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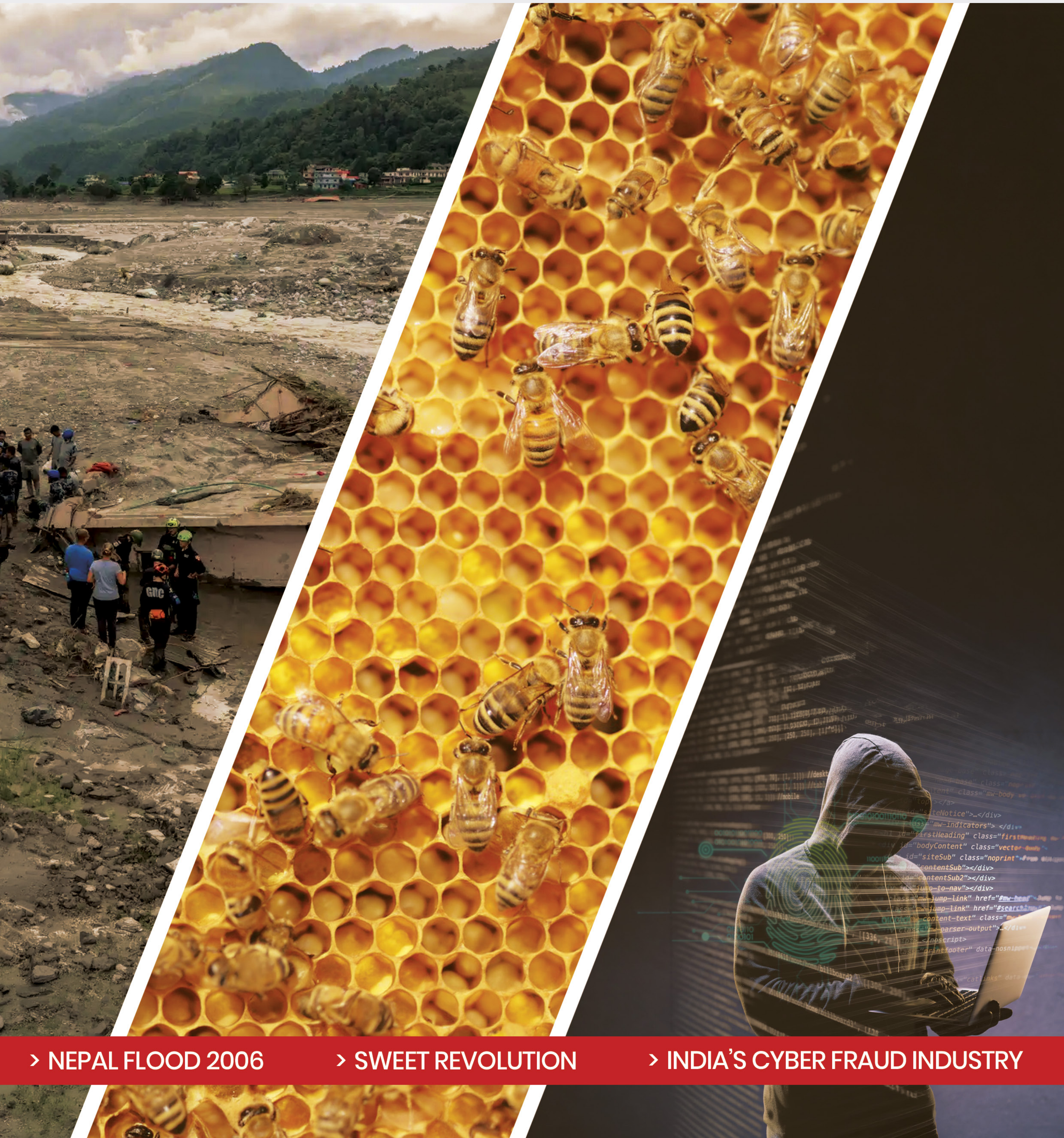
FORTUNE WEEKLY DIGEST

Special EDITION



› NEPAL FLOOD 2006 › SWEET REVOLUTION › INDIA'S CYBER FRAUD INDUSTRY

17th AUGUST, 2026 - 30th AUGUST, 2026

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FORTUNE WEEKLY DIGEST

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 guage 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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SURROGATE ADS AND CONSUMER RIGHTS

Syllabus: GS II - Government policies and interventions

PYQ MAPPING

Q) *In the light of the Satyam Scandal (2009), discuss the changes brought in corporate governance to ensure transparency, accountability.* ***(2015)***

WHY IN NEWS

The **Maharashtra Food and Drug Administration (FDA)** issued show-cause notices to **Shah Rukh Khan, Ajay Devgn and Tiger Shroff** over alleged **surrogate advertising of Vimal Pan Masala** through a Vimal Elaichi advertisement.

INTRODUCTION

Surrogate advertising enables restricted or prohibited products to reach consumers indirectly through seemingly permissible brand extensions. This practice can undermine **consumer autonomy, fair competition and public-health objectives**, necessitating effective regulation of misleading advertisements.

ABOUT SURROGATE ADVERTISING

- **Meaning:** Surrogate advertising promotes a prohibited or restricted product indirectly through a legally permissible product using the same **brand name, logo, colour, layout or presentation**.
- **Common examples:**
  - **Kingfisher (Beer):** Circumvents the alcohol advertising ban by promoting **packaged drinking water, club soda and the Kingfisher Calendar** using the same brand identity.
  - **Vimal / Kamla Pasand (Gutka/Tobacco):** Promotes **"silver-coated elaichi" (cardamom)** using the same brand name, packaging and celebrity endorsements to circumvent tobacco advertising restrictions.

IMPACT ON CONSUMERS

- **Misleading consumers:** Surrogate advertisements can create an indirect association with restricted products while appearing to promote a lawful product.
  - **Example:** **Imperial Blue (Whisky)** uses **surrogate advertising** through its popular **"Men Will Be Men"** campaign, officially promoting music CDs and cassettes.
- **Health risks:** Surrogate promotion of tobacco- or pan-masala-linked brands can normalise products associated with serious health risks.
- **Youth influence:** Celebrity endorsements and brand recall can particularly influence younger consumers and normalise harmful consumption.
- **Consumer autonomy:** Hidden or indirect promotional strategies can impair consumers' ability to make **informed choices**.
  - **Example:** **Bacardi NH7 Weekender** uses music-event branding to build **subconscious brand loyalty** without directly promoting alcohol.
- **Financial and social harm:** Surrogate promotion of betting and gambling can expose consumers, particularly youth, to significant financial and socio-economic risks.
  - **Example:** **1xBet and Parimatch** use sports-related branding and sponsorships to indirectly promote **online betting**.

REGULATORY FRAMEWORK

- **Consumer Protection Act, 2019:** Provides the broader legal framework for protecting consumers against **misleading advertisements and unfair trade practices**.
- **CCPA Guidelines, 2022:** The **Central Consumer Protection Authority (CCPA)** Guidelines for Prevention of Misleading Advertisements and Endorsements prohibit surrogate or indirect advertising that circumvents legal restrictions.
- **ASCI Code:** The **Advertising Standards Council of India (ASCI)** Code prohibits advertisements from circumventing restrictions on products whose advertising is prohibited or restricted by law

CHALLENGES

- **Brand-extension loophole:** Distinguishing a genuine legal brand extension from an indirect promotion of a restricted product remains difficult.
  - **Example:** **McDowell's No. 1** promotes club soda and packaged water while retaining strong whiskey brand recall.
- **Digital proliferation:** Social media and online platforms enable rapid dissemination of surrogate advertisements.
- **Celebrity influence:** High-profile endorsements can

strengthen brand recall even when the restricted product is not explicitly displayed.

- **Regulatory overlap:** Multiple authorities and sector-specific laws can create enforcement complexities.
  - **Example:** Alcohol-related advertising may involve **FSSAI, CCPA, ASCI and the Cable Television Networks Act**
- **Cross-border advertising:** Online advertisements originating outside India but targeting Indian consumers create jurisdictional challenges.
  - **Example:** **Offshore betting** apps are based in tax havens **such as** Jamaica, **Curaçao** and Gibraltar.
- **Evolving marketing techniques:** Advertisers can continuously modify branding, packaging and promotional strategies to circumvent restrictions.
  - **Example:** Whiskey brand **Blenders Pride** successfully pivoted to sponsoring the high-profile Glassware Fashion Tour.

WAY FORWARD

- **Close regulatory loopholes:** Establish clearer criteria distinguishing genuine brand extensions from surrogate promotion.
- **Strengthen digital monitoring:** Use technology to identify surrogate advertisements across social media, streaming platforms and digital marketplaces.
- **Celebrity accountability:** Strengthen due-diligence requirements and accountability for endorsers of potentially misleading advertisements.
- **Inter-agency coordination:** Improve coordination between the **CCPA, sectoral regulators, State authorities and ASCI**.
- **Consumer awareness:** Promote media and advertising literacy so consumers can identify indirect and disguised promotional strategies.
- **Stronger enforcement:** Ensure swift penalties, removal of offending advertisements and effective grievance-redressal mechanisms.

CONCLUSION

As advertising increasingly moves to **digital and influencer-driven platforms**, conventional regulatory mechanisms face new forms of circumvention. A combination of **strong enforcement, platform accountability and consumer awareness** is essential to protect informed consumer choice.

SAMPLE QUESTION

Q) What is surrogate advertising? Discuss its impact on consumer rights, public health and informed consumer choice, and examine the adequacy of India's regulatory framework. **(15 marks, 250 words)**

INDIA - CENTRAL ASIA RELATIONS

Syllabus: GS II - International Relations

PYQ MAPPING

Q) *Critically analyse India's evolving diplomatic, economic and strategic relations with the Central Asian Republics (CARs) highlighting their increasing significance in regional and global geopolitics.* ***(2024)***

Q) *A number of outside powers have entrenched themselves in Central Asia, which is a zone of interest to India. Discuss the implications, in this context, of India's joining the Ashgabat Agreement, 2018.* ***(2018)***

SHORT TAKES

Shanghai Cooperation Organisation (SCO)- Established in **2001 in Shanghai** and now has **10 members**, including India (since **2017**). It promotes **regional security, stability, economic cooperation** and counter-terrorism, based on the **"Shanghai Spirit."**

WHY IN NEWS

Prime Minister Narendra Modi visited Uzbekistan and **Kyrgyzstan** from August 29–September 1, 2026, including the **26th Shanghai Cooperation Organisation (SCO) Summit in Bishkek, the capital of Kyrgyzstan**.

INTRODUCTION

Central Asia occupies a strategic position connecting **Europe, Russia, China, South Asia and West Asia**. India institutionalised its engagement through the **India-Central Asia Dialogue in 2019** and held its **first India-Central Asia Summit in 2022**, reflecting the region's growing importance in India's foreign policy.

ABOUT CENTRAL ASIA

- **Five Republics:** Central Asia comprises **Kazakhstan, Kyrgyzstan, Tajikistan, Turkmenistan and Uzbekistan**, all of which became independent after the dissolution of the Soviet Union.

CENTRAL ASIAN NATURAL RESOURCES

Central Asian Country	Key Natural Resources
Kazakhstan	Uranium, coal, lead, zinc, gold, iron ore
Kyrgyz Republic	Gold, hydropower resources
Turkmenistan	Natural gas
Tajikistan	Hydropower potential
Uzbekistan	Gold, uranium, natural gas

- **Civilisational linkages:** India has historical links with Central Asia through the **Silk Routes, Buddhism, Sufism, trade and cultural exchanges**.
- **Connect Central Asia Policy:** India launched the **Connect Central Asia Policy in 2012** to deepen political, economic, security, cultural and people-to-people engagement with the region.
- **Institutional mechanism:** India-Central Asia relations have been institutionalised through the **India-Central Asia Dialogue (ICAD)** and the **India-Central Asia Summit**.
- **SCO dimension:** All five Central Asian countries are members of the **Shanghai Cooperation Organisation (SCO)**

AREAS OF COOPERATION

- **Connectivity:** India promotes **Chabahar Port and the International North-South Transport Corridor (INSTC)** to overcome the absence of direct land connectivity with Central Asia.
- **Bilateral Trade:** India is among **Uzbekistan's top 10 trading partners**, with bilateral trade reaching close to **US$1 billion in 2025–26**.
- **Uranium:** **Kazakhstan** is an important partner for India in securing uranium supplies for its civilian nuclear energy programme.
- **Critical Minerals:** Central Asia offers India opportunities to secure **rare earths and critical minerals** required for semiconductors, electric vehicles, renewable energy and defence.
- **Digital Technology:** India is sharing expertise in **Digital Public Infrastructure, e-governance, fintech and**

digital payments with Central Asian partners.

- **Healthcare:** India contributes through **medical tourism, pharmaceuticals, healthcare capacity-building and traditional medicine**.
- **Education:** **Indian Technical and Economic Cooperation (ITEC)** programmes, scholarships and academic exchanges strengthen India's human-capital partnerships with the region.

AREAS OF TENSIONS

- **Pakistan Factor:** Pakistan blocks India's obvious overland route to Central Asia, while India-Pakistan tensions further complicate regional connectivity.
- **China's BRI:** China's **Belt and Road Initiative (BRI)** has created extensive economic and infrastructure dependence across Central Asia, increasing competitive pressure on India.
- **Afghanistan Instability:** Continuing instability in Afghanistan poses risks of **terrorism, radicalisation, narcotics trafficking and regional insecurity**.
- **Low Trade:** India-Central Asia trade remains below potential because of **distance, inadequate connectivity, high transportation costs and limited banking links**.
- **Russian Influence:** Russia's traditional political, security and economic influence in Central Asia creates a complex environment for India's expanding regional engagement.
- **Iran Sanctions:** Geopolitical tensions and sanctions affecting Iran can create uncertainty for India's **Chabahar Port and INSTC connectivity projects**.

WAY FORWARD

- **Strengthen Connectivity:** India should integrate the **International North-South Transit Corridor with Chabahar Port** to overcome the lack of direct overland access.
- **Deepen Strategic Engagement:** India should sustain its political engagement with Central Asian countries to secure **security, political and economic benefits**.
- **Leverage Resource Potential:** India should pursue greater engagement with the region to access its **mineral and natural-resource potential**.
- **Counter Strategic Imbalance:** India should strengthen its regional presence to prevent the **post-Soviet space from being dominated by Chinese influence**.
- **Strengthen Cultural Links:** India should build upon its **deep civilisational and cultural connections**, particularly with Uzbekistan.
- **Use SCO Platform:** India should utilise its **SCO membership** to deepen engagement with Central Asian states and address shared regional security concerns.

CONCLUSION

India should pursue a **pragmatic, multi-aligned strategy** focused on **connectivity, economic cooperation and diplomatic flexibility**. A **sustained and capability-driven engagement** can strengthen India’s **strategic presence in Central Asia**.

SAMPLE QUESTION

Q) Central Asia can become a bridge rather than a buffer in India’s engagement with Eurasia. In this context, examine the opportunities and challenges for India. **(10 marks, 150 words)**

SWEET REVOLUTION

Syllabus: GS III - Agriculture

PYQ MAPPING

Q)** What is Integrated Farming System? How is it helpful to small and marginal farmers in India? **(2022)

SHORT TAKES

Colony Collapse Disorder (CCD)- A phenomenon where **worker bees abruptly disappear** from a colony, leaving the queen, food and young bees .

WHY IN NEWS

An **Indian Express** column highlights India's **"Sweet Revolution"**, stressing the need to **protect bees and promote sustainable beekeeping** for honey production, pollination and agricultural productivity.

INTRODUCTION

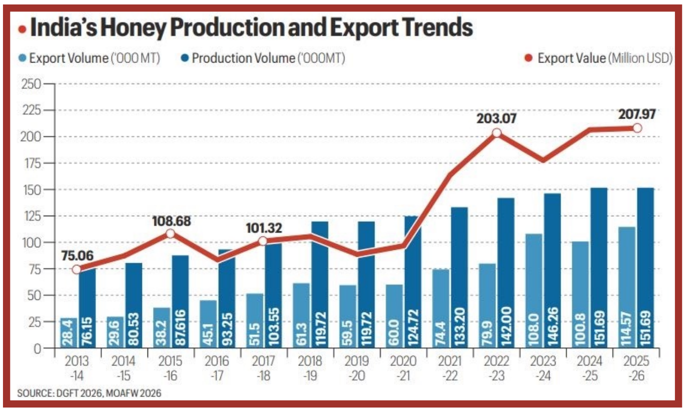
India's **Sweet Revolution** promotes scientific beekeeping to boost honey production, farmer incomes and pollination. India produced about **1.52 lakh tonnes of natural honey in 2024–25**.

ABOUT SWEET REVOLUTION

- **Sweet Revolution** refers to the promotion of **scientific beekeeping (apiculture)** to increase honey and bee-product production, farmer incomes and rural employment.
- According to the **Food and Agriculture Organization (FAO)**, bees' pollination services contribute to almost **one-third of global crop output** and enhance yields of **87 of 115 leading food crops**.

STATUS OF BEEKEEPING IN INDIA

- India is the **second-largest producer of honey globally**, after China, and the **third-largest exporter by value**, after China and New Zealand.
- Nearly **70% of India's honey production is exported**, with exports worth around **$208 million in 2025-26**.
- The **US accounted for about 76% of India's honey exports**, worth $157.8 million, in 2025-26.
- India has around **500 flowering plant species** that provide major or minor sources of nectar and pollen for beekeeping.



BENEFITS

- **Pollination:** Beekeeping improves pollination and thereby enhances agricultural and horticultural productivity.
- **Income & employment:** It provides additional income, livelihood opportunities and rural employment for farm and non-farm households.
- **Women empowerment:** Beekeeping can support **women-led enterprises and Self-Help Groups (SHGs)**.
- **Biodiversity:** Managed bee colonies support pollination and contribute to the reproduction of flowering plants.
- **Export potential:** Honey and other hive products provide opportunities for **value addition and agricultural exports**.

GOVERNMENT INITIATIVES

- **Madhukranti Portal:** Provides online registration and **traceability of honey and other bee products**.
- **Honey Testing Infrastructure: 6 world-class and 47 mini honey-testing laboratories** and 6 disease laboratories have been established.
- **Agricultural and Processed Food Products Export Development Authority (APEDA)** provides export support for the honey sector.
- **KVIC initiatives:** The **Khadi and Village Industries Commission (KVIC)** promotes beekeeping through training, awareness and support to beekeepers.
- **Export regulation:** A **Minimum Export Price (MEP)** has been used to regulate natural-honey exports and support the domestic honey sector.

CHALLENGES

- **Climate change:** Changing temperature and rainfall patterns can affect flowering cycles, bee populations and honey production.
- **Quality concerns:** Adulteration, contamination and inadequate testing can affect consumer confidence and export competitiveness.
  - **Example:** A **2020** study found brands like **Dabur, Patanjali and Baidyanath** failed **Nuclear Magnetic Resonance (NMR) tests** due to adulteration with modified sugar syrups.
- **Technology gap:** Small beekeepers often require better access to scientific methods, modern equipment, disease management and post-harvest facilities.
- **Export concentration:** Heavy dependence on the US market exposes Indian honey exporters to trade-policy shocks and tariffs.
- **Low value realisation:** Indian honey's unit export value remains below the global average and premium categories.
- **Pesticide exposure:** Indiscriminate pesticide use can threaten bee health and pollination services.
  - **Example:** Widespread neonicotinoid pesticide use triggering localized Colony Collapse Disorder (CCD).

WAY FORWARD

- **Climate-Resilient Beekeeping:** Promote climate-resilient and scientific beekeeping with better disease and pest management.
- **Quality & Traceability:** Strengthen honey testing, certification, traceability and quality standards to improve export competitiveness.
- **Market Diversification:** Diversify exports towards **Europe, Japan and East Asia** to reduce dependence on a single buyer.
- **FPOs & SHGs:** Promote FPOs, cooperatives and SHGs for aggregation, processing, branding and better market access.
- **Premiumisation:** Promote **Geographical Indication (GI) branding** of unique floral varieties to enhance product differentiation and premium price realisation.
  - **Example**: **Sundarbans and Ramban Sulai honey** can leverage GI branding to access premium markets.

CONCLUSION

With **sustainable apiculture and scientific beekeeping**, India can harness its **8.4% share of global honey exports** to simultaneously strengthen **rural livelihoods, enhance crop productivity and deepen the "Sweet Revolution."**

SAMPLE QUESTION

Q) "India's honey sector has significant export potential, but quality and market-related challenges remain." Analyse. **(15 Marks, 250 words)**

INDIA'S CYBER FRAUD INDUSTRY

Syllabus: GS III - Basics of cyber security

PYQ MAPPING

Q) *What are the different elements of cyber security? Keeping in view the challenges in cyber security, examine the extent to which India has successfully developed a comprehensive National Cyber Security Strategy.* ***(2022)***

Q) *Keeping in view India's internal security, analyse the impact of cross border cyber-attacks. Also discuss defensive measures against these sophisticated attacks.* ***(2021)***

Q) *Discuss different types of cybercrimes and measures required to be taken to fight the menace.* ***(2020)***

SHORT TAKES

Mule accounts- Bank accounts used by criminals to receive, hold, or transfer illegally obtained money, often operated by people recruited or deceived for this purpose.

WHY IN NEWS

The Hindu's Bibliography highlights how **cyber fraud has evolved into an organised, industrial-scale criminal industry**.

INTRODUCTION

Cyber fraud refers to fraudulent activities conducted through digital platforms to cause financial or other losses; in India, financial-fraud complaints rose from **2.62 lakh in 2021 to 24.02 lakh in 2025**, with ₹22,495 crore reported in 2025.

ABOUT CYBERFRAUDS

- **Meaning:** Cyber fraud involves the use of digital technologies, communication networks or online platforms to deceive individuals or organisations for unlawful financial gain.
- **Common Forms:**
  - **Digital Arrest Scams** – Fake officials threaten victims with arrest to extort money.
  - **Investment Scams** – Fake trading platforms and guaranteed-return schemes defraud victims.
  - **AI Impersonation** – Deepfakes and AI voice cloning enable identity-based fraud.
  - **Malicious APK Frauds** – Fake apps steal credentials or enable unauthorised access.
  - **Mule-Account Frauds** – Bank accounts are used to receive and transfer illicit funds.
- **Mule Accounts:** Fraudsters use **mule bank accounts** to receive and move illegally obtained money, making financial tracing difficult.

STATUS OF CYBERFRAUDS

- **Rising Complaints:** Financial-fraud complaints on the National Cyber Crime Reporting Portal (NCRP) increased from **2.62 lakh in 2021 to 24.03 lakh in 2025**.
- **Financial Losses:** The amount reported through NCRP rose from **₹551 crore in 2021 to ₹22,495 crore in 2025**.
- **Cyber Incidents:** CERT-In recorded **29,44,248 cyber-security incidents in 2025**, compared with 20,41,360 in 2024.

REASONS

- **Rapid Digitalisation:** The rapid expansion of **digital payments and online banking** has increased the potential attack surface for financial fraud.
- **Impersonation:** Criminals exploit public trust in **police, government agencies, banks and regulatory authorities** to manipulate victims.
- **Technology Misuse: AI, deepfakes and AI-generated voice cloning** are making fraudulent communications increasingly convincing.
- **Cross-Border Networks:** Cyber fraud can be organised through **cross-border syndicates and multiple jurisdictions**, complicating investigation and prosecution.
- **Unauthorised SIMs:** Criminal networks have exploited **unauthorised SIM cards** for digital arrest, impersonation and financial fraud

CHALLENGES

- **Jurisdictional Complexity:** Cyber fraud often crosses State and national boundaries, making **investigation, coordination and prosecution** difficult.
- **Encrypted Platforms:** Investigations are complicated by the use of **multiple digital platforms and encrypted communication channels**.
- **Fast Movement of Funds:** Fraudulently obtained money can be rapidly transferred through **multiple**

accounts and financial channels, complicating recovery.

- **Technology Gap:** Law-enforcement agencies require continuous **technical, forensic and investigative capacity building** to keep pace with evolving cyber threats.
- **Low Public Awareness:** Victims can be manipulated through fear, urgency and sophisticated impersonation techniques, particularly in digital-arrest scams.

GOVERNMENT INITIATIVES

- **Indian Cyber Crime Coordination Centre (I4C):** Coordinates efforts against cybercrime and strengthens cooperation among stakeholders.
- **National Cyber Crime Reporting Portal (NCRP):** Enables citizens to report cybercrime, including financial fraud.
- **1930 toll-free helpline:** Enables immediate reporting of financial cyber fraud to facilitate action against fraudulent transactions.
- **Citizen Financial Cyber Fraud Reporting and Management System (CFCFRMS):** Enables rapid reporting and intervention to prevent the siphoning of fraudulently obtained funds
- **Samanvaya & Pratibimb:** These platforms facilitate **cybercrime data sharing, analytics, interstate linkages and mapping of criminals and crime infrastructure**.
- **Sahyog Portal:** Facilitates notices to online intermediaries for removal or disabling of access to information involved in unlawful activities.
- **Capacity Building:** The **CyTrain** platform provides online training to police and judicial officers on cybercrime investigation, forensics and prosecution.

WAY FORWARD

- **Enhance Investigation Capacity:** Continuous training in **cyber forensics, AI, cryptocurrency tracing and digital investigation** should be provided to enforcement agencies.
- **Improve International Cooperation:** Cross-border cyber-fraud networks require stronger **international information-sharing and financial intelligence cooperation**.
- **Strengthen Public Awareness:** Citizens should be encouraged to **"Pause, Verify, Report"** before responding to suspicious calls, messages, links or investment offers.
- **Faster Fund Recovery:** The **Money Restoration and Grievance Redressal mechanisms** should be further strengthened to ensure quicker restoration of defrauded funds.
- **Responsible AI Response:** Law enforcement and financial institutions should adopt **AI-enabled fraud detection alongside safeguards against emerging AI-based scams**.

CONCLUSION

The growing scale of cyber fraud necessitates a technology-driven, coordinated and citizen-centric approach, combining rapid reporting, financial safeguards, cyber-forensics and stronger inter-agency cooperation.

SAMPLE QUESTION

Q) "Cyber fraud is no longer merely a technological problem but a challenge involving finance, governance, organised crime and national security." Discuss. **(10 marks, 150 words)**

20 YEARS OF PRADHAN MANTRI FASAL BIMA YOJANA

Syllabus: GS III - Agriculture

PYQ MAPPING

Q) *Given the vulnerability of Indian agriculture to vagaries of nature, discuss the need for crop insurance and bring out the salient features of the Pradhan Mantri Fasal Bima Yojana (PMFBY).* ***(2016)***

SHORT TAKES

"Cut-and-spread" condition- A crop-insurance assessment method where the **harvested crop is cut and spread in the field** to measure its **actual yield and determine the extent of crop loss**.

WHY IN NEWS

A recent **Press Information Bureau (PIB) explainer** highlights the **Pradhan Mantri Fasal Bima Yojana (PMFBY)** and its role in protecting farmers against **crop losses, natural calamities and climate risks**.

INTRODUCTION

Launched on **18 February 2016**, the Pradhan Mantri Fasal Bima Yojana (PMFBY) provides comprehensive crop insurance against natural calamities, adverse weather, pests and diseases. Since its inception, over **92.46 crore farmer applications** have been insured, with claims exceeding **₹2.06 lakh crore** paid to more than 26.33 crore applications.

ABOUT PMFBY

- **Launch:** Pradhan Mantri Fasal Bima Yojana (PMFBY) was launched on **18 February 2016** to bring maximum farmers under crop insurance coverage.
- **Coverage:** It provides comprehensive insurance against **natural calamities, adverse weather, pests and diseases** from pre-sowing to post-harvest stages.
- **Premium:** Farmers pay a maximum premium of **2% for Kharif, 1.5% for Rabi and 5% for commercial/ horticultural crops**.
- **Inclusiveness:** The scheme covers both **loanee and non-loanee farmers**, including eligible tenant farmers and sharecroppers.
- **Exclusions:** Losses from **war, nuclear risks, riots, theft and preventable or man-made risks** are excluded.

EVOLUTION

- **Expansion:** Since Kharif 2016, more than **92.46 crore farmer applications** have been insured and over **26.33 crore applications** have received claims exceeding **₹2.06 lakh crore**.
- **State participation:** Andhra Pradesh rejoined PMFBY in **Kharif 2022**, Jharkhand in **Kharif 2024**, West Bengal in **Kharif 2026**, while Bihar will implement it from **Rabi 2026–27**.
- **Digitalisation:** The scheme has evolved through platforms such as **National Crop Insurance Portal (NCIP), DigiClaim, CCE-Agri App, YES-TECH and WINDS**.
- **Technology-based assessment: Yield Estimation System based on Technology (YES-TECH)** and **Weather Information Network and Data System (WINDS)** have improved crop-yield estimation and weather-data availability.
- **Grievance redressal:** The **Krishi Rakshak Portal & Helpline (14447)** was launched nationally in January 2024 for insurance-related grievances.

BENEFITS

- **Income protection:** Timely compensation helps farmers manage income shocks, repay loans and finance the next cropping season.
- **Risk coverage:** PMFBY covers **droughts, floods, cyclones, hailstorms, pests, diseases, inundation, landslides and specified post-harvest losses**.
- **Prevented sowing:** Farmers prevented from sowing due to adverse weather can receive claims up to **25% of the sum insured**.
- **Post-harvest protection:** Crops kept in "cut-and-spread" condition are covered for up to **14 days after harvesting** against specified cyclonic and unseasonal rainfall.
- **Climate resilience:** Crop insurance reduces farmers' vulnerability to **climate change and extreme weather events**.
- **Agricultural continuity:** Financial security enables farmers to continue investing in **modern inputs, improved seeds and better farming practices**.

CHALLENGES

- **State participation:** Changes in implementation models have affected enrolment in some major agricultural states.

- **Premium dependence:** Withdrawal of **100% state-funded farmer premium subsidies** in Maharashtra and Andhra Pradesh resulted in significant enrolment declines in Kharif 2025.
- **Coverage limitations:** Crops in non-notified areas and losses outside the covered crop lifecycle are excluded from the scheme.
- **Assessment complexity:** Accurate crop-loss and yield estimation remains crucial for fair and timely claim settlement.
- **Technology dependence:** Effective implementation increasingly depends on digital infrastructure, land-record integration and technology-based assessment.
- **Grievances:** Farmers continue to require dedicated mechanisms for resolving crop-insurance-related issues.

WAY FORWARD

- **Technology integration:** Scale up **YES-TECH, WINDS, CROPIC (Collection of Real-time Observations and Photographs of Crops), CLAP (Claim Assessment and Payment) and digital crop-loss assessment** for faster and more accurate claims.
- **Land-record integration:** Expand digital validation of land records to ensure accurate identification of **farmers, land parcels and insured areas**.
- **Faster settlement:** Strengthen digital claim processing through **NCIP, DigiClaim and Public Finance Management System (PFMS)**.
- **Farmer awareness:** Improve awareness among farmers about eligibility, coverage, exclusions, enrolment timelines and grievance mechanisms.
- **Climate resilience:** Use crop insurance alongside **modern farming practices, crop diversification and climate-resilient agriculture**.
- **Grievance redressal:** Strengthen the **Krishi Rakshak Portal & Helpline** to ensure timely resolution of farmer complaints.

CONCLUSION

PMFBY has evolved into a key instrument of **agricultural risk management and climate resilience**, combining affordable premiums with technology-driven assessment. Strengthening coverage, timely claim settlement and digital innovations can make crop insurance a more effective **safety net for India's farmers**.

SAMPLE QUESTION

Q) Discuss how PMFBY has evolved from a conventional crop-insurance scheme into a technology-driven agricultural risk-management framework. **(10 marks, 150 words)**

FDI TURNAROUND IN INDIA: ANALYSIS

Syllabus: GS III - Indian Economy

PYQ Mapping

Q) *Justify the need for FDI in the Indian economy. Why is there a gap between the actual FDI inflows and the potential FDI inflows? Suggest measures to enhance FDI inflows.* ***(2021)***

Why in the News?

India's **gross FDI inflows touched a 15-year high of $30.7 billion in April–June 2026**, while recent relaxation of **Press Note 3** has also helped unlock previously stalled investments.

Introduction

Foreign Direct Investment (FDI) is a long-term investment by a foreign entity in the productive assets or enterprises of another country. India's recent FDI turnaround reflects improving investor confidence, manufacturing opportunities and regulatory easing, although high repatriation and outward investment continue to constrain net FDI.

Key Trends in India's FDI

- **Record gross inflows:** India received **$30.7 billion in gross FDI during April–June 2026**, the highest quarterly level in at least 15 years.
- **Strong quarterly growth:** Gross FDI was **about 46% higher than the January–March 2026 quarter** and around **15% higher than the corresponding quarter of 2025**.
- **Improvement in net FDI:** Net FDI reached **$7.8 billion during April–June 2026**, the highest quarterly level since June 2022, indicating that inflows are increasingly exceeding outflows.
- **Positive monthly trend:** Net FDI was negative in **six of the previous 12 months**, but negative in only **one of the latest six months**, suggesting an improving trend.
- **Strong June inflows:** Gross FDI inflows in June 2026 stood at **$9.3 billion**, about **53% higher than May 2026**.

Major Sources and Sectors of FDI

- **Major investor countries:** Singapore, the Netherlands, the United States and Canada accounted for nearly **74% of June 2026 inflows**, showing continued interest from major global financial and investment centres.
- **Manufacturing led FDI:** The manufacturing sector received the largest share of inflows, indicating India's increasing attractiveness as a global production base.
- **New-economy sectors are gaining importance:** Electricity generation, computers, communication services, artificial intelligence and data centres have emerged as important destinations for foreign capital.

Reasons Behind the FDI Turnaround

- **Large domestic market:** India's population of over 1.4 billion and expanding middle class provide multinational companies with a large consumption base and long-term market potential.
- **China+1 strategy:** Global companies are diversifying production away from excessive dependence on China, creating opportunities for India in electronics, manufacturing and supply chains.
- **Improving manufacturing ecosystem:** Initiatives such as **Make in India, Production Linked Incentive schemes and industrial corridors** have increased India's attractiveness for manufacturing investment.
- **Infrastructure expansion:** Investments in highways, ports, logistics corridors, renewable energy and digital infrastructure have reduced operating constraints for foreign firms.
- **Digital advantage:** India's expanding digital economy and skilled IT workforce have attracted investments into AI, data centres, communication services and digital platforms.
- **Policy liberalisation:** Expansion of the automatic FDI route and easing of regulatory restrictions have reduced entry barriers for foreign investors.

Press Note 3 (PN3): FDI

Press Note 3 is an Indian Government policy introduced in **April 2020** to regulate **Foreign Direct Investment (FDI)** from countries sharing a **land border with India**.

Press Note 3 (PN3) is issued by the *Department for Promotion of Industry and Internal Trade (DPIIT)*, under the *Ministry of Commerce & Industry*.

Why was it introduced?

- The immediate context was the **COVID-19 pandemic**, when Indian companies faced falling valuations. The government wanted to prevent foreign investors from taking advantage of this situation to acquire Indian companies cheaply.

- **Main concern:** Strategic Indian companies should not be acquired by entities backed by neighbouring countries without government scrutiny.

What changed?

- **Before PN3:** FDI from most countries - **Automatic Route** possible in many sectors.
- **After PN3:** FDI from a country sharing a land border with India- **Government approval required**
- This applies even if the investment is in a sector where FDI normally comes through the automatic route.

Which countries?

- **India shares land borders with:**
- **Pakistan, Afghanistan, China, Nepal, Bhutan, Bangladesh and Myanmar.**
- **So, for example:**
  - **Chinese company wants to invest in an Indian company**
  - Under PN3 **Government approval is required.**

Beneficial ownership

- PN3 also covers situations where the **investor may be from another country but the beneficial owner is from a land-border country**.
- **Example:**
  - A Chinese investor creates a company in **Singapore**.
  - Singapore company invests in India.
  - If the **beneficial ownership** is ultimately Chinese, the investment can come under **PN3 approval requirements**.
  - So, simply routing investment through Singapore, UAE, etc. does **not necessarily avoid PN3**.

What about transfer of shares?

- PN3 also applies to **transfer of ownership** of an existing Indian investment where the resulting beneficial ownership falls under the restricted category.
- **Example**
- **Suppose:**
  - **ABC Ltd. — Indian company**
  - A Chinese company wants to buy **15% of ABC Ltd.**
  - **Even if ABC operates in a sector where 100% FDI is normally allowed automatically:**
  - **Chinese investment - Government approval required under PN3.**

Press Note 3 and Its Significance

- **Introduced in 2020:** Press Note 3 required government approval for investments from countries sharing a land border with India, including China, Pakistan, Bangladesh, Nepal and Bhutan.
- **Purpose of the restriction:** The measure was introduced during the COVID-19 pandemic to prevent opportunistic or hostile takeovers of financially weakened Indian companies.
- **Unintended consequence:** Even foreign companies with very small indirect Chinese ownership could be subjected to government approval, delaying otherwise legitimate investments.

Press Note 3 Relaxation in 2026

- **Automatic route permitted:** In March 2026, the government allowed companies to invest through the automatic route when entities from land-bordering countries held **less than a 10% minority and non-controlling stake**.
- **Ease of doing business:** The reform sought to reduce unnecessary compliance burden while continuing scrutiny of investments with potential strategic or security implications.
- **Initial investment gains:** Up to August 10, 2026, **29 FDI projects worth ₹4,895.65 crore** were reported under the revised framework.
- **Sectoral diversification:** These investments covered sectors such as **IT, AI, manufacturing, pharmaceuticals, data centres and transport services**, suggesting wider benefits beyond traditional industries.

Has Press Note 3 Relaxation Driven the FDI Surge?

- **It has helped unlock stalled investments:** The relaxation has facilitated projects that were earlier delayed because of minor ownership links with neighbouring countries.
- **Its overall contribution remains limited:** The ₹4,895.65 crore facilitated under the revised framework amounts to **less than 1% of India's total FDI in 2025–26**, so it cannot alone explain the broader FDI turnaround.
- **Multiple factors are responsible:** Manufacturing opportunities, supply-chain diversification, infrastructure improvement and domestic demand are likely to be more important drivers of the larger FDI increase.

Major Concern: High FDI Outflows

- **Large quarterly outflows:** Total direct investment outflows stood at **$22.8 billion during April–June 2026**, keeping net FDI substantially below gross inflows.
- **High repatriation:** Repatriation and disinvestment by foreign companies reached **$5.8 billion in June 2026**, around 57% higher than in May.
- **Outward FDI remains significant:** Indian companies invested about **$2.1 billion abroad in June 2026**, which also reduced the net FDI figure.
- **Therefore, gross FDI alone can be misleading:** A sustained turnaround requires not only attracting capital but also encouraging foreign firms to retain and reinvest their earnings in India.

Challenges to Sustaining FDI

- **Regulatory uncertainty:** Frequent changes in taxation, customs and sectoral rules may discourage long-term foreign investors.
- **Land and approval delays:** Industrial projects continue to face difficulties related to land acquisition, clearances and State-level approvals.
- **Contract enforcement:** Slow judicial and dispute-resolution mechanisms raise the cost and risk of doing business.
- **Skill shortages:** Advanced sectors such as semiconductors, AI and high-end manufacturing require a larger pool of specialised workers.
- **Global uncertainties:** Trade conflicts, protectionism, geopolitical tensions and weak global growth can adversely affect cross-border investment flows.

Way Forward

- **Promote stable policies:** India should ensure predictable taxation, investment rules and regulatory frameworks to improve long-term investor confidence.
- **Focus on quality FDI:** Priority should be given to investment that generates **technology transfer, employment, exports and domestic value addition**, rather than merely increasing headline inflows.
- **Improve ease of doing business:** Faster approvals, simpler compliance mechanisms and efficient commercial dispute resolution can reduce investment costs.
- **Integrate MSMEs into global value chains:** Linking foreign companies with Indian suppliers can strengthen domestic manufacturing and technology diffusion.
- **Encourage reinvestment:** Policies should encourage multinational companies to reinvest profits within India instead of increasing repatriation.
- **Balance openness with security:** India should follow a **risk-based investment screening mechanism**, allowing genuine investments while closely scrutinising strategically sensitive sectors.

Conclusion

India's recent FDI surge signals renewed global investor confidence, but the gap between **gross and net FDI** highlights the need for deeper structural reforms. The focus should shift from merely attracting foreign capital to using FDI for **technology, employment, exports, domestic value addition and long-term economic transformation**.

Sample Question

Q) Despite rising FDI inflows, India faces challenges in translating foreign investment into technology, employment and domestic value addition. Discuss and suggest measures. **(250 words)**

NEPAL FLOOD 2026: TRANS-COUNTRY PROBLEM

Syllabus: GS III - Disaster Management

PYQ Mapping

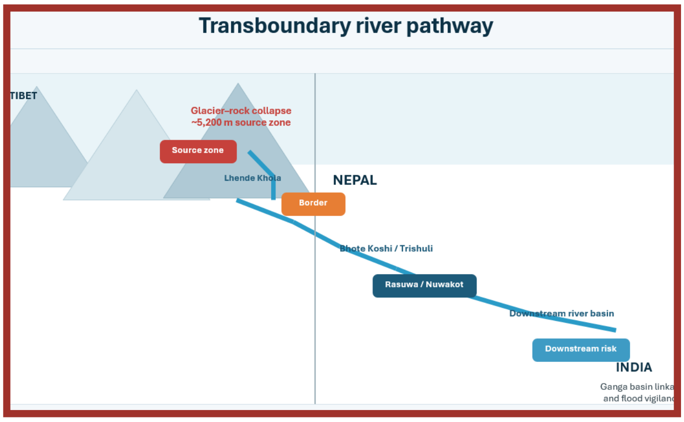
Q) *The Himalayas are highly prone to landslides."Discuss the causes and suggest suitable measures of mitigation.* ***(2016)***

Why in the News?

On **26 August 2026**, a glacier–ice–rock collapse near the Nepal–China border triggered a cascading debris flow and flash flood through the **Lhende Khola–Bhote Koshi–Trishuli river system**, causing large-scale loss of life and infrastructure.

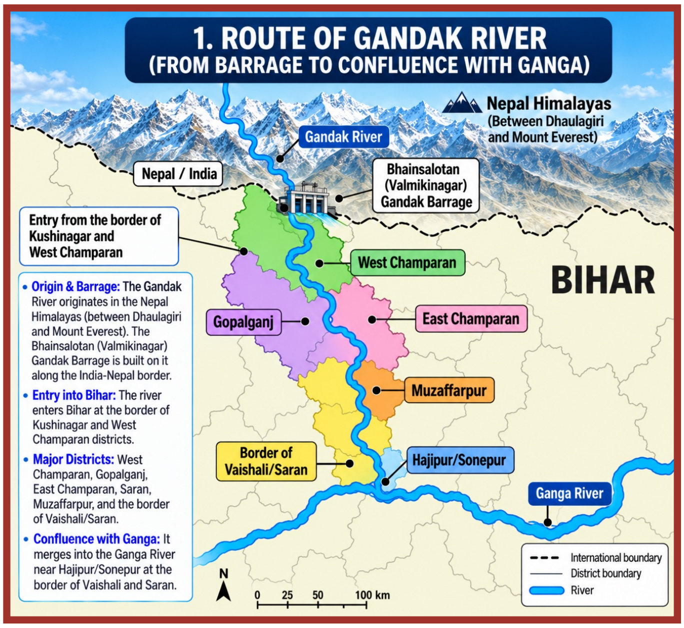
Introduction

The Nepal Flood 2026 highlights the growing vulnerability of the **young Himalayan mountains to compound and cascading disasters involving glaciers, slopes and rivers**. It also demonstrates how a high-altitude cryospheric hazard can rapidly become a **transboundary disaster affecting settlements, hydropower, transport and downstream river systems**.



What Happened?

- **Glacier–rock collapse was the initial trigger:** A large mass of glacier ice and rock collapsed near the **Langtang Lirung region close to the Nepal–China border** on August 26, 2026.
- **Debris rapidly moved downstream:** The collapsing material entered **Lhende Khola**, collecting additional rock, ice and water as it travelled downslope.
- **Temporary river blockage intensified the disaster:** The debris briefly blocked the river and its sudden release generated a powerful surge into the **Bhote Koshi–Trishuli river system**.
- **The event produced seismic signals:** The magnitude of the collapse generated strong seismic signals that initially appeared similar to an earthquake.



Impact of the Disaster

- **Severe human losses:** The presentation reports **more than 1,300 deaths and over 5,600 people missing by September 4**, indicating the extraordinary scale of the disaster.
- **Large-scale housing destruction:** Around **7,500 homes were estimated to have been completely destroyed**, severely affecting mountain communities.
- **Hydropower workers were endangered:** Around **900 people were believed to have been trapped in**

hydropower tunnels, illustrating the vulnerability of infrastructure located in narrow Himalayan valleys.

- **Critical infrastructure suffered damage:** Hydropower facilities, tunnels, roads, bridges, border crossings, communication networks and villages were damaged.
- **Trade and tourism were disrupted:** Damage around the **Gyirong border area** affected transport, trade and tourism linkages across the Himalayan region.

Why Are the Himalayas So Vulnerable?

- **Young and Geologically Unstable Mountains:**
    - o The Himalayas are **geologically young, steep and highly fractured**, making them particularly prone to landslides and slope failures.
    - o A slope failure in such terrain can rapidly transform into a **riverine disaster**, as debris enters confined valleys and blocks rivers.
- **Cryosphere Instability:**
    - o **Glacier retreat and thawing permafrost** can weaken the natural "ice cement" that helps hold rocks and sediments together on steep mountain slopes.
    - o Such instability increases the probability of **rock–ice avalanches, debris flows and sudden floods** in high-altitude regions.
- **Narrow and Steep River Valleys:**
    - o Himalayan valleys are often narrow and steep, allowing debris and water to accelerate rapidly and generate **high-energy flood surges with very little warning time**.
- **Compound Hazard Conditions:**
    - o **Monsoon rainfall and meltwater** can increase runoff and instability, worsening the consequences of slope or glacier failure.
    - o However, in the Nepal 2026 event, the presentation identifies the **glacier–rock collapse as the primary trigger** rather than rainfall alone.
- **Climate Change Link:**
    - o Scientists cited in the presentation suggest that **warming conditions can destabilise high-mountain ice and rock**, increasing the broader risk of cryospheric disasters.
    - o However, the exact contribution of climate change to this individual collapse was **still under assessment**, so the event should not be attributed solely to climate change.

Why This Was Not a Typical GLOF

- A conventional **Glacial Lake Outburst Flood (GLOF)** occurs when the natural dam of a glacial lake fails and releases stored water suddenly.
- In the Nepal event, the **initial trigger was a glacier–rock collapse**, followed by debris movement, temporary river blockage and a sudden surge.
- Therefore, the event is better described as a **"cascading cryospheric disaster"** rather than a conventional GLOF.

Climate Justice Dimension

- Nepal contributes only around **0.1% of global greenhouse-gas emissions**, yet it faces exceptionally high exposure to climate-related mountain hazards.
- Its glaciers, steep valleys, hydropower corridors and remote settlements make **adaptation costly and technically difficult**.
- The disaster therefore illustrates the climate-justice principle that **low contribution to global emissions does not necessarily mean low climate vulnerability**.

Why It Became a Transboundary Disaster

- **Shared river systems transmit risk across borders:** The flood originated near the Tibet–Nepal border and propagated through river systems connected to the broader **Ganga basin**.
- **China/Tibet was important for upstream monitoring:** The source zone and border infrastructure were located upstream, making real-time data from this region crucial.
- **Nepal suffered the main downstream impacts:** Trishuli valley communities, roads and hydropower infrastructure experienced major losses.
- **India has a downstream interest:** Shared Ganga-basin rivers create a need for flood vigilance, technical cooperation and humanitarian assistance.

The "14-Minute Lesson" in Early Warning

- At **Tribhuvan Trishuli Secondary School in Bidur, Nuwakot**, around **900 students were reportedly saved** after the headmaster received an upstream warning.
- He rang the school bell, stopped incoming buses and shifted students and staff to higher ground before the school was swept away.
- The presentation reports that the warning window was only **about 14 minutes**, demonstrating that even a short warning can save hundreds of lives when communities know how to respond.

Challenges Exposed by the Nepal Flood

- **Inadequate high-altitude monitoring:** Glacier movement, slope instability and river conditions require continuous monitoring, which remains difficult in remote Himalayan terrain.
- **Weak cross-border data exchange:** Delayed upstream information can reduce evacuation time for downstream communities.
- **Infrastructure vulnerability:** Roads, bridges and hydropower projects located in narrow valleys can themselves become major disaster-risk hotspots.
- **Limited evacuation time:** High-energy flash floods can reach settlements within minutes, making community preparedness as important as sophisticated technology.
- **Compound-risk planning remains inadequate:** Himalayan infrastructure must be designed for combinations of landslides, avalanches, floods and seismic activity rather than treating each hazard separately.

Way Forward

- **Establish trilateral coordination:** Nepal, China and India should create a Himalayan disaster-management mechanism for shared river and cryosphere risks.
- **Ensure real-time data sharing:** Countries should exchange information on **river levels, rainfall, glacier movement, glacial lakes and landslide warnings**.
- **Build a joint early-warning network:** Satellites, gauges, radar, seismic stations and automated alerts should be integrated into a common system.
- **Develop resilient infrastructure:** Bridges, roads, hydropower facilities and telecom networks must be designed for **multi-hazard Himalayan conditions**.
- **Strengthen community preparedness:** Evacuation maps should be updated, mock drills conducted regularly and local shelters strengthened.
- **Create joint rescue protocols:** Countries should pre-agree procedures for helicopters, medical evacuation, humanitarian corridors and missing-person searches.

Conclusion

The Nepal Flood 2026 demonstrates that Himalayan disasters are increasingly **cascading, high-energy and transboundary in character**. The central lesson is that disaster management must shift from post-disaster relief towards **cryosphere monitoring, real-time regional data sharing, resilient infrastructure and community-centred early warning systems**.

UPSC Mains Question

Q) "The Nepal Flood of 2026 demonstrates that Himalayan disasters are increasingly cascading and transboundary rather than isolated natural events." Discuss with reference to cryosphere instability, early-warning systems and regional disaster-management cooperation. **(250 words)**

REGENERATIVE AGRICULTURE IN INDIA: REBUILDING FARMING SYSTEMS FOR A RESILIENT FUTURE

Syllabus: GS III - Agriculture

PYQ Mapping

Q) *Sikkim is the first 'Organic State' in India. What are the ecological and economical benefits of Organic State?* ***(2018)***

Why in the News?

The Government has highlighted the growing adoption of **regenerative agriculture**, with **8.80 lakh hectares under natural farming clusters, 109 lakh hectares under micro-irrigation and 25.89 crore Soil Health Cards issued by March–May 2026**.

Introduction

Regenerative agriculture is a holistic farming approach that seeks to **restore soil health, enhance biodiversity and strengthen resilience**, rather than merely maintain existing agricultural conditions. For India, it is increasingly important because long-term farm productivity depends on reversing soil degradation, reducing input intensity and adapting agriculture to climate variability.

What is Regenerative Agriculture?

- **It is a restoration-oriented farming system:** Unlike conventional sustainability approaches that seek to maintain existing conditions, regenerative agriculture actively improves soil fertility, ecosystem functions and biodiversity.
- **It focuses on soil as a living system:** Healthy soils improve nutrient cycling, water retention, carbon storage and crop productivity.
- **It combines ecological and economic objectives:** The approach aims to improve farm resilience while reducing excessive dependence on synthetic fertilisers, pesticides and irrigation.

Core Principles of Regenerative Agriculture

- **Minimum soil disturbance:** Reduced tillage protects soil structure, microorganisms and organic carbon.
- **Continuous soil cover:** Cover crops and mulching protect soil from erosion, moisture loss and temperature extremes.
- **Living roots:** Maintaining living roots for longer periods supports soil microbial activity and nutrient cycling.
- **Biodiversity enhancement:** Crop diversification, agroforestry and mixed farming strengthen ecosystem stability.
- **Livestock integration:** Livestock can contribute manure, nutrient recycling and diversified farm income.
- **Reduced chemical dependence:** Limiting synthetic inputs can lower costs and reduce soil and water pollution.

Why Does India Need Regenerative Agriculture?

- **Declining Soil Health:** Intensive cultivation and excessive chemical inputs cause **nutrient depletion and loss of soil organic matter**.
  - **25.89 crore Soil Health Cards** issued promote balanced fertiliser use and scientific soil management.
- **Climate Change & Weather Extremes:** Heatwaves, droughts and erratic rainfall cause **crop losses and yield instability**.
  - Regenerative practices improve **soil moisture retention and climate resilience**, supporting **SDG 13.1**.
- **Water Stress:** Conventional irrigation contributes to **groundwater depletion and inefficient water use**.
  - **Per Drop More Crop covered ~109 lakh ha by May 2026**, promoting drip and sprinkler irrigation.
- **Rising Cost of Cultivation:** Dependence on fertilisers, pesticides, diesel and irrigation increases **input costs**.
  - Natural inputs, mulching and biological pest management reduce **external input dependence**.
- **Small & Marginal Farmer Vulnerability:** Smallholders are more exposed to **crop failure and input price shocks**.
  - **Integrated farming** combining crops, livestock, fisheries, horticulture and apiculture diversifies income and strengthens livelihood resilience.

Major Regenerative Agriculture Practices in India

- **Natural Farming:** Natural farming uses inputs such as Beejamrut, Jeevamrut, Neemastra and Dashparni to reduce dependence on chemical inputs. Multicropping, mulching and livestock integration improve soil fertility and nutrient cycling.
- **Micro Irrigation:** Drip and sprinkler irrigation provide water efficiently to crops and reduce water wastage. Around 109 lakh hectares were covered under Per Drop More Crop by May 2026.
- **Soil Health Management:** Green manuring, cover crops and mulching improve soil organic matter, moisture retention and soil structure. The issuance of 25.89 crore Soil Health Cards promotes balanced nutrient application.
- **Efficient Nitrogen Management:** Deep urea placement, Leaf Colour Charts, legume intercropping and biological inputs improve nitrogen use efficiency. This reduces excessive fertiliser use and nitrous oxide emissions.
- **Integrated Farming Systems:** Integrated farming combines crops, livestock, fisheries, horticulture and apiculture to diversify farmer income. Crop residues can be used as livestock feed and livestock waste can improve soil fertility.
- **Agroforestry:** Agroforestry combines trees with crops and livestock to provide additional income and improve soil and moisture conditions. It also increases carbon sequestration and climate resilience.
- **Precision Farm Mechanisation:** Precision machinery enables efficient use of seeds, water and fertilisers. This reduces resource wastage, improves productivity and lowers the environmental impact of farming

Benefits of Regenerative Agriculture

Environmental Benefits

- **Soil restoration:** Regenerative practices increase organic matter, improve soil structure and support long-term fertility.
- **Biodiversity conservation:** Pollinators, beneficial insects and soil microorganisms benefit from more diverse farming systems.
- **Climate mitigation:** Improved soil carbon storage and reduced dependence on energy-intensive inputs can lower agricultural emissions.
- **Water conservation:** Better soil structure improves water retention and reduces runoff, erosion and sediment movement into water bodies.

Economic Benefits

- **Lower input costs:** Reduced dependence on synthetic fertilisers, pesticides and excessive irrigation can improve farm profitability.
- **More stable productivity:** Healthy soils and diversified farming systems can reduce yield fluctuations.
- **Additional income sources:** Agroforestry, livestock, horticulture and allied activities diversify farm earnings.

Social Benefits

- **Greater livelihood resilience:** Diversified farm systems protect rural households from climate and market shocks.
- **Employment creation:** Regenerative agriculture can generate opportunities in advisory services, bio-input production, nursery development, agroforestry and ecological management.

Government Initiatives Promoting Regenerative Agriculture

- **National Mission on Natural Farming:** The NMNF was launched in 2024 to support farmers shifting towards natural farming. Farmers receive ₹4,000 per acre per year for two years, subject to a maximum of one acre. The mission also provides for 10,000 Bio Input Resource Centres. By March 2026, 18.19 lakh farmers had enrolled across 8.80 lakh hectares.
- **Paramparagat Krishi Vikas Yojana:** PKVY was launched in 2015 to promote organic farming and improve certification and market access. Farmers receive ₹31,500 per hectare over three years. Around 16.90 lakh hectares had been covered by October 2025.
- **Per Drop More Crop:** PDMC promotes drip and sprinkler irrigation to improve water use efficiency. Small and marginal farmers receive 55 percent financial assistance, while other farmers receive 45 percent assistance. Around 109 lakh hectares had been covered by May 2026.
- **Rainfed Area Development Programme:** RAD promotes Integrated Farming Systems by combining crops, livestock, fisheries, horticulture and apiculture. Farmers can receive ₹30,000 per family along with cluster level support for training. The programme had covered 9.53 lakh hectares and benefited 15.73 lakh farmers by December 2025.
- **Agroforestry under PM RKVY:** The Agroforestry component promotes tree based farming and quality planting material through nursery development. During 2025 to 26, 135 new nurseries were established and around 176.59 lakh saplings were raised. This benefited nearly 25,693 farmers.
- **Soil Health Card Scheme:** The scheme provides scientific soil testing based on 12 parameters and

gives farmers crop specific nutrient recommendations. Around 25.89 crore Soil Health Cards had been generated by March 2026. Field demonstrations and training of Krishi Sakhis further support scientific soil management.

Challenges in Scaling Regenerative Agriculture

- **Transition risks for farmers:** Yields may fluctuate during the initial shift from conventional systems, making farmers cautious about adoption.
- **Knowledge-intensive practices:** Regenerative farming requires location-specific understanding of soil, crops, water and biological inputs.
- **Limited market premiums:** Farmers may not always receive higher prices for regeneratively produced commodities.
- **Small landholdings:** Fragmented farms can limit the viability of certain agroforestry, mechanisation and integrated-farming models.
- **Quality of bio-inputs:** Scaling natural farming requires reliable production and distribution of standardised biological inputs.
- **Measurement challenges:** Soil carbon improvement, biodiversity gains and long-term resilience are difficult to quantify uniformly.
- **Regional diversity:** A single regenerative model cannot be applied across irrigated Punjab, dryland Rajasthan, Himalayan regions and coastal agriculture.

Way Forward

- **Adopt region-specific models:** Regenerative agriculture should be tailored to agro-climatic zones rather than promoted through a uniform national package.
- **Strengthen extension services:** KVKs, agricultural universities, Krishi Sakhis and Community Resource Persons should provide continuous technical support.
- **Provide transition support:** Farmers shifting away from input-intensive systems may require temporary income protection, credit and risk insurance.
- **Improve market incentives:** Certification, procurement, branding and value-chain development can reward farmers for sustainable production.
- **Promote scientific monitoring:** Soil organic carbon, water-use efficiency, biodiversity and yield stability should be regularly measured.
- **Integrate schemes:** NMNF, PKVY, PDMC, RAD, Soil Health Cards and agroforestry programmes should converge at the farm and district level.
- **Strengthen farmer collectives:** FPOs and cooperatives can help farmers access bio-inputs, machinery, certification and markets at lower cost.
- **Link regeneration with climate finance:** Carbon markets and ecosystem-service payments can provide additional incentives where scientifically verified.

Conclusion

Regenerative agriculture offers India a pathway to move from **input-intensive production towards soil-centred, resource-efficient and climate-resilient farming**. Its success will depend on combining traditional knowledge with scientific validation, farmer incentives, strong extension systems and market support.

Sample Question

Q) “Regenerative agriculture can simultaneously address soil degradation, climate vulnerability and farm-income instability in India.” Discuss its major practices, benefits and the government initiatives promoting its adoption. **(250 words)**

WEEKLY DOSSIERS

REDEFINING 'INDUSTRY': JUDICIAL PRECEDENT VS LEGISLATIVE INTENT

Why in the News?

- A **nine-judge Supreme Court Bench in the State *of U.P. v. Jai Bir Singh* (2026)** held that the expansive 1978 *Bangalore Water Supply* interpretation will continue for pending cases under the old Industrial Disputes Act, but will **not automatically govern the Industrial Relations Code, 2020**.

Introduction

- The meaning of **"industry"** determines which establishments and workers come within the industrial-dispute framework and therefore has major implications for labour rights. The 2026 judgment marks an important transition from a largely **judge-developed interpretation under the Industrial Disputes Act, 1947 to a statutory framework under the Industrial Relations Code, 2020**.

What was the 1978 Bangalore Water Supply case?

- **The Court adopted a worker-oriented interpretation:** In *Bangalore Water Supply and Sewerage Board v. A. Rajappa* (1978), a seven-judge Bench gave "industry" a broad meaning under Section 2(j) of the Industrial Disputes Act.
- **It evolved the famous "Triple Test":** An activity could constitute an industry when there was **systematic activity, employer-employee cooperation and production or distribution of goods or services satisfying human wants**.
- **Profit motive was not decisive:** The nature of the activity, rather than whether the institution earned profits, became central; this allowed establishments such as hospitals, educational institutions and welfare bodies to potentially fall within labour-law protection.

What did the Supreme Court decide in 2026?

- **Old disputes remain protected:** The Court unanimously agreed that pending disputes under the repealed Industrial Disputes Act would continue to be decided according to the *Bangalore Water Supply* framework.
- **The precedent does not automatically migrate to the new Code:** The Court held that the definition of industry under the **Industrial Relations Code, 2020 must be interpreted according to its own statutory language and context**.
- **The judgment itself was fractured:** While the Bench agreed on the treatment of pending cases, judges differed significantly on whether and how the 1978 triple test required reformulation, illustrating the continuing complexity of the issue.

Significance for Constitutional Governance

- **It reinforces legislative supremacy:** Once Parliament enacts a new statute containing its own definition, earlier judicial interpretation of a repealed law cannot simply substitute the legislature's language.
- **It demonstrates judicial restraint:** Courts must interpret the new Industrial Relations Code when an actual dispute arises rather than treating a decades-old precedent as permanently binding across different statutes.
- **It also provides legal continuity:** By retaining the old test for pending cases, the Court avoided retrospective disruption to disputes that arose under the earlier law.

Conclusion

The judgment represents a transition from **judicially expanded labour protection to legislatively defined industrial relations**. The challenge is to ensure that statutory clarity does not come at the cost of the welfare orientation traditionally associated with Indian labour law.

DEFINITION OF 'INDUSTRY': WORKERS' RIGHTS AND SOCIAL JUSTICE

Why in the News?

- Trade unions have raised concerns that excluding the 1978 *Bangalore Water Supply* precedent from automatically governing the new Industrial Relations Code could **narrow labour-law protection for some categories of workers**.

Introduction

- The definition of "industry" is not merely a technical legal issue because it determines **who can access collective bargaining, industrial-dispute resolution and employment protections**. Thus, the Supreme Court ruling raises a larger constitutional question of balancing **economic organisation with dignity of labour and social justice**.

Why was the 1978 interpretation considered worker-friendly?

- **It focused on the actual nature of work:** An organisation could be considered an industry even when it was not primarily commercial or profit-oriented.
- **It widened access to labour remedies:** The broad interpretation brought workers in institutions such as hospitals, educational establishments and certain welfare activities within the industrial-dispute framework.
- **It reflected the welfare character of labour legislation:** The Industrial Disputes Act sought to maintain industrial peace by providing institutional mechanisms for resolving employer-worker conflicts.

Why are trade unions concerned?

- **The new Code contains explicit exclusions:** Section 2(p) excludes institutions owned or managed by organisations wholly or substantially engaged in **charitable, social or philanthropic service**, activities connected with sovereign functions of government, domestic service and any other activity notified by the Centre.
- **Classification could affect access to remedies:** Labour experts have argued that workers in some service-oriented establishments may face uncertainty regarding retrenchment safeguards and industrial-dispute mechanisms depending on how the new provision is interpreted.
- **Trade unions fear dilution of collective rights:** AITUC argued that although the Court preserved the old framework for pending disputes, important questions concerning worker protection under the new labour regime remain unresolved.

Constitutional Dimension

- **Article 19(1)(c)** protects the freedom to form associations and unions, making meaningful collective organisation an important component of labour democracy.
- **Article 43A** directs the State to secure workers' participation in the management of industries, reflecting the Constitution's commitment to industrial democracy.
- **Directive Principles favour social justice:** Articles 38, 39 and 43 collectively underline the responsibility of the State to promote equitable working conditions and livelihood security.

Need for a Balanced Approach

- **Institutional labels should not alone determine rights:** Whether an organisation describes itself as charitable or public-serving should be examined alongside the actual nature of employment and service delivery.
- **Excluded workers need alternative protection:** If certain categories fall outside the IR Code, their grievance redressal, termination protection and collective representation should be adequately secured through other laws.
- **Tripartite consultation is important:** Government, employers and trade unions should participate in resolving interpretational gaps.

Conclusion

Labour reform cannot be judged only by regulatory simplicity; it must also be evaluated against **dignity of labour, bargaining power and access to justice**. India's industrial-relations framework must reconcile enterprise flexibility with the constitutional goal of social and economic justice.

INDUSTRIAL RELATIONS CODE: BALANCING EASE OF DOING BUSINESS AND LABOUR WELFARE

Why in the News?

- The Supreme Court's 2026 ruling has sharpened the debate over whether India's new labour-law framework can provide **greater regulatory clarity to employers without weakening protections available to workers**.

Introduction

- India consolidated numerous central labour laws into four labour codes to simplify a fragmented regulatory architecture and improve compliance. The controversy over the meaning of "industry" illustrates the continuing challenge of balancing **labour-market flexibility, investment and enterprise efficiency with worker security**.

How 0does the Industrial Relations Code change the framework?

- **It creates a statutory definition:** Section 2(p) defines industry as systematic employer-worker activity producing, supplying or distributing goods or services, irrespective of capital investment or profit motive.
- **It expressly specifies exclusions:** Charitable, social or philanthropic institutions, sovereign governmental activities, domestic services and activities later notified by the Centre may remain outside its scope.
- **It reduces dependence on old judicial doctrine:** The Supreme Court has clarified that the 2020 Code should develop its own jurisprudence rather than mechanically importing the 1978 interpretation.

Potential Benefits

- **Greater legal certainty can improve compliance:** Clearer statutory boundaries allow employers to know which obligations apply to them.
- **Reduced litigation can lower transaction costs:** A precise definition can reduce decades of disputes over whether an establishment qualifies as an industry.
- **Predictability supports investment:** Stable labour regulation is an important component of the broader ease-of-doing-business environment.
- **The Code retains a broad basic definition:** Profit motive and capital investment are not prerequisites, preventing the concept of industry from being restricted solely to conventional commercial enterprises.

Major Concerns

- **Broad exclusions can create regulatory gaps:** Terms such as "substantially charitable" may themselves generate fresh litigation because their boundaries require interpretation.
- **Executive discretion requires safeguards:** The power to exclude "any other activity" through Central notification could have significant consequences for workers and therefore requires transparent criteria.
- **Labour flexibility should not mean labour insecurity:** Regulatory reforms that reduce compliance burdens must simultaneously protect workers against arbitrary dismissal and unequal bargaining power.
- **A dual jurisprudence may temporarily emerge:** Old disputes will follow the *Bangalore Water Supply* framework, while disputes arising under the new Code will gradually develop a separate body of law.

Way Forward

- **Define exclusions precisely:** Rules should provide objective criteria for terms such as charitable, philanthropic and sovereign functions.
- **Use tripartite social dialogue:** Employers, trade unions and government should participate in framing regulations affecting industrial relations.
- **Strengthen dispute-resolution institutions:** Faster Industrial Tribunals and conciliation mechanisms can make labour protections meaningful without imposing unnecessary delays on firms.
- **Follow the principle of "flexicurity":** India should combine **flexibility for enterprises with security for workers**, rather than treating the two as mutually exclusive.

Conclusion

- The real success of the Industrial Relations Code will depend on whether it creates **predictable rules for businesses while preserving fair bargaining power, dispute resolution and dignity for workers**. Labour reform must ultimately promote both **productive enterprises and decent work**.

BEYOND VERDICTS: KEY JUDICIAL INTERVENTIONS

BRICS Chief Justices' Forum: Towards a "Living Nalanda University"

- At the **BRICS Chief Justices' Forum in New Delhi**, the Chief Justice of India called for BRICS to evolve into a **"living Nalanda University"** that encourages dialogue, disagreement and learning among diverse legal systems.
- The forum focused on **judicial cooperation, rule of law, mediation and arbitration in international commercial disputes, cross-border enforcement of arbitral awards, use of AI in courts, social justice, environmental governance and sustainable development**.
- The discussions also reflected BRICS' growing role in promoting a **multipolar world order, judicial diplomacy and cooperation among legal systems**, while stressing that technology should improve justice delivery without removing the human element from judicial decision-making.

Supreme Court Flags Gaps in Juvenile Justice Act Implementation

- The Supreme Court, in **Mahavir @ Anvish v. State of Madhya Pradesh (2026)**, highlighted a "huge gap" in the implementation of Juvenile Justice laws after finding that juvenility claims are increasingly being raised for the first time before the apex court.
- The Court held that the **relevant age is the age on the date of commission of the offence**, and a juvenility claim may be raised **at any stage, even after final disposal**, if supported by credible evidence.
- It criticised police and trial courts for failing to properly assess age and stressed that the **Juvenile Justice Act, 2015 must receive a purposive, child-centric interpretation**. Drawing on the doctrine of **parens patriae**, the Court said the State has a duty to rehabilitate and reintegrate children rather than permanently stigmatise them.
- It linked this protective approach with **Articles 15(3), 39(e)-(f) and 45 of the Constitution**, the **UN Convention on the Rights of the Child**, and the broader principle that children in conflict with law require **care, protection, rehabilitation and social reintegration**, not merely punishment.

Supreme Court on NGO Participation in Electricity Regulation

- The Supreme Court, in **M/s Amalgam Steels and Power Ltd. v. Energy Watchdog (2026)**, upheld the Jharkhand High Court's interim order allowing NGO **Energy Watchdog** to participate in proceedings concerning alleged unauthorised electricity supply and use. The Court observed that the NGO's participation was useful for bringing relevant facts before **Jharkhand Bijli Vitran Nigam Ltd.**
- **(JBVNL)**, especially since the complaint had remained pending for a long period, but clarified that the NGO would **not become an adjudicating party**. The dispute involved alleged violation of the **"captive user" requirements under Rule 3 of the Electricity Rules, 2005**, with demand notices of around **₹285 crore** having been issued.
- Importantly, the Supreme Court did **not finally decide whether third-party intervention is generally permissible under the Electricity Act**, leaving that question open for the High Court.

Mobile eSewa Vans: Taking Digital Justice to Citizens' Doorsteps

- The **Supreme Court eCommittee, NALSA and Department of Justice** have launched **26 Mobile eSewa Vans**, the first tranche of a planned fleet of **73 vans**, to extend eCourts services and legal aid to remote and underserved areas.
- The vans will provide **case status, hearing dates, orders and judgments, e-filing assistance, digital payments, video-conferencing for hearings, mediations and witness depositions**, besides supporting **Mobile Lok Adalats** and pre-litigation dispute resolution. Equipped with **4G/5G connectivity and digital infrastructure**, they aim to bridge both the **digital divide and physical access gap**, especially for rural, tribal and geographically isolated communities.

Supreme Court Upholds RBI's Regulatory Primacy over Multi-State Co-operative Banks

- The Supreme Court in **Sandeep S. Ghandat & Ors. v. RBI (2026)** held that the RBI can **supersede the Board of a multi-State co-operative bank beyond the six-month limit under Article 243ZL(1)** because the **Banking Regulation**

Act, 1949, through Section 36AAA, continues to apply to such banks.

- The Court stressed that **depositor protection, financial stability and continuous RBI supervision** cannot be weakened by a rigid six-month ceiling. It also held that supersession can continue **beyond the original tenure of the elected board**, since once superseded, the board ceases to function and its powers vest in the Administrator. Further, **consultation with the State Government is not required** for multi-State co-operative banks, as that requirement applies only to co-operative banks registered with a State Registrar.

Prolonged Undertrial Detention and the Right to Speedy Trial

- The Supreme Court in **Lisham Ibungotomba Singh v. State of West Bengal (2026)** expressed serious concern over an undertrial prisoner remaining in custody for **8 years and 6 months**, during which only six witnesses had been examined.
- Although the Court denied bail because of the accused's **prior involvement in similar offences**, it termed the delay "shocking" and directed the trial court to complete the case within **six months**.
- The ruling highlights the tension between **personal liberty under Article 21, the right to a speedy trial, presumption of innocence, and public safety considerations**.

Supreme Court on CCTV Surveillance in Police Stations

- The Supreme Court, in **In Re- Lack of Functional CCTVs in Police Stations (2025–26)**, directed the Centre not to allow existing funds under the **Assistance to States and Union Territories for Modernisation of Police (ASUMP)** scheme to remain unused while a new **Police Modernisation Mission (PMM)** is being prepared.
- The Court stressed that CCTV coverage in police stations is essential for **custodial accountability, transparency, protection against torture and effective monitoring of police conduct**. As of August 2026, **₹450 crore** was available under ASUMP, while States and UTs had submitted CCTV-related proposals worth about **₹1,453.85 crore**; only **₹484.03 crore** had been approved.

Supreme Court on Juvenility, Inherent Powers and Child-Centric Justice

- In **Mahavir @ Avnish v. State of Madhya Pradesh (2026)**, the Supreme Court set aside a **21-year-old conviction** after it was established that the accused was **17 years and 2 months old on the date of the offence**, reaffirming that juvenility is determined by the **age on the date of commission of the offence** and can be raised **at any stage, even after final disposal of the case**.
- The Court held that the High Court can use its **inherent powers under Section 482 CrPC (now Section 528 BNSS)** to recall a final judgment where a judicial error causes grave injustice, stressing that **procedure is a handmaid of justice, not its master**.
- It also invoked the doctrine of **parens patriae** and emphasised that a child in conflict with law should be approached through **rehabilitation, reintegration and a purposive, child-centric interpretation of juvenile justice laws**, rather than permanent criminal stigma.

ETHICS - CASE STUDY

Q) You are the District Magistrate of a rapidly urbanising district. A major government housing and sanitation programme is being implemented for economically weaker sections. During a routine review, you discover that although official records show 95% completion, field verification reveals several irregularities: incomplete houses have been marked as completed, poor-quality materials have been used, some beneficiaries were selected through political influence, and a few contractors have allegedly paid commissions to local officials. A junior officer privately tells you that such practices have become “normal” because senior officials focus mainly on achieving numerical targets. He also warns that strict action may delay the programme, create political opposition and affect the careers of officers who have been following an established system. Local elected representatives argue that exposing the irregularities publicly will damage the district’s reputation and reduce public confidence in the administration. At the same time, genuine beneficiaries complain that corruption, favouritism and lack of transparency have weakened their trust in government. You believe that merely punishing a few officials will not be enough; the administration needs a deeper institutional effort to strengthen integrity, accountability, public-service orientation and ethical conduct.

Questions

a. Identify the major ethical issues and values involved in the case.

b. What options are available to you as District Magistrate? Evaluate their merits and limitations.

c. What course of action would you adopt to address the immediate irregularities while ensuring that genuine beneficiaries are not adversely affected?

d. Suggest institutional measures to strengthen ethical and moral values in governance in the district.

e. How can an ethical administrative culture be created so that honesty becomes a systemic norm rather than merely an individual virtue?

Q) You are the **Compliance and Ethics Head of a large private hospital chain**. The organisation is under pressure to improve profitability after a year of financial losses. Senior management introduces aggressive revenue targets for doctors and departments and links promotions and incentives to the number of diagnostic tests, procedures and admissions generated. During an internal audit, you find that some departments are recommending **unnecessary investigations and expensive procedures**, particularly to insured patients. A few doctors privately admit that they feel uncomfortable but fear losing incentives, promotions or even their jobs if they fail to meet targets. At the same time, the management argues that higher revenue is necessary to maintain infrastructure, retain skilled employees and repay loans. You also discover that an employee who raised concerns earlier was transferred to a less desirable branch. If you formally report the matter, it may damage the hospital’s reputation, affect investor confidence and create conflict with senior management. If you remain silent, patients may continue to face unnecessary financial and medical burdens.

Questions

a. What are the major ethical dilemmas involved in this case?

b. Identify the stakeholders and the competing interests of each.

c. What options are available to you? Discuss their merits and limitations.

d. What course of action would you adopt and why?

e. Suggest measures that private institutions can adopt to balance profitability with ethical responsibility and public interest.

ETHICS - EXAMPLES

1. **Human Rights:** Two patients at Savanur Taluk Hospital, Karnataka, were allegedly made to manually remove human waste from an overflowing cesspit using buckets, reportedly in exchange for better treatment and medicines. The incident led to the suspension of a doctor and senior nurse and registration of a case under the Manual Scavenging Act, 2013.
2. **Determination:** At 43, Shivani Mehrotra successfully summited Mount Elbrus (5,642 m) in Russia on 15 August 2026, reaching the summit after a demanding 10-day expedition involving severe weather conditions. She has also climbed Mount Kilimanjaro, while aspiring to conquer Mount Everest and the Seven Summits.
3. **Empowerment:** Since 2023, widows, divorced, separated and unmarried women in 40 villages of Maharashtra have tied rakhis to one another, challenging the stigma that single women are "inauspicious." Led by 7 grassroots organisations, the initiative has grown into a 300-women network providing mutual support in employment and access to government schemes.
4. **Consumer Rights:** The Ernakulam District Consumer Disputes Redressal Commission (DCDRC) directed Kalyan Silks to pay ₹31,500 to a customer, ruling that its Onam offer promising ₹1,500 shopping benefits on a ₹3,000 purchase was misleading and constituted an unfair trade practice .
5. **Perseverance:** 47-year-old Ramabai Ranveer, a domestic cook and sole breadwinner from Beed, Maharashtra, won the 3-km Amrut Daud marathon in Ambajogai on August 29, 2026, running barefoot in a saree and securing ₹3,000 prize money. She ran to fund her daughters' education—one pursuing B.Sc. and the other preparing for police recruitment.
6. **Innovation:** IIT Guwahati researchers Prof. Mihir Kumar Purkait and Mukesh Bharti developed a rotating aluminium-electrode water treatment system to remove arsenic and fluoride from groundwater. Tested with Assam groundwater, it could support decentralised rural water purification.
7. **Social Responsibility:** Dadarao Bilhore began filling potholes in Mumbai after his 16-year-old son Prakash died in a pothole-related road accident. He turned his grief into a road-safety mission, filling hundreds of potholes and advocating for safer roads and helmet use.

MODEL ESSAY

"You cannot build a peaceful world on empty stomachs and human misery"

Introduction

- Quote by ***Norman Borlaug***
- In the **mid-1960s**, drought and the 1965 war exposed India's dependence on **U.S. PL-480 food aid**, prompting **Lal Bahadur Shastri** and **M.S. Swaminathan** to advance the **Green Revolution** under the slogan **"Jai Jawan, Jai Kisan,"**
- Treaties, military power and constitutions become fragile when a population faces the biological terror of starvation.

Why Starvation Guarantees Conflict

- **Political Revolution:** Food insecurity can trigger mass protests and political upheaval. **Eg:** Arab Spring (2011) amid rising food prices.
- **State Collapse & Piracy:** Economic collapse can push communities towards illicit activities. **Eg:** Somali piracy amid state failure and poverty.
- **Weaponisation of Food:** Food blockades can be used during conflicts. **Eg:** Syrian Civil War sieges restricted food and humanitarian aid.
- **Left-Wing Extremism:** Poverty, land alienation and weak governance can fuel insurgency. **Eg:** Naxalism in tribal regions of central India.
- **Erosion of Democracy:** Economic crises can weaken democratic institutions. **Eg:** Weimar Germany's economic crisis aided extremist politics.
- **Ecological Destruction:** Poverty can drive unsustainable resource exploitation. **Eg:** Illegal logging and mining in the Amazon.

When Prosperity Does Not Guarantee Peace

- **Imperialism & Wealth:** Affluent states may wage wars to expand territory, markets and resources. **Eg:** British colonial expansion in India and Africa.
- **Ideological Conflicts:** Wars can arise from competing political ideologies rather than material deprivation. **Eg: Cold War** rivalry between the U.S. and USSR.
- **Religious Extremism:** Ideological or religious absolutism can motivate violence irrespective of economic status. **Eg: Osama bin Laden and the 9/11 attacks**.
- **Fascist Ideology:** Prosperity does not eliminate aggressive nationalism, racism or expansionism. **Eg: Nazi Germany's pursuit of Lebensraum**.
- **Social Alienation:** Violence may stem from social isolation, extremism and loss of meaning rather than poverty. **Eg: Mass shootings in affluent societies**.

Synthesis

- Food security reduces **hunger, desperation and social instability**, creating basic conditions for peace.
- Prosperity alone cannot prevent conflicts driven by **ideology, nationalism, power or resource interests**.
- Lasting peace requires **democracy, rule of law, human rights and accountable governance** alongside economic security.

Conclusion

- **Shastri recognised that India needed food self-sufficiency to strengthen national sovereignty:** the plough had to secure the nation before the rifle could defend it.
- Hunger can drive people to conflict for survival; lasting peace requires ensuring both the hungry are fed and the powerful exercise restraint

Sample Quotes

- *Bureaucracy is a giant mechanism operated by pygmies - Balzac*
- *The individual has always had to struggle to keep from being overwhelmed by the tribe - Nietzsche*
- *Wealth is like sea-water; the more we drink, the thirstier we become. - Arthur Schopenhauer*

MAINS JOT DOWN

GS II: *INTERNATIONAL RELATIONS*

- The **11th BRICS Culture Ministers' Meeting held in Bhopal** adopted the **Bhopal Declaration** to deepen cultural cooperation among BRICS members and partner countries. It focuses on **creative industries, traditional knowledge systems, protection of creators' rights, restitution of cultural property, museums, libraries and joint UNESCO nominations**. The declaration also proposed a **pilot Voluntary Artist Registry** to promote greater mobility and cultural exchange among artists.

GS II: *GOVERNMENT POLICIES & INTERVENTIONS*

- **NAVYA (Nurturing Aspirations through Vocational Training for Young Adolescent Girls)**, launched in **2025**, is a joint initiative of the **Ministry of Skill Development and Entrepreneurship** and the **Ministry of Women and Child Development**.
- Implemented under **PMKVY 4.0**, it aims to empower **girls aged 16–18 years** through **industry-relevant vocational training, career-oriented skills and On-the-Job Training (OJT)**, thereby improving their employability and economic participation.

GS II: *EDUCATION*

- The Government has launched **Prakriti Gyan Dham in Lucknow**, described as India's first-of-its-kind **Eco-Educational Hub**, developed by the **CSIR-National Botanical Research Institute under the Ministry of Science and Technology**.
- The initiative aims to connect **scientific knowledge with public engagement** through experiential and interactive learning. Its major attractions include the **PAaVan Path**, an interpretive heritage trail; **Vibhav Enclave** for rare, endangered and threatened plants; **Bhairav Enclave** showcasing State Plants; and other thematic spaces such as **Bamboosteum and the Indian Heritage Garden**.

GS III: *INDIAN ECONOMY*

- India's cumulative exports of merchandise and services rose to **US$ 316.42 billion** during April–July 2026–27, compared with **US$ 279.63 billion** in the same period last year. Total imports stood at **US$ 365.85 billion**.
- Of the total exports, **merchandise exports were US$ 173.78 billion** and **services exports US$ 142.64 billion**. Major export drivers in July 2026 included petroleum products, electronics, engineering goods, chemicals, and cotton and handloom products.

GS II: *HEALTH*

- The **One Herb, One Standard initiative**, launched in **2022**, aims to establish a **single harmonised quality standard for each medicinal herb** by bringing together different existing standards.
- The initiative is jointly implemented by the **Pharmacopoeia Commission for Indian Medicine and Homoeopathy under the Ministry of AYUSH** and the **Indian Pharmacopoeia Commission under the Ministry of Health and Family Welfare**.
- It promotes **uniform quality, safety and efficacy standards** for herbal medicines, thereby enhancing their **credibility and global acceptance**. It also supports the conservation of India's **medicinal biodiversity and traditional knowledge**.

GS III: *DEFENCE*

- The **Ministry of Defence** has signed contracts with **TATA Advanced Systems Limited and NIBE Private Limited** to supply **Loiter Munition Systems** to the Indian Army. Also known as **kamikaze or suicide drones**, these unmanned weapons can loiter over a target area, identify targets and carry out precision strikes.

- They combine the functions of **UAVs and missiles** and provide **Beyond Visual Line of Sight (BVLOS)** strike capability against tactical and high-value targets. **Nagastra-1** is an indigenous Indian loitering munition.

GS III: *INFRASTRUCTURE*

- The Government has launched **E-Samudra**, a comprehensive digital platform of the **Ministry of Ports, Shipping and Waterways**, to integrate services for **seafarers, shipping companies, ports and other maritime stakeholders**. It aims to make maritime governance **more digital, transparent and accessible**, while also strengthening the welfare of India's seafarer workforce. India is the **second-largest supplier of seafarers globally, after the Philippines**.

- **PAIMANA**, launched in **2025** by the **Ministry of Statistics and Programme Implementation (MoSPI)**, is a web-based platform for **transparent, efficient and data-driven monitoring of Central Sector infrastructure projects**.
- It replaced the **Online Computerized Monitoring System (OCMS-2006)** and covers projects costing **₹150 crore and above**. As of **June 2026**, PAIMANA was monitoring **1,847 ongoing Central infrastructure projects**.

GS III: *SCIENCE & TECHNOLOGY*

- The **CSIR–Central Road Research Institute** has developed **Modified Mix Seal Surfacing Plus (MSS+)**, an indigenous technology for constructing and maintaining **low- and medium-volume traffic roads**.
- Made from **crushed natural aggregates, modified bitumen emulsion and mineral admixtures**, it is prepared at **ambient temperature**, unlike conventional hot-mix asphalt, thereby reducing energy use and carbon emissions. The technology is **cost-efficient, durable, weather-resilient and skid-resistant**, and has already been deployed across **more than 100 km of roads in Uttar Pradesh**.

- Scientists have used **generative AI to design new bacteriophages**, which are viruses that specifically target bacteria. The AI was trained on millions of existing genetic sequences to learn biological patterns and generate **new DNA sequences that do not occur naturally**. These sequences can potentially serve as viral genetic blueprints.
- The technology could enable the development of **customised bacteriophages to target drug resistant bacteria**, offering a potential tool against antimicrobial resistance.

CHERRYPICKS OF THE WEEK

SUBMARINE FAN

- It is a **fan-shaped accumulation of sediments on the deep-sea floor**, generally formed when **turbidity currents transport mud, sand and other material downslope through submarine channels**. Its major components include **submarine canyons, channels and depositional lobes**. The **Bengal Fan** is the **largest submarine fan in the world**.

PARAMUTATION

- It is an **epigenetic phenomenon** in which one allele can alter the expression of another allele **without changing the underlying DNA sequence**. It occurs through heritable regulatory changes, such as **DNA methylation or modifications to histone proteins**, which can switch genes on or off.

FLOATING RATE LOAN

- It has an interest rate that changes periodically based on a benchmark such as the RBI repo rate or Treasury Bill yields. Changes in the benchmark can affect the borrower's EMI or loan tenure. External benchmark linking also enables faster transmission of monetary policy changes to borrowers.

ACSCEND

- It is an **AI based framework** that identifies hidden cancer stem cells within tumours. These cells can survive treatment and contribute to **tumour recurrence, metastasis and drug resistance**. ACSCeND analyses bulk tumour RNA sequencing data using insights from single cell sequencing, enabling **precision medicine, identification of new drug targets and cost effective cancer research**.

TOTAL SOLAR ECLIPSE

- It occurs when the **Moon comes between the Sun and Earth** and completely blocks the Sun's visible disc. During totality, the Sun's **corona**, its outer atmosphere, becomes visible. It provides scientists an opportunity to study the **solar corona, magnetic fields and solar activity**, including coronal mass ejections that can disrupt **satellites, GPS and communication systems**.