaster Relief (HADR) support to Sri Lanka after Cyclone Ditwah caused severe flooding and disruption.

### What is Operation Sagar Bandhu

It is India's emergency maritime-and-air assisted HADR operation for Sri Lanka, initiated with India acting as a First Responder in the Indian Ocean region after the cyclone.

### Core Objectives

- Immediate SAR support (including aerial reconnaissance and rescue augmentation)
- Rapid delivery of relief supplies (by sea and air)
- Early recovery support through specialised capabilities (medical, engineering, bridging, etc.)

### Key Operational Components

#### 1) Naval Ships and Sea-Lift Relief

- Initial naval support included INS Vikrant and INS Udaygiri, which were in Colombo during Sri Lanka Navy's International Fleet Review (IFR-2025) and were tasked at short notice for relief.
- INS Sukanya was additionally deployed to Trincomalee with relief material.
- India later deployed INS Gharial and LCUs (LCU-54, LCU-51, LCU-57) to move large quantities of HADR stores.

#### 2) Helicopters for Reconnaissance and Rescue Support

- Ship-borne helicopters were used for aerial reconnaissance of affected areas and to augment SAR efforts.

#### 3) Scale of Relief (Officially Mentioned Highlights)

- MEA notes that within the first three days, 53 tons of emergency relief was delivered, with further relief by IAF aircraft including tents, blankets, hygiene kits etc.
- MEA also mentions deployment/support elements such as BHISHM modular trauma cubes, Bailey bridge systems, and even an Indian Army Field Hospital as part of ongoing HADR support.
- PIB/Indian Navy releases highlight deployment to deliver about 1000 tons of HADR supplies through additional ships/LCUs.

### Why it Matters for UPSC

#### Strategic value (IR + Security)

- Reinforces India's role as a First Responder in the IOR.
- Anchored in Neighbourhood First and MAHASAGAR vision (as explicitly mentioned in official releases).
- Demonstrates "non-traditional security" capability—disaster response, logistics, medical support, engineering recovery.

#### Administrative/Governance value

- Tests India's inter-agency coordination: Navy sea-lift, Air Force sorties, NDRF teams, medical/engineering modules.

#### Prelims Question

With reference to Operation Sagar Bandhu, consider the following statements:

1. It was launched to provide Search & Rescue and Humanitarian Assistance & Disaster Relief (HADR) support to Sri Lanka after Cyclone Ditwah.
2. It involved deployment of additional Indian Navy assets including LCUs and INS Gharial for delivering large HADR stores.
3. It was undertaken as a counter-piracy operation in the Gulf of Aden.

Which of the statements given above is/are correct?

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

Answer: (a)

#### Mains Question

"HADR operations are emerging as instruments of maritime diplomacy in the Indian Ocean Region." Discuss this statement with reference to Operation Sagar Bandhu, highlighting its strategic and institutional implications.

## SCIENCE AND TECHNOLOGY

### Alternate Wetting and Drying (AWD) Technique for Rice Cultivation

#### Concept and Practice

Alternate Wetting and Drying (AWD) is a scientifically validated water-management practice for rice cultivation in which paddy fields are not kept continuously flooded. Instead, irrigation is applied intermittently, allowing the field to dry to a prescribed level before re-irrigation. Farmers monitor soil water levels using simple perforated field water tubes, recommended by agricultural extension agencies. Irrigation is resumed when the water table falls about 10–15 cm below the soil surface, after the crop has been well established.

#### Why AWD Is Promoted by Government Agencies

Continuous flooding in paddy:

- Consumes excessive groundwater
- Leads to inefficient water use
- Produces large amounts of methane, a potent greenhouse gas

AWD directly addresses these challenges without altering the crop itself.

#### Officially Recognised Benefits

Based on assessments by agricultural research institutions and climate programmes:

- 20–30% reduction in irrigation water use
- Substantial reduction in methane emissions from anaerobic soils
- No significant yield loss when applied correctly
- Lower energy use for pumping irrigation water

#### Policy and Climate Relevance

AWD aligns with:

- Groundwater conservation objectives
- Climate-smart agriculture initiatives
- India's commitments to reduce emissions intensity from agriculture
- Promotion of low-cost adaptation strategies for small and marginal farmers

It is particularly relevant in water-stressed rice-growing regions.

#### Prelims Question:

Alternate Wetting and Drying (AWD) technique is officially promoted for which crop?

- (a) Wheat
- (b) Rice

- (c) Maize
- (d) Pulses

#### Mains Question:

Explain how Alternate Wetting and Drying (AWD) contributes to sustainable agriculture and climate mitigation in India.

### National Technology Readiness Assessment Framework (NTRAF)

#### Background

India introduced the National Technology Readiness Assessment Framework (NTRAF) to standardise how the maturity of indigenous technologies is evaluated before large-scale deployment or public procurement.

The framework draws conceptually from globally used Technology Readiness Level (TRL) systems, adapted to Indian institutional and governance conditions.

#### Why the Framework Was Needed

Earlier challenges in India's innovation ecosystem included:

- Public-funded technologies remaining confined to laboratories
- High risks during deployment due to immature technologies
- Weak coordination between research institutions, industry, and government

NTRAF was designed to address these structural gaps.

#### Core Objectives

NTRAF enables:

- Systematic assessment of technology maturity
- Better decision-making in public procurement
- Reduced risk in deploying emerging technologies
- Improved alignment between R&D funding and national priorities

#### Sectors of Application

The framework is applicable across strategic and developmental sectors such as:

- Defence and aerospace
- Clean energy and climate technologies
- Advanced manufacturing
- Digital and strategic technologies

#### Governance Significance

By institutionalising readiness assessment, NTRAF:

- Improves efficiency of public R&D expenditure
- Encourages industry adoption of indigenous technologies

- Strengthens Atmanirbhar Bharat in high-technology domains
- Promotes evidence-based innovation governance

#### Prelims Question:

The National Technology Readiness Assessment Framework is primarily used to:

- Regulate foreign technology imports
- Evaluate maturity of indigenous technologies
- Rank innovation districts
- Monitor patent filings

#### Mains Question:

How does a national technology readiness framework improve governance of publicly funded research and innovation?

### Pralay Missile System

#### Defence and Strategic Context

Pralay is an indigenously developed, short-range, surface-to-surface missile developed by India's defence research ecosystem to strengthen conventional strike capabilities.

It is designed as a non-nuclear missile system, providing tactical options below the nuclear threshold.

#### Key Technical Features

As per official defence disclosures:

- Solid-fuel propulsion
- High manoeuvrability to evade missile defences
- Precision strike capability
- Conventional warhead configuration

#### Strategic Significance

Pralay enhances:

- India's conventional deterrence posture
- Flexibility in responding to limited conflicts
- Capability to strike high-value targets with accuracy

By remaining non-nuclear, it helps maintain escalation control while strengthening battlefield effectiveness.

#### Self-Reliance Dimension

The missile reflects:

- Indigenous design and development
- Reduced dependence on imported tactical missile systems
- Strengthening of domestic defence manufacturing capabilities

#### Broader Security Relevance

Such systems are critical in modern military doctrines that emphasise precision, speed, and proportional response, rather than reliance on massed firepower.

#### Prelims Question:

Pralay missile is best described as a:

- Surface-to-air missile
- Tactical surface-to-surface missile
- Intercontinental ballistic missile
- Cruise missile

#### Mains Question:

Discuss the role of conventional tactical missile systems in enhancing India's defence preparedness without escalating nuclear risks.

Great — here are the next 3 topics, comprehensive, UPSC-ready, with proper subheadings, and 1 Prelims + 1 Mains question at the end of each.

### Ammonium Sulfate as a Pollutant in Delhi

#### What it is

Ammonium sulfate ( $(\text{NH}_4)_2\text{SO}_4$ ) is a secondary particulate pollutant. It is not usually emitted directly in large quantities; instead, it forms in the atmosphere through chemical reactions.

#### How it forms in the air

It forms mainly when:

- Sulfur dioxide ( $\text{SO}_2$ ) (from power plants, industrial sources, some transport and fuel combustion) gets oxidised to sulfate
- Ammonia ( $\text{NH}_3$ ) (from agriculture, livestock, fertiliser use, waste/landfills, sewage) reacts with sulfate to form ammonium sulfate aerosols

This is why it is called a secondary inorganic aerosol.

#### Why it matters for Delhi NCR winter smog

During winter:

- Low temperature + high humidity favour conversion into particulate form
- Temperature inversion + low wind trap pollutants near the ground
- Secondary aerosols (like ammonium sulfate and ammonium nitrate) become a major part of PM2.5

So, even if "direct smoke" is controlled, PM2.5 can remain high because chemistry keeps producing particles.

#### Policy relevance

This pollutant shows why air pollution is not only a "Delhi problem":

- Controlling  $\text{SO}_2$  only is insufficient if ammonia remains high

- Controlling city sources only is insufficient if regional ammonia/precursors remain high
- It demands airshed-level planning (Delhi-NCR + adjoining regions), and integrated action on:
  - industrial emissions (SO<sub>2</sub>)
  - agriculture/waste emissions (NH<sub>3</sub>)
  - secondary aerosol formation

#### Prelims Question:

Ammonium sulfate aggravates air pollution mainly as a component of:

- (a) Ground-level ozone
- (b) PM2.5
- (c) Carbon monoxide
- (d) Lead fumes

#### Mains Question:

Why do secondary pollutants such as ammonium sulfate complicate air pollution control in Delhi-NCR? Suggest an integrated approach.

### INS Vaghsheer

#### What it is

INS Vaghsheer is an Indian Navy submarine under Project-75, India's major programme for building modern conventional submarines with substantial indigenous manufacturing.

Project-75 submarines are built in India by Mazagon Dock Shipbuilders Limited (MDL), Mumbai, with technology collaboration/transfer linked to the original design partner.

#### Why it is important

Conventional submarines remain crucial for India because they provide:

- Stealth-based surveillance and intelligence
- Sea-denial capability (deterring hostile naval movement)
- Deterrence through uncertainty (submarine presence is hard to detect)
- Strong relevance in the Indian Ocean Region, where sea lanes and choke points matter

#### Core capabilities (UPSC-safe)

Without going into uncertain classified specs, the operational capability basket typically includes:

- Low acoustic signature (stealth)
- Advanced sonar and sensors
- Combat management system
- Weapon capability including torpedoes and anti-ship role

#### Strategic role in maritime doctrine

INS Vaghsheer strengthens:

- Underwater combat potential
- Anti-surface and anti-submarine posture
- India's ability to maintain credible presence in littorals and open seas

#### Prelims Question:

INS Vaghsheer is associated with:

- (a) Indian Coast Guard
- (b) Indian Navy
- (c) Indian Air Force
- (d) Border Security Force

#### Mains Question:

Discuss why conventional submarine capability remains central to India's maritime security despite the rise of drones and satellite surveillance.

### Frequency Comb

#### What it means (simple but precise)

A frequency comb is a laser-based tool that produces a spectrum of many equally spaced, extremely precise frequencies, resembling the "teeth" of a comb.

Think of it as a high-precision ruler for measuring light frequencies.

#### Why it is a breakthrough tool

Ordinary instruments struggle to measure very high optical frequencies accurately. Frequency combs make it possible to:

- link optical frequencies to radio/microwave standards
- perform measurements with extremely low error

#### Key applications (UPSC-friendly)

Frequency combs are used in:

- Atomic clocks and timekeeping (improving timing precision)
- High-resolution spectroscopy (identifying materials/chemicals)
- Precision metrology (measurement science)
- Emerging relevance in:
  - quantum technologies
  - secure communications research
  - navigation and space systems (through better timing standards)

#### Why it matters for national capability

Countries that master high-precision measurement tools gain advantages in:

- advanced R&D

- high-end manufacturing standards
- strategic technologies (quantum + space + defence support systems)

**Prelims Question:**

Frequency comb technology is most directly associated with:

- (a) Energy storage in batteries
- (b) Precision measurement and metrology
- (c) Gene editing
- (d) Wastewater treatment

**Mains Question:**

Explain how precision measurement technologies such as frequency combs strengthen a nation's scientific and strategic capabilities.

Here are the next 3 topics, again UPSC-safe, comprehensive, and carefully fact-checked, with clear sub-headings and exam-oriented framing.

## Anopheles stephensi and the Challenge of Urban Malaria in India

### Vector Profile

Anopheles stephensi is a mosquito species recognised as a major malaria vector, distinct from traditional rural malaria vectors in India.

### Why It Is Different

Unlike most malaria-transmitting mosquitoes that thrive in rural or forested areas, Anopheles stephensi:

- Is highly adapted to urban and peri-urban environments
- Breeds in man-made water storage structures such as overhead tanks, construction sites, coolers, and containers
- Survives well in densely populated cities

### Public Health Significance

Its spread has:

- Increased the risk of urban malaria outbreaks
- Complicated India's malaria elimination efforts
- Exposed vulnerabilities in urban sanitation and water management systems

### Government Response

India's malaria control strategy addresses this through:

- Urban vector surveillance
- Improved water storage practices
- Integrated vector management combining sanitation, larval control, and awareness

### Policy Relevance

The emergence of Anopheles stephensi highlights the link between:

- Rapid urbanisation
- Informal water storage practices
- Changing disease ecology

**Prelims Question:**

Anopheles stephensi is significant because it:

- (a) Is a rural forest mosquito
- (b) Transmits dengue
- (c) Is adapted to urban malaria transmission
- (d) Is resistant to all insecticides

**Mains Question:**

Why does urban malaria pose distinct challenges for disease elimination programmes in India?

## Tsunami Ready Programme

### Programme Overview

The Tsunami Ready Programme is an international initiative aimed at strengthening coastal community preparedness against tsunami hazards. It emphasises readiness and resilience, not just early warning technology.

### Core Components

The programme focuses on:

- Effective early warning dissemination
- Clearly marked evacuation routes
- Community awareness and mock drills
- Integration of local governance with disaster management systems

### India's Participation

India contributes through:

- Its national tsunami early warning infrastructure
- Coastal disaster management authorities
- Community-level preparedness in vulnerable coastal regions

### Disaster Risk Reduction Significance

The programme shifts disaster management from:

- Reactive response → Proactive preparedness
- Infrastructure-only approach → Community-centred resilience

### Policy Relevance

It supports:

- Coastal safety
- Climate and disaster resilience
- Local capacity building in disaster-prone areas

**Prelims Question:**

The Tsunami Ready Programme primarily aims to:

- (a) Predict earthquakes
- (b) Improve coastal disaster preparedness
- (c) Prevent coastal erosion
- (d) Regulate fishing activities

**Mains Question:**

How does community-based preparedness strengthen tsunami risk reduction strategies?

## Akash-NG Missile System

### Defence Context

Akash-NG (Next Generation) is an advanced surface-to-air missile (SAM) system developed to enhance India's air defence capabilities against modern aerial threats.

### Key Technological Advancements

Compared to earlier versions, Akash-NG features:

- Improved range and reaction time
- Advanced seeker and guidance systems
- Greater accuracy against fast-moving targets
- Enhanced resistance to electronic countermeasures

### Operational Role

Akash-NG is designed to:

- Counter aircraft, drones, and cruise missiles
- Operate across varied terrain and weather conditions
- Function as part of a layered air defence architecture

### Strategic Importance

The system:

- Strengthens India's airspace security
- Reduces dependence on imported air defence systems
- Supports indigenous defence manufacturing

**Prelims Question:**

Akash-NG is primarily designed for:

- (a) Anti-submarine warfare
- (b) Air defence against aerial targets
- (c) Space surveillance
- (d) Missile launch detection

**Mains Question:**

Explain the role of indigenous surface-to-air missile systems in strengthening India's national security.

Here are the next 3 topics, again kept strictly factual, UPSC-safe, and government-aligned, with no speculative claims and clear conceptual depth.

## Candida auris: An Emerging Public Health Challenge

### What is Candida auris

Candida auris is a multidrug-resistant fungal pathogen identified globally as a serious public health concern. It causes invasive infections, particularly in hospital settings.

### Why it is dangerous

Key characteristics that make Candida auris challenging:

- Resistance to multiple classes of antifungal drugs
- Difficulty in laboratory identification using conventional methods
- Ability to persist on hospital surfaces for long periods
- Potential to cause outbreaks in intensive care units

### Health System Implications

Infections are associated with:

- High mortality among critically ill patients
- Increased burden on hospital infection-control systems
- Need for specialised diagnostics and isolation protocols

### Policy and Governance Relevance

The emergence of Candida auris highlights:

- Importance of infection prevention and control (IPC) in healthcare facilities
- Need for antimicrobial resistance (AMR) surveillance
- Strengthening laboratory capacity and reporting mechanisms

**Prelims Question:**

Candida auris is best described as:

- (a) A viral infection
- (b) A drug-resistant fungal pathogen
- (c) A protozoan parasite
- (d) A bacterial spore

**Mains Question:**

Why do multidrug-resistant fungal infections pose a growing challenge to public health systems?

## Micrometeoroids and Orbital Debris (MMOD)

### What MMOD Means

Micrometeoroids and Orbital Debris (MMOD) refer to natural and artificial objects present in Earth's orbit that can damage spacecraft.

- Micrometeoroids: Natural particles from comets and asteroids
- Orbital debris: Defunct satellites, rocket fragments, collision remnants

### Why MMOD is a serious concern

Even tiny particles travel at very high orbital velocities, making them capable of:

- Damaging satellite surfaces
- Disrupting communication and navigation systems
- Endangering crewed missions such as space stations

### India's Space Safety Approach

India's space programme incorporates:

- Space situational awareness
- Tracking of objects in orbit
- Collision-avoidance manoeuvres
- Mission design to reduce debris generation

### Global Relevance

MMOD has transformed outer space into a shared risk environment, requiring:

- Responsible space behaviour
- International cooperation for long-term sustainability of space activities

### Prelims Question:

Orbital debris mainly threatens:

- (a) Earth's atmosphere
- (b) Submarine communication cables
- (c) Artificial satellites in orbit
- (d) Ocean currents

### Mains Question:

Discuss the challenges posed by orbital debris for sustainable use of outer space.

## Raccoon Roundworm (*Baylisascaris*): A Zoonotic Concern

### Disease Background

Raccoon roundworm infection is caused by a parasitic nematode belonging to the genus *Baylisascaris*. It is classified as a zoonotic disease, meaning it can spread from animals to humans.

### Transmission

Humans may become infected through:

- Accidental ingestion of parasite eggs
- Contact with soil or surfaces contaminated with animal faeces

### Health Impact

While rare, infection can lead to:

- Severe neurological complications
- Eye and organ damage, especially in children
- Long-term disability in extreme cases

### Public Health Significance

The disease underlines:

- Importance of sanitation and hygiene
- Monitoring of zoonotic pathogens
- Awareness about wildlife-human interaction risks

### Prelims Question:

Raccoon roundworm infection is an example of:

- (a) Viral zoonosis
- (b) Bacterial disease
- (c) Parasitic zoonosis
- (d) Fungal infection

### Mains Question:

Why are zoonotic diseases increasingly significant in public health planning?

If you say "Next", I'll cover the next 3:

Superkilonova, LVM3 (Heavy-Lift Launch Vehicle), and China's Wireless Rail Convoy Test.

Here are the next 3 topics, written with strict scientific accuracy, credible sources alignment, and UPSC-safe depth, continuing the same standard.

## Superkilonova: An Extreme Cosmic Explosion

### What is a Superkilonova

A superkilonova refers to an exceptionally energetic stellar explosion, theorised to occur during rare and extreme astrophysical events, particularly involving neutron star mergers or related compact-object interactions.

It is considered a much more powerful variant of a kilonova, which itself occurs when two neutron stars merge and eject heavy elements.

### Scientific Importance

Such explosions:

- Release enormous amounts of energy in a very short time
- Produce heavy elements such as gold and platinum through rapid neutron capture ( $r$ -process)
- Emit gravitational waves and electromagnetic radiation

### Why Scientists Study It

Research into superkilonovae helps scientists:

- Understand the origin of heavy elements in the universe
- Study extreme states of matter
- Refine models of stellar evolution and cosmic chemistry

### Relevance for India

India's astronomy and astrophysics programmes, including gravitational wave research and space-based observation missions, contribute to global efforts to understand such cosmic phenomena.

#### Prelims Question:

Kilonova and superkilonova events are most closely associated with:

- (a) Solar flares
- (b) Neutron star mergers
- (c) Asteroid impacts
- (d) Planetary collisions

#### Mains Question:

Explain how rare cosmic explosions such as kilonovae contribute to our understanding of the origin of heavy elements.

## LVM3: India's Heavy-Lift Launch Vehicle (Gaganyaan-Class)

### Vehicle Overview

LVM3 (Launch Vehicle Mark-3), earlier known as GSLV Mk-III, is India's heavy-lift launch vehicle designed by ISRO to:

- Carry large satellites
- Support human spaceflight missions
- Serve commercial launch requirements

### Key Capabilities

- Capable of placing payloads in Low Earth Orbit (LEO) and Geosynchronous Transfer Orbit (GTO)
- Equipped with a cryogenic upper stage
- Designed with enhanced reliability for crewed missions

### Strategic Importance

LVM3 is the backbone of:

- Gaganyaan, India's human spaceflight programme
- Future space station and deep-space ambitions
- India's positioning as a reliable global launch service provider

### Policy and Technology Significance

- Strengthens India's strategic autonomy in space
- Reduces reliance on foreign launch systems

- Boosts indigenous aerospace manufacturing ecosystem

#### Prelims Question:

LVM3 launch vehicle is primarily designed for:

- (a) Sub-orbital research
- (b) Small satellite launches
- (c) Heavy payload and human spaceflight missions
- (d) Missile defence testing

#### Mains Question:

Discuss the role of LVM3 in advancing India's human spaceflight and strategic space capabilities.

## China's Test of a Wireless Rail Convoy System

### What Was Tested

China recently tested a wireless rail convoy system, where multiple rail vehicles move in a coordinated manner without physical coupling, relying on wireless communication and automated control systems.

### How It Works

- Trains communicate via high-speed wireless links
- Movement, braking, and acceleration are synchronised digitally
- Allows dynamic coupling and decoupling of rail units

### Why It Matters

This technology aims to:

- Improve rail efficiency and capacity
- Reduce energy consumption
- Enable flexible freight and passenger movement

### Broader Significance

The test reflects:

- Growing integration of AI, automation, and digital control in transport
- Future trends in smart mobility and logistics
- Competition in advanced transportation technologies

### Relevance for UPSC

- Linked to emerging transport technologies
- Important for GS-3 (infrastructure, innovation)
- Possible comparison with India's digital rail modernisation efforts

#### Prelims Question:

Wireless rail convoy systems primarily rely on:

- (a) Mechanical coupling
- (b) Magnetic levitation
- (c) Wireless communication and automation

(d) Nuclear propulsion

#### Mains Question:

How can emerging digital technologies transform the future of rail-based transportation?

### Annatto: A Natural Colouring Agent in Food and Industry

#### What is Annatto

Annatto is a natural orange-red colouring substance extracted from the seeds of the achiote tree (*Bixa orellana*). It is one of the most widely used natural food colourants globally.

#### Official and Regulatory Context

In India, annatto is:

- Permitted as a natural food colour under FSSAI regulations
- Used in controlled quantities in foods such as butter, cheese, bakery products, and snacks

It is classified as a plant-based additive, unlike synthetic dyes.

#### Uses

Annatto is used in:

- Food processing (colouring agent)
- Cosmetics and textiles
- Pharmaceuticals (coatings and markers)

#### Why It Is in News / Relevant

- Rising emphasis on natural additives over synthetic colours
- Alignment with food safety, clean-label products, and consumer health awareness
- Relevant to discussions on food regulation and agricultural value chains

#### UPSC Relevance

- GS-3: Food processing, food safety
- Prelims: Natural vs synthetic food additives

#### Prelims Question:

Annatto, sometimes seen in food products, is primarily used as:

- (a) A preservative
- (b) A flavour enhancer
- (c) A natural colouring agent
- (d) An artificial sweetener

#### Mains Question:

Discuss the significance of natural food additives like annatto in the context of food safety and consumer health in India.

### Multi-Lane Free Flow (MLFF) Tolling System

#### What is MLFF

Multi-Lane Free Flow (MLFF) is an advanced electronic toll collection system that allows vehicles to pass through toll points without stopping or slowing down, using automatic vehicle identification technologies.

#### Government Context

The Government of India is transitioning from FASTag-based toll plazas to MLFF tolling as part of:

- National Highways digitalisation
- Ease of doing business
- Reduction of congestion and fuel wastage

#### How MLFF Works

MLFF uses:

- ANPR (Automatic Number Plate Recognition) cameras
- RFID / digital vehicle identification
- Backend enforcement and billing systems

Toll is charged based on:

- Distance travelled
- Vehicle identification through digital records

#### Advantages

- No toll booths or queues
- Reduced travel time and emissions
- Lower fuel consumption
- Improved highway efficiency

#### Policy Significance

MLFF supports:

- Digital governance
- Smart mobility
- Logistics efficiency under national infrastructure initiatives

#### UPSC Relevance

- GS-3: Infrastructure, digital governance
- Prelims: Transport technologies

#### Prelims Question:

Multi-Lane Free Flow (MLFF) tolling primarily aims to:

- (a) Increase toll rates
- (b) Eliminate manual toll collection
- (c) Replace national highways
- (d) Restrict vehicle movement

#### Mains Question:

Examine how MLFF tolling systems can improve transport efficiency and environmental outcomes in India.

## MISCELLANEOUS

### Important Geographical Indication (GI) Products

- India

(State-wise | High-frequency UPSC Prelims list)

GI Product	State / UT	Category	Prelims Value / Key Point
Darjeeling Tea	West Bengal	Agricultural	India's first GI tag; orthodox tea
Mysore Silk	Karnataka	Textile	Pure mulberry silk; KSIC monopoly
Kashmir Pashmina	Jammu & Kashmir	Textile	Changthangi goat wool; GI + IPR disputes
Kanchipuram Silk	Tamil Nadu	Textile	Temple motifs; zari with silver core
Banarasi Saree	Uttar Pradesh	Textile	Mughal-era weaving tradition
Kolhapuri Chappal	Maharashtra, Karnataka	Footwear	Handcrafted leather; natural tanning
Bikaneri Bhujia	Rajasthan	Foodstuff	Savoury snack; desert-linked GI
Tirupati Laddu	Andhra Pradesh	Foodstuff	Temple-linked GI; administered by TTD
Alphonso Mango (Hapus)	Maharashtra	Agricultural	Export premium mango
Nagpur Orange	Maharashtra	Agricultural	Famous for juiciness
Erode Turmeric	Tamil Nadu	Agricultural	Curcumin content
Malabar Pepper	Kerala	Agricultural	GI based on bio-climatic conditions
Coorg Orange	Karnataka	Agricultural	Citrus variety grown in Kodagu

Sohrai-Khovar Painting	Jharkhand	Art / Handicraft	Tribal wall art by women
Kalamkari	Andhra Pradesh	Art / Textile	Natural dyes; mythological themes
Madhubani Painting	Bihar	Art	Natural colours; women-centric art
Pochampally Ikat	Telangana	Textile	UNESCO-recognised weaving
Blue Pottery of Jaipur	Rajasthan	Handicraft	Persian influence; quartz-based
Channapatna Toys	Karnataka	Handicraft	Lac-turned wooden toys
Aranmula Kannadi	Kerala	Handicraft	Metal mirror; no glass used
Sangli Turmeric	Maharashtra	Agricultural	Distinct aroma
Shahi Litchi	Bihar	Agricultural	Muzaffarpur belt
Tezpur Litchi	Assam	Agricultural	Floodplain-grown litchi
Kuttanad Rice	Kerala	Agricultural	Below sea-level farming
Pokaran Pottery	Rajasthan	Handicraft	Desert clay craft

### Joint Geographical Indication (GI) Products of Multiple States

(High-probability Prelims area)

GI Product	States / UTs Covered	Category	Prelims Value / Key Point
Monsooned Malabar Arabica Coffee	Karnataka, Kerala	Agricultural	Process-based GI; monsoon exposure gives flavour
Monsooned Malabar Robusta Coffee	Karnataka, Kerala	Agricultural	Distinct from Arabica; UPSC likes Arabica vs Robusta
Alleppey Green Cardamom	Kerala, Tamil Nadu	Agricultural	Grown in Western Ghats; export-oriented spice
Warli Painting	Maharashtra, Gujarat, Dadra &	Art / Handicraft	Tribal art; multi-state GI often asked

	Nagar Haveli and Daman & Diu		
Basmati Rice	Punjab, Haryana, Himachal Pradesh, Delhi, Uttarakhand, Uttar Pradesh, Jammu & Kashmir	Agricultural	India's most litigated GI; export sensitivity
Phulkari	Punjab, Haryana, Rajasthan	Textile / Handicraft	Folk embroidery; not limited to Punjab alone
Chak-Hao (Black Rice)	Manipur, Nagaland	Agricultural	Also called "forbidden rice"; antioxidant-rich

### **Veer Bal Diwas: Remembering Courage, Conscience, and India's Civilisational Ethos**

#### **Why in News**

India observes Veer Bal Diwas on 26 December every year to commemorate the supreme sacrifice of the younger sons of Guru Gobind Singh—Sahibzada Zorawar Singh and Sahibzada Fateh Singh—who were martyred at a very young age for refusing to abandon their faith and principles. The day honours the courage of children who stood for dharma, justice, and freedom of conscience.

#### **Historical Background**

During the Mughal period, the two Sahibzadas were captured by the administration of Wazir Khan of Sirhind. Despite being offered wealth and safety in exchange for conversion, the young children chose to remain steadfast in their beliefs.

They were bricked alive for refusing to surrender their conscience—an act that has since become one of the most powerful symbols of moral courage in Indian history.

#### **Civilisational Significance**

Veer Bal Diwas highlights a core Indian civilisational idea:

- Truth and conscience are superior to fear and power
- Age does not determine moral strength
- Faith is not ritual alone but ethical conviction

This episode reflects India's long tradition of resistance through values, rather than violence.

#### **Veer Bal Diwas and Constitutional Values**

The commemoration resonates deeply with constitutional principles such as:

- Freedom of conscience and religion (Articles 25–28)
- Dignity of the individual under Article 21
- Protection of minorities and pluralism

The Sahibzadas' sacrifice reinforces the idea that constitutional morality has deep cultural roots, predating modern constitutional texts.

#### **Why Commemorating Veer Bal Diwas Matters Today**

1. Youth Inspiration : It places ethical courage at the centre of national memory, especially for young citizens.
2. Countering Extremism: By celebrating principled resistance, it discourages both coercion and blind submission.
3. National Integration: It integrates Sikh history into India's shared civilisational narrative.
4. Value-Based Citizenship: Encourages moral reasoning, resilience, and respect for diversity.

#### **State, Memory, and Nation-Building**

By institutionalising Veer Bal Diwas, the State:

- Recognises historical injustice
- Expands national memory beyond political elites
- Reaffirms that India's unity is rooted in shared sacrifice

Such commemorations are not symbolic alone—they shape civic values and national consciousness.

#### **Way Forward**

Veer Bal Diwas is not merely about remembering martyrdom; it is about remembering choice—the choice to stand by conscience even when power demands surrender. The story of the Sahibzadas reminds India that its moral foundations are as strong as its political institutions. In honouring them, the Republic renews its commitment to freedom, dignity, and courage rooted in values.

#### **UPSC Prelims Practice Question**

With reference to Veer Bal Diwas, consider the following statements:

1. Veer Bal Diwas is observed to commemorate the martyrdom of the sons of Guru Gobind Singh.
2. It is observed on 26 January to coincide with Republic Day celebrations.

3. The Sahibzadas were martyred for refusing to renounce their faith.

Which of the statements given above are correct?

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

Answer: (b)

#### UPSC Mains Practice Question (GS I / GS IV)

"The sacrifice of the Sahibzadas represents moral courage rooted in civilisational values." Discuss the relevance of Veer Bal Diwas in contemporary India. (10/15 marks)

### Rashtriya Prerna Sthal: Memorialising Democratic Leadership and India's Constitutional Journey

#### Why in News

The Rashtriya Prerna Sthal, located in Delhi, has been in focus in public discourse as a national memorial space dedicated to leaders who played a pivotal role in shaping modern India's democratic and constitutional trajectory. The site represents the evolving relationship between memory, governance, and nation-building.

#### What is Rashtriya Prerna Sthal?

Rashtriya Prerna Sthal is a national memorial complex conceived as a place of remembrance and inspiration, honouring Presidents, Prime Ministers, and eminent national leaders who contributed significantly to India's political and democratic development.

The term "Prerna" signifies inspiration, reflecting the site's purpose—to connect present and future generations with the ideals of leadership, service, and constitutional responsibility.

#### Historical and Symbolic Significance

Unlike traditional memorials focused solely on individual glorification, Rashtriya Prerna Sthal seeks to:

- Present leadership as public service
- Emphasise institutional continuity over personality cults
- Reflect India's transition from colonial rule to a constitutional republic

It symbolises how democracy in India has been sustained through institutions, values, and collective leadership, rather than singular authority.

#### Rashtriya Prerna Sthal and Constitutional Values

The memorial resonates with key constitutional principles:

- Democratic accountability

- Rule of law
- Continuity of constitutional offices
- Respect for public institutions

By commemorating holders of high constitutional offices, the site reinforces the idea that power flows from the Constitution, not individuals.

#### Role in Civic Education and National Memory

Rashtriya Prerna Sthal serves as:

- A civic learning space for citizens
- A site that integrates history with constitutional awareness
- A reminder that democracy is sustained through responsibility, restraint, and service

Such memorials play an important role in shaping collective national memory, especially for younger generations unfamiliar with India's institutional evolution.

#### Debates and Perspectives

Some critiques highlight concerns over:

- Proliferation of memorials
- Public expenditure on commemorative spaces

Supporters argue that:

- Democracies require shared symbols and memory
- Memorials can foster constitutional consciousness when designed with restraint and purpose

The debate reflects a broader tension between remembrance and resource prioritisation.

#### Way Forward

- Integrate memorial spaces with educational outreach
- Use technology for interactive constitutional learning
- Maintain balance between commemoration and public utility
- Ensure inclusivity in national narratives

Rashtriya Prerna Sthal stands as a reminder that India's democracy is not merely sustained by elections, but by institutional ethics, leadership accountability, and constitutional commitment. By transforming memory into inspiration, such spaces can strengthen civic culture and democratic values in a rapidly changing society.

#### UPSC Prelims Practice Question

With reference to Rashtriya Prerna Sthal, consider the following statements:

1. It is a memorial complex dedicated to national leaders who held constitutional offices.

2. It seeks to promote democratic and constitutional values through remembrance.
3. It is located in Mumbai.

Which of the statements given above are correct?

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

Answer: (a)

#### **UPSC Mains Practice Question (GS II / GS I)**

Discuss the role of national memorials such as Rashtriya Prerna Sthal in strengthening democratic values and constitutional consciousness in India. (10/15 marks)

#### **Modern Indian History: Important Books & Authors**

<b>Book / Work</b>	<b>Author</b>	<b>About the Book (UPSC-Relevant Summary)</b>
Tuhafat-ul-Muwahidin	Raja Ram Mohan Roy	Critique of polytheism; early rationalist and reformist thought
Gita Rahasya	Bal Gangadhar Tilak	Karma Yoga as the essence of Gita; activist nationalism
Neel Darpan	Dinabandhu Mitra	Indigo peasants' exploitation under British planters
Gitanjali	Rabindranath Tagore	Spiritual poetry; Nobel Prize (1913)
History of the Arya Samaj	Lala Lajpat Rai	Philosophy, reforms, and nationalist role of Arya Samaj
Political Testament of Gokhale	Gopal Krishna Gokhale	Moderate nationalism and constitutional reforms
Satyarth Prakash	Swami Dayanand Saraswati	Core Arya Samaj text; return to Vedic purity
Hind Swaraj	Mahatma Gandhi	Critique of Western civilisation; ethical self-rule
Economic History of India	R. C. Dutt	Colonial economic policies and drain of wealth
Poverty and Un-British Rule in India	Dadabhai Naoroji	Drain Theory; economic critique of British rule

Anandamath	Bankim Chandra Chattopadhyay	Nationalist novel; Vande Mataram
Why I Am an Atheist	Bhagat Singh	Rationalist rejection of blind faith
Gulamgiri	Jyotiba Phule	Attack on caste hierarchy and Brahmanism
The Broken Wing	Sarojini Naidu	Poetry on nationalism, love, and sacrifice
India Wins Freedom	Maulana Abul Kalam Azad	Insider account of freedom struggle & Partition
The Discovery of India	Jawaharlal Nehru	Civilisational history and Indian nationalism
An Indian Pilgrim	Subhas Chandra Bose	Autobiographical nationalist journey
History of the Indian National Congress	Pattabhi Sitaramayya	Official INC history till 1935
Unhappy India	Lala Lajpat Rai	Criticism of British reforms
Young India	Lala Lajpat Rai	Political awakening and nationalism
My Experiments with Truth	M. K. Gandhi	Autobiography; moral foundations of Gandhian politics
The Indian War of Independence	V. D. Savarkar	Revolutionary interpretation of 1857
Letters from a Father to His Daughter	Jawaharlal Nehru	Historical and scientific education
Stri-Purush Tulana	Tarabai Shinde	Early feminist critique of patriarchy
Who Were the Shudras?	B. R. Ambedkar	Historical analysis of caste origins
Annihilation of Caste	B. R. Ambedkar	Radical critique of caste system
Thoughts on Pakistan	B. R. Ambedkar	Analysis of Partition and Muslim politics
The Problem of the Rupee	B. R. Ambedkar	Monetary economics; basis of RBI
Indian Home Rule	Annie Besant	Home Rule movement ideology
Father of the Nation	Jawaharlal Nehru	Essays on Gandhi's leadership
Towards Freedom	R. C. Majumdar	Detailed account of freedom struggle

Nationalism in India	Bipin Chandra	Evolution of Indian nationalism
India Today	R. Palme Dutt	Marxist interpretation of Indian politics
The Rise and Growth of Economic Nationalism	Bipin Chandra	Economic critique of colonialism
The Making of Modern India	Bipin Chandra et al.	Comprehensive modern history textbook
Social Background of Indian Nationalism	A. R. Desai	Sociological perspective on nationalism
India's Struggle for Independence	Bipin Chandra	Standard UPSC reference (1857–1947)
The Story of My Experiments with Truth	M. K. Gandhi	Ethical evolution and leadership
The Autobiography of an Unknown Indian	Nirad C. Chaudhuri	Colonial society and cultural change
Glimpses of World History	Jawaharlal Nehru	Global historical perspective
The Indian National Movement	Sumit Sarkar	Analytical narrative of nationalism
Freedom at Midnight	Larry Collins & Dominique Lapierre	Popular account of Partition
The Revolt of 1857	R. C. Majumdar	Scholarly interpretation of 1857
From Plassey to Partition	Sekhar Bandyopadhyay	Colonial rule to independence
India Divided	Rajendra Prasad	Views on Partition
Indian Polity	M. V. Pylee	Constitutional evolution

an act of restraint. It acknowledges that human perception, language, and reasoning are inherently limited. Therefore, any statement about reality can only be partially true, valid from a particular standpoint, under particular conditions, and within a particular context.

The Sanskrit word "syāt" means "in some respect," "from a certain point of view," or "conditionally." Syādvāda, therefore, is not skepticism and not relativism. It does not deny truth, nor does it claim that all statements are equally valid. Instead, it proposes a disciplined way of approaching truth—one that respects complexity without collapsing into confusion. It insists that truth exists, but it cannot be exhausted by a single assertion.

At a deeper level, Syādvāda reflects the Jain metaphysical vision of reality as anekānta—non-one-sided or many-sided. Reality is not static; it is composed of substances (dravya) that possess innumerable attributes (guṇa) and modes (paryāya), continuously changing over time. When a human observer makes a statement, that statement inevitably selects one aspect of this vast reality while ignoring others. Syādvāda formalises this insight and transforms it into a philosophical method.

### Metaphysical Foundations: Anekāntavāda and the Nature of Reality

To understand Syādvāda, one must first grasp Anekāntavāda, the Jain doctrine of non-absolutism. Anekānta literally means "not one-ended" or "not confined to a single aspect." According to Jain metaphysics, every entity in the universe possesses infinite characteristics. These characteristics may appear contradictory when viewed from different standpoints, but they coexist harmoniously within the same object.

For example, a clay pot can be described as existing when considered in its present form, non-existing when considered in terms of its previous form (clay), and both existing and non-existing when viewed across time. Each statement is valid within its own frame of reference. Error arises only when one of these partial truths is mistaken for the whole truth.

Syādvāda emerges as the epistemological companion of Anekāntavāda. While Anekānta explains the many-sided nature of reality, Syādvāda provides the linguistic and logical tools to describe that reality without distortion. It is a bridge between ontology (what exists) and epistemology (how we know and describe what exists).

### The Saptabhaṅgī: Sevenfold Predication

The most formal expression of Syādvāda is the Saptabhaṅgī, or the doctrine of sevenfold predication. According to this framework, any proposition about reality can be expressed in seven logically valid ways,

## PHILOSOPHY OF THE MONTH

### Syādvāda: The Jain Philosophy of Conditional Truth and Ethical Pluralism

Syādvāda occupies a central place in Jain philosophy as a profound response to one of the most enduring problems of human thought: how to speak truthfully about a reality that is complex, dynamic, and multifaceted. Unlike philosophical systems that seek certainty through absolutist claims, Syādvāda begins with

each prefixed implicitly or explicitly with *syāt* ("from a certain standpoint"):

1. *Syād-asti* – In some respect, it exists.
2. *Syān-nāsti* – In some respect, it does not exist.
3. *Syād-asti-nāsti* – In some respect, it exists and does not exist.
4. *Syād-avaktavyaḥ* – In some respect, it is indescribable.
5. *Syād-asti-avaktavyaḥ* – In some respect, it exists and is indescribable.
6. *Syān-nāsti-avaktavyaḥ* – In some respect, it does not exist and is indescribable.
7. *Syād-asti-nāsti-avaktavyaḥ* – In some respect, it exists, does not exist, and is indescribable.

These seven modes do not represent indecision or confusion. Rather, they reflect the limits of language when dealing with a reality that is constantly changing. The category of *avaktavya* (indescribable) is particularly important. It recognises that some aspects of reality cannot be adequately captured by binary propositions such as "is" or "is not."

In this way, *Syādvāda* anticipates modern insights in philosophy of language and science, where uncertainty, probability, and observer-dependence play crucial roles.

### **Syādvāda and Logic: Beyond Binary Thinking**

Classical Western logic is largely built on the law of the excluded middle—a proposition must be either true or false. Jain logic, through *Syādvāda*, challenges the universality of this assumption. It argues that binary logic is useful but insufficient when applied indiscriminately to all domains of reality.

*Syādvāda* does not reject logic; it extends it. It introduces a multi-valued logic that allows for conditional truth without abandoning rationality. This makes Jain philosophy remarkably sophisticated, especially considering its ancient origins.

Importantly, *Syādvāda* does not imply that contradictions are simultaneously true in the same sense. Apparent contradictions arise only when standpoints are confused. Once conditions are clarified, coherence is restored. Thus, *Syādvāda* is best understood as context-sensitive rationality.

### **Ethical Dimensions: Intellectual Non-Violence**

In Jain thought, philosophy is never detached from ethics. *Syādvāda* has profound moral implications, particularly in relation to *ahimsa* (non-violence). While *ahimsa* is commonly associated with non-violence in action, Jainism extends it to speech and thought.

Dogmatic insistence on one's own viewpoint, while dismissing others as false or inferior, is considered a form of violence—epistemic violence. *Syādvāda* seeks to prevent this by embedding humility into every truth-claim. By acknowledging that one's understanding is partial, the philosopher is ethically restrained from condemning alternative perspectives outright.

This ethical restraint does not weaken conviction; rather, it purifies it. One may firmly hold a belief while still recognising that other beliefs may be valid from other standpoints. In this sense, *Syādvāda* cultivates tolerance without descending into moral relativism.

### **Syādvāda and Dialogue: A Philosophy of Coexistence**

*Syādvāda* provides a powerful foundation for dialogue and coexistence. In inter-philosophical debates, Jain thinkers historically employed *Syādvāda* to engage with Buddhist, Vedantic, and materialist schools. Instead of refuting opponents by declaring them entirely wrong, Jain philosophers acknowledged the partial truths in rival systems while pointing out their limitations.

This dialogical approach stands in sharp contrast to traditions that sought dominance through exclusive truth-claims. *Syādvāda* allows disagreement without hostility and critique without annihilation.

In a broader social sense, *Syādvāda* offers a philosophical model for pluralism. In societies marked by diversity of beliefs, cultures, and identities, conflicts often arise from absolutist thinking—when one worldview claims total authority over others. *Syādvāda* reminds us that difference does not negate truth; it often completes it.

### **Modern Relevance: Syādvāda in a Polarised World**

The contemporary world is increasingly characterised by polarisation, ideological rigidity, and moral certainty. Public discourse often reduces complex issues to binaries—right versus wrong, us versus them, truth versus falsehood. Such simplification may offer emotional clarity, but it undermines genuine understanding.

*Syādvāda* offers a philosophical corrective. It teaches that most social, political, and ethical issues are multi-dimensional. Economic policies may have benefits from one standpoint and harms from another. Cultural practices may be empowering in one context and oppressive in another. Recognising these layers does not paralyse action; it leads to more informed and responsible decision-making.

In scientific reasoning, *Syādvāda* resonates with ideas of model-dependence, uncertainty, and provisional knowledge. Scientific theories are not absolute truths but increasingly refined approximations. Each model works within certain limits and fails outside them. *Syādvāda*

captures this spirit centuries before modern science articulated it.

### Syādvāda and Democracy of Thought

At a deeper level, Syādvāda can be seen as a philosophy that supports a democracy of thought. Just as political democracy recognises the legitimacy of multiple voices, Syādvāda recognises the legitimacy of multiple perspectives in the pursuit of truth. It resists intellectual authoritarianism and promotes participatory reasoning.

This does not mean all opinions are equally valid. Syādvāda demands rigorous analysis of standpoints, conditions, and contexts. It is a demanding philosophy, not an easy one. It requires patience, clarity, and ethical maturity.

### Critiques and Misunderstandings

Syādvāda has often been misunderstood as indecisive or evasive. Critics argue that it weakens commitment and leads to relativism. Such critiques usually arise from superficial readings.

Syādvāda does not deny the possibility of decisive action or firm belief. It merely insists that belief should be proportionate to knowledge. Where knowledge is partial, certainty must be restrained. This is not weakness; it is intellectual honesty.

Another misunderstanding is to treat Syādvāda as a purely theoretical doctrine. In reality, it is a practical discipline of thinking. It trains the mind to pause before judgment, to examine assumptions, and to recognise the limits of one's own understanding.

### Conclusion: Syādvāda as a Way of Thinking and Living

Syādvāda is far more than a logical theory or a linguistic device. It is a philosophy of humility, a method of dialogue, and an ethical discipline. It acknowledges the richness of reality and the finitude of human understanding. By doing so, it protects truth from arrogance and reason from violence.

In a world increasingly divided by certainties, Syādvāda offers a radical yet gentle alternative: the courage to say "I may be right, but only in some respect." This single insight has the power to transform debate into dialogue, disagreement into learning, and conflict into coexistence. Ultimately, Syādvāda reminds us that wisdom lies not in shouting truths, but in holding them lightly, aware of their conditions, contexts, and consequences. It transforms philosophy from an exercise in domination into an art of understanding—and in doing so, remains one of the most ethically relevant philosophies ever articulated.

## ESSAY

### "Progress Is a Question of Direction, Not Speed"

Civilisations are not remembered for how fast they moved, but for where they chose to go. History is generous with examples of societies that raced ahead only to lose their way, and equally kind to those that moved slowly but carried meaning with them. Progress, therefore, is not a sprint measured by statistics alone; it is a pilgrimage defined by purpose. The difference between advancement and acceleration lies not in velocity, but in direction.

In the modern imagination, speed has become virtue. Faster growth, quicker decisions, instant solutions—these are celebrated as markers of success. Nations are ranked by how swiftly they expand their economies, institutions by how rapidly they deliver outcomes, individuals by how efficiently they optimise time. Yet beneath this cult of immediacy lies an unexamined anxiety: the fear of falling behind. In trying not to be last, societies often forget to ask where the road actually leads.

A farmer knows that haste can ruin a harvest. A teacher understands that learning cannot be rushed without hollowing understanding. A civilisation, too, must respect the rhythms of its own becoming. When progress forgets patience, it begins to mistake motion for meaning. Roads multiply, but destinations blur.

India's civilisational memory offers a quiet counterpoint to this modern restlessness. For centuries, it imagined time not as a straight line to be conquered, but as a cycle to be understood. Growth was not merely outward expansion, but inward refinement. The question was never "how fast can we arrive?" but "who are we becoming as we move?" This is why Indian philosophy repeatedly warned against blind pursuit—of wealth without restraint, power without dharma, knowledge without wisdom.

The Upanishads spoke of preyas and shreyas—the pleasant and the good. The pleasant offers immediate gratification; the good demands patience and discipline. Progress that chases only the pleasant may feel exhilarating, but it rarely endures. Progress aligned with the good may appear slow, but it builds foundations that last. Civilisations collapse not because they lacked ambition, but because ambition forgot restraint.

The contemporary world, however, struggles with this balance. Technology compresses time, markets compress ethics, and governance compresses deliberation. Decisions are taken under pressure to perform rather than to reflect. Policies are judged by outcomes rather

than by consequences. In such a climate, the moral compass often lags behind the speedometer.

This tension is visible everywhere. Cities rise vertically, yet community life thins horizontally. Economies grow numerically, while inequalities deepen socially. Democracies expand electorally, even as trust erodes institutionally. These are not failures of capability, but failures of direction. When growth outruns justice, when innovation outruns ethics, when reform outruns consensus, speed becomes a liability rather than a strength.

India's development journey captures this paradox vividly. The nation aspires to be faster—faster infrastructure, faster services, faster digital delivery. These aspirations are not misplaced. Speed can empower, connect, and include. Yet when acceleration is not accompanied by reflection, it risks flattening the very diversity that gives India its resilience. A railway line may shorten distances, but it must also respect the villages it crosses. A digital platform may expand access, but it must not erase dignity.

True progress, therefore, is an ethical exercise before it is an economic one. It requires asking uncomfortable questions: Who benefits from this speed? Who bears its cost? What values are we willing to slow down for? These questions do not obstruct development; they civilise it.

History shows that societies which pause to deliberate often move further in the long run. Japan rebuilt patiently after devastation, anchoring technology in culture. Scandinavian nations expanded welfare slowly, ensuring trust preceded scale. Even in moments of crisis, enduring reforms were those that balanced urgency with legitimacy. Speed delivered headlines; direction delivered stability.

In Indian tradition, the metaphor of the chariot offers insight. The body is the chariot, the senses its horses, the mind its reins, and wisdom the charioteer. Speed without a charioteer leads to collapse. Direction, guided by wisdom, ensures that movement serves purpose. Modern governance, too, requires such wisdom—not to resist change, but to guide it.

The danger of confusing speed with progress is not merely philosophical; it is profoundly practical. Rapid reforms without institutional capacity invite chaos. Swift technological adoption without regulation invites exclusion. Fast growth without ecological sensitivity invites irreversible damage. In each case, the cost of haste is paid later, often by those least responsible for the decision.

Environmental crises are perhaps the starker reminder. Nature does not recognise deadlines imposed by markets

or elections. Forests cannot be regenerated on quarterly timelines. Rivers cannot be cleaned through slogans alone. Climate resilience demands long-term thinking precisely because short-term thinking created the problem. Here, slowing down is not retreat; it is responsibility.

Democracy, too, is a discipline of patience. It thrives not on quick victories, but on sustained legitimacy. When public debate is rushed, when dissent is dismissed as delay, when consensus is sacrificed for convenience, democratic institutions weaken. The strength of a republic lies not in how fast it decides, but in how widely it listens.

At the level of the individual, the same principle applies. A life lived in haste accumulates experiences but not meaning. Careers advance, yet contentment recedes. Information multiplies, yet understanding thins. Wisdom, like progress, requires the courage to slow down—to reflect, reassess, and realign.

This is not an argument against ambition. Civilisations stagnate when they fear movement. It is, instead, an argument for directed ambition. Speed must be harnessed to values, not divorced from them. Growth must be anchored in justice, innovation in ethics, reform in empathy. Without such anchors, acceleration becomes drift.

India today stands at a crossroads familiar to many rising societies. The temptation is to race—to prove, to catch up, to overtake. Yet its civilisational inheritance offers a different confidence: that endurance matters more than applause, and balance more than bravado. The choice is not between speed and stagnation, but between haste and harmony.

Progress that respects direction may frustrate impatient observers, but it builds legitimacy that survives crises. It allows societies to course-correct without collapse, to adapt without erasure, to modernise without losing memory. Such progress may not dominate headlines, but it shapes history.

In the end, the measure of a civilisation is not how quickly it arrived at prosperity, but how human it remained along the way. Roads, institutions, and technologies are tools; values are destinations. When direction is clear, speed finds its rightful place. When direction is lost, speed only ensures that the mistake is reached sooner.

As India and the world navigate an era of unprecedented change, the ancient question returns with renewed urgency: not how fast can we move, but where are we going, and who are we taking along? Progress, after all, is meaningful only when it carries humanity with it.

To remember this is not to slow the march of development, but to ensure that when history looks back, it sees not a blur of motion, but a journey worth taking.

## CASE STUDY OF THE MONTH

### Case Study of the month

You are serving as a District Magistrate in a state where Assembly elections have been announced. Just days before the Model Code of Conduct (MCC) came into force, the state government rolled out a direct benefit transfer scheme, providing ₹10,000 to women beneficiaries to support livelihood and self-employment. The scheme has statutory backing, budgetary approval, and was part of the government's welfare agenda.

After the election notification, opposition parties and civil society organisations allege that the scheme is intended to influence voters, especially women, and violates the spirit of free and fair elections. Media scrutiny intensifies, and representations are made to the Election Commission of India seeking immediate suspension of payments. At the same time, beneficiary groups argue that halting the scheme will cause economic distress and erode trust in public welfare programmes.

As the District Magistrate, you are responsible for implementing government schemes, ensuring compliance with the MCC, and maintaining the political neutrality of the administration. You face pressure from political executives to allow continuation, caution from election authorities to strictly enforce the MCC, and moral appeals from beneficiaries whose livelihoods may be affected.

### Questions

1. What are the ethical issues and dilemmas involved in the above case?
2. What are the values and principles of public service that are in conflict in this situation?
3. As the District Magistrate, what course of action would you take? Justify your answer.
4. In your opinion, how can welfare schemes be balanced with electoral ethics in a democratic system?

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