



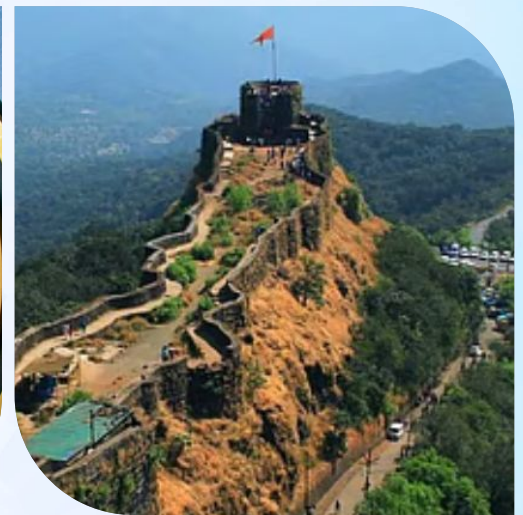
SEPTEMBER  
2025

Comprehensive Coverage of

# CURRENT AFFAIRS

ENTIRE CONTENT OF

AUGUST 2025



Useful for  
**IAS | PCS**  
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& other exams.

Useful for **IAS / PCS / HCS / HAS** & other Exams.

# **INDEX**

❖ Kartavya Bhavan	1
❖ Maratha fort systems get UNESCO heritage tag	1-2
❖ Mera Gaon Meri Dharohar Scheme	2-3
❖ National Mission on Monuments and Antiquities (NMMA)	3
❖ Digitization of Manuscripts under NMM	4
❖ Kala Sanskriti Vikas Yojana (KSVY)	4-5
❖ Towards a potential cure for Alzheimer's Disease	6-8
❖ Atal Vayo Abhyuday Yojana (AVYAY)	8-9
❖ eSAKSHI Portal	9-10
❖ National Means-cum-Merit Scholarship Scheme	10-11
❖ India's First Animal Stem Cell Biobank & Laboratory	11-12
❖ Health Minister's Cancer Patient Fund (HMCPF)	12
❖ Rashtriya Arogya Nidhi (RAN)	13
❖ Street Food Safety Measures in India – FSSAI Initiatives	14-15
❖ S.H.I.N.E. – Science, Health and Innovation for Nextgen Explorers	15
❖ Rashtriya Bal Swasthya Karyakram (RBSK)	15-16
❖ Ayushman Bharat Digital Mission (ABDM)	16
❖ 100 GW Nuclear Energy Mission	17-18
❖ Yashoda AI – AI Literacy Programme for Women	18-19
❖ SheLeads II – UN Women's Capacity-Building Programme for Women	19
❖ Space experiments conducted by Subhanshu Shukla personify India as "Vishwabandhu" Bharat	20
❖ Kala Sanskriti Vikas Yojana (KSVY)	20-21
❖ Anthropological Survey of India (AnSI)	22-24
❖ Digital Preservation and Promotion of Indian Art, Culture & Heritage	24-26

❖ Gyan Bharatam Mission & National Manuscripts Mission (NMM) – Budget 2025-26	27
❖ Jatan Scheme	28
❖ Seva Bhoj Yojana	28-29
❖ CSIR-CRRI’s MSS+ Technology: Green Roads in Uttar Pradesh	30-31
❖ SVAMITVA Scheme & Survey of India	31-32
❖ RBI Policy Meet	33
❖ New Income-Tax Bill, 2025 (To Replace Income-Tax Act, 1961)	34-35
❖ National Cooperative Policy – 2025	36
❖ NAVYA Initiative (Nurturing Aspirations through Vocational training for Young Adolescent Girls)	36-37
❖ India Semiconductor Mission (ISM)	38-39
❖ July 2025 retail inflation trends	39
❖ RBI’s Framework for Responsible and Ethical Enablement of Artificial Intelligence (FREE-AI)	40-41
❖ Modernisation of India’s Maritime Laws	41-42
❖ RBI’s Co-Lending Arrangements Directions, 2025	43-44
❖ MSS@100: MS Swaminathan’s Contributions	44-45
❖ Promotion and Regulation of Online Gaming Bill, 2025	45-48
❖ Insolvency and Bankruptcy Code (Amendment) Bill, 2025	49-51

## Kartavya Bhavan

- Kartavya Bhavan- 03 was inaugurated at Kartavya Path, New Delhi.
- Part of the Central Vista redevelopment project.
- Aimed at enhancing modern, efficient, and citizen-centric governance.

### Purpose and Significance:

- **Part of the proposed Common Central Secretariat – designed to:**
  - Co-locate ministries
  - Improve inter-ministerial coordination
  - Enhance policy implementation efficiency
  - Replace aging infrastructure (e.g., Shastri Bhawan, Udyog Bhawan)

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## Maratha fort systems get UNESCO heritage tag

### Why in News:

- At the 47th Session of the World Heritage Committee, the 'Maratha Military Landscapes of India' was inscribed in the UNESCO World Heritage List.
- This becomes India's 44th World Heritage Site.

Spanning from the 17th to 19th centuries CE, this extraordinary network of 12 forts demonstrates the strategic military vision and architectural ingenuity of the Maratha Empire. The Maratha Military ideology originated in the 17th century under the rule of Chhatrapati Shivaji Maharaj in 1670 CE, extending through subsequent rulers until the Peshwa rule concluded in 1818 CE.

- Spread across the states of Maharashtra and Tamil Nadu, the selected sites, include Salher, Shivneri, Lohgad, Khanderi, Raigad, Rajgad, Pratapgad, Suvarnadurg, Panhala, Vijaydurg, and Sindhudurg in Maharashtra, along with Gingee Fort in Tamil Nadu.

### Classification of Forts Based on Terrain:

Type of Fort	Forts Included
Hill Forts	Salher, Shivneri, Lohgad, Raigad, Rajgad, Gingee
Hill-Forest Fort	Pratapgad (nestled in dense forest)
Hill-Plateau Fort	Panhala (located on a plateaued hill)
Coastal Fort	Vijaydurg (on the western coastline)
Island Forts	Khanderi, Suvarnadurg, Sindhudurg (completely surrounded by the Arabian Sea)

### Strategic Importance:

- Designed with defence, visibility, access to water, and terrain advantages in mind.
- Forts served as administrative, military, and symbolic centers during the Maratha Empire.
- Use of natural topography reduced the need for large-scale construction and enhanced fort security.

**Purpose of World Heritage Listing:**

- To preserve and promote shared heritage of humanity based on OUVs (Outstanding Universal Values).
- Applies to Cultural, Natural, and Mixed Properties.
- UNESCO World Heritage Convention (1972) ratified by 196 countries.

**India's Contribution:**

- India is a member of the World Heritage Committee (2021–25).
- Ranks 6th globally and 2nd in Asia-Pacific in number of World Heritage Sites.
- As of 2025:
  - 44 Sites inscribed (Cultural/Natural)
  - 62 Sites on Tentative List (a prerequisite for nomination)
- Italy – 59 sites
- China – 57 sites
- Germany – 52 sites
- France – 52 sites
- India – 44 sites (6th in the world, 2nd in Asia-Pacific)

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**Mera Gaon Meri Dharohar Scheme**

Context- A total of approximately 6.5 lakh villages across India have been identified, out of which data for around 4.7 lakh villages have been uploaded on the MGDMD portal.

**Launched by:**

- Ministry of Culture, Government of India in 2023
- Implemented through the Indira Gandhi National Centre for the Arts (IGNCA)

**Objective:**

- Part of the National Mission on Cultural Mapping
- Aims to map and document cultural identity of villages across India
- Seeks to digitally showcase the life, history, traditions, and heritage of Indian villages for both real and virtual visitors

**Seven Categories of Documentation:**

1. Arts and Crafts Village
2. Ecologically Oriented Village
3. Scholastic Village (linked with textual and scriptural traditions)
4. Epic Village (linked with Ramayana, Mahabharata, Puranas, oral epics)

5. Historical Village (linked to local or national history)
6. Architectural Heritage Village
7. Other Special Character Villages
  - e.g., Fishing village, Horticulture village, Shepherding village, etc.

**Significance:**

- Preserves intangible cultural heritage
- Enhances rural tourism potential
- Promotes local identity, livelihoods, and pride in heritage
- Useful for policy-making, cultural education, and community engagement

The MGDMD Programme, takes into account the unique linguistic, cultural and heritage practices of each village, including temple architecture, folk arts and classical traditions.

A crowdsourcing option is available on the MGDMD Portal, enabling local communities to actively participate in the documentation and preservation of cultural heritage. Villagers are encouraged to submit and validate cultural information related to their own villages.

However, no economic or skill development benefit have been extended to the villagers under this initiative.

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## National Mission on Monuments and Antiquities (NMMA)

NMMA is conducting workshops in various regions to provide training programs to universities, colleges, NGOs, and other interested organizations, in coordination with Circle Offices

- **Launched by:** Ministry of Culture, Government of India in 2007
- **Nodal Agency:** Archaeological Survey of India (ASI)
- **Objective:**  
To document, conserve, and preserve India's vast cultural heritage, especially unprotected monuments and antiquities.

**Key Aims and Objectives:**

1. **Create a National Database of:**
  - Monuments (especially unprotected ones)
  - Antiquities (ancient artifacts, sculptures, inscriptions, etc.)
2. Support State Governments and institutions in surveying and documenting heritage assets.
3. Promote awareness and public participation in the protection of heritage.
4. Strengthen heritage management through data sharing and policy inputs.

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## Digitization of Manuscripts under NMM

Gyan Bharatam Mission & National Manuscripts Mission (NMM) – Budget 2025-26

### Context:

- Announced in Union Budget 2025–26
- Aimed at the survey, documentation, and conservation of India's manuscript heritage. The mission has set a target to digitize one crore manuscripts over the next five years.

### Gyan Bharatam Mission – Key Highlights:

Feature	Details
Objective	Survey and conserve over 1 crore manuscripts across India
Focus	Academic institutions, museums, libraries, private collections
Budget Allocation	Increased from ₹3.5 crore to ₹60 crore
Implementation Through	National Manuscripts Mission (NMM)

### National Manuscripts Mission (NMM):

Parameter	Details
Launched In	2003
Under	Ministry of Culture
Nodal Institution	Indira Gandhi National Centre for the Arts (IGNCA)
Objective	Document, conserve, digitize, and make accessible India's manuscripts
Activities	Surveys, cataloguing, digitization, training, and awareness campaigns

### What is a Manuscript?

- A handwritten document *at least 75 years old*
- Written on: Palm leaf, bark, cloth, metal, or paper
- May be illustrated, decorated, or plain
- India has an estimated 5 million manuscripts — the largest collection in the world

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## Kala Sanskriti Vikas Yojana (KSVY)

The Ministry of Culture is implementing Kala Sanskriti Vikas Yojana (KSVY), an umbrella Scheme consisting a number of Central Sector Schemes under which financial assistance is provided to eligible cultural organizations/ individuals working in the field of performing arts including artists of Scheduled Castes across the country.

### Launched by:

- Ministry of Culture, Government of India. Centrally sponsored scheme (2015)

- An umbrella scheme for promotion, preservation, and dissemination of Indian art and culture
- Supports artists, cultural organizations, and institutions

**Sub-schemes under KSVY:**

**1. Guru-Shishya Parampara (Repertory Grant)**

- For performing arts: Theatre, Music, Dance, etc.
- Support to:
  - 1 Guru + max 18 Shishyas (Theatre)
  - 1 Guru + max 10 Shishyas (Music/Dance)

**2. Promotion of Art and Culture - Includes several components:**

- Cultural Organizations with National Presence
- Cultural Function & Production Grant (CFPG)
- Preservation of Cultural Heritage of the Himalayas
- Buddhist/Tibetan Organizations
- Building Grants (incl. Studio Theatres)
- Domestic Festivals and Fairs - Rashtriya Sanskriti Mahotsavs (RSMs) through Zonal Cultural Centres (ZCCs)

**3. Tagore Cultural Complexes (TCCs)**

**4. Scholarship & Fellowship Scheme**

- Fellowships for Outstanding Persons
- Scholarships for Young Artists (18–25 yrs)
- Tagore National Fellowship

**5. Financial Assistance to Veteran Artists - For artists/scholars above 60 years**

**6. Seva Bhoj Yojana - For food/raw items used in free langars/bhandaras/prasad by charitable/religious institutions**

**Monitoring:**

- Utilization Certificates (as per GFR 2017)
- Chartered Accountant–certified financials
- On-site physical inspection by Ministry of Culture officials.

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## Towards a potential cure for Alzheimer's Disease

### What is Alzheimer's Disease (AD)?

- Neurodegenerative disorder.
- Accounts for 70–80% of all dementia cases.
- 5th leading cause of death globally.
- **Characterized by:**
  - Protein clumps in the brain
  - Memory loss
  - Cognitive decline
  - Neuroinflammation
  - Neuronal death (ferroptosis)

Breakthrough by JNCASR- Jawaharlal Nehru Centre for Advanced Scientific Research( an autonomous institute of DST ): explored altered miRNAs in the AD brain and also probed the potential of miRNAs to be biomarkers for early, specific and accurate clinical diagnosis of AD.

Focus: Novel RNA-based and small molecule therapy

- miRNA-based therapy targeting miR-7a-Klf4 axis

### Key Findings:

- Discovered altered miRNAs in AD brain
- miR-7a was upregulated in AD brains, means an increased level or more active than usual.
- miR-7a targets Klf4, a master gene regulator involved in AD
- This influences:
  - Neuroinflammation (via NF- $\kappa$ B, iNOS, NLRP3)
  - Ferroptosis (iron-mediated cell death)
- miRNA stands for *microRNA*.  
Think of it like a tiny switch inside our cells that can turn certain genes on or off. These genes control things like how our cells grow, survive, or die.

### What is miR-7a and Klf4?

- miR-7a is one specific miRNA (a small gene switch).
- Klf4 is a gene that helps protect brain cells.

In people with Alzheimer's, scientists found that:

- miR-7a is too high (upregulated).
- It blocks Klf4, which means less protection for brain cells.
- The study identifies a regulatory role of miR-7a, a type of microRNA (miRNA), in Alzheimer's disease (AD).

- It shows that miR-7a is upregulated in AD brains, meaning its levels are increased, which is a compensatory mechanism to suppress the expression of a harmful protein called Klf4 (Kruppel-like factor 4).

### What is Klf4 and why is it important?

- Klf4 is a transcription factor known to be involved in:
  - Neuroinflammation (e.g., activating NF- $\kappa$ B, iNOS, NLRP3 pathways)
  - Ferroptosis (a type of iron-dependent cell death caused by accumulation of lipid peroxides)

Overexpression of Klf4 contributes to neuronal damage in AD.

### Therapeutic Strategy Developed

#### 1. miR-7a Mimic:

- Scientists chemically modified miR-7a to create a mimic that can effectively suppress Klf4.
- This silencing of Klf4 helped rescue diseased neurons by reducing:
  - Inflammatory responses
  - Ferroptosis-related damage

#### 2. Honokiol (Small Molecule Drug):

- Natural product from Magnolia bark
- Blood-brain barrier-permeable
- Targets Klf4, reducing inflammation & ferroptosis
- Shows therapeutic potential in pre-clinical models

Neuroinflammation - Just like swelling happens when you get injured, neuroinflammation is swelling inside the brain. In AD, this becomes chronic (ongoing), and it damages brain cells.

It's caused by:

- NF- $\kappa$ B – a molecule that acts like a fire alarm for inflammation.
- iNOS – produces harmful substances when the brain is inflamed.
- NLRP3 – a protein that triggers inflammation responses in brain cells.

So, these are all like inflammatory messengers in the brain.

### What is Ferroptosis?

Ferroptosis is a type of cell death caused by iron overload in the brain. Iron, which is normally useful, starts causing rust-like damage to cells, leading them to die.

### Future Potential:

- First RNA + small molecule combo targeting miRNA pathway in AD
- Can act as:
  - Therapeutic agent
  - Biomarker for early diagnosis (miRNA panel)

- May reduce socio-economic burden of dementia care

**Nobel Prize Connection (2024):**

- Discovery of microRNAs (miRNAs) awarded Nobel in Physiology or Medicine (2024)
- This study applies Nobel-winning concept in neurodegenerative disease treatment

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## Atal Vayo Abhyuday Yojana (AVYAY)

As per report of Technical Group on Population Projections constituted by the National Commission on Population, between 2011 and 2036, the proportion of population of the older ages (60 years and above) is projected to increase from 10 crores in 2011 to 23 crores in 2036 - an increase in their share to the total population from 8.4 to 14.9 percent.

**Atal Vayo Abhyuday Yojana (AVYAY) – Launched: 1st April 2021**

- Umbrella scheme under Ministry of Social Justice & Empowerment
- Objective: Welfare of Senior Citizens
- Sub-scheme: *Integrated Programme for Senior Citizens (IPSrC)*
  - Provides Grant-in-Aid to NGOs/VOs for:
    - Old Age Homes
    - Continuous Care Homes
  - Services include: shelter, nutrition, medicare, entertainment

**Key Stats:**

- 696 Senior Citizen Homes functioning across 29 States/UTs
- 84 new Homes selected in FY 2025-26
- Focus: Districts with gap or insufficient capacity

**Model Guidelines for Retirement Homes**

- Issued by the Central Government to assist States/UTs
- Focus: Development & regulation of retirement homes
- Aim: Protect rights and interests of senior citizens

**Constitutional Provision:**

- Entry 18, State List (List II) of the Seventh Schedule: *Land & Colonization* – under State jurisdiction
- States expected to adapt Model Guidelines into their own laws/regulations

**Real Estate Regulation and Development Act (RERA), 2016**

- Applies fully to Retirement Homes
- Ensures:
  - Transparency in transactions
  - Accountability of developers
  - Protection of vulnerable groups (incl. senior citizens)
- Mandates strict compliance with:
  - Local laws
  - Applicable construction & welfare norms

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**eSAKSHI Portal**

**What is eSAKSHI?**

- A web portal and mobile app launched for the Members of Parliament Local Area Development Scheme (MPLADS).
- Developed by the Ministry of Statistics & Programme Implementation (MoSPI) in collaboration with State Bank of India.
- Effective from: 1 April 2023

**Purpose**

- Streamlines the MPLADS process through end-to-end digital integration:
  - MP Recommendation
  - Sanction by District Authority
  - Execution by Implementing Agency

**Key Features**

Feature	Description
End-to-end digital workflow	Eliminates need for physical accounts
Real-time tracking	Progress visible via customized logins, reports, dashboards
Mobile App	MPs can recommend/monitor works on-the-go
Dynamic updates	Regularly updated based on feedback
Capacity building	Workshops, training, webinars for MPs & officials
Parliament kiosks	Support for MPs during Parliament sessions
Dedicated helpdesk	Active on working days (9:00 AM - 6:00 PM)

**Monitoring & Accountability**

- Monthly reviews by MoSPI with States/UTs
- Regular reporting on:
  - Sanctions pending beyond 45 days
  - Works pending >1 year
  - No payments made 3 months post-sanction

### Impact

- Improved:
  - Efficiency
  - Transparency
  - Coordination
  - Accountability

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## National Means-cum-Merit Scholarship Scheme

Why in news - The Department of School Education and Literacy, (DoSEL) Ministry of Education organised an Awareness Session on the Central Sector scholarship scheme, National Means cum Merit Scholarship Scheme (NMMSS) with the District Nodal Officers (DNOs) and School Heads and teachers.

About Scheme :

- **Launched by:** Ministry of Education, Government of India
- **Year of Launch:** 2008
- **Scheme Type:** Central Sector Scheme
- **Objective:** To reduce dropouts at the secondary level by providing financial assistance to meritorious students from economically weaker sections and encourage them to continue education from Class IX to XII.

### Key Aims and Objectives:

- Provide scholarships to meritorious students from low-income families studying in Classes IX–XII.
- Encourage continuation of studies after Class VIII in government, government-aided, and local body schools.
- Target academically bright students whose annual parental income does not exceed ₹3.5 lakh.
- Prevent economic hardship from forcing students to drop out during secondary education.

### Scholarship Details:

- Amount: ₹12,000 per annum (₹1,000 per month) per student.
- Number of Scholarships: About 1,00,000 fresh scholarships awarded each year.
- Disbursement Method: Direct Benefit Transfer (DBT) via PFMS into students' bank accounts.

**Eligibility Criteria:**

- Must have secured at least 55% marks in Class VII (relaxable by 5% for SC/ST) to appear in Class VIII selection tests.
- Annual parental income ≤ ₹3.5 lakh.
- Only for students in govt., govt.-aided, and local body schools (excludes Kendriya Vidyalayas, Jawahar Navodaya Vidyalayas, private and residential schools).

**Selection Process:**

- Conducted at State/UT level in Class VIII.
- Two-part exam:
  1. Mental Ability Test (MAT) – reasoning and analytical skills.
  2. Scholastic Aptitude Test (SAT) – syllabus from Class VII & VIII (Science, Social Studies, Mathematics).
- Cut-off: 40% aggregate (32% for SC/ST).

**Why is NMMSS Important?**

- Addresses economic barriers to secondary education.
- Directly supports SDG 4 – Quality Education.
- Prevents dropouts during a critical stage of schooling.
- Promotes social equity by empowering students from disadvantaged backgrounds to pursue higher education.

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**India's First Animal Stem Cell Biobank & Laboratory**

**Overview:**

- **Inaugurated by:** Union Minister of State (Independent Charge) for Science & Technology, MoS PMO, Personnel, Public Grievances, Pensions, Atomic Energy and Space
- National Institute of Animal Biotechnology (NIAB), Hyderabad
- **Nodal Agency:** Department of Biotechnology (DBT), Ministry of Science & Technology
- **Supported by:** National Biopharma Mission (NBM) of DBT–BIRAC
- **Significance:** First-of-its-kind facility in India dedicated to animal stem cell biobanking for research, regenerative medicine, and livestock productivity enhancement.

**Key Aims and Objectives:**

- Establish a National Biobank for animal stem cells and derivatives.
- Advance regenerative medicine and cellular therapies for livestock.
- Support research in disease modelling, tissue engineering, and reproductive biotechnology.
- Promote the 'One Health' approach linking animal and human health.

- Enhance farmer awareness and adoption of modern veterinary diagnostics.

**Infrastructure & Facilities:**

- **Facilities include:**
  - Stem cell culture unit
  - 3D bioprinter
  - Bacterial culture lab
  - Cryostorage
  - Autoclave rooms
  - Advanced air handling systems
  - Uninterrupted power backup

**Technologies Launched: (Veterinary Diagnostic Tools)**

1. Rapid Brucellosis Detection Kit – DIVA-capable, field-deployable.
2. Mastitis Detection Technology – On-site cost-effective test for dairy cattle.
3. Antimicrobial Sensitivity Testing Device – 2-hour results to promote responsible antibiotic use.
4. Toxoplasmosis Detection Kit – Sensitive test for *Toxoplasma gondii*.
5. Japanese Encephalitis Detection Kit – Rapid strip for large-scale surveillance in animals & humans.

**Expected Benefits:**

- Boost agriculture-linked GDP and livestock productivity.
- Enable early disease detection and improved veterinary health management.
- Prevent economic losses to farmers through timely intervention.
- Strengthen India’s position in biotechnology-led agricultural innovation.

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**Health Minister’s Cancer Patient Fund (HMCPF)**

**Recent Data:**

- 2024–25: ₹27.06 crore disbursed under RAN (including HMCPF).
- 2025–26 (till 16 July 2025): 134 patients benefited; ₹9.14 crore disbursed.
- Fund Release: Directly to treating hospital/institute on case-by-case basis.

**Overview:**

- **Launched by:** Ministry of Health & Family Welfare, Government of India
- **Component:** Health Minister’s Cancer Patient Fund (HMCPF) under Rashtriya Arogya Nidhi (RAN)
- **Objective:** Provide one-time financial assistance to poor patients for cancer treatment.
- **Assistance Amount:** Up to ₹15 lakh per patient.
- **Beneficiaries:**
  - Patients living below State/UT-specific poverty line (offline mode).
  - Antyodaya Anna Yojana (AAY) and NFSA-linked beneficiaries from States/UTs integrated with National Health Authority (NHA) IT platform (online mode).

- AB PM-JAY beneficiaries requiring treatment not covered under PM-JAY (online mode).

## Rashtriya Arogya Nidhi (RAN)

### About

- **Launched by:** Ministry of Health & Family Welfare, Government of India, in 1997 as a Central Sector Scheme
- **Purpose:** To provide financial assistance to poor patients living below the poverty line (BPL), for treatment of life-threatening diseases in Government hospitals.
- For life-threatening diseases *other than cancer* (heart, kidney, liver, etc.) — Up to ₹15 lakh.
- Health Minister's Cancer Patient Fund (HMCPF) — For cancer treatment at RCCs, TCCCs, SCIs — Up to ₹15 lakh.
- Rare Diseases Fund — For specified rare diseases — Up to ₹20 lakh.

### Key Features

#### 1. Eligibility:

- BPL patients (BPL certificate required), as per State/UT threshold
- Treatment must be taken only in Government hospitals/institutions.
- Government employees and their families are not eligible.
- No reimbursement of already incurred expenses.
- Families already covered under Ayushman Bharat–PMJAY are ineligible under RAN and HMCPF, except for rare diseases in uncovered cases.
- Any assistance received from other sources (e.g., PMNRF) will be deducted from the eligible amount.

#### 2. Financial Assistance:

- Amount is released directly to the hospital.
- Covers medical treatment, surgery, medicines, and consumables.

#### 3. Special Sub-Schemes under RAN:

- State Illness Assistance Fund (SIAF): States/UTs set up their own funds with matching contribution from the Centre to provide treatment at State-level Government hospitals.
- Health Minister's Discretionary Grant (HMDG): Financial help up to ₹1,25,000 for poor patients for treatment in Central Government hospitals.
- Financial Assistance for Rare Diseases: Support for treatment of certain rare diseases as per Government-approved policy.

### Administrative Setup

- **Nodal Ministry:** Ministry of Health & Family Welfare.
- **Fund Management:** Operated as a registered society with a Governing Council chaired by the Union Health Minister.
- **Flow of Funds:** Centre → RAN/SIAF → Government Hospital.

## Street Food Safety Measures in India – FSSAI Initiatives

### Regulatory Framework:

- Governed by Food Safety and Standards Act (FSS Act), 2006.
- Licensing/Registration: Mandatory for all Food Business Operators (FBOs) under Section 31(1) & (2).
- Compliance with Food Safety and Standards (Licensing and Registration) Regulations, 2011 — includes Schedule 4 sanitary and hygienic requirements.
- Annual inspection mandated for Registered Petty Food Manufacturers

### Enforcement:

- Regular surveillance, monitoring, inspections, and random sampling of food products.
- Penal action against non-conforming FBOs under FSS Act, Rules & Regulations.

### Key Programmes & Initiatives:

1. FoSTaC (Food Safety Training and Certification) – 2017
  - Specialized module: *Street Food Vending*.
  - Over 3 lakh street food vendors trained in food safety and hygiene.
2. Eat Right India Movement
  - Ensures food safety & hygiene across the food ecosystem.
  - Includes Eat Right Street Food Hub Certification – cluster-based training & certification for street vendors.
  - 405 Eat Right Street Food Hubs certified nationwide.
3. Mobile Food Testing Laboratories (MFTLs)
  - On-spot food testing, training, and awareness.
  - 305 MFTLs deployed in 35 States/UTs.

### Eat Right India Movement

- **Launched by:** Food Safety and Standards Authority of India (FSSAI)
- **Year of launch:** 2018
- **Objective:** To improve public health in India and combat lifestyle-related diseases by promoting safe, healthy, and sustainable diets.
- **Approach:** Based on three key pillars —
  1. **Eat Safe:** Ensuring food safety through better hygiene, testing, and regulation.
  2. **Eat Healthy:** Encouraging a balanced diet, reducing intake of salt, sugar, and unhealthy fats.
  3. **Eat Sustainably:** Promoting environmentally friendly food production and consumption practices.
- **Key Initiatives under Eat Right India:**
  - **Eat Right Campus:** Certification for workplaces, schools, and colleges that follow safe and healthy food practices.

- **Eat Right School:** Awareness programs for schoolchildren on nutrition and hygiene.
- **Clean Street Food Hub:** Upgradation of street food vendors to ensure hygiene and safety.
- **BHOG (Blissful Hygienic Offering to God):** Ensuring hygiene in prasad and food served at religious institutions.
- **Safe and Nutritious Food Campaigns:** Mass awareness drives in cities and rural areas.
- **Alignment with National Goals:** Supports the National Health Policy 2017, POSHAN Abhiyaan, and UN Sustainable Development Goals (SDGs) 2 (Zero Hunger) and 3 (Good Health and Well-being).

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## **S.H.I.N.E. – Science, Health and Innovation for Nextgen Explorers**

**Launched by:** Department of Health Research (DHR) & Indian Council of Medical Research (ICMR)

**Tagline:** “Spend one day as a scientist” – in line with the Prime Minister’s call.

**Objective:**

- Introduce students to health and biomedical research.
- Showcase ICMR’s role in improving national health.
- Inspire careers in science, public health, and innovation.
- Foster scientific temper in youth for *Viksit Bharat 2047*.

**Participation:**

- 13,150 students (Grades 9–12) from 300+ schools.
- Covered 39 districts in 16 States/UTs.

**Screening of 4 short films on:**

1. Development of Covaxin.
2. iDRONE initiative for healthcare delivery.
3. India’s TB elimination efforts.
4. Vishanu Yudh Abhyas – nationwide pandemic preparedness drill.

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## **Rashtriya Bal Swasthya Karyakram (RBSK)**

**Launched under:** National Health Mission (Ministry of Health & Family Welfare)

**Year of initiation:** February 2013

**Objective**

To provide child health screening and early intervention services for all children from birth to 18 years, focusing on the 4 Ds:

- Defects at birth
- Deficiencies

- Diseases
- Developmental delays including disabilities

### Target Group & Coverage

- **Birth to 6 weeks:** Newborns
- **6 weeks to 6 years:** Preschool children, especially in rural areas and urban slums
- **6 to 18 years:** Children in Classes I–XII in government and government-aided schools

### Screening & Delivery Mechanism

- Newborns: Screened in health facilities and at home by ASHA workers
- 0–6 years: Mobile Health Teams (with two AYUSH doctors, ANM/Staff Nurse, Pharmacist) conduct screenings at Anganwadi centres—at least twice a year
- 6–18 years: School-based screenings conducted at least once a year in government/aided schools

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## Ayushman Bharat Digital Mission (ABDM)

Under the Ayushman Bharat Digital Mission (ABDM), health data exchange between the intended stakeholders is allowed only after the patient's consent.

- Launched in September 2021 by the Ministry of Health and Family Welfare.
- **Objective:** To develop an integrated digital health infrastructure for the country, enabling access to healthcare services through a unique digital ecosystem.
- Provides every citizen with a Digital Health ID (now called ABHA – Ayushman Bharat Health Account), which stores health records in a secure and accessible manner.
- Enables interoperability of health data across public and private healthcare facilities through a consent-based system.
- **Key components include:**
  - ABHA number – a unique 14-digit ID for individuals.
  - Healthcare Professionals Registry (HPR) – a verified database of all healthcare professionals.
  - Health Facility Registry (HFR) – a comprehensive listing of all public and private healthcare facilities.
  - Personal Health Records (PHR) – to allow citizens to manage and share their health records digitally.
- Aims to promote paperless, efficient, and patient-centric healthcare delivery.
- Supports integration with schemes like Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) and other digital health platforms.

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## 100 GW Nuclear Energy Mission

- **Target:** Scale up nuclear power capacity to 100 GW by 2047
- **Inception:** Announced in the 2025 Union Budget; known as the *Nuclear Energy Mission*
- **Current Capacity:** Approximately 8–8.8 GW

### Key Components & Strategy

- **SMR R&D Initiative:**
  - **Allocation:** ₹20,000 crore for research on Small Modular Reactors (SMRs)
  - **Goal:** Operationalize at least five indigenously developed SMRs by 2033
- **Roadmap to 22 GW by 2032:**
  - Through new nuclear projects, India plans to boost capacity to 22 GW by 2032
  - High-level coordination led by Ministers of Power and Atomic Energy to streamline regulatory processes

### Enablers & Reforms

- **Legal Amendments:**
  - To attract private and foreign capital, the government plans to revise the Atomic Energy Act and the Civil Liability for Nuclear Damage Act
- **Private Sector Participation:**
  - Emergence of models like Bharatiya Saksham Reactor (BSR) where private entities may own small reactors for captive usage
  - Startups have opportunities in reactor manufacturing, controls, and safety systems

### Strategic Significance

- **Base-load Energy Security:** Nuclear energy helps stabilize power supply that renewables alone cannot ensure, making it crucial for future energy demands
- **Climate Goals:** Nuclear energy plays a pivotal role in India's path to net zero emissions by 2070, offering a clean, non-fossil fuel-based power source
- **Advanced Reactor Technologies:**
  - The deployment of Fast Breeder Reactors (FBRs) is contemplated to enhance fuel efficiency and sustainability

### Challenges Ahead

- **Scale & Speed:** India must ramp up from ~8 GW to 100 GW in two decades—a monumental and complex task requiring unprecedented acceleration
- **Regulatory & Public Resistance:**

- Nuclear projects have historically faced regulatory delays, land acquisition challenges, and public protests, which could hinder progress

**Small Modular Reactors (SMRs):**

- Compact nuclear reactors (up to ~300 MW capacity).
- Factory-fabricated and assembled on-site.
- Flexible deployment — can be used in remote areas or integrated with renewables.
- Enhanced safety features and lower upfront costs compared to conventional large reactors.

**Fast Breeder Reactors (FBRs):**

- Advanced reactors that generate more fissile material (like Plutonium-239) than they consume.
- Use fast neutrons and typically liquid sodium as coolant.
- Convert fertile isotopes (like Thorium-232 or Uranium-238) into fissile ones (Uranium-233 or Plutonium-239).
- **Fuel Cycle Advantage:**
  - India's 3-stage nuclear programme relies heavily on FBR to utilise its vast thorium reserves.
  - Ensures long-term fuel sustainability and energy security.
- **Difference from SMR:**
  - SMR is about small size and modular deployment for easier setup and safety.
  - FBR is about breeding new fuel to expand resources, usually larger and more complex.

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**Yashoda AI – AI Literacy Programme for Women**

Under this program, about 2500 women from rural and semi-urban locations, including Members of Self-Help Groups (SHGs), Local elected representatives such as Sarpanchs, Pradhans, Parshads, Mayors, MLAs, ASHA workers, micro-entrepreneurs, faculty & students, police officers, Government officials, etc. have been imparted training till date.

- **Launched by:** National Commission for Women (NCW)
- **Launched:** 2025
- **Objective:**
  - To equip women across India with Artificial Intelligence literacy.
  - Promote digital inclusion and empower women in cybersecurity, digital privacy, and safe online practices.
- **Target Beneficiaries:**
  - Women from rural and semi-urban areas.
  - Members of Self-Help Groups (SHGs).
  - Local elected representatives (Sarpanchs, Pradhans, Parshads, Mayors, MLAs).
  - ASHA workers, micro-entrepreneurs, faculty & students, police officers, government officials, etc.
- **Key Features:**

- Focused on basic AI understanding and its applications in daily life.
- Covers safe and responsible use of digital tools.
- Special emphasis on cyber hygiene (practice of following regular security measures to protect digital devices, networks, and data from cyber threats), privacy protection, and online fraud prevention.
- **Significance:**
  - Empowers women to navigate the AI-driven digital ecosystem safely.
  - Supports Digital India goals and women's participation in the tech economy.
  - Helps bridge the digital gender divide in rural and semi-urban regions.

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## SheLeads II – UN Women's Capacity-Building Programme for Women

The Union Minister for Women and Child Development today inaugurated the second edition of UN Women's flagship capacity-building programme — *SheLeads II: Workshop for Women Leaders*, in New Delhi. The event brought together grassroots women leaders, elected representatives, and administrators from across India to foster dialogue, build political leadership skills, and amplify women's participation in governance.

- **Inaugurated by:** Union Minister for Women & Child Development
- **Organiser:** UN Women India Country Office
- **Edition:** Second Edition – August 2025, New Delhi

### Purpose & Context

- Launched in tandem with the Women's Reservation Act, 2023, which mandates 33% reservation for women in Lok Sabha and State Assemblies.
- Aims to bridge the gender gap in political representation—women currently hold only 14% of Lok Sabha seats.
- Seeks to empower grassroots women leaders, elected representatives, administrators, and aspiring political candidates.

### Structure & Participation

- **Two-day workshop featuring:**
  - 36 participants selected from 260+ applicants across 22 states, chosen on the basis of experience, motivation, and future plans.
  - Sessions led by Members of Parliament, policy experts, and media strategists covering topics like electoral campaigning, governance structures, narrative-building, and media engagement.
- Places emphasis on practical and interactive learning to build political leadership skills.

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## Space experiments conducted by Subhanshu Shukla personify India as "Vishwabandhu" Bharat

### Historic Milestone

- Group Captain Subhanshu Shukla became the first Indian astronaut aboard the International Space Station (ISS).
- Described by the Govt. as a "historic milestone" in India's journey towards *Viksit Bharat @2047*.

Space Experiments Conducted- Life Sciences, Plant Physiology, Biotechnology, Cognitive Research. All kits were indigenously designed and developed in India. Applications: Health, Agriculture, Disaster Management, Urban Planning.

### 3. Vision of "Vishwabandhu Bharat"

- Experiments benefit entire mankind, not just India.
- Reinforces India's global image as a partner in humanity's progress.

### 6. Trajectory of India's Human Spaceflight Programme

- 2018: Human spaceflight ambition announced.
- 2026: *Vyommitra* humanoid test mission planned.
- 2027: First crewed flight under Gaganyaan.
- 2035: Launch of an Indian Space Station.
- 2040: Indian astronaut to land on the Moon.

### 7. Global Collaborations

- India collaborating with NASA, Axiom Space, and SpaceX for advanced training and joint research.
- Builds strategic strength in space diplomacy and international cooperation.

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## Kala Sanskriti Vikas Yojana (KSVY)

A Central Sector Scheme under the Ministry of Culture. Functions as an umbrella scheme, bringing various cultural promotion initiatives under one framework. Objective: Promotion, preservation, and dissemination of India's cultural heritage, art forms, and traditions.

### Key Components / Sub-Schemes

#### (a) Support for Artists and Cultural Institutions

- **Guru-Shishya Parampara (Repertory Grant):** Provides financial aid to gurus and disciples for training in traditional performing arts.

- **Cultural Function & Production Grant:** Assistance for workshops, festivals, seminars, and new productions.
- **National Presence Grant:** Helps organizations showcase cultural activities at national and international platforms.

### (b) Promotion of Regional & Traditional Cultures

- **Heritage of Himalayas:** Supports preservation of cultural practices in Himalayan states (e.g., J&K, Himachal, Uttarakhand, Sikkim, Arunachal Pradesh).
- **Development of Buddhist/Tibetan Culture:** Provides grants to monasteries and cultural bodies for research and propagation.

### (c) Cultural Infrastructure Development

- **Building Grants:** Financial aid for construction or upgrading of auditoriums, theatres, cultural centres.
- **Tagore Cultural Complexes:** Large-scale cultural hubs to host performances, exhibitions, and art activities.
- **Allied Cultural Activities:** Support for creating audio-visual material and cultural resources.

### (d) Safeguarding Intangible Cultural Heritage

- Documentation, preservation, and promotion of folk traditions, crafts, oral literature, and performing arts.

### Financial Support Pattern

- Funding varies depending on the sub-scheme:
  - Grants for artists (monthly honorarium).
  - Cultural organizations may receive support ranging from a few lakhs to crores for large projects.
- Funds released in phased instalments based on project progress and Utilization Certificates (UCs).

### Recent Developments & Adaptations

- Post-COVID, the scheme allowed virtual and hybrid performances (online festivals, webinars, cultural exhibitions).
- Relaxation in documentation norms – acceptance of digital proofs like recordings, web links, etc.
- Greater focus on inclusivity – reaching tribal, rural, and marginalized artists.

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## Anthropological Survey of India (AnSI)

### 1. About AnSI (Static Info)

- **Established:** 1945 (traces back to 1916 as “Anthropological Section” of Zoological Survey of India).
- **Headquarters:** Kolkata, with regional centers across India.
- **Administrative Control:** Ministry of Culture, GoI.
- **Mandate:** Research in biological, social, and cultural anthropology of Indian communities, with focus on tribal and marginalized groups.
- **Motto:** *Unity in Diversity* – studying communities to strengthen inclusive nation building.

### 2. Ongoing Research Projects

- **Gut Microbial Genomic Study:** Among PVTGs → improving public health & nutrition, supports drug discovery.
- **Ethnic Identities Study:** On border communities in Chhattisgarh → intra & inter-ethnic relations, conflict resolution, development concerns.
- **Impact of Vibrant Villages Programme:** On Himalayan border villages → women’s empowerment, tourism, cultural preservation.
- **Social Impact Evaluation of Jal Jeevan Mission (JJM):** Anthropological assessment of transformative changes in rural India.
- **Indus-Saraswati Civilization Research:** Using stable isotope & ancient DNA → reconstructing paleo-climate & drought events.
- **EHSAS Project (Healthy Ageing):** Studying ageing in India via epigenetics + AI + IoT + Machine Learning → guiding elderly health policy.

\* Epigenetics refers to heritable changes in gene expression (turning genes on or off) without altering the DNA sequence itself.

Think of DNA as the hardware, and epigenetics as the software instructions controlling how the hardware runs.

### 3. Major Contributions (Last 5 Years)

- **Microbe Data Bank:** Supports drug discovery & native crop cultivation → benefits farmers + public health.
- **Vibrant Village Programme studies:** Enhances border tourism, sustainable development, cultural continuity.
- **EHSAS Project:** Promotes active ageing, lowers elderly healthcare costs.

- **Paleo-Climate Study:** Strengthens knowledge of Indus-Saraswati heritage, boosts cultural pride.
- **Community Genetics Extension:** Raises awareness of genetic risks, encourages preventive healthcare.
- **Study on De-Notified, Nomadic & Semi-Nomadic Communities:** Policy inputs for inclusion into mainstream society.

## 6. Vision (Next 10 Years)

- Align research with national policies (e.g., Jal Jeevan Mission, Vibrant Villages).
- **Focus on:**
  - Socio-economic upliftment of marginalized groups.
  - Public health anthropology.
  - Cultural heritage (tangible & intangible) preservation.
- Contributing to *Viksit Bharat@2047*.

## INFO –

- **Particularly Vulnerable Tribal Groups (PVTGs):** 75 groups identified in India; criteria – pre-agriculture level of technology, stagnant population growth, low literacy, subsistence economy.
- **Vibrant Villages Programme:** Launched 2023 to develop infrastructure & stop out-migration in border villages.
- **Jal Jeevan Mission (JJM):** Launched 2019; aims at Har Ghar Nal Se Jal by 2024 (rural households with tap water).

## EHSAS Project –

- EHSAS stands for Exploring Healthy and Successful Ageing in Smart India.
- It is one of the upcoming national research initiatives by the Anthropological Survey of India (AnSI) under the Ministry of Culture.
- Focus: To study multifaceted aspects of healthy ageing—physiological, social, and technological—within India’s evolving socio-cultural context.

## EHSAS aims to:

- Investigate healthy ageing by combining modern tools like epigenetics, Internet of Things (IoT), Artificial Intelligence (AI), and Machine Learning (ML).
- Understand how biological ageing, technology access, and energy metabolism interact to influence the wellbeing of elderly populations.
- Generate interdisciplinary data to inform public health, geriatric care models, and inclusive elder-focused policies.

## Policy Layer

- Addresses the impending demographic shift toward an ageing population.
- Fills research gaps in understanding how technology integration can benefit elderly well-being in India.

### Scientific Layer

- Leverages epigenetic markers to assess molecular ageing.
- Uses IoT devices (e.g., wearables) to collect real-time health behavior data.
- Applies AI/ML methods to analyze patterns and predict wellness trajectories.

### Socio-Cultural Layer

- Studies how digital access disparities affect ageing, highlighting the digital divide.
- Focuses on integrating social wellbeing, healthcare, and technology for inclusive and active longevity.

**Demographic Trends:** By 2050, India's elderly population is projected to rise significantly—creating pressure on healthcare and social systems.

**Global Trends:** Other initiatives like the Longevity India Initiative (IISc) explore ageing using biomarker research and data science.

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## Digital Preservation and Promotion of Indian Art, Culture & Heritage

### 1. Context

- Increasing use of digital technology by Ministry of Culture and affiliated bodies to document, preserve, and promote India's tangible & intangible cultural heritage.
- Supports Digital India, Viksit Bharat 2047, and UNESCO conventions on safeguarding cultural heritage.

### 2. Major Digital Preservation Initiatives

- **National Mission on Monuments and Antiquities (NMMA)**
  - Digitally documented 1,18,359 antiquities & artefacts. Launched in 2007 by the Ministry of Culture, Government of India with the objective of creating a national database of built heritage, sites, and antiquities & it is implemented through the Archaeological Survey of India (ASI).
- **National Mission on Manuscripts - "Gyan Bharatam Mission"**
  - 3.5 lakh manuscripts digitized in collaboration with 37 institutions.
- **JATAN Software (by C-DAC Pune)**
  - Used for museum collection digitization.
- **Abhilekh Patal (National Archives of India)**

- A digital repository of rare documents & archival records.
- **National Cultural Audio-Visual Archives (NCAA)**
  - Digital repository for rare & endangered cultural recordings (music, oral traditions, performances).
- **Seven Zonal Cultural Centres (ZCCs)**
  - Conduct research, audiovisual documentation & digitization of performing arts, fine arts & literature.

### **3. Digital Promotion Initiatives**

- **Virtual & Online Platforms**
  - Virtual Museum (Hampi, Karnataka) - developed with Airports Authority of India under National Culture Fund.
  - National Virtual Library of India (NVLI) - multilingual cultural information portal integrating museums, archives, and libraries. The NVLI is accessible through the Indian Culture Porta
- **Online Exhibitions & Festivals**
  - Cultural festivals, classical performances & exhibitions streamed on social media and digital platforms.
- **Schemes enabling digital cultural education:**
  - *Centenaries & Anniversaries Scheme*
  - *Guru-Shishya Parampara* (under Kala Sanskriti Vikas Yojana)
  - *Development of Museums & Libraries*
  - *Global Engagement* (international cultural exchange)
  - *National Mission on Cultural Mapping*

### **5. Significance**

- **Preservation:** Safeguards manuscripts, artifacts, and endangered art forms.
- **Accessibility:** Democratizes heritage through online exhibitions & digital archives.
- **Research & Policy:** Provides authentic data for historians, policymakers & academia.
- **Tourism & Economy:** Virtual museums & cultural tourism apps attract global attention.
- **Cultural Diplomacy:** Enhances India's soft power & global outreach.

### **UNESCO Conventions Relevant:**

- 1972 → *World Heritage Convention* (protection of monuments & sites).
- 2003 → *Safeguarding of Intangible Cultural Heritage*.
- 2005 → *Cultural Diversity Protection & Promotion*.

### **National Digital Initiatives Linked:**

- *Digital India, National Digital Library, National Cultural Mapping Project.*

“Preserving India’s “collective memory” while ensuring inclusivity”

### **National Mission on Cultural Mapping (NMCM) –**

Launched by the Ministry of Culture, implemented by the Indira Gandhi National Centre for the Arts (IGNCA).

Focuses on systematic documentation and digitization of India's diverse cultural heritage

### **Core Components**

#### **A. Mera Gaon Meri Dharohar (MGMD) Portal**

- Developed under Azadi ka Amrit Mahotsav, it aims to map cultural heritage of villages across India.
- Targets documentation of 6.5 lakh villages
- Captured cultural aspects include: Oral traditions, local festivals, customs, food, artists, art forms, local landmarks, etc.

#### **B. Supporting Initiatives**

- **Sanskritik Pratibha Khoj:** A talent hunt and awareness campaign aimed at identifying folk and tribal cultural expressions.
- **National Cultural Work Place (NCWP):** An interactive web portal facilitating cultural service delivery and artist engagement.
- **Other activities:** Outreach via newsletters, magazines, media campaigns, and content design to foster awareness.

### **Technical Approach**

- Uses community-driven mapping to collect authentic local cultural data.
- Employs digital tools including GIS, multimedia documentation, and portal-based uploads to store and present village-level cultural profiles.
- Enables inclusive documentation of both tangible and intangible heritage.

**IGNCA’s Role:** A key institution in anthropological, historical, and cultural preservation research.

**Azadi ka Amrit Mahotsav:** Launched in 2021 to celebrate 75 years of independence through initiatives like NMCM.

Supports schemes like *Viksit Bharat 2047* and *Digital India* by providing cultural data for rural development.

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## Gyan Bharatam Mission & National Manuscripts Mission (NMM) – Budget 2025-26

### Context:

- Announced in Union Budget 2025–26
- Aimed at the survey, documentation, and conservation of India's manuscript heritage

### What is a Manuscript?

- A handwritten document *at least 75 years old*
- Written on: Palm leaf, bark, cloth, metal, or paper
- May be illustrated, decorated, or plain
- India has an estimated 5 million manuscripts — the largest collection in the world

### Gyan Bharatam Mission – Key Highlights:

Feature	Details
Objective	Survey and conserve over 1 crore manuscripts across India
Focus	Academic institutions, museums, libraries, private collections
Budget Allocation	Increased from ₹3.5 crore to ₹60 crore
Implementation Through	National Manuscripts Mission (NMM)

### National Manuscripts Mission (NMM):

Parameter	Details
Launched In	2003
Under	Ministry of Culture
Nodal Institution	Indira Gandhi National Centre for the Arts (IGNCA)
Objective	Document, conserve, digitize, and make accessible India's manuscripts
Activities	Surveys, cataloguing, digitization, training, and awareness campaigns

### Indira Gandhi National Centre for the Arts (IGNCA):

Parameter	Details
Established	1987
Status	Autonomous institution under Ministry of Culture
Role	Research, academic work, and dissemination in arts and culture

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## Jatan Scheme

The Jatan Scheme is an initiative of the Ministry of Culture, Government of India, developed by the Human Centres Design and Computing Group, Centre for Development of Advanced Computing (C-DAC), Pune. Funds are provided by ASI for conservation and protection of centrally protected monuments as per the requirement and availability of resources.

It is a virtual museum software system used for the digital preservation of museum collections across India.

### Objectives:

1. **Digitization:** To create digital records of antiquities, artworks, and other collections preserved in museums.
2. **Conservation:** To ensure long-term digital preservation of heritage objects.
3. **Public Access:** To provide online access to museum objects for research, education, and awareness.
4. **Inventory Management:** To maintain a scientific cataloguing system of museum holdings.

### Key Features:

- **Digital Cataloguing:** Creates high-resolution digital archives of objects.
- **Standardized System:** Provides a common platform for museums across India.
- **Support for Virtual Museums:** Enables the creation of e-museums and virtual exhibitions.
- **Integration:** Works with the National Portal and Digital Repository for Indian Museums, which already hosts lakhs of objects online.

### Significance:

- Protects heritage from threats like theft, deterioration, and disasters.
- Helps researchers, students, and policymakers in heritage studies.
- Enhances India's global cultural outreach through digital platforms.
- Supports initiatives like Digital India and National Digital Repository of Culture.

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## Seva Bhoj Yojana

**Context:** The details of Religious and Charitable Institutions registered and benefitted so far under the Scheme are given as under: -

- i. Shiromani Gurudwara Parbandhak Committee (SGPC), Amritsar
- ii. Tirumala Tirupati Devasthanams, Tirupati
- iii. Sri Venkateswara Annaprasadam Trust, Tirupati
- iv. Dreams & Beauty Charitable Trust, Ludhiana

- v. Durgiana Temple, Amritsar

### About Scheme-

- A Central Sector Scheme launched by the Ministry of Culture in 2018.
- Aims to lessen the financial burden of religious institutions that provide free food (*langar*, *prasadam*, *anna dana*) to the public, without discrimination.

### Key Features

#### 1. GST Reimbursement:

- The scheme provides reimbursement of Central Government's share of Central Goods and Services Tax (CGST) and Integrated Goods and Services Tax (IGST) paid on certain raw food items.
- Items covered: ghee, edible oil, sugar, rice, flour, pulses.

#### 2. Eligible Institutions:

- Charitable religious institutions such as Gurudwaras, Temples, Mathas, Mosques, Churches, and Dargahs.
- Must provide free food to at least 5,000 people per month.

#### 3. Implementation:

- Ministry of Culture is the nodal ministry.
- Centralized processing portal for applications.
- Reimbursement is released only after verification by State Nodal Officers.

### Objectives

- To support charitable religious institutions in continuing the age-old tradition of community meals.
- To safeguard cultural heritage practices associated with seva (service).
- To ensure social equity and inclusivity by promoting free meals irrespective of caste, creed, religion, or gender.

### Significance

- Reduces the financial strain on religious and charitable bodies post-GST implementation.
- Encourages community service and strengthens India's tradition of philanthropy and collective dining (*langar* culture).
- Contributes to food security, complementing government schemes like PM Poshan

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## CSIR-CRRI's MSS+ Technology: Green Roads in Uttar Pradesh

### Context

- Council of Scientific & Industrial Research – Central Road Research Institute (CSIR-CRRI), New Delhi has developed MSS+ (Modified Cold Mix Sustainable Solution) technology.
- Being implemented by Uttar Pradesh Rural Road Development Authority (UPRRDA) under Pradhan Mantri Gram Sadak Yojana (PMGSY).
- Around 202 km of rural roads in UP are planned to be built using MSS+ in 2025.

### What is MSS+ Technology?

- Eco-friendly cold mix technology for road construction.
- No heating required for aggregates and bitumen - saves energy.
- Roads can be constructed in all weather conditions.
- Developed in 2021 by CSIR-CRRI in collaboration with J.M.V.D. Industries.
- First pilot road built near Lucknow in 2022, performing well for 3+ years.

### Advantages over Conventional Hot Mix Roads

#### - Environmental Benefits

- Significant reduction in carbon emissions.
- Aligns with United Nations Sustainable Development Goals (SDGs) on climate action & sustainable infrastructure.

#### - Quality & Durability

- Demonstrates better strength and durability than hot mix roads.
- Less vulnerable to cracks due to absence of thermal stress.

#### - Economic & Practical Benefits

- Lower fuel consumption → cost savings.
- Enables faster construction even in monsoon/winter.
- Reduces dependency on large hot mix plants.

### National Significance

- Technology can be replicated nationwide, especially in rural connectivity projects.
- Contributes to Green Infrastructure and Atmanirbhar Bharat vision.
- Strengthens India's scientific innovation ecosystem (CSIR-led).

### Some imp information-

#### 1. Roads in India

- Bharatmala Pariyojana: Flagship programme for NH expansion-development of economic corridors, border roads, coastal roads.
- Pradhan Mantri Gram Sadak Yojana (PMGSY): Rural road connectivity programme, crucial for last-mile access.

## 2. Fly Ash in Roads

- **Fly Ash:** By-product of coal combustion in thermal power plants.
- India generates over 200 million tonnes annually.
- **Uses in Roads:**
  - As embankment material → improves soil stability.
  - As a filler in bituminous concrete.
  - Reduces construction cost by ~10–15%.
  - Helps in waste management and reduces landfills.
- **Policy:** Ministry of Environment, Forest and Climate Change (MoEFCC) mandates 100% fly ash utilisation near TPPs (latest target revised to Ash Utilisation 100% by 2030).

## 3. Plastic Waste in Roads

- **Concept:** Use of shredded plastic waste mixed with hot bitumen for flexible pavements.
- **Advantages:**
  - Increases binding property of bitumen.
  - Enhances durability and resistance to water.
  - Reduces bitumen usage by 8–10% → cost saving.
  - Helps in tackling plastic pollution.
- **Example:** Dr. R. Vasudevan (Madurai), known as “Plastic Man of India”, pioneered the concept.
- MoRTH (Ministry of Road Transport & Highways): Mandated plastic use in road construction (within 50 km of urban areas with 5 lakh+ population).

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## SVAMITVA Scheme & Survey of India

**Context:** Union Minister of State (Independent Charge) Science & Technology, Dr. Jitendra Singh, today said that success stories like the SVAMITVA (Survey Village and Mapping with Improvised Technology in Village Areas) scheme, which stands for Survey Village and Mapping with Improvised Technology in Village Areas have transformed citizens into masters of their own destiny, ending decades of dependence on the mercy of revenue officers and patwaris.

- **Launched:** April 2020 by Ministry of Panchayati Raj.
- **Objective:** Provide property cards (ownership rights) to rural households by mapping land parcels using drones & GIS technology.
- **Impact:**
  - Reduced dependence on *patwaris/revenue officers*.
  - Enabled citizens to become land-owners with legal documents, easing credit access & reducing disputes.
  - Acts as a global model of citizen-centric governance → several countries studying India’s approach.

- Directly supports Digital India & Atmanirbhar Bharat.

### Survey of India (SoI)

- India's National Mapping Agency under DST (Department of Science & Technology).
- **Established:** 1767 (one of the oldest scientific departments).
- Provides topographic maps, geodetic control frameworks, boundary demarcation.
- Now shifting from being just a map producer → to a Geo-Spatial Enabler.

### National Geospatial Policy 2022

- **Game-changer:** Liberalized access to geospatial data.
- Enables startups, private sector, govt agencies to use data for development.
- **Key goal:** Create a Digital Twin of India → digital replicas of physical assets (roads, cities, land, etc.) for planning.
- **Targets by 2030:**
  - 5–10 cm high-resolution maps for urban/rural areas.
  - 50–100 cm resolution for forests & wastelands.

### Technological Initiatives

- **Digital Elevation Models (DEMs):** High accuracy terrain models for planning.
- **CORS (Continuously Operating Reference Stations):** 478 stations operational → enable precise positioning & navigation (important for GPS, agriculture, logistics).
- **National Geodetic Reference Framework (NGRF):** Baseline for all surveying/mapping in India.
- **Geodetic Asset Register:** To be made available up to *taluka level* → improves citizen service delivery.

### Other Flagship Schemes Supported by Survey of India

- AMRUT (urban water supply & sewerage).
- Smart Cities Mission (urban planning).
- Digital Twin Mission (virtual replica of physical infrastructure).
- NAKSHA Scheme (National Digital Twin program for geospatial innovation).

### Global Engagement

- India has signed MoUs with Russia & Nigeria in geospatial sector.
- Six more international collaborations underway.

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## RBI Policy Meet

### MPC- 56<sup>th</sup> Meeting on 4-6<sup>th</sup> August 2025

- **Chairperson:** Shri Sanjay Malhotra, Governor, RBI
- **Decision:** Repo rate unchanged at 5.50%
  - **SDF:** 5.25%
  - **MSF & Bank Rate:** 5.75%
- **Stance:** Neutral
- **Objective:** Maintain CPI inflation target of 4%  $\pm$ 2%, support growth.
- **Next Meeting:** 29 Sept–1 Oct 2025

### Growth Outlook

- **Domestic Economy:** Resilient; supported by rural demand, government capital expenditure, services, construction.
- **Agriculture:** Good SW monsoon  $\rightarrow$  better kharif sowing, reservoir levels.
- **Industrial Growth:** Subdued; weakness in electricity & mining.
- **Risks:** Geopolitical tensions, tariffs, global demand uncertainty.
- **GDP Projection (2025-26):** 6.5% (Q1-6.5%, Q2-6.7%, Q3-6.6%, Q4-6.3%).
- **GDP (Q1:2026-27):** 6.6%.
- **Assessment:** Risks evenly balanced.

### Inflation Outlook

- **Current CPI (June 2025):** 2.1% (77-month low).
- **Food Inflation:** (-)0.2%  $\rightarrow$  first negative since Feb 2019 (due to good harvest & supply measures).
- **Core Inflation:** 4.4% ( $\uparrow$  due to gold prices).
- **Inflation Drivers:** Base effects, good monsoon, buffer food stocks  $\rightarrow$  moderating trend.
- **Projection (2025-26):** 3.1% avg.
- **Q1:2026-27:** 4.9%
- **Risks:** Weather shocks, demand-side pressures.

### Policy Rationale

- Why No Rate Change?
  - Headline inflation low, but mainly food-driven (volatile).
  - Core inflation steady near 4%.
  - Growth robust at 6.5%.
  - Global trade tensions & tariffs evolving.
  - Transmission of earlier 100 bps rate cuts (Feb–July 2025) still unfolding.
- **MPC View:** Wait-and-watch  $\rightarrow$  allow earlier rate cuts to feed into economy.

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## New Income-Tax Bill, 2025 (To Replace Income-Tax Act, 1961)

The new Bill aims to replace the nearly six-decade-old Income-Tax Act (1961).

**Simplification Effort:** Streamlined provisions, clearer language, and abundant use of illustrative tables (57 vs. 18 earlier), making it more accessible to taxpayers and reducing cross-referencing and clutter

**Structural Reform:** Introduces a clear definition of 'tax year' (April 1–March 31) and removes the outdated term 'assessment year'.

### Key Improvements in Revised Bill (effective FY 2026–27, i.e., from April 1, 2026):

- Removed provision barring refunds for delayed returns—mitigating harassment of honest taxpayers.

### Tax Deduction & Clarity Provisions in the Bill

- **Commuted Pension-** Now explicitly allows full deduction of commuted pensions received from approved pension funds (e.g., LIC Pension Fund) even for non-employee recipients—aligning treatment with current law.
- **Income from House Property- Select Committee Recommendations (Clause 22):**
  - 30% standard deduction from the Gross Annual Value (after municipal taxes).
  - Deduction of pre-construction and home loan interest now explicitly permissible for let-out (rented) properties, not just self-occupied ones.

### Nil TDS Clarification

- The revised Bill reinstates explicit provisions for issuing 'nil TDS certificates', correcting omissions in the original draft and simplifying tax compliance.

### Budget Changes & Tax Relief for FY 2025–26

- Section 87A Rebate Extension
  - Under the new tax regime (Section 115BAC), salaried individuals get zero income tax up to ₹12.75 lakh, inclusive of standard deduction and rebate.
  - Excludes special income like Short-Term Capital Gains (STCG)—such incomes are still taxed separately.
- **Expansion of Standard Deduction & UPS Benefits**
  - Enhanced standard deduction reflects cost-of-living changes—latest provisions not precisely quantified but intended to ease tax burden.
  - Tax benefits on Unified Pension Scheme (UPS) aligned with National Pension System (NPS):
    - Up to 60% of UPS corpus is tax-exempt at retirement.
    - Premature or lump-sum withdrawals beyond 60% become taxable.

### Tax on Unrealized Profits (UPS) & Search Amendments

- **Unrealized Profits on Securities (UPS):** Taxation rules now apply even where gains are unrealized, preventing deferral.

- **Income Tax Search Rules:** Updated enforcement—new thresholds and guidelines aim at improved transparency.

**Income-Tax Act, 1961 vs Income-Tax Bill, 2025**

Aspect	Old (Income-Tax Act, 1961)	New (Income-Tax Bill, 2025)
<b>Terminology</b>	Used Assessment Year (AY) (income earned in previous year assessed next year).	Introduces Tax Year (April–March), removes AY concept.
<b>Drafting Style</b>	Lengthy, complex sentences with provisos, frequent cross-references.	Simplified language, more structured, tables (57 vs 18 earlier), citizen-friendly drafting.
<b>Commutated Pension</b>	Tax-free only for govt employees and specific categories.	Clarifies full tax deduction for commuted pensions from approved pension funds (even for non-employees).
<b>House Property Income</b>	30% standard deduction available, but ambiguity on let-out property loan interest.	Explicitly allows pre-construction & home loan interest deduction for let-out properties.
<b>Nil TDS Certificate</b>	Provision existed but was omitted in draft Bill, creating confusion.	Reinstated in revised Bill → taxpayers can apply for Nil/Lower TDS certificates.
<b>Late Return Refunds</b>	Refunds allowed subject to CBDT approval, but with procedural hurdles.	Original draft barred refunds on late returns → Revised Bill removed this clause (to protect taxpayers).
<b>Unified Pension Scheme (UPS)</b>	Not applicable (scheme was new).	Tax treatment aligned with NPS → 60% corpus tax-free, rest taxable.
<b>Standard Deduction (Salary)</b>	Fixed at ₹50,000.	Enhanced under FY 2025–26 changes (higher threshold, exact benefit notified annually).
<b>87A Rebate (New Regime)</b>	Up to ₹7 lakh (pre-2025 changes).	Raised to ₹12.75 lakh (salaried, after std. deduction); STCG excluded.
<b>Unrealized Profits on Securities (UPS)</b>	No explicit taxation provision.	Introduces taxation of unrealized profits, plugging loopholes.
<b>Search &amp; Seizure</b>	Old provisions under IT Act, 1961.	Updated rules for greater transparency & thresholds in tax searches.
<b>Implementation</b>	Applicable since 1961, with multiple amendments.	To be applicable from FY 2026–27 (April 1, 2026).

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## National Cooperative Policy – 2025

**Launch Highlights:** Unveiled by: Union Home Minister & Minister of Cooperation, Shri Amit Shah, in New Delhi.

- It marks the second major cooperative policy after the original 2002 policy.
- **Drafting Process:** A 40-member committee led by Shri Suresh Prabhu prepared the policy.

### Vision & Objectives:

- **Prosperity via Cooperatives:** Aligns with PM's vision of "Sahkar Se Samridhi" anchoring cooperatives as inclusive growth engines.
- Triple the cooperative sector's contribution to GDP by 2034.
- Bring 50 crore active members into the cooperative fold by 2034.
- **Societal Integration:** Ensure at least one cooperative society in every village, boosting numbers by at least 30%.

### Strategic Focus Areas

- Priority lies with villages, agriculture, rural women, Dalits, and Tribals—making the policy deeply inclusive.
- **Expansion into New Sectors:** Cooperatives are set to move into tourism, taxi services, insurance, and green energy, thereby expanding their economic footprint.

### Institutional & Implementation Design

- 83 identified intervention points to drive policy execution—58 are already completed, 3 fully implemented, 2 ongoing, with the rest in the pipeline.
- **Technology & Transparency:** Major focus on computerizing cooperative units, developing cluster-based monitoring, and embedding transparent, tech-driven management.
- **Supporting Young Talent:** The policy seeks to attract youth toward careers in cooperatives—making it a viable, modern sector for livelihood and leadership.
- **Legal Agility:** Policy proposes periodic legal updates (every 10 years) for relevance and resilience.

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## NAVYA Initiative (Nurturing Aspirations through Vocational training for Young Adolescent Girls)

- **Launched:** June 2025
- **Ministries:** Ministry of Skill Development & Entrepreneurship (MSDE) + Ministry of Women & Child Development (MWCD)
- **Implemented under:** PMKVY 4.0

### Target Group & Coverage

- Adolescent girls (16–18 years) in underserved/aspirational districts.

- **Pilot phase:** 19 States, 27 districts.
- **Beneficiaries in 1st phase:** ~3,850 girls.

### **Objectives**

1. Empower young girls through vocational training & holistic development.
2. Bridge education-to-employment gap, especially in rural & tribal areas.
3. Promote gender inclusivity in India's skilling ecosystem.
4. Support self-employment, entrepreneurship & job linkages.

### **Key Features**

#### **1. Vocational Training**

- Traditional sectors (tailoring, handicrafts, agri-allied).
- Non-traditional/emerging sectors – Digital Marketing, Cybersecurity, AI-enabled services, Green Jobs.

#### **2. Holistic Development Modules**

- Health, hygiene, nutrition.
- Life skills & soft skills.
- Financial literacy & digital skills.
- Legal awareness & rights education.

#### **3. Employment Support**

- Internships, apprenticeships, job placement support.
- Pathways for entrepreneurship & self-employment.

#### **4. Safe & Inclusive Training Environment**

- Gender-sensitive approach.
- Special focus on remote & marginalized communities.

### **Expected Outcomes**

- Skill enhancement of adolescent girls.
- Increased employability in modern job markets.
- Greater participation of women in workforce & entrepreneurship.
- Contribution to inclusive growth & social equity.

### **Significance**

- First scheme exclusively targeting adolescent girls (16–18 yrs) in skill development.
- Aligns with National Education Policy 2020 (vocational education integration).
- Supports SDG 5 (Gender Equality) & SDG 8 (Decent Work & Economic Growth).
- Strengthens India's demographic dividend by skilling youth.

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## India Semiconductor Mission (ISM)

**Recent Development:** The Union Cabinet, chaired by PM Narendra Modi, approved four new semiconductor manufacturing projects under the India Semiconductor Mission (ISM).

- These additions bring the total number of approved projects under ISM to 10, with cumulative investments of around ₹1.60 lakh crore across six states.
- The newly approved projects involve a total investment of ~₹4,600 crore, expected to generate employment for 2,034 skilled professionals, further catalysing indirect job creation.
- The projects include:
  - SiCSem in Bhubaneswar, Odisha (first commercial compound SiC semiconductor fab in India; capacity: 60,000 wafers and 96 million packaged units annually; applications: defence, EVs, solar inverters, etc.)
  - 3D Glass Solutions Inc. in Bhubaneswar, Odisha (vertically integrated advanced packaging facility using glass interposers and 3D Heterogeneous Integration)
  - Continental Device India Ltd. (CDIL) in Mohali, Punjab (discrete semiconductor expansion—MOSFETs, IGBTs, Schottky diodes—with annual capacity of 158.38 million units)
  - Advanced System in Package (ASIP) Technologies, Andhra Pradesh (in collaboration with South Korea's APACT Co. Ltd.; capacity: 96 million units/year for mobile, automotive electronics, consumer devices)

### About ISM

- The India Semiconductor Mission (ISM) was launched in 2021 under the aegis of MeitY with an initial outlay of ₹76,000 crore, aimed at developing a semiconductor and display ecosystem.
- ISM functions as an autonomous business division within the Digital India Corporation, acting as the nodal agency for planning and executing semiconductor-related schemes.
- Key schemes under ISM include:
  1. **Semiconductor Fabs:** Fiscal support up to 50% of project cost for fabs  $\leq 28$  nm; lower subsidy tiers for higher node sizes.
  2. **Display Fabs:** Support up to 50% of project cost, capped at ₹12,000 crore per fab.
  3. **Compound Semiconductors / Sensors / ATMP / OSAT facilities:** Promotion of specialised semiconductor production segments.
  4. **Design-Linked Incentive (DLI) Scheme:** Financial and infrastructural support for chip design (ICs, SoCs, IP cores).
- ISM also coordinates with academia and industry to build ecosystem strength and engage investors.

### Strategic Rationale:

- India aims to transition from reliance on chip imports to becoming a semiconductor manufacturing hub, addressing domestic demand in telecom, EVs, data centers, defence, and more.

- The approval of a wide range of projects—from compound fabs to advanced packaging and discrete components—strengthens the entire value chain.
- ISM is a core pillar of Atmanirbhar Bharat and Make in India, aiming for technological autonomy.
- These efforts align with global trends of diversifying semiconductor supply chains, especially in the face of geopolitical shocks and chip shortages.
- Industry response is positive. The Electronics Industries Association of India (ELCINA) hailed the new approvals as a significant step forward.

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## July 2025 retail inflation trends

### Key Highlights

- **Headline CPI Inflation Falls to 1.55%:**  
India's annual retail inflation dropped sharply to 1.55% in July 2025, down from 2.10% in June—its lowest level since June 2017. This reading was substantially below the RBI's 2%–6% tolerance band and market expectations (~1.76%)
- **Main Drivers of Disinflation:**  
The plunge in inflation was largely food-driven, underpinned by sharp declines in vegetables, pulses, and cereals. A base effect—due to elevated price levels in the corresponding period last year—also amplified the drop.
- **Regional Disparities:**  
While the national average reflects significant moderation, Punjab reported inflation at 3.53%, notably above the national rate. Rural areas there recorded 4.12%, outpacing urban inflation (2.77%). This highlights uneven macroeconomic trends across regions
- **Wholesale Inflation Turned Negative:**  
Wholesale price inflation declined by 0.58% in July, further signaling easing pressures across the supply chain—spurred by lower prices in key categories such as mineral oils and metals.

### Economic & Policy Implications

1. **Room for Monetary Policy Flexibility:** The disinflationary trend offers space for further policy easing. Indeed, RBI maintained a cautious stance but the trajectory may support future rate cuts, depending on growth and global headwinds.
2. **Nominal GDP and Fiscal Impact:** While low inflation supports consumer purchasing power, it may adversely affect nominal GDP growth, tax revenues, and debt servicing capacity. Public finances could face constraints if sustained disinflation persists.
3. **Temporary Nature of Disinflation:** Experts caution that this easing might be transitory. As base effects fade and food prices stabilize, inflation is expected to revert above 4% by early FY2026, potentially restraining aggressive rate cuts.
4. **Market Sentiment Boost:** Soft inflation helped lift domestic equities, especially amid favorable global cues. This reflects investor optimism and improved market confidence.

## RBI's Framework for Responsible and Ethical Enablement of Artificial Intelligence (FREE-AI)

In December 2024, the RBI constituted the FREE-AI Committee to develop a framework for responsible and ethical AI adoption in the financial sector, exploring synergies between innovation and risk mitigation. The Committee was chaired by Dr. Pushpak Bhattacharyya, a leading computer scientist from IIT Bombay.

### Why It Matters

- AI promises to revolutionize finance through greater efficiency, personalized services, fraud detection, credit access via alternative data, and seamless integration with India's digital public infrastructure (e.g., Aadhaar, UPI).
- Without safeguards, risks such as algorithmic bias, opaque decision-making ('black box' models), cyber threats, and exclusion of vulnerable groups could undermine trust and equity.

### The 7 "Sutras" — Guiding Principles: Outlined as the core ethos for AI integration in finance:

1. Trust is the Foundation – AI systems must be reliable, transparent, and confidence-inspiring.
2. People First – AI should augment, not replace, human judgment and prioritize welfare, dignity, and inclusion.
3. Innovation over Restraint – Foster responsible innovation without excessive regulatory barriers.
4. Fairness and Equity – Ensure AI decisions are unbiased and inclusive.
5. Accountability – Deploying entities must bear responsibility for AI-driven.
6. Understandable by Design – AI systems should be explainable to regulators and users.
7. Safety, Resilience and Sustainability – AI must be secure, robust, and sustainable over the long term.

### Strategic Pillars & Recommendations

The FREE-AI framework proposes 26 actionable recommendations across six strategic pillars:

#### Innovation-oriented Pillars:

- **Infrastructure:** Develop shared digital infrastructure, build indigenous AI models; possibly create an "AI Kosh" and integrate AI with platforms like UPI.
- **Policy & Regulation:** Update laws and guidelines to align with AI capabilities. Encourage "AI Innovation Sandboxes" for testing models in controlled environments.
- **Capacity Building:** Upskill stakeholders through AI governance training, and facilitate knowledge-sharing of best practices across financial institutions.

**Risk-mitigation Pillars:**

- **Governance:** Regulated entities to institute board-approved AI policies and oversight frameworks
- **Consumer Protection:** Incorporate AI considerations into grievance redressal, ensure transparency in AI-driven decisions, and require incident reporting and red-teaming exercises.
- **Assurance Mechanisms:** Implement audit frameworks, regular testing, incident disclosure and resilient security protocols specific to AI systems.

**Supporting Measures & Structural Suggestions**

- **AI Innovation Sandbox:** Enable safe experimentation on anonymized data with bias/error detection tools and compliance checks.
- **Shared Infrastructure & Trust Funds:** Establish shared compute/data infrastructure and a dedicated fund to support domestic AI development.
- **Multi-stakeholder Monitoring:** Constitute a cross-sectoral standing committee to assess AI risks and opportunities continually

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**Modernisation of India's Maritime Laws**

*In 2025, the Indian Parliament enacted a set of reforms aimed at modernizing maritime laws, replacing archaic colonial-era statutes with contemporary, internationally-aligned frameworks. These include:*

1. Indian Ports Bill, 2025 – repealed the Indian Ports Act, 1908
2. Merchant Shipping Bill/Act, 2025 – replaced the Merchant Shipping Act, 1958.
3. Carriage of Goods by Sea Bill/Act, 2025 – replaced the 1925 Act, aligning with Hague-Visby Rules.
4. Coastal Shipping Bill, 2025 – amended coastal shipping norms to boost coastal cargo movement.
5. Bills of Lading Bill, 2025 – modernised shipping documentation, replacing a 169-year-old colonial law.

**1. Indian Ports Bill, 2025****Objectives & Significance**

- Replaces the 1908 act to promote integrated port development, simplify regulations, ensure sustainability, and propel India to become a maritime leader by 2047
- Enhances ease of doing business, digital operations, transparency, and strengthens cooperative federalism between the Centre and States
- Introduces green port measures—pollution control, disaster preparedness, renewable energy—to ensure sustainable port operations

**Key Institutional & Governance Provisions**

- **Maritime State Development Council (MSDC):** Chaired by the Union Minister; includes coastal state ministers, Indian Navy/Coast Guard secretaries, and Shipping Ministry officials. It advises on national port planning, data management, tariff transparency, and policy harmonization.

- **State Maritime Boards:** Statutory bodies to manage non-major ports—involved in infrastructure planning, licensing, tariff-setting, and ensuring safety/environment norms.
- **Dispute Resolution Committees (DRCs):** At the State level to adjudicate disputes involving ports, service providers, users, and concessionaires. Appeals to High Courts; civil courts barred from interference

### **Environmental & Safety Measures**

- Mandatory compliance with MARPOL and Ballast Water Management Convention; ports must develop pollution control, disaster preparedness, and container plans subject to periodic central audits.
- Ports must provide waste reception facilities, shore power options, emergency planning, and welfare facilities for seafarers.

### **Challenges & Gaps**

- No explicit mechanism for appeal against penalty orders issued by port conservators.
- Port officers are empowered with inspection and entry rights but the Bill lacks safeguards against misuse.

## **2. Merchant Shipping Act, 2025**

- Replaces the 1958 Act with a modernized framework aligned to IMO norms, covering SOLAS, MARPOL, ballast water regulations, marine casualty investigations, seafarer welfare, environmental protection, and ease of doing business through digitalization and simplified procedures.

## **3. Carriage of Goods by Sea Act, 2025**

- Updates the 1925 Act by adopting Hague-Visby Rules (and aspects of Hamburg Rules), modernizing liability clauses, recognizing electronic bills of lading, streamlining cargo documentation, and ensuring legal clarity in maritime trade logistics.

## **4. Coastal Shipping Bill, 2025**

- Amends the Merchant Shipping Act, 1958 to modernize coastal cabotage norms, boost coastal cargo to 230 million tonnes by 2030, simplify licensing, reduce foreign dependency, and mandate strategic planning through a National Coastal and Inland Shipping Strategic Plan and a central National Database.

## **5. Bills of Lading Bill, 2025**

- Replaces the 169-year-old Indian Bills of Lading Act, 1856. Introduces a modern, transparent, and efficient legal framework aligned with global shipping documentation norms.

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## RBI's Co-Lending Arrangements Directions, 2025

The Reserve Bank of India (RBI) released the final Co-Lending Arrangements (CLA) Directions, 2025 will become effective from 1 January 2026 (or earlier at the discretion of regulated entities)

- These replace the earlier 2020 co-lending framework which focused primarily on priority sector lending and involved NBFCs originating and holding at least 20% of loans.

### Key Provisions

#### 1. Minimum Loan Retention ("Skin in the Game")

Each participating Regulated Entity (RE) must now retain at least 10% of each individual loan on their books, compared to the earlier 20% requirement for originators.

#### 2. Loan Share Recording Timeline

REs must reflect their share of the loan on their books within 15 days of disbursement. Failure to do so invalidates the co-lending arrangement, requiring the loan to stay on books or follow Transfer of Loan Exposures (TLE) norms.

#### 3. Default Loss Guarantee

Originating entities may offer a Default Loss Guarantee (DLG) capped at 5% of outstanding loans — purely as a risk-sharing measure, not a credit enhancement .

#### 4. Uniform Borrower-Level Asset Classification

Borrowers classified as SMA/NPA by one RE must be similarly classified by the other lender. REs must share such information on a near real-time basis, at the latest by the next working day.

#### 5. Blended Interest Rate and Fee Transparency

Borrowers will be charged a blended interest rate, calculated as the weighted average of each RE's rate share. All associated fees must be included in the Annual Percentage Rate (APR) and disclosed via the Key Facts Statement (KFS).

#### 6. Single Customer Interface (CI)

The co-lending agreement should clearly identify a single point of contact for borrowers. Any change must be communicated in advance.

#### 7. Operational Safeguards

- **Escrow-based flows:** Disbursements and collections must go through an escrow account.
- **CLA Agreement Essentials:** Must cover borrower criteria, responsibilities, fees, revenue sharing, grievance redressal, and timelines for information exchange.
- Entities must include CLA provisions in their credit policies, including limits, borrower targeting, due diligence, grievance mechanisms, and internal portfolio limits.
- REs must publish details of all active co-lending partners on their websites and have a business continuity plan for borrowers if the arrangement ends.

**Why This Matters**

<b>Dimension</b>	<b>Significance</b>
Risk Alignment	Both lenders share genuine exposure (“skin in the game”)—discouraging moral hazard.
Transparency & Conduct	Escrow flows, disclosure norms, and APR/KFS ensure borrower rights and clarity.
Early Detection & Shared Responsibility	Unified asset classification aids in early stress detection and mutual accountability.
Operational Readiness & Compliance	Lenders must invest in systems, legal updates, and operational integration before implementation.
Access vs. Complexity	While regulatory robustness benefits borrowers, added compliance burden may tilt lenders toward TLE arrangements for simplicity

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## **MSS@100: MS Swaminathan’s Contributions**

MSS@100 is the centenary celebration of Prof. M.S. Swaminathan (born 7 August 1925), to commemorate his legacy across sustainable agriculture, food security, and rural empowerment.

### **Prof. M.S. Swaminathan: Legacy and Contributions**

Born on 7 August 1925 in Kumbakonam, Tamil Nadu, Swaminathan completed his MSc at IARI (1949) and earned his PhD in genetics from Cambridge University (1952) focusing on Solanum (potato) species.

#### **Green Revolution Architect**

Often known as the Father of the Green Revolution in India, he pioneered the transformation from grain shortages to food self-sufficiency through the development and widespread adoption of High-Yielding Varieties (HYVs) of wheat and rice during the 1960s and 1970s.

- Collaborated closely with Norman Borlaug, setting up demonstration plots (e.g., 150 plots of 1 ha each in 1964) that proved HYVs' effectiveness.
- Wheat production doubled from around 12 million tonnes to 23 million tonnes in a few years.

#### **Food Security and Policy Advocacy**

- Instrumental in making India food self-sufficient by 1971, reducing dependency on imports, and pushing for an effective Public Distribution System.
- Chaired the National Commission on Farmers (2004–2006)—commonly known as the “Swaminathan Commission”—which submitted key reports recommending minimum support

prices, inclusive growth, and a holistic national policy on farmer welfare.

### Evergreen Revolution & Sustainable Agriculture

- Introduced the concept of the Evergreen Revolution, advocating for productivity gains achieved in an environmentally sustainable, socially equitable, and economically viable manner—emphasizing soil health, biodiversity, and eco-friendly biotechnology.

### Institution Building & Research Legacy

- Held key positions: Director of IARI (1961–72); DG of ICAR (1972–79); Agriculture Secretary; Deputy Chairman, Planning Commission (1980–82); Director-General, IRRI (1982–88).
- Founded the M.S. Swaminathan Research Foundation (MSSRF) in 1988 using the proceeds from his World Food Prize (1987). The foundation focuses on “pro-poor, pro-women, and pro-nature” rural development using science, technology, and ecotechnology—including bio-villages and knowledge centres.

### Awards & Global Recognition

- Honours include: Padma Shri (1967), Padma Bhushan (1972), Padma Vibhushan (1989); Ramon Magsaysay Award (1971); World Food Prize (1987); Albert Einstein World Award for Science (2008); Blue Planet Prize (1996).

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## Promotion and Regulation of Online Gaming Bill, 2025

*(Protecting middle class and youth; promoting e-sports and safe online games)*

Ministry in charge: Ministry of Electronics & Information Technology (MeitY)

### 1. Background & Context

- Online gaming has become a fast-growing sector of India’s digital economy.
- **Three main categories:**
  1. E-sports → Organised, competitive video gaming.
  2. Social/Educational Games → Casual, skill-based, safe, and learning-oriented.
  3. Online Money Games → Gambling/betting/fantasy leagues involving financial stakes.
- **Concerns:**
  - Rising addiction, leading to family distress and debt.
  - Cases of suicides linked to gaming losses.
  - Fraud and money laundering through gaming apps.
  - Some platforms misused for terror financing & illegal messaging.
- **Legal gap:**

- Gambling laws covered offline betting, but digital platforms were unregulated.
- Many platforms operated from offshore jurisdictions, escaping Indian law.
- WHO's recognition of "Gaming Disorder" as a mental health issue highlighted urgency.

## 2. Why the Bill Was Needed

- **Social harm:** 45 crore Indians impacted; estimated losses of ₹20,000 crores (MeitY statement).
- **Economic risks:** Unregulated offshore platforms → tax evasion, fraud, and illegal financial flows.
- **Policy vacuum:** No single framework for promoting responsible gaming and curbing harmful practices.
- **National security:** Links between illegal gaming platforms and terror funding.
- **Balanced approach required:** Ban harmful games but promote innovation via e-sports and safe games.

## 3. Key Provisions of the Bill

### Applicability

- Extends to all of India.
- Covers platforms operating inside and outside India but offering services to Indian users.

### Promotion of E-Sports

- Recognised as a legitimate competitive sport.
- Ministry of Youth Affairs & Sports to frame guidelines for tournaments.
- Plans for training academies, research centres, and technology platforms.
- Incentive schemes and inclusion of e-sports in broader sports policy.

### Promotion of Social & Educational Games

- Central Government empowered to recognise, register and regulate safe games.
- Focus on education, culture, and skills.
- Awareness drives to encourage healthy gaming habits.
- Platforms to distribute age-appropriate content.

### Ban on Online Money Games

- Complete prohibition on games involving monetary stakes (chance, skill, or hybrid).
- Advertising & promotion banned.
- Banks and payment systems prohibited from processing transactions.
- Government empowered under IT Act, 2000 to block such platforms.

## Establishment of an Online Gaming Authority

- **A national regulator to:**
  - Register and categorise games.
  - Decide whether a game qualifies as a “money game.”
  - Handle grievances.
  - Issue codes of practice and compliance guidelines.

## Offences & Penalties

- Offering/facilitating money games → Jail up to 3 years + ₹1 crore fine.
- Advertising such games → Jail up to 2 years + ₹50 lakh fine.
- Repeat offences → Jail up to 5 years + ₹2 crore fine.
- Offences cognisable & non-bailable → police can arrest without warrant.

## Corporate & Institutional Liability

- Companies and their officers liable.
- Exemption for independent/non-executive directors if due diligence shown.

## Powers of Enforcement

- Officers authorised to search, seize, and arrest without warrant.
- Investigations under Bharatiya Nagarik Suraksha Sanhita, 2023.

## Rule-Making Powers

- **Central Government can frame rules for:**
  - Recognition of e-sports and social games.
  - Regulation of platforms.
  - Functioning of Online Gaming Authority.

## Expected Benefits

- 1. Boost to Creative Economy**
  - Encourages digital creativity & innovation.
  - Expands exports and jobs.
  - Strengthens India’s global competitiveness in game development.
- 2. Empowering Youth**
  - Safe career pathways in e-sports.
  - Builds confidence, teamwork, and discipline.
  - Promotes digital literacy.
- 3. Safer Digital Environment**
  - Protects families from debt, addiction & scams.
  - Eliminates misleading "get-rich-quick" platforms.

#### **4. Global Leadership in Policy**

- India sets an example of balancing innovation with regulation.
- Enhances India's standing in digital governance.

#### **Complementary Initiatives Already in Place**

- Information Technology Act, 2000 & IT Rules 2021/2023
  - Blocked 1,524 illegal betting/gambling sites (2022–2025).
  - Intermediaries must register with SRBs (self-regulatory bodies).
- Bharatiya Nyaya Sanhita, 2023
  - Section 111: Cybercrime & unlawful economic activity.
  - Section 112: Betting/gambling punishments (1–7 years jail + fines).
- GST Act, 2017 (IGST Act)
  - Offshore platforms brought under IGST regime.
  - Simplified Registration Scheme for compliance.
- Consumer Protection Act, 2019
  - Prohibits misleading & surrogate ads.
  - CCPA empowered to act against celebrities/influencers endorsing betting.
- Advisories by Ministries
  - MIB (2022–24): Warnings against betting advertisements.
  - Education Ministry: Safe gaming guidelines for parents & schools.
- Cybercrime Reporting Measures
  - Portal: [cybercrime.gov.in](http://cybercrime.gov.in)
  - Helpline: 1930 for reporting online fraud.

#### **Challenges in Implementation**

- Enforcement against offshore platforms (jurisdiction issues).
- Defining the boundary between skill-based games and gambling.
- Potential pushback from gaming companies and investors.
- Need for strong awareness campaigns to ensure public cooperation.

#### **Conclusion**

- The Bill is a milestone in India's digital regulation.
- Provides strict safeguards against online gambling and fraud.
- Promotes constructive gaming ecosystems (e-sports & educational games).
- Ensures technology-driven growth aligns with social protection.
- Reinforces India's position as a global leader in responsible digital policy.

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## Insolvency and Bankruptcy Code (Amendment) Bill, 2025

**Introduced by:** Finance Minister Nirmala Sitharaman

**Date of Introduction:** 26th August 2025 (Lok Sabha)

### Objective:

- Reduce delays in insolvency resolution.
- Maximise value for stakeholders.
- Improve governance of processes under IBC.
- Align India's insolvency regime with global best practices.

### Background

- **IBC, 2016:** Landmark reform to rescue & reorganise distressed companies through a time-bound insolvency resolution process (CIRP).
- **Achievements so far:**
  - Fostered credit discipline and accountability among debtors.
  - Brought creditors and debtors to a structured negotiation framework.
- **Challenges faced:**
  - Admission delays – average 434 days vs mandated 14 days.
  - Case backlog in NCLT.
  - Steep haircuts (creditors recovering only ~30% of claims).
  - Shortage of trained insolvency professionals and tribunal members.
  - Deviations from core principle of *creditor-in-control*.

### Key Objectives of the Amendment

- Faster admission of insolvency cases.
- Provide out-of-court options for genuine business failures.
- Introduce group insolvency framework for coordinated resolutions.
- Create cross-border insolvency framework aligned with UNCITRAL Model Law.
- Improve liquidation process and governance by CoC.
- Reduce scope for misuse and fraudulent transactions.

### Major Provisions of the Bill

#### A. Faster Admission of Cases

- Insolvency application by a financial creditor “must” be admitted if:
  - Default proven.
  - Procedural compliance met.
  - No disciplinary proceedings against RP.
- Financial institution records = conclusive proof of default.
- NCLT to strictly enforce 14-day limit for admission.
  - If delayed → reasons to be recorded in writing.
- This removes earlier discretionary powers (SC, 2022 ruling) where NCLT could consider debtor's circumstances.

## **B. Out-of-Court Mechanism (Creditor-Initiated Insolvency Resolution Process – CIIRP)**

- For genuine business failures, not fraud.
- Initiated by creditors holding 51% debt.
- Corporate debtor continues management under RP oversight (RP has veto powers, attends board).
- To be completed in 150 days.
- If resolution fails → case converts to standard CIRP.
- Advantages: Faster, less costly, minimal business disruption, reduces NCLT burden.

## **C. Group Insolvency Framework**

- For corporate groups with multiple entities.
- Enables coordinated insolvency proceedings instead of fragmented, individual cases.
- Provisions may include:
  - Common Resolution Professional (RP).
  - Joint CoC across group companies.
  - Coordinated asset sale & resolution plan.
- Aim → maximise value & reduce time/costs.

## **D. Cross-Border Insolvency**

- Establishes framework for cooperation with foreign courts & stakeholders.
- Aligns India with UNCITRAL Model Law on Cross-Border Insolvency.
- **Benefits:**
  - Recognition of Indian proceedings abroad.
  - Easier recovery of foreign assets of Indian debtors.
  - Improves investor confidence & global standing.

## **E. Strengthening Liquidation Process**

- Committee of Creditors (CoC) empowered to supervise liquidation.
  - Can replace liquidator with 66% vote.
  - Can recommend direct dissolution if assets negligible.
- Moratorium (asset protection) extended to liquidation stage.
- Restoration of CIRP allowed once (on CoC request) → possible rescue of viable companies.
- Resolution Plans definition expanded → includes asset sales.

## **F. Transparency & Governance Measures**

- Corporate applicant no longer allowed to propose RP → ensures fair appointment.
- Restricts withdrawal of CIRP applications:
  - Cannot withdraw after CoC formed or after first invitation for resolution plans.
- Avoidance transaction proceedings (fraudulent/preferential transfers) to continue even after resolution concludes.
- Removal of interim moratorium for personal guarantors.
- Provisions to prevent fraudulent transactions that defraud creditors.
- Clarifies priority of government dues (subordinate to secured creditors, per SC rulings).

### Expected Impact

- **For Creditors:**
  - Timely admission → less erosion of asset value.
  - Reduced haircuts through efficient processes.
- **For Debtors:**
  - Out-of-court CIIRP reduces stigma & business disruption.
- **For NCLT:**
  - Reduced case burden due to pre-pack/out-of-court resolutions.
- **For Economy:**
  - Boost to ease of doing business & investor confidence.
  - Aligns Indian IBC regime with global best practices.

### Criticism & Challenges

- **Capacity of NCLT** – whether 14-day strict timeline is practical with current infrastructure.
- **Moral hazard risk** – out-of-court mechanism could be misused by promoters.
- **Group insolvency** – complex to implement in India due to layered corporate structures.
- **Cross-border insolvency** – requires bilateral recognition; depends on foreign jurisdictions' cooperation.
- **Enforcement bottlenecks** – need more trained RPs, liquidators, and tribunal members.

### Comparative Global Context

- US Chapter 11 Bankruptcy Code – debtor-in-possession model, restructuring emphasis.
- UK Insolvency Act – flexible out-of-court restructuring options.
- UNCITRAL Model Law – adopted in 50+ jurisdictions for cross-border insolvency.
- India moving closer to these frameworks with the 2025 amendments.

### Conclusion

- The IBC Amendment Bill, 2025 seeks to address long-standing weaknesses of the Code: delays, inefficiencies, lack of global integration.
- Balances creditor interests with scope for business survival.
- Provides clarity on admission, liquidation, governance, and cross-border cooperation.
- If implemented effectively, it will mark a new phase in India's insolvency regime, strengthening credit markets and business confidence.

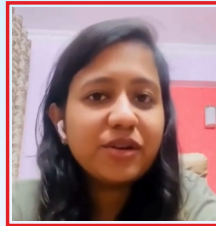


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