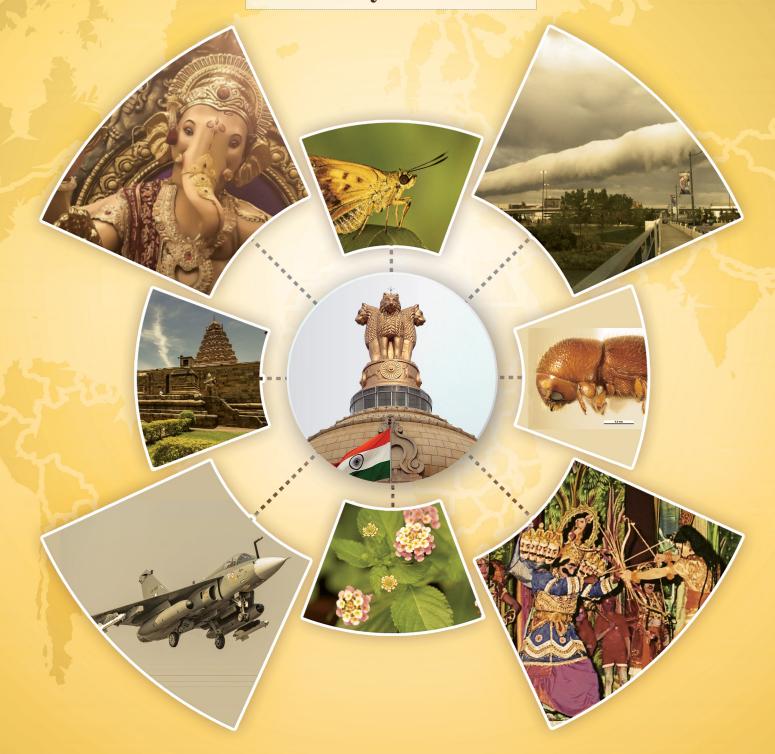


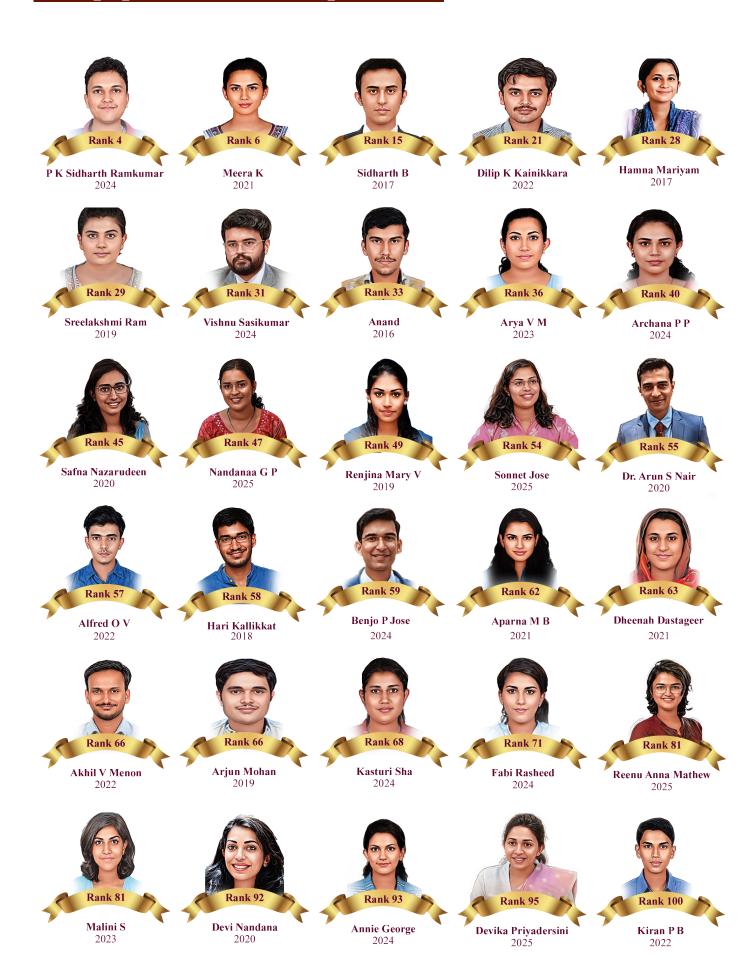
FORTUNE Prelims Precise

July 2025



FORTUNE IAS

Toppers in Top 100



Preface

Fortune IAS Academy presents **'Prelims Precise'**, a monthly current affairs magazine through which we make prelims current affairs revision precise and effective.

This magazine is a comprehensive resource that condenses the significant news of each month into distinct sections such as polity and governance, economic development, science & technology, among others.

Each content is organised with the why in news context followed by its explanation.

Fortune Prelims Precise is available to all Prelims cum Mains batch students (2024) as part of the course study material. **It can be purchased from Fortune IAS Academy for Rs. 75 per issue**.

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Polity & Governance

Special Intensive Revision (SIR)

THE VOTER LIST CLEAN-UP

THERE ARE FOUR KINDS OF ELECTORAL ROLL REVISIONS







REVISION Annual process; updates made based on claims and objections without field verification



PARTLY INTENSIVE AND SUMMARY Mixed approach. Existing rolls published in draft while officers conduct household verification



SPECIAL Done when routine updates are emed insufficient. Can be attached to other methods



from scratch

with 100 per cent door-

to-door

verification

SPECIAL INTENSIVE REVISION: Current Bihar exercise. Not defined in electoral rules; a discretionary method created by the ECI in 2025 to validate voter citizenship

- The Election Commission of India (ECI) conducted the Special Intensive Revision (SIR) of electoral rolls in Bihar ahead of the 2025 Assembly elections.
- ECI stated that SIR was necessary due to significant changes in voter rolls since the last revision in 2003.
- These **changes are attributed to** urbanization, migration for work and education, and voters failing to delete their names from old addresses, which leads to duplicate entries.
- SIR is a time-bound, house-to-house verification by Booth Level Officers (BLOs) to update voter lists before major elections.
 - BLOs are appointed by ECI from government, semi-government, or local body employees and are directly accountable for the accuracy of the electoral roll for their assigned polling areas.
- Legal Basis: Section 21 of the RP Act, 1950, and Article 324 of the Constitution empower the ECI to conduct such revisions with recorded reasons.
- Constitutional Guarantee: Article guarantees voting rights to all adult citizens (18+) unless they are disqualified by law.
- The Electoral Rolls are prepared by the ECI under Section 19 of the Representation of the People Act (RP Act), 1950
 - It includes citizens 18 years and older who are **ordinarily resident** in the constituency.

Ordinarily Resident

- The Special Intensive Revision in Bihar has brought to focus the concept of 'ordinarily resident' as a criteria for inclusion in electoral rolls by ECI.
- **Definition**: A person is considered "ordinarily resident" if they live in a place with the intention of making it their permanent home.
- **Section 20**: This section provides clarity, stating that a person is not an ordinary resident merely by owning a house there.
- Special Cases:
 - **Temporary Absence:** A person temporarily away for work or travel is still considered an ordinary resident.
 - **Specific Roles**: Members of the armed forces, state armed police serving outside the state, government employees abroad, and certain constitutional office holders are considered "ordinarily resident" in their home constituencies.
 - Section 20A (amended in 2010): This provision allows Non-Resident Indians (NRIs) to register and vote in the constituency where their passport address is located.

Facial Recognition for POSHAN Abhiyan

- Government has officially made facial recognition system (FRS) mandatory for pregnant and lactating women to access take-home rations (THR) under the scheme POSHAN Abhiyaan
- POSHAN Abhiyaan, or National Nutrition Mission, was launched at Junjhunu, Rajasthan in 2018.
- It is a multi-ministerial "Jan Andolan (people's movement) with the Ministry of Women and Child Development as nodal ministry.
- Early childhood education and Hot Cooked **Meals** are provided for children aged 3-6 years who attend the Anganwadi Centres.
- The five key targets are:
 - Reduce Stunting: in children (0-6 years) by 6% (2% per annum).
 - Reduce Undernutrition: (underweight prevalence) in children (0-6 years) by 6% (2% per annum).

- Reduce Anemia: among young children (6-59 months) by 9% (3% per annum).
- Reduce Anemia: among women and adolescent girls (15-49 years) by 9% (3% per annum).
- Reduce Low Birth Weight: (LBW) by 6% (2% per annum)
- A key feature is the use of the **Poshan Tracker**, a mobile application used by Anganwadi workers (AWW) to monitor and track the health of beneficiaries.
- It's designed to improve nutritional outcomes by leveraging and strengthening the services already provided by Integrated Child **Development Services (ICDS)**, which has been in place since 1975.

Vice president resignation

- Vice President Jagdeep Dhankhar resigned citing health reasons.
- Unlike the President, there's **no automatic** succession for a Vice President.
- The Vice President, who holds office for **five years**, may **resign** by writing to the President, as per Article 67(a).
- When a Vice President's office becomes vacant, the Deputy Chairperson of the Rajya Sabha takes on the VP's duties as the Chairperson of the Upper House (Article 65).
- Article 67(c) states that a VP can continue in office even after their term expires until a successor takes over, but this does not apply in cases of resignation.
- Article 68(2) mandates that an election to fill the vacancy must be held "as soon as possible."
- The VP is elected by an electoral college comprising all members of both Lok Sabha and Rajya Sabha.
- The election of the Vice President is conducted through a system of proportional representation using a single transferable vote by secret ballot.
 - The members are not bound by any party whip.

The Constitution provides for the Vice President to become the Acting President in case of a presidential vacancy.

In a unique scenario where both the President and Vice President's offices are vacant, the President (Discharge of Functions) Act, 1969, comes into play. According to this Act, the Chief Justice of India would discharge the functions of the President.

There has been only one instance of this: M. Hidayatullah, the then-CJI, became the acting President in 1969 after President Zakir Husain's death and Vice President V.V. Giri's resignation

The Central Adoption Resource Authority (CARA)

- The Central Adoption Resource Authority (CARA) issued directions for better counselling services throughout the adoption process.
- This will enhance the psychosocial support framework for all stakeholders, including prospective adoptive parents, adopted children, and biological parents,
- Central Adoption Resource Authority (CARA) is a statutory body of the Ministry of Women & Child Development.
- It functions as the **nodal body for adoption of** Indian children and is mandated to monitor and regulate in-country and inter-country adoptions.
- It was originally an autonomous body but was given statutory status by the Juvenile Justice (Care and Protection of Children) Act, 2015.
- CARA is designated as the **Central Authority** to deal with inter-country adoptions in accordance with the provisions of the Hague Convention on Inter-country Adoption, 1993, ratified by Government of India in 2003.
- CARA primarily deals with adoption of orphan, abandoned and surrendered children through its associated /recognised adoption agencies

Income Tax Bill 2025 to access digital space

The recently tabled Income Tax Bill 2025 in parliament allows tax authorities to access "virtual digital space" and override passwords on platforms like social media, email, and encrypted platforms like WhatsApp.

- This provision is criticised for directly contradicting Justice K.S. Puttaswamy vs Union of India Supreme Court judgment (2017), which upheld the right to privacy as a fundamental right and the proportionality test (see below) to validate state action.
- **Search and Seizure:** The bill expands the powers under Section 132 of the Income-Tax Act, 1961, which was previously limited to physical spaces to now include digital space.
- **Anonymous Donations:** The bill proposes a 30% tax on anonymous donations for all Non-Profit Organisations (NPOs) except for those that are exclusively religious.

The **proportionality test** is used to determine whether a state action that infringes upon a fundamental right, such as the right to privacy, is constitutionally valid.

For a state action to be considered valid, it must satisfy four conditions:

- **Legality**: The action must be sanctioned by a law. It cannot be based on arbitrary executive fiat.
- **Legitimate Aim**: The action must have a legitimate aim, such as national security, public safety, or preventing crime.
- **Suitability**: The action must be a suitable or rational way to achieve that legitimate aim.
- **Necessity**: The action must be the least restrictive means available to achieve the legitimate aim. There should not be a less intrusive alternative.

Economy

The National Cooperative Policy 2025

- The Union Home Minister recently unveiled the new National Cooperative Policy (NCP) 2025, replacing one in place since 2002.
- The vision of this policy is to build a Viksit Bharat by 2047 through 'Sahkar Se Samriddhi' (Prosperity through Cooperation) and will be effective from 2025 to 2045.
- The policy was drafted by a 48-member committee led by Suresh Prabhu.
- This policy is significant as the **United Nations** has declared 2025 the International Year of Cooperatives with the theme "Cooperatives Build a Better World".
- India is home to over 8.44 lakh cooperatives, including 2 lakh credit cooperatives and 6 lakh non-credit cooperatives spanning housing, dairy, fisheries, and more.
- The policy is structured around six mission pillars:
 - Strengthening the Foundation Legal reforms, better governance, access to finance, digitalization.
 - **Promoting Vibrancy** Creating business ecosystems, expanding exports and rural clusters.
 - 3. Making Cooperatives **Future-Ready** - Technology integration, professional management, cooperative stack.
 - 4. Promoting Inclusivity and Deepening Promoting cooperative-led inclusive development and cooperatives as a people's movement.
 - 5. Entering New and Emerging Sectors Biogas, clean energy, warehousing, healthcare, etc.
 - 6. Shaping Young Generation Cooperative Growth - Courses, training, employment exchanges.

Labour Force Participation and Unemployment Trends 2025

- The Labour Force Participation Unemployment Trends was recently released by the Ministry of Statistics and Programme Implementation (MoSPI).
- As per the report, unemployment rate (UR) among people aged 15 and above has remained the same at 5.6%.

Key findings:

- LFPR of all persons aged 15 and above, dropped from 54.8 % in May to 54.2% in June 2025.
- LFPR in rural areas was 56.1%, higher compared to LFPR in urban areas 50.4% during June 2025.
- LFPR for males shows marginal decline in rural (78.3% to 78.3%) as well as in urban (75.1% to 75%) areas.
- Female LFPR rural areas decreased from 36.9% in May to 35.2% June 2025, and in urban areas also it decreased from 25.3% in May to 25% in lune.

LFPR	RURAL		URBAN		
	MAY JUNE		MAY	JUNE	
MALE	78.3%	78.3%	75.1%	75%	
FEMALE	36.9%	35.2%	25.3%	25%	

Russian Ruble's Sharp Rise

- The Russian Ruble saw a steep rise by 45% against the US dollar since the start of the year and has made it one of the world's best performing currencies.
- The Central Bank of the Russian Federation (aka Bank of Russia) has implemented a highinterest rate policy, with rates on ruble deposits exceeding 20%.
- This makes the ruble an attractive currency for savers, which increases demand and strengthens its value.
- Recent talks between the US and Russia regarding a peace settlement in Ukraine had also fueled optimism in the market.

- While the central bank maintains a freely floating exchange rate, it has been actively **selling the Chinese yuan** to support the ruble.
 - This intervention, though limited to a single currency, provides a key tool for managing the ruble's value

PM Viksit Bharat Rozgar Yojana (PM-VBRY)

- The Employment Linked Incentive (ELI) **Scheme** which was recently cleared by the Union Cabinet, will come into effect from 1 August 2025 as the "PM Viksit Bharat Rozgar Yojana (PM-VBRY)".
- PM-VBRY falls under the Ministry of Labour and Employment which aims to generate over 3.5 crore new jobs in two years(2025 - 2027).
- It focuses on inclusive and sustainable employment, especially in the manufacturing sector.
- The Scheme consists of two parts with Part A focused on first timers and Part B focused on employers:

PART A:

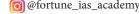
- Targets first-time employees registered with EPFO, it will offer one-month EPF wage up to Rs 15,000 in two instalments with a targeted population with salaries up to Rs 1 lakh.
- Payments to first-time employees will be made through **DBT** (Direct Benefit Transfer) mode using the Aadhar Bridge Payment System (ABPS)

PART B:

- Targets to incentivise employers, up to Rs 3,000 per month, for two years, for each additional employee with sustained employment for at least six months with the manufacturing **sector** receiving extended benefits.
- Payments to the employers will be made directly into their PAN-linked accounts

State of Food Security and Nutrition in the World (SOFI) 2025

SOFI is an **annual report** jointly produced with fellow UN agencies, the Food and Agriculture **Organization (FAO)**, the International Fund for Agricultural Development (IFAD), the United Nations Children's Fund (UNICEF), the World



Food Programme (WFP), and the World Health Organization (WHO).

Key Highlights of the Report:

- **Global Hunger:** Hunger affected 720 million people (8.2% of the global population) in 2024, down from 8.7% in 2022.
- Regional Decline: Hunger continues to rise in most parts of Africa (over 20%) and Western Asia (12.7%).
- **Future Projections**: The report projects that 512 million people will still be undernourished in 2030, with nearly 60% of them in Africa

OECD-FAO Agricultural Outlook

- The Agricultural Outlook report is a collaborative effort between the **Organisation** for Economic Co-operation and Development (OECD) and the Food and Agriculture Organization (FAO) of the United Nations.
- The 2025 OECD-FAO Agricultural Outlook projects a significant shift in global cereal consumption by 2034.
 - Only 40% of cereals will be used directly for human food.
 - 33% will be used for animal feed.
 - **27%** will go towards biofuel and industrial uses.
- This shift is driven by **increasing demand for** bioenergy and competition between food, feed, and fuel sectors.
- Demand for meat, dairy and eggs will rise by 17 per cent by 2034.
 - This is largely due to income growth in middle-income countries, which shifts diets towards higher protein intake

India's Path to 70% Round-The-**Clock Clean Electricity**

A new report by London based NGO, TransitionZero states that India is on track to provide 70% round-the-clock (RTC) clean electricity to its commercial and industrial (C&I) consumers by 2030.

70% round-the-clock (RTC) clean electricity means that 70% of an electricity consumer's power demand is met every hour of the day and night with electricity from zero-carbon sources (solar, wind, and batteries), ensuring genuine decarbonization.

Emissions Reduction:

- Achieving 70% RTC can cut emissions by **2.4%**, more than double the 1% reduction from annual matching.
- Reaching 100% RTC could reduce emissions by up to **7%**.
- Cost-Effectiveness: The report finds that RTC is almost three times more efficient at reducing carbon compared to annual approaches, making it a highly economical solution.
- Additional Benefits: The adoption of RTC clean power will help in cost-effective grid expansion, provide financial relief to grid operators, and support the growth of a robust market for Renewable Power Purchase Agreements (PPAs).

India's Invisible Trade Surpasses **Merchandise Exports**

- A recent report indicates that India now earns more from **intangible exports** ("invisibles") than from exporting physical goods.
- These invisible transactions—primarily services and remittances—have become the dominant driver of the country's external balance of payments.
- A major shift: In 2013-14, India's goods exports were approximately \$85 billion more than its invisible receipts.
 - By 2024-25, this trend had reversed, with invisible receipts surpassing merchandise exports by about \$135 billion.
- **Soaring receipts**: Total invisible receipts grew from \$53.5 billion in 2003-04 to \$576.5 billion in 2024-25.
- The Components of "Invisibles": The growth in invisible receipts is primarily driven by two key components:
 - Services Exports: This is the largest category, with receipts soaring to \$387.5 billion in 2024-25. This includes a wide range of services, such as IT, consulting, and business process outsourcing, making India a global services hub.

Remittances: These are private transfers of money from the large Indian diaspora working abroad, which reached \$135.4 billion in 2024-25. This steady flow of income acts as a resilient and stable source of foreign exchange

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- Ministry of Road Transport and Highways (MoRTH) has revised its guidelines for taxi aggregators, allowing the use of "nontransport motorcycles" (private vehicles with white number plates) for bike taxi services.
- The government believes allowing bike taxis will reduce traffic, lower pollution, and create livelihood opportunities.
- Interestingly, the Karnataka High Court had previously ordered a ban on bike taxis, citing safety concerns, particularly for women.
- "Transport" is a concurrent subject under the Indian Constitution, and so the states may adopt these guidelines or come up with their own.
- The new guidelines also allow aggregators to charge up to **twice the base fare** during peak hours, up from 1.5 times.
 - They have also removed the 12-hour daily work limit for drivers

Nutritional Intake in India Report

- Recently the National Statistics Office has released the Nutritional Intake in India report, based on the Household Consumption Expenditure Surveys (HCES) for 2022-23 and 2023-24.
- It reveals that the richest 5% of Indians in urban areas cut down their daily calorie intake by 11.1% from the previous year.

Key Findings:

- In both urban and rural India there is a slight increase in average calorie intake from 2022-23 to 2023-24.
- Average Nutrient and Fat intake also show positive trends from 2022-23 to 2023-24.

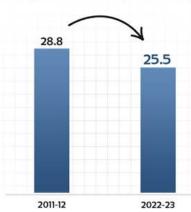
		per capit	a per day	y	per consumer unit* per day			
Intake of	202	2022-23 2023-24		3-24	2022-23		2023-24	
	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban
Calorie (Kcal)	2233	2250	2212	2240	2407	2488	2383	2472
Protein (gm)	61.9	63.2	61.8	63.4	66.7	69.9	66.6	69.9
Fat (gm)	59.7	70.5	60.4	69.8	64.4	78.0	65.1	77.0

- With an increase in the Monthly Per Capita Consumption Expenditure (MPCE), the average calorie intake also increases in rural as well as urban India.
- Also, cereals continue to be the most important source of protein among the five food groups

State of Inequality in India

India Achieves Greater Income Equality

Consumption-based Gini Index (Lower is More Equal)



- Inequality in India has come down significantly between 2011-12 and 2022-23, making it the fourth-most equal country globally, according to a World Bank report.
 - This is in addition to a sharp decrease in **extreme poverty**, which has dropped from 16.2% in 2011-12 to 2.3% in 2022-23,
- The only three countries that have a better Gini Index score, a measure of equality, are the Slovak Republic, Slovenia and Belarus.
- India is much better placed than countries like China, the United States and the United Kingdom.
- The Gini Index helps in understanding how equally income, wealth or consumption is distributed across households or individuals in a country. It ranges in value from 0 to 100.

- A score of **0 means perfect equality**, while a score of 100 means one person has all the income, wealth or consumption and others have none, hence absolute inequality.
- The higher the Gini Index, the more unequal a country is and India's Gini Index stands at **25.5**.
- India's score is **much lower than China's 35.7** and far lower than the United States, which stands at 41.8.
- As per the World Bank's report, which has released the data for 167 countries, India falls into the "moderately low" inequality category, which includes Gini scores between 25 and 30



International Relations

Bulgaria to Join Eurozone as 21st Member

Bulgaria in the Eurozone

Bulgaria has been approved to adopt the euro from January 2026



- The European Union approved Bulgaria's adoption of the euro from 1 January 2026.
 - This will make Bulgaria the 21st country to join the eurozone.
- Bulgaria's switch from the **Bulgarian lev to the** euro comes nearly 19 years after it joined the European Union.
- The eurozone (or Economic and Monetary Union-EMU) is a currency union of the European Union (EU) member states that have adopted the **euro** (€) as their official currency.
 - The members share a single currency and a common monetary policy managed by the European Central Bank (ECB).
- The European Union mandates a set of standards known as the Maastricht criteria established in the Maastricht Treaty of 1992.
- The convergence criteria consists of set benchmarks around **four economic principles**:
 - Inflation: The inflation rate must not be more than 1.5 percentage points above the average of the three best-performing EU states.



- Public finances: Government deficit should not exceed 3% of GDP, and government debt should not be higher than 60% of GDP.
- Long-Term Interest Rate: The average long-term interest rate must be no more than 2 percentage points above the rate of the three best-performing member states.
- Exchange rates: The country must have participated in the exchange rate mechanism for at least two years, keeping its currency stable against the euro.

UAE Introduces Nomination-Based Golden Visa For Indians

- The United Arab Emirates recently clarified that Indians can only apply for its Golden Visa by meeting the requisite investment or talent requirements.
- The Golden Visa, launched in 2019, is a longterm (5 or 10 years) UAE residency permit that allows individuals to self-sponsor themselves and their family without needing a local sponsor.
 - The lt offers more extensive rights than a standard residency visa, including extended stay outside the country and the ability to sponsor an unlimited number of domestic helpers.

Two Main Categories who can receive golden visa:

- **Investors and Entrepreneurs:** Individuals who invest at least AED 2 million in real estate or business.
- Outstanding Talents: This includes doctors, scientists, artists, athletes, executives, and outstanding students

Chemical Weapons Convention (cwc)

- The Organisation for the Prohibition of Chemical Weapons (OPCW) recently held its 23rd Meeting in New Delhi.
- The Chemical Weapons Convention (CWC) came into force in 1997 and the Organisation for the Prohibition of Chemical Weapons (OPCW) is the implementing body for the Convention.
- It has 193 Member States and oversees the global endeavour to permanently and verifiably eliminate chemical weapons.

- The OPCW was awarded the 2013 Nobel Peace **Prize** for its extensive efforts in eliminating chemical weapons.
- India is an original signatory to the Convention and the National Authority Chemical Weapons Convention (NACWC) is the national authority responsible for implementing the Convention in India.

CHEMICAL WEAPONS

The Chemical Weapons Convention

98 percent of the world is protected by the convention, which banned developing, producing or stockpiling chemical weapons.



Recognition for Taliban Regime

- Russia has become the first country to formally recognise the Taliban government in Afghanistan, nearly four years after the group took power in Kabul.
- This follows earlier steps, including a 2022 deal to supply oil, gas, and wheat, and the removal of the Taliban from Russia's terrorist list in April 2025.
- President Putin had referred to the Taliban as an "ally" in fighting terrorism in 2024.
- The two share a complex history, as the erstwhile Soviet Union's 1979 invasion of Afghanistan led to a costly nine-year war and global condemnation.
- Countries such as China, the United Arab Emirates, Uzbekistan, and Kazakhstan have accepted the credentials of Taliban-appointed ambassadors, usually a step before full recognition.
- India only has a functional relationship with the current de facto authority in Afghanistan without granting it formal recognition.

- India has reopened its embassy in Kabul with a "technical team" to oversee humanitarian aid and other developmental projects.
- The **UN continues to recognize** the credentials of the ambassador from the previous, internationally recognized government, the Islamic Republic of Afghanistan.
 - The Taliban's bid to represent Afghanistan at the UN has been rejected by the UN's Credentials Committee multiple times
- In May 2024, Afghanistan's voting rights in the UN General Assembly were suspended due to the failure of the Taliban to pay the country's membership fees

Agreement on Consular Access

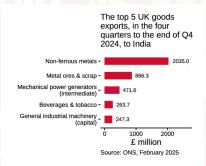
- India and Pakistan recently exchanged the biannual lists of civilian prisoners and fishermen held in each other's custody.
- In 2008, India and Pakistan signed the Consular Access Agreement in Islamabad.
- Under this agreement, the two countries exchange lists of civilian prisoners and fishermen in each custody every year on January 1 and on July 1.
- It states that the countries' high commissions must be immediately alerted to any arrests, detentions or imprisonments.
- Both nations' governments must **offer consular** access to citizens of the other nation within three months of their arrest, detention, or imprisonment as per this agreement.
- It also says both governments must release and repatriate individuals within one month of confirming their national status and completing their sentences.
- Another operational mechanism is the **annual** exchange of lists of nuclear installations, held every January 1 to prevent attacks on such facilities during hostilities.

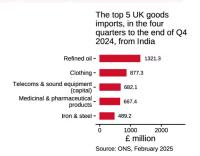
India-UK CETA

- India and the UK recently signed the Comprehensive Economic and Trade **Agreement (CETA)**, a major bilateral free trade deal aimed at doubling trade (currently USD 56 billion) by 2030.
- The U.K. is a **relatively small trading partner** for India.
 - About 3.3% of India's exports in 2024-25 went to the U.K., and the U.K. made up 1.2% of India's imports that year.

Key Highlights:

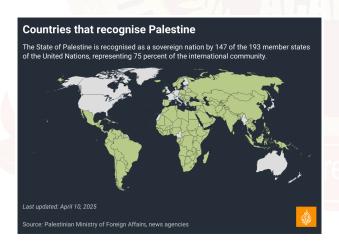
- **Duty-free access for 99% of Indian exports** to the UK, covering sectors like textiles, leather, marine products, gems, toys, engineering goods, chemicals, and auto parts.
- India opened 89.5% of tariff lines for UK goods, but only 24.5% will get immediate duty-free access.
- Sensitive sectors protected: dairy, cereals, pulses, apples, gold, jewellery, lab-grown diamonds, smartphones, optic fibres, etc.
- For strategic sectors under Make in India/ **PLI**, tariffs will reduce gradually over 5–10 years.
- **Indian Auto tariffs** to drop from over 100% to 10%.
- Double Contribution Convention (DCC): Indian workers on UK assignments (up to 3 years) are exempt from UK social security payments, saving over ₹4,000 crore for 75,000 workers and 900+ companies





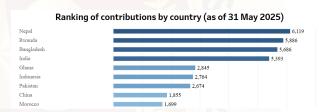
France to Recognise Palestinian **State**

- France has announced it will **officially recognize** the State of Palestine in September 2025, becoming the first G7 nation to do so.
- This move is particularly significant as **France** has Europe's largest Jewish population and the largest Muslim population in Western Europe.
- 147 of the 193 UN member states already recognize Palestine, including some EU countries like Spain and Ireland.
- Since 2012, Palestine has held the status of a non-member observer state at the UN.
 - This designation allows it to participate in General Assembly debates and other UN proceedings, but it does not have the right to vote.
- India formally recognized the State of Palestine in **1988**.
- India's diplomatic mission is the **Representative** Office of India in Ramallah, Palestine.
- It was initially opened in Gaza in 1996 and then shifted to Ramallah in 2003.
- Key allies of Israel, such as the United States and the United Kingdom, have not yet recognized a Palestinian state.
- Palestinians are seeking an independent state in the West Bank, East Jerusalem, and Gaza, territories that Israel occupied in the 1967 Mideast war



Group of Friends (GoF) for **Accountability of Crimes against Peacekeepers**

- India has reiterated its firm commitment to ensuring accountability for crimes United committed against **Nations** peacekeepers at a high-level meeting of the Group of Friends (GoF) held at the **United** Nations Headquarters in New York.
- The Group of Friends for Accountability of Crimes Against Peacekeepers was formally launched in December 2022 during India's presidency of the UN Security Council.
- This group builds on the work of **UN Security** Council Resolution 2589, passed in 2021, which specifically aimed to improve accountability for crimes against peacekeepers.
- India has sent over 300,000 peacekeepers to serve in various UN missions across the world over the past 70 years.
- The UN Peacekeepers, known as Blue **Helmets**, get their name from the light blue of the United Nations flag.
- In 1947, the UN decided on this colour because blue symbolizes peace, while red is often linked



FATF Flags E-Commerce in Terror **Financing Risks**

- The recent Financial Action Task Force (FATF) report, Comprehensive Update on Terrorist Financing Risks, reveals terrorists' persistent ability to exploit the international financial system.
- The report identifies significant reliance by terrorist groups on informal financial mechanisms such as e-commerce platforms, mobile money platforms, and cryptocurrencies.
- The Financial Action Task Force (FATF) was set up in 1989 during the G7 Summit in Paris.
- It is an independent inter-governmental **body** tasked with setting global standards against money laundering, terrorist financing, and proliferation financing.

Key Findings:

- Terror groups increasingly exploit social media for crowdfunding and recruitment, leveraging anonymity and bypassing traditional banking.
- **E-commerce** aids in procuring attack materials, while gaming platforms generate income through streams, sales, and donations.
- **Encrypted apps** promote donation campaigns and share crypto wallet details, while hawala **networks** now use cryptocurrency to settle balances



History & Culture

The Paika Rebellion of 1817

- Recently, omission of the **Paika Rebellion** from the latest Class VIII history textbook of the NCERT sparked controversy.
- The Paikas were traditional peasant militias of the Gajapati rulers of Odisha.
- They were granted hereditary, rent-free land (nish-kar jagirs) in exchange for military service to the king.
- Reasons of Rebellion:
 - Loss of Land: The British in 1803 confiscated the Paikas' traditional rent-free land, replacing it with a new revenue system that stripped them of their livelihood.
 - Economic Exploitation: The British introduced a salt monopoly and a new currency (silver rupee), making essentials more expensive and taxes harder to pay.
 - Political Disruption: The British dethroned the local Gajapati king of Khurda, which deeply offended the political and cultural identity of the Odia people.
- The Paika Rebellion was led by Bakshi Jagabandhu, the former commander-in-chief of the Khurda king.
- Starting in March 1817, the rebels, including Paikas and Kondh tribals of Odisha, attacked British outposts and briefly forced a British retreat from Khurda.
- The British military soon suppressed the revolt, but Bakshi Jagabandhu continued a guerrilla campaign for several years before surrendering in 1825.
- He remained a prisoner until his death in 1829

Kanwar Yatra 2025

Kanwar Yatra is a significant **annual** pilgrimage in India, primarily undertaken by devotees of Lord Shiva, known as Kanwariyas during the Hindu month of **Shravan**(July-August).

- The term "Kanwar" refers to a decorated bamboo pole with two pots attached typically filled with water from the Ganges River, carried by devotees during the Kanwar Yatra.
- Devotees (called **Kanwariyas**) walk barefoot or travel long distances to fetch the water from the Ganga and carry it to their home or to pour over a Shiva Linga in a nearby temple as Jalabhishek — especially in places like Haridwar, Gaumukh, or Sultanganj.
- Kanwar Yatra traces its roots to ancient Hindu mythology, particularly to the Samudra Manthan (the churning of the ocean).
- During this process a deadly poison emerged and hence Lord Shiva, in his infinite compassion, consumed the poison, earning him the title Neelkanth (the blue-throated one).
- To soothe his burning throat, devotees offered him holy water from the Ganges, an act believed to have birthed the tradition of the Kanwar Yatra

Sarvajanik Ganeshotsav



- Maharashtra government officially declared 'Sarvajanik (public) Ganeshotsav' as the state festival.
- It was started by **Lokmanya Tilak** in 1893 designed for Hindu social unity, nationalism, and self-respect during the colonial era.

- Ganeshotsav, also called Ganesh Chaturthi or Vinayaka Chaturthi, is a festival celebrating the birthday of Hindu deity Ganesh, the remover of obstacles
- The festival is marked with the **installation** of Ganesha's murtis privately in homes and publicly on elaborate pandals.
- It has been recorded as a **public celebration** since the time of Chatrapati Shivaji in Maharashtra but lost state patronage under British rule with its anti-public assembly legislation in 1892.
- Sweets like **modak** are offered to the deity and then distributed as **prasada** to the community.
- The festival concludes on the tenth day, **Ananta** Chaturdashi, with a procession where the idol (murti) is carried with music and chanting before being immersed in a body of water, a ritual known as visarjana.

Ramlila



- During a community event that showcased Ramlila in **Trinidad and Tobago**, Prime Minister Narendra Modi called Lord Ram "the divine link beyond oceans".
- Ramlila, literally "Rama's play", is a performance of the Ramayana epic in a series of scenes that include song, narration, recital and dialogue.
- It is performed across northern India during the festival of **Dussehra** based on Ramacharitmanas by Tulsidas.
- Ramlila recalls the battle between Rama and **Ravana** and consists of a series of dialogues between gods, sages and the faithful.
- Most performances last for **10-12 days**, though some, like the famous one in Ramnagar, can go on for an entire month.

Ramlila was added to UNESCO's list of Intangible Cultural Heritage of Humanity in 2008, recognizing its global cultural importance.

Future Dalai Lama

- Recently the **14th Dalai Lama** announced that the institution of the Dalai Lama will continue.
- The 14th Dalai Lama was born in Tibet on July 6, 1935, and was identified at age 2.
 - He escaped Chinese persecution, reached India in 1959.
 - Currently, he is living in exile in Dharamsala, Himachal Pradesh.
- The Dalai Lama, literally 'Ocean of Wisdom', is believed to be the manifestation of **Avalokiteshvara** (Bodhisattva of compassion).
- It is part of the tulku concept in Tibetan Buddhism, in which spiritual masters are reincarnated upon their death, so that their teachings can be preserved and carried forward.
- The Dalai Lama is the spiritual leader of the **Gelug** school of Tibetan Buddhism.
- Also known as the "Yellow Hat" school, the Gelug tradition is the newest and largest of the 4 major schools of Tibetan Buddhism.
- While the Dalai Lama is the most influential figure, the official head of the Gelug school is Ganden Tripa.

Gangaikonda Cholapuram Temple

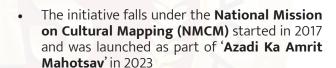


- Recently the Prime Minister addressed the Aadi Thiruvathirai Festival at Gangaikonda Cholapuram temple in Tamil Nadu.
- Aadi Thiruvathirai Festival is a special celebration that commemorates 1,000 years of Rajendra Chola's legendary maritime expedition to

- South East Asia and the commencement of the construction of the iconic Gangaikonda Cholapuram temple.
- Rajendra I built the temple in the newly founded city of Gangaikonda Cholapuram after his victorious campaigns to Gangetic plains.
- The temple is dedicated to **Lord Shiva** and have features similar to Brihadeshwara Temple at Thanjavur
- It is one of the **Great Living Chola Temples** that was added to UNESCO World Heritage

'Mera Gaon Meri Dharohar' (MGMD) initiative

- The Ministry of Culture is implementing the 'Mera Gaon Meri Dharohar' (MGMD) initiative to digitally map and document the cultural heritage of all 6.5 lakh villages across India.
 - The initiative, implemented Gandhi Mera Gaon by the **Indira** National Centre for the Arts Meri Dharohar (IGNCA), classifies villages into seven broad categories, such as "Arts and Crafts Village" and "Epic Village" linked to legends like the Ramayana and Mahabharata.



The mapping will be on a comprehensive virtual platform (MGMD Web Portal).

The Indira Gandhi National Centre for the **Arts (IGNCA)** is a premier, government-funded institution in India dedicated to the study, preservation, and dissemination of the nation's cultural and artistic heritage. It was established in 1987 as an autonomous body under the Ministry of Culture, Government of India

Sohrai Art



- Jharkhand was spotlighted at Kala Utsav 2025 held at Rashtrapati Bhavan, where the President of India hailed it as reflecting "the soul of India."
- Sohrai is celebrated by the Santhal, Munda, and Oraon tribes, along with other tribal communities in Jharkhand, Odisha, and West Bengal.
- It is a traditional ritual wall painting practiced by tribal communities of Jharkhand, particularly created by women on the mud walls of houses using natural pigments and bamboo twigs.
- It is painted during harvest festivals, especially Diwali, to honour livestock and fertility of the land.
- It was mainly practised across Hazaribagh, Santhal Parganas, and bordering areas of Bihar.
- It uses naturally inspired motifs (animals, birds, trees), natural colours and traditional tools.

Girmitiyas

- Prime Minister Modi announced that India is actively working on creating a comprehensive database of the Girmitiya community.
- The term "Girmithiyas," a corruption of the English word "agreement," refers to Indian workers who were sent to British colonies like Fiji, Mauritius, and the Caribbean in the 19th and early 20th centuries.
 - The agreements specified the workers' length of stay in foreign parts and the conditions attached to their return to the British Rai.
- This system was established to fill the labor shortage on plantations after the abolition of slavery in 1833.
- Girmithiyas are also called Jahajis implying 'people of ship' or 'people coming via ship'.
- Despite facing brutal working and living conditions, these laborers and descendants have preserved their cultural traditions, making significant contributions to the societies they settled in and strengthening India's global ties



Geography

Urban Aerosol Pollution and Clean Islands in Indian Cities

- A recent study on aerosol levels of 141 cities in India from 2003 to 2020 by IIT Bhubaneswar, has shed new light on **urban aerosol pollution** patterns across India.
- Urban aerosol pollution is the presence of aerosols, ie, small, solid, or liquid particles suspended in the atmosphere within cities.

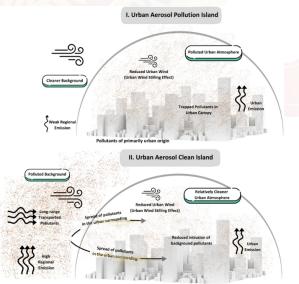
They are two types:

Urban aerosol pollution island:

- Cities with higher aerosol levels than their surroundings.
- This is caused by local pollution sources (like vehicles and industries) that get trapped by meteorological conditions, forming a "pollution" dome."
- These are primarily found in south and southeast India.

Urban aerosol clean island:

- Cities with lower aerosol levels than their surroundings.
- This is due to the "wind stilling effect," where buildings weaken surface winds, slowing the entry of external pollutants from the highly polluted surrounding areas.
- These are mainly found in the northern Indo-Gangetic Plain (IGP) region.





Effects of Melting Ice Caps on **Volcanic Eruptions**

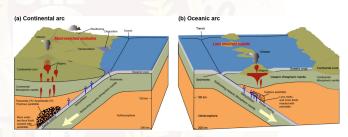
- Recent research suggests that melting glaciers could make volcanic eruptions more explosive and frequent.
- Studies cite that the weight of a glacier puts immense pressure on a volcano's underground magma chambers.
 - Mhen the glacier melts, this pressure is reduced.
- The reduced pressure allows the magma and underground gases to expand, leading to more explosive eruptions.
- A drop in pressure can also cause rocks to melt at lower temperatures, potentially increasing the overall production of magma.
- Precipitation from the melting ice can also seep into the ground and react with the magma system, which can trigger an eruption.
- This indicates that regions like West Antarctica, parts of North America, New Zealand, and Russia are most at risk.

Polar Cold Wave

- Temperatures across lower South America **have plummeted** as a rare polar cold wave grips the region, the World Meteorological Organization (WMO) reported recently.
- Chile and Argentina recorded some of the coldest temperatures due to the polar-origin anticyclone (cold wave).
- This leads to a fall in temperature of 10°C to 15°C below seasonal averages.
- A cold wave is a period of marked and unusual cold weather characterised by a sharp and significant drop in air temperatures near the surface over a large area and persisting below certain thresholds for at least two consecutive days during the cold season.
- It was driven by a strong high-pressure system originating near the poles, which brings
- atmospheric stability and clear skies leading to severe frost across wide areas

Volcanic Arc

- Recently researchers have uncovered a massive, 400-mile-long chain of extinct, fossilized volcanoes deep under South China.
- This ancient volcanic arc was formed around 800 million years ago during the early Neoproterozoic era, when two tectonic plates collided during the breakup of the supercontinent Rodinia.
- A volcanic arc is a chain of volcanoes, hundreds to thousands of miles long, that forms above a subduction zone.
- They are mainly two types:
 - Continental Volcanic Arc: formed when an oceanic plate subducts (slides) beneath a continental plate resulting magma to rise to the **continental crust**. **Eg:** Andes Mountains (Andesitic arc), Cascade Range (in North America) etc
 - Oceanic Volcanic Arcs (Island Arcs): formed when one oceanic plate subducts beneath another oceanic plate resulting magma to rise to the **oceanic crust** forming volcanic islands. Eg: Aleutian Islands, Japan, and the Philippine Islands.



Drought Hotspots Around the World 2023-2025 Report

- The UN Convention to Combat Desertification (UNCCD) and the U.S.National Drought Mitigation Centre(NDMC) with the support of the International Drought Resilience **Alliance (IDRA)** released the Drought Hotspots Around the World 2023-2025 Report.
- It identifies the regions of the world that were most severely affected by droughts in 2023-2024, with some continuing into 2025
- It states that the combined effects of the El Niño Southern Oscillation (ENSO) and **climate change** intensified drought in many parts of the world.

Key Highlights:

- **Escalation**: Droughts Global intensified across Africa, the Mediterranean, Latin America, and Asia, termed "slowmoving catastrophes."
- Panama Canal Disruption: Drought reduced daily transits from 38 to 24 ships, disturbing global trade and food prices.
- In India drought leads to monsoon variability, food price vulnerability, hydrological stress and socioeconomic impact.

Roll Cloud



- A rare "roll cloud," a long, tube-shaped cloud formation, was recently spotted rolling over the coastline of Póvoa do Varzim, Portugal.
- A roll cloud, also known as volutus, is a rare meteorological phenomenon classified under arcus clouds, a group of low, horizontal cloud formations often linked to thunderstorms.
- Roll clouds are distinct in their tube-like shape and the way they appear to rotate slowly along a horizontal axis, independent of the parent storm.
- The roll clouds usually form under very specific conditions:
 - Warm, dry air ascends quickly because of strong surface heating (such as in a heatwave).
 - This rising air collides with cooler, more humid sea breezes coming from the ocean.
 - The difference between air masses produces turbulence and condensation and thus results in the roll-shaped cloud.

- Roll clouds can also occur due to coastal breezes, where cooler air from the land pushes beneath warmer sea air, triggering similar cloud formation.
- Though visually dramatic, roll clouds are usually harmless.





District Mineral Foundation (DMF) Guidelines

- The Union Ministry of Coal and Mines launched new operational guidelines for the Aspirational District Mineral Foundation (DMF) Programme.
- It has been launched to align the District Mineral Foundation (DMF) initiatives with the Aspirational District Programme (ADP) and Aspirational Block Programmes (ABP).

District Mineral Foundation (DMF):

- DMF is a non-profit trust established under the Mines and Minerals (Development and Regulation) Amendment Act, 2015.
- Its objective is to work for the interest and benefit of persons, and areas affected by mining related operations in such manner as may be prescribed by the State Government.
- **State Governments** are empowered to make rules prescribing the composition and functions of the District Mineral Foundation.
- It is funded through contributions made by holders of mining leases for major and minor minerals, with the exact amount prescribed by central or state government rules.
- Using these funds, DMF will implement Pradhan Mantri Khanij Kshetra Kalyan Yojana PMKKKY (Welfare Scheme for Mining Affected Areas).

India's First Hornbill Conservation Centre

- The Tamil Nadu government has announced the establishment of India's first Centre of Excellence for Hornbill Conservation at the Anamalai Tiger Reserve (ATR) in Coimbatore district.
- The centre will focus on four hornbill species found in the Western Ghats:
 - Great Hornbill (VU)
 - Malabar Grey Hornbill (LC)
 - Malabar Pied Hornbill (NT)
 - Indian Grey Hornbill (LC)

- In addition to ATR, It will extend to Kalakkad Mundanthurai Tiger Reserve Sathyamangalam Tiger Reserve (STR), and parts of Kanyakumari district.
- The Great Hornbill (Buceros bicornis) is the state bird of Arunachal Pradesh and Kerala.
- Hormbills are considered keystone species because their role as "forest farmers" and efficient seed dispersers is crucial for the regeneration and biodiversity of forest ecosystems.

Indigenous Pollution Control Vessel Launched for Indian Coast Guard

- Samudra Prachet, the second and final indigenous Pollution Control Vessels (PCVs) built by Goa Shipyard Ltd. (GSL) for the Indian Coast Guard (ICG) was launched in Vasco, Goa recently.
 - The 1st PCV was Samudra Paheredar.
- The Ministry of Defence said that with 72% indigenous components, the project boosts national capability, jobs, and skills through local industry and MSME involvement.
- The ship is equipped with two side-sweeping arms capable of collecting oil spills, as well as a modern radar system for detecting oil slicks.
- The vessel is engineered to recover oil across the full viscosity spectrum, pump in contaminated water, analyse and separate pollutants, and store recovered oil in dedicated onboard tanks

Green Hydrogen Valley Declaration



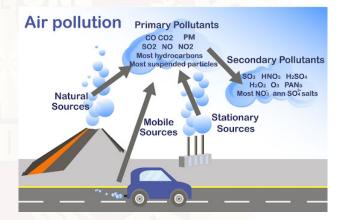
- Andhra Pradesh has unveiled the Amaravati Green Hydrogen Valley Declaration.
- A **Hydrogen Valley** is a geographically defined region where hydrogen is produced, stored, distributed, and used across multiple sectors such as industry, transport, power generation, and residential heating.
- It aims to create a self-sustaining hydrogen **ecosystem** by demonstrating the entire hydrogen value chain within one areafrom renewable-based hydrogen production (typically green hydrogen via electrolysis) to various end uses.
- A Green Hydrogen Valley is a type of Hydrogen Valley that specifically focuses on the production and use of green hydrogen, which is generated using renewable energy sources like solar or wind power through a process called **electrolysis** (splitting water into hydrogen and oxygen).

India Launches First Weather **Derivatives**

- The National Commodity and Derivatives Exchange Ltd (NCDEX) has partnered with the India Meteorological Department (IMD) to launch India's first weather derivatives.
- A weather derivative is a financial contract that provides compensation based on specific weather conditions like rainfall, temperature, or snowfall.
- Weather derivatives are usually issued exchanges (like NCDEX), insurance companies, or financial institutions.
- They are bought by farmers, agribusinesses, energy companies, tourism operators, and other weather-sensitive industries to protect against weather-related income loss.
- It gives money if certain weather conditions happen, like too little rain or very high temperatures.
 - For example, if a farmer buys a contract that pays if rainfall is below 40 mm in July, and it rains only 30 mm, the farmer gets paid — even if crops are not damaged.
- **NCDEX** is India's largest agricultural derivatives exchange, established in 2003.
- It operates under SEBI regulation and focuses on transforming India's agri sector through an online, multi-commodity trading platform

Secondary Pollutant

- A recent study from the Centre for Research on Energy and Clean Air (CREA) reveals that secondary pollutants are responsible for **nearly one-third** of India's fine particulate matter (PM2.5) pollution.
- **Primary pollutants** are released directly from sources like cars and factories.
- When these pollutants rise into the atmosphere and react with other gases and water vapor, they form more complex and harmful particles known as secondary pollutants.
- The study identifies **ammonium sulphate**, which forms from the reaction between sulphur dioxide (from coal plants) and ammonia, as a major secondary pollutant.
 - This one compound accounts for about 34% of India's PM2.5.
- The primary source of the pollution-causing sulphur dioxide is coal-fired power plants.
- Although it is mandatory for these plants to install flue gas desulphurisation (FGD) systems to clean their emissions, only about 8% of Indian plants have done so



Swachh Survekshan Awards 2024-25

- Recently the President of India conferred Swachh Survekshan Awards 2024-25 hosted by the Ministry of Housing and Urban Affairs (MoHUA) in the theme "Reduce, Reuse, Recycle (3R)".
- **Swachh Survekshan** is a flagship initiative under Swachh Bharat Mission-Urban (SBM-U) which played a pivotal role in driving cleanliness in urban India, engaging communities, changing mindsets, and motivating action for the past nine years

New updates in Framework:

- A new Super Swachh League (SSL) was created for consistently high-performing cities.
- Cities are now classified in five population categories (Very Small, Small, Medium, Big, Million-Plus), enabling equitable comparison across similarly sized urban areas.

Key Highlights:

- Indore, Surat, and Navi Mumbai once again secured India's cleanest cities award under newly introduced "Super Swachh League".
- Ahmedabad, Bhopal, and Lucknow were declared the new generation of top clean cities, emerging as India's leading Swachh Shehars.
- Prayagraj was honoured as the Best Ganga Town, while Secunderabad Cantonment **Board** was awarded for its strong sanitation efforts

Ramsar 15th CoP

- The 15th Conference of Parties of the Ramsar Convention was held at Victoria Falls, Zimbabwe.
- The Ramsar Convention is an international treaty for the conservation and wise use of wetlands, named after the Iranian city of Ramsar, on the Caspian Sea, where the treaty was signed on February 2, 1971.
 - India ratified the convention on February 1, 1982.
- The COP15 adopted the 5th Strategic Plan for 2025-2034, which includes four main goals and 18 targets
- India's Resolution on 'Promoting Sustainable Lifestyles for the Wise Use of Wetlands' was also adopted at the session.
- The resolution is based on India's Mission LiFE (Lifestyle for Environment), promoting a "proplanet" lifestyle that minimizes environmental impact through conscious individual and community choices and a "Whole-of-Society" **Approach** that emphasizes moving beyond government-led conservation to include individuals, local communities, and the private sector.

Science & Technology

Senegal Declared Free of Trachoma by WHO

- The WHO has declared Senegal free of **trachoma** as a public health problem, making it the **ninth African country** to achieve this.
- The WHO African Region carries 90% of the global trachoma burden.
- Trachoma is a contagious bacterial eye **infection** caused by **Chlamydia trachomatis**.
- It is the leading infectious cause of blindness worldwide.
- Trachoma, a **neglected tropical disease** that spreads through contaminated surfaces and flies, and can lead to irreversible blindness.
- Risk factors include **poor hygiene** and limited water access.
- Senegal had earlier eliminated Guinea-worm disease in 2004.





TARGET: Elimination as public health problem

ELIMINATION STRATEGY

The SAFE strategy is recommended by WHO









Surgery disease

Antibiotics infection

A3:3 Facial

Environmental improvement to reduce transmission

WHO Endorses Lenacapavir for Global HIV Prevention

- The WHO has recommended injectable lenacapavir (LEN) as a new twice-yearly PrEP option for HIV prevention.
- LEN is a **long-acting drug**, developed by Gilead Sciences (New Delhi), belongs to a new class called **capsid inhibitors**, which block HIV replication by targeting the virus's structural protein.

- **Capsid** is a protein shell that protects the HIV's genetic material.
- By disrupting multiple stages of the HIV life cycle, it blocks the virus from replicating and spreading in the body, stopping infection before it takes hold.
- It offers a strong alternative to daily oral pills for people at risk of HIV

Lanthanum-Doped Silver Niobate

- Indian researchers have found that injecting the rare-earth element lanthanum into silver niobate nanoparticles significantly boosts the performance of supercapacitors.
- Silver niobate (AgNbO3) nanoparticles are primarily used as a material for next-generation supercapacitors and have significant potential in other energy-related applications like energy storage.
- This process increases the **nanoparticles**' surface area and electrical conductivity, leading to remarkable results: the material achieved 118% energy retention after extensive use and a perfect 100% coulombic efficiency (virtually no energy loss).
- Lanthanum (La) is a soft, silvery-white chemical element with atomic number 57.
 - The lt is the first element and prototype of the lanthanide series, a group of 15 chemically similar elements often called rare-earth metals.
- It is highly **reactive**, especially with water and acids, and tarnishes quickly when exposed to

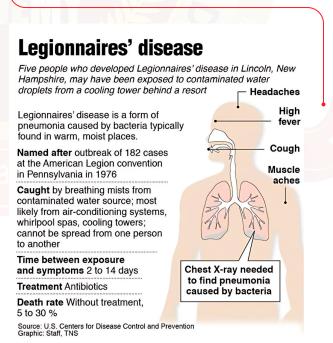
supercapacitor, also known ultracapacitor, is an energy storage device that can rapidly store and release large amounts of electrical energy.

Unlike a traditional battery that stores energy through a chemical reaction, a supercapacitor stores energy **electrostatically** on the surface of its electrodes

India's Research Development and Innovation (RDI) Scheme

- The Union Cabinet has approved the **Research** Development and Innovation (RDI) Scheme with a budget of ₹1 lakh crore over six years.
- The scheme's main goals are to encourage the private sector to increase research and innovation in key sectors and to fund transformative projects.
- Anusandhan National Research The **Foundation (ANRF),** led by the Prime Minister, will oversee the scheme.
- Funding will be managed through a **two-tiered** system:
 - A Special Purpose Fund (SPF) will be created within the ANRF to hold the funds.
 - This money will then be allocated to second-level fund managers, who will provide long-term, low-interest, or interestfree loans to R&D projects.
- Funds will be provided only to products with a certain level of development and market potential, including high-risk TRL-4 (Technological Readiness Level -4) projects that often lack financial support.
- There are nine **TRL levels**, a hierarchy that was first conceived by NASA.
- TRL-1 represents a basic level of research and TRL-9 a state of advanced readiness.

Legionnaires' Disease





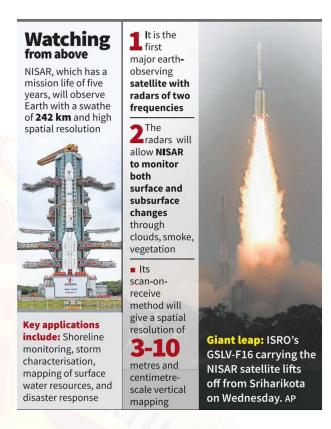


- New York City reported an increase in the ongoing Legionnaires' disease outbreak..
- **Legionnaires' disease** is a type of **pneumonia** caused by the **bacteria legionella**, which grows in warm water.
- It can be caused by plumbing systems where conditions are favorable for legionella growth, such as cooling towers, whirlpool spas, hot tubs, humidifiers, hot water tanks and evaporative condensers of large airconditioning systems."
- The disease cannot be transmitted person to person but can be contracted from breathing water vapor with the bacteria.

NISAR Satellite Launched

- The **NISAR** (NASA-ISRO Synthetic Aperture Radar) satellite, jointly developed by ISRO and NASA, was launched on the GSLV-F16 from **Sriharikota** — the first GSLV mission to place a satellite in a sun-synchronous polar orbit.
- A sun-synchronous orbit (SSO) is a type of polar orbit where a satellite passes over any given point on Earth at the same local solar time.
- This means that every time the satellite is overhead, the sun is at the same angle in the sky, providing consistent lighting conditions.
- With a five-year mission life, NISAR uses dualfrequency SAR (NASA's L-band and ISRO's S-band) and a 12-metre mesh reflector to provide all-weather, day-and-night Earth observations every 12 days.
- It will aid in monitoring infrastructure (subsidence and urban development), natural disasters (earthquakes, floods, landslides), crop mapping, ground deformation, ice movement, soil moisture, surface and ground water, and more, supporting disaster response and resource management.

Synthetic Aperture Radar (SAR) is a method of remote sensing that uses radar to create highresolution images of landscapes and objects from a moving platform like a satellite or aircraft. Unlike optical cameras, SAR can produce clear images day or night and through clouds, rain, or smoke.



Tribal Genome Sequencing Project

- Gujarat has recently become the first Indian **State** to launch a genome sequencing initiative focused exclusively on tribal communities.
- The project, titled "Creation of Reference Genome Database for Tribal Population in Gujarat", is being implemented by the Gujarat Biotechnology Research Centre (GBRC)..
- The Project was announced with the aim of identifying genetic health risks and enabling **precision healthcare** for tribal populations.
- The initiative will sequence the genomes of 2,000 individuals from tribal communities across 17 districts in the State.
- The initiative will focus on early detection and targeted treatment of genetic disorders such as sickle cell anaemia, thalassaemia, and certain hereditary cancers

Defence

AK-203 Rifles



- The Indo-Russian Rifles Private Limited (IRRPL) is set to complete the delivery of all 6.01 lakh rifles nearly 22 months ahead of schedule.
- The AK-203 is a modernised version of the Kalashnikov assault rifle series, mainly deployed to soldiers along the northern and western borders, including LOC and LAC
- It has a service life of 15,000 rounds, ensuring durability in varied combat conditions.
- It aims to replace the INSAS (a family of infantry weapons developed in India) in service.
- IRRPL is located in Amethi, Uttar Pradesh,is a joint venture under an inter-governmental agreement between India and Russia.

The AK-47 is a Russian assault rifle named after its designer, Mikhail Timofeyevich Kalashnikov, with its name standing for "automatic Kalashnikov 1947," the year it was designed. Developed in the Soviet Union, it is renowned for its exceptional reliability, low production cost, and ease of use, making it one of the most widely used firearms globally.

India Receives Second GE-F404 **Engine for LCA Tejas**



- Recently, India received the second GE-F404 engine from the United States for its Light Combat Aircraft (LCA) Mark-1A programme.
- The public sector company **Hindustan** Aeronautics Limited (HAL) is responsible for integrating these engines into the LCA Tejas Mk-1A jets.
- It is a **4.5-generation**, all-weather, and multirole fighter aircraft.
- It is equipped with Active Electronically Scanned Array (AESA) radar system with low probability of interception.
- It features an upgraded EW suite with a self-protection jammer pod for enhanced survivability.
- It has nine hardpoints to carry a variety of weapons, including Beyond Visual Range (BVR) missiles.
- Also it has mid-air refueling capability, increasing its operational range.
- And currently Indian Air Force's aims to replace its MiG-21s with these indigenous Tejas Mark-

India's Astra Missile Achieves **Indigenous Seeker Flight Success**



- Recently the DRDO and Indian Air Force (IAF) successfully tested the Astra Beyond Visual Range Air-to-Air Missile (BVRAAM) equipped with an indigenous Radio Frequency (RF) seeker from a Su-30 Mk-I fighter aircraft off the coast of Odisha.
- Beyond Visual Range (BVR) refers to the ability of a pilot to engage and shoot down an enemy aircraft that they cannot see with their own eyes

Astra BVRAAM:

It is the first indigenous **BVR** active radar homing air-to-air missile developed by the DRDO with a range of more than 100 kms.



- It is equipped with Radio Frequency (RF) Seeker, which enables the missile to detect, track, and lock onto targets using radar, ensuring high accuracy.
- It has a **solid propellant motor** with a missile propulsion speed of **Mach 4.5**.
- Also the missile uses an inertial guidance system driven by a fibre optic gyroscope with terminal guidance through active radar homing.
- Currently it has **three variants** Astra Mk1, Astra Mk2 and Astra Mk3 (Gandiva missile) (under development) with Mk 1 integrated in Su-30 Mk-I fighter aircraft.

Defence Acquisition Council

- The Defence Acquisition Council (DAC), chaired by the Defence Minister, recently accorded Acceptance of Necessity (AoN) for 10 capital acquisition proposals valued at ₹1.05 lakh crore through indigenous sourcing.
- The Defence Acquisitions Council has been created as an overarching structure with the Raksha Mantri (RM) as Chairman.
- It was formed after the Group of Minister's recommendations on 'Reforming the National Security System', in 2001, post-Kargil War (1999).
- The DAC will perform the following functions:
 - Give 'in principle' approval to Capital acquisitions in the Long Term Perspective Plan (LTPP) covering **a 15-year time span** at the beginning of a Five Year Plan period.
 - Give 'in principle' acceptance of necessity to each Capital acquisition project for incorporation in the forthcoming Five Year Plan, at least nine months before the commencement of the first year of that plan.

Operations

Operation	Force	About
Operation ShivShakti	Indian Army & the Jammu and Kashmir Police	A Counter-infiltration and anti-terror operation held in J&K's Poonch district successfully neutralized two Lashkar-e-Taiba militants attempting infiltration.
Operation Mahadev	Army, CRPF and the Jammu and Kashmir Police	A joint counter-terrorist mission near Srinagar, successfully neutralised three high-value terrorists, including Suleiman Shah, the mastermind behind the April 22 Pahalgam attack.
Operation Fire Trail	Directorate of Revenue Intelligence (DRI)	Crackdown on smuggling of Chinese firecrackers and fireworks into India at Nhava Sheva Port, Mundra Port, and Kandla SEZ.
Operation SHIVA	Indian Army	To secure the ongoing Amarnath Yatra deploying 8,500 troops and a counter-unmanned aerial system (C-UAS) grid on the twin routes to the cave shrine. Twin tracks - the traditional 48-kilometre-long Nunwan-Pahalgam route in Anantnag district and the 14-kilometre shorter but steeper Baltal route in Ganderbal district.

Exercise

Exercise	Countries Participating	Force	About
Talisman Sabre	Multi-National Exercise This year, more than 35,000 military personnel from 19 nations including India, Indonesia, Japan etc.	Military exercise (Army)	It began in 2005 as a biennial joint exercise between the United States and Australia. The exercise will also take part in Papua New Guinea, Australia's nearest neighbour. It is the first time Talisman Sabre activities have been held outside Australia.
Drone Prahar	India	Army	It is an advanced military drill designed to validate the integration of drone technology into tactical operations by Infantry and supporting arms. It was conducted at the military station at Rayang in Arunachal Pradesh's East Siang District.
Divya Drishti	India	Army	High-altitude technology demonstration exercise held in east Sikkim.
Bold Kurukshetra	Singapore and India	Army	The 13th edition was recently held at Jodhpur Military Station. It is a bilateral armour exercise.



Miscellaneous

Prime Minister Dhan-Dhaanya Krishi Yojana

- Recently the Union Cabinet has approved the Prime Minister Dhan-Dhaanya Krishi Yojana (PMDDKY), a scheme to develop 100 agricultural districts through the convergence of 36 schemes of 11 ministries.
- PMDDKY is launched under Union Budget 2025-26 for 6 years.
- Objectives agricultural **Improving** productivity, adopting crop diversification sustainable agriculture practices, Augmenting post-harvest storage at the panchayat and block level, **Improving irrigation** facilities and Facilitating availability of longterm and short-term credit for farmers.
- It selects 100 districts with parameters like low productivity, moderate crop intensity, and below-average credit.

- This initiative is followed by the success of the Aspirational Districts Programme (ADP).
- ADP is an initiative launched by the government of India to rapidly and effectively transform 112 of the country's most underdeveloped districts.

Prime Minister Dhan-Dhaanya Krishi Yojana First announced in the Union Budget 2025-26. Focus on 100 agri-districts. Saturation-based Convergence of 36 Central Schemes across 11 Ministries. Annual outlay of ₹24,000 crore for a 6 years. Implementation begins from FY 2025-26. Projected to benefit 1.7 crore farmers directly

PARAKH Rashtriya Sarvekshen

- Results of the PARAKH Rashtriya Sarvekshen (PARAKH RS), formerly known as the National Achievement Survey (NAS), have been published.
- Performance Assessment, Review, and Analysis of Knowledge for Holistic Development Rashtriya Sarvekshen (PARAKH RS) is a nationallevel assessment of student learning.
- It was formerly known as the National Achievement Survey (NAS).
- The primary goal is to evaluate the competencies of students in Grades 3, 6, and 9 to understand their baseline performance at the end of key educational stages. L.
- It assesses students in five key areas: language, mathematics, science, social science, and environmental understanding.
- The assessment is released by PARAKH, set up in NCERT as an independent constituent unit in 2023.
 - It is dedicated to enhancing the quality of education in India through competencybased assessment, achievement surveys, and the development of holistic progress cards.

Unicode Consortium

- The Ministry of Electronics and Information Technology (MeitY) rejoined the Unicode Consortium as a Supporting Member this year, becoming one of just two government members (the other being Oman) with a vote on the body.
- Unicode is a universal character encoding standard that assigns a unique code to every character from all writing systems across the world, including English, Hindi, Tamil, Arabic, Chinese, and even emojis.
- This ensures that text appears consistently across different devices, platforms, and software.
- For example, the English letter "A" has the code U+0041, while the Devanagari letter "क" is U+0915, and the emoji ": " is U+1F642.

- Unicode is maintained by the California based NGO, Unicode Consortium—which includes major tech companies like Google, Apple, and Microsoft.
- The IT Ministry was **previously a member** from 2000 to 2019, and then for one year in 2021.

ASCII is a foundational character encoding standard that uses a fixed 7-bit system to represent a limited set of 128 English characters, numbers, and symbols. In contrast, Unicode is a modern, universal standard that can represent over 144,000 characters from virtually all languages and is used to create a single, consistent encoding system for global communication.

WHO 3 by 35 Initiative

- The World Health Organization (WHO) launched the "3 by 35" initiative to reduce use of harmful products (tobacco, alcohol, sugary drinks) by raising their real prices by 50% by 2035 through health taxes.
- The initiative aims to prevent 50 million premature deaths over 50 years and raise US\$1 trillion in the next decade.
- Non-Communicable Diseases (like heart disease, cancer, diabetes) cause 75% of global deaths.
- From 2012-2022, 140 countries increased **tobacco taxes**, raising real prices by over 50%.
- India taxes cigarettes under GST (28%) + cess, but bidis and smokeless tobacco, widely used by low-income groups, remain under-taxed.

Places in News

It is also a center for **geothermal activity**, with numerous hot springs and geysers, adding to its unique geological characteristics.

Chola Gangam Lake



- Recently the Tamil Nadu government has launched a ₹19.25 crore project to restore and develop the historic Chola Gangam lake, also known as **Ponneri**.
- It was dug by King Rajendra Chola I of Chola Dynasty to commemorate his northern military campaign.
- The lake operated as the major source of water to Gangaikondacholapuram, the capital city of Chola dynasty.
- Currently the lake is largely dry and shrunk in size due to neglected canals and abandoned water channels and the tank's water supply now solely depends only on seasonal rains.

Kamchatka Peninsula



- Recently the Kamchatka Peninsula in Russia experienced a series of powerful earthquakes, which triggered **Tsunami warnings** across the Pacific Ocean.
- It is a peninsula in far eastern Russia, lying between the Sea of Okhotsk on the west and the Pacific Ocean and Bering Sea on the east.
- It sits in the junction of the **Pacific and North** American tectonic plates which makes it a hotspot for earthquakes and volcanic activity.

Sharavathi Valley Lion-Tailed **Macaque Wildlife Sanctuary**



- The National Board for Wildlife's Standing Committee has granted in-principle approval for diverting 142 hectares of forest land in Karnataka's Sharavathi Valley Lion-Tailed Macaque Wildlife Sanctuary.
- It is located in the Sharavathi River Valley in Shivamogga District of Karnataka, spans 431.23 sq. km in the Western Ghats.
- The sanctuary is mainly covered with evergreen and semi-evergreen forests in the valleys and grassy patches on hill tops.
- It is also part of Western Ghats, a UNESCO World Heritage Site.
- Also the Sanctuary is immensely rich in species like Dhoopa, Gulmavu, Surahonne, Mavu, Nandi, etc and also harbors wildlife like Bison, Spotted deer, Tiger, Panther, etc

Meghalaya's Sohra

- Meghalaya's Sohra also called Cherrapunji, known as the wettest place on Earth, has experienced a drastic drop in rainfall in 2025.
- It is a subdivisional town in **Meghalaya** which sits on a plateau in the southern part of the Khasi Hills.
- It is also the traditional capital of ka hima **Sohra** (Khasi tribal kingdom).

- It has often been credited as being the wettest place on Earth, but for now nearby **Mawsynram** currently holds that distinction.
- It still holds the all-time record for the most rainfall in a calendar month and in a year, despite Sohra facing an acute water shortage due to climate change.



Seine River



- The River Seine in Paris, once infamous for pollution, has recently been declared safe for public swimming.
- It is France's **second-longest river** after the Loire, covering a distance of 775 kilometers.
- This river has a drainage basin, known as the Paris Basin, of approximately 79,000 sq.km. and drains mainly northern France.
- It finally empties into the English Channel, an arm of the Atlantic Ocean separating northern France and southern England.

Thailand-Cambodia Border Conflict

THAILAND-CAMBODIA

Deadly border clashes

Several people, including civilians, have been reported killed in fighting between Thai and Cambodian troops in a disputed area of their countries' shared border



- Thailand's army launched strikes on Cambodian military sites along their disputed border recently.
- The two nations share over 800 kilometres of **border**, and have longstanding border disputes based on a 1907 map drawn during French colonial rule in Cambodia.
- One other dispute centres around the mountainous area surrounding the 11thcentury Hindu temple of Preah Vihear, located between Cambodia's Preah Vihear province and Thailand's Sisaket province.
- Both countries have claimed the temple dedicated to Lord Shiva as their own.
- Legal arbitration to resolve this territory claim resulted in an International Court of Justice ruling awarding sovereignty of the region to Cambodia in 1962, spurring further diplomatic tensions.
- It was declared a UNESCO World Heritage site in 2008 of Cambodia, much to Thailand's consternation

Species in News

Lantana Camara



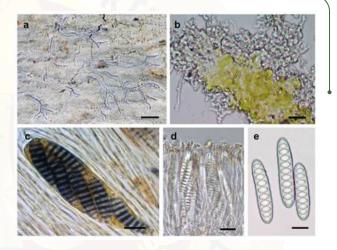
- Recently an invasive alien species Lantana Camara has increasingly infested forests in Himachal Pradesh.
- It is a pantropical weed species, is native to the tropical and sub-tropical regions of Central and South America.
- In India, it was introduced in the early 18th century as an **ornamental plant**.
- It forms dense thickets and releases allelochemicals that inhibit the growth of native plants beneath it, which causes threat to native species of that area.

Ambrosia Beetle



- Researchers from the Kerala Forest Research Institute have identified the Ambrosia beetle. **"Euplatypus parallelus"** as a key pest in Rubber plantations in Kerala.
- Also called timber beetle, is native to Central and South America and was first reported in India in 2012 on cashew trees in Goa.
- It exhibits **beetle-fungus alliance** and carries two fungal species, "Fusarium ambrosia" and "Fusarium solani".
- It bores tunnels called galleries into stressed or dead trees and carries the fungi into these galleries. These fungi grow and provide nutrients to beetles and their larvae.
- This mutualistic relationship weakens the tree's wood and allows deeper beetle penetration.

Allographa effusosoredica



- new species of lichen, Allographa effusosoredica, has been discovered in the Western Ghats by scientists from MACS-Agharkar Research Institute, Pune.
- It is a newly identified crustose lichen species under the **genus Allographa**, belonging to the family Graphidaceae.
- Lichens are composite organisms formed by symbiosisbetweenfungiandphotosynthetic partners like algae or cyanobacteria.
- Its photosynthetic partner is Trentepohlia algae which strengthens the understanding of tropical photobiont diversity.
- Also the presence of **norstictic acid** and its unique morphological traits underscores its ecological distinctiveness.



Wild vanilla



- Recent research indicates that up to 90 per cent of pollination connections between wild vanilla plants and their insect pollinators could disappear by 2050.
- The wild vanilla species differ from cultivated Vanilla planifolia, They rely on specific insect pollinators, mainly orchid bees, for natural reproduction.
- New study reveals that climate change could drive wild vanilla plants and their native pollinators apart by threatening their delicate ecological bond.
- These wild relatives carry crucial genetic traits such as drought resistance, heat tolerance and disease resilience which is crucial for improving the future of commercial vanilla crops, which face increasing vulnerability due to heat, drought and pests.

Lyriothemis abrahami



Recent research in the Western Ghats has discovered a new dragonfly species named Lyriothemis abrahami, which was previously misidentified as Lyriothemis flava due to superficial similarities.

- It breeds in small water pools in tree holes.
- It exhibits **strong dimorphism**, with males featuring uniquely shaped hamules and females displaying jet black bodies with yellow triangular spots.
- distribution spanned from lowland rainforests to mid-elevation evergreen and deciduous forests between 50 m and 1,100 m above sea level.
- It is an indicator of forest health, stressing habitat conservation and ecological benefits.

Zographetus mathew



- Recently scientists have discovered a new Butterfly species in Western Ghats named Zographetus mathew.
- It is a newly described skipper butterfly belonging to the family Hesperiidae and adds a new entry to the genus ZographetusWatson.
- It is the 15th species in this oriental group and the fifth to be recorded from India.
- It is part of the Zographetus satwa speciesgroup, characterised by unique features such as wing venation patterns and secondary sexual traits, including swollen forewing veins in males.
- And the species is endemic to the lowelevation forests of Kerala

New Panda-Like Sea Squirt Species

Recent marine explorations near Kumejima Island (Japan) have revealed a strikingly unique sea creature, named "Clavelina ossipandae", is a tiny sea squirt that resembles a panda due to its unusual black-and-white pattern.

- Sea squirts are primarily sessile (permanently fixed to a surface), potato-shaped organisms found in all seas, from the intertidal zone to the greatest depths.
- It is a new species of sea squirt within the *Clavelina* genus and displays white bands resembling bones, which are actually blood vessels in its gills.
- It is only about 20 millimetres long and has a compact body with contrasting dark and light patches, which mimics panda-like appearance.
- Also it plays a vital role in coral reef ecosystems as a **filter feeder** as it cleans seawater by removing bacteria and microalgae, helping maintain clear water essential for coral photosynthesis and fish habitats.
- And the species belongs to the **phylum** Chordata, making it a distant relative of vertebrates including humans.



Amur tiger (Siberian tiger)



- On International Tiger Day 2025, attention has returned to the deep bond between the Amur tiger and the indigenous peoples of the Siberian taiga.
- The Amur tiger, Panthera tigris altaica also known as the Siberian tiger, is one of the **largest cats** in the world.

- It habitats primarily in eastern Russia's birch forests, with some presence in China and North Korea.
- It is a carnivore Preys on elk, wild boar, and other ungulates.
- It has unique adaptations like thick fur, larger size and a lighter coat colour for cold climates.
- In the Russian Far East, indigenous groups like the **Udeghe**, **Nanai**, and **Oroch** spiritually revere the Amur tiger, seeing it as a forest guardian.
- **IUCN Status: Endangered**

Greater Adjutant Stork



- Recently Cambodia has adopted Assam's Hargilla Army Model, a conservation model for the greater adjutant stork in Prek Toal Bird Sanctuary within the Tonle Sap Biosphere Reserve.
- The Greater Adjutant Stork (Leptoptilos dubius), locally known as "Hargila" in Assam, is an endangered species of stork primarily found in the Indian subcontinent and Southeast Asia.
- It belongs to the Ciconiidae family of storks and omnivores and prey on frogs, giant insects, birds, reptiles, and rodents.
- They have inflatable gular (throat skin) pouches to attract their mate.
- They are usually found in wetlands, agricultural fields, and garbage dumps. In India, Assam is a crucial habitat for these storks, which is home to some of the largest breeding colonies.
- **IUCN Status: Near Threatened**
- WPA 1972 : Schedule IV



- Samras Panchayats: During a recent election for 4,564 Gram Panchayats in Gujarat, 761 villages avoided voting. These villages, called 'Samras Panchayats', selected their leaders by mutual **agreement and consensus** instead of through a traditional election.
- Digital Nomad Village: The village of Yakten in Sikkim's Pakyong district has been designated as India's first digital nomad village. This initiative aims to create a hub for remote workers, providing them with a place to live and work with strong internet connectivity and a supportive community.
- Sanchar Mitra Scheme: Launched by Department of Telecommunications (DoT), it is a volunteerbased digital outreach programme that engages university students, designated as Sanchar Mitras to raise awareness on telecom safety, cyber fraud prevention, responsible mobile usage, and electromagnetic field (EMF) radiation concerns.
- Heat Anxiety: It is a specific type of psychological distress triggered by exposure to high temperatures and prolonged heatwaves. It's a condition where the physical strain of heat directly leads to feelings of intense stress, panic, and a heightened sense of worry.
- Catastrophe Bonds (Cat Bonds): They are financial products where investors give money to a government or company to purchase their cat-bonds. If a major disaster happens, the investors lose their money, which is then used for **disaster relief**. If no disaster occurs, they get their money back with a high return.
- Kombucha: A recent study in The Journal of Nutrition found that kombucha, a fermented tea drink, can **positively affect the gut bacteria (microbiota)** of individuals with obesity. Kombucha is made by **fermenting** sweetened tea with a symbiotic culture of bacteria and yeast (**SCOBY**), which enriches the drink with probiotics and organic acids.
- Biobank: It is a large, organized collection of biological samples and health data used by scientists to support biomedical research, disease studies, and the development of new treatments. India has inaugurated the Phenome India National Biobank at the CSIR-Institute of Genomics and Integrative Biology (IGIB) New Delhi.
- UPSC Pratibha Setu: It is a revamped and expanded version of the earlier Public Disclosure **Scheme (PDS)** launched by the Union Public Service Commission (UPSC). It aims to bridge the gap between talented candidates who perform well in UPSC exams but do not make the final selection list, and employers who are looking to recruit high-calibre individuals.
- Mining Tourism: It involves converting active or abandoned mining sites into tourist destinations that showcase the history, culture, geology, and technological evolution of the mining industry. Jharkhand launched India's maiden mining tourism initiative with Coal India Limited
- FIDE Women's Chess World Cup 2025: Divya Deshmukh created history by becoming the first Indian woman to win the FIDE Women's Chess World Cup 2025, defeating veteran Koneru Humpy in the final held in Batumi, Georgia. This victory also earned her the prestigious Grandmaster title and a spot in the Women's Candidates Tournament 2026.





കേരളം പറയുന്നു IAS നേടാൻ ഭാഗ്യമല്ല FORTUNE ആണ് വേണ്ടത്



NANDANAA G P



SONNET JOSE



REENU ANNA MATHEW



DEVIKA PRIYADERSINI AIR 95 IMP













SOWMYA KRISHNAN AIR 196 PCM, Malayalam Optional



VINEETH LOHIDAKSHAN















ADITYA NARAYAN H AIR 357 PTS, MTS, Sociology, IMP



SWATHY S AIR 377





NADIYA ABDUL RASHEED AIR 429 PTS, MTS









AIR 559



AIR 563



AIR 569







ANJALI P AIR 702 PCM, Malayala Optional









GANGA GOPI



PRANAV P MANANGATH









2025 സിവിൽ സർവിസ് ഫലം: 90% മലയാളികളും FORTUNE IAS ACADEMY-ൽ നിന്ന്

oppers

PCM - PRELIMS CUM MAINS PTS- PRELIMS TEST SERIES MTS - MAINS TEST SERIES IMP - INTERVIEW MENTORSHIP PROGRAM