

# **Factly Weekly**

**Compilation**

**2025**

**For UPSC CSE Prelims  
Exam**

**1<sup>st</sup> Week**

**September 2025**

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## Registrar General of India (RGI) and Census 2027

**News:** The Registrar General of India (RGI) has requested a budget of ₹14,618.95 crore to conduct the Census 2027, which will be India's first "Digital Census" and will also include the collection of caste data.

### About Registrar General of India (RGI)

- In 1949, the Government of India created a **permanent organisation** under the **Ministry of Home Affairs**, headed by the **Registrar General and Ex-Officio Census Commissioner of India**.
- The main responsibility of this office is to **systematically collect data** on India's **population size, growth, and distribution**.
- The **RGI also implements the Registration of Births and Deaths Act, 1969**. The post is usually held by a **civil servant of Joint Secretary rank**.
- Apart from the decennial **Census**, the office also conducts **demographic and linguistic surveys**.

### Main Functions of the RGI

- **Census (Population & Housing Census):** Conducts India's **decadal Census** under the **Census Act, 1948**.
- **Civil Registration System (CRS):** It is responsible for **compulsory registration of births and deaths** under the **RBD Act, 1969** and coordinates with states and UTs for smooth functioning.
- **National Population Register (NPR):** It maintains a database of all people **usually residing in India**, under the **Citizenship Act, 1955** and **Citizenship Rules, 2003**.
- **Mother Tongue Survey:** It also surveys and documents **mother tongues** reported in multiple census decades.
- **Sample Registration System (SRS):** It conducts **large-scale surveys** of births and deaths twice a year. It also provides vital statistics like **Birth Rate, Death Rate, Infant Mortality Rate (IMR), and Maternal Mortality Rate (MMR)** at the state level.

### About Census 2027



- The **Census 2027** will be the **16th Census overall** and the **8th Census since Independence**.
- It collects data at the **village, town, and ward level** on various aspects such as: Housing conditions, amenities, and assets, Demography and religion, Scheduled Castes (SCs) and Scheduled Tribes (STs), Language, literacy, and education and economic activity, migration, and fertility

### Features of Census 2027

- **First Digital Census:** Data will be collected using **dedicated mobile applications**. Citizens will have the option of **self-enumeration**.
- **Caste Enumeration:** On **April 30, 2024**, the **Cabinet Committee on Political Affairs (CCPA)** approved the inclusion of **caste enumeration** in Census 2027. **Caste data** will also be recorded electronically for the first time.
- **Real-Time Monitoring:** The RGI is creating a **Census Monitoring & Management**

**System (CMMS)** website for real-time supervision. **Over 35 lakh enumerators and supervisors** will be deployed, which is more than **30% higher** compared to the 27 lakh staff in Census 2011.

### Blue Dragons

**News:** Several beaches in Spain and Famara beaches in Lanzarote were closed earlier this month after blue dragons began to wash ashore.

#### About Blue Dragons



- Blue dragons are **mollusks** and **belong to the nudibranch family**, which means they are related to snails.
- **Scientific name:** Glaucus atlanticus.
- It is also called the **sea swallow, blue angel, or blue dragon**.
- **Habitat:** Blue dragons **live in warm tropical and subtropical waters across the world**.
- **Distribution:** They are most commonly spotted along the **coasts of Australia, South Africa, and parts of Europe**.
- **Characteristics**
  - They **float upside-down at the ocean's surface** using a gas-filled sac in their stomach to stay buoyant.
  - **Size:** They usually grow to a length of **about 4 centimetres**.
  - **Diet:** Blue dragons feed primarily on the **Portuguese man-o-war and other venomous jellyfish**.
    - They are **immune to the venom** of their prey.
    - After feeding, they **steal the stinging cells (nematocysts)** from jellyfish and **store** them for their own defense.
  - **Appearance:** Blue dragons have a **striking blue upper side**, which helps them blend in with the sea.
    - Their **underside is white, allowing them to blend with sunlight when seen from below**.



- **Ecological Role:** Blue dragons help **control the population of jellyfish**, including the dangerous Portuguese man-o-war.
  - They also serve as **food for sea turtles, some fish, and seabirds.**
- **Predators:** **Sea turtles** are one of the main predators of blue dragons and are not affected by their venom.
- **Threat**
  - **Ocean pollution**, especially **plastics** that resemble jellyfish.
  - **Climate change** also threatens them by altering the ocean currents and temperatures that they rely on for survival.
- **Blue dragons are dangerous to humans** because their sting can cause **pain, swelling, nausea, and breathing difficulties.**
  - Even **dead** blue dragons can **sting** because the stinging cells remain active after death.

### Green Credit Programme (GCP)

**News:** The Environment Ministry notified a new methodology on **August 29** for tree-plantation credits under the Green Credit Programme (GCP).

#### About Green Credit Programme (GCP)

**DELIVERY ON BUDGET PROMISES (2023-24)**  
Ministry of Environment, Forest and Climate Change

**Green Credit Programme**  
**PROGRESS SO FAR**

- The Green Credit Programme launched at national level to to incentivise pro-environmental actions by various stakeholders.

The Green Credit Rules notified by the Government of India on 12th October 2023 under the Environment (Protection) Act, 1986.

- Green Credit Programme (GCP) encourages industries, companies and other entities to meet their existing obligations/other obligations under any law, and encourages other persons and entities, to undertake voluntary environmental measures inter-alia 'tree plantation', resulting in award of Green Credits.

**ANNOUNCEMENT**

- For encouraging behavioural change, a Green Credit Programme will be notified under the Environment (Protection) Act.
- This will incentivize environmentally sustainable and responsive actions by companies, individuals and local bodies, and help mobilize additional resources for such activities.

FinminIndia | Finmin.goi | www.finmin.nic.in

Source – FinMin

- It is an **innovative market-based mechanism** designed to **incentivize voluntary environmental actions** across diverse sectors, by various stakeholders like individuals, communities, private sector industries, and companies.
- **Launched:** It was launched in November 2023 at COP28 in Dubai by the Prime Minister of India.
- **Operated by:** The GCP's governance framework is supported by an **inter-ministerial Steering Committee.**
- The Indian Council of Forestry Research and Education (**ICFRE**) serves as the **GCP Administrator**, responsible for program implementation, management, monitoring, and operation.

- **Legal basis:** The **Green Credit Rules** have been notified by the Government of India on 12th October 2023 under the **Environment Protection Act, 1986**.
- **Major changes in Rules**
  - **Award timeline**
    - **Current provision:** Credits are awarded only after 5 years.
    - **Earlier provision:** Credits could be awarded within 2 years.
  - **Canopy density criterion**
    - **Current provision:** A minimum canopy density of 40% is required.
    - **Earlier provision:** The benchmark was 1,100 trees per hectare.
  - **Calculation method**
    - **Current provision:** Credits are calculated using vegetation status, change in canopy density, and the number of surviving trees.
    - **Earlier provision:** Credits were calculated based on meeting the per-hectare planting density benchmark.
  - **Unit of credit definition**
    - **Current provision:** One green credit for each new tree older than 5 years.
    - **Earlier provision:** The earlier methodology did not specify that one green credit would be awarded per tree older than five years.
  - **Verification and evaluation**
    - **Current provision:** Credits are issued after evaluation and verification by designated agencies.
    - **Earlier provision:** Not expressly specified earlier.
  - **Credit tradability and transfer**
    - **Current provision:** Non-tradable and non-transferable. Exception: transfer allowed between a holding company and its subsidiaries.
    - **Earlier provision:** Market-based trading on a platform was provided.

### Green bonds

**NEWS:** Global issuance of green bonds has crossed \$3 trillion and reached \$577 billion in 2024, yet they account for only 3 per cent of the bond market.

#### About Green bonds



Figure 1. Source – LiveMint

- Green bonds are **debt instruments** issued by governments (Sovereign Green Bonds issued by RBI), corporations, and multilateral banks to **raise funds for projects** that **reduce emissions** or enhance climate resilience.
- **Interest payments:** Like other **bonds**, these bonds provide **investors fixed interest payments**.
  - Investors in green bonds are usually **long-term**, impact-focused investors looking for

**stable returns** and **compliance** with green financing mandates.

- **Less tax:** Generally, governments provide **tax incentives like tax credits** to make them **attractive** for investors.
- **Regulators**
  - **Securities and Exchange Board of India (SEBI)** for corporate green bonds and
  - The **Ministry of Finance (Department of Economic Affairs)** (which oversees the Green Finance Working Committee) for sovereign green bonds.
- The **World Bank** issued the first official green bond in **2009**.
- **Status:** India's **corporate bond market** is about **17 per cent of GDP** and its **green bond segment** is about **4 percent**.
- **Different from other types of bonds**
  - **Yield:** These bonds typically offer **lower yields (interest rates)** than conventional bonds, allowing issuers to raise funds at a lower cost (**greenium**).
    - **The greenium, or green premium**, is the yield difference that creates a cost advantage for issuers, and a **higher greenium makes green investments more attractive**.
  - **Commitment:** The **proceeds** from Green Bonds are **exclusively earmarked for green and environmentally sustainable projects**.
    - For regular bonds, the issuer can use the proceeds for various purposes at her discretion.
- **Green bonds market feature**
  - Issuers **often offer lower yields** than conventional bonds and commit to use proceeds exclusively for green investments.
- **Issues**
  - High compliance, certification, and reporting costs disadvantage smaller entities and create an uneven field.
  - The **absence of global standardisation** in green definitions reduces comparability for investors and issuers.
  - **Greenwashing** risks erode credibility, and funding of thermal power alongside green fundraising confuses investors.
    - **Greenwashing** refers to the misrepresentation of a bond's environmental credentials, where the proceeds may not genuinely fund green projects or deliver meaningful benefits, which dents investor trust and market credibility.

### **Orcinus Orca (Killer Whale)**

**News:** A new study in the Journal of Comparative Psychology investigates why orcas are provisioning humans.

#### **About Orcinus Orca (Killer Whale)**





Source – TH

- It is a **dolphin** in the family Delphinidae, **not a true whale**, and it is the most widely distributed of **all cetaceans**.
- It is commonly called as the **killer whale**.
- It is an extremely **fast swimmer**, reaching about **54 kph**.
- **Size: Adult males** are about **5 m long** and can weigh up to **8 tons**, while **females** are **7-8.5 m long** and weigh **4 tons or more**.
  - **Its calves** at birth measure **2-2.4 m**.
- **Diet:** Its diet includes **fish, squid, turtles, birds, and dolphins**, and it preys on large **marine mammals**, including the largest whales.
- **Natural predators:** Killer whale has **no known natural predators**, except possibly other killer whales.
- **Behaviour**
  - It is highly **social**, like approaching fishing vessels to check nets or observe people.
  - This behavior is due to high levels of **encephalisation**, meaning a larger brain size relative to the size of the body.
- It relies on **underwater sound** to feed, communicate, and navigate.
- These animals **live and hunt in groups** led by a **matriarch**, the oldest female, and the group's behaviour largely **depends on the matriarch**.
- **Distribution**
  - **Habitat and range:** Killer whale occurs in all oceans and across a **wide range of habitats in both open seas and coastal waters**, mainly in **cold regions** such as **Antarctica, Norway, and Alaska**, but also in tropical and subtropical waters.
  - **India:** In India, they are reported from the **Andaman and Nicobar Islands**, the southeast coast off **Andhra Pradesh, northern Tamil Nadu and Pondicherry**, and the west coast from **Maharashtra to Kerala**.
- **Conservation status:** Data Deficient (IUCN).



## Samagra Shiksha scheme

**News:** The Supreme Court has issued a notice to the Centre after Tamil Nadu reported that funds under the Samagra Shiksha scheme have been separated from reimbursements mandated by the Right to Education (RTE) Act.

### About Samagra Shiksha Scheme



Source: samagra.education

- It is an **integrated scheme for school education** covering the entire spectrum from **pre-school to class XII**.
- It treats school education as a **continuum** in line with the **Right to Education Act, 2009, NEP 2020, and SDG-4 on Education**.
- **Timeline:** The scheme has been **extended till 2025-26**.
- **Type:** It is a **centrally sponsored scheme**.
- **Beneficiaries:** It covers **1.16 million schools, 156 million students, and 5.7 million teachers** in government and aided schools.
  - It involves all stakeholders: teachers, students, parents, community, school management committees, teacher educators, and volunteers.
- **Integrates three earlier major schemes:** Sarva Shiksha Abhiyan (SSA), Rashtriya Madhyamik Shiksha Abhiyan (RMSA), and Teacher Education (TE) into one comprehensive platform.
- **Objectives**
  - The scheme aims to **provide quality education, enhance learning outcomes, and ensure equity and inclusion** by bridging social and gender gaps across all levels of schooling.
  - It **focuses on maintaining minimum standards in schools, promoting vocational education, and supporting States in the effective implementation of the RTE Act, 2009**.
  - It also seeks to **strengthen and upgrade SCERTs, State Institutes of Education, and DIETs as nodal agencies** for dynamic and need-based teacher training.
- **Features**
  - **Holistic Approach to Education:** Samagra Shiksha views school education as a continuum from pre-school to Class XII, bringing both pre-school and senior secondary into the fold for the first time.

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- **Administrative Reform:** It introduces a unified administrative structure with flexibility for States and UTs to set priorities, ensuring integrated planning for the entire school system.
- **Quality of Education:** The scheme focuses on teachers and technology, strengthens SCERTs and DIETs, and makes SCERT the nodal body for training.
  - It supports **Rashtriya Avishkar Abhiyan, Padhe Bharat Badhe Bharat**, and provides library grants to all schools.
- **Digital Education: Operation Digital Board**, smart classrooms, and ICT expansion up to higher secondary aim to transform learning.
  - Platforms like UDISE+ and Shagun are strengthened for monitoring and digital delivery.
- **Strengthening of Schools:** Transport facilities are expanded, composite grants increased, and Swachh Vidyalaya activities supported, with emphasis on improved infrastructure.
- **Girl Education: Kasturba Gandhi Balika Vidyalayas** are upgraded to Class XII, self-defence training is provided, and Beti Bachao Beti Padhao is reinforced.
- **Inclusion: Uniform and textbook support** has been enhanced, while assistance for children with special needs has increased, with stipends for girls with disabilities.
- **Skill Development:** Vocational exposure begins at upper primary and extends to Classes IX–XII with practical, industry-linked training.
- **Sports and Physical Education:** Sports are integrated into the curriculum, with grants for sports equipment across all school levels.
- **Regional Balance:** Priority is given to educationally backward blocks, LWE-affected districts, border areas, and aspirational districts identified by NITI Aayog.

### Vikramaditya Vedic Clock

**News:** Madhya Pradesh Chief Minister launched a 'Vedic clock' and its mobile app, on 1st September 2025.

#### About Vikramaditya Vedic Clock



Source – TH

- The 'Vedic Clock' is the **world's first timepiece** engineered to display time based on the **ancient Hindu Panchang** (time calculation system).

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- **Developed by:** Lucknow-based Sanstha Arohan
- It is installed on an **85-foot tower** within the **Jantar Mantar complex in Ujjain**, Madhya Pradesh.
- **Features**
  - It offers details on **planetary positions, Muhurat, astrological computations, and forecasts.**
  - It also displays Indian Standard Time (IST) and Greenwich Mean Time (GMT).
  - It can be **connected to the internet** and offers numerous features through a **mobile app named after the clock.**
- **Operational Mechanism**
  - The clock will measure time **between two sunrises.**
  - The time span between the two sunrises will be **split into 30 segments**, with **each hour comprising 48 minutes**, according to ISD.
  - The measurement will **begin at 0:00**, coinciding with **sunrise**, and will continue for 30 hours (where each hour equals 48 minutes).

#### Mobile App of Vikramaditya Vedic Clock

- The mobile app is available in **189 languages** and carries **calendar and religious information** spanning **7,000 years.**
- It contains rare information about **Panchang, Tithi, Nakshatra, Yoga, Karan, Day, Month, Vrat [fasts] and festivals** of more than 7,000 years from 3,179 **Vikram Purva** [birth of *Shri Krishna*], during the **Mahabharata period.**
- There is also information about **30 different auspicious and inauspicious Muhurats** and an alarm facility for religious works, fasts and meditation

#### Temporal and spatial importance of Ujjain

- Ujjain has a long-standing **heritage in timekeeping**, spanning centuries.
- It has played a crucial role in establishing **India's time zones and differences.**
- **Location:** It is **situated** precisely at the **intersection point of the zero meridian and the Tropic of Cancer.**
- **Before the adoption** of the 82.5E longitude for IST, Ujjain (75.78E) was regarded as **India's time meridian.**
- The **Vikrami Panchang and Vikram Samvat** calendars are also **released** from Ujjain, making it the perfect location for the Vedic Clock.

### CEREBO

**News:** ICMR confirms clinical validation of CEREBO for rapid, deployable TBI screening across emergency settings.

#### About CEREBO





Source – TH

- It is a **device for Traumatic Brain Injuries (TBI)** that detects intracranial bleeding and edema within a minute.
  - It delivers **radiation-free, colour-coded, and cost-effective results**.
  - It is **safe for infants and pregnant women**.
- **Developed by:** It has been developed through a collaboration between **ICMR, the Medical Device & Diagnostics Mission Secretariat, AIIMS Bhopal, NIMHANS Bengaluru, and Bioscan Research**.
- **Technology applied:** It has been developed **using advanced near-infrared spectroscopy technology powered by machine learning**, which enables rapid non-invasive assessment of brain injury indicators.
- **Significance:**
  - It provides an **option** in settings where **CT or MRI access is inaccessible** or delayed.
  - It enables **faster decisions** by detecting intracranial bleeding and edema within a minute for early TBI identification.
  - It is designed for **deployment in ambulances**, trauma centres, rural clinics, and disaster response units to **strengthen frontline care**.
  - It can be used by **paramedic staff and unskilled personnel** to support effective frontline triage.
  - It is **backed by clinical validation**, regulatory approvals, and feasibility studies as stated by ICMR.

#### About Traumatic Brain Injuries (TBIs)

- TBI is a condition **caused by a sudden trauma or injury to the head**, which disrupts normal brain function.
- **Causes:** This injury can range from **mild (concussion) to severe**, often resulting in long-term physical, cognitive, emotional, and behavioural impairments.
- **Severity:** The severity of TBI depends on **factors** such as the force of impact, the location of the injury, and the individual's overall health.
- **Status in India**
  - It is estimated that nearly **1.5 to 2 million persons are injured** and one **million succumb to death** every year in India.
  - **Road traffic injuries** are the leading cause (60%) of TBIs followed by falls (20%-25%) and violence (10%).



### Bairabi-Sairang Railway Line

**News:** Mizoram will soon be connected to the national railway network through new **Bairabi-Sairang Railway Line**.

#### About Bairabi-Sairang Railway Line



Figure 2. Source: IE

- The Bairabi-Sairang broad-gauge railway line is 51.38 km long.
- The line will connect Mizoram to the national railway network for the first time.
- It terminates at Sairang, which is located about 20 km from Aizawl, the state capital.
- The route links Mizoram with Silchar in Assam via Bhodahpur Junction.
- The project is part of Indian Railways' larger plan to connect Nagaland, Manipur, Meghalaya, and Sikkim with the national railway network by 2030.
- **Features**
  - The railway line includes 48 tunnels with a total length of 12.85 km, and the longest tunnel is about 1.37 km.
  - It has 55 major bridges, with the longest bridge measuring about 1.3 km in length.
  - The tallest structure is the Krung Bridge at Sairang, which stands 114 m above its base.
  - The project also includes 87 minor bridges, five road overbridges, and six road under bridges.
  - It is designed with advanced engineering to handle challenging terrain and seismic risks.
- **Significance**
  - The railway line will significantly

reduce travel time between Silchar and Mizoram from 10 hours by road to about 3 hours by train.

- It will provide an affordable mode of travel for all categories of people compared to long road journeys and expensive flights.
- The project is expected to boost economic activities in Mizoram, with a special focus on trade and tourism.
- Sairang expected to be a hub for goods from Myanmar's Sittwe Port.

- It supports India's **Act East Policy** by enhancing connectivity with ASEAN and East Asia.

### Ramon Magsasay Award

**News**– The 'Foundation to Educate Girls Globally', an Indian non-profit focused on promoting girls' education, has been selected as a 2025 Ramon Magsaysay Award recipient.



Figure 3. Source- Nationalherald

#### About Ramon Magsasay Award

- It was *established in 1957* to honour the legacy of Ramon Magsaysay, the *seventh President of the Philippines*, remembered for his integrity and leadership.
- *First presented in 1958*, it is widely regarded as *Asia's highest honour* and is often called the "*Asian Nobel Prize*."
- The award is *conferred every year on August 31*, Magsaysay's birth anniversary, in Manila, Philippines.
- Each awardee is honoured with a medallion, a certificate, and a cash prize.

#### Objectives

- To celebrate greatness of

spirit and transformative leadership in Asia.

- To honour *individuals and organisations* for selfless service and contributions to the public good, irrespective of race, creed, gender, or nationality.

#### Award Categories

- **1958–2008**: Given in six categories –
  - Government Service
  - Public Service
  - Community Leadership
  - Journalism, Literature & Creative Communication Arts
  - Peace & International Understanding
  - Emergent Leadership (introduced in 2000 with Ford Foundation support)
- **Since 2009**: Fixed categories discontinued, *except Emergent Leadership*. Selections are now based on overall merit of leadership and service.

#### Significance for India

- Several Indians have been awardees, including Verghese Kurien, M.S. Subbulakshmi, Kiran Bedi, Aruna Roy, and Bezwada Wilson.

- In 2025, *Educate Girls* became the first Indian organisation to win the award, marking a milestone in India's contribution to social transformation.

### BHARATI Initiative

**News:** The APEDA launched its new initiative **BHARATI** on the sidelines of the "Food & Beverages Sector Stakeholders Meeting" chaired by Union Minister of Commerce and Industry.

#### About BHARATI Initiative



Figure 4. Source – APEDA

- BHARATI stands for – **Bharat's Hub for Agritech, Resilience, Advancement and Incubation for Export Enablement.**
- **Launched by:** Agricultural and Processed Food Products Export Development Authority (**APEDA**)
- **Aim:** This initiative aims to **empower 100 agri-food and agri-tech startups**, accelerate innovation, and create export opportunities, aligned to APEDA's vision of **\$50 billion** agri-food exports by **2030**.
  - It also aims to build **globally competitive** agri-products, deepen **demand-led backward integration**.
- **Launch and scale:** Its **pilot cohort** begins from **September 2025** with **100 startups** (high-value agri-food producers, technology-driven service providers, innovators).
- It is aligned with **Atmanirbhar Bharat, Vocal for Local, Digital India**, and **Start-Up India** initiatives.
- **Features**
  - **Programme design:** It complements government- and industry-led incubators and runs a **three-month acceleration** on product development, export readiness, regulatory compliance, and market access.
  - **Focus categories:** Focus areas include **GI-tagged** products, **organic** foods, **superfoods**, **novel processed Indian agri-foods**, **livestock**, and **AYUSH**
  - **Tech focus:** It invites advanced technologies such as **AI-based quality control**, **blockchain-enabled traceability**, **IoT-enabled cold chains**, and **agri-fintech**, while addressing **packaging, sustainability**, and **sea protocols**.
  - **Challenges targeted:** It tackles export bottlenecks of **quality assurance**, **perishability**, **wastage**, and **logistics**.
  - **Ecosystem building:** It connects agri-food innovators, tech-driven solution providers, and **SPS-TBT**-focused startups to deliver scalable, cost-effective solutions.

### Srivilliputhur-Meghamalai Tiger Reserve (SMTR)

**News:** The unauthorised construction of roads within Srivilliputhur-Meghamalai Tiger Reserve (SMTR) in the ecologically sensitive Western Ghats has recently drawn concern.



### About Srivilliputhur-Meghamalai Tiger Reserve (SMTR)



Figure 5. Source – TH

● **Location:** It is located in the **Southern Western Ghats** of **Virudhunagar** and **Madurai** districts of **Tamilnadu**.

● It is the **5th Tiger Reserve of Tamil Nadu** and the **51st tiger reserve of India**.

● **Formation:** It was formed in **February 2021** by **combining two wild life sanctuaries** namely –

○ **Grizzled Squirrel WLS**

○ **Megamalai WLS**

● It is part of a corridor linking the **Periyar Tiger Reserve in Kerala** to the forests of **Tamil Nadu's Southern Kalakkad-Mundanthurai Tiger Reserve**.

● **Rivers:** It relies on **three** perennial rivers: **Vaigai, Suruliyaru, and Shanmuganathi**.

● **Vegetation:** It has a **mix of tropical evergreen forests and semi-evergreen forests, dry deciduous forests and moist mixed deciduous forests with grassland**.

- **Fauna:** Elephants, Tiger, Leopard, Nilgiri Tahr, Gaur, Spotted Deer, Barking Deer, Sambar Deer, Wild Boar, Porcupine, Nilgiri Langur, Lion-Tailed Macaque etc.

### Niveshak Didi – Phase II

**News:** Recently, the Investor Education and Protection Fund Authority (IEPFA) has successfully inaugurated Phase II of Niveshak Didi.

#### About Niveshak Didi – Phase II

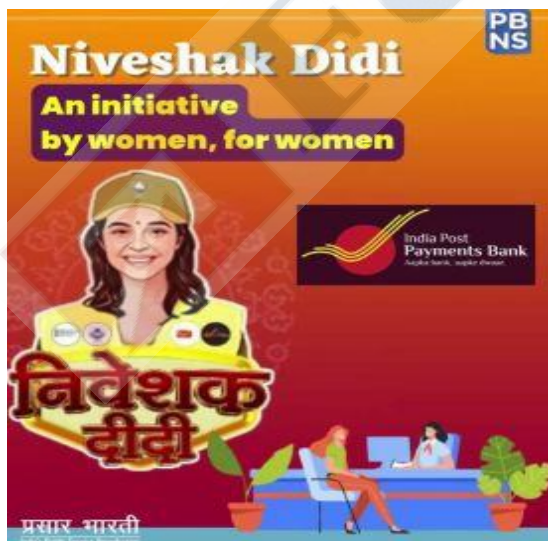


Figure 6. Source – Prasar Bharati

● It is **flagship financial literacy initiative** by **Ministry of Corporate Affairs**

● **Launched by:** Investor Education and Protection Fund Authority (IEPFA), under the Ministry of Corporate Affairs.

● **Launched in:** The **Phase-I** was launched in **2023**, currently entering **Phase 2 in April 2025**.

● **Aim:** To deepen financial awareness among rural communities across India.

● **Objectives of Phase II:**

- To enhance **financial awareness** and encourage **responsible money management practices among rural women** by adopting community-driven models.



- To foster **inclusive banking**, strengthen digital **literacy**, and **prevent financial frauds** through the involvement of local women influencers.
- The initiative is designed as a **program led by women for women** to create relatable and impactful learning experiences.
- **Key Features of Phase II**
  - It introduces **interactive and participatory training modules** to make learning more engaging.
  - It partners with **grassroots organisations** to maximize impact and ensure community involvement.
  - The program **emphasizes the importance of savings, safe investment practices, and fraud prevention.**
  - It also **focuses on enabling women and rural citizens** to use digital financial services confidently.

#### About IEPFA

- The **Investor Education and Protection Fund Authority (IEPFA)** was established by the **Government of India under the Ministry of Corporate Affairs.**
- **Mandate:** To **promote investor education, financial awareness, and investor protection.**
- It organizes **nationwide programs** and outreach activities to empower citizens with financial knowledge.
- It also works to safeguard citizens against fraudulent practices and to build a more financially resilient society.

### RTE and Minority Educational Institutions

**News-** The Supreme Court has recently referred the issue of the applicability of the Right of Children to Free and Compulsory Education Act, 2009 (RTE Act) to minority educational institutions for reconsideration by a larger Bench headed by the Chief Justice of India.

This has revived a decade-long debate on the balance between the right of children to education (Article 21A) and the right of minorities to establish and administer educational institutions (Article 30(1)).

#### Background: Pramati Educational & Cultural Trust Case (2014)

- A five-judge Constitution Bench ruled that the *RTE Act could not be applied to minority institutions, whether aided or unaided.*
- **Reasoning-** Compulsory admission of non-minority children under Section 12(1)(c) (25% reservation for disadvantaged children) of RTE Act could dilute or destroy the “minority character” of these institutions.
- **Outcome-** Minority institutions were granted complete exemption from compliance with the RTE Act.

#### Recent developments

- A two-judge Bench (Justices Dipankar Datta and Manmohan), while hearing the *TET case (Anjuman Ishaat-e-Taleem Trust v. State of Maharashtra)*, questioned the correctness of the Pramati ruling.
- The Bench observed that exempting minority schools from the RTE Act may jeopardise children's fundamental right to quality education.

- It emphasised that *Articles 21A and 30(1) must co-exist* and that neither should be treated as an unqualified “trump card” over the other.

#### Relevant Constitutional Provisions

- **Article 21A** – Guarantees free and compulsory elementary education to children aged 6–14 years.
- **Article 30(1)** – Grants minorities the right to establish and administer educational institutions of their choice.
- **Article 15(5)** – Enables the state to make special provisions for socially and educationally backward classes, SCs, and STs in educational institutions, excluding minority institutions.

#### Court's Observations

- Implementation of the RTE Act does not erode minority rights under Article 30(1).
- Exemption of minority schools weakens inclusivity and fragments the vision of a common schooling system.
- The 25% quota under Section 12(1)(c) need not necessarily be filled by non-minority students; it *can include disadvantaged children from the minority community itself*.
- Blanket exemption has encouraged misuse, with several private schools seeking “minority status” to avoid RTE obligations.

#### About Right of Children to Free and Compulsory Education (RTE) Act, 2009

- It makes free and compulsory education a fundamental right for all children aged 6–14 years.
- It mandates 25% reservation in private unaided schools for children from disadvantaged groups.
- It sets minimum norms for pupil-teacher ratios, infrastructure, and teacher qualifications.
- It bans practices like capitation fees and corporal punishment.

### Senna Invasion

**News**– Kerala has carried out India's first science-based, community-led eradication of *Senna spectabilis* in Wayanad.



Source- Downtoearth

#### About *Senna spectabilis*

- It is an *invasive tree species* that forms dense, sterile thickets. These thickets suppress native vegetation, alter soil chemistry, and reduce food availability for herbivores.
- The tree has a broad, spreading crown and can grow to a *height of 7–18 metres*.
- It *closely resembles Cassia fistula* (locally known as Kanikkonna), which is the *state flower of Kerala*.
- The species is native to the tropical regions of the Americas.
- According to the *IUCN Red List of Threatened Species*, it is *classified as Least Concern*.

### Vikram-32

**News:** Union Minister Ashwini Vaishnaw unveiled the Vikram-32 processor at the Semicon India 2025 conference.

#### About Vikram-32



Figure 7. Source: TOI

designed by ISRO. It supports floating-point computations and high-level programming via the Ada language.

- **Space validation:** First batch successfully tested in space through the PSLV Orbital Experimental Module (POEM-4) during the PSLV-C60 mission.
- **Durability:** Designed to operate in extreme space conditions, with a temperature range of -55°C to +125°C.

- It is India's first indigenously developed 32-bit processor for space applications.

- **Developed by:** Vikram Sarabhai Space Centre (VSSC), fabricated at ISRO Semiconductor Laboratory (SCL), Chandigarh.

- **Upgrade:** Vikram 32 (Vikram 3201) is an upgraded version of Vikram 1601, a 16-bit processor used in ISRO's launch vehicles since 2009.

- **Technology:** Based on a custom Instruction Set Architecture (ISA)

### Exercise MAITREE-XIV

**News:** The 14th edition of the India–Thailand joint military exercise MAITREE-XIV began with a grand opening ceremony at the Joint Training Node (JTN) in Umroi, Meghalaya.

#### About Exercise MAITREE-XIV





- It is a military exercise between **India and Thailand**.
- **Started in:** Exercise MAITREE was instituted in **2006**.
- **Place:** The 2025 edition will be held at Joint Training Node (JTN), Umroi, Meghalaya.
- The exercise is scheduled to take place from **1st to 14th September 2025**.
- **Aim:** To enhance cooperation, interoperability, and mutual understanding between the Indian Army and the Royal Thai Army.
- **Participating Contingents:** The **Indian Army** is represented by a battalion of the **Madras Regiment**, comprising **120 personnel**.
  - The **Royal Thai Army** is represented by **53 personnel** from the **1st Infantry Battalion, 14th Infantry Brigade**.
- The joint exercise is centered on **company-level counter-terrorist operations in semi-urban terrain**, conducted under **Chapter VII of the United Nations Charter**.

#### Significance

- The 14th edition of Exercise MAITREE strengthens the **bilateral defence cooperation** between India and Thailand.
- It reflects the **shared commitment** of both armies towards promoting **peace, stability, and security** in the region.

### Goods and Services Tax (GST) 2.0

**News:** The 56th GST Council has recommended changes in GST tax rates on goods and services, from 22 September 2025.

#### About Goods and Services Tax (GST) 2.0





Figure 8. Source – BS

- **Goods and Services Tax** is a comprehensive, multi-stage, **destination-based indirect tax** on goods and services.

- **Purpose:** Its primary purpose is to achieve “**One Nation, One Tax**” by reducing cascading taxes, simplifying compliance, and expanding the tax base.

- **Launch:** It was introduced on **1 July 2017** through the **101st Constitutional Amendment Act, 2016**.

- **Earlier structure**

- **Five slabs** existed at 0, 5, 12, 18

and 28 percent **with cess** on luxury and sin goods.

- **Exemptions:** Essential items such as **food grains, medicines and education** were exempt, while **petroleum, alcohol and electricity** remained **outside GST**.

### New GST Rate Structure

- **Simplification:** Slabs are reduced to **two main rates plus a special rate**.
- **Main slabs:** **5 % and 18 %** apply on **most** goods and services.
- **Special 40 % rate:** Applies to **sin goods** and select **super-luxury items**.
- **Key reductions – A brief**
- **Daily-use items** like soap, shampoo, toothpaste, bicycles, and kitchenware **move to 5 percent**.
- **Agricultural goods:** Reduction of GST from **12% to 5%** on agricultural goods, such as tractors, agricultural, horticultural or forestry machinery for soil preparation or cultivation etc.
- **Cement** reduces from **28 percent to 18 percent**.
- **Small cars, motorcycles under 350cc, air conditioners, televisions, and dishwashers** shift to **18 percent**.
  - **Uniform rate of 18% on all auto parts** irrespective of their HS code; **Three-Wheelers** from **28% to 18%**.
- Staples such as **milk, paneer, rotis, chapatis, and parathas** are at **0 percent**.
- **33 Life-saving drugs and spectacles** are corrected to **0–5 percent**.
- To fix inverted duty, **man-made fibre, yarn, fertilizers, acids, and ammonia** reduce to **5 percent**.
- **Pan masala, gutkha, cigarettes, chewing tobacco, unmanufactured tobacco and bidi** continue at existing GST slabs.
- **Revenue impact:** The estimated loss is **₹48,000 crore**, expected to be **offset by higher compliance and buoyancy**.
- **Implementation timeline and exceptions:** Rate changes for **all goods except specified tobacco and bidi categories** take effect from **22 September 2025**.

### About GST Council

- GST Council is an apex member committee to **modify, reconcile or to procure any law or regulation based on the context of goods and services tax** in India.
- It is created under **Article 279A**.
- The GST council is the **key decision-making body** that will take all important decisions regarding the GST.

- The GST Council **dictates tax rate, tax exemption, the due date of forms, tax laws, and tax deadlines**, keeping in mind special rates and provisions for some states.
- **Head:** The council is headed by the **Union Finance Minister**, who is assisted by **finance ministers of all the states of India**.

### Majorana Particles

**News:** Scientists racing to build practical quantum computers are exploring particles like Majorana particles that are their own antiparticles to store and manipulate information.

#### About Majorana Particles

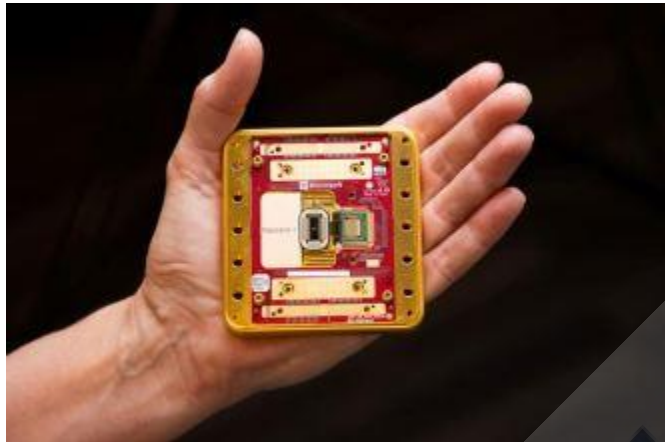


Figure 9. Source – TH

- It is a **fermion** that is **its own antiparticle**.
    - **Fermions are fundamental particles, or elementary particles**, which means that they have **no constituent particles**.
  - **Discovered by:** They were hypothesized by **Ettore Majorana in 1937**.
  - Unlike electrons or protons, which annihilate with their antimatter counterparts, **Majoranas are perfectly symmetric**.
  - The term is sometimes used in **opposition to Dirac fermion**, which describes **fermions** that are **not their own antiparticles**.
- **Specific Features**
    - **Self-symmetry:** A Majorana is a perfect mirror of itself, unlike electrons or protons.
    - **Quasiparticle realizations:** In specially designed materials, Majorana-like modes may emerge at the ends of tiny superconducting wires cooled near absolute zero under a magnetic field.
    - **Nonlocal encoding:** Two separated Majorana modes jointly define one qubit.
      - A local disturbance to one cannot by itself erase the encoded information.
  - **Application**
    - **Stabilizing qubits:** Nonlocal encoding offers a first line of defence against decoherence in quantum computers.
    - **Topological computation:** Logical operations can be implemented by braiding Majorana modes, with robustness set by braid topology.
    - **Efficiency gains:** The approach aims to protect qubits at the hardware level and reduce heavy quantum error-correction overhead compared with today's platforms.

### Immigration and Foreigners (Exemption) Order, 2025

**News–** The Central Government has issued the Immigration and Foreigners (Exemption) Order, 2025, under the Immigration and Foreigners Act, 2025.

#### Key Highlights of the Order

- **Exemption for armed forces personnel-** Indian armed forces personnel on official duty, and their families traveling on government transport, are exempt from immigration requirements.
- **India–Nepal and India–Bhutan Borders**
  - Indian citizens entering via Nepal or Bhutan (land/air) are exempt.
  - Nepali and Bhutanese citizens are exempt when entering India through their borders or traveling elsewhere with a valid passport.
    - *Not applicable* to entries from China, Hong Kong, Macau, and Pakistan.
- **Tibetan refugees and minority communities**
  - Registered Tibetan refugees in India are exempt.
  - Persecuted minorities (Hindus, Sikhs, Buddhists, Jains, Parsis, Christians) from Afghanistan, Bangladesh, and Pakistan who entered before *31 Dec 2024* are exempt, regardless of travel document validity.
  - Sri Lankan Tamils who took refuge up to *9 Jan 2015* are also covered.
- **Foreign nationals with special status-** Exemptions apply to:
  - Holders of *diplomatic/official passports* under agreements.
  - Nationals from designated *visa-on-arrival* countries.
  - *Foreign military personnel* on naval warships for exercises, goodwill visits, bunkering, or disaster relief (unless notified otherwise).

### National Institutional Ranking Framework (NIRF)

**News:** Union Education Minister released the **10th edition of the NIRF Rankings 2025** on September 4, 2025.

#### About National Institutional Ranking Framework (NIRF)



Figure 10. Source – NDTV

- The National Institutional Ranking Framework (NIRF) is a **government-approved methodology** for ranking institutions of **higher education** across India.
- **Released by:** Ministry of Education
- The NIRF was launched on **29 September 2015**.
- The **parameters** are **Teaching, Learning and Resources; Research and Professional Practices; Graduation Outcomes; Outreach and Inclusivity; and Perception**.
- **Methodology and Evolving Framework**
  - **Parameters:** Teaching, learning and resources; research and professional practice; graduation outcomes; inclusivity.
    - **Peer perception** carries **10%**
  - **Growth over time:** From **2016** (one category and three subject domains) to **2025**, NIRF has expanded to **nine categories** and **eight subject domains**.

#### Key Highlights of NIRF 2025

- **Top 100 (overall) composition:** In the overall category, the top 100 institutions are distributed as follows: 24 State universities; 22 private deemed universities; 19 IITs + IISc; 9 private universities; 8 NITs; 7 Central universities; 5 medical institutions; 4 IISERs; 1 college; and the Indian Agriculture Research Institute.



- **IIT Madras** ranked first overall for the seventh year in a row and remained the best engineering college for the tenth straight year.
- **IISc Bengaluru** topped the universities category for the tenth consecutive year and led the research institutions category for the fifth consecutive year.
- **IIM Ahmedabad** ranked first in management for the sixth consecutive year.
- **AIIMS New Delhi** led medical institutions for the eighth consecutive year and topped the dental category for the first time.

### Operation Black Forest

**News:** Union Home Minister felicitates the CRPF, Chhattisgarh Police, DRG and Cobra jawans who successfully carried out 'Operation Black Forest' on Karreguttalu hill.

#### About Operation Black Forest



Figure 11. Source – NDTV

- It is a **military operation** conducted by **Indian security forces** against **Naxalite insurgents** in areas located between the states of **Chhattisgarh and Telangana**.
- The operation **began on 21 April 2025**.
- **Conducted by:** It was a **joint operation** of the **Central Reserve Police Force (CRPF)**, **Chhattisgarh Police**, **District Reserve Guard (DRG)**, and **Commando Battalion for Resolute Action (CoBRA)**
- It was the **biggest anti-Naxal action ever** conducted in the region.
- **Bigger Goal:** Operation Black Forest marks a significant leap towards the goal of **eliminating left-wing extremism from India by March 2026**.
- **Outcomes**
  - The joint forces succeeded in **destroying a major Naxal base camp**, including their material dumps and supply chains on **Karreguttalu hill**.
  - The security forces **neutralized 27 dreaded Maoists**, including **Nambala Keshav Rao**, alias **Basavaraju**, the **general secretary of CPI-Maoist**, topmost leader, and the **backbone** of the Naxal movement.
  - This was the **first time** in three decades of Bharat's battle against Naxalism that a **general secretary-ranked leader has been neutralized** by Indian forces.

#### Note

- The **Karreguttalu Hills** is located between the **borders of the states of Chhattisgarh and Telangana**.

## Particularly Vulnerable Tribal Groups (PVTGs): Separate Enumeration

**News**– The Ministry of Tribal Affairs (MoTA) has asked the Registrar General and Census Commissioner of India (RGI) to count Particularly Vulnerable Tribal Groups (PVTGs) separately in the upcoming Census. It wants details on their households, population, and socio-economic conditions.

The Ministry says such data is crucial to ensure that schemes like the *Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan (PM JANMAN)* reach the most vulnerable communities effectively.

### About Particularly Vulnerable Tribal Groups (PVTGs)

PVTGs are the most marginalised among Scheduled Tribes (STs). They are marked by:

- Declining or stagnant population
- Geographical isolation
- Pre-agrarian level of technology (hunting, gathering, shifting cultivation)
- Economic backwardness
- Very low literacy levels

This category was created after the *Dhebar Commission (1960–61)* pointed out that some tribal communities were far more vulnerable than others and required special attention.

### How were they identified?

- During the *Fifth Five-Year Plan (1974–79)*, 52 groups were recognised as Primitive Tribal Groups (PTGs).
- In 2006, 23 more were added, bringing the total to 75 PVTGs.
- Today, these groups are spread across 18 States and 1 Union Territory (Andaman & Nicobar Islands).

### Have PVTGs ever been counted separately?

- No. PVTGs have never been enumerated separately in any Census.
- They are usually merged under the broader Scheduled Tribe category.
- Out of 75 PVTGs, 40 are listed as 'single entry' tribes under Article 342 of the Constitution, meaning they are explicitly recognised in the notified ST list.
- In the 2011 Census, the Baigas of Madhya Pradesh were counted separately, but groups like Abujh Marias, Bharias, Hill Korbas, and Kamars were not. In 2013, Abujh Maria and Hill Korba were formally added to Chhattisgarh's ST list through legislation.
- By practice, the Registrar General of India (RGI) only publishes data for main STs, with sub-groups automatically included. This has prevented separate and focused data collection on PVTGs so far.

### Why Separate Enumeration now?

#### 1. For targeted welfare

- The PM JANMAN scheme (2023), with an allocation of Rs. 24,104 crore, aims to improve housing, health, education, and livelihoods for PVTGs in more than 200 districts.
- Without precise numbers, it becomes difficult to ensure that benefits actually reach the intended communities.

#### 2. For reliable population estimates

- A Ministry of Tribal Affairs (MoTA) 2023 survey estimated the total PVTG population at 47.5 lakh.
  - Madhya Pradesh: 13.22 lakh (highest)

- Maharashtra: 6.7 lakh
- Andhra Pradesh: 5.18 lakh
- Many groups are extremely small:
  - Sentinelese (Andaman & Nicobar Islands): barely 15 individuals
  - Jarawas, Onges, Shompens, Raji, Kota, Birhor, Kamar, Korwa, Parhaiya, etc.: less than 1,000 each.

### 3. To address policy gaps

- Current schemes in health, education, and livelihoods are difficult to monitor without disaggregated data.
- Fresh enumeration would also help determine whether the existing classification of PVTGs still holds true, as some groups may have progressed while others remain trapped in vulnerability.

## Immigration and Foreigners Act, 2025

**News-** The Government of India has recently notified various Rules and Orders under the Immigration and Foreigners Act, 2025, which came into effect on 1 September 2025.

### About Immigration and Foreigners Act, 2025

#### Key Provisions of the Act

**a) Possession of valid documents-** All entrants into India are required to carry valid passports or travel documents. Foreign nationals must additionally hold valid visas unless specifically exempted under the Act or through special orders issued by the central government.

**b) Entry and exit via notified Posts-** Foreigners can legally enter or exit India only through designated immigration posts, which include *major airports, seaports, land border posts, and certain rail terminals*.

**c) Powers of Immigration Officers-** Immigration officers stationed at notified posts have the authority to validate or deny entry and exit, particularly on *national security grounds*. Their *decisions regarding admissibility are final*.

**d) Registration and local control mechanism-** Foreign nationals are required to register with designated Registration Officers. Local civil authorities, such as the *district Superintendent of Police (SP) or Deputy Commissioner of Police (DCP)*, oversee compliance. Additionally, a network of *Foreigners Regional Registration Officers (FRROs)* manages regional registration, permits, and monitoring.

**e) Obligations of accommodation providers and institutions-** Hotels, hostels, paying guest accommodations, religious institutions, and similar establishments must collect details of foreign guests, including OCI cardholders. They are required to submit electronically filled forms within 24 hours of both arrival and departure. Universities and hospitals are required to notify registration authorities about foreign students or patients, including *births and deaths within seven days*.

**f) Control over public places and resorts-** Civil authorities are empowered to restrict, regulate, or close establishments frequently visited by foreigners if they pose a threat to *security, law, or public order*. Such premises cannot relocate operations without prior permission.

**g) Special permits for protected/restricted areas-** Foreign nationals require special permits to access *protected, restricted, or prohibited areas*. Applications must follow procedures outlined through designated online portals or mobile applications.



For details on exempted categories, see the [Immigration and Foreigners \(Exemption\) Order, 2025](#).

### **Innovations Introduced in 2025**

**a) Digitalisation and electronic records**– Mandatory online reporting by accommodation providers, hospitals, and universities creates a comprehensive database for enforcement, public health management, and citizenship-related decisions.

**b) Graduated fines and compounding system**– Infractions such as overstaying, non-registration, or unauthorised entry into protected areas *attract fines ranging from Rs 10,000 to Rs 5 lakh*. Lower fines, starting at Rs 50, apply to Tibetans, Mongolian Buddhist monks, and certain groups from *Pakistan, Bangladesh, and Afghanistan*.

**c) Protections and appeals**– The Rules provide mechanisms for appealing fines and penalties. *Exemptions are allowed in humanitarian or bona fide cases*, and compliance in good faith may mitigate penalties.

**d) Centralisation and delegation**– The Act empowers the central government to issue directions, delegate functions to states and Union Territories, and modify or cancel permissions as needed.

**e) Elimination of local discretion**– Exemptions and permits are *valid only if issued under central government orders*, removing prior ambiguities in local implementation.

## **Environment Auditors**

**News:** The Environment Audit Rules, 2025, establish a new independent class of environment auditors to complement State Pollution Control Boards.

### **About Environment Auditors**

- **What they are:** A newly instituted group of certified specialists or accredited entities responsible for inspection, verification, and auditing of projects against environmental laws and sustainability benchmarks.
- **Legal basis:** Established under the **Environment Audit Rules, 2025**.
- **Accreditation:** Certification and registration by the **Environment Audit Designated Agency (EADA)**.
- **Aim**
  - Bridge manpower and infrastructure deficits in CPCB, Regional Offices, and State PCBs/PCCs.
  - Promote **self-compliance** and accountability among project developers.
  - Ensure **greater transparency, accountability, and credibility** in monitoring, fostering stakeholder trust and sustainable environmental governance.
- **Function**
  - Conduct systematic audits of projects governed by environmental laws.
  - **Sample and analyse** emissions, effluents, and waste; verify self-reported data.
  - Check conformity with **environmental clearances** and **consents**; report non-compliance and **compute environmental compensation**.
  - Act as verifiers under **Green Credit Rules** (e.g., afforestation, sustainable water and waste management).

- Check compliance with **Ecomark Rules, 2024; E-Waste Rules, 2022; Plastic Waste Rules, 2016; Battery Waste Rules, 2022;** and rules/regulations under the **Van (Sanrakshan Evam Samvardhan) Adhiniyam, 1980** and **Wild Life (Protection) Act, 1972.**
- Provide independent inputs for **climate action** and **ESG ratings.**
- Support **Green Credit Registry, Ecomark certification, and CRZ compliance.**
- **Significance**
  - **Strengthens environmental governance** beyond government machinery.
  - **Reduces monitoring burden** on State/Central Boards.
  - Improves **coverage and effectiveness** of compliance across numerous projects and industries.
  - Builds **trust among stakeholders** through transparent and credible audits, promoting **sustainable environmental governance.**

### Angikaar 2025

**News:** The Minister for Housing and Urban Affairs has launched “Angikaar 2025” in New Delhi on 4 September 2025.

#### About Angikaar 2025



Figure 12. Source – PIB

- “Angikaar 2025” is a **last-mile outreach campaign under PMAY-U 2.0.**
- It will run for a **period of two months** from 4th September 2025 to 31st October 2025 across 5,000+ Urban Local Bodies (ULBs) in the country.
- It will facilitate completion of remaining PMAY-U houses.
- PMAY-U 2.0, **launched in September 2024**, provides up to ₹50 lakh support to

one crore urban families.

- It reaffirms the Government’s commitment to bring welfare schemes closer to the people by **bridging the implementation gap.**
- It will reach out to the vulnerable sections of society to provide benefits of the housing scheme.
- **Objectives**
  - Create awareness of PMAY-U 2.0.
  - Fast-track application verification.
  - Expedite completion of sanctioned houses.
  - Inform stakeholders about the **Credit Risk Guarantee Fund Trust for Low Income Housing.**
  - Ensure last-mile delivery through mobilisation, targeted engagement, and convergence with other schemes.
  - Extend PM Surya Ghar: Muft Bijli Yojana benefits to PMAY-U beneficiaries.
  - Prioritise housing for Special Focus Group beneficiaries.
  - Reach vulnerable sections and bridge the implementation gap.
- **Features**
  - Door-to-door outreach, camps, loan melas, and cultural events for **Jan Bhagidari.**

- **PMAY-U Awas Diwas** will be celebrated on 17th September 2025 to mark the first year of launch of PMAY-U 2.0.
- **“PM Awas Mela – Shehri”** at district or municipal level in two phases: 17–27 September, and any day between 16–31 October 2025.
- Additional ULB-led ward/cluster/city events; flagship platform to showcase PMAY-U benefits and promote convergence.

### Why Punjab Keeps Flooding

**News:** Punjab is experiencing one of the worst floods. The state government has declared all 23 districts as flood-hit.

#### Reasons behind Punjab Keeps Flooding

**1. Punjab's Geography:** Punjab has three big rivers (**Ravi, Beas, Sutlej**) and some small ones (*Ghaggar & choes*). In the monsoon, heavy rains make these rivers overflow. Punjab has **earthen walls (bundhs)** to stop floods, but they often break when the rain is too much.

**2. Excessive Rainfall:** In August, **very heavy rainfall in Himachal Pradesh caused the Beas River to swell**, with inflows of 50,000 to 55,000 cusecs, which flooded Kapurthala, Tarn Taran, Ferozepur, Fazilka, and Hoshiarpur.

- **By mid-August, the Ravi River also swelled because of rainfall in Himachal and Jammu & Kashmir.**
- At the same time, **southern Punjab's Malwa region received heavy rainfall**, which led to severe waterlogging in Ludhiana, Jalandhar, Ropar, Nawanshahr, and Moga.
- The IMD has reported that **Punjab, Himachal Pradesh, and Jammu & Kashmir have each recorded more than 45% above-normal rainfall this year**, significantly exceeding the seasonal average.

**3. Role of Dams:** Punjab's rivers are **controlled by three major dams: Bhakra on the Sutlej, Pong on the Beas, and Thein or Ranjit Sagar on the Ravi**. These dams store water for **irrigation & electricity**.

- When reservoirs fill beyond safe limits due to heavy rainfall, **dam authorities are compelled to release water to prevent overtopping**, which could lead to catastrophic consequences.
- The **Bhakra Beas Management Board (BBMB)** regulates storage and release **through a “rule curve,”** which is based on hydrological data and weather forecasts. However, during extreme rainfall, sudden releases become unavoidable.
- This year, **inflows into the Pong Dam were nearly 20% higher than in 2023**, marking an unprecedented rise. The **Bhakra Dam** too experienced very high inflows.

**4. Weak Embankments and Illegal Mining:** Punjab's dhussi bundhs, or earthen embankments are **often in poor condition and collapse** during heavy flooding. **Illegal sand mining has further weakened them.**

**5. Governance Gaps:** Punjab has long complained that the BBMB focuses more on **power generation and irrigation than on flood safety**. The problem lies in **poor coordination, lack of transparency in dam operations, failure to maintain a flood cushion and late warnings.**

### Rajasthan's Coaching Centre Bill, 2025

**News:** Recently, the Rajasthan Assembly has passed a new Bill to regulate the coaching centre industry in the state to **create a healthier and more supportive environment for students.**



### About Rajasthan's Coaching Centre Bill, 2025



Figure 13. Source – NDTV

- It was passed by the **Rajasthan Assembly on September 3, 2025.**
- It aims to **protect students' interests**, provide **career guidance**, ensure **psychological counselling**, and promote **holistic development** while preparing for competitive exams.

#### Provisions of the Bill

- The law will apply **only to coaching centres with more than 100 students.**
- **Establishment of Regulatory Authority:** The proposed law will be implemented by the **Rajasthan Coaching Centres (Control and Regulation) Authority**, which will include senior education officials, police representatives, a psychiatrist, and members representing coaching centres and parents.
  - At the district level, **committees will be formed with the district magistrate, superintendent of police, and chief medical and health officer as members.** These committees will be responsible for registering coaching centres, ensuring their compliance with the law, and establishing grievance redressal cells.
- **Fee control:** They will also **monitor various aspects of coaching centres**, such as fee structures, handling of complaints, and the conduct of teaching.
- **Compulsory registration:** All coaching centres will be required to apply for registration within **three months of the Act coming into effect**
- A centre must provide at least one sq. m of space per student and appoint tutors with a minimum of a graduate degree
- **Prohibition on misleading advertisements:** Coaching must refrain from making misleading promises or guarantees about ranks or marks.
- **Counselling System:** Coaching centres must have a **counselling system in place and maintain a website with updated information about tutors' qualifications, hostel facilities, fee policies, and success rates.**
- **Maximum class time limit:** Both students and teachers must be given weekly days off, and classes cannot exceed five hours a day.
- **Penalty:** Any violation of these provisions will invite a fine of ₹50,000 for the first offence and ₹2 lakh for the second. Repeated violations could lead to the cancellation of registration.
  - In comparison, an earlier draft of the Bill had prescribed higher penalties of ₹2 lakh and ₹5 lakh for the first and second offences.

### Beas River

**News:** Amid unprecedented rainfall in its catchment, the Beas in Himachal Pradesh recorded its highest-ever inflow of 11.70 BCM between July 1 and September 5.

#### About Beas River

Source – NewsArenaIndia

- Earlier it was known as **Vipas** (“Unfettered river”).
- **Origin: Beas Kund**, near **Rohtang Pass** (at a height of 4,062 m above sea level) in **Himachal Pradesh**, on the southern face of the pass in the **Kullu region**.
- It is an important river of the **Indus system** in northwestern India.
- **State covered:** Himachal Pradesh, Punjab.
- It forms the renowned **Kullu** and **Kangra valleys**.
- It form a **gorge at Kati and Largi in the Dhauladhar range**.
- **Length:** Approximately **470 km** (traverses about 470 km before **meeting the Sutlej at Harike, Punjab**).
- **Tributary:** The major tributaries of the Beas River are **Bain, Banganga, Luni, and Uhal, along with Banner, Chakki, Gaj, Harla, Mamuni, Parvati, Patlikuhlal, Sainj, Suketi, and Tirthan**.
- **Final discharge:** To the **Arabian Sea via the Indus**.
- **Major dams**
  - **Pong (Beas) Dam (also known as Maharana Pratap Sagar)**— earth-fill embankment dam in **Kangra**, Himachal Pradesh.
  - **Pandoh Dam** – on the Beas River.

### Taliban Sanctions Committee (TSC)

**News:** Taliban foreign minister cancelled a planned India visit after failing to secure a UN Security Council travel-ban waiver.

#### About Taliban Sanctions Committee (TSC)

Source – ET

- It is a subsidiary body of the **UN Security Council** focused on **Taliban-linked individuals and entities**.
- **Established in:** It was established in **2011 by Resolution 1988** after the split from the **1267 regime**.
- **It comprises all 15 Security Council members** and decides by consensus.
- **Current Chair** (till 31 December 2025): H.E. Mr. Asim Aftikhar Ahmad (Pakistan); Vice-Chairs for 2025: Guyana and the Russian Federation.
- **Supported by** the Analytical Support and Sanctions Monitoring Team.
- **Prepares** annual reports, has Guidelines, and announces meetings in the UN Journal.
- **Objectives**
  - Ensure compliance with **travel bans, arms embargoes, and asset freezes** against Taliban-affiliated actors who threaten peace in Afghanistan.
  - Oversee implementation of **sanctions** and designate individuals and entities meeting listing criteria.
  - Consider and decide on **exemption** requests, delisting, and periodic reviews of listings.
  - Examine Monitoring Team **reports** and report to the Security Council; conduct outreach.
- **Key feature**
  - **List-based regime** covering about 130 individuals and entities.
  - **Chair exercises procedural control**, including agenda-setting, consultations, and recommendations.
  - **Consensus decision-making limits unilateral action**.
  - **No investigative or enforcement powers**; relies on state cooperation for implementation.

## Functional Genomics

**News:** Personalised medicine customises cancer treatment based on genes, but tests can be unclear. Functional genomics helps understand genes better and guide treatment. It is slowly spreading in Africa despite high costs and limited resources.

### About Functional Genomics

Source: ebi.ac

- Functional genomics is the **study of the physiological and biochemical effects of gene functions and interactions**, emphasising how genes impact metabolite levels, which are more directly linked to the phenotype than DNA, RNA, or proteins.
- It **focuses on understanding how individual components of a biological system interact to produce specific phenotypes**.  
*Note: Phenotype refers to an individual's observable traits, such as height, eye color and blood type. A person's phenotype is determined by both their genomic makeup (genotype) and environmental factors.*
- **Scope:** Unlike classical genetics, **functional genomics often analyzes multiple genes or genomic regions simultaneously ("genome-wide" approach)**.
- **Aim:** To narrow down **targets for detailed analysis and identify candidate genes or regions** relevant to specific traits or diseases.
- **Focus Areas:** To **examine the dynamic expression and function of gene products in specific contexts**, such as developmental stages, tissues, or disease conditions.
- **Levels of Analysis:** Functional genomics can be studied at multiple molecular levels:
  - **DNA level:** Genomics and epigenomics – study of the genome sequence and regulatory modifications.
  - **RNA level:** Transcriptomics – study of gene expression patterns.
  - **Protein level:** Proteomics – study of proteins and their functions.
  - **Metabolite level:** Metabolomics – study of metabolites and metabolic pathways.
- By combining transcriptomics, proteomics, and metabolomics data, **researchers aim to build a comprehensive model of the biological system**.
- Integrated data **helps reveal how genes, proteins, and metabolites work together to generate specific phenotypes**.
- **Use:**
  - To **use current knowledge of gene function to create predictive models** connecting genotype to phenotype.
  - It **provides insights for understanding normal biology, disease mechanisms, and potential therapeutic targets**.

## Self-Respect Movement

**News:** Oxford conference commemorates the centenary of the Self-Respect Movement, highlighting Periyar's worldwide impact.

### About the Self-Respect Movement

Source: Wallpaper Cave

- It was a social reform movement launched in **1925** by **E.V. Ramasamy (Periyar)** in **Tamil Nadu**.
- **Objective:** The main objectives of the movement were:
  - **Annihilation of Caste System:** Challenged the caste hierarchy and Brahmanical supremacy.



- **Promotion of Rationalism:** Encouraged logical reasoning over blind faith and superstitions.
- **Gender Equality:** Advocated for women's rights, including education and public participation.
- **Inter-caste Marriages:** Encouraged marriages across castes to break societal barriers.
- **Dravidian Identity:** Promoted a distinct Dravidian identity against Aryan cultural domination
- It advocated **rationalism and the rejection of superstitions** supporting social hierarchies.
- The Self-Respect Movement **mainly operated in the Tamil districts of India** and **primarily mobilized low-status groups** such as Vanniya Kula Kshatriyas and untouchables.
- The movement **actively involved women and youth**, including both illiterate and semi-educated individuals.
- The Tamil weekly **Kudi Arasu**, founded in **1924**, became the official publication of the Self-Respect Movement and served as its primary propaganda tool.
- Periyar was inspired by anti-caste movements led by **Jyotirao Phule and B.R. Ambedkar** in other parts of India.
- In 1925, Periyar left the Indian National Congress to establish the Self-Respect Movement, focusing specifically on social equality and human dignity.
- The movement **actively opposed the Devdasi system, caste-based discrimination, and the prohibition on widow remarriage.**
- In **February 1929**, Periyar **organized the first provincial Self-Respect Movement conference in Chengalpattu**, which focused significantly on women's issues and was presided over by W.P.A. Soundara Pandian.
- Female leaders like **Veeramal and Annai Meenanmbal** **actively contributed to the movement** by seeking justice for Dalit women and promoting gender equality
- The Self-Respect Movement laid the foundation for the **Dravidian Movement**, which later led to the formation of political parties such as the **Dravida Munnetra Kazhagam (DMK)** and the **All India Anna Dravida Munnetra Kazhagam (AIADMK)**.