



INSIGHTSIAS

SIMPLIFYING IAS EXAM PREPARATION

ACID RAIN

Acid rain, or acid deposition, encompasses precipitation with acidic components, like sulfuric or nitric acid, falling to the ground from the atmosphere.

29 JAN - 03 FEB 2024

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GENERAL STUDIES – 1

Topics: [Women and women related issues.](#)

1. CONTRIBUTIONS OF WOMEN AND WOMEN'S MOVEMENT

Context:

The [article](#) highlights the **often-underappreciated role of women in India's journey towards becoming a republic**, focusing on their efforts in securing national freedom and women's rights, particularly the right to vote.

Women's contribution to Freedom Struggle:

Throughout India's struggle for independence, **women emerged as stalwart contributors, playing diverse and pivotal roles** that shaped the trajectory of the freedom movement. Their involvement spanned various spheres, encompassing **leadership, activism, revolutionary endeavours, and community mobilization.**

Women played a multifaceted role in India's freedom struggle:

- **Mass Mobilization:** Women took part in protest marches, boycott campaigns and mass agitations.
 - For example, **Kamaladevi Chattopadhyay** led the **Salt Satyagraha** in Bombay by mobilizing thousands of women. **Women picketers in Bengal** protested the **Simon Commission** wearing black sarees.
 - Women students joined the **Quit India movement** by going on strikes and processions. This challenged the conservative social norms that restricted women's public presence.
- **Underground Activism:** Women undertook underground and revolutionary activities against British rule.
 - For example: **Bhikaji Cama** unfurled the Indian flag in **Stuttgart, Germany** in 1907 as part of expatriate revolutionary activities. **Kalpana Dutt** transported bombs and weapons for revolutionary groups in Bengal.
 - **Aruna Asaf Ali** went underground during the Quit India movement and carried out sabotage attacks.
 - By directly attacking British institutions, **women shed their conventional non-violent image.**
- **Social Reforms:** Many women connected the national struggle to social reform causes.
 - For example, **Sarojini Naidu, Annie Besant and Vijayalakshmi Pandit** demanded women's political representation and suffrage rights.
 - **Pandita Ramabai** campaigned for widows' rights and reform of Brahminical traditions that suppressed women.
 - **Tarabai Shinde** wrote a landmark feminist critique of patriarchy in her 1882 text **Stri**

Purush Tulna.

- **Leadership role:** Beyond these three dimensions, women like **Lakshmi Sahgal, Aruna Asaf Ali, Sucheta Kripalani** and **Rajkumari Amrit Kaur** held leading organizational positions in the freedom struggle.

Feminist movements in pre-independent India: They played a crucial role in ensuring women's rights were guaranteed in the Constitution.

1. **1917 - Memorandum of Demands:** Women activists presented a memorandum of demands to Montagu and Lord Chelmsford, urging enfranchisement.
2. **1917 - Formation of IWA:** The Women's Indian Association (WIA) was established to address women's socio-economic challenges, becoming the first national body advocating for female suffrage.
3. **1918 - Travel for Support:** WIA and others travelled to Britain in 1918 to garner international support for their causes.
4. **Congress Resolutions:** Sarojini Naidu championed women's rights within the Congress party, moving resolutions for women's enfranchisement in Bijapur and Bombay.
5. **1921 - First Victory:** The Government of India Act, 1919 allowed provincial legislatures to enfranchise women, with Madras becoming the first province to grant women the right to vote in 1921.
6. **1925 - Bengal Campaigns:** The enfranchisement Bill faced defeat in the Bengal Legislative Council. Suffragists, led by the **Bangiya Nari Samaj**, organized extensive awareness campaigns, resulting in the Bill's passage in 1925.
7. **Formation of All India Women's Conference (AIWC):** In 1927, women-led organizations formed the AIWC. Initially focused on women's education, AIWC later advocated against **child marriage, raised the age of consent**, and opposed polygamy.
8. **Nehru Report & Beyond on Right to Vote:** The Nehru Report of 1929 called for equal civic rights, but Britain resisted the expansion of this right.
9. **Government of India Act 1935:** This Act expanded voting rights, enabling women to participate in public offices. In the 1936-37 elections, women leaders advocated for **universal adult franchise.**
10. **Adoption of Indian Woman's Charter:** In 1945-46, AIWC adopted this charter, demanding equality, women's economic empowerment, and reforms in personal laws.
11. **Post-Partition Issue:** After Partition, reservation of seats on religious grounds emerged as a key issue.

Gender equality and women's rights role in Post-Independent India:

- **Constitutional, Institutional and legal-** FR- Right to equality **Art 14, 15 16**, Right to life- **Art 21**,
 - **DPSP- Article 39** requires the State to direct its policy towards securing for men and

women equally the right to an adequate means of livelihood, and equal pay for equal work.

- **Right to property- Art. 300-A**, Universal adult franchise- **Art 326**
- **National Commission for Women-** review the Constitutional and Legal safeguards for women, recommend remedial legislative measures, facilitate redressal of grievances and advise the Government on all policy matters affecting women.
- **Laws-** Equal Remuneration Act, 1976, Special Marriage Act 1954, Hindu Succession Act 1956, Dowry Prohibition Act 1961, Domestic Violence Act 2005; etc
- **Economic-** Women have played a pivotal role in helping the growth of the Indian economy. **Women contribute approximately 17-18% of the total GDP.** Although they are strong in the farming and dairy sector, India's rapid urbanization has not yet encouraged more women to join the labour force.
 - **Entrepreneurs-** Many women have **broken the societally imposed glass ceiling** to reach the top positions in organizational ladders. Many have started their own company creating jobs for thousands. Eg- **Kiran Mazumdar Shaw** founder of **Biocon Ltd**, **Falguni Nayar** associated with **Nykaa**.
- **Security-** They **constitute 12% of the Police force, 0.56% of the army, 1.08% of the air force, and 6.5% of the navy.** Women have become Fighter pilots for the Air Force. Thus their role in the security domain is gradually increasing and becoming more significant.
- **Employment-** Women now make up **34% of the IT workforce** in India and the country is now almost at a **50:50 gender parity rate in STEM graduates.**
- **Grass root Democracy-** The 73rd and 74th CAA made provisions for 33% reservation for women in the institutions of local self-government. Participation is crucial in **policy formulation and regulation, Acting as role models for women's empowerment, Empowerment of women, Less corruption** and improved efficiency.
- **Education-** AISHE (All India Survey on Higher Education) 2019-20 report, according to which women in India now hold a **49% share in total enrolment in higher education.**
- **Social Contributions-**
 - **Anti-Dowry movements:** In the 1980s several women's and other progressive organizations formed a joint front in Delhi called "Dahej Virodhi Chetna Manch".
 - **Chipko Movement-** In this movement the women symbolically tied sacred threads around the trees, faced police firing in February 1978, and later courted arrest. This movement continued under the leadership of **Sri Sunderlal Bahuguna** in various villages.
 - **Narmada Bachao Andolan** is one of its kind of a social movement led by **Medha Patkar**. It is the active and huge participation and

engagement of women that have led to the huge success of the movement.

Conclusion

Thus, from mass activism to underground attacks to spear-heading social reforms, women **played a multifaceted and pivotal role in expanding the scope**, presence and impact of India's national movement and in post-independent India development.

Insta Links:

[Women's Liberation Movement](#)

Mains Links

Q. Discuss the significance of contributions made by women freedom fighters during the second half of the 20th century.

Prelims Links:

In the context of Indian history, the Rakhmabai case of (1884) revolved around? (UPSC 2020)

1. women's right to gain education
2. age of consent
3. restitution of conjugal rights

Select the correct answer using the code given below:

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

Answer: B

GENERAL STUDIES – 2

Topics: Important aspects of governance, transparency and accountability, e-governance applications, models, successes, limitations, and potential; citizens charters, transparency & accountability and institutional and other measures.

1. RBI REPORT ON PANCHAYATI RAJ INSTITUTIONS (PRIS)

Context:

The [Reserve Bank of India](#) (RBI) report highlights financial challenges faced by Panchayati Raj Institutions (PRIs), **with 95% of their revenues coming from grants, limiting their spending capacity.**

About PRI:

The 73rd Constitutional Amendment Act (1992) institutionalized Panchayati Raj Institutions (PRIs) with a **three-tier structure:** Gram Panchayat at the village level, Panchayat Samiti at the intermediate/block level, and Zila Parishad at the district level. PRIs **operate under 29 subjects** outlined in the **11th Schedule of the Constitution.**

Source of Finance for PRIs:

Local government revenue sources include:

1. **Central Finance Commission Grants** (Tax devolution) and other Grants from the Central Government
2. Tolls, taxes, duties, and fees collected by the **State government on behalf of local bodies** (State Finance Commissions Transfer); Grants in aid, etc.
3. PRIs have the authority, **as per Article 243-H**, to impose, collect, and allocate taxes, duties, tolls, and fees.

Key point of the RBI report:

Aspect	Overview
Own Revenue Sources	Panchayats rely on limited sources like property taxes, fees, and fines, constituting a minor share of their revenue.
	Own revenues, generated through local taxes, contribute only about 1.1% to their total revenue in 2022-23
Low expenditure	Revenue expenditure of panchayats is less than 0.6% of the gross state domestic product for all states.
Grant Dependency	Approximately 95% of Panchayats' revenues come in the form of grants from higher government levels , limiting their financial autonomy.
Inter-State Variations in Devolution	Significant variations exist in the devolution of powers and functions to Panchayats across states. States with higher devolution levels show improved socio-economic outcomes.
Inconsistency in Data	The assessment of the fiscal health of Panchayati Raj Institutions is hindered by inconsistent data on their finances.
Challenges in Local Tax Revenue Generation	Panchayats face challenges in generating local tax revenue due to a limited tax base, administrative infrastructure shortages, lack of trained staff, and unclear guidelines.

Improve the fiscal position of PRIs by:

1. **Boosting revenue-generating** capabilities to enhance financial autonomy.
2. **Effectively implementing Article 243 (I)** for fair revenue sharing through established Finance Commissions.
3. **Strengthening local administrative skills** for better financial management and ensuring consistent funding for effective planning and execution.
4. **Drawing insights from global models**, like Finland and Switzerland, where local governments manage substantial tax revenue.
5. **Promoting decentralization** to empower local leaders in making community-specific decisions based

on needs and circumstances.

Other Limitations of Panchayati Raj Institutions:

- **Capacity and Skill Gap:** A survey conducted by the World Bank in 2018 revealed **significant variations in the capacity and resources** of Panchayati Raj Institutions, lacking even the most basic staff and infrastructure.
- **Political Interference:** The Asian Development Bank, in its report on PRIs, highlighted instances of political interference in the functioning of PRIs.
- **Inadequate representation of marginalized sections:** While reserved seats for SCs, STs, and women have enhanced their representation, the overall representation of marginalized sections in PRIs may still be inadequate. In some cases, these reserved seats are occupied by **proxy candidates like Panchayat Pati.**
- **Limited awareness and participation:** The Centre for the Study of Developing Societies (CSDS) conducted a survey that revealed that awareness about Panchayati Raj Institutions among rural citizens is relatively low, **with only 45% of respondents having heard of their local Panchayat.**

Successes of Panchayati Raj Institutions:

- **Empowering communities:** As of 2021, there are **over 2.5 lakh** Panchayati Raj Institutions in India, comprising approximately 30 lakh elected representatives at the village, intermediate, and district levels.
- **Strengthening inclusivity:** As of 2021, approximately 24% of seats in PRIs are reserved for SCs about 17% for STs and around 44% of the total seats in PRIs are reserved for women.
- **Grassroots democracy:** They have created opportunities for direct participation and involvement in local decision-making, enabling citizens to shape the development agenda according to their needs and aspirations.
- **Local development initiatives:** For instance, **Village Development Plans (VDPs)** prepared by PRIs involve the participation of community members.
- **Accountability and transparency:** Through regular meetings, audits, and social audits, PRIs ensure that public funds are utilized efficiently and that the decision-making process is transparent and accountable to the community.
- **Social harmony and conflict resolution:** The inclusive nature of these institutions and their emphasis on participatory decision-making have created platforms for dialogue and consensus-building, leading to the resolution of various social and community issues.

Way Forward

- **Strengthen financial autonomy:** Explore innovative financing mechanisms, such as **participatory budgeting and community-led fundraising**, to enhance the financial autonomy of PRIs.
- **Capacity building and training:** The Ministry of Panchayati Raj has also initiated various capacity-building programs, such as the **Panchayat Empowerment**

and Accountability Incentive Scheme (PEAIS).

- **Enhance representation of marginalized sections:** Ensure the effective implementation of reservation policies to increase the representation of women, SCs, STs, and other marginalized communities in PRIs.
- **Embrace technology and digital platforms:** Digital platforms such as e-Panchayat, Panchayat Enterprise Suite (PES), and PRIASoft have been implemented for this.

Conclusion:

These measures can contribute to the continuous improvement of Panchayati Raj Institutions, empowering communities, fostering inclusivity, and shaping a stronger democracy from the ground up.

List of Various Committees for PRI:

Committee	Focus
Balwant Rai Mehta Committee (1957)	Recommended the three-tier Panchayati Raj system, comprising Gram Panchayats (village level), Panchayat Samitis (block level), and Zilla Parishads (district level)
Ashok Mehta Committee (1977)	Focused on strengthening financial resources and functional autonomy of Panchayats.
G.V.K. Rao Committee (1985)	Emphasized the need for regular elections and greater participation of women and marginalized communities.
L.M. Singvi Committee (1986)	Recommended measures to address financial constraints and improve administrative efficiency of Panchayats.
P.K. Thungan Committee (1989)	Proposed electoral reforms and devolution of more power and functions to Panchayats.
Harlal Singh Kharra Committee (1990)	Focused on ensuring timely elections and strengthening accountability mechanisms.
Natarajan Committee (1996)	Assessed the implementation of the 73rd Amendment and recommended further devolution of power and resources.
Vikram Singh Malik Committee (2001)	Proposed measures to address corruption and promote transparency in Panchayati Raj institutions.
Sachar Committee (2006)	Highlighted the need for greater representation and empowerment of women in Panchayats.
M.V. Rajwade Committee (2017)	Reviewed the functioning of Gram Sabhas and recommended steps to enhance their participation and effectiveness.

Topics: Bilateral, regional and global groupings and agreements involving India and/or affecting India's interests.

2. INDIA-FRANCE RELATIONS AND INDO-PACIFIC POWER PLAY

Context:

The **participation of French President Emmanuel Macron as the chief guest at India's Republic Day** underscores growing bilateral cooperation and the importance of the **Indo-French partnership in the Indo-Pacific.**

Importance of the Indo-French partnership in the Indo-Pacific:

The **Indo-French partnership in the Indo-Pacific holds** significant importance due to its role in **addressing regional security challenges**, countering China's assertiveness, and **fostering stability, security, and prosperity.** Both nations aim to enhance collaboration in defence, renewable energy, and technology sectors, as demonstrated by recent agreements and the **India-France Indo-Pacific Roadmap.** Despite challenges arising from differing approaches to strategic autonomy, the partnership reflects a shared commitment to upholding **international norms, maritime security, and rule-based order** in the region.

Recent agreements signed between the two countries include:

1. **Defence Industrial Roadmap:** Facilitating joint development and production of critical military hardware and platforms.
2. **Helicopters:** Tata and Airbus collaborate for the production of H125 helicopters in India.
3. **Fighter Jets: Safran,** the French engine maker, to transfer 100% technology for building fighter jet engines in India.
4. **Satellites:** Collaboration between India's New Space India Limited and French company Arianespace for satellite launches.
5. **Schengen Visa for Indian Students:** Agreement activating a five-year validity for Schengen visas, benefiting Indian students pursuing master's degrees in France.

Current analysis of India-France relations:

1. **Characteristics:** The relationship between the two countries is characterized by strategic autonomy, independent foreign policies, and a shared vision of a multipolar world.
2. **Security objectives prominent:** Unlike Indo-German relations, which are focused on trade, India and France prioritize security objectives.
3. **France has helped India diversify its pool of arms suppliers** beyond Russia and the US, especially when sanctions were imposed on India in the past.
4. **Balancing China:** The relationship aims to balance China's influence in the Indian Ocean and have a shared concern about Chinese expansionism.
5. **Multi-dimensional:** The partnership between India

and France has seen advancements through joint strategic visions, logistic support agreements, and military exercises in recent times

Different dimensions of India-France Relations:

Dimensions	Description	Examples
Historical Relations	India and France share a history of trade and cultural exchanges dating back thousands of years. Formal diplomatic relations were established in 1947 post-independence.	
Strategic Dialogue	France initiated a Strategic Dialogue with India in 1998 after India's nuclear tests. Unlike other nations, France displayed an understanding of India's security concerns and refrained from imposing sanctions.	
Defence Cooperation	France ranks as the second-largest defence supplier to India (2017-2021) , with collaborations including the induction of Scorpene submarines and Rafale fighter jets . Joint military exercises like Varuna , Garuda, and Shakti, along with joint manufacturing initiatives, exemplify the depth of defence cooperation. Joint manufacturing initiatives , like Tata Group and Airbus collaboration on C-295 tactical transport aircraft.	
Economic Cooperation	Bilateral trade exceeding USD 12 billion in 2021-22 and France standing as the 11th largest foreign investor in India underscore robust economic cooperation.	
Civil Nuclear Cooperation	India and France signed a civil nuclear pact in 2008 , with France being the first country to have such an agreement with India after the USA. Cooperation extends to the construction of EPR nuclear power reactors and joint research in nuclear energy.	
Cooperation at Intl Forum	Collaboration on global issues, support for India's permanent membership in the UN Security Council and Nuclear Suppliers Group , alignment on climate change and counter-terrorism, and joint initiatives like the International Solar Alliance highlight international cooperation.	
Maritime Cooperation	Partnership in ensuring a free, open, and inclusive Indo-Pacific region is reflected in initiatives like the India, France, and UAE Trilateral Initiative Indo-Pacific Trilateral Development Cooperation Fund (India and France, September 2022) focusing on Indo-Pacific stability.	

Space Cooperation	Joint working group between ISRO and CNES for enhanced cooperation Planned Joint Mars Mission and Joint Earth Observation Mission , Collaborative efforts in satellite launches , and space debris management.
Education and Cultural Exchanges	Mutual recognition of academic degrees , Knowledge Summit, and various initiatives foster educational and cultural exchanges between India and France. Knowledge Summit promoting academic and research collaboration.
Environmental Cooperation	The Indo-French Year of the Environment (2021) and initiatives in areas like green hydrogen, blue economy, and environmental research exemplify joint efforts to address environmental challenges.

Challenges in the relationship:

India and France don't have a **Free Trade Agreement**, which limits the potential for increased trade and economic cooperation. Also, there is a trade imbalance in favour of **France (France exporting more to India)**. Also, France has many times expressed concern on **India's stance at WTO**, Climate summit and on India's protection of intellectual property rights

Conclusion:

While military cooperation remains important, the Indo-French relationship could expand beyond arms sales. Initiatives like the International Solar Alliance and exploring multilateral and multilateral cooperation in the Indo-Pacific could bring additional dimensions to their partnership.

Insta Links:

- [India-France](#)

Mains Links:

Q1. 'The Indian diaspora has a decisive role to play in the politics and economy of America and European Countries. Comment with examples. (UPSC 2020)

Q2. India and France are time-tested partners with their 25 years of strategic partnership covering a range of bilateral issues such as defence cooperation, space, blue economy, civil nuclear and people-to-people ties. Elaborate. (250 Words)

GENERAL STUDIES – 3

Topics: [Inclusive growth and issues arising from it.](#)

1. ECONOMIC GROWTH AND INEQUALITY

Context:

The [article](#) warns against the **obsessive pursuit of economic growth in India**, emphasizing that despite ambitious projections, the associated rising inequality poses significant challenges.

Current Status of India’s Growth:

India’s recent economic growth has been robust, with an **estimated 6.9% expansion in FY 2022/23**, driven by **strong domestic demand**, increased infrastructure investment, and robust private consumption. For FY 2023/24, a **growth of 7.3% is projected**, maintaining India’s **5th position in the global GDP rankings**. The economy has surged to **\$3.7 trillion**. Future prospects indicate an ambitious target of reaching a **\$10 trillion economy by 2035**, aligning with the government’s vision to transform India into a **‘developed country’ by 2047**.

Status of Inequality in India:

Inequality Aspect	Statistics
Recent SBI Research	According to a recent SBI Research report, income inequality in India has decreased , indicating a positive trend of upward mobility and the growth of the middle class. Ginni Coefficient decreased from 0.472 in AY 2014-15 to 0.402 in AY 2022-23
Income Inequality	The top 10% holds 57% of total income. The top 1% holds 22% of total income. Bottom 50% share reduced to 13%
Tax Burden on Poor	The bottom 50% contributes 64% to GST. The top 10% contributes only 4%
Healthcare Accessibility	63 million pushed into poverty annually due to healthcare costs
Food Security and Nutrition	74% of the population can’t afford a healthy diet . 39% lack a nutrient-adequate diet
Global Hunger Index 2023	The 2023 Global Hunger Index gives India a rank of 111 out of 125 countries. Highest child-wasting rate
Gender Inequality	India ranked 127 out of 146 countries in the Global Gender Gap Report, 2023 . Faces issues of “missing women”

Causes of Increasing Inequality in India:

Causes	Factors Contributing to Inequality
Concentration of wealth	The top 10% holds 77% of national wealth . The richest 1% owns 53%, while the poorer half has only 4.1%
	Inadequate land reforms leading to landlessness and economic vulnerability
	Crony capitalism fosters wealth accumulation in a select group, contributing to inequality
Policy issues	Skewed distribution of economic gains , favouring specific sectors or income groups
	Regressive taxation policies that benefit the wealthy, contribute to income inequality
	Wage gaps between skilled and unskilled workers , and informal labour markets widening income disparities
	The absence of minimum wage regulations and limited collective bargaining rights lead to income disparities
Social Exclusion	Caste discrimination marginalizing groups and limiting their access to opportunities, resources, and benefits
	Gender inequality results in unequal access to employment opportunities and wage disparities
	Unequal access to quality education , limiting upward mobility and reinforcing existing disparities
	Technological advancements lead to job displacement and wage stagnation, exacerbating income inequality

Alternatives to GDP:

1. Explore the use of **Green GDP to account for environmental factors**.
2. Explore **alternatives to GDP such as OECD’s “GDP alternatives”** that adjust for leisure and other factors.
3. Consider the **“Index of Sustainable Economic Welfare”** that accounts for pollution costs and income distribution.
4. Explore the **“Genuine Progress Indicator”** that adjusts for income distribution, household work, and more.
5. Explore well-being measures like the **Happy Planet Index, Gross National Happiness, and National Well-Being Accounts**.

Way forward:

Ways	Description
Focus on Labor-Intensive Manufacturing	Prioritize labour-intensive manufacturing , even for domestic consumption, to boost job creation.
Diversify Growth Strategies	Develop diversified growth strategies that emphasize not just GDP growth but also the creation of high-quality jobs and addressing employment elasticity.
National Employment Policy	Implement a National Employment Policy to address both labour supply and demand, enhancing the quantity and quality of employment opportunities.
Explore Green Manufacturing	Explore opportunities in green manufacturing to reshape India's industrial development in a sustainable manner.
Address Structural Issues	Tackle structural issues in the economy related to caste, gender, and religion to ensure equitable distribution of growth benefits.
Universal Access to Public Services	Ensuring universal access to quality public services, including healthcare, education, social security , and employment guarantee schemes, significantly reduces inequality.

Insta Links:

[Whose GDP is it anyway?](#)

Mains Links:

Q. What is Gross Domestic Product (GDP)? Examine the limitations pertaining to GDP as an economic performance measurement framework of the country. (250 words)

Prelims Links:

Q. Consider the following statements:

- Nominal GDP is calculated in a way such that the goods and services are evaluated at some constant set of prices.
- If the Real GDP changes, it implies that the volume of production is undergoing changes.
- The ratio of nominal GDP to real GDP gives us an idea of how the prices have moved from the base year to the current year.

Which of the above statements is/are correct?

- 1, 2
- 1, 3
- 2, 3
- 1, 2, 3

Solution: c)

Topics: Government Budgeting.

2. KEY HIGHLIGHTS OF THE INTERIM UNION BUDGET 2024-25

Context:

The Union Finance Minister presented the **Interim Union Budget 2024-25** in Parliament, emphasizing the principles of **'Sabka Saath, Sabka Vikas, and Sabka Vishwas'**, along with the nationwide approach of **"Sabka Prayas"**

What is Budget?

The Union Budget is the **annual financial statement of the Indian government**, presented by the Finance Minister on February 1st. It consists of the **Revenue Budget and Capital Budget**, covering expected income and expenditures. The budget includes **macroeconomic details in Part A** and **taxation proposals in Part B**, presented as a **Money Bill** defined in **Article 110** of the Constitution. After independence, **India's first Budget** was presented in 1947 by **Finance Minister RK Shanmukham Chetty**.

Article 112 of the Indian Constitution mandates the Union Budget as the government's estimated receipts and expenditures.

Key Budget documents include:

- Annual Financial Statement (Article 112)
- Demands for Grants (Article 113)
- Finance Bill ([Article 110](#))
- Fiscal Policy Statements mandated under the FRBM Act, 2003, including
- The Macro-Economic Framework Statement and
- The Medium-Term Fiscal Policy cum Fiscal Policy Strategy Statement.

Objectives of budget:

The Union Budget focuses on objectives such as **stimulating economic growth**, promoting social justice and equality, ensuring effective resource allocation, and maintaining fiscal stability.

Stages of Budget presentation:

Stage	Description
President's Address	Joint address by the President of India to both Houses of Parliament, outlining government policy priorities, achievements, and legislative agenda.
Economic Survey Presentation	Prepared by the Economics Division of the Department of Economic Affairs under the Chief Economic Advisor's guidance. Tabled in Lok Sabha a day before the Union Budget presentation.

Railway Budget (Till 2016)	Presented separately until 2016 , merged with the General Budget in 2017.
Union Budget Presentation	Presented by the Finance Minister on February 1st.
General Budget Discussion	After the Budget presentation, discussed in both Houses of Parliament . Allows critique and debate on the Budget.
Voting on Demands for Grants	Parliament approves Demand for Grants for ministries and departments , authorizing proposed expenditures.
The passing of Finance Bill	Finance Bill, containing taxation proposals , passed by both Houses of Parliament and enacted. The budget comes into effect after Presidential assent.

Difference between annual budget and Interim budget:

The **Annual Budget covers all aspects of government finances**, including revenue generation, expenditure allocations, and major policy announcements. It is presented on **February 1st each year**, outlining the government’s financial roadmap for the entire fiscal year (April 1 to March 31). The annual budget **involves major policy decisions**, such as changes in tax and import duty structures, and undergoes rigorous parliamentary debates and analysis.

On the other hand, an Interim Budget focuses primarily **on maintaining essential spending for ongoing schemes and critical public services** until the new government takes charge. The interim budget **avoids major policy pronouncements** or significant changes to tax structures due to its transitory nature, and it receives less scrutiny compared to the annual budget.

Macro-economic Highlights:

Highlights	Budget Estimates 2024-25
Total receipts other than borrowings	30.80 lakh crore
Tax receipts	26.02 lakh crore
Total expenditure	47.66 lakh crore
Fiscal Deficit	The estimated fiscal deficit in 2024-25: 5.1% of GDP
	Revised fiscal deficit for 2023-24 (FY24): 5.8% of GDP
	Adheres to the path of reducing fiscal deficit below 4.5% by 2025-26
Lower borrowings by the Central Govt	Gross market borrowings: about 14 lakh crore in 2024-25
	The reduction compared to 2023-24

Continuation of Fifty-year Interest-Free Loan	The scheme continued with a total outlay of 1.3 lakh crore
Indirect taxes	FM proposes to retain the same tax rates for indirect taxes and import duties On GST: Average monthly gross GST collection doubled to Rs 1.66 lakh crore this year. The GST tax base has doubled. GST led to supply chain optimization. GST reduced the compliance burden on trade and industry. Lower logistics costs and taxes helped reduce prices of goods and services, benefiting the consumers
Direct taxes	FM proposed to retain the same tax rates for direct taxes. Direct tax collection tripled , and return filers increased to 2.4 times , in the last 10 years. No changes introduced in income tax slabs
Withdrawal of Direct Income Tax Demands	The government will withdraw outstanding direct tax demands up to Rs 25,000 for the period up to the financial year 2009-10 and up to Rs 10,000 for the financial years 2010-11 to 2014-15 .
Extension of Tax Exemptions	Tax exemptions for start-ups extended till March 31, 2025
Achievements in tax-payer services	The average processing time of tax returns has reduced to 10 days from 93 days in 2013-14 . Faceless Assessment and Appeal were introduced for greater efficiency. Updated income tax returns , new form 26AS and pre-filled tax returns for simplified return filing. Reforms in customs leading to reduced Import release time
Tax rationalization efforts	No tax liability for income up to Rs 7 lakh. Corporate income tax decreased to 22% from 30% for existing domestic companies The corporate income tax rate at 15% for new manufacturing companies (these reductions were done in the previous budget)

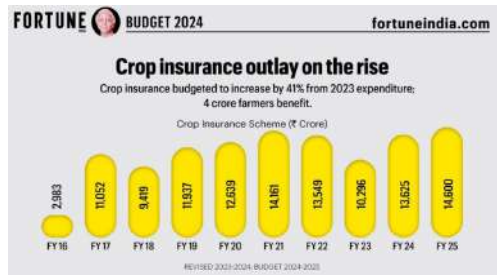
More about Interim Budget:

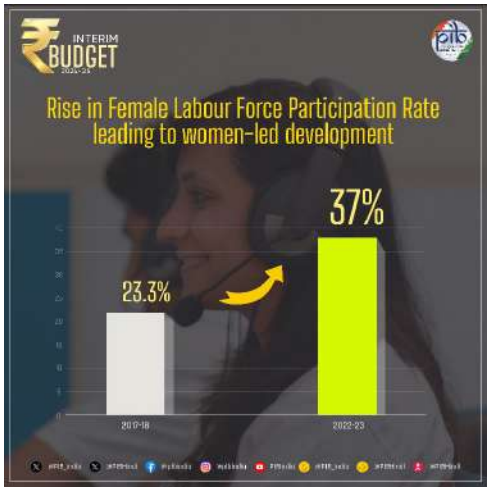
An interim budget, **distinct from the regular annual budget**, is presented in an **election year** (2024 is the election year for


Lok Sabha). Similar to the Union budget, it undergoes debate in the Lok Sabha and remains **valid for the entire year** (even though it is meant to serve as a **transitional arrangement for about 2-4 months**). Commonly known as a **‘vote-on-account,’** it authorizes **specific expenditures until a new government** takes charge. Article 116 allows an upfront allocation of funds from the **‘Consolidated Fund of India’** to address immediate expenditure needs.”

Sector/Category-wise focus of the budget:

Aspect	Details
Social Justice: For Poor	Focus area: Prime Minister focuses on the upliftment of ‘Garib’ (Poor), ‘Mahilayen’ (Women), ‘Yuva’ (Youth), and ‘Annadata’ (Farmer)
	The government has helped 25 crore people to come out of multi-dimensional poverty in the last 10 years.
	Direct Benefit Transfer of Rs. 34 lakh crore using PM-Jan Dhan accounts led to savings of Rs. 2.7 lakh crore for the Government.
	For street vendors: PM-SVANidhi provided credit assistance to 78 lakh street vendors, with 2.3 lakh receiving credit for the third time.
	PM-JANMAN Yojana aids the development of particularly vulnerable tribal groups (PVTG).
	PM-Vishwakarma Yojana provides end-to-end support to artisans and craftspeople engaged in 18 trades
For Farmers: Welfare of ‘Annadata’	PM-KISAN SAMMAN Yojana provided financial assistance to about 12 crore farmers.
	Under PM Fasal Bima Yojana , crop insurance is given to 4 crore farmers.
	Electronic National Agriculture Market (e-NAM) integrated 1361 mandis, providing services to about 2 crore farmers with a trading volume of Rs 3 lakh crore.
	Other measures: Farmer-centric policies, income support, coverage of risks through price and insurance support, promotion of technologies and innovations through start-ups

Agriculture and Food Processing	Pradhan Mantri Kisan Sampada Yojana has benefited 38 lakh farmers and generated 10 lakh employment.
	Pradhan Mantri Formalisation of Micro Food Processing Enterprises Yojana has assisted 2.4 lakh SHGs and 60,000 individuals with credit linkages.
	Other measures: Application of Nano DAP on various crops will be expanded; Atmanirbhar Oilseeds Abhiyaan-Strategy to be formulated; Programme for dairy development to be formulated to control foot and mouth disease and increase productivity of milch animals
	Pradhan Mantri Matsya Sampada Yojana is to be expanded to enhance aquaculture productivity, double exports and generate more employment opportunities; 5 Integrated Aquaparks are to be set up
Crop insurance budgeted to increase by 41% from 2023 expenditure; 4 crore farmer’s benefit	 <p>FORTUNE BUDGET 2024 fortuneindia.com</p> <p>Crop insurance outlay on the rise Crop insurance budgeted to increase by 41% from 2023 expenditure; 4 crore farmers benefit.</p> <p>Crop Insurance Scheme (₹ Crore)</p> <p>REVISIT 2023-2024 BUDGET 2024-2025</p>
For Women: Momentum for Nari Shakti	30 crores Mudra Yojana loans given to women entrepreneurs.
	Female enrolment in higher education increased by 28%
	In STEM courses, girls and women constitute 43% of enrollment , one of the highest in the world.
	Over 70% of houses under PM Awas Yojana (Gramin) are given to women from rural areas.
	Other measures: Making ‘Triple Talaq’ illegal; Reservation of one-third of seats for women in the Lok Sabha and State legislative assemblies
For Women SHGs	To enhance the target for Lakhpati Didi from 2 crores to 3 crores (Lakhpati Didi refers to women members of Self-Help Groups (SHGs) who earn a sustainable income of at least Rs 1 lakh per year per household)

<p>Rise in Female labour force participation Rate</p>	
<p>For Youth: Yuva or Amrit</p>	<p>PM Schools for Rising India (PM SHRI) ensures quality teaching and holistic development.</p> <p>Skill India Mission: Trained 1.4 crore youth, Upskilled and reskilled 54 lakh youth, Established 3000 new ITIs</p> <p>New Institutions: 7 IITs, 16 IIITs, 7 IIMs, 15 AIIMS, and 390 universities established</p> <p>Start-Up Initiatives: Fund of Funds, Start-Up India, and Start-Up Credit Guarantee schemes supporting youth employment</p> <p>Youth in Sports: Achieved highest-ever medal tally in Asian Games and Asian Para Games in 2023, Chess prodigy Praggnanandhaa showcased talent against World Champion Magnus Carlsen in 2023, India now boasts over 80 chess grandmasters, a significant increase from just over 20 in 2010</p>
<p>PM Awas Yojana (Grameen)</p>	<p>Despite COVID challenges, the target of three crore houses under PM Awas Yojana (Grameen) will be achieved soon.</p> <p>Two crores more houses to be taken up in the next five years.</p> <p>Housing for middle-class scheme to be launched to promote middle class to buy/build their own houses</p>
<p>Renewable Energy</p>	<p>Commitment to meet 'Net Zero' by 2070; Viability gap funding for wind energy; Setting up of coal gasification and liquefaction capacity</p> <p>Phased mandatory blending of CNG, PNG and compressed biogas</p> <p>Financial assistance for procurement of biomass aggregation machinery</p> <p>A new scheme of biomanufacturing and bio-foundry to be launched to support environment-friendly alternatives</p>

<p>Rooftop Solarization and Muft Bijli</p>	<p>1 crore households to obtain 300 units of free electricity every month through rooftop solarization. Each household is expected to save Rs. 15,000 to Rs. 18,000 annually</p>
<p>Achievement in Renewables</p>	<p>Pradhan Mantri Ujjwala Yojana (PMUY) has played a pivotal role in providing access to clean cooking fuel, releasing 10 crore LPG connections to households</p>
	<p>Unnat Jyoti by Affordable LEDs for All (UJALA) program has contributed to energy efficiency by distributing over 37 crore LED bulbs, along with providing about 72 lakh LED tube lights and 23 lakh energy-efficient fans.</p>
	<p>Street Lighting National Programme (SNLP) has illuminated public spaces with the installation of over 1.3 crore LED streetlights</p>
	<p>Non-fossil fuel energy installed capacity increased from about 30% in 2004 to about 44% in 2023</p>
	

Health: Ayushman Bharat	Healthcare cover under the Ayushman Bharat scheme is to be extended to all ASHA workers, Anganwadi Workers, and Helpers																											
	Upgradation of Anganwadi centres under "Saksham Anganwadi and Poshan 2.0" will be expedited for improved nutrition delivery, early childhood care and development																											
	More medical colleges will be set up by utilizing the existing hospital infrastructure.																											
	Cervical Cancer Vaccination for girls in the age group of 9 to 14 years.																											
	Maternal and child health care: Various schemes to be brought under one comprehensive programme for synergy in implementation																											
	U-WIN platform will be rolled out for managing immunization and intensified efforts of Mission Indradhanush .																											
Research and Innovation	A corpus of Rs. 1 lakh crore to be established with a fifty-year interest-free loan for long-term financing or refinancing with long tenors and low or nil interest rates for sunrise technologies such as Artificial Intelligence, Blockchain, Quantum Computing, and Robotics																											
	A new scheme is to be launched for strengthening deep-tech technologies for defence purposes and expediting 'atmanirbharta'.																											
Infrastructure	Capital expenditure outlay for infrastructure development and employment generation to be increased by about 11% to Rs. 11,11,111 crores, 3.4% of the GDP																											
	<p style="text-align: center;">Increase in Capital Expenditure</p> <table border="1"> <caption>Data for Increase in Capital Expenditure</caption> <thead> <tr> <th>Fiscal Year</th> <th>Capital Expenditure (Rs. Lakh Crore)</th> <th>Capex as % of GDP</th> </tr> </thead> <tbody> <tr><td>FY18</td><td>30752.60</td><td>1.1</td></tr> <tr><td>FY19</td><td>35383.60</td><td>1.2</td></tr> <tr><td>FY20</td><td>44905.50</td><td>1.3</td></tr> <tr><td>FY21</td><td>47215.20</td><td>1.4</td></tr> <tr><td>FY22</td><td>39438.60</td><td>1.5</td></tr> <tr><td>FY23</td><td>43377.30</td><td>1.6</td></tr> <tr><td>FY24 (BE)</td><td>50000.20</td><td>1.7</td></tr> <tr><td>FY25 (BE)</td><td>54972.20</td><td>1.8</td></tr> </tbody> </table>	Fiscal Year	Capital Expenditure (Rs. Lakh Crore)	Capex as % of GDP	FY18	30752.60	1.1	FY19	35383.60	1.2	FY20	44905.50	1.3	FY21	47215.20	1.4	FY22	39438.60	1.5	FY23	43377.30	1.6	FY24 (BE)	50000.20	1.7	FY25 (BE)	54972.20	1.8
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Railways	3 major economic railway corridor programs identified under the PM Gati Shakti are to be implemented.																											
	Forty thousand normal rail bogies are to be converted to Vande Bharat standards .																											
	Promotion of urban transformation via Metro rail and NaMo Bharat																											

Aviation Sector	The number of airports in the country doubled to 149, under the UDAN scheme																					
	Five hundred and seventeen new routes are carrying over 1 crore passengers																					
	Indian carriers have placed orders for over 1000 new aircraft																					
Tourism Sector	States to be encouraged to take up comprehensive development of iconic tourist centres																					
	Framework for rating tourist centres based on the quality of facilities and services to be established.																					
	Long-term interest-free loans are to be provided to States for financing such development on a matching basis.																					
	Projects for port connectivity, tourism infrastructure, and amenities will be taken up for islands, including Lakshadweep																					
Investments	FDI inflow during 2014-23 of USD 596 billion was twice the inflow during 2005-14.																					
	<table border="1"> <caption>Data for Highest FDI Inflows in past 5 years</caption> <thead> <tr> <th>Fiscal Year</th> <th>FDI Inflow (USD Million)</th> </tr> </thead> <tbody> <tr><td>FY14</td><td>30752.60</td></tr> <tr><td>FY15</td><td>35383.60</td></tr> <tr><td>FY16</td><td>44905.50</td></tr> <tr><td>FY17</td><td>47215.20</td></tr> <tr><td>FY18</td><td>39438.60</td></tr> <tr><td>FY19</td><td>43377.30</td></tr> <tr><td>FY20</td><td>50000.20</td></tr> <tr><td>FY21</td><td>54972.20</td></tr> <tr><td>FY22</td><td>59240.50</td></tr> <tr><td>FY23</td><td>42000.00</td></tr> </tbody> </table>	Fiscal Year	FDI Inflow (USD Million)	FY14	30752.60	FY15	35383.60	FY16	44905.50	FY17	47215.20	FY18	39438.60	FY19	43377.30	FY20	50000.20	FY21	54972.20	FY22	59240.50	FY23
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Reforms for 'Viksit Bharat'

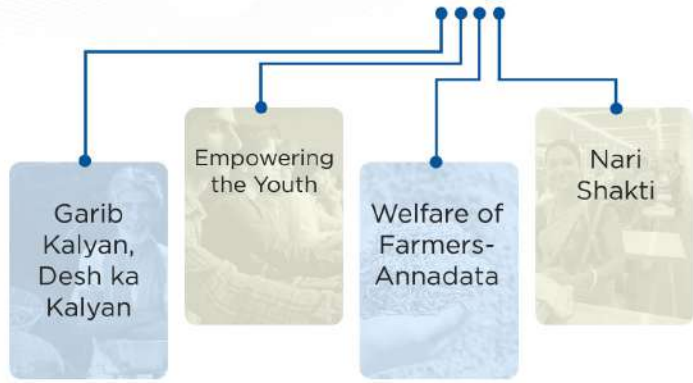
A provision of **Rs. 75,000 crore rupees as a fifty-year interest-free loan** is proposed to support milestone-linked reforms by the State Governments



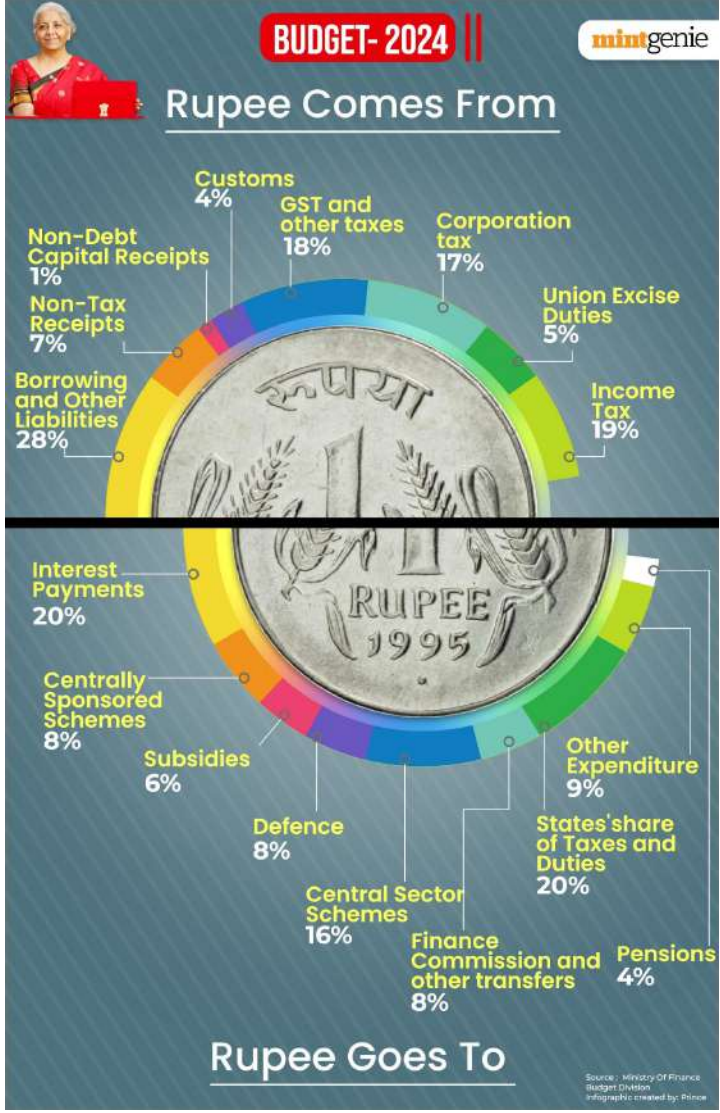
Development Mantra of Budget: Sabka Saath, Sabka Vikas, and Sabka Vishwas' whole of nation' approach of 'Sabka Prayas'. It will cover all elements of inclusivity. **Social inclusivity**- through coverage of all strata of the society. **Geographical inclusivity**- through the development of all regions of the country.



Focus areas of Viksit Bharat Budget



Revenue and Expenditure distribution:



Central Government Expenditure:

@PIB_india @PIBHindi @pibindia @pibindia PIBIndia @PIB_india @PIBHindi @PIBHindi

Various trends in the Indian Economy (through graphs):

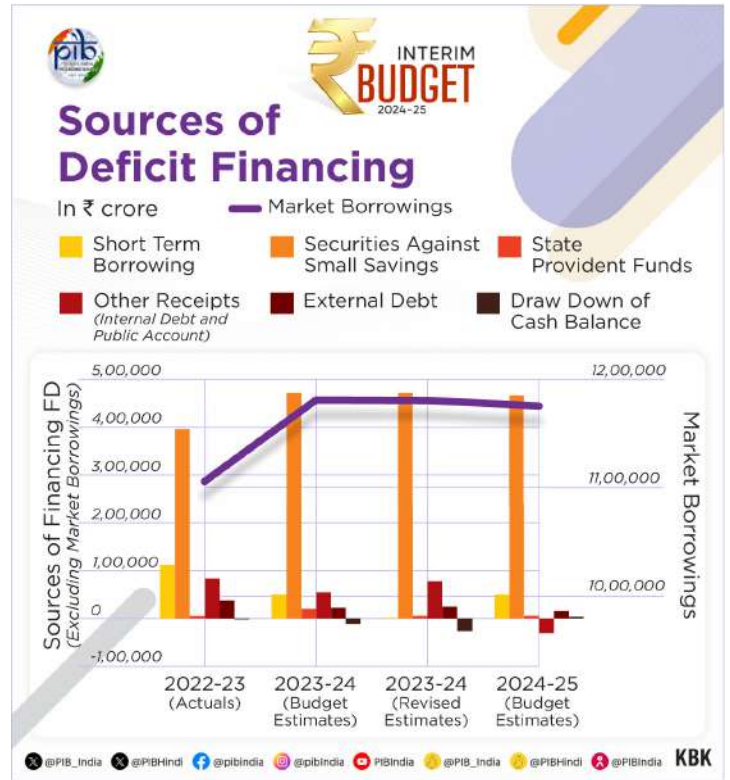
Allocation to different ministries:

Central Govt Expenditure

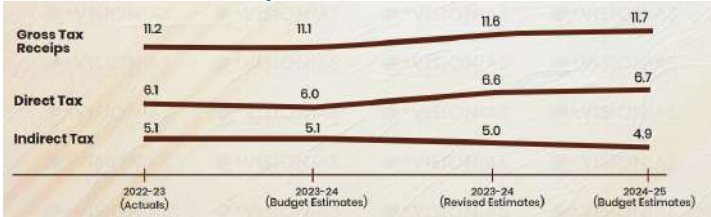
Budget Estimates for 2024-25 (in ₹ crore)
Total: **47,65,768**

Pension	2,39,612	Interest	11,90,440
Defence	4,54,773	IT and Telecom	1,15,752
Subsidy	3,81,175	Planning and Statistics	6,291
Agriculture and Allied Activities	1,46,819	Rural Development	2,65,808
Commerce and Industry	45,958	Scientific Departments	32,169
Development of North East	5,900	Social Welfare	56,501
Education	1,24,638	Tax Administration	2,03,297
Energy	76,302	Transfer to States	2,86,787
External Affairs	22,155	Transport	5,44,039
Finance	87,642	Union Territories	63,541
Health	90,171	Urban Development	77,524
Home Affairs	1,39,328	Others	1,23,136

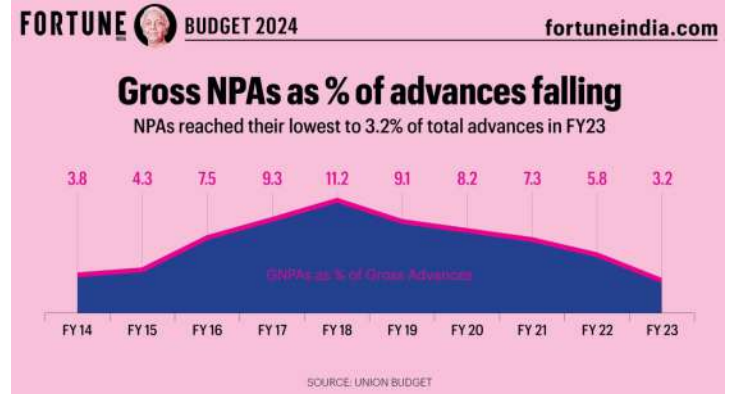
@PIB_India @PIBHindi @pibindia @pibindia PIBIndia @PIB_India @PIBHindi @PIBHindi @PIBHindi KBK



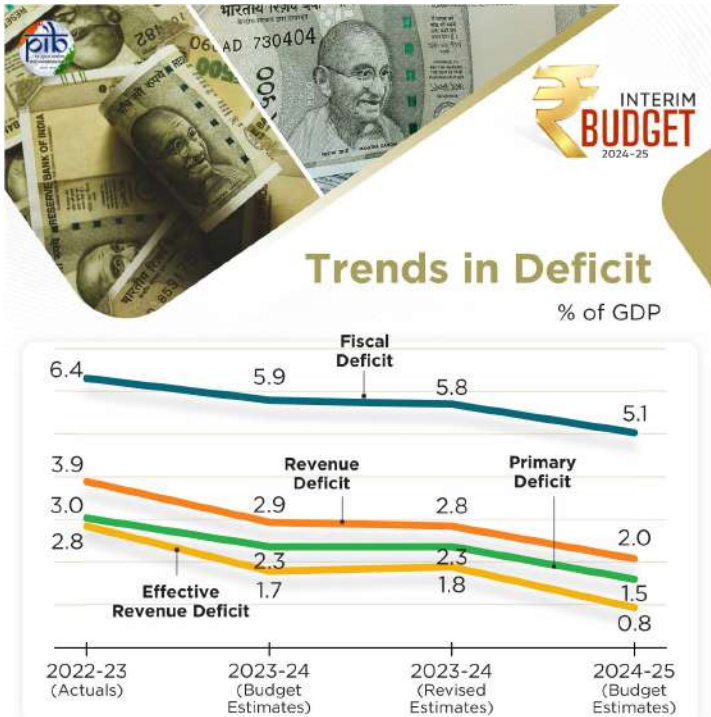
The trend of Tax receipt:



Trends in Gross NPA:

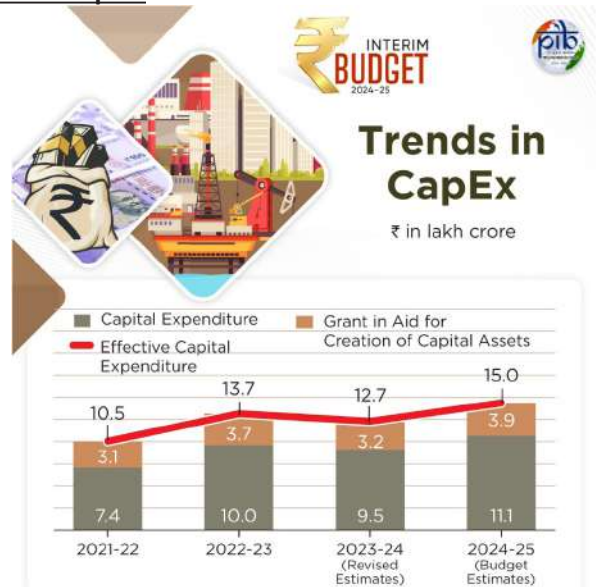


Trends in Fiscal Deficit:



@PIB_India @PIBHindi @pibindia @pibindia PIBIndia @PIB_India @PIBHindi @PIBHindi @PIBHindi KBK

Trends in CapEx:



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Trends in deficit financing:

GENERAL STUDIES – 4

1. RELIGION, ETHICS AND THE SPIRIT OF TRUTH

Context:

The [article](#) delves into the intricate connection between religion, ethics, and truth, emphasizing their significance in understanding the human experience.

Meaning of the terms:

Term	Definition	Example
Religion	A set of beliefs, practices, and values that centre around a higher power or a divine being.	Christianity involves worshipping Jesus Christ as the central figure in religious practices.
Ethics	Moral principles guide behaviour and decision-making, distinguishing right from wrong.	Honesty and integrity in business dealings are ethical principles.
Truth	The state of being in accordance with facts or reality ; the actual state of a matter.	In science, the truth is determined through evidence and experimentation .

The Connection between religion, ethics, and truth:

Religion often provides a framework for **ethical guidelines**.

The ethical principles derived from religious beliefs contribute to **shaping individual and societal behaviours**. Ultimately, these three concepts are intertwined in **shaping moral conduct and guiding individuals** towards what is considered truthful and virtuous within their respective belief systems.

Who is God?

The simple answer is **‘God is truth and truth is God’**. And when we say being ethical, we mean to bring the **truth into the frame of religion**. According to **Gandhiji, truth is God**. According to Gandhiji truth in daily life is relative but through relative truth, an absolute truth can be reached and this observation is the ultimate goal of life. Its attainment is the ultimate dharma of man and therefore he experimented with truth only.

Your Truth Vs My Truth

In today’s world, **truth is frequently challenged**, causing conflicts in personal, professional, and societal spheres. The **global response to the pandemic highlights** a universal truth in vaccination. Some nations resort to propaganda and violence, suggesting a relative truth in the power of force (e.g., Russia-Ukraine War, Israel-Palestine conflict). This era

witnesses **widespread contestation of truth**, leading to **deception and denial**. The ethical dilemma arises when individuals and nations **harm innocents in the pursuit of their perceived truths**, prompting a crucial self-reflection on the morality of such actions.

Swami Vivekananda’s Message

The spiritual path leads to truth and peace only. Vivekananda said, **“Do not care for doctrines, do not care for dogmas, or sects, or churches, or temples;** they count little compared with the essence of existence in each man which is spirituality; and the more this is developed in each man, the more powerful is he for good.”

Vivekananda reminds us, **“Follow truth wherever it may lead you; carry ideas to their utmost logical conclusions.** You must have a great devotion to your ideal, devotion not of the moment, but calm, persevering, and steady devotion, like that of a Chataka (a kind of bird) which looks into the sky amid thunder and lightning and would drink no water but from the clouds.”

Conclusion:

The truth is that **we all are human beings** and for our survival, we have to take care of each other. **Religion and ethics are for human beings’** benefit and this is the truth. We are **beyond race, religion, caste, class, regionalism**. We are only human beings. Neither more nor less. And we are completely dependent on nature. Even for oxygen. It is the only universal truth. Rest is man-made.

Insta links:

- [MK Gandhi](#)

CONTENT FOR MAINS ENRICHMENT

1. SCREEN TIME FOR CHILDREN

Context:

During the seventh edition of **Pariksha Pe Charcha, the Prime Minister** emphasized the importance of quality sleep for students, sharing a personal insight that he **falls asleep within 30 seconds of going to bed**.

He cautioned **against excessive screen time**, noting its potential to disrupt sleep patterns, and advocated for a **balanced lifestyle**. The message serves as a timely reminder for students, parents, and teachers to prioritize restful sleep as a crucial component of overall well-being.

Excessive screen time among children has been associated with a range of negative impacts on their **physical and mental well-being**. The prolonged use of screens, particularly for activities such as gaming or social media, has been linked to **health issues like obesity, sleep disorders, depression, and**

anxiety. Moreover, it negatively influences their **cognitive development, reducing essential social skills** such as empathy by limiting face-to-face interactions.

To address these concerns, **WHO guidelines recommend no screen time for babies under 2 years old**, with limited screen time for **those aged 2 to 4**. Additionally, implementing **parental controls and filters** can help block access to unsuitable content and products, ensuring a healthier screen time experience for children.

2. MENTORING

Context:

The National Council for Teacher Education (NCTE) organized a Seminar to share **best practices and conduct a periodic review** of the National Mission for Mentoring (NMM).

What is Mentoring?

Mentoring is a **professional relationship** where an **experienced individual (mentor) guides** and supports **another person (mentee)** in their personal and career development.

Benefits of Mentoring:

Skill Development	Mentoring facilitates the development of specific skills and knowledge relevant to the mentee's professional growth.
Career Guidance	Mentors offer insights into career paths , helping mentees make informed decisions and set achievable career goals.
Networking Opportunities	Mentoring provides access to the mentor's professional network , creating opportunities for collaboration and career advancement.
Increased Confidence	The support and guidance from a mentor boost the mentee's confidence , enabling them to overcome challenges more effectively.
Knowledge Transfer	Mentors share their expertise, industry insights, and lessons learned , accelerating the mentee's learning curve.
Personal Growth	Mentoring contributes to the mentee's personal development , fostering self-awareness and emotional intelligence.
Expanded Perspectives	Mentors offer different perspectives and alternative approaches to problem-solving, broadening the mentee's outlook.

About National Mission for Mentoring (NMM):

It is a program **aligned with the National Education Policy (NEP) 2020**. Launched on July 29, 2022, in **30 selected Central Schools** nationwide as a pilot, NMM aims to establish

a **robust mentorship system empowering teachers** to enhance teaching practices.

Related News:

"StartupShala, launched as part of the Startup India Innovation Week, is a 3-month accelerator and mentorship program designed to empower **early-stage startups** for scale and success. Focusing on sectors like **CleanTech**, it provides knowledge, networking opportunities, funding support, and guidance through mentorship.

FACTS FOR PRELIMS

GS-1

1. STONE INSCRIPTIONS OF GRANTHAM

Context:

A research team from Tamil Nadu has discovered **two stone inscriptions near Kangayam in Tamil Nadu**.

- The inscriptions **include an 11th-century Grantham and a 16th-century Tamil inscription**.

About Grantham Inscriptions:

- The **Grantham inscriptions**, created by Tamils for **writing the North Indian language**, were found near the **Amman shrine inside the Siva Temple**.
- The stone, bears graffiti marks and writings on all four sides, **depicting symbols such as standing lamps, 'Trishul,' conch, and moon symbols**.

About Tamil inscription found:

- The 16th-century Tamil inscription, found inside the Vishnu temple, **provides historical details about pottery-making and a donation for lighting the perpetual lamp in the temple**.



2. GALLANTRY AWARDS

Context:

The President has approved Gallantry awards for **80 Armed Forces personnel, including 12 posthumous honours, on**

the eve of the 75th Republic Day.

- These awards comprise **six Kirti Chakras** (three posthumous), **16 Shaurya Chakras** (two posthumous), **53 Sena Medals** (seven posthumous), **one Nao Sena Medal** (Gallantry), and **four Vayu Sena Medals** (Gallantry).

About Gallantry awards

They are announced **twice a year (on Republic Day and Independence Day)**. Gallantry awards are honours conferred upon **individuals**, particularly **members of the military or security forces**, for acts of **exceptional bravery, courage, and valour displayed in the face of danger or during active combat**.

3. KUTIA KONDH TRIBE

Context:

Two individuals from the **Kutia Kondh community**, **considered one of the Particularly Vulnerable Tribal Groups (PVTGs) in Odisha**, have been invited as special guests to attend the Republic Day parade in New Delhi.

- Every year, representatives from **PVTGs are invited by the Union Ministry of Tribal Affairs for Republic Day events**.

About Kutia Kondh:

The Kutia Kondh community is located in the **Belaghara area of Kandhamal district in Odisha**.

The Kutia Kandha are a major section of the Kandha tribe who speak **Kui, a Dravidian language**. They are known for their buffalo **sacrifice ritual, called "Kedu"** to worship their Earth Goddess".

4. PADMA AWARDS 2024

Context:

The President approved 132 Padma awards, including **five Padma Vibhushan, 17 Padma Bhushan, and 110 Padma Shri awards**. The list features 30 women, nine from the category of "Foreigners/NRI/PIO/OCI," and nine posthumous awardees.

About Padma Awards

It is among India's **highest civilian honours**, announced annually with brief interruptions in **1978-1979 and 1993-1997**. Instituted in 1954 with three classes, renamed in 1955 as **Padma Vibhushan, Padma Bhushan, and Padma Shri**. They recognize exceptional service in various fields like art, social work, science, sports, civil service, etc., and are conferred without being a title under **Article 18**. The announcement is made on Republic Day each year.

5. MARATHA MILITARY LANDSCAPES

Context:

India has proposed the '**Maratha Military Landscapes**' as its nomination for inclusion in **the UNESCO World Heritage List for the 2024-25 cycle**.

Aspect	Details
About	The Maratha military landscape was conceived by Chhatrapati Shivaji Maharaj in 1670 CE . Crafted between the 17th and 19th centuries , the Maratha Military Landscapes represent an exceptional fortification and military system envisioned by the Maratha rulers . There are three categories of nomination- cultural, natural and mixed. Maratha Military landscapes (developed between the 17th and 19th centuries) are nominated in the cultural category.
Components	Hill Forts: Salher, Shivneri, Lohgad , Raigad, Rajgad, and Gingee forts; Hill-forest fort: Pratapgad; Hill-plateau fort: Panhala; Coastal fort: Vijaydurg; Island forts: Khanderi, Suvarnadurg, and Sindhudurg
Geographical Distribution	Across diverse regions in Maharashtra and Tamil Nadu . Except for Gingee Fort, all forts are from Maharashtra
Establishment Period	In 1670 CE during the reign of Chhatrapati Shivaji Maharaj, persisted until 1818
Significance	Strategic Utilization of Terrain: Utilized existing terrain for guerrilla warfare against Mughals and European coastal powers
Unique Military Legacy	The Maratha Empire's warfare strategy is a unique example with global significance
Recognition	Included in the Tentative List of World Heritage Sites in 2021
Major Forts	Raigad: Coronation site of Chhatrapati Shivaji Maharaj; Shivneri: Birthplace of Shivaji; Sindhudurg: Built on an island in the Konkan region; Pratapgarh: Site of the encounter between Shivaji and Afzal Khan
Nomination Category	Cultural property for UNESCO World Heritage List

India has 42 World Heritage Sites (WHS), with 34 cultural sites, seven natural sites, and one mixed site. In Maharashtra,

cultural WHS include Ajanta Caves, Ellora Caves, Elephanta Caves, Chhatrapati Shivaji Maharaj Terminus (formerly Victoria Terminus), and Victorian Gothic and Art Deco Ensembles of Mumbai. The natural WHS is the Western Ghats spanning Gujarat, Maharashtra, Goa, Karnataka, Tamil Nadu, and Kerala.

6. KEY TABLEAUX FROM THE REPUBLIC DAY

State/ UT	Theme	Recognition
Gujarat	Dhordo: A Global Icon Of Gujarat's Border Tourism	Acknowledged by UNWTO as a Best Tourism Village. Highlights "Bhunga" houses , local handicrafts, Rogan art, "Ran Utsav," Tent City, and UNESCO-declared cultural phenomenon of Garba.
T a m i l Nadu	Kudavolai System in ancient Tamil Nadu – Mother of Democracy	Third Best Tableaux Award. The Kudavolai System , originating in ancient Tamil Nadu during the 10th-century Chola era , facilitated the election of representatives for village administration. Villages were divided into wards, and residents elected representatives through the Kudavolai system. Contestants' names , inscribed on palm leaf tickets (volai), were placed in a pot (kuda), and a small boy randomly selected tickets to declare elected leaders.
Andhra Pradesh	Transforming Education to Produce Future Workforce	Focuses on initiatives for quality education , including digital classrooms, online courses through 'AP e-knowledge Exchange,' and "Badi Pilustondi" drive. Introduces Naipunya Ratham (World on Wheels) to enhance digital literacy in remote areas. Emphasizes computer science education, Google collaborations, and a massive computer education program for school children. Establishes AP Skill Mission to skill 20 million people and invites global universities to set up campuses in Amaravati.

GS-2

1. SOUTH ASIAN UNIVERSITY

Context:

The Delhi High Court has observed that the **South Asian University (SAU)** has the **status of an "international organisation"** and is entitled to **"privilege and immunity"** from the writ jurisdiction under **Article 226 of the Constitution of India.**

- The university is **characterized as an international institution**, deriving its powers from a **2007 inter-governmental agreement.**

Background:

- This came during a **hearing on pleas by SAU's associate professors**, who faced show cause notices for their alleged involvement in a student protest.
- The court stated that SAU enjoys international organization privileges and immunities, and the dispute **should be addressed through the Arbitral Tribunal as agreed upon in the employment contracts, dismissing the maintainability of the pleas.**

Article 226 of the Constitution of India gives **High Courts the power to issue writs, orders, and directions to enforce fundamental rights and other purposes.** This includes the power to issue writs to **any person or authority, including the government.**

Article 226 gives High Courts extraordinary jurisdiction to **address legal injury.** This allows the High Court to **consider public interest and equity when making decisions.**

2. AMU MINORITY STATUS DISPUTE

Context:

The legal dispute over **Aligarh Muslim University's (AMU) minority status** is currently under consideration by a **seven-judge Supreme Court Bench** led by Chief Justice D.Y. Chandrachud.

Background to the issue:

The dispute over **AMU's minority character** originated in **legal challenges to the AMU Act of 1920**, with significant amendments in 1951 and 1965. Changes included replacing the 'Lord Rector' with a 'Visitor' (President of India) and **allowing non-Muslims in the University Court.** The **SC's 1967** ruling held that AMU, being a central university, **couldn't be considered a minority institution.** This raised questions about AMU's minority character, challenging the notion that its establishment solely relied on the efforts of the Muslim minority. In 1981, AMU was recognized as an **"institution of national importance" by the Union government.**

Following the SC's 1967 ruling, protests erupted and it led to an amendment affirming AMU's minority status in 1981. However, the **Allahabad High Court nullified the 1981 Act in 2005**, rejecting the reservation. In 2019, a three-judge Bench referred the dispute to a seven-judge Bench.

Observations by SC in the case:

Observations	Supreme Court's Stance
On Minority Status	The court emphasized that regulation by statute doesn't diminish minority status . Article 30 doesn't mandate exclusive administration by the minority community. Article 30(1) of the Constitution grants religious and linguistic minorities the right to establish and administer educational institutions of their choice
Can have Secular Administration	A minority institution can have a secular administration and admit students from diverse communities; it need not exclusively offer religious courses.
Majority Community in Administration	The presence of majority community members in administrative roles doesn't necessarily dilute the minority character of educational institutions.

Constitutional and Statutory Provisions regarding minorities in India:

Provisions	Details
Article 29	Grants the right to conserve distinct language, script, or culture for any section of citizens in India. Protects both religious and linguistic minorities . The term 'section of citizens' includes both minorities and the majority
Article 30(1)	Empower religious and linguistic minorities to establish and administer educational institutions. Ensures non-discriminatory aid from the Union government.
Article 25	Protects freedom of conscience and the practice, profession, and propagation of religion.
Article 26	Grants religious denominations the right to establish and maintain institutions for religious and charitable purposes.
Article 27	Provides freedom from compulsory payment of taxes for promoting any particular religion.
Article 28	Allows freedom regarding attendance at religious instruction or worship in certain educational institutions.

National Commission for Minorities (NCM)	Established in 1992 under the NCM Act. Advises central and state governments on the welfare and development of minority communities . Initially covered Muslims, Christians, Sikhs, Buddhists, and Parsis; Jains were included in 2014.
SC: TMA Pai Case	For Article 30 rights, religious and linguistic minorities should be considered state-wise .
SC: Inamdar Case	The state cannot impose reservation policy on minority and non-minority unaided private colleges. Reservation in private, unaided educational institutions was declared unconstitutional.

About AMU:
AMU traces its origins to the **Muhammadan Anglo-Oriental (MOA) College established by Sir Syed Ahmad Khan in 1875** to address educational backwardness among Muslims. In 1920, an Act of the Indian Legislative Council granted the University status, transforming it into Aligarh Muslim University (AMU).

3. INITIATIVES FOR COURTS IN INDIA

Context:

Prime Minister Narendra Modi inaugurated the Diamond Jubilee celebration of the Supreme Court and launched multiple technology initiatives.

Initiatives Include:

Initiative	Description
Digital Supreme Court Reports (Digital SCR)	Provides free and electronic access to Supreme Court judgments for citizens.
Digital Courts 2.0	The e-Courts project, aims to provide district court judges with electronic court records and utilizes Artificial Intelligence (AI) for real-time speech-to-text transcription. The E-Court project is a Pan-India initiative led by the Department of Justice, Ministry of Law and Justice, to digitally transform and enable District Courts nationwide through Information and Communication Technology (ICT)
For Supreme Court	New Website of Supreme Court: Redesigned website available in English and Hindi, featuring a user-friendly interface. Approved 800cr fund for the expansion of the Supreme Court building complex.

Other initiatives:

1. **National Judicial Data Grid (NJDG):** Online database for orders, judgments, and cases created under the e-Courts Project.
2. **National Service and Tracking of Electronic Processes:** Technology-enabled platform for process serving and issuing summons.
3. AI-powered portals:
 - a. SUPACE (Supreme Court Portal for Assistance in Court’s Efficiency).
 - b. SUVAS (Supreme Court Vidhik Anuvaad Software): AI-trained machine-assisted translation tool.

About the Supreme Court of India:
 The Indian High Courts Act of 1861 established **high courts, replacing Supreme Courts in Calcutta, Madras, and Bombay**, along with sadar adalats in presidency towns. The Federal Court of India, created under the **Government of India Act 1935**, became the highest court until the establishment of the Supreme Court on January 28, 1950. The Supreme Court replaced both the **Federal Court and the Judicial Committee of the Privy Council**. Initially seated in the **Chamber of Princes**, it moved to its present premises in 1958. The emblem features the **Lion capital of Ashoka at Sarnath with a wheel having 32 spokes**.

4. ECOWAS

Context:

Burkina Faso, Mali, and Niger have abruptly withdrawn from the Economic Community of West African States (**ECOWAS**), citing it as a **“sovereign decision.”**

The military regimes in these Sahel nations, grappling with jihadist violence and economic challenges, have strained relations with ECOWAS since recent coups. Facing suspensions and sanctions, the three nations have solidified their stance and formed an **“Alliance of Sahel States.”**

Previously, **ECOWAS** had suspended members like **Mali, Guinea, and Burkina Faso** following coups in those countries, refusing to recognize their new governments.

The Economic Community of West African States (ECOWAS) is a regional bloc established in 1975 with the goal of **promoting economic integration among its 15 member** countries in West Africa.

1. **Members:** These countries include Burkina Faso, Mali, Niger (all three now left it), Cape Verde, Benin, Cote d’Ivoire, The Gambia, Ghana, Guinea, Guinea Bissau, Liberia, Nigeria, Sierra Leone, Senegal, and Togo.
2. **Aim:** ECOWAS aims to achieve a single common currency and create a large trading bloc in various sectors like industry, transport, telecommunications, energy, finance, and culture.

5. DEFAULT BAIL

Context:

The Supreme Court of India ruled that **an accused cannot seek default bail** based on the grounds that **the investigation is pending against other accused or that the charge sheet filed by the probe agency is incomplete.**

- The court stated that the **benefit of the proviso appended to sub-section (2) of Section 167 of the Code of Criminal Procedure (CrPC)** is available to the offender **only when no charge sheet is filed, and the investigation is pending against them.**
- Once a charge sheet is filed, this right ceases, and **the accused cannot claim default bail** on the grounds of an incomplete charge sheet or pending investigation against other accused.

Default bail, also known as **statutory bail**, is a right to bail that arises **when the police fail to complete an investigation within a specified period**. This right is enshrined in **Section 167(2) of the Code of Criminal Procedure (CrPC)**.

6. ADVOCATE-ON-RECORD (AOR)

Context:

In a historic move, the **Supreme Court designated 11 women lawyers as senior advocates**, a first in a single round of appointments.

- A committee led by Chief Justice of India D Y Chandrachud **designated a total of 56 lawyers and advocate-on-record (AoR) as senior advocates**. This marked a significant moment for **gender representation in senior legal roles.**

Senior advocates in India have **certain privileges, including a separate dress code, priority in court hearings, and the right to sit in a designated area of the court**. However, they are not allowed to **advertise, solicit clients, or directly contact clients for work**.

An **Advocate-on-Record (AOR)** is a legal professional who can practice before the Supreme Court of India. They are entitled to **act and plead for a party in the Supreme Court.**

7. CORRUPTION INDEX

Context:

India has been **ranked 93rd out of 180 countries in the Corruption Perceptions Index (CPI)** for 2023, according to **Transparency International**.

- The CPI evaluates countries based on their **perceived levels of public sector corruption**, using a scale **from 0 (highly corrupt) to 100 (very clean).**

Highlights from the report:

- In 2023, India's overall score was 39, a slight decrease from 40 in 2022 when its rank was 85.
- Singapore led the rankings in the Asian region with a score of 83.
- Denmark topped the global rankings.

8. LABHA

Context:

The Odisha government has launched the 'Laghu Bana Jatya Drabya Kraya' (LABHA) Yojana, a 100% State-funded mini-mum support price (MSP) scheme for minor forest produce (MFP).

- This initiative aims to benefit the large tribal population in Odisha, constituting 23% of the total population.
- Under the scheme, the MSP of MFP will be determined annually by the State government, ensuring that primary collectors, primarily tribal individuals, can sell the MFP at the MSP.
- The procurement centres, managed by Women SHGs (self-help groups) and other agencies assisted by Tribal Development Cooperative Corporation Limited of Odisha (TDCCOL), aim to bring transparency and efficiency to the process.
- The LABHA Yojana is expected to eliminate distress sales to middlemen and promote sustainable economic activities in tribal areas.

9. BILATERAL INVESTMENT TREATY WITH U.A.E.

Context:

The Union Cabinet of India has approved a Bilateral Investment Treaty (BIT) with the United Arab Emirates (U.A.E.), aiming to enhance bilateral economic engagement, particularly in manufacturing and foreign direct investment (FDI).

- The approval is expected to boost investor confidence, attract large investments, and create opportunities for foreign investments and overseas direct investments.
- The BIT aligns with the goal of Atmanirbhar Bharat, promoting domestic manufacturing, reducing import dependence, and increasing exports.
- India and the U.A.E. had previously implemented a free trade agreement in May 2022

A bilateral investment treaty (BIT) is an agreement between two countries that establishes the terms and conditions for private investment by one country's nationals and companies in the other country

More about India – UAE relations: [Read Here](#)

GS-3

1. SODA LAKE AND THE ORIGIN OF LIFE

Context:

Scientists from the University of Washington discovered a shallow "soda lake," Lake Chance, in Canada, resembling Darwin's "warm little ponds" that might have initiated life on Earth.

These soda lakes, containing high levels of dissolved carbonates, sodium, and phosphates, address the long-standing "phosphate problem" in the emergence of life. While conventional bodies of water have low phosphate levels, soda lakes, like Last Chance Lake in Canada, show concentrations up to 1 million times higher. The study suggests that such environments, prevalent on early Earth, could also be common on other planets, aiding origin-of-life research and the search for habitable conditions beyond our solar system.

About Darwin's "warm little ponds" hypothesis:

It proposes that life on Earth may have originated in shallow bodies of water with high temperatures, where complex molecules could spontaneously form. These ponds, resembling soda lakes, could provide the ideal conditions for the synthesis of key biomolecules

What is the "phosphate problem"?

It refers to a challenge in theories about the emergence of life on Earth. RNA and DNA, crucial molecules for life, as well as the membranes of living cells, require a backbone of naturally occurring molecules of the element phosphorus, known as phosphates. However, concentrations of phosphates needed to form these biomolecules in laboratory experiments are up to 1 million times higher than the levels normally found in rivers, lakes, or oceans. This disparity between required and naturally occurring phosphate levels poses a hurdle in understanding how life's essential building blocks could have formed under natural conditions on Earth.

About Last Chance Lake:

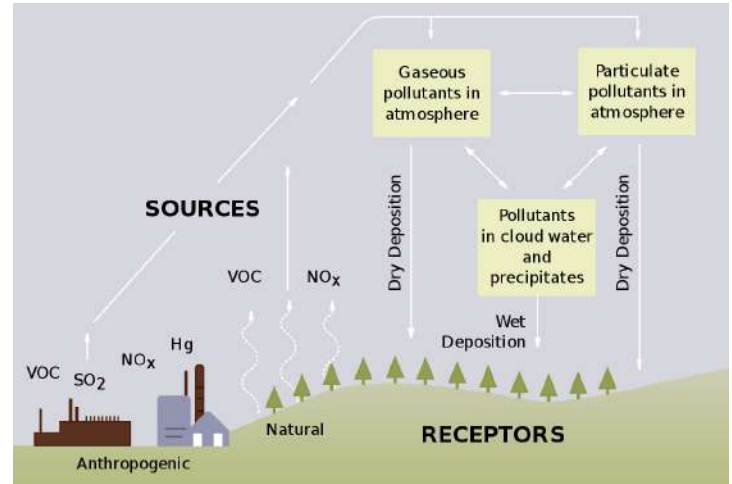
It is a shallow, murky soda lake in British Columbia, Canada. It's located on federal land and sits above volcanic rock.

2. ACID RAIN

Acid rain, or acid deposition, encompasses precipitation with acidic components, like sulfuric or nitric acid, falling to the ground from the atmosphere.

Aspect	Description
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<p>What is acid rain and how does it form?</p>	<p>1) Acid rain is rain with high levels of acidic substances like sulfuric acid or nitric acid. 2) It forms when emissions of sulfur dioxide (SO₂) and nitrogen oxides (NO_x) released from burning fossil fuels, industries, and human activities mix with water vapour and chemicals in the air. 3) These acidic pollutants combine with water droplets in the atmosphere and then fall to the ground as rain, snow, fog, or dry particles. 4) The pH of acid rain is usually between 4.2 and 4.4</p>
<p>Effects of acid rain on the environment</p>	<p>1) Damage to vegetation: Acid rain leaches nutrients, weakens plants, reduces water absorption, and stunts growth. It led to reduced crop yields and plant fatalities. 2) Harm to aquatic ecosystems: Acid rain lowers the pH of water bodies. It harms aquatic life by damaging gills, reducing reproduction, and altering food availability. 3) Soil degradation: Acid rain can disrupt soil chemistry by leaching away essential nutrients like calcium and magnesium, which are crucial for plant growth. It can also release toxic metals such as aluminium from the soil, further damaging plants and aquatic life.</p>
<p>Efforts to minimize the effects</p>	<p>1) Coal power plants have reduced the sulfur dioxide (SO₂) content in their atmospheric emissions by more than 90% using flue-gas desulfurization. 2) The Acid Deposition Monitoring Network in East Asia (EANET) operates to address this issue.</p>
<p>About EANET</p>	<p>It is an intergovernmental initiative (started in 2001; Secretariat: UN Environment Programme Asia Pacific) among East Asian countries to monitor and collect data on the deposition of acid substances, such as sulphur dioxide and nitrogen oxides, in the atmosphere and their subsequent impact on the environment.</p>
<p>Other programme</p>	<p>Monitoring programs like the National Atmospheric Deposition Program and the Clean Air Status and Trends Network track acid rain's environmental impact, aiding policymakers and researchers</p>



3. E INK DISPLAYS

Context:

A new crowdfunded phone, called **the Minimal Phone**, has featured a **white E Ink display**. E Ink displays, used in devices like the Kindle, are based on technology developed in the 1990s at MIT and owned by E Ink Corporation.

Functioning of E Ink Displays:

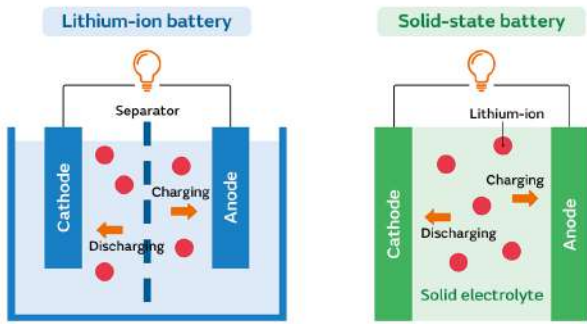
- These displays utilize **microcapsules filled with positively charged white particles and negatively charged black ones suspended in fluid**.
- By applying electrical charges, **the particles rise to the surface, creating text and images on the display**.
- E Ink reflects **light like paper, making it easier on the eyes, consuming little power** as it doesn't require backlighting, and **offering better readability under bright lighting conditions**.
- E Ink has advantages like **low power consumption and reduced eye strain** but has downsides such as a slower refresh rate, colour limitations, and higher costs.

4. SOLID-STATE BATTERY

Context:

Toyota aims to launch **next-generation solid-state batteries** within three years, with the potential for two sets of battery electric vehicles (BEVs) in its line-up—**one using existing lithium-ion batteries and another featuring the new solid-state batteries**.

- The breakthrough technology **could revolutionize EVs by doubling range** and significantly reducing **charging time compared to traditional lithium-ion batteries**.



Solid-state batteries use **solid electrodes and a solid electrolyte**, instead of the liquid or polymer gel electrolytes found in lithium-ion or lithium polymer batteries.

Solid-state batteries use a **variety of materials, including ceramics, solid polymers, and glass**.

The working principle of a solid-state battery is similar to a conventional lithium-ion battery. During discharge, the cathode is reduced and the anode is oxidized. Lithium ions move from the anode to the cathode through the solid electrolyte. The reverse process occurs during charge.

5. LAUGHING GULL

Context:

A **Laughing Gull**, a migratory bird native to North America, has been sighted for the first time in India.

- This discovery, verified by birding experts, **increases India's total bird species count to**

The bird is known for its unique **laughter-like calls, resembling human laughter**.

Protection Status:

IUCN Red List Status: Least Concern.

CITES and CMS Status: Not Evaluated

Range: They are most common on the **Atlantic and Gulf coasts of North America, the Caribbean, Central America and northern South America**.



6. PLASTIC CREDIT BOND (PCB)

Context:

The World Bank and Citi have **collaborated to launch a \$100 million bond** aimed at addressing **plastic waste**.

What is a bond and PCB?

A bond is a **financial instrument representing a loan** made by an investor to a borrower, typically a government or corporation. In return, the borrower agrees to pay periodic interest and return the principal amount at maturity.

Plastic Credit Bond is designed to combat waste, and finance plastics collection and recycling projects in **Ghana and Indonesia**. Repayments are influenced by the sale of **plastic and carbon offset credits**. Investors receive their principal back at the **end of the seven-year term**, guaranteed by the World Bank, with a minimum interest payment of **1.75%**.

This initiative signals further growth in the **nascent carbon credit market**. The plastics bond follows previous outcome bonds, including the **"rhino bond" for wildlife conservation** in Africa and an **emissions reduction-linked bond** for a water purification project in Vietnam.

7. NEURALINK BRAIN CHIP

Context:

Neuralink, founded by Elon Musk in 2016, **has implanted its wireless brain chip in a human for the first time**.

The device, **called Telepathy**, involves a **coin-sized chip surgically implanted** in the skull with ultra-thin wires connecting to the **brain, creating a brain-computer interface**.

Functioning:

- The initial application **allows users to control phones or computers** through thought.
- Broader applications, such as **restoring motor functionality to those with neurological disorders**.
- The human testing phase aims to **collect safety and effectiveness data** and **improve the device**.

Ethical concerns include risks associated with brain surgery, privacy issues, and potential surveillance concerns. Neuralink has **previously tested the chip on monkeys and pigs**.

8. SNOW LEOPARD

Context:

India's first comprehensive survey estimates the **snow leopard population at 718 in the wild**.

- The four-year-long exercise used camera traps in 1,971 locations and surveyed 13,450 km of trails across regions like **Ladakh, Uttarakhand, Himachal Pradesh, Arunachal Pradesh, Sikkim, and Jammu and Kashmir**.

Key Findings:

- The maximum number of snow leopards was estimated in **Ladakh (477)**, followed by **Uttarakhand (124)**, **Himachal Pradesh (51)**, **Arunachal Pradesh (36)**, **Sikkim (21)**, and **Jammu and Kashmir (9)**.
- This estimate accounts **for approximately 10-15% of the global snow leopard population.**
- The survey, **named Snow Leopard Population Assessment in India (SPAI)**, began in **2019** and involved **collaboration between the World Wide Fund for Nature-India**, the Nature Conservation Foundation, and the Wildlife Institute of India.

The **snow leopard is classified as “vulnerable”** and faces threats such as **human-wildlife conflicts, free-ranging dogs, and poaching.**

About Snow Leopard:



Snow Leopard

IUCN: 'Vulnerable'
 Schedule-I species of the Indian Wildlife (Protection) Act, 1972
 Feature: It is an elusive mountain cats found in:
 Jammu and Kashmir, Ladakh (Hemis NP is known for presence of Snow Leopard), Himachal Pradesh, Uttarakhand and Sikkim and Arunachal Pradesh.

Prey Species

- Siberian ibex
- Blue Sheep

Distribution of Snow Leopard

Map showing distribution in Russia, Kazakhstan, Mongolia, China, India, Nepal, Pakistan, Afghanistan, and Uzbekistan. Includes a legend of national flags.

9. RBI PLACES ADDITIONAL CURBS ON PAYTM PAYMENTS BANK

Context:

The **Reserve Bank of India (RBI)** has imposed additional restrictions on **Paytm Payments Bank Ltd (PPBL)** due to **“persistent non-compliances”** revealed in an external audit report.

- The central bank has prohibited **PPBL from accepting fresh deposits and credit transactions.**
- The RBI directed that **no further banking services, including fund transfers and UPI facilities,** should be provided by PPBL.
- Additionally, the **nodal accounts of One97 Communications Ltd and Paytm Payments Services Ltd. are to be terminated** by February 29, 2024.

However, customers are **allowed to withdraw or use their balances without any restrictions**

A payments bank is a **new type of bank** that can perform **most banking operations but cannot issue credit cards or loans.** Payments banks are registered as public limited companies and licensed under **the Banking Regulation Act of 1949.**

Payments banks can **accept deposits up to ₹200,000 per customer,** but this limit may increase.

10. BLUE ECONOMY 2.0

Context:

The **Interim Budget** highlights the promotion of **‘blue economy 2.0,’** emphasizing **sustainable development related to oceans, seas, and coasts.**

- The budget proposes a scheme for **restoration and adaptation measures, coastal aquaculture, and mariculture with an integrated and multi-sectoral approach.**
- Additionally, the budget outlines plan to set up **five integrated aquaparks and enhance the Pradhan Mantri Matsya Sampada Yojana (PMMSY)** to increase **aquaculture productivity, double exports, and generate employment opportunities.**

According to the World Bank, the blue economy is the **“sustainable use of ocean resources for economic growth, improved livelihoods, and jobs while preserving the health of ocean ecosystem.”** European Commission defines it as **“All economic activities related to oceans, seas and coasts**

11. COMPUTERIZATION SCHEME FOR THE OFFICES OF RCSS AND ARDBS

Context:

Union Home Minister and Minister of Cooperation launched a **computerization scheme for the offices of the Registrar of Cooperative Societies (RCSs) and Agriculture and Rural Development Banks (ARDBs) in various states.**

- The initiative, part of the **“Sahkaar Se Samridhhi” vision,** aims to digitize the entire cooperative sector, including **Primary Agricultural Credit Societies (PACSs), Registrar of Cooperative Societies offices, and Agricultural and Rural Development Banks.**
- The computerization project, is expected to **enhance transparency, accountability, and operational efficiency in the cooperative sector,** facilitating medium and **long-term loans for farmers involved in modern farming practices.**

12. ZODIACAL LIGHT

Context:

A study conducted at the **Physical Research Laboratory in**

Ahmedabad examined the origin of **interplanetary dust responsible for zodiacal light**, focusing on Mars' moons, Deimos and Phobos.

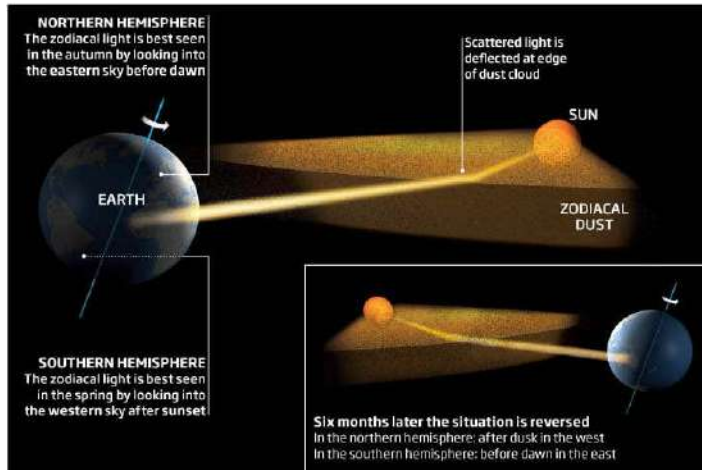
About Zodiacal light:

- Zodiacal light is a faint, **diffuse glow of sunlight scattered by dust particles that orbit the sun**. It appears in the night sky as a **roughly triangular white glow that extends from the sun's direction and along the zodiac**.

How to see the zodiacal light

©NewScientist

Sunlight scattered by dust in the plane between Earth and the sun produces the faint night-time glow over the horizon. Here is the best way to see it



Karavetti Bird Sanctuary (Tamil Nadu)	Bird sanctuary spanning 453 hectares with over 200 species, including the painted stork, spot-billed pelican, and black-headed ibis . Significant breeding ground for threatened bird species like the grey-headed lapwing and the Indian skimmer .
Longwood Shola Reserve Forest (Tamil Nadu)	Reserve forest covering 1223 hectares with diverse habitats, including shola grasslands, evergreen forests, and wetlands . Important for threatened species like the Nilgiri tahr, Nilgiri langur, and Nilgiri wood pigeon .



13. FIVE NEW SITES ADDED TO RAMSAR LIST

Context:

Five more wetlands in India have been added to **the Ramsar list of wetlands of international importance**, bringing the **total number to 80**

Wetland	Biodiversity and Features
Aghanashini Estuary (Karnataka)	Supports 84 species of fish, five species of bivalves, 45 species of mangroves, and 117 bird species. Important breeding ground for threatened bird species, including the black-necked stork and the Indian skimmer .
Magadi Kere Conservation Reserve (Karnataka)	Human-made wetland with over 166 species of birds, including 130 migratory species. One of the largest wintering grounds for the bar-headed goose in southern India . Important Bird Area.
Ankasamudra Bird Conservation Reserve (Karnataka)	Important habitat for resident and migratory birds, housing over 200 species, including the painted stork, Asian openbill, and spot-billed pelican .

Created with Datawrapper

The **Ramsar Convention** on Wetlands is an international treaty that provides a framework for the **conservation and sustainable use of wetlands**. The convention was signed in **1971 in the Iranian city of Ramsar** and came into force in 1975. It's also known as **the Convention on Wetlands**.

14. ANIMAL HUSBANDRY INFRASTRUCTURE DEVELOPMENT FUND

Context:

The Union Cabinet, approved the **extension of the Animal Husbandry Infrastructure Development Fund (AHIDF)** to be implemented under **the Infrastructure Development Fund (IDF)**.

- The scheme aims to **incentivize investments in various areas** such as **dairy processing, meat processing, animal feed plants, breed multiplication farms, agri-waste management, and veterinary vaccine and drug production facilities**.

The **Animal Husbandry Infrastructure Development Fund (AHIDF)** was announced under **the Atma Nirbhar Bharat Abhiyan** stimulus package with a **fund allocation of Rs.**

15,000 crore.

The objective of AHIDF is to **incentivize investments by various entities**, including individual entrepreneurs, private companies, MSMEs, Farmers Producers Organizations (FPOs), and Section 8 companies, in **establishing dairy processing and value addition infrastructure**, meat processing and value addition infrastructure, and animal feed plants.

They prefer **freshwater wetlands like swamps, marshes, and rice paddies**, and are mainly nocturnal birds that feed on fish, frogs, insects, and other small animals.

These solitary hunters **use sharp beaks to spear prey in shallow water**.

Some populations are **migratory, travelling long distances between breeding and wintering grounds**.

The global population of black-crowned night herons is considered stable, **classified as Least Concern by the IUCN, but they face threats such as habitat loss, pollution, and hunting**.

15. NEW GUIDELINES FOR ENVIRONMENTAL REGULATORY BODIES

Context:

The Supreme Court of India has issued **new guidelines for environmental regulatory bodies**, emphasizing the importance of **accountability, transparency, and efficiency in their functioning**.

- The court directed **regular audits of their performance** for the proper institutionalization of **environmental regulatory bodies and authorities**.
- The decision came while approving the Centre’s notification, **making the Central empowered Committee (CEC)**, an expert committee assisting the **Supreme Court on environment and forest issues**, a permanent body with **members chosen by the Centre for a fixed tenure and specified functions**.

Context:

The U.S. government has initiated an **operation against a pervasive Chinese hacking network called Volt Typhoon**, compromising **numerous internet-connected devices**.

- The **Justice Department and FBI** have obtained **legal authorization** to remotely disable aspects of the hacking campaign, which has raised concerns about **compromising Western critical infrastructure**.
- Intelligence officials fear the hacking group could **target naval ports, internet service providers, and utilities, and potentially impact U.S. military operations** in the Indo-Pacific region, especially in case of a **Chinese invasion of Taiwan**.
- The **Chinese government denies the allegations**, calling them groundless and irresponsible.

16. BLACK-CROWNED NIGHT HERON

Context:

The **black-crowned night heron, locally known as ‘Chongkhu,’** that landed in Manipur and later died was **banded at the Weishan Bird Banding Station in Beijing, China**.

- Despite the bird’s unfortunate death, the **collaboration emphasizes the significance of global initiatives in tracking and preserving migratory species**

About Volt Typhoon:

- The Volt Typhoon campaign, first identified in May 2023, **expanded its operations and modified techniques**, prompting the U.S. to seek assistance from private technology companies.
- Volt Typhoon employs a **botnet of vulnerable digital devices** globally to **conceal downstream attacks into sensitive targets**, making it challenging for cyber defenders to detect foreign footprints

About Black-crowned night heron:



The black-crowned night heron, **known locally as ‘Chongkhu’ in Manipur**, is a medium-sized species belonging to the **heron family found in various parts of the world**.

MAPPING

1. DOMINICAN REPUBLIC-INDIA: JETCO

Context:

The Union Cabinet, led by Prime Minister Shri Narendra Modi, has approved the signing of a protocol for the establishment of a **Joint Economic and Trade Committee (JETCO) between the Department of Commerce** and the Ministry of Foreign Affairs of the Dominican Republic.

What is the Joint Economic and Trade Committee (JETCO)?

The Joint Economic and Trade Committee (JETCO) is a **bilateral mechanism** established between two countries to facilitate **economic collaboration and trade relations**. It serves as a platform for **discussions, information exchange, and cooperation between** the participating nations, aiming to strengthen economic ties, enhance trade and industry, and address challenges in the export and import of goods and services.

Significance of the Agreement:

The protocol can also **serve as a gateway to the larger Latin American and Caribbean markets**. Currently, there is no bilateral institutional mechanism for trade and commerce between the two countries. India imports gold from the Dominican Republic and exports pharmaceuticals, marine products, motor vehicles, two and three-wheelers, etc. The agreement will give a boost to India's exports.

India has Joint Economic and Trade Committee (JETCO) agreements with various countries, including the **United Kingdom, Singapore, Thailand, Indonesia, Malaysia, Vietnam, South Korea, Canada, Mauritius, and Oman**.

About the Dominican Republic

It is a **Caribbean nation** that shares the **island of Hispaniola with Haiti** to the west. Its terrain comprises **rainforest, savannah and highlands**, including Pico Duarte, the Caribbean's tallest mountain. Its capital city is **Santo Domingo**.



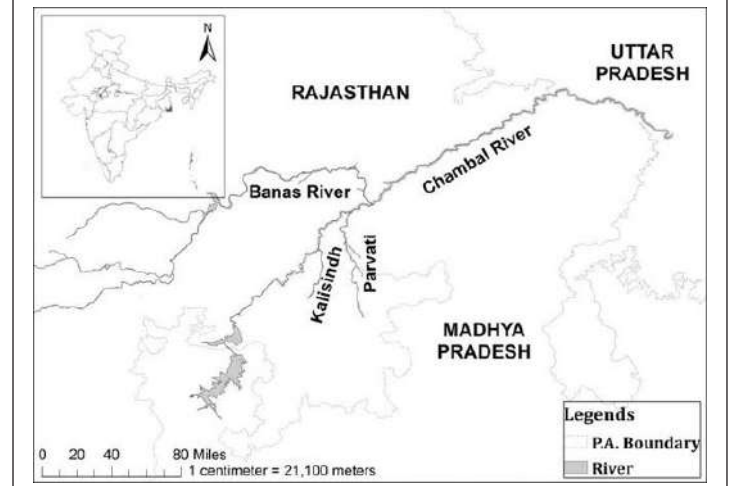
Kalisindh-Chambal- Eastern Rajasthan Canal Project (ERCP) Link Project, integrating the PKC river link and ERCP under the **national interlinking of rivers program**.

About Modified PKC-ERCP:

It was approved in 2022 and **aims to integrate the PKC link project with the Eastern Rajasthan Canal Project (ERCP)** as part of the **National Perspective Plan**. It aims to optimize **water usage in the Chambal basin**, providing drinking and industrial water to 13 districts in eastern Rajasthan, and Malwa and Chambal regions of Madhya Pradesh. The ERCP focuses on **intra-basin water transfer within the Chambal Basin**, addressing deficits in sub-basins through the utilization of surplus water from the **Kalisindh, Parvati, Mej, and Chakan sub-basins**.

About Chambal River:

Originating at **Janapav south of Mhow town**, the **perennial Chambal River** flows in a northeastern direction through Madhya Pradesh, Rajasthan, and Uttar Pradesh. It converges with five rivers, including the **Chambal, Kwari, Yamuna, Sind, and Pahuj, at Pachnada near Bhareh in Uttar Pradesh**. The main tributaries are the left-hand Banas and Mej, and the right-hand Parvati, Kali Sindh, and Shipra rivers. Notable dams along its course include Gandhi Sagar, Rana Pratap Sagar, and Jawahar Sagar. The Chambal River is home to the **National Chambal Sanctuary**, a critical habitat for the **endangered Gharial**



3. JORDAN

Context:

An **Iran-backed militia group** claimed responsibility for a drone strike on **Tower 22, a US base in Jordan**, killing **three American troops** and injuring at least 34 others.

The base is part of more than **a dozen US military operations across Iraq, Jordan, and Syria**. The attack is attributed to the **Islamic Resistance in Iraq**, an umbrella term for various **Shia militia groups** affiliated with Iran

2. MODIFIED PARBATI-KALISINDH-CHAMBAL-ERCP LINK PROJECT

Context:

Rajasthan and Madhya Pradesh have signed an MoU with the Union Ministry of Jal Shakti for the **Modified Parbati-Ka-**

About Jordan:

Jordan is a country in West Asia, located at the crossroads of Asia, Africa, and Europe in the **Levant region**. Bordered by **Saudi Arabia, Iraq, Syria, and the Palestinian West Bank** and Israel, Jordan has a **coastline on the Gulf of Aqaba's Red Sea**. Amman is the capital. Inhabited since the **Paleolithic period**, Jordan saw the rise of kingdoms like **Ammon, Moab, and Edom**. It is a **constitutional monarchy**, a founding member of the Arab League, and known for tourism and medical tourism.

