



Serving The Nation Since 1985

UPSC MONTHLY

CURRENTAFFAIRS



50 Years of Emergency

Sino-India: Chronicles of Border Dispute

Highlights

Species, Places and Defence in News Explained via Infographic





Our Toppers in CSE 2024



SHAH MARGI CHIRAG
(AIR-4)

Interview Guidance Program



AAKASH GARG (AIR-5)

Interview Guidance Program



RAJ KRISHNA JHA (AIR-8)

Interview Guidance Program



DITYA VIKRAM AGARWAL
(AIR-9)

Interview Guidance Program



ETTABOYINA SAI SHIVANI
(AIR-11)

Interview Guidance Program



VIBHOR BHARADWAJ
(AIR-19)

Interview Guidance Program



SIVACHANDRAN B (AIR-23)

Interview Guidance Program



R RANGAMANJU (AIR-24)

Interview Guidance Program



(AIR-28)

Interview Guidance Program



(AIR-32)

Interview Guidance Program

4 in Top 10 279 + Selections in CSE 2024

and Many More Top Rankers...

Editor's Note



Dear Aspirants,

Welcome to the latest-June- edition of our current affairs magazine, a one-stop solution for all current affairs – designed to provide holistic coverage of domestic and international events.

As the UPSC examination continues to evolve with time, showing dynamism, it requires that we create comprehensive, in-depth, analytical, relevant, and appropriate content. This month, we have curated a mix of infographic-based content and textual descriptions spread across themes. Our feature articles are dedicated to covering the most significant events occurring on the domestic and global planes.

It is our objective to provide readers with structured and easy-to-comprehend content, which can be used by aspirants to broaden their subject-specific worldview and utilize information and analysis to supplement their preparation. Our attempt is to cut the clutter generally found in subject-specific vocabulary and jargon, and instead present it in a simpler manner.

We are committed to providing essential support to aspirants and acting like a pole star, guiding students towards content rooted in the UPSC syllabus.

Wishing you the very best for your journey ahead!

Warm Regards,

Mr. Sriram Chief Mentor SRIRAM's IAS



CONTENTS

FEAT	TURE ARTICLES	3
•	Indian Constitution: A Unifying Force in Times of	
	Crisis	
•	Extreme Poverty in India Drops to 5.3% in 2022-2 World Bank	5
•	From Boots To Bots: The Evolution of War in The Century	
•	Israel-USA Conduct Strike on Nuclear Sites Acro	SS
•	50 Years of National Emergency: Revisiting a Do	ırk
•	India's China Challenge: Chronicles of Border Dispute	16
•	The Revised Green India Mission Plan	18
POLI	TY & GOVERNANCE	.21
	India's Electoral Roll	21
•	ECI de-listing Political Parties	
•	Women Reservation in Next Lok Sabha Polls	
•	Motion of Impeachment against High Court Justice	
•	Public Accounts Committee (PAC)	
•	Enemy Properties	
•	The Naksha Capacity Building Programme	
INTE	RNATIONAL RELATIONS	28
•	Bangkok Conference on Civil Registration and Vital Statistics (CRVS)	20
	India & Vietnam Hold 13 th Political Consultation	20
•	and 10th Strategic Dialogue	.28
•	Organisation of Islamic Cooperation (OIC)	
•	The International Atomic Energy Agency (IAEA)	
•	Nuclear Sharing Model	
•	India elected to Economic, Social Council of United Nations (ECOSOC)	
	C	

•	Administrative Sciences	
PLAC	ES IN NEWS (INFOGRAPH)	.32
•	Shipki La Pass	32 32 32 33 33
ECON	NOMY	
•	India Enters top 100 in UN Sustainable Development Goals Rankings Loan-to-Value Ratio (LTV) on Gold MoSPI to include Alternative Dataset for Econo Calculations Insurance Sector in India Gati Shakti Multimodal Cargo Terminal (MMCT India Post Payments Bank honoured with Digit Payments Award National Conference on Agri Stack National Turmeric Board Operation Deep Manifest of Directorate of Revenue Intelligence (DRI) International Potato Centre's South Asia Regio Centre (CSARC)	35 mic 37 38 1).40 al 41 41 42 nal 43
ENVI	RONMENT & GEOGRAPHY	44
•	The Ocean Gap Report 2025UN Oceans Conference (UNOC)Enhanced Rock Weathering (ERW) as Climatic Solution	45



•	Biobank	48	•	3D-printed Polylactic Acid (PLA) Substrate	79
•	Forest Rights Cells to Implement the Forest F	Rights	•	HKU5 Group of Bat Viruses	80
	Act (FRA)		•	China Fires Laser at the Moon and	
•	Wildlife (Protection) Act, 1972			Back in Daylight	
•	Amnesty Scheme for Declaring Wildlife Trop		•	Air Bubbles Can Store Messages In Cold Place	
•	Aravalli Green Wall Project		•	In Vivo CAR T-cell Production: A Game Change	
•	Invasive Alien Species			for Cancer Patients	
•	Stratospheric Aerosol Injection (SAI)		•	Synthetic Human Genome Project (SynHG)	
•	Beej Utsav & Conservation of indigenous see Heat Dome		•	RVNL in Talks with Russia's Rosatom to Build Sn Nuclear Reactors (SMRs)	
•	WMO's State of the Climate in Asia 2024 Rep		•	Modified Penicillin Needs Green Light to Work	85
•	A Solar-based Technology for Green Hydrog		•	India's Nuclear Warhead Count Increased	
•	Generation	57		to 180: SIPRI Report	85
•	Microplastics		•	Astatine-188	
•	Flue Gas Desulphurisation (FGD) Units		•	Drone Warfare	86
•	Global Warming Will Reduce The Yield of Sta				
	Crops Even After Adaptation		DEEE	NCE IN NEWS (INFOGRAPH)	90
•	First Assembly of the International		DLI L	HOLININE WOOKALII)	
	Big Cat Alliance				
•	Sterilisation of Bonnet Macaque	62	EVED	CISES IN NEWS (INFOGRAPH)	01
•	Gharial Species Conservation Programme	63	EXEK	CISES IN NEWS (INFOGRAPH)	JI
•	New Species of Jumping Spider Discovered	63			
•	Two more wetlands from India added to Rar		DIGA	STER MANAGEMENT	92
	list	64	DISA	SIER MANAGEMENT	92
			•	Aviation Sector: DGCA's Comprehensive	
PEC	CIES IN NEWS (INFOGRAPH)	68		Surveillance on Security lapses	92
	,				
			НІСТ	ORY & CULTURE	94
CIE	NCE & TECHNOLOGY	70			, 04
			•	Bonalu Festival Starts in Hyderabad	94
•	Reusable Launch Vehicles (RLVs)		•	Kathak	94
•	Solar Orbiter Releases Images of Sun's South		•	UNESCO Creative City for Gastronomy	94
		/1	•	Tomb of the Sufi Saint Hazrat Sheikh Muhamm	nad
•	GPS Interference Threatening	72		Ghaus	95
	Flights, ShipsQuantum Communication & Quantum	/ Z	•	Kataragama Esala Festival	95
•	Technology	73	•	Ambubachi Mela	95
•	Al and Biomanufacturing: Can India's Policie				
	Match its Ambitions?	75	SOCI	ETY & SOCIAL JUSTICE	. 97
•	Bacteriophages: Solution to Reduce Antimic	robial			,,,
	Resistance (AMR)	76	•	Rising Juvenile Crimes in India	97
•	Fighting Antimicrobial Resistance with Insec		•	Performance Grading Index (PGI) 2.0 Report	98
	based Livestock Feed	77	•	India's Social Security Coverage Increased	
•	Step-And-Shoot Spot-Scanning Proton Arc	70		to 64% In 10 Years	
	Therapy (SPArc)	/9	•	E-Rakt Kosh	102

© Copyright

This magazine and all its content, including text, design, and layout, are the exclusive property of SRIRAM's Educational Services Private Limited. All rights reserved © [2025] [SRIRAM's **Educational Services Private Limited**









FEATURE ARTICLES

Indian Constitution: A Unifying Force in Times of Crisis

Context

Recently, Chief Justice of India, B.R. Gavai highlighted the role of the Indian Constitution in keeping the country united during crises.

Background

- India is one of the most socially and culturally diverse countries encompassing a plethora of ethnicities, linguistic groups and faith, each exhibiting their unique features.
- In the aftermath of the birth of the republic of India, commentators, especially Western journalists, and public intellectuals, wrote obituaries of the death of the "idea of India" as a modern republican nation.
- However, India remains united and has upheld the democratic principles throughout its journey, mainly because of its visionary document: the Constitution of India.
- Compared with her peers such as the erstwhile U.S.S.R. which saw four constitutions, the Indian constitution in hindsight proved to be a living document heralding "social transformation".
- Since the inception of the Indian Republic, India faced existential threats such as insurgency, emergency, and balance of payment crisis of 1991.
- In its 75 years, it has been amended almost 125 times.
 The ability to amend its provisions has proved to be the Constitution's strength, enabling it to adapt to the changing needs of a diverse society

Role of Constitution in Promoting Unity at Time of Crises:

- Diversity and Flexibility: Provided by the constitution, institutional resilience nurtured through constitutional provisions, and the visionary insight contained within the Constitution have together sustained a healthy republic.
- **Territorial Integrity:** Provisions included in Part 1 of the Constitution have laid down a smooth process to integrate new regions into the territory of India.

- Asymmetric Federalism: Provisions such as Article 371, 5th and 6th Schedule etc. contain elements of asymmetric federalism, which addresses regional demands, thereby helping undercut separatist narratives by providing constitutional guarantees of autonomy or cultural protection.
- Emergency provisions to tackle Security Challenges: The emergency provisions of the constitution (Article 352-360) came in handy to tackle external exigencies emanating from wars with China (1962) and Pakistan (1965 and 1971).
- Political Rejuvenation: After National emergency (1975), the 44th Amendment Act passed to prevent the misuse of emergency powers in the future, helping to revive and protect the idea of India as a strong democracy.

• Addressing Linguistic Conflict:

- ➤ Language has been a major conflict point in India since the freedom struggle. India has solved this debate by taking an inclusive approach and providing constitutional protection (8th schedule of the constitution includes 22 languages) to major languages of the country.
- ➤ The linguistic basis of state reorganization in the 1950's and 60's also proved to be a pragmatic decision. 7th Constitutional Amendment, 1956 brokered peace at a time when ferment around languages was threatening unity of India.

Solving Social Contradiction:

- Article 17 terms untouchability as an offence and mandates the state to punish the crime of untouchability. The Union Parliament has passed the Civil Rights Act (1955) and SC/ST(prevention of atrocities) Act, 1989 by taking inspiration from constitutional philosophy enshrined in article 17.
- Along with the above provision, Articles 330, 332, and 73rd and 74th constitutional amendments have provided scope for the representation of backward classes in political offices. It played a crucial role in reducing social fissure which was straining the Indian state.





Judicial Activism:

- > The judiciary has used constitutional principles such as Article 21 to expand civic rights and check executive and overreach. Ex - Right to privacy, LGBTQ+ rights, etc.
- > The living nature of the Indian constitution led to the evolution of civic rights encompassing new generations rights such as recognition of third gender in NALSA vs UoI case, 2014.

Provisions of the Indian Constitution That Promote Unity and Integrity

Category	Provision	Article(s)	Role in Promoting Unity
Territorial Integrity	Union of States; no right to secede	Article 1-4	Defines India as a Union of States; prevents secession by requiring parliamentary approval.
Single Citizenship	Uniform Indian Citizenship	Article 5–11	Promotes a sense of belonging to one nation across all states.
Ban on Untouchability	Prohibition of untouchability	Article 17	Ensures social justice and inclusion, fostering unity.
Secularism	Freedom of religion for all	Articles 25–28	Promotes religious harmony and prevents communal divisions.
Directive Principles	Equal justice, uniform civil code, promotion of harmony	Articles 38, 44, 51	Lays the moral foundation for integration and common justice.
Fundamental Duties	Citizens' duty to uphold unity and integrity	Article 51A (c), (e)	Encourages citizens to promote harmony and national integration.
Judicial System	Integrated judiciary with Supreme Court at the top	Articles 124–147	Ensures uniform interpretation of law and protection of the Constitution.
Strong Centre	Division of powers favors Centre	Schedule VII, Article 246	Helps central government maintain national unity in times of crisis.
Inter-State Council	Coordination between Centre and States	Article 263	Encourages federal cooperation and dispute resolution.
All-India Services	IAS, IPS etc. serve both Centre and States	Article 312	Creates administrative unity and consistency in governance.
Universal Adult Franchise	Equal voting rights to all adults	Article 326	Promotes political equality and participatory democracy.
Official Language Policy	Hindi as official language, but protection for regional languages	Articles 343–351	Promotes unity without suppressing linguistic diversity.
Emergency Provisions	Central control in times of crisis	Articles 352–360	Allows the Centre to override state powers for national security and integrity.

Contemporary Challenges

Political Slugfest: Tussle between Centre and State over multiple issues have taken centre stage in contemporary debate surrounding federalism. States including Tamil Nadu, Punjab etc. have approached the Supreme Court on the issue of Governor's overreach.



SRIRAM's IAS •

- External Challenges: The country faces a security challenge in the form of 2 front warfare with Pakistan on one hand and relatively superior, China on the other hand. And with both nations we have territorial disputes which affect the integrity of India.
- **Economic Inequality:** Substantial income inequality exists in the country as manifested by the Oxfam Inequality report which shows that the richest 1% control more than 40% of total wealth, while the bottom 50% own merely 3%.
- Social Tension: Communal conflicts and caste based discrimination are disrupting societal development. Cases cow vigilantism and lynching based on religion and castes are major challenge for rule of law and overall democratic spirit of India.
- New Age Challenge: Problems arising due to global warming, technology development, and changing global order present a challenge to development of India. Solving new crises emanating from these developments requires visionary policies.

Way Forward

- Strengthen cooperative federalism: Constitutional provisions such as Interstate council should be efficiently used to strengthen federalism and promote cooperation between various components of the federation. Further, constitutional offices including the Finance commission should contribute towards solving tussles between centre-state.
- Ensure judicial reforms: Reforms with regard to appointment, removal and transparency will generate trust among citizens and increase relevance of the judiciary as a defender of citizen's rights.
- Promote constitutional literacy: Citizens need to be educated on rights and duties included in the constitution. A robust citizenry aware of rights will hold the government of the day accountable, while a sense of duty promotes social cohesion and civic morality.
- Address socio-economic inequality: Evidence based policymaking to target vulnerable populations will act as a potent tool to bridge inequality and transform India into an egalitarian society as desired by preamble and DPSPs.
- Safeguard secularism and social harmony: Creating a peaceful atmosphere to enable people, build their

- capability and use opportunities available to develop oneself, is necessary for becoming a developed nation by 2047. To achieve this objective social harmony and secularisation of society is a prerequisite.
- Enhance institutional accountability: There correlation between accountability and capacity of institutions to realise their duties. Preventive and punitive accountability tools should be strengthened to make institutions robust.

Conclusion

The Indian Constitution has played a pivotal role in keeping the country united during times of crisis. Its inclusive framework, flexibility, and strong institutional foundations have helped manage diversity, uphold democracy, and resolve conflicts. Constitutional working till date has resonated with prescient comments of Dr. Ambedkar,: "Constitution is not a mere lawyers' document, it is a vehicle of Life, and its spirit is always the spirit of Age."

Extreme Poverty In India Drops to 5.3% in 2022-23: World Bank

Context

The recent publication of new poverty lines by the World Bank highlighted significant improvement in India's poverty alleviation efforts, as extreme poverty in the country has dropped to its lowest of only 5.3%.

Background

- The World Bank updated its poverty lines: International Poverty Line (IPL), Lower-Middle-Income Countries (LMICs) Poverty Line, and Upper-Middle-Income Countries (UMICs) Poverty Line.
- Based on the updated IPL which has raised the IPL threshold to \$3 a day, India has made a rapid stride in poverty elimination, with extreme poverty coming down to 5.3% (in 2022-23) from 16.22% in 2011.
- India reduced its population living under the poverty line from 205.9 million in 2011-12 to 75.2 million in 2022-23, marking a remarkable decline of over 125 million.
- Despite an increase in the Poverty Line threshold, India lifted 171 million people out of extreme poverty as revealed by the World Bank-the number of people living in extreme poverty in India has dipped to 75.24 million in FY 2022-23 from 344.47 million in FY 2011-12.





INTERNATIONAL RELATIONS

Bangkok Conference on Civil Registration and Vital Statistics (CRVS)

Context

Recently, the 3rd ministerial conference on Civil Registration and Vital Statistics (CRVS) for Asia and the Pacific has been held in Bangkok (Thailand). The governments across Asia and the Pacific have signed and adopted a resolution to ensure that all births are registered and all deaths are recorded by 2030.

Civil Registration and Vital Statistics (CRVS)

- As per the United Nations, CRVS is a continuous, permanent, compulsory, and universal recording of the occurrence and characteristics of vital events of the population in accordance with the law.
- Those vital events include births, deaths and marriages, divorces, besides causes of death.

• CRVS Decades

- ➤ It was introduced by the United Nations' Economic and Social Commission for Asia and the Pacific (ESCAP) in 2014, to 'Get everyone in the picture.'
- ➤ The decadal progress was measured in a review that was then launched as a publication in June 2025.

United Nations' Economic and Social Commission for Asia and the Pacific (UNESCAP)

- The UNESCAP is the Secretariat of the United Nations for the Asian and Pacific region, and its main function is to promote economic and social development through regional and subregional cooperation and integration.
- *It has 53 member states and 9 associate members.*
- Priority areas of UNESCAP include, among others:
 - > Social issues
 - Environment and Sustainable Development
 - Information, Communication and Space Technology
 - Poverty Reduction and Development
 - Statistics
 - > Trade and Investment
 - > Transport and Tourism

Key Outcomes of the Summit

- The CRVS Decade has been extended to align with the Sustainable Development Goals (SDGs).
- The deadline of civil registration has been extended to 2030 to achieve 100% registration.
- The summit has more emphasis on AI-based tools, data digitisation, and interoperability.
- They also focused on gender equity and data protection in CRVS systems.
- The birth registration has been improved from 86% to 96% in India, and 29 countries now register more than 90% births.

India & Vietnam Hold 13th Political Consultation and 10th Strategic Dialogue

Context

India and Vietnam held the 13th Political Consultation and 10th Strategic Dialogue in New Delhi.

Vietnam thanked India for the 2025 exposition of Lord Buddha's Holy Relics, while India reiterated Vietnam's importance in its Act East Policy and Indo-Pacific vision.

Background

- India and Vietnam share historically close and warm relations, now designated as a Comprehensive Strategic Partnership.
- The connection dates back to the time of Mahatma Gandhi and President Ho Chi Minh, who exchanged messages during their respective independence movements.
- India played a key role as Co-Chairman of the International Commission for Supervision and Control after the 1954 Geneva Accord.
- India established full diplomatic relations with unified Vietnam on 7 January 1972.
 - Their partnership was elevated to a Comprehensive Strategic Partnership in 2016.

Trade, Economic and Development Cooperation

 India and Vietnam maintain strong trade and economic relations, supported by mechanisms like the Joint Trade







ECONOMY

India Enters top 100 in UN Sustainable **Development Goals Rankings**

Context

India has achieved its highest-ever rank in the Sustainable Development Goals (SDG) Index - securing 99th rank out of 167 countries in the 2025 Sustainable Development Report.

The 2030 Agenda for Sustainable Development

- Adopted by all UN member states in 2015, outlines 17 Sustainable Development Goals (SDGs) as a global blueprint for peace, prosperity, and environmental protection.
- These goals aim to end poverty, improve health and education, reduce inequality, promote economic growth, and combat climate change through global cooperation.
- The SDGs build on decades of international efforts, including Agenda 21 (1992), the Millennium Development Goals (2000), and outcomes from summits in Johannesburg (2002) and Rio+20 (2012).

2025 Sustainable Development Report

- It is released by the UN Sustainable Development Solutions Network.
- It has tracked and ranked UN member states' performance on the SDGs using over 200,000 data points since 2016.
- The 2025 edition, authored by experts at the SDG Transformation Center (SDSN), also includes updated tools to assess countries' support for UN-based Multilateralism.
- It measures overall progress toward achieving the 17 SDGs adopted by United Nations member states in 2015, with a score of 100 indicating full achievement of all goals.

India's SDG Ranking

- India's Rank: 99th out of 167 Countries
- Score: 67/100
- Ranking in 2024: 109
- Rank comparison with other South Asian Countries: Bangladesh (114), Pakistan (140), Bhutan (74), Nepal (85), SriLanka (93).

SDG DASHBOARDS AND TRENDS



Findings

Rank	Country	Score
1	Finland	87.0
2	Sweden	85.7
3	Denmark	85.3
4	Germany	83.7
5	France	83.1
6	Austria	83.0
7	Norway	82.7
8	Croatia	82.4
9	Poland	82.1
10	Czechia	81.9

- Global SDG progress remains off-track, with only 17% of targets on pace for 2030 achievement, hindered by conflict, debt, and limited fiscal space.
- East and South Asia show the fastest SDG progress, led by countries like Nepal and Bangladesh.
 - Key gains globally include access to electricity, internet, and health services, while setbacks are seen in obesity, press freedom, nitrogen management, biodiversity, and corruption.
- The report ranks Barbados highest and the U.S. lowest in commitment to UN Multilateralism.

Loan-to-Value Ratio (LTV) on Gold

Context

The Reserve Bank of India (RBI) has recently increased the loan-to-value (LTV) ratio on gold loans up to Rs 2.5 lakh to 85% per borrower, up from the 75% proposed in the draft norms issued in April 2025.

SRIRAM's IAS

About LTV Ratio

- An LTV Ratio is a measure of how much loan a person has taken compared to the value of the asset used as security.
- LTV = (Amount owed on the loan / Appraised value of asset) x 100
 - ➤ For example, if a lender provides a loan worth half the value of the asset while the buyer covers the rest in cash, the LTV is 50%.
- LTV also reveals how much equity a person has in their home by showing how much money would be left over after selling their home and paying off their loan.

Key Highlights of the Revised Gold Loan Norms

- Tiered LTV Structure: For gold loans
 - > Up to Rs 2.5 lakh: 85% LTV
 - More than Rs 2.5 lakh and up to Rs 5 lakh: 80% LTV
 - ➤ More than Rs 5 lakh: 75% LTV
- End-Use Monitoring: End-use monitoring of the loan proceeds will only be required if the loan is classified under the Priority Sector Lending (PSL) framework.
- Consumer Safeguards: The RBI has reinforced consumer protection measures, including
 - Standardized assaying procedures (to be done in the borrower's presence)
 - Clear disclosure of all charges in the loan agreement
 - Communications in regional languages
 - Strict oversight to prevent misleading advertisements.
- Lenders will also be responsible for any damage to pledged collateral and are required to release the collateral within seven working days of full repayment.
- Prohibition on Certain Collateral: A lender will not grant any advance or loan against primary gold or silver or financial assets backed by primary gold or silver, e.g., units of Exchange-traded funds (ETFs) or units of Mutual Funds.

Reason for Changing LTV Ratio for Gold Loans

To Improve Accessibility of Small-lendings: Lenders
can choose how they want to give loans against eligible
collateral, as long as their approach fits within their risk
management rules and makes it easier for people to
access small-value loans.

- To exclude the Small-unit Loans: This move will consider the requirements of small gold loan borrowers and exclude borrowing below Rs 2 lakh under the draft gold loan norms. It ensures the timely and speedy disbursement of loans for small-ticket borrowers.
- Boost to Financial Inclusion: Gold loans are a vital source of formal credit, and a higher LTV will allow them to unlock more value from their gold assets, addressing urgent liquidity needs like medical emergencies, farming expenses, or working capital.
- Preventing Migration to Informal Sector: Stricter rules might have forced small borrowers to turn to unregulated moneylenders with high interest rates. The relaxed LTV helps keep them in the safer, formal banking system.
- Risk Management and Clarity: While providing relief, the RBI has also consolidated existing norms and clarified areas of ambiguity, particularly concerning the inclusion of interest in LTV computation, thereby enhancing regulatory oversight and standardizing practices across lenders.

Impact on Borrowers, Banks, and NBFCs:

- For Borrowers:
 - > Increased Access to Credit: They can now borrow more money against the same amount of gold.
 - ➤ **Reduced Documentation:** Easier access to smaller loans due to relaxed credit appraisal requirements.
 - Faster Disbursal: Simplified processes mean quicker access to funds during emergencies.
- For Banks and NBFCs (Gold Loan Companies):
 - ➤ **Positive Sentiment:** Gold loan companies' stocks rallied post-announcement, reflecting improved market confidence.
 - ➤ Increased Business Volume: The higher LTV and eased norms are expected to drive up demand for gold loans, boosting their business.
 - ▶ Balanced Risk Management: While allowing more flexibility, RBI's guidelines ensure lenders follow proper risk management. Loans above ₹2.5 lakh must undergo detailed credit checks to ensure careful evaluation.

Conclusion

The RBI's decision to hike the LTV for gold loans below Rs 2.5 lakh to 85% is a pragmatic and borrower-friendly







Issues

- The most debated issue in the BBNJ treaty is to share benefits from resources found in the high seas, which host unique life-forms.
- Since no country owns these areas, there's no clear agreement on sharing commercial gains.
- Environmental groups warn that without a ban on extraction, ocean preservation efforts will fail.

Enhanced Rock Weathering (ERW) as Climatic Solution

Context

Recently, a novel technique, Enhanced Rock Weathering (ERW), is being used in many countries to tackle the growing threat of climate change by addressing the issue of atmospheric carbon di-oxide (CO2).

Weathering Process:

- Weathering is the breakdown of rocks by carbonic acid, which forms when carbon dioxide in the air or soil dissolves into water.
- Weathering occurs naturally when rain falls on rocks, and the process can lock away carbon dioxide from the air or soil as bicarbonate, and eventually limestone.
- Weathering process and removal of CO2:
 - As rocks are worn away by rain (or "weathered"), they release elements like calcium and magnesium. Meanwhile, CO2 in the air goes through other natural reactions to become carbonic acid (found in rain) or bicarbonate (found in the ocean).
 - When these different compounds meet, they join to form new rocks like calcium carbonate, better known as limestone.
 - ➤ In this way, rocks help draw CO2 out of the atmosphere.

Enhanced Rock Weathering (ERW):

- ERW speeds the process up by using quick-weathering rocks like basalt and aims to turbocharge the natural geological process of weathering.
- It is one of several "carbon removal" techniques that target carbon dioxide (CO₂), the most important climatewarming greenhouse gas humans have been adding to the atmosphere.
- Scientists have come up with several ideas to make rocks combine with carbon faster and then quicken the weathering and CO₂ capture process.

• Process involved in ERW:

- The simplest way is to grind the rocks up, making a fine gravel or dust that reacts more easily with the air or water.
- ➤ Olivine, for instance, is a very common rock below the Earth's crust, but a rare one on the surface because it weathers so quickly.
- ➤ In theory, olivine dust spread on beaches or in the ocean would break down in a matter of years, locking up carbon as it dissolves. (This might also help address ocean acidification, by taking up some of the excess carbon that is making the seas more acidic.)
- ➤ **Basalt** is another candidate for this kind of enhanced weathering. In some experiments, farmland treated with ground basalt not only captured carbon, but also grew more crops as the basalt helped the soil hold onto needed nutrients.
- ➤ Other ideas for enhanced weathering try to speed up the chemical reactions involved. This might be done by adding chemical catalysts, or living things like bacteria or lichens—anything that eases the path for carbon to bind with elements in the rock.

Mineral Trapping

"Mineral trapping" or "carbon mineralization" is a related form of carbon removal that also takes advantage of natural reactions between carbon and rock. Mineral trapping is paired with carbon capture, in which machines take pure CO₂ out of industrial waste streams or the air itself.

Other Benefits of Using ERW

- Enhances Soil Alkalinity: The added rock increases soil alkalinity, which can boost crop growth, soil nutrients and soil formation.
- **Cost Effective:** Basalt is both naturally abundant and often available as a byproduct of quarrying, lowering the costs of the process.
- Other Planetary Benefits: As per experts, it can still
 have planetary benefits because acids in the soil would
 otherwise eventually wash into rivers and the sea, where
 acidification leads to the release of carbon dioxide.

Present Case Studies on ERW

 Projects are happening in most parts of the world, including Europe, North America, Latin America and Asia.





UPSC Current Affairs Magazine - June 2025

- Earlier this year, a project in Brazil announced it had delivered the first-ever verified carbon-removal credits from an ERW project.
- The process is being used or trialled in agricultural settings from tea plantations in India's Darjeeling to US soy and maize fields.

Risk Associated with ERW

- Respiratory hazards: Drilling, crushing, and handling crushed stone can generate dust, which can cause respiratory problems if inhaled.
- Control measures: Wet drilling, dust extraction systems, and proper personal protective equipment (PPE) can mitigate the risk of dust inhalation.
- **Heavy metal release:** Some crushed rocks may contain heavy metals that could leach into the environment and potentially contaminate soil and water sources.
- Groundwater contamination: De-icing salts used on roads can increase the mobility of heavy metals in the soil, potentially leading to groundwater contamination.
- Overestimation of capture: If the actual amount of carbon dioxide absorbed by the crushed stone during weathering is less than what's projected, it could lead to companies buying carbon credits based on overestimated captured carbon, resulting in a net increase of CO₂ in the atmosphere.

Conclusion

Although ERW with crushed stone holds promise for carbon sequestration, it's essential to be aware of and mitigate the potential risks associated with the process, including accurate carbon capture measurement, dust inhalation, and potential environmental impacts.

Biobank

Context

The National Zoological Park of Delhi has recently proposed the set-up of an on-site wildlife biobank in collaboration with the Centre for Cellular and Molecular Biology (CCMB) in Hyderabad.

National Zoological Park

- It is a home to several endangered species listed under Schedules I and II of the Wildlife Protection Act, 1972.
- These include the Asiatic Lion, Bengal Tiger, Indian Elephant, Indian Rhinoceros (Greater One-Horned Rhino), Sloth Bear, Lion-tailed Macaque, Indian Wolf, Indian Bison (Gaur), Dhole (Asiatic Wild Dog), Eld's Deer, Fourhorned Antelope, Himalayan Black Bear, Marsh Crocodile, Gharial, Indian Rock Python, and Spectacled Cobra.

SRIRAM's IAS

India's First Biobank

- Padmaja Naidu Himalayan Zoological Park in Darjeeling became the first to establish such a facility in January 2025.
- It is part of the Central Zoo Authority (CZA) to strengthen ex-situ conservation in Indian zoos.

Biobank

- Also known as a frozen zoo, it is the preservation of biological materials, such as cryopreserving cells, gametes, seeds, and tissues.
- By freezing viable materials, it safeguards genetic diversity and creates a valuable resource for future scientific research.
 All samples are being preserved at 196 degrees Celsius in liquid Nitrogen in a cryogenic state.

Types of Biobanks

- Tissue Biobanks: They use tissue samples that are obtained from surgeries or autopsies and are fixed for histological examination.
- **Blood Biobanks:** Blood is usually collected in test tubes with preservatives and other additives and subjected to analysis in a biobank. This may include biochemical analysis (serum) or DNA analysis (plasma).
- **Cell Biobanks:** Cell cultures are collected and stored in cell biobanks.
- Organoid Biobanks: Organoids are mini-organs that are cultivated from different types of stem cells. They are self-organizing and similar in structure and function to real organs.
- Digital Biobanks: It enables the integration of data obtained from biospecimens with data from research institutions or clinical data.
- Population Biobanks: It is a large repository that consists of thousands of biological specimens collected from a specific population who may or may not have an underlying pathology.

Significance of Biobanks

- Preserve Endangered Species: The biobank will
 preserve endangered species by collecting their cell
 and tissue samples, as well as reproductive cells from
 deceased animals.
- Build a Genetic Library for Research: It could help build a national genetic repository for research and regulated breeding.







SEA TURTLE

CONTEXT

Recently conducted study by Science Advances reveals that climate change is pushing sea turtles away from their traditional habitats toward cooler waters.

ABOUT

- There are seven different species of sea (or marine) turtles inhabiting the world ocean. Serve their majority of life in the ocean.
- They have been in oceans for over 100 million years. They're brilliant navigators, swimming hundreds or thousands of kilometres between feeding and nesting grounds.

7 species of sea turtles grace our ocean waters and most are endangered



LEATHERBACK

Dermochelys coriacea

STATUS:	Vulnerable	
LENGTH:	55-63 inches	
DIET:	Jellyfish	



LOGGERHEAD

Caretta caretta

STATUS:	Vulnerable
LENGTH:	33-49 inches
DIET:	Clams, sea urchins



SRIRAM's IAS

GREEN TURTLE

Chelonia mydas

STATUS:	Endangered
LENGTH:	31-47 inches
DIET:	Seagrass



FLATBACK

Natator depressus

STATUS:	Data Deficient
LENGTH:	31-37 inches
DIET:	Crabs, other crustaceans, mollusks



HAWKSBILL

Eretmochelys imbricata

STATUS:	Critically Endangered
LENGTH:	30-35 inches
DIET:	Sponges,
	sea
	anemones



KEMP'S RIDLEY

Lepidochelys kempii

STATUS:	Critically Endangered
LENGTH:	24-28 inches
DIET:	Crabs, other crustaceans,



OLIVE RIDLEY

Lepidochelys olivacea

STATUS:

LENGTH:	24-28 inches
DIET:	Crabs, other
	crustaceans, mollusks

Vulnerable



SCIENCE & TECHNOLOGY

Reusable Launch Vehicles (RLVs)

Context

Recently, Japan's second biggest carmaker, Honda, has joined the list of companies that have successfully tested an experimental reusable rocket.

A reusable rocket is a launch vehicle or rocket whose major components, such as stages, boosters, or engines, are designed to be recovered after flight, refurbished, and launched again, instead of being discarded after a single use.

The Mechanism of Reusable Launch Vehicle (RLV)

- Ascent and Stage Separation: RLVs use multiple stages, with the first stage providing initial thrust. After fuel depletion, it separates and begins descent while the upper stage continues to orbit.
 - ➤ To enable recovery, the first stage retains extra fuel for landing maneuvers, increasing its mass compared to expendable counterparts.
- Re-entry and Atmospheric Navigation: During reentry, RLVs face extreme heat and aerodynamic stress.
 - ➤ They use heat shields and thermal protection systems to withstand temperatures exceeding 1,500°C.
 - Aerodynamic control surfaces e.g., grid fins, flaps and reaction control systems (RCS) stabilize descent. For example:
 - SpaceX's Falcon 9 uses grid fins to steer during descent.
 - ISRO's RLV-TD employs elevons and rudders for hypersonic glide control.
- Landing Phase: RLVs use one of two primary landing methods:
- **Vertical Landing:** Engines reignite to slow descent (e.g., Falcon 9's "suicide burn").
- Horizontal Landing: Winged vehicles such as ISRO's Pushpak, Space Shuttle glide autonomously to a runway using Integrated navigation systems (GPS, inertial sensors, radar altimeters) and Pseudolite ground systems for accurate positioning.

Flight of Promise and Challenge On May 23, ISRO tested its Reusable Launch Vehicle Technology Demonstrator, India's first winged body spacecraft that went into space and re-entered the atmosphere successfully RLV travels further up to a Vehicle's descent begins height of 65 km After 56 km. Atmospheric booster re-entry at rocket Mach 5 speed separates, travels towards Earth Boosterrocket RLV control starts to burn after system guides it 91.1 seconds into position for a safe landing Lands in Bay of Bengal, 450 km from Sriharikota. Total flight time, from Vertical launch launch to landing, is 770 from Sriharikota seconds

Significance

- **Dramatic Cost Reduction:** RLVs allow rocket stages to be recovered, refurbished, and reused for multiple flights, cutting launch costs by up to 65–80% compared to expendable rockets.
 - This makes space access far more affordable for governments and companies.
- Increased Launch Frequency and Accessibility: Faster turnaround between launches is possible since vehicles do not need to be rebuilt from scratch, enabling more frequent missions and opening space activities to a broader range of participants.
- Commercial and Strategic Advantage: Lower costs and higher reliability help agencies like ISRO gain a greater share of the global launch market and strengthen national capabilities in advanced space technology.
- Environmental and Sustainability Benefits: Reusing rocket stages reduces space debris and manufacturing waste, and these vehicles typically use less fuel, contributing to more sustainable space exploration.
- Catalyst for New Markets: Affordable, reliable launches enable new business models, such as space tourism,





mega-constellations for internet, and in-orbit servicing, while also fostering international collaboration and competition.

Challenges

- **Technological Complexity:** Developing RLVs requires advanced technologies in areas like hypersonic flight, autonomous landing, robust propulsion, and reliable thermal protection systems. Integrating these systems for repeated use is highly challenging.
- Increased Mass and Design Requirements: RLVs need extra systems such as landing gear, additional avionics, and extra fuel for recovery maneuvers, making them heavier than expendable rockets. This increased mass can reduce payload capacity and complicate launch preparations.
- Durability and Limited Lifespan: components must withstand multiple launches, reentries, and landings. Each part has a finite operational life, and ensuring reliability over many cycles is a major engineering challenge.
- Thermal Protection System (TPS) Issues: The TPS must survive repeated exposure to extreme heat and stress during re-entry. Developing materials and attachment methods that are both effective and easy to replace or repair is still an area needing innovation.
- Health Monitoring and Inspection: Effective, nondestructive evaluation and health monitoring systems are necessary to ensure flight readiness and safety for each mission cycle. Developing reliable and efficient inspection methods remains a challenge.

India's Progress in Reusable Launch Vehicle

- Pushpak RLV and LEX Missions: ISRO's RLV, named Pushpak, has undergone a trio of successful Landing Experiments i.e. LEX-01, LEX-02, and LEX-03 Karnataka.
 - The most recent test demonstrated Pushpak's ability to land under even more challenging conditions, validating advanced navigation, control, deceleration systems that are essential for spacereturning vehicles.
- RLV-TD: ISRO's Reusable Launch Vehicle Technology Demonstration (RLV-TD) was successfully flight tested from Sriharikota. The RLV-TD is designed like an aircraft, with double delta wings and twin vertical tails, serving as a test bed for hypersonic flight, autonomous landing, and powered cruise flight.

NGLV: The Indian Government recently approved the

- development of the Next Generation Launch Vehicle (NGLV).
 - This vehicle will be high-payload, cost-effective, partially-reusable, and designed for commercial viability, supporting India's ambitions for a space station and crewed lunar missions by 2040.

The Global Context

The USA

- SpaceX: The undisputed leader, SpaceX has revolutionized the market with its Falcon 9 and Falcon Heavy rockets, demonstrating routine reusability and cost reductions of 30-40%.
- ➤ Blue Origin: Blue Origin focuses on both suborbital (New Shepard) and orbital (New Glenn) reusable vehicles.
- NASA: While not a commercial operator, NASA is a major enabler and partner, supporting reusable launch technologies through contracts, funding, and collaborations with private firms like SpaceX and Blue Origin. NASA's Artemis and Commercial Crew programs rely on reusable vehicles for costeffective access to space.
- Europe: ArianeGroup is working on reusable launch concepts for future Ariane rockets, focusing on reducing costs and turnaround times.
 - The European Space Agency (ESA) supports these initiatives, aiming to maintain Europe's competitiveness in the sector.

Solar Orbiter Releases Images of Sun's **South Pole**

Context

The European Space Agency (ESA)'s Solar Orbiter recently released images of the Sun's two poles, offering new insights into the Sun's 11 year cycle of activity and the origins of the Solar wind.

Solar Orbiter

- It is an international collaborative mission between ESA and NASA that was launched in 2020 from Florida.
- The Solar Orbiter spacecraft is designed to capture close-up, high-resolution images of the Sun, with a special focus on its polar regions-areas that are difficult to observe from Earth due to the alignment of planetary orbits along the ecliptic plane.





Exercises in News

India and the European Union

Context

The Indian Navy and the European Union Naval Force (EUNAVFOR) will hold a Joint Naval exercise in the Indian Ocean.



Key Points of the Joint Exercise

- Participation of ESPS Reina Sofia and ITS Antonio Marceglia from EUNAVFOR and ships, aircraft from the Indian Navy.
- Aimed at enhancing the interoperability between the two sides.
- Enabling seamless operations for combating non-traditional threats such as piracy and smuggling in the Indian Ócean Region.

India-UK Joint Naval Exercise

Context

Recently, PASSEX-2025, a joint naval exercise between India and the UK, was conducted in the North Arabian Sea.



About

- Multi-faceted naval exercise.
- Includes unified control of integral helicopters, tactical manoeuvres, coordinated anti-submarine operations, and professional exchange of officers.
 - Demonstrates the deepening cooperation between India and the UK.

India-Mongolia Joint Military Exercise

Context

Recently, the 17th edition of the joint military exercise 'Nomadic Elephant' has been held between India and Mongolia at the Special Forces Training Centre in Mongolia.



About

- Two-week annual exercise event conducted alternately in India and Mongolia.
- Aimed at enhancing interoperability between the two forces and enhancing the operational capabilities of both forces.
- Its last edition was conducted at Umroi, Meghalaya, in July 2024.
- Reflects the growing defence cooperation between India and Mongolia.

India-France Military Exercise

Context

The India-France Joint Military Exercise named 'Shakti' has recently commenced at Camp Larzac.



About

- Biennial (every two years) training engagement between the Indian and French armies.
- The Indian contingent comprises personnel, primarily from a battalion of the Jammu and Kashmir Rifles and the French contingent comprises the 13th Foreign Legion Half-Brigade (13th DBLE).
 - Aim is to enhance interoperability, operational coordination, and strengthen military-to-military connections between the two nations.
 - Focus on conducting joint operations in a sub-conventional environment.



HISTORY & CULTURE

Bonalu Festival Starts in Hyderabad

Context

Bonalu festival began at Golconda Fort with devotees performing the traditional metlu puja (worship of the steps) using turmeric and vermilion.

Bonalu

- Bonam literally means Meal in Telugu, which is an offering to the Mother Goddess.
- Goddess Mahakali is worshiped in the festival.
- It is believed to have originated in 1813 in Hyderabad and Secunderabad during a severe plague outbreak
- It is an annual festival celebrated in the twin Cities Hyderabad and Secunderabad and other parts of Telangana state during the month of Ashada (July/ August).

Features

- It is a form of thanksgiving to Goddess Mahakali and her various forms, such as Yellamma, Pochamma, and Mysamma, after the fulfillment of vows.
- Women prepare a special offering called Bonam—a meal of rice, milk, and jaggery cooked in new pots decorated with neem leaves, turmeric, and vermilion.
- These offerings, along with bangles and sarees, are carried to temples and offered to the goddess in devotion.

Kathak

Context

Rani Vijaya Lakshmi from Bihar set a record by performing 74 Kathak dance spins in 30 seconds under Divyansh Kala Kendra.

Kathak

- It is a popular **classical dance** form that originated from Uttar Pradesh in north India.
- It is based on the art of storytelling where the dancers narrate stories through their eyes and expressions.
- It is widely practised in Uttar Pradesh, Rajasthan, Delhi, Madhya Pradesh, and even parts of western and eastern India today.

- It is believed to be connected with the narrative art of Kathakaras or story-tellers who have expounded the scriptures, the epics Ramayana and Mahabharata, and puranic literature to the lay masses since ancient times.
- It is known for intricate footwork, swift pirouettes, and rhythmic complexity.
- Its performances include elements like amad, that, gat nikas, paran, and tatkar.
- Kathak's musical accompaniment includes Thumri, Tabla, Pakhawaj, Sarangi, and sometimes Sitar.

Classical Dances of India			
Classical dance form	State of origin		
Bharatanatyam	Tamil Nadu		
Kathak	Uttar Pradesh		
Kathakali	Kerala		
Odissi	Odisha		
Manipuri	Manipur		
Kuchipudi	Andhra Pradesh		
Mohiniyattam	Kerala		
Sattriya	Assam		

UNESCO Creative City for Gastronomy

Context

Lucknow has been nominated from India for Unesco Creative City for Gastronomy.

Lucknow is renowned for its diverse Awadhi delicacies, attracting food lovers from India and abroad with its rich and tantalizing culinary offerings

Background

- The UNESCO Creative Cities Network (UCCN) was created in 2004 to promote cooperation with and among cities that have identified creativity as a strategic factor for sustainable urban development.
- It is currently formed by 350 cities and covers seven creative fields: Crafts & Folk Art, Design, Film, Gastronomy, Literature, Music and Media Arts.









➢ In 2023,Kozhikode became the first Indian city to be designated a UNESCO City of Literature, joining the UNESCO Creative Cities Network (UCCN) along with Gwalior, which was named a City of Music.

Gastronomy subnetwork

- It was introduced in 2005 and has grown to 56 designated Cities of Gastronomy in 34 countries, representing 68.6 million people.
- Benefits of becoming a UNESCO Creative City of Gastronomy
 - ➤ It includes sharing expertise, engaging in collaborative projects, participating in professional exchanges, conducting research, promoting sustainable development policies, and enhancing communication and awareness efforts.

UNESCO Creative Cities Network in India		
City	Creative Field	
Kozhikode	Literature	
Gwalior	Music	
Srinagar	Crafts & Folk Arts	
Mumbai	Film	
Hyderabad	Gastronomy	
Chennai	Music	
Jaipur	Crafts & Folk Arts	
Varanasi	Music	
Kozhikode	Literature	

Tomb of the Sufi Saint Hazrat Sheikh Muhammad Ghaus

Context

Recently, the Madhya Pradesh High Court rejected a plea to allow religious and cultural practices at the tomb of Sufi saint Hazrat Sheikh Muhammad Ghaus in Gwalior.

The grave of Tansen, the legendary musician of Emperor Akbar's court, is located on the premises of the monument.

Sufi tradition describes Tansen as a disciple of Sheikh Muhammad Ghaus.

The Tomb of Sheikh Muhammad Ghaus

- The tomb was built some time after the death of Sheikh Muhammad Ghaus in 1563.
- It has significant architectural and historical value and is considered one of the most notable structures of Akbar's reign.
- It is listed as a Centrally Protected Monument under the Ancient Monuments and Archaeological Sites and Remains Act, 1958, and has been maintained by the Archaeological Survey of India (ASI) since 1962.
- It features a distinctive square design with a large dome, chhatris, and intricate stone screens influenced by Gujarati architecture.

Kataragama Esala Festival

Context

The annual Kataragama Esala festival begins in Sri Lanka with a flag hoisting ceremony.

Katharagama Festival

- It is held in July/August during the Esala new moon.
- It is a two-week festival that draws thousands of Hindu and Buddhist pilgrims, many of whom travel on foot from distant places like Jaffna in northern Sri Lanka.
- It is celebrated across faiths, and is known to have deep bonds bridging India and Sri Lanka.
- Katharagama's main temple of the Maha Devala is dedicated to the Hindu God of War, Skanda,who is also revered by Buddhists as Katharagama Deviyo while Muslims associate the site with Hazrat Khizr.

Ambubachi Mela

Context

Thousands of devotees have gathered in Assam for the annual Ambubachi Mela at the Kamakhya Temple.

Ambubachi Mela

- The name 'Ambubachi' itself translates to water flowing.
- It is held during the monsoon, generally in June at the Kamakhya Temple in Guwahati, a shrine to the Goddess Kamakhya and one of the most important centres of Tantrik Shaktism.





UPSC Current Affairs Magazine - June 2025

- Children in such households often lack emotional support, leading to aggression and criminal behavior.
- Peer Pressure: Adolescents seeking social acceptance may engage in crimes like theft or assault to gain peer approval.
 - ➤ Gang culture and group delinquency are prevalent, with 90% of juvenile crimes involving multiple offenders.
- Substance Abuse: Easy access to drugs and alcohol exacerbates criminal tendencies, with substance abuse both a cause and consequence of delinquency.

Way Forward

- Early Intervention and Holistic Support: Prioritizing early intervention, through programs like Integrated Child Development Services (ICDS), can address risk factors before delinquency manifests.
 - Early support to children and families significantly reduces the likelihood of future offences by promoting health, nutrition, and pre-school education.
- Rehabilitation Over Punishment: India's juvenile justice approach should continue to prioritize rehabilitation over retribution.
 - Observation homes, special homes, and aftercare programs focusing on education, skill development, and psychological counseling have proven effective in reducing repeat offenses and aiding reintegration into society.

SRIRAM's IAS

- Education and Vocational Training: Ensuring access to quality education and vocational training breaks cycles of poverty and equips juveniles with skills for lawful employment.
 - ➤ These measures are essential for long-term prevention and social mobility.
- Strengthening Legal and Institutional Frameworks: Effective implementation of the Juvenile Justice Act, 2015, is vital.
 - ➤ This includes timely appointments to Juvenile Justice Boards, adequate funding, training for staff, and regular monitoring to ensure child-friendly and rights-based practices.

Performance Grading Index (PGI) 2.0 Report

Context_

Performance Grading Index (PGI) 2.0 report released by the Union Education Ministry.

About

- PGI 2.0 (Performance Grading Index 2.0) is an updated, evidence-based framework developed by the Ministry of Education, Government of India, to comprehensively assess the school education system across all States and Union Territories (UTs).
- It was revamped in 2021 to align with the National Education Policy (NEP) 2020 and the Sustainable Development Goals (SDGs).

Categories	Domain	Indicator	Total Weight
1. Outcomes	Learning Outcomes and Quality (LO)	12	240
	Access (A)	7	80
	Infrastructure & Facilities (IF)	15	190
	Equity (E)	16	260
2. Governance	Governance Processes (GP)	15	130
Management (GM)	Teacher Education & Training (TE&T)	8	100
	Total	73	1000

Key Features of PGI 2.0

- Structure: PGI 2.0 evaluates school education using 73 indicators grouped into 2 categories: Outcomes and Governance & Management.
- Launched in: 2017 and revamped in 2021 (PGI 2.0), PGI 2.0 version aligned with NEP 2020 and SDGs.
- Published by: Ministry of Education, Govt of India.



UPSC Current Affairs Magazine - June 2025

- Covers 6 domains:
- Learning Outcomes
- Access
- Infrastructure & Facilities
- Equity
- Governance Processes
- Teacher Education & Training (a new domain added in PGI 2.0 to emphasize teacher education).
- Scoring: The index is graded on a 1,000-point scale and classifies States/UTs into 10 performance levels—ranging from 951–1,000 points, termed level 1 or 'daksh', to 401–460 points, termed level 10 or 'akanshi-3', which is the lowest level.
- Data Sources: PGI 2.0 uses data from the Unified District Information System for Education Plus (UDISE+), National Achievement Survey (NAS) 2021, and the PM POSHAN portal.
- **Automation:** Of the 73 indicators, 69 are auto-filled from national datasets, reducing the reporting burden on States/UTs.

Purpose and Impact:

- PGI 2.0 aims to propel States and UTs toward multipronged interventions to improve the quality of school education and motivate them to adopt best practices from top performers.
- It provides a diagnostic tool to identify gaps, monitor progress, and ensure targeted policy interventions.
- The index highlights inter-state disparities, tracks improvements over time, and supports the goal of achieving optimal educational outcomes by 2030.

Recent Results (2023–24):

- **Top Performer**: Chandigarh > Punjab > Delhi .
 - ➤ No State/UT achieved the highest performance band (761–1,000 points).
- Lowest Performer: Meghalaya > Arunachal Pradesh> Mizoram>Nagaland, and >Bihar also at the bottom.
- Improvement: Overall, 24 states/UTs improved their score in 2023-24 compared to 2022-23, according to the report.
- Disparity: There is a gap of over 300 points between the top and bottom performers, reflecting significant disparities in school education quality across the country.



India's Social Security Coverage Increased to 64% In 10 Years

Context

Recently, the International Labour Organisation's (ILO)'s ILOSTAT has released a report stating that India's social security coverage increased from 19% in 2015 to 64.3% in 2025, representing an unprecedented 45% point surge over the past decade.

Social Security

- According to the ILO, social security is the protection that a society provides to individuals and households to ensure access to health care and to guarantee income security, particularly in cases of old age, unemployment, sickness, invalidity, work injury, maternity or loss of a breadwinner.
- Only 20% of the world's population has adequate social security coverage, while more than half lacks any kind of social security protection at all.

Benefits of Social Security

- Poverty Reduction: Over the past decade, 24.8 crore people have escaped multidimensional poverty, a testament to the effectiveness of these social security measures.
- Inclusive Growth: Social protection has improved the lives of children, women, the elderly, and persons with disabilities, reducing social exclusion and supporting climate adaptation and sustainable economic practices.
- Furthering digital Governance: India has pioneered a comprehensive data pooling exercise, integrating beneficiary data across central and state schemes using Aadhaar as a unique identifier. This enhances transparency, targeting, and future expansion of social protection.

• Workers and Their Families

It provides workers and their families with access to health care and with protection against loss of income, whether it is for short periods of unemployment or sickness or maternity or for a longer time due to invalidity or employment injury.

Older People

➤ It provides older people with income security in their retirement years. Children benefit from social security programmes designed to help their families cope with the cost of education.







Serving The Nation Since 1985

STRID



Mentorship Program 2025-26

Comprehensive 15-Months Program

Strategic, Personalized & Result-Oriented

Key Features















Scan this QR Code to Register for FREE One-to-One **Mentorship Session**



www.sriramsias.com



© 9811489560

MRP: ₹ 149



New Delhi

Old Raiinder Naaar © 9811489560



Pune

Narayan Peth 9689000979



Hyderabad

Ashok Nagar © 8977191985, 8121191985