

FWD

FORTUNE WEEKLY DIGEST



> MONSOON & EL NIÑO

> E-NAM

> MONUMENT CONSERVATION

13th APRIL, 2025 - 19th APRIL, 2026

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EDITOR'S NOTE

As UPSC aspirants, it is essential to stay updated on current affairs to excel in the examination. This **Fortune Weekly Digest (ForWarD)** brings you the latest news and developments from around the world, carefully curated and analyzed to help you prepare for the Civil Services (Main) Examination.

We understand that time is precious, and we have made sure to present the information in a concise and easy-to-understand manner.

The magazine is divided into different sections. Mains relevant topics have been covered in detail with a UPSC previous year question perspective. The jot downs are examples and interesting facts to enrich your answer writing. Cherrypicks has some key words from the week, helpful again in answer writing and essay. We have also included essay topics and sample questions to help you gauge your preparation.

We have designed this magazine to best supplement the daily current affairs notes we have launched by the name of **FIND (Fortune IAS News Daily)** and **FINDER (Fortune IAS News Daily Explainer)** and the **Fortune Prelims Precise** monthly compilation. This magazine will be explained in detail and your queries addressed in a live class we conduct.

At a time when there is no dearth of current affairs materials, our hope is help you get a one-stop solution for all your current affairs needs.

This magazine is a work in progress and your feedback will be appreciated.

We hope that this magazine will serve as a valuable resource for your exam preparation and contribute to your success in the UPSC examination.

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FIRST ATTEMPT TOPPERS FROM
OUR PRELIMS CUM MAINS BATCH

KASTURI SHA
AIR 68

MANJIMA P
AIR 235

FABI RASHEED
AIR 71

SWATHI S BABU
AIR 522

OORMILA J S
AIR 561

W O M E N I N P O W E R

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MONUMENT CONSERVATION IN INDIA

Syllabus: GS I - salient aspects of Art Forms, literature and Architecture from ancient to modern times.

PYQ MAPPING

- Q) Indian Philosophy and tradition played a significant role in conceiving and shaping the monuments and their art in India. Discuss (2020)
- Q) Safeguarding the Indian Art Heritage is the need of the moment. Discuss (2018)

WHY IN NEWS

A recent explainer by the Press Information Bureau highlighted India's efforts in the **protection and conservation of monuments**.

INTRODUCTION

Monument conservation in India reflects the tension between **heritage preservation and rapid development**, making it a key governance challenge. It thus requires a shift from a **state-centric, monument-focused approach to an integrated, sustainable, and people-centric framework**.

SHORT TAKES

- **Tangible Cultural Heritage:** Physical cultural assets of outstanding universal value, including monuments, structures, and cultural landscapes, such as the Taj Mahal and Sanchi Stupa.
- **Intangible Cultural Heritage (ICH):** Living traditions, practices, expressions, and knowledge passed through generations and recognized by communities as part of their identity, such as Yoga and Vedic chanting

CONSTITUTIONAL BASIS

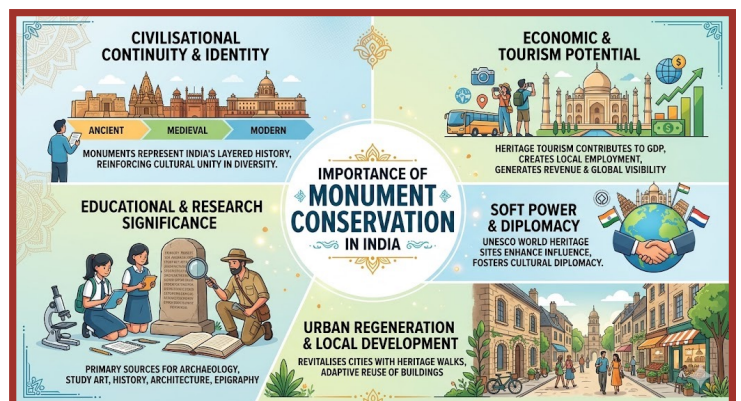
- ☞ **Article 49 — DPSP**
 - o Directs the State to protect monuments of **national importance**, forming the legal foundation of conservation laws.
- ☞ **Seventh Schedule**
 - o **Union List (Entry 67):** Central government controls monuments of national importance.
 - o **State List (Entry 12):** States manage other monuments → ensures **multi-level governance**.
- ☞ **Article 51A(f) — Fundamental Duty**
 - o Citizens are obligated to **value and preserve cultural heritage**, promoting public participation.

LEGAL AND INSTITUTIONAL FRAMEWORK

- ➔ **Archaeological Survey of India (ASI):**
 - o Established in **1861** to institutionalise conservation.
 - o Nodal agency under the **Ministry of Culture** for conservation, restoration, and archaeological research.
 - o Maintains **3686 protected monuments** across India.
 - o Operates through **~38 Circles**, each headed by a Superintending Archaeologist.
 - o ₹374 crore allocated for conservation (2024–25).
- ➔ **National Monuments Authority (NMA):**
 - o Established in 2007 under ASI.
 - o Supports **evidence-based conservation planning**.
- ➔ **National Policy for Conservation (2014):**
 - o Emphasizes scientific conservation and sustainable

management

- ➔ **Global framework:**
 - o Guided by **UNESCO** conventions on tangible and intangible heritage.
 - o India has **44 UNESCO World Heritage Sites (2024)** including **36 cultural, 7 natural, 1 mixed** sites



Ancient Monuments & Archaeological Sites and Remains Act, 1958

Purpose
Protect and preserve monuments & archaeological sites of national importance

Covers
 Immovable Heritage
 • Monuments
 • Sites
 • Structures

Key Provisions
 • Declaration of protected monuments
 • Regulation of construction near sites
 • Control over excavations

Protection Zones
 • 100 m → Prohibited Area
 • 200 m → Regulated Area

Implemented by
 • Archaeological Survey of India (ASI)
 • National Monuments Authority (NMA)

Antiquities & Art Treasures Act, 1972

Purpose
Prevent smuggling, illegal trade & export of antiquities

Covers
 Movable Heritage
 • Artefacts
 • Sculptures
 • Antiquities

Key Provisions
 • Mandatory registration of antiquities
 • Licensing of dealers
 • Regulation of ownership & trade

Focus
 • Prevent illegal export
 • Safeguard cultural property

Implemented by
 • Archaeological Survey of India (ASI)

CHALLENGES

- ▼ **Encroachment and urbanisation pressures:** Rapid urban expansion leads to **illegal settlements and infrastructure near monuments**, undermining their integrity.
- ▼ **Inadequate funding and human resources:** Shortage of trained conservation architects and archaeologists and budget constraints limit **preventive conservation and regular maintenance**.
- ▼ **Administrative and bureaucratic inefficiencies:** Overlapping jurisdictions between ASI, NMA, and local bodies cause **delays and conflicts**.
- ▼ **Unscientific conservation practices:** Use of modern

materials like cement instead of traditional lime mortar damages structural authenticity.

- ▼ **Environmental degradation:** Air pollution, climate change, and biological growth accelerate decay.
- ▼ **Tourism pressure and “Disneyfication”:** Excessive commercialization reduces authenticity and educational value of heritage sites.
- ▼ **Theft, vandalism, and neglect:** Lack of surveillance leads to **loss of artefacts and defacement**.
- ▼ **Development vs conservation conflict:** Infrastructure projects often bypass heritage norms, leading to irreversible damage.

GOVERNMENT INITIATIVES

- 🇮🇳 **Pilgrimage Rejuvenation and Spiritual Heritage Augmentation Drive (PRASHAD) :**
 - o Develops **pilgrimage sites with improved amenities**, linking heritage with religious tourism.
- 🇮🇳 **Adopt a Heritage 2.0 (Apni Dharohar, Apni Pehchaan):**
 - o Revamped in 2023, this initiative allows public and private sector companies to become **"Monument Mitras."**

- o Corporate Social Responsibility (CSR) funds used to develop, operate, and **maintain non-core visitor amenities** (such as drinking water, accessibility features, and lighting) at historical sites, allowing the ASI to focus strictly on structural conservation
- 🇮🇳 **National Mission on Monuments and Antiquities (NMMA):**
 - o Aims at **documentation and digitisation of built heritage and artefacts**.

CASE STUDIES

★ Humayun's Tomb:

- o Partnership between the **Aga Khan Trust for Culture and the Archaeological Survey of India.**
- o Involved **removing over 1 million kg of modern cement** that had trapped moisture and **replacing it with traditional lime mortar and hand-carved sandstone.**

★ Taj Mahal:

- o Tackled **yellowing marble caused by sulphur dioxide emissions forming acid rain,** along with

the declining Yamuna River.

- o After a 1984 PIL by M. C. Mehta, the Supreme Court of India created the **10,400 sq. km Taj Trapezium Zone (TTZ) in 1996,** banning coal and coke industries, forcing a switch to natural gas or relocation, and restricting tree felling within 5 km.
- o The ASI applies **Multani Mitti or Fuller's earth as mud-pack therapy** (plastering, drying, and washing it off with distilled water) to absorb pollutants and restore the marble's shine, repeated periodically since 1994.

WAY FORWARD

- ✦ **Strengthening legal enforcement:** Strict monitoring of prohibited zones and penal action against violations.
- ✦ **Scientific conservation approach:** Use of **traditional materials + modern technology (3D mapping, chemical preservation).**
- ✦ **Enhanced funding and institutional capacity:** Dedicated heritage funds and specialised training institutes.
- ✦ **Community participation and ownership:** Involving local communities ensures **sustainable and culturally**

sensitive conservation.

- ✦ **Sustainable tourism model:** Regulating tourist flow, promoting eco-friendly practices, and avoiding over-commercialisation.
- ✦ **Public-private partnerships (PPP):** Leveraging CSR funds and expertise for conservation projects.
- ✦ **Integration with urban planning:** Heritage-sensitive development under Smart Cities and master plans.
- ✦ **Awareness and education:** Promoting heritage literacy through curriculum and public campaigns.

CONCLUSION

Conservation must reconcile development with heritage sustainability rather than treating them as opposites. A **multi-stakeholder, technology-driven, and community-rooted model** is essential to transform conservation from **passive preservation to active cultural stewardship.**

SAMPLE QUESTION

Q "Discuss the importance of monument conservation in preserving India's cultural identity and promoting economic development."

(10 marks) (150 words)

MONSOON & EL NIÑO: WHAT INDIA CAN EXPECT AND DO

Syllabus: GS I - Geographical phenomenon

PYQ MAPPING

Q) What characteristics can be assigned to monsoon climate that succeeds in feeding more than 50 percent of the world population residing in Monsoon Asia? (2017)

INTRODUCTION

The **Southwest Monsoon** contributes ~70% of India's annual rainfall and is the backbone of agriculture (~50% rainfed area), water resources, and rural economy. However, climate variability, especially **El Niño events**, increasingly affects monsoon behaviour.

WHY IN NEWS

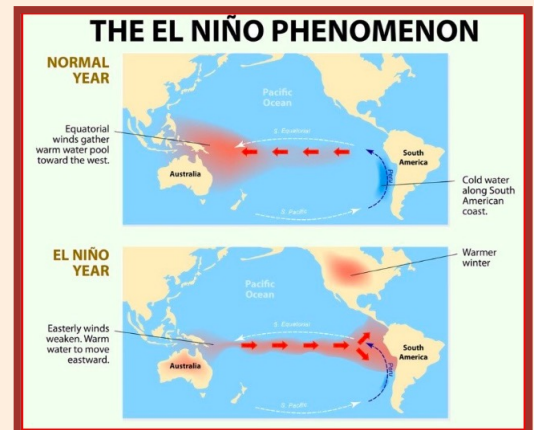
- The India Meteorological Department has forecast **92% of Long Period Average (LPA)** rainfall for the 2026 monsoon, indicating a **below-normal monsoon**.
- This is linked to the likely development of **El Niño** conditions in the Pacific Ocean.
- Raises concerns regarding **agriculture, inflation, and water security**, though India's resilience has improved.

WHAT IS EL NIÑO AND ITS IMPACT ON INDIAN MONSOON

- El Niño refers to **abnormal warming of surface waters** in the central & eastern Pacific Ocean.
- It weakens the **Walker Circulation**, reducing moisture-bearing winds toward India.

Impacts on India

- Suppressed monsoon rainfall leads to drought-like conditions
- Delayed or uneven rainfall distribution
- Increased frequency of **extreme weather (dry spells + heavy bursts)**



India's Monsoon Forecast 2026: Key Features

- ➔ **Overall rainfall: 92% of LPA (Below Normal)**
- ➔ **Temporal variation:**
 - **June–July-** Near normal rainfall
 - **August–September-** Deficient rainfall (El Niño peak effect)
- ➔ **Spatial variation:**
 - Some regions (NE, NW, Southern Peninsula) may receive **normal rainfall**.

Why There is “No Cause for Alarm Yet”

India has improved **monsoon resilience** through

- ♣ **Improved Forecasting:**
 - IMD's advancements in **dynamic models & data assimilation**.
 - More **granular, district-level forecasts**.
- ♣ **Water Resource Management:**
 - Expansion of **check dams, ponds, watershed projects**.
 - Better reservoir storage (due to good rainfall in 2024–25).
- ♣ **Agricultural Adaptation:**
 - Shift towards
 - Drought-resistant crops
 - Micro-irrigation (PMKSY)
 - Crop diversification reduces monsoon dependency.
- ♣ **Institutional Mechanisms:**
 - Schemes like MGNREGA (water conservation assets) and National Disaster Management frameworks have improved contingency planning.

CHALLENGES DESPITE IMPROVED RESILIENCE

● Increasing Rainfall Variability (Climate Change Link):

- India is witnessing a shift from “normal distribution” to “erratic distribution” of rainfall.
- As per studies by the Indian Institute of Tropical Meteorology
 - **Monsoon variability has increased by ~10–15% since the 1950s.**

● Rise in Localized Extreme Rainfall Events:

- Increase in **short-duration, high-intensity rainfall** (cloudbursts-like events)
- Data
 - IMD reports a **~75% rise in extreme rainfall**

events in Central India since 1950.

♣ Persistent Groundwater Over-Extraction:

- India is the **largest groundwater extractor globally** (~25% of world extraction)
- Data (CGWB)
 - ~17% of blocks are **over-exploited**

∑ Unequal Regional Preparedness

- Irrigation coverage
 - Punjab/Haryana- **>90% irrigated**
 - Rainfed regions (Deccan Plateau, Central India)- **<50% irrigated.**

WAY FORWARD

- * Promote **climate-resilient agriculture** by shifting to millets and drought-resistant crops, and strengthening Pradhan Mantri Fasal Bima Yojana.
 - *e.g., millet promotion in dry regions like Karnataka reducing water stress.*
- * Enhanced **forecasting systems** through better prediction of intra-seasonal variability and extreme events
 - *e.g., IMD’s nowcasting helped reduce casualties during recent cyclone and thunderstorm events.*
- * Adopt **integrated water resource management** via river basin planning and groundwater recharge under Atal Bhujal Yojana.
 - *e.g., community water budgeting improving groundwater levels in Gujarat.*
- * Strengthen **institutional preparedness** with district-level climate plans and real-time response systems.
 - *e.g., Odisha’s cyclone management model significantly reduces disaster fatalities.*
- * Address **climate change** through emission reduction and adaptation under National Action Plan on Climate Change
 - *e.g., National Water Mission targeting 20% improvement in water-use efficiency.*

CONCLUSION

A below-normal monsoon, even under El Niño conditions, is **no longer an automatic crisis** for India. However, **increasing climate uncertainty demands continuous adaptation**, better governance, and scientific preparedness. The focus must shift from **monsoon dependence to monsoon management**.

SAMPLE QUESTION

Q) “El Niño increasingly disrupts the Indian monsoon, but its impacts are no longer uniformly severe.” Examine in light of India’s growing climate resilience. Suggest measures for further strengthening adaptive capacity. **(15 marks) (250 words)**

BANK NATIONALISATION: PAST AND FUTURE

Syllabus: GS III - Indian Economy

PYQ MAPPING

Q) Is inclusive growth possible under market economy? State the significance of financial inclusion in achieving economic growth in India. (2022)

Q) Pradhan Mantri Jan Dhan Yojana (PMJDY) is necessary for bringing unbanked to the institutional finance fold. Do you agree with this for financial inclusion of the poor section of the Indian society? Give arguments to justify your opinion. (2016)

WHY IN NEWS

A recent article in The Indian Express revisits the **Bank Nationalisation of 1969** as one of the most defining economic decisions in independent India.

INTRODUCTION

Bank nationalisation in India was a transformative step that **reoriented the banking system from profit-driven urban concentration to broad-based socio-economic development**. In the contemporary era of liberalisation and technological change, it raises critical questions about the optimal balance between state ownership and market efficiency.

SHORT TAKES

➤ P. J. Nayak Committee (2014)

- The committee headed by **P. J. Nayak** submitted **its report in 2014** to review governance of Public Sector Banks (PSBs).
- Recommended **reducing government stake in PSBs below 50%** and **repealing Bank Nationalisation Acts** to ensure autonomy and reduce political/vigilance interference.
- Proposed creation of an autonomous **Bank Investment Company (BIC)** to hold government shares, making PSBs its subsidiaries and

separating ownership from management.

- Suggested setting up **Bank Boards Bureau (BBB)** as an interim body to improve **professional appointments** of top bank management (later implemented in 2016).

➤ EASE 8.0 (Enhanced Access & Service Excellence)

- A reform agenda for Public Sector Banks (PSB) launched by the **Department of Financial Services** to improve governance, customer service, digital capabilities and risk management.

ABOUT BANK NATIONALISATION

➔ Meaning:

- Bank nationalisation refers to the **transfer of ownership of private banks to the government**, making them public sector institutions.

➔ Historical Phases:

- State intervention in banking had begun with the nationalisation of the **State Bank of India in 1955**.
- The decision of bank nationalisation was **spearheaded by Indira Gandhi, who, as Prime Minister and Finance Minister, nationalised 14 major private banks on July 19, 1969**.

- An Ordinance was promulgated to nationalise the 14 banks **with deposits exceeding ₹50 crore**, signed by Acting President V.V. Giri.

- This was followed by **6 more in 1980**, bringing most of the banking sector under government control.

➔ Context of Nationalisation:

- Before nationalisation, banking was dominated by private players who **focused mainly on urban and industrial sectors**, neglecting agriculture and rural areas.

OBJECTIVES

- ➔ **Financial Inclusion:** The main aim was to expand banking services to rural and unbanked populations, shifting from **“class banking” to “mass banking.”**

- ➔ **Priority Sector Lending:** Banks were directed to provide **credit to agriculture, MSMEs, and weaker sections** instead of large industries.

- ➔ **Reduction of Economic Inequality:** Nationalisation aimed to **reduce concentration of wealth and break the monopoly** of big industrial houses over credit.

- ➔ **Support to Planned Economic Development:** It helped align banking with **Five-Year Plans** and national development goals.

🕒 **Regional Balance in Development:** Expansion of banking in backward and rural regions was intended to reduce regional disparities.

🕒 **Alignment with Socialist Goals:** Nationalisation aimed to align the financial system with broader developmental and social objectives within a socialist policy framework.

ACHIEVEMENTS

♣️ **Expansion of Bank Branches:** Bank branches increased massively, especially in rural areas (**from ~8,000 in 1969 to over 60,000 later**), improving outreach.

♣️ **Increase in Rural Credit and Deposits:** Credit to rural areas rose from **₹115 crore to ₹3,000 crore**, and rural deposits increased from **₹306 crore to ₹5,939 crore within a decade** — both nearly twenty-fold increases.

♣️ **Growth in Financial Inclusion:**

- o Millions of people gained access to **formal banking**, integrating them into the financial system.
- o Public sector banks played a **crucial role in implementing the Jan Dhan scheme**, as private

banks contributed only 1.3 crore out of 46 crore accounts (2.82%).

♣️ **Increase in Agricultural Credit:** Credit to agriculture rose significantly (from ~2% in 1968 to ~15% by 1991), **supporting the Green Revolution.**

♣️ **Mobilisation of Savings:** Nationalisation encouraged savings among rural and low-income groups, increasing **deposit mobilisation.**

♣️ **Reduction of Monopoly Power:** It reduced control of large industrial houses over banking resources.

♣️ **Greater Stability and Trust:** Public confidence in banks increased due to government backing, enhancing financial stability.

LIMITATIONS AND CRITICISM OF NATIONALISATION

▼ **Weak Governance in PSBs:**

- o The **P J Nayak Committee** found that PSB boards were disempowered, governance was weak, and director selection was compromised.
- o The committee warned of an **impending NPA crisis** and fragile financial health of PSBs.

▼ **Concerns about Bureaucratic Expansion:** Jayaprakash Narayan described bank nationalisation as **“wrong and unwarranted,”** arguing that it would not solve economic problems but would instead **increase the power of the government and bureaucracy.**

▼ **Low Market Efficiency:** Every ₹1 invested in PSBs yields only ₹0.71 in market value, compared to ₹3.70 for private banks (over five times higher).

▼ **Rising NPAs (Non-Performing Assets):** Politically directed lending led to bad loans and financial stress in banks.

▼ **Political Interference in Lending:** Credit decisions were sometimes influenced by political considerations rather than economic viability.

▼ **Lack of Innovation:** Public sector dominance reduced competition, **slowing technological and service innovation.**

NATIONALISATION VS PRIVATISATION

COMPARING BANKING STRUCTURES		
Basis	Nationalisation (Public Sector Banks)	Privatisation (Private Sector Banks)
Objective	<ul style="list-style-type: none"> • Focus on social welfare • Financial inclusion • Equitable distribution of credit 	<ul style="list-style-type: none"> • Focus on profit maximisation • Efficiency • Shareholder value
Efficiency	<ul style="list-style-type: none"> • Often suffers from bureaucratic delays • Lower operational efficiency 	<ul style="list-style-type: none"> • Higher efficiency due to competition • Innovation • Better management practices
Lending Approach	<ul style="list-style-type: none"> • Emphasis on priority sector lending (agriculture, MSMEs, weaker sections) 	<ul style="list-style-type: none"> • Lending based on profitability • Risk-return considerations
Governance	<ul style="list-style-type: none"> • Subject to government control • Political interference 	<ul style="list-style-type: none"> • Greater autonomy • Professional and market-driven decision-making
Financial Stability vs Innovation	<ul style="list-style-type: none"> • More stable due to government backing • Slower innovation 	<ul style="list-style-type: none"> • More innovative and customer-centric • May take higher risks

SOCIAL WELFARE | MARKET DRIVEN

CHALLENGES IN CURRENT BANKING SYSTEM

- ✦ **High NPAs and Financial Stress:** Public sector banks continue to struggle with bad loans and asset quality issues.
- ✦ **Governance and Autonomy Issues:** Limited operational independence affects decision-making and performance.
- ✦ **Capital Adequacy Constraints:** Frequent need for government recapitalisation burdens public finances.
- ✦ **Competition from Private Banks and Fintech:** New-age banks and digital platforms challenge traditional PSBs.
- **Example: Fintechs like PhonePe or Razorpay** have captured the lion's share of the urban millennial and Gen Z market, leaving PSBs primarily with older demographics and rural segments.
- ✦ **Cybersecurity and Technological Gaps:** Rapid digitalisation has increased risks and exposed capability gaps.
- **Example:** AI-driven phishing, deepfake voice scams for wire transfers, and ransomware are the top threats

WAY FORWARD

- ✦ **Strengthening Governance Reforms:** Improve autonomy, accountability, and professional management in PSBs.
 - **Example:** Under **EASE 8.0**, banks are mandated to establish **Digital Accessibility Cells** and include representation for *Divyangjans* (persons with disabilities) in customer service and grievance committees.
- ✦ **Reducing Political Interference:** Ensure lending decisions are based on economic viability, not populism.
- ✦ **Improving Risk Management:** Strengthen credit appraisal systems to reduce NPAs.
 - **Example:** 10 PSBs now use **AI-driven voice bots** and WhatsApp-based systems not just for recovery actions.
- ✦ **Leveraging Technology and Digital Banking:** Invest in fintech, AI, and digital infrastructure to remain competitive.
- ✦ **Balanced Banking Structure:** Maintain coexistence of public and private banks for inclusive and efficient growth.
- ✦ **Continued Focus on Financial Inclusion:** Use PSBs to deepen schemes like Jan Dhan, Direct Benefit Transfers, and rural credit expansion.
 - **Data:** As of **February 2026**, the **PM Jan-Dhan Yojana (PMJDY)** reached **57.78 crore accounts** with a deposit balance of **₹2.94 lakh crore**.

CONCLUSION

The legacy of nationalisation lies in deepening financial inclusion and aligning banking with national priorities, even as inefficiencies and governance issues persist. Going forward, a **pragmatic blend of public sector strength and private sector dynamism** is essential to build a resilient and inclusive banking system.

SAMPLE QUESTION

Q) “Bank nationalisation in India marked a shift from class banking to mass banking.” Discuss **(10 marks) (150 words)**

E-NAM: DIGITAL TRANSFORMATION OF AGRICULTURAL TRADE

Syllabus: GS III - Transport and marketing of agricultural produce and issues and related constraints

PYQ MAPPING

Q) "How does e-Technology help farmers in production and marketing of agricultural produce? Explain it. (2023)

Q) "What are the main bottlenecks in the upstream and downstream process of marketing of agricultural products in India? (2022)

WHY IN NEWS

The Press Information Bureau recently released an explainer on the **National Agriculture Market (e-NAM)**, highlighting its role in transforming agricultural marketing in India.

INTRODUCTION

India's agricultural marketing system has long been constrained by fragmented mandis, price inefficiencies, and the dominance of intermediaries, limiting farmers' income potential. The National Agriculture Market (e-NAM) represents a digital reform **aimed at creating a unified, transparent, and efficient agricultural marketplace across the country.**

SHORT TAKES

➤ Agricultural Produce Market Committee (APMC):

- o A **state-level statutory body in India** that **regulates agricultural trade through designated market areas (mandis)**, protecting farmers from exploitation by middlemen and ensuring fair,

transparent pricing.

- o They aim to prevent distress sales, offer infrastructure for storage/auctions, and facilitate competitive bidding

WHAT IS E-NAM?

➔ Pan-India Electronic Trading Platform:

- o The **National Agriculture Market (e-NAM)** is a digital platform launched in **2016** to integrate **Agricultural Produce Market Committees (APMCs)** across India into a unified market.
- o It **connects mandis through an online system**, enabling seamless trading of agricultural commodities.

➔ Objective: "One Nation, One Market"

- o It aims to **eliminate fragmentation in agricultural markets by enabling inter-state trade and uniform price discovery across regions**, addressing long-standing inefficiencies of the mandi system.

➔ Digital Trading Ecosystem:

- o Farmers bring produce to e-NAM mandis where **commodities are digitally recorded, graded, and auctioned online** through transparent bidding systems.

➔ Key Features of the Platform:

- o Online bidding and e-auction
- o Quality assaying and standardisation
- o Real-time price and arrival information
- o Digital payment integration
- o Participation of traders, FPOs, and buyers nationwide



BENEFITS

- ☀️ **Improved Price Realisation for Farmers:** Transparent online bidding **reduces information asymmetry and ensures competitive prices**, leading to higher farmer incomes.
- ☀️ **Reduction of Intermediaries and Exploitation:** By enabling direct farmer–buyer interaction, e-NAM **minimizes the role of middlemen**, reducing commission charges and rent-seeking behaviour.
- ☀️ **Enhanced Market Access:** Farmers can **access buyers beyond their local mandis**, promoting inter-state trade and reducing regional price disparities.
- ☀️ **Transparency and Efficiency in Trade:** Digital records

and online transactions **reduce collusion among traders** and bring accountability into the system.

- ☀️ **Timely and Secure Payments:** Integration with banking systems ensures faster payments **directly into farmers' accounts**.
- ☀️ **Reduction in Transaction Costs:** Digitalisation **lowers logistics, administrative costs, and wastage**, improving overall efficiency of agricultural marketing.
- ☀️ **Boost to Quality-Based Trade:** Scientific assaying encourages farmers to **improve quality**, linking price with standards.

CHALLENGES

- ⚠️ **Digital Divide:** Many small and marginal farmers **lack digital literacy, smartphones, or internet access**, limiting effective participation.
- ⚠️ **Infrastructure Deficits:** Inadequate grading labs, warehouses, cold storage, and connectivity constrain full utilisation of the platform.
- ⚠️ **Trust Deficit in Online Systems:** Farmers often prefer physical markets due to familiarity, need for instant

cash, and scepticism about digital payments.

- ⚠️ **Regulatory Fragmentation:** State-level variations in mandi laws hinder seamless inter-state trade and uniform implementation.
- ⚠️ **Limited Inter-State Trade in Practice:** Despite the national platform, most transactions remain local due to logistical and regulatory constraints.

RECENT DIGITAL INITIATIVES IN AGRICULTURE

☞ AgriStack

- o A digital agriculture platform that provides farmers with a unique **Aadhaar-linked Farmer ID, integrates land, crop, and related data, and enables efficient delivery of schemes like PM-KISAN**, along with improved access to credit, insurance, and personalised advisory services.



☞ Bharat-VISTAAR (Virtually Integrated System to Access Agricultural Resources)

- o A multilingual AI-powered agricultural platform announced in the **Union Budget 2026–27** with

an outlay of ₹150 crore.

- o Phase I was launched in Feb 2026 to provide farmer services through a **voice-based chatbot, web portal, mobile app, and helpline (155261)** in Hindi and English.
- ☞ **Krishi–Decision Support System (Krishi-DSS)**
 - o Launched in **2024**, it is a geospatial platform that integrates **satellite imagery, weather data, reservoir and groundwater levels, and soil health information** to support real-time agricultural decision-making.
- ☞ **Kisan e-Mitra**
 - o Launched in 2023, is a **voice-based AI chatbot** developed to assist farmers with queries on government schemes. It **supports 11 languages and handles around 8,000 queries daily**, providing real-time grievance and information support.

WAY FORWARD

* Bridging the Digital Divide

- o Expand rural internet connectivity and smartphone access
- o Promote digital literacy through training and extension services

* Strengthening Physical Infrastructure

- o Invest in assaying labs, warehouses, cold chains, and logistics

* Regulatory Reforms and Harmonisation

- o Align state APMC laws to enable seamless national trade
- o Encourage unified licensing and single-point levy

* Enhancing Farmer Participation

- o Promote Farmer Producer Organisations (FPOs) for

aggregation

- o Provide incentives for onboarding farmers and traders

* Integration with Value Chain Ecosystem

- o Integration of e-NAM with Warehousing Development and Regulatory Authority (WDRA) warehouses, logistics networks, and export channels

* Leveraging Advanced Technologies

- o Use AI, blockchain, and data analytics for price forecasting and traceability

* Awareness and Behavioural Change

- o Conduct mass awareness campaigns and build trust through demonstration of successful case studies

CONCLUSION

e-NAM marks a significant step towards **transforming agricultural trade through digital integration and transparent price discovery**. However, its success depends on **strengthening infrastructure, bridging the digital divide, and ensuring cooperative federal reforms** to realise the vision of a truly unified national market.

SAMPLE QUESTION

Q)How far has e-NAM succeeded in achieving the objective of 'One Nation, One Agricultural Market'? Critically examine. **(15 marks) (250 words)**

WEEKLY DOSSIERS

ETHANOL IN SUSTAINABLE AVIATION FUEL (SAF): ATJ PATHWAY

Aviation is one of the hardest sectors to decarbonise due to lack of viable large scale alternatives like batteries or hydrogen. Sustainable Aviation Fuel has emerged as the most practical near term solution to reduce emissions. India has recently promoted ethanol as a feedstock for SAF production to align with global climate commitments

How Ethanol is Converted into Jet Fuel

- ◆ Raw ethanol cannot be directly used in aircraft engines because of its low energy density and tendency to absorb moisture
- ◆ Therefore, ethanol undergoes a specialised process called **Alcohol to Jet (ATJ)** conversion

Key stages in ATJ process

- ◆ Dehydration removes water content from ethanol.
- ◆ Chain building converts small alcohol molecules into longer hydrocarbon chains.
- ◆ Hydrogenation stabilises the fuel and makes it similar to conventional jet fuel.

Energy Efficiency and Performance

- ◆ Ethanol energy density is about 26.8 MJ per kg
- ◆ Conventional jet fuel has around 43 MJ per kg
- ◆ ATJ fuel achieves about 42 to 44 MJ per kg, making it comparable to jet fuel

Implications

- ◆ Aircraft using ATJ fuel need only about 5 to 10 percent more fuel by volume
- ◆ Direct ethanol use would have required nearly 60 percent more fuel, making it impractical

Compatibility and Standards

- ◆ ATJ fuel is chemically similar to aviation turbine fuel
- ◆ It can be used with existing aircraft engines and fuel infrastructure
- ◆ **ASTM International** has approved ATJ fuels for aviation use
- ◆ Up to 50 percent blending with conventional jet fuel is currently permitted

Challenges and Concerns

- ◆ Ethanol production depends heavily on crops like sugarcane, raising food versus fuel concerns.
- ◆ Large scale SAF production may strain agricultural resources.
- ◆ Need to shift towards second generation ethanol made from agricultural waste.

Way Forward

- ◆ Promote second generation biofuels to reduce pressure on food crops
- ◆ Enhance domestic ethanol production capacity with sustainable feedstocks
- ◆ Strengthen policy support for SAF adoption in aviation sector
- ◆ Invest in research for improving conversion efficiency and reducing costs

Conclusion

Ethanol based SAF through the ATJ pathway offers a technologically viable and relatively sustainable solution for aviation decarbonisation. Its success, however, depends on balancing energy needs with agricultural sustainability and scaling advanced biofuel technologies.

EXTREME HEAT AND GLOBAL FOOD SYSTEMS

A joint report by the Food and Agriculture Organization and World Meteorological Organization highlights the growing threat of extreme heat to global agrifood systems. Over one billion people dependent on agriculture, livestock, fisheries and forestry are at risk.

Nature of the Threat

- ◆ Heatwaves are becoming more frequent, intense and prolonged due to climate change.
- ◆ Extreme heat acts as a **risk multiplier**, intensifying

droughts, wildfires and pest outbreaks.

- ◆ The “safety margin” within which plants, animals and humans function is shrinking.

Impact on Crops (Crop Physiology)

- ◆ Crop yields decline sharply beyond **30°C threshold**.
- ◆ High night temperatures increase respiration, reducing net energy available for growth.
- ◆ Heat stress during the flowering stage leads to **pollen**

sterility in crops like rice and maize.

- ◆ The result is poor grain filling and formation of empty husks.

Data point

- ◆ Every 1°C rise in global temperature reduces yields of major crops like wheat, rice, maize and soybean by around 6%.

Impact on Livestock

- ◆ Heat stress measured using **Temperature Humidity Index (THI)**.
- ◆ Dairy sector faces
 - 15 to 25% decline in milk production
 - Reduced fertility rates
- ◆ Poultry sector faces mass mortality during extreme heat events

Impact on Fisheries and Oceans

- ◆ Increase in marine heatwaves reduces dissolved oxygen levels.
- ◆ Threatens fish stocks and marine biodiversity.
- ◆ In 2024, about 91% of oceans experienced at least one marine heatwave.

Impact on Agricultural Systems and Livelihoods

- ◆ Changes cropping patterns and growing seasons.
- ◆ Reduces labour productivity of farmers due to unsafe

working conditions.

- ◆ Case study- Morocco saw over 40% decline in cereal yields after prolonged drought and heatwaves.
- ◆ Impacts extend to **cold chain systems**, disrupting food storage and supply.

Challenges

- ◆ Overdependence on climate sensitive agriculture.
- ◆ Inadequate early warning systems.
- ◆ Weak adaptation strategies in developing countries.
- ◆ Fragmented policy response at global level.

Way Forward

- ◆ Strengthen climate resilient agriculture through heat tolerant crop varieties.
- ◆ Improve early warning systems and weather forecasting.
- ◆ Promote sustainable water management and micro irrigation.
- ◆ Develop heat resilient livestock infrastructure.
- ◆ Strengthen cold chain and food storage systems.
- ◆ Global cooperation to reduce greenhouse gas emissions.

Conclusion

Extreme heat is no longer a future risk but a present crisis reshaping global food systems. While adaptation measures are essential, long term food security depends on urgent and coordinated climate mitigation efforts.

URBAN ELECTORAL DISENFRANCHISEMENT IN INDIA

Debate triggered by the **Special Intensive Revision (SIR)** of electoral rolls in urban areas. Concerns that procedural “reforms” may dilute the spirit of **universal adult franchise** envisioned by B. R. Ambedkar. Raises questions on inclusiveness, representation, and democratic legitimacy.

Nature of Urban Disenfranchisement

- ◆ **Structural Exclusion in Urban Areas**
 - Rapid urbanisation accompanied by high migration and informal settlements.
 - Around **40% of urban population lives in slums**.
 - Lack of permanent address leads to exclusion from voter rolls.
- ◆ **Bureaucratic Barriers (SIR Process)**

- Heavy reliance on documentation and proof of residence.
- Requirement of historical records (2002 or 2005) disadvantages migrants.
- The enumeration process is seen as bureaucratic rather than inclusive.
- ◆ **Large Scale Deletions**
 - Significant voter deletions reported in cities such as
 - Patna, Ghaziabad, Lucknow, Kanpur, Mumbai
 - High deletions among
 - Urban poor
 - Migrant workers

- Informal sector labour

◆ **Dual Burden on Marginalised Groups**

- Difficulty in registering as new voters.
- Existing voters face deletion from rolls.
- Disproportionate impact on Dalits, minorities, and economically weaker sections.

Issue of Electoral Secrecy

- ◆ Booth level vote disclosure in **Electronic Voting Machines (EVMs)** may compromise secrecy
- ◆ In small booths, voting patterns of specific communities can be inferred
- ◆ Undermines the principle of **free and fair elections**

Implications for Democracy

- ◆ **Erosion of Political Equality**
 - Exclusion of vulnerable groups weakens representative democracy
 - Violates the spirit of “one person, one vote”
- ◆ **Selective Electorate Formation**
 - Allegations of “selective filtration” of voters
 - Risk of exclusion of politically inconvenient populations
- ◆ **Weakening Urban Governance**
 - Underrepresentation of urban poor leads to policy bias
 - Urban planning may prioritise capital over citizens
- Σ **Decline in Trust in Institutions**
 - Perceived bias in electoral processes erodes faith in institutions like the Election Commission.

Challenges Specific to Urban India

- ◆ High population mobility
- ◆ Informal housing and lack of documentation
- ◆ Seasonal and circular migration
- ◆ Administrative capacity constraints in large cities

Way Forward

- ◆ **Inclusive Electoral Reforms**
 - Simplify voter registration procedures
 - Accept alternative proofs of residence
- ◆ **Strengthening Enumeration**
 - Door to door verification with community participation
 - Use of digital databases for dynamic voter rolls
- ◆ **Protecting Migrant Voting Rights**
 - Explore remote voting mechanisms
 - Enable portability of voting rights across locations
- ◆ **Safeguarding Electoral Secrecy**
 - Review booth level data disclosure practices
 - Ensure strict confidentiality norms
- ◆ **Institutional Accountability**
 - Greater transparency in deletion and revision processes
 - Independent audits of electoral roll revisions

Conclusion

Urban electoral disenfranchisement reflects a deeper contradiction in India’s democracy where rapid urbanisation is not matched by inclusive political participation. Protecting universal adult franchise, especially for the urban poor and migrants, is essential to preserve the legitimacy and inclusiveness of the democratic system.

BEYOND VERDICTS: KEY JUDICIAL INTERVENTIONS

Road Safety as a Fundamental Right: Supreme Court’s Intervention

- ◆ In *Phalodi Accident v. National Highways Authority of India*, the Supreme Court cautioned that expressways should not turn into “corridors of peril” due to administrative lapses or poor infrastructure.
- ◆ Invoking Article 142, it issued nationwide directions to strengthen road safety. The Court emphasised that road safety is an integral part of the right to life and dignity under Article 21, thereby placing a positive obligation on the State to ensure safe road conditions.
- ◆ This assumes significance as National Highways, though constituting only about 2% of total road length, account for nearly 30% of road fatalities in India.

Accessible Prisons and Rights-Based Approach

- ◆ The Supreme Court of India has directed a high-powered committee chaired by S. Ravindra Bhat to expand its

mandate beyond open prisons and develop a framework to make prisons **disabled-friendly** while ensuring security.

- ◆ The Court emphasised a **humane, rights-based approach**, upholding **Articles 14 and 21** even during incarceration.
- ◆ The committee will prepare a blueprint covering **accessible infrastructure (ramps, toilets, tactile flooring), assistive technologies (hearing aids, wheelchairs, Braille), and specialised medical care including psychiatric and physical therapy.**

Article 227: Scope of High Court's Supervisory Jurisdiction Clarified

- ◆ The Supreme Court of India has reiterated that High Courts, while exercising powers under **Article 227, cannot reassess or re-evaluate evidence** already considered by **subordinate courts**. In *Vinay Raghunath Deshmukh vs Natwarlal Shamji Gada*, the Court set aside the Bombay High Court judgment for **exceeding its jurisdiction by acting like an appellate court**.
- ◆ The case involved an **eviction suit**, where the **Appellate Court allowed amendment** based on **bona fide need arising from subsequent events**, which the High Court had **wrongly interfered with**.
- ◆ The Supreme Court clarified that **Article 227 is limited to supervisory jurisdiction**, meant only to ensure that **lower courts act within their jurisdiction**, and **does not permit re-examination of merits or evidence**, especially when there is **no jurisdictional error or statutory violation**.

ICU Standards: Supreme Court Directs Nationwide Action Plan

- ◆ The Supreme Court of India has directed all States and UTs to **prepare action plans** for implementing **minimum ICU standards**, with a **3-week deadline** to finalize a national framework.
- ◆ States must **hold expert meetings within a week**, identify **5 priority areas (manpower, equipment, logistics)**, and ensure **practical implementation and monitoring mechanisms**. The Ministry of Health and Family Welfare will coordinate and compile a **common national blueprint**.
- ◆ The Court also stressed **training of medical and nursing staff**, involving bodies like the Indian Nursing Council, and suggested measures like **SOPs and GPS-based hospital locators** to improve critical care delivery.

Reproductive Autonomy: Supreme Court Upholds Woman's Choice

- ◆ The Supreme Court of India held that a woman **cannot be forced to continue an unwanted pregnancy** on the ground that the child can later be given for adoption, emphasizing that the **choice of the pregnant woman is paramount**.
- ◆ Allowing termination of a **7-month pregnancy of a minor**, the Court ruled that forcing continuation would **violate her right to life, dignity, and personal liberty under Article 21**, and cause **mental, emotional, and physical trauma**.
- ◆ The Court clarified that **reproductive autonomy is a fundamental right**, and **constitutional courts can allow termination even beyond limits of the Medical Termination of Pregnancy Act**, prioritizing the **welfare and consent of the woman over the unborn child**.

ETHICS - CASE STUDY

Q) Gokul is a District Collector in a rapidly urbanising district located near a forest region rich in biodiversity. A major industrial company has proposed setting up a manufacturing unit in the area, promising significant **economic benefits**, including employment generation, infrastructure development, and increased revenue for the district. However, environmental experts and local communities have raised serious concerns. The project may lead to **deforestation, loss of wildlife habitat, and pollution of a nearby river**, which is the primary source of water for surrounding villages. Additionally, the area is home to indigenous communities whose **livelihoods and cultural identity** are closely tied to the forest. The State government is strongly in favour of the project due to its economic potential and has informally indicated that approvals should be expedited. At the same time, civil society groups are protesting, demanding strict environmental safeguards or complete rejection of the project. Gokul is under pressure to balance **developmental needs** with **environmental sustainability and ethical responsibility**.

Questions

- Identify the **key ethical issues and stakeholders** involved in the case.
- Discuss the **conflict between development and environmental ethics** in this situation.
- What are the **options available** to Gokul? Evaluate their merits and demerits.
- What decision should Gokul take? Justify your answer with ethical reasoning.
- Suggest **institutional measures** to ensure sustainable development in such cases.

ETHICS - EXAMPLES

- Innovation:** In 2017, Ramesh Chandra Biswal launched Villa Mart in Odisha as a “market on wheels” with seven vans acting as mobile mandis, now linking over 3,000 farmers across 110 villages and ensuring immediate payments at 30–50% above MSP while sourcing produce directly from farms.
- Environmental Ethics:** Jasmit Singh Arora launched the Gutli Mission around 2017–18, collecting over 21 lakh mango seeds and converting them into more than 8 lakh grafted saplings distributed to farmers across West Bengal and Jharkhand, benefiting over 5,000 families.
- Public Health Ethics:** Two people died after consuming seafood at a restaurant in Vizhinjam in Kerala, with multiple similar illness cases reported, showing rapid neurological symptoms and suspicion of marine toxin (like ciguatoxin or tetrodotoxin) poisoning. Laboratory tests have been inconclusive due to lack of facilities for marine toxin detection and absence of proper biological samples.
- Social Responsibility:** At 21, Uttam Teron converted his cowshed in Assam into a classroom after seeing children out of school and later founded Parijat Academy in 2003 with ₹800 to provide free education. Today, the non-profit school educates around 400 children from 20 villages up to Class 10, along with vocational training, supported by community donations and volunteers.
- Innovation:** In Gujarat, Sadhulbhai Chawda built a solar-powered car using scrap materials like old bike parts, iron, and scooter tyres, fitted with two 100-watt solar panels. The vehicle costs around ₹25,000–₹30,000, runs 50–60 km per charge at 30–40 km/h, and includes basic features like a fan and music system for village mobility.
- Workplace Ethics:** A viral internal grooming/style guide of Lenskart allegedly restricted employees from wearing Hindu symbols like bindi, tilak, sindoor, and kalawa, while permitting other religious attire under conditions, triggering accusations of bias. The company later clarified that the document was outdated and issued a revised policy explicitly allowing all religious and cultural symbols at the workplace.
- Gender Ethics:** Myanmar’s military regime has reportedly restricted sanitary pad distribution, alleging they could be used to support resistance fighters. This has forced women to use unsafe alternatives, worsening **menstrual hygiene and health risks in conflict areas**.

MODEL ESSAY

"Foreign policy is really domestic policy with its hats on"

Introduction

- Quote by Humphrey
- Foreign policy is **not an isolated strategic exercise**; rather, it is an **extension of domestic priorities** such as economic growth, political legitimacy, social cohesion, and national security.

How Foreign Policy Reflects Domestic Priorities

- **Economic Growth:** Foreign policy is shaped to secure markets, investments, and resources; **Eg.:** India maintains ties with Russia for discounted oil.
- **Electoral Politics:** Democracies align foreign policy with voter sentiment, such as strong nationalist positions on border issues.
- **Regional Pressures:** Federal units influence policy; **Eg:** Tamil Nadu's pressure shaped India's stance on Sri Lankan Tamils during the civil war
- **Security & Internal Stability:** Internal threats shape external relations **Eg:** South Korea's Sunshine Policy (1998–2008) sought engagement with North Korea to avoid instability, refugee inflows, and conflict escalation
- **Leadership:** Leaders project domestic ideology globally **Eg:** Jawaharlal Nehru led India's role in the Non-Aligned Movement.

Challenges

- **Conflict Between National and Regional Interests:** Regional pressures may clash with national strategic goals.
- **Populism vs Strategic Rationality:** Governments may adopt **short-term populist foreign policies** for electoral gains, risking long-term interests.
- **Economic Constraints:** Domestic economic

weakness limits foreign policy options

- **Global Pressures vs Domestic Expectations:** Balancing domestic welfare with international commitments (e.g., climate agreements) is difficult.

Way Forward

- **Institutionalizing Foreign Policy:** Strengthen role of Parliament, think tanks, and bureaucracy to ensure **continuity beyond political cycles**.
- **Evidence-Based Policymaking:** Use data, economic modeling, and strategic foresight rather than populist impulses.
- **Public Diplomacy and Awareness:** Educate citizens on foreign policy complexities to reduce reactionary pressures.
- **Economic Strength as Foundation:** A strong domestic economy provides greater autonomy and leverage in foreign policy.

Conclusion

- In an era of globalization, pandemics, and climate crises, the distinction between domestic and foreign policy is fading.
- **A successful foreign policy is one that harmonizes internal aspirations with external opportunities**, transforming global engagement into domestic progress.

Sample Quotes

- *History is a gallery of pictures in which there are few originals and many copies. — Alexis de Tocqueville*
- *The world is a book and those who do not travel read only one page. — St. Augustine*
- *A lie can travel half way around the world while the truth is putting on its shoes. — Mark Twain.*

MAINS JOT DOWN



GS I: IMPORTANT PERSONALITIES IN NEWS

- ➔ On his Jayanti, tribute was paid to **Adi Shankaracharya (8th Century CE)**, a key philosopher of **Advaita Vedanta (non-dualism)**. Born in **Kalady, Kerala (788 CE)**, he taught that **Atman and Brahman are one**, and the perceived duality of the world is **Maya (illusion)**.
- ➔ He emphasised that **moksha** comes through realization of this oneness. He established four **mathas** at **Sringeri, Dwarka, Puri, and Badrinath** and authored works like **Bhaja Govindam, Atma Shatakam, and Saundarya Lahari**.



GS III: SCIENCE & TECHNOLOGY

- ➔ India has laid the foundation for its first **Advanced 3D Semiconductor Packaging Unit** in Bhubaneswar, boosting the **domestic semiconductor ecosystem** under **Atmanirbhar Bharat**.
- ➔ The unit will function as a **vertically integrated ATMP facility (Assembly, Testing, Marking and Packaging)**, increasing **value addition within India**. This initiative is crucial to **reduce import dependence (over 90% imports)** and ensure **supply chain diversification**, given the high concentration of global semiconductor production in a few countries.



GS III: DEFENCE

- ➔ The Ministry of Defence has signed contracts with Bharat Earth Movers Limited and Electro Pneumatics and Hydraulics (India) Private Limited for procuring **TRAWL assemblies**, which are **mine-clearing devices mounted on tanks** to safely breach minefields.
- ➔ The equipment will be used on **T-72 (Ajeya)** and **T-90 (Bhishma)** tanks. The **T-72**, originally from the USSR, features **NBC protection** and deep wading capability, while the **T-90** is its **modernized version**, with India being its **largest operator**.



GS III: AGRICULTURE

- ➔ The government approved **potato procurement under MIS** to prevent **distress sales**. MIS, under **PM-AASHA**, covers **perishable crops** not under MSP.
- ➔ It is triggered by **10% price fall or production rise** and implemented on **State request**. Loss sharing is **50:50 (Centre–State)** and **75:25 for NE States**.



GS III: ENVIRONMENT AND ECOLOGY

- ➔ **Tadoba-Andhari Tiger Reserve (TATR)** is a model for **balancing wildlife conservation with local livelihoods**. It promotes **human–wildlife coexistence** by integrating communities into conservation efforts. Local villagers benefit through the **tourism economy, revenue sharing**, support for **value-added forest produce**, and initiatives like **zero-waste management**.



GS III: INDIAN ECONOMY

- ➔ The Ministry of Textiles launched **‘Vishwa Sutra – Weaves of India for the World’** to showcase **Indian handlooms in a global design context**.
- ➔ Implemented by the **Office of the Development Commissioner (Handlooms)** with **National Institute of Fashion Technology**, it brings together **30 handloom weaves (one per state)** and reinterprets them using **design inspirations from 30 countries**. The initiative promotes **cultural fusion and global appeal** of Indian textiles.

- The **Department of Fertilizers** has issued an advisory restricting the **sale of surplus ammonia to the fertiliser sector**.
- This move may impact the **pharmaceutical industry**, which depends on ammonia for the production of **medicines and Active Pharmaceutical Ingredients (APIs)**.

- India is considering a shift to **Flex Fuel Vehicles (FFVs)** to reduce **dependence on imported crude oil**.
- FFVs are **modified vehicles** that can run on **gasoline or ethanol blends (up to E83 and even E100)**.
- They use a **conventional internal combustion engine** with **ethanol-compatible fuel systems** and adjusted calibration. FFVs also offer **better performance and acceleration** on higher ethanol blends.

- The Reserve Bank of India has issued the '**Digital Payments – E-mandate Framework, 2026**' under the **Payment and Settlement Systems Act, 2007** to regulate recurring digital payments. An **e-mandate** is a **digital standing instruction** that enables **automatic debits** for recurring transactions.
- It requires **one-time registration with Additional Factor of Authentication (AFA)**, after which payments up to **₹15,000 can be processed without AFA**. Each mandate must specify a **validity period** and can be **modified or withdrawn by the customer at any time**.

- The Reserve Bank of India has proposed introducing **prepaid wallets for special users** like foreign nationals and NRIs.
- **PPIs** are **stored-value instruments** (e.g., digital wallets) that enable **payments, financial services, and remittances**. They can be **issued by both banks and non-banks**.

CHERRYPICKS OF THE WEEK

GM MOSQUITOES

- They are those whose **DNA is deliberately altered** using **Gene Drive technology** to either **suppress mosquito populations** or **block disease transmission** (e.g., malaria, dengue).
- Using tools like **CRISPR-Cas9**, the modified gene is inherited by up to **~90% of offspring**, enabling rapid spread of the desired trait in the population.

BHARAT MARITIME INSURANCE POOL

- It is designed to ensure **continuous and affordable insurance coverage** for maritime activities, especially when **foreign insurers withdraw during conflicts**. It covers **all maritime risks**, including **hull, machinery, cargo, protection and indemnity (P&I), and war risks**. The initiative enhances **trade security** and promotes **self-reliance in India's maritime sector**.

PETROGLYPHS

- They are **prehistoric rock carvings**, etched or engraved on stone surfaces. They act as **"open-air records"** of human history from the **Palaeolithic Age**, depicting **trade, migration, beliefs, and environment**. Major sites include **Bhimbetka, Ratnagiri, and Gawilgarh hills**.

NON-DELIVERABLE FORWARDS (NDF)

- NDFs are **cash-settled OTC foreign exchange derivatives** where **no physical currency exchange** takes place.
- They are **traded offshore** (Singapore, London, Dubai, New York) and used to **hedge or speculate** on currencies with **capital controls** like **INR, CNY, BRL**. Settlement is done in **cash based on the difference between contract rate and spot rate at maturity**.

EARTH DAY

- It is observed on **April 22** every year, marking the birth of the **modern environmental movement (1970)**.
- It began as a **mass protest in the United States**, which led to the creation of the **Environmental Protection Agency (EPA)** and laws like the **Clean Air Act**. Since **1990**, it has become a **global movement** promoting environmental awareness and action.