APPSC GROUP 1

CURRENT AFFAIRS

Published visual collection

Updated through Day 32

32 topics | 276 teaching panels

Day-wise topic index with clickable links and PDF bookmarks.

Approved teaching artwork is preserved without redesign.

One current index replaces the earlier stacked historical indexes.

No lesson notes or practice questions are included.

Updated 14 November 2026

CURRENT CUMULATIVE INDEX

Click a topic. Page numbers refer to this updated PDF.

Day 01 | Topic 10 - PM-KISAN and Direct Benefit Transfer **5-9**

Day 02 | Topic 20 - Current affairs: National Action Plan on Antimicrobial Resistance 2.0 **10-17**

Day 03 | Topic 30 - Current affairs: Digital Personal Data Protection Rules, 2025 **18-23**

Day 04 | Topic 40 - Current affairs: International Fleet Review and Exercise MILAN 2026 at Visakhapatnam **24-30**

Day 05 | Topic 50 - Current affairs: WHO Global Tuberculosis Report 2025 **31-36**

Day 06 | Topic 60 - Current affairs: ICC Women's Cricket World Cup 2025 **37-44**

Day 07 | Topic 70 - Current affairs: G20 and the Johannesburg Summit of 2025 **45-50**

Day 08 | Topic 80 - Current affairs: COP30, the UN Climate Summit at Belém (2025) **51-55**

Day 09 | Topic 90 - Current affairs: 100 per cent FDI in insurance and the insurance law amendments of 2025 **56-60**

Day 10 | Topic 100 - Current affairs: Deepavali on UNESCO's list of intangible cultural heritage (December 2025) **61-64**

Day 11 | Topic 110 - Current affairs: LVM3-M6 and the BlueBird Block-2 satellite (December 2025) **65-68**

Day 12 | Topic 120 - Current affairs: Ponduru Khadi of Srikakulam gets the GI tag (December 2025) **69-76**

CURRENT CUMULATIVE INDEX

Click a topic. Page numbers refer to this updated PDF.

Day 13 | Topic 130 - Current affairs: RBI's Report on Trend and Progress of Banking in India 2024-25 (December 2025) **77-85**

Day 14 | Topic 140 - Current affairs: the Viksit Bharat-Guarantee for Rozgar and Ajeevika Mission (Gramin) Act, 2025 (VB-G RAM G) **86-95**

Day 15 | Topic 150 - Current affairs: BRICS and India's presidency 2026 **96-107**

Day 16 | Topic 160 - Current affairs: the BBNJ Agreement (High Seas Treaty) enters into force **108-123**

Day 17 | Topic 170 - Current affairs: the Payments Regulatory Board (PRB) of the RBI **124-132**

Day 18 | Topic 180 - Current affairs: Nipah virus **133-147**

Day 19 | Topic 190 - Current affairs: Removal of judges - constitutional process and dated developments **148-155**

Day 20 | Topic 200 - Current affairs: NITI Aayog's Export Preparedness Index 2024 **156-165**

Day 21 | Topic 210 - Padma Awards 2026 **166-174**

Day 22 | Topic 220 - Current affairs: the green ammonia project at Kakinada **175-186**

Day 23 | Topic 230 - Current affairs: natural farming in Andhra Pradesh and the NTR district model **187-193**

Day 24 | Topic 240 - Rare Earth Corridors: Budget 2026-27 **194-202**

CURRENT CUMULATIVE INDEX

Click a topic. Page numbers refer to this updated PDF.

Day 25 | Topic 250 - Chabahar, INSTC and regional connectivity **203-210**

Day 26 | Topic 260 - Heatwaves and lightning: relief, finance and preparedness **211-220**

Day 27 | Topic 270 - Current affairs: the World Bank's Business Ready (B-READY) assessment and India **221-230**

Day 28 | Topic 280 - Current affairs: Science, Technology, Health & Defence (one topic from the February 2026 issue of the monthly magazine) Selected item: HPV vaccination for girls under the Universal Immunisation Programme **231-240**

Day 29 | Topic 290 - Current affairs: Andhra Pradesh (one topic from the February 2026 issue of the monthly magazine) Selected item: Andhra Pradesh announces a population management policy **241-249**

Day 30 | Topic 300 - Current affairs: the Economic Stabilisation Fund and supplementary demands for grants **250-254**

Day 31 | Topic 310 - Current affairs: the Central Armed Police Forces (General Administration) Bill, 2026 **255-265**

Day 32 | Topic 320 - Current affairs: NITI Aayog's Fiscal Health Index and where Andhra Pradesh stands **266-280**

Day 1 · Topic 10 · CA-ECO PM-KISAN

Snapshot: 8 October 2026

Pradhan Mantri Kisan Samman Nidhi (PM-KISAN)

₹6,000

PER YEAR · PER ELIGIBLE FAMILY

₹2,000 instalment 1 + ₹2,000 instalment 2 + ₹2,000 instalment 3



Cultivable landholding + eligibility rules + exclusions

News anchor: 19 Nov 2025, Coimbatore · 21st-instalment event · Source: PIB 2191922

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

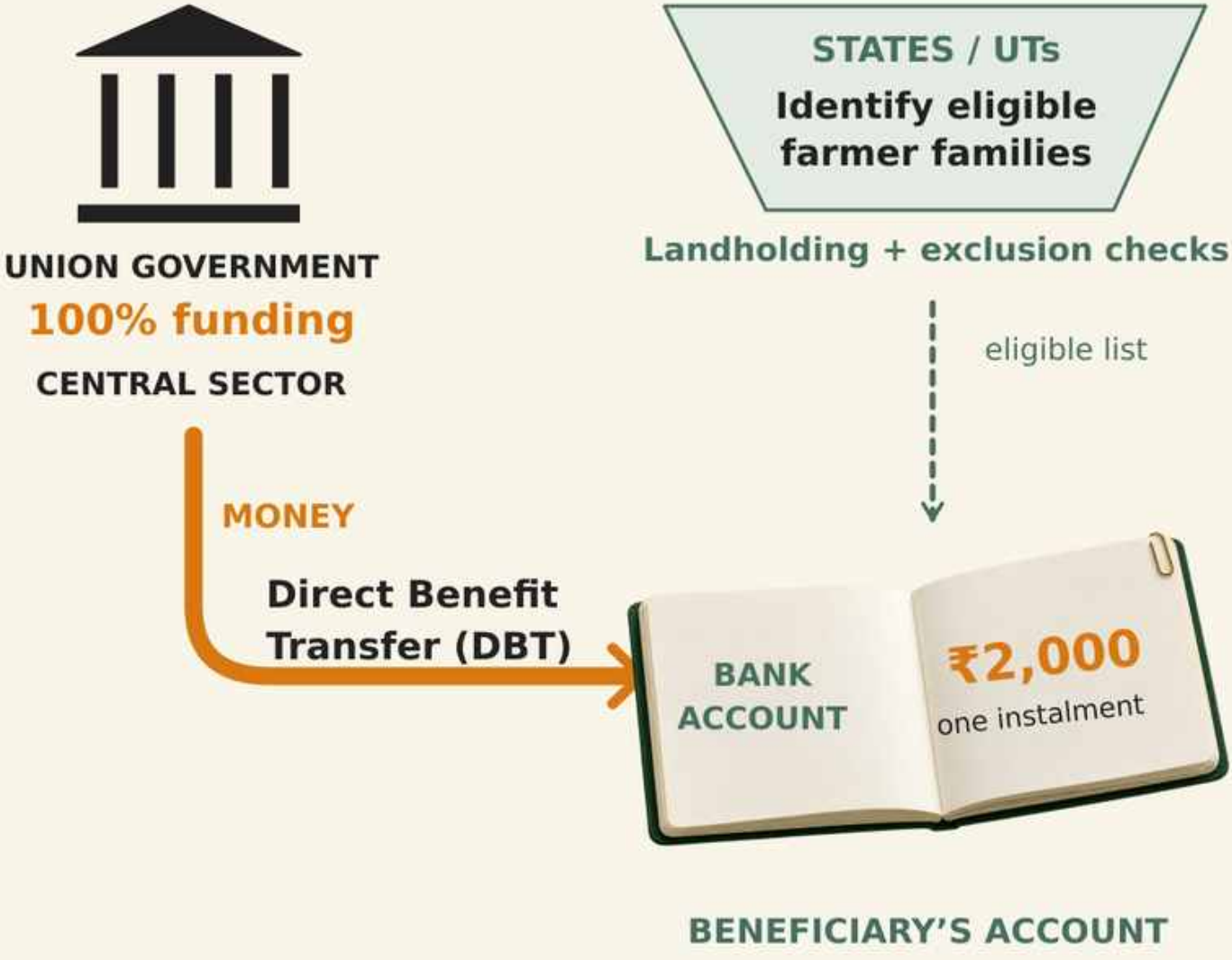
1/5 · ENGLISH

Day 1 · Topic 10 · CA-ECO PM-KISAN

Snapshot: 8 October 2026

Follow the money

The Centre funds it; States and UTs identify eligible families



Payment readiness

Land details · Aadhaar-seeded bank account · completed e-KYC

Sources: PM-KISAN portal; PIB 2190074 · Generic passbook illustration

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

2/5 · ENGLISH

Snapshot: 8 October 2026

Why is the money paid?

Income support, a purchase, a loan and insurance work differently

PM-KISAN · INCOME SUPPORT



Scheme benefit; no produce sale or repayment

PROCUREMENT



Money in exchange for produce bought

CROP LOAN



Credit creates a repayment obligation

CROP INSURANCE



An insured event and policy terms govern the claim

Static link: identify the instrument behind the payment.

Sources: PIB 2151345 and PIB 2177219 · Arrow direction carries the meaning

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

3/5 · ENGLISH

Day 1 · Topic 10 · CA-ECO PM-KISAN

Snapshot: 8 October 2026

AP: read the whole package

AP

Annadata Sukhibhava–PM-KISAN · annual policy components

For a family eligible for both components



The ₹6,000 central component is already inside the ₹20,000 total.

Eligibility for the two components is assessed separately.

Source: AP Agriculture Department, Tirupati · ₹14,000 = ₹20,000 − ₹6,000

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

4/5 · ENGLISH

Snapshot: 8 October 2026

Three exam traps

Check the benefit unit, the funder and the payment type

1 FAMILY ≠ EACH ADULT



ONE family unit

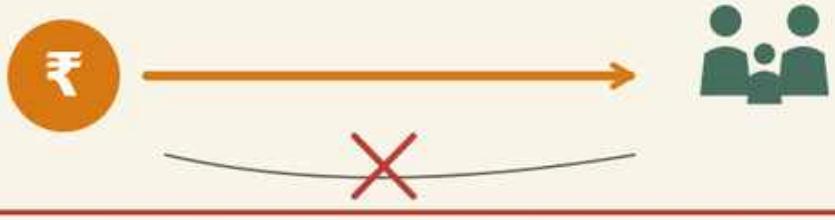
₹6,000 a year for an eligible family. Husband, wife and minor children form the scheme's family unit.

2 IDENTIFICATION ≠ FUNDING

CENTRE → funds PM-KISAN → **100%**

STATES / UTs --> **identify** beneficiaries

3 INCOME SUPPORT ≠ A CROP LOAN



No loan repayment obligation

Exclusions include institutional landholders and families with a member who paid income tax in the preceding assessment year.

Sources: PM-KISAN eligibility; PIB 190752, 2146932 and 2151345

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

5/5 · ENGLISH

DAY 2 · TOPIC 20 · NAP-AMR 2.0

Resistance belongs to the microbe

AMR makes infections harder to treat. The person does not become resistant.



A resistant microbe can withstand a medicine

that would normally control it.

ANTIBIOTICS
Bacteria

ANTIVIRALS
Viruses

ANTIFUNGALS
Fungi

ANTIPARASITICS
Parasites

Antibiotic resistance is one part of AMR

Antibiotics do not treat the viruses that cause colds or influenza.

Sources: WHO AMR fact sheet; CDC antibiotic-use guidance

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

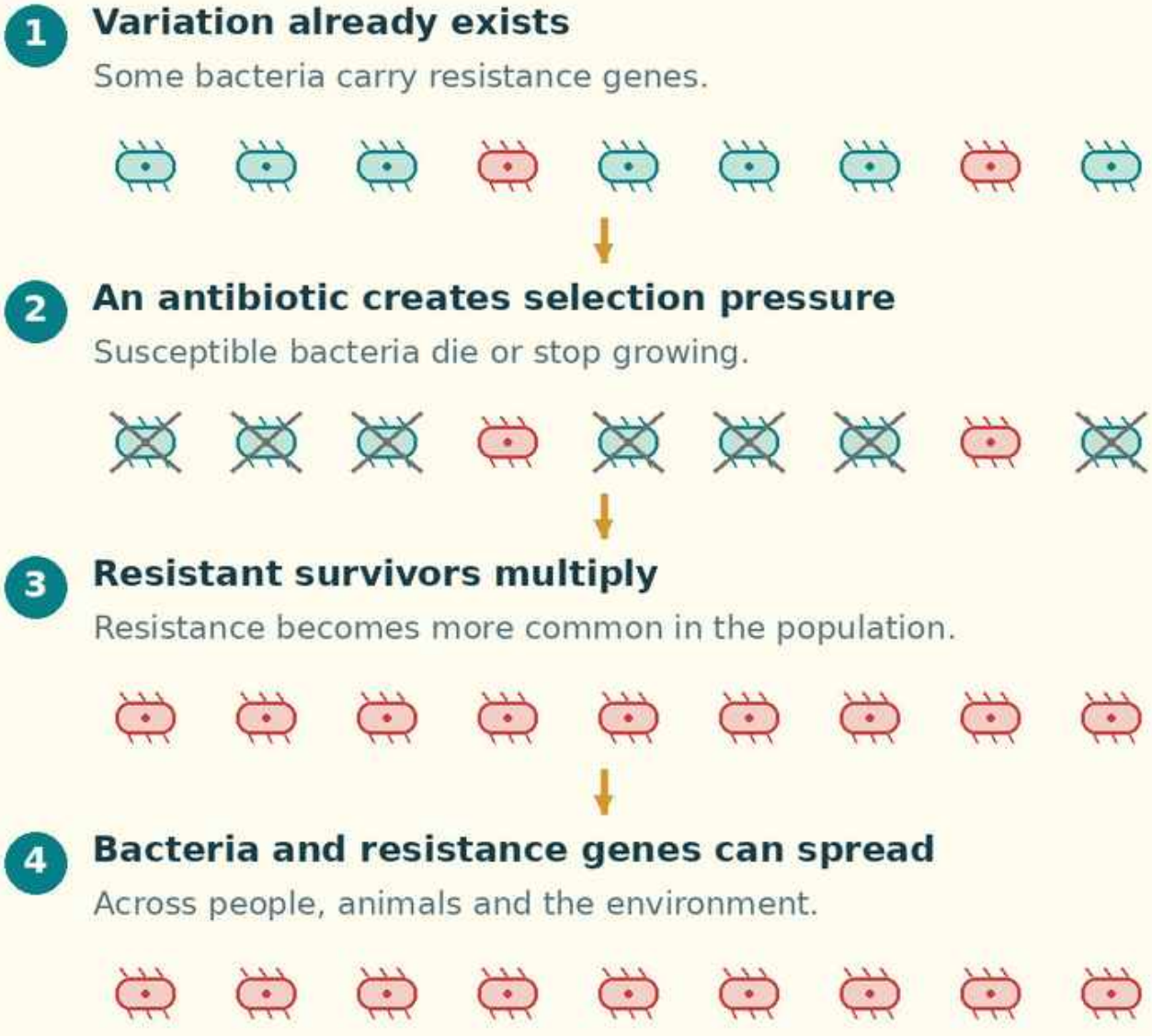
1/8

DAY 2 · TOPIC 20 · NAP-AMR 2.0

Selection changes the bacterial population

The antibiotic does not make every bacterium resistant at once.

Teal = susceptible · Red = resistant



Sources: WHO AMR fact sheet; CDC, How antimicrobial resistance happens · Colours: teal = susceptible; red = resistant. Cross = killed or growth suppressed

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

2/8

DAY 2 · TOPIC 20 · NAP-AMR 2.0

One Health connects the whole system

Human, animal, plant and environmental health are linked.



Sources: WHO One Health; CDC environmental and food pathways · Pathways show possible connections; they do not mean every farm or water source is contaminated

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

3/8

DAY 2 · TOPIC 20 · NAP-AMR 2.0

Three jobs that support each other

Tracking the problem, preventing infections and improving medicine use.



SURVEILLANCE

Collect samples → test susceptibility → analyse trends

Find where resistance is appearing or changing.

INFECTION PREVENTION

Hand hygiene + sanitation + vaccines + clean equipment

Fewer infections reduce spread and treatment demand.

STEWARDSHIP

Review indication, medicine, dose, route and duration

Improve treatment while avoiding unnecessary exposure.

Sources: WHO GLASS; WHO infection prevention; WHO antimicrobial stewardship · Hospital samples do not automatically represent the resistance rate of the entire population

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

4/8

DAY 2 · TOPIC 20 · NAP-AMR 2.0

Good use protects treatment for the future

Stewardship supports effective care when an antimicrobial is needed.



1. **Is an antimicrobial needed?**
   A viral cold alone is not a reason for an antibiotic.

2. **Which treatment fits this infection?**
   The care team considers the diagnosis and relevant test results.

3. **What dose, route and duration fit?**
   Use professional advice; do not share or use leftover medicines.

4. **Review the response and new evidence**
   A clinician may adjust the plan when results or the condition change.

Sources: WHO AWaRe antibiotic book; CDC antibiotic-use guidance · Use prescribed treatment as advised; ask the prescriber before stopping, extending or replacing it

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

5/8

DAY 2 · TOPIC 20 · NAP-AMR 2.0

NAP-AMR 2.0: understand, detect, prevent

Objectives 1–3 turn awareness and evidence into fewer infections.



1 Improve awareness and understanding

Communication, education and training.

Example: explain why antibiotics do not cure viral colds.

2 Strengthen laboratories and surveillance

Track resistance and monitor antibiotic residues.

Example: use susceptibility tests and analyse trends.

3 Reduce infection through prevention and control

Interrupt spread in healthcare and the wider community.

Example: improve hand hygiene, sanitation and vaccination.

Source: India NAP-AMR 2.0, Executive Summary, printed page 6 (NCDC) · Plain-language objectives; examples illustrate action rather than report a specific programme outcome

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

6/8

DAY 2 · TOPIC 20 · NAP-AMR 2.0

NAP-AMR 2.0: access, research, coordinate

Objectives 4–6 connect good care with sustained national action.



4 Support access and judicious use

Keep antimicrobials available; improve use in humans, animals and food.

Example: review prescriptions without denying needed treatment.

5 Advance research and innovation

Set priorities for basic and operational research.

Example: evaluate diagnostics and practical prevention measures.

6 Strengthen governance and cooperation

Coordinate within sectors and between sectors.

Example: joint reviews with clear responsibilities and timelines.

Source: India NAP-AMR 2.0, Executive Summary, printed page 6 (NCDC) · Access and stewardship support each other. One Health requires coordination beyond hospitals

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

7/8

DAY 2 · TOPIC 20 · NAP-AMR 2.0

Keep the Indian and global plans distinct

Dates and policy status matter as much as the headline.



2017–2021

India: first NAP-AMR

The first national plan provided the earlier framework.

18 NOV 2025

India: NAP-AMR 2.0 launched

Plan period 2025–2029; 6 national objectives.

23 MAY 2026

WHO: updated global plan adopted

Global plan period 2026–2036; a separate framework.

Exam check: draft ≠ final rule

A draft drug-labelling proposal does not by itself prove a rule is in force.

Sources: MoHFW / PIB launch, 18 Nov 2025; WHO WHA update, 23 May 2026; CDSCO draft · Policy snapshot: 9 October 2026. India's national plan and WHO's global plan are not interchangeable

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

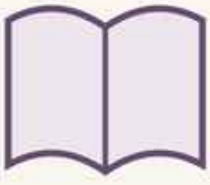
8/8

DAY 3 · TOPIC 30 · DPDP: SCOPE, RIGHTS & RESPONSIBILITY

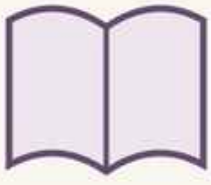
The Act and the four roles

Parliament sets the framework; Rules detail implementation

NOTIFIED FRAMEWORK · STATUS: 9 OCTOBER 2026
Main operational stage: 13 May 2027 (official guidance)



PARLIAMENT
Act, 2023



CENTRAL GOVERNMENT
Rules, 2025



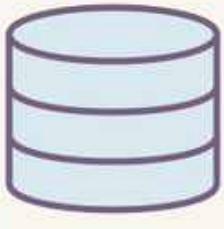


DATA PRINCIPAL
Individual whose data is being processed

DATA FIDUCIARY
Decides the purpose and means



CONSENT MANAGER
Board-registered contact for managing consent



PROCESSOR
Works on the fiduciary's behalf

Source: DPDP Act 2023, sections 2 and 6; DPDP Rules 2025, Rule 4

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

1/6 · ENGLISH

DAY 3 · TOPIC 30 · DPDP: SCOPE, RIGHTS & RESPONSIBILITY

Which data falls within scope?

Apply section 3 before looking for section 17 exemptions.

NOTIFIED FRAMEWORK · STATUS: 9 OCTOBER 2026
Main operational stage: 13 May 2027 (official guidance)

WITHIN SCOPE



Digitally collected personal data
Paper data later digitised

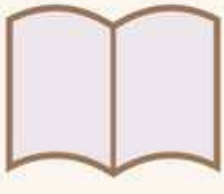


Overseas processing linked to offering goods or services to individuals within India

SECTION 3 EXCLUSIONS



Personal/domestic processing by an individual



Data made public by the individual, or by a person legally obliged to publish it

A leaked record online is not automatically excluded.

Source: DPDP Act 2023, section 3

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

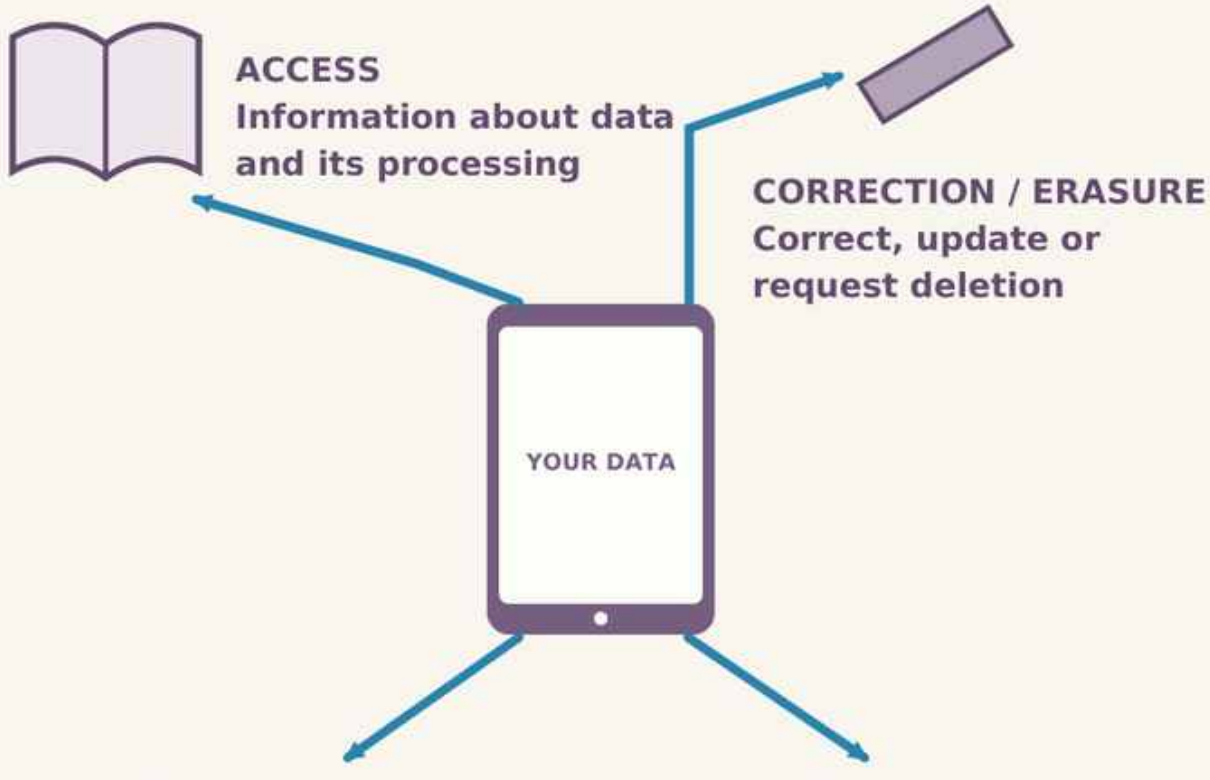
2/6 · ENGLISH

DAY 3 · TOPIC 30 · DPDP: SCOPE, RIGHTS & RESPONSIBILITY

Four rights. Defined limits.

Consent or enumerated legitimate uses provide the processing basis.

NOTIFIED FRAMEWORK · STATUS: 9 OCTOBER 2026
Main operational stage: 13 May 2027 (official guidance)



Rights have statutory limits; necessary retention can qualify erasure.
Withdrawing consent does not undo earlier lawful processing.

Source: DPDP Act 2023, sections 4, 6–7 and 11–14; Rule 14

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

3/6 · ENGLISH

DAY 3 · TOPIC 30 · DPDP: SCOPE, RIGHTS & RESPONSIBILITY

Extra safeguards for higher risks

Children and Significant Data Fiduciaries

NOTIFIED FRAMEWORK · STATUS: 9 OCTOBER 2026
Main operational stage: 13 May 2027 (official guidance)



CHILD: BELOW 18

Verifiable parental consent

Protection of well-being

Restrictions on tracking and targeted advertising



SIGNIFICANT FIDUCIARY

Government designation

Statutory risk factors

India-based DPO

Independent auditor and prescribed assessments

Children's exceptions are limited and conditional.

"Large company" is not, by itself, SDF designation.

Exceptions do not remove the ban on detrimental processing.

Source: DPDP Act 2023, sections 9–10; Rules 10–13 and Fourth Schedule

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

4/6 · ENGLISH

DAY 3 · TOPIC 30 · DPDP: SCOPE, RIGHTS & RESPONSIBILITY

Exemptions have conditions

Section 17 relief is different from section 3's coverage exclusions.

NOTIFIED FRAMEWORK · STATUS: 9 OCTOBER 2026
Main operational stage: 13 May 2027 (official guidance)



Conditions first

Legal functions	Specified relief; accountability and security safeguards remain under s.17(1).
Notified State bodies	Statutory national-interest grounds; not every government body automatically.
Research / archives / statistics	No individual-specific decision; prescribed processing standards.
Specified firms / startups	Relief depends on notification. Startup status alone is insufficient.

Ask: who qualifies, for what purpose, and which duties are relieved?

Source: DPDP Act 2023, section 17; Rule 16 and Second Schedule

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

5/6 · ENGLISH

DAY 3 · TOPIC 30 · DPDP: SCOPE, RIGHTS & RESPONSIBILITY

Institutions and phased commencement

Use the law-status date when answering.

NOTIFIED FRAMEWORK · STATUS: 9 OCTOBER 2026
Main operational stage: 13 May 2027 (official guidance)

13 NOV 2025
OPERATIVE
Institutional framework and specified provisions

13 NOV 2026
FUTURE STAGE
Consent Manager registration stage

13 MAY 2027
FUTURE STAGE
Main duties, rights and related enforcement

BOARD —statutory appeal→ **TDSAT**

UP TO ₹250 CRORE

Ceiling for failure of reasonable security safeguards.
Neither an automatic fine for every breach, nor automatic compensation paid to an affected individual.

Source: G.S.R. 843(E); Rule 1; DPDP Act sections 29, 33–34 and Schedule; NeGD guidance, 7 October 2026

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

6/6 · ENGLISH

DAY 4 / TOPIC 40 / THE BIG PICTURE

One city. Three forms of naval diplomacy.

Visakhapatnam, Andhra Pradesh · February 2026



Representative harbour illustration; not an exact port layout

EVENT	CORE PURPOSE
IFR	**Fleet review** Show goodwill
MILAN	**Naval exercise** Practise together
IONS	**Naval forum** Discuss and cooperate

Three formats. One goal: safer seas.

Sources: PIB. 18. 19 and 20 Feb 2026 · Full references in source manifest

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

ILLUSTRATIVE SCENE
DAY 4 · 01 / 07

DAY 4 / TOPIC 40 / CEREMONY + GOODWILL

IFR: the fleet meets the President.

International Fleet Review

The President reviews the assembled fleet as Supreme Commander of the Armed Forces.



18 February 2026: President Droupadi Murmu

Diplomatic message: presence and friendship.

Source: PIB. 18 Feb 2026. PRID 2229820 · Ships are representative designs

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

ILLUSTRATIVE SCENE
DAY 4 · 02 / 07

DAY 4 / TOPIC 40 / MULTILATERAL EXERCISE

MILAN: learn together, then operate together.

Interoperability = ability to operate together

- **HARBOUR PHASE**

  Exchange expertise, visit ships and plan activities together.

- **SEA PHASE**



Practise signals + coordinated manoeuvres

Trust becomes practical operational readiness.

Sources: PIB. 19 and 25 Feb 2026 · Representative exercise scene

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

ILLUSTRATIVE SCENE
DAY 4 · 03 / 07

DAY 4 / TOPIC 40 / VOLUNTARY NAVAL FORUM

IONS: dialogue creates cooperation pathways.

Indian Ocean Naval Symposium

An inclusive forum for Indian Ocean coastal navies to address shared maritime issues.

Chiefs' conclave = leadership meeting



Forum participation is voluntary.

Sources: IONS official website · PIB, 20 Feb 2026, PRID 2231000

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

TEACHING DIAGRAM
DAY 4 · 04 / 07

DAY 4 / TOPIC 40 / ANDHRA PRADESH CONNECTION

Why Visakhapatnam matters to this story

Eastern Naval Command headquarters

A coastal city facing the Bay of Bengal



Illustrative harbour; locations are not exact

Host city: ships, delegations and public events

AP government and local administration supported the Navy's event preparations.

Sources: PIB. 31 Oct 2025 and 21 Feb 2022 · AP district portal

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

ILLUSTRATIVE SCENE
DAY 4 · 05 / 07

DAY 4 / TOPIC 40 / WHY NAVAL DIPLOMACY MATTERS

From contact to coordinated response

Example: assistance after a coastal disaster



SHARE → **PLAN** → **ACT**

Information — Roles + tasks — Coordinated aid

What makes cooperation work?

Trust + shared procedures + practice

Sources: PIB. 19–20 Feb 2026 · Hypothetical HADR teaching example

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

ILLUSTRATIVE SCENE
DAY 4 · 06 / 07

DAY 4 / TOPIC 40 / RETRIEVAL PRACTICE

Exam check: match the purpose, not the crowd.

Which event best matches each description?

1. **President reviews assembled ships**
   Answer: IFR

2. **Navies practise operating together**
   Answer: MILAN

3. **Naval leaders discuss regional issues**
   Answer: IONS

TRAPS TO AVOID

A fleet review is not a naval exercise.
Participating countries ≠ participating ships.
Visakhapatnam ≠ MILAN's original venue.
MILAN began at Port Blair in 1995.

Sources: PIB. 31 Oct 2025: 18–20 Feb 2026 · Purpose-based revision

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

TEACHING DIAGRAM
DAY 4 · 07 / 07

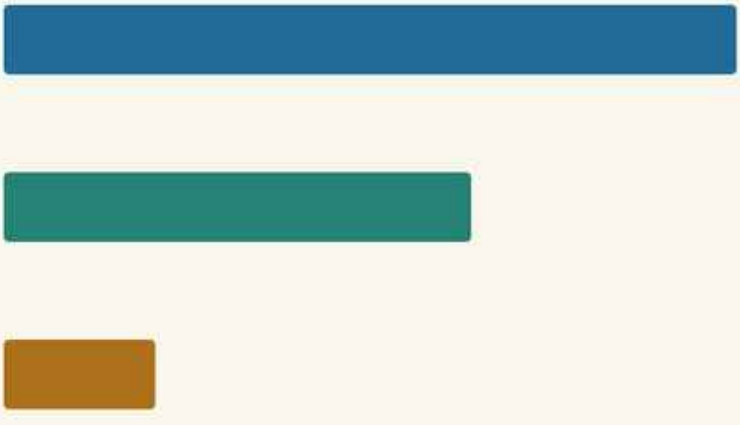
DAY 5 · TOPIC 50 · 1/6

Global TB burden in 2024

2024 estimates published 12 November 2025.

10.7 million

people fell ill with TB in 2024



131 per lakh
Incidence rate in 2024

1.23 million
Deaths in 2024

Incidence counts new illness; a rate relates that number to the population.

Source: WHO Global Tuberculosis Report 2025, factsheet

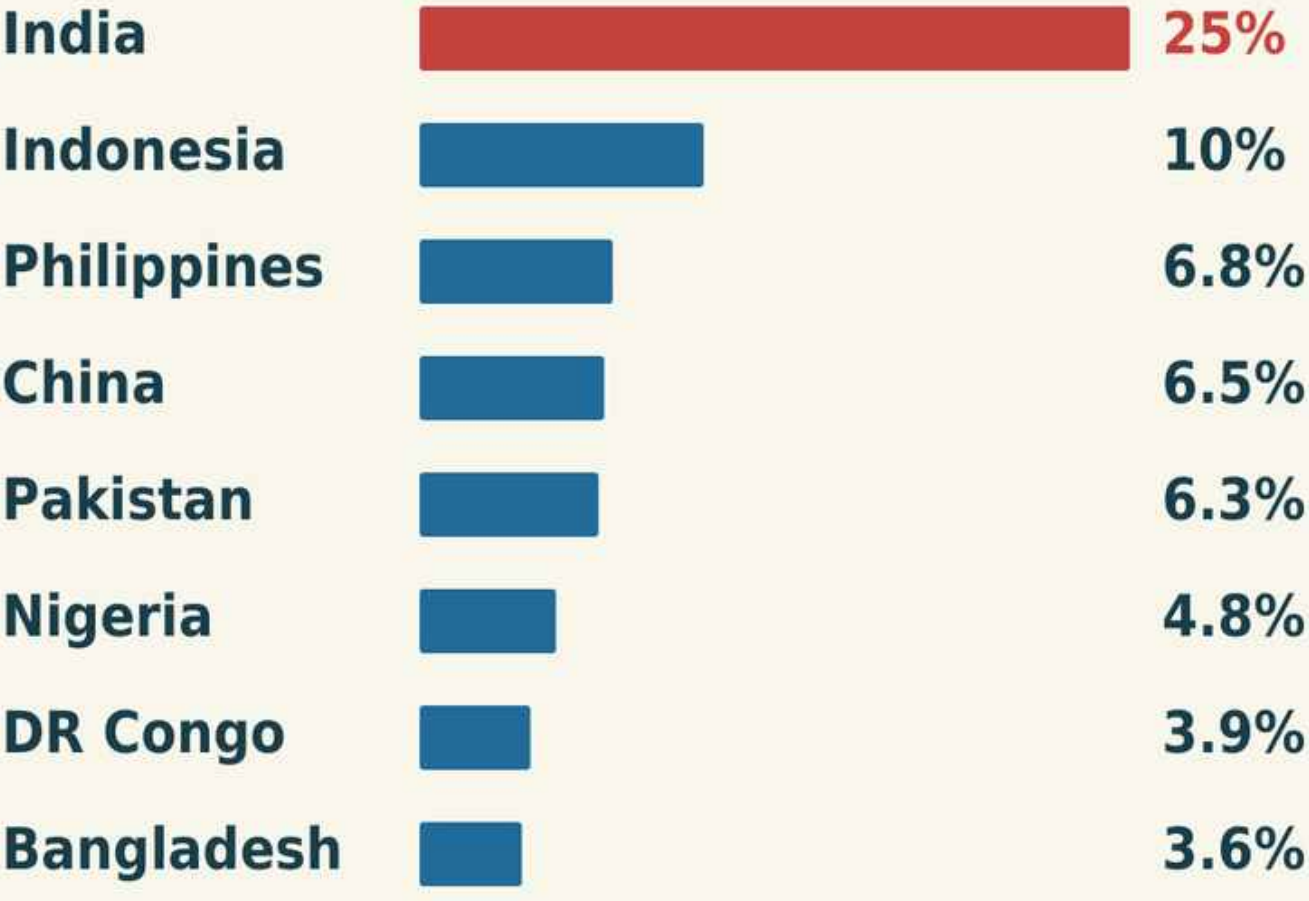
IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

IAS WITH DR RAVI

DAY 5 · TOPIC 50 · 2/6

Where the TB burden lies

Share of all global TB cases, 2024



8 countries ≈ 67% of global TB cases
India: 25% of all TB; 32% of MDR/RR-TB

Regional grouping used for these estimates: Indonesia is included in WHO's Western Pacific Region.

Source: WHO Global TB Report 2025, incidence and resistance chapters

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

IAS WITH DR RAVI

DAY 5 · TOPIC 50 · 3/6

Treatment: read the denominator

Coverage and success rates measure different groups.

Treatment coverage, 2024



8.3 million treated ≈ 78% of estimated cases

Treatment success

Drug-susceptible TB · 2023 cohort



88%

MDR/RR-TB · 2022 cohort



71%

2024 funding: US$5.9 billion
2027 annual funding target: US$22 billion

Sources: WHO 2025 factsheet and slide set | Cohort years shown

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

IAS WITH DR RAVI

DAY 5 · TOPIC 50 · 4/6

India: progress and burden

Rates per 100,000 people, 2015 → 2024



Separate scales; use the labelled values.

India's 2024 shares of global cases: 25% of all TB; 32% of MDR/RR-TB

Treatment coverage: above 92%.
Coverage is not treatment success.

Sources: MoHFW releases, 12 Nov 2025 and 24 Mar 2026; WHO

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

IAS WITH DR RAVI

DAY 5 · TOPIC 50 · 5/6

End TB: match target to year

All reductions are measured against the 2015 baseline.

Year	Fewer TB deaths	Lower incidence rate
2020	35%	20%
2025	75%	50%
2030	90%	80%
2035	95%	90%

2030 is the SDG year.
2035 is the final End TB target year.

Zero TB-affected families facing catastrophic costs is a target in every column.

Sources: WHO, Implementing the End TB Strategy; 2025 factsheet

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

IAS WITH DR RAVI

DAY 5 · TOPIC 50 · 6/6

India’s TB response

NTEP sits under the National Health Mission.

2018 — Ni-kshay Poshan Yojana

₹1,000 monthly from 1 Nov 2024, throughout treatment; DBT to notified patients

2020 — RNTCP renamed NTEP

NSP pillars: Detect, Treat, Prevent, Build

2022 — PM TB Mukt Bharat Abhiyaan

Ni-kshay Mitras add community support, including nutrition

2024 — 100-day campaign

Launched 7 Dec: screening vulnerable people; later expanded

Sources: DGHS; National Strategic Plan; MoHFW and PIB releases

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

IAS WITH DR RAVI



IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

DAY 6 | TOPIC 60 | 1/8

Five venues across two countries

60 • 2/8

INDIA



Guwahati
5 matches



Indore
5 matches



Visakhapatnam
5 matches



Navi Mumbai
5 matches

SRI LANKA



Colombo
11 matches



Guwahati, Indore, Visakhapatnam, Navi Mumbai: five matches each



Colombo: eleven matches



Navi Mumbai replaced Bengaluru on **22 August 2025**



Pakistan's matches used neutral Colombo; the arrangement covered all its fixtures

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

DAY 6 | TOPIC 60 | 2/8

The final: what to remember

60 • 3/8



WINNER
India's first title

RUNNER-UP
South Africa

WINNING MARGIN
52 runs

INDIA'S CAPTAIN
Harmanpreet Kaur

Final venue: DY Patil Stadium, Navi Mumbai

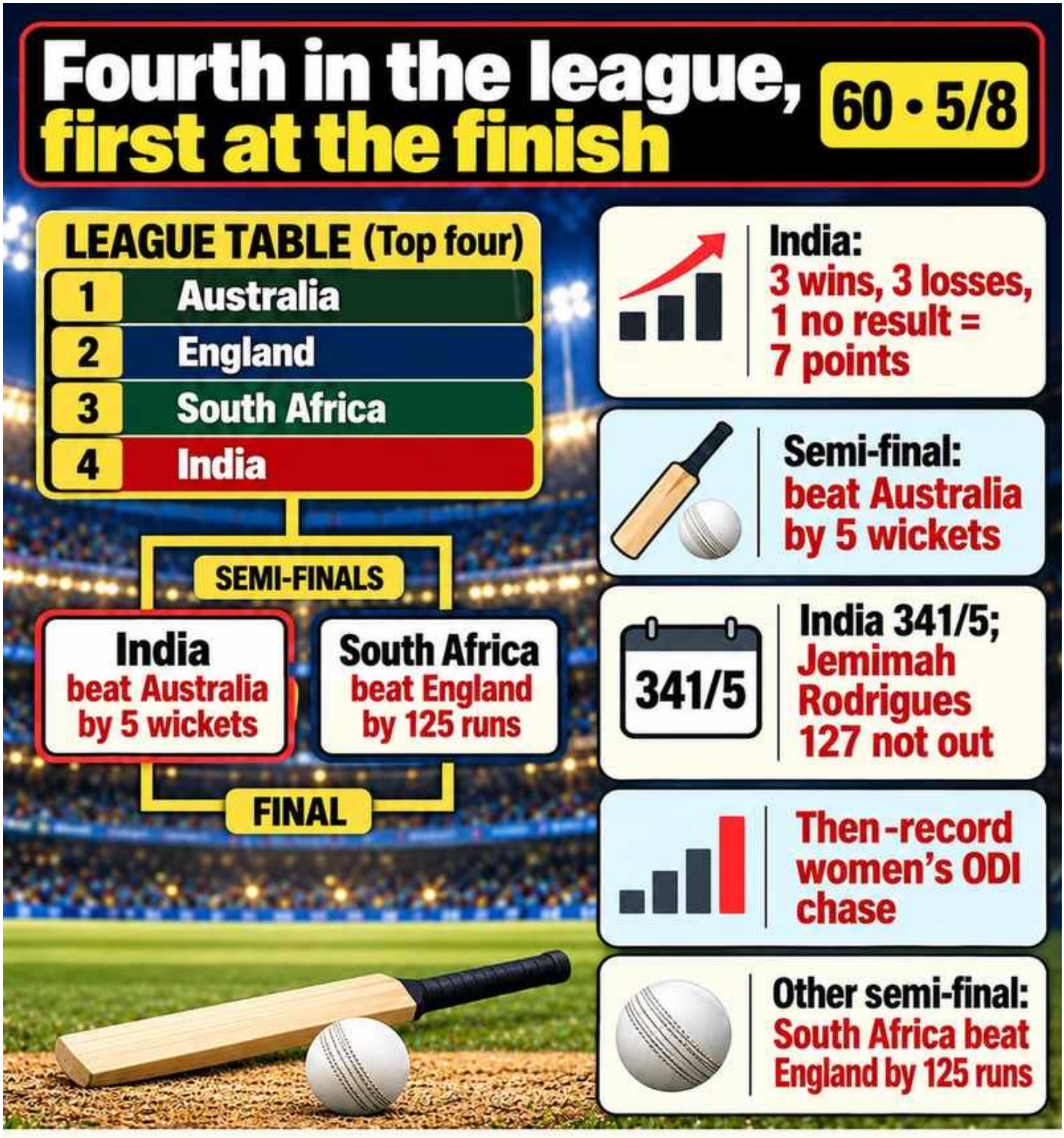
IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

DAY 6 | TOPIC 60 | 3/8



IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

DAY 6 | TOPIC 60 | 4/8



IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

DAY 6 | TOPIC 60 | 5/8

Three finals, one first title

60 • 6/8



2005: lost to Australia by 98 runs

2017: lost to England by 9 runs

2025: beat South Africa by 52 runs

World Cup titles: Australia 7, England 4, New Zealand 1, India 1

First edition: 1973; no final in 1973 or 1978

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

DAY 6 | TOPIC 60 | 6/8

Prizes and the Andhra Pradesh link

60 • 7/8

ICC announced

total US$13.88m; winner's prize US$4.48m



BCCI announced

₹51 crore for the contingent



AP announced

₹2.5 crore, a 1,000 sq yd plot and Group-I post



Sree Charani: left-arm spinner from Kadapa district

Three different rewards; do not add them as one prize

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

DAY 6 | TOPIC 60 | 7/8



IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

DAY 6 | TOPIC 60 | 8/8

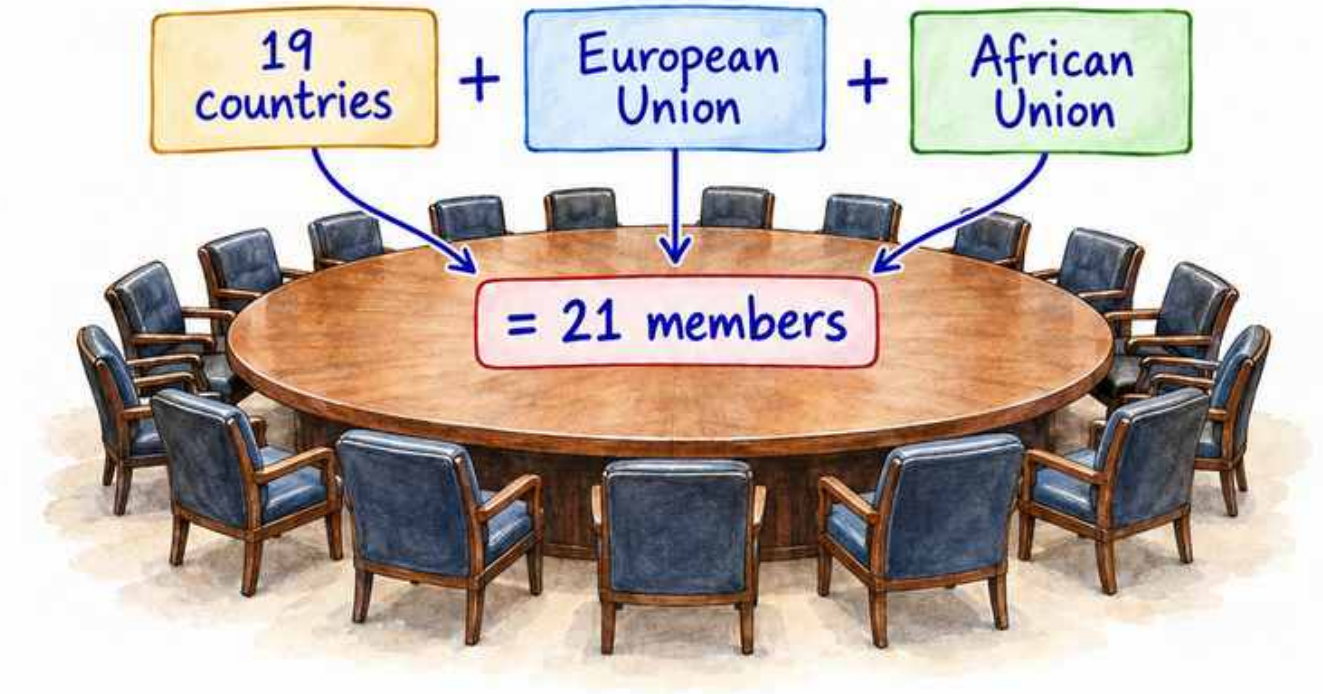
G20: the membership snapshot

At the Johannesburg summit in November 2025, the G20 comprised 19 countries plus the European Union and African Union: 21 members.

The African Union joined at New Delhi in 2023.

G20 is a forum for international economic cooperation; guest countries do not automatically become members.

The name is not a headcount.



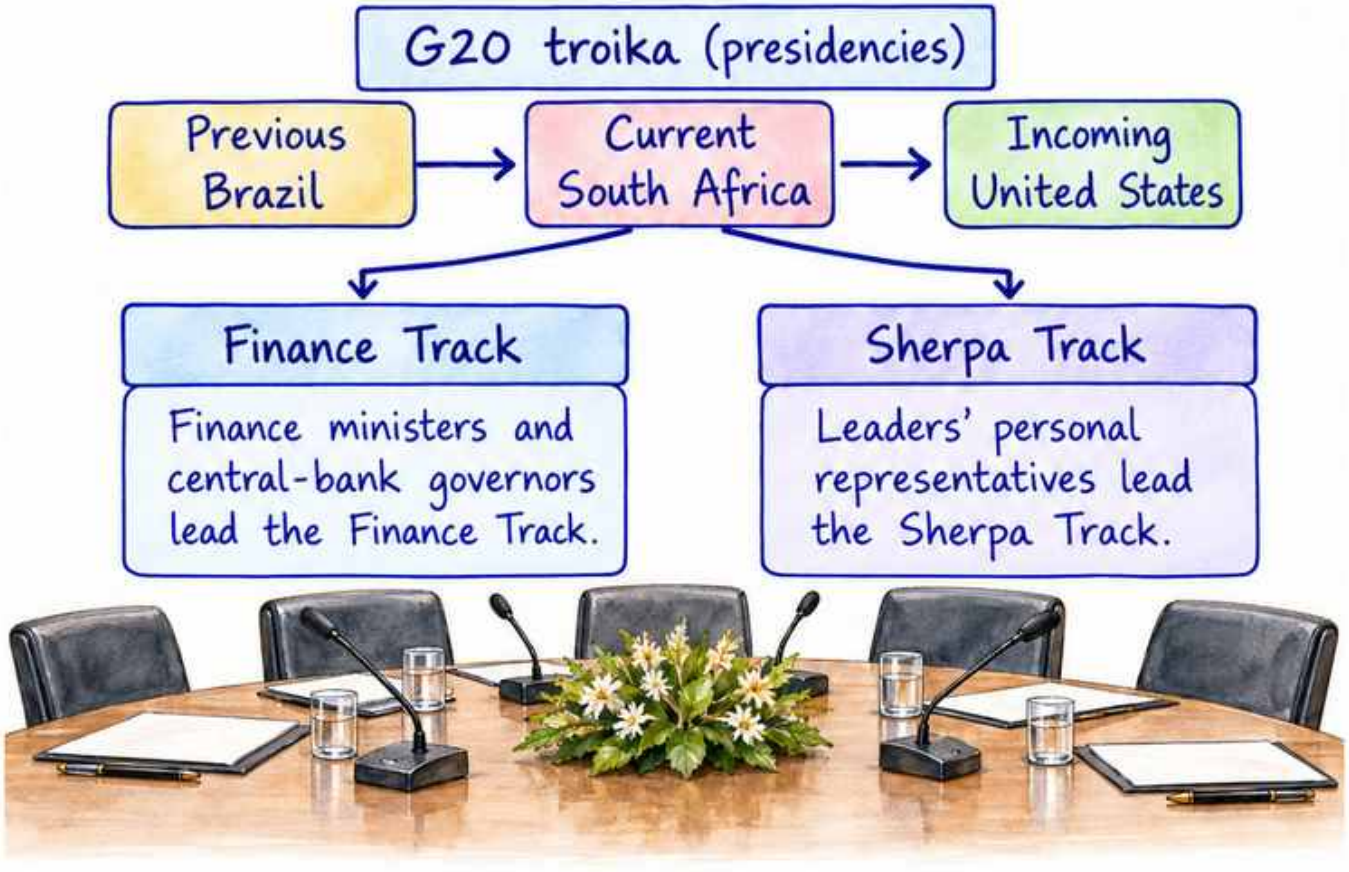
IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

@iaswithdrravi
DAY 7 | TOPIC 70 | 1/6

How the G20 works

There is no permanent G20 secretariat. A rotating presidency steers the agenda. The troika combines previous, current and incoming presidencies.
In 2025: Brazil → South Africa → United States.

Finance ministers and central-bank governors lead the Finance Track; leaders' personal representatives lead the Sherpa Track.



IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

@iaswithdrravi
DAY 7 | TOPIC 70 | 2/6

Johannesburg 2025: an African first

South Africa hosted the 20th G20 Leaders' Summit on 22–23 November 2025, the first held on African soil.
Theme: Solidarity, Equality, Sustainability.
Four presidency priorities were disaster resilience, debt sustainability, financing a just energy transition, and critical minerals.
The declaration connects shared challenges with cooperative action.



From declaration to practical priorities

The Johannesburg Declaration supports Mission 300, aiming to connect 300 million Africans to electricity by 2030. Its Critical Minerals Framework is voluntary and non-binding. It also addresses debt sustainability, food security and climate finance. These commitments set directions for cooperation; they are not proof that the targets have already been achieved.



IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

@iaswithdrravi
DAY 7 | TOPIC 70 | 4/6

India's proposals at the summit

India proposed a traditional-knowledge repository, an Africa skills multiplier, a global healthcare response team, an open satellite-data partnership, a critical-minerals circularity initiative and action against the drug-terror nexus. These were Indian proposals. The skills multiplier aimed to create one million certified trainers for African youth.



Traditional knowledge



Africa skills



Healthcare response



Satellite data



Mineral circularity



Drug-terror nexus

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

@iaswithdrravi
DAY 7 | TOPIC 70 | 5/6

Participation, agreement and what follows

The United States did not attend the 2025 summit. Argentina participated but did not join the declaration. South Africa later confirmed a presidency handover at DIRCO headquarters. The 2026 US summit was officially scheduled for 14-15 December at Doral, Miami. A scheduled summit is not a completed event or a published outcome.

Attendance



US absent

Declaration



Argentina did not join

Handover



Completed later



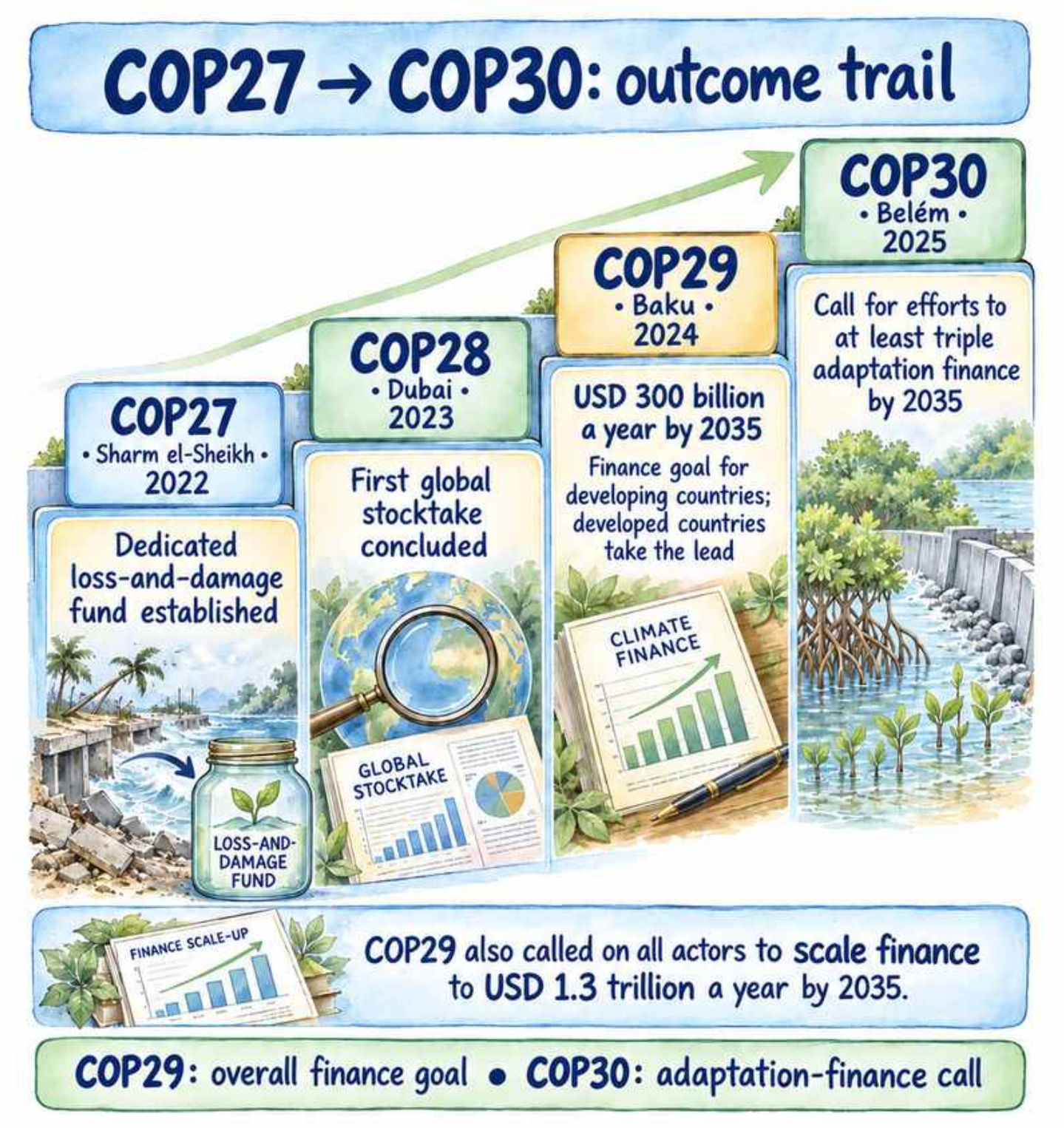
IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

@iaswithdrravi
DAY 7 | TOPIC 70 | 6/6



IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

@iaswithdrravi
DAY 8 | TOPIC 80 | 01



IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

@iaswithdrravi
DAY 8 | TOPIC 80 | 02

Belém: negotiated outcomes

Final adopted CMA7 decisions

ADAPTATION FINANCE



Efforts to at least **triple finance by 2035**

No standalone baseline specified

BELÉM ADAPTATION INDICATORS

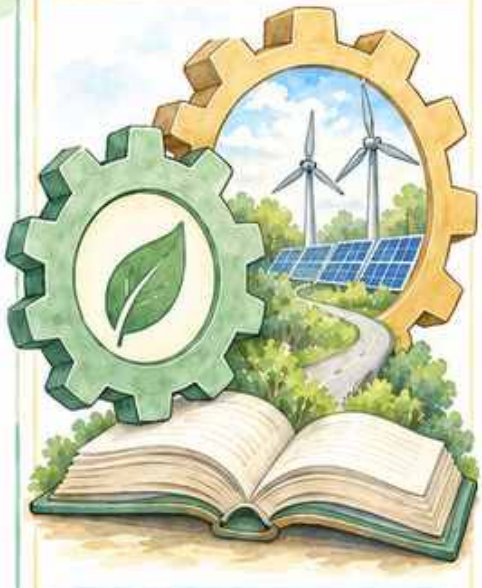
59 indicators

11 targets

- Voluntary
- Non-prescriptive
- Non-punitive

- No ranking of Parties
- No new financial obligations
- No funding conditionality

JUST TRANSITION



Decision to develop a mechanism

Cooperation • technical assistance • capacity-building • knowledge-sharing

Sources: Decisions 1/CMA.7, 12/CMA.7 and 2/CMA.7

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

@iaswithdrravi
DAY 8 | TOPIC 80 | 03

Decision or Presidency initiative?

NEGOTIATED DECISION

Global Mutirão



No fossil-fuel transition roadmap in the adopted text

PRESIDENCY-LED ROADMAPS



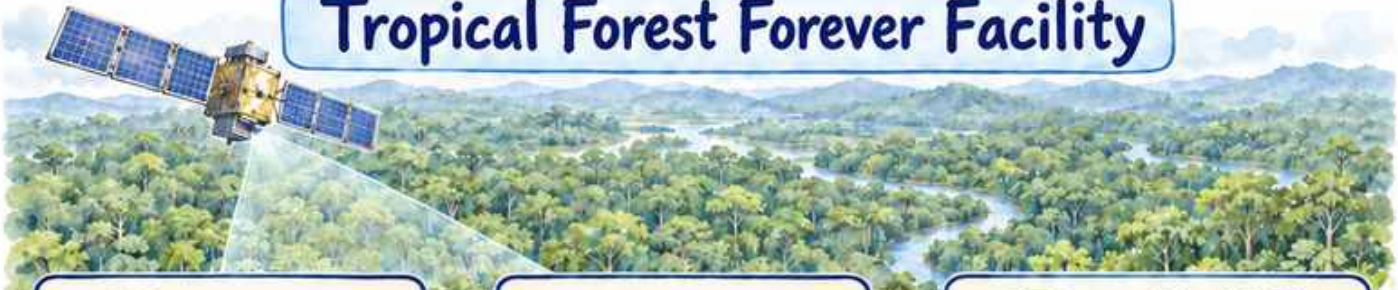
Transition away from fossil fuels



Halt and reverse deforestation

Outside the negotiated decisions

Tropical Forest Forever Facility



Annual canopy monitoring → Payments for standing forests → At least 20% to Indigenous Peoples and local communities

USD 25bn sovereign sponsors + **USD 100bn** institutional investment = **USD 125bn** medium-term aim

Fundraising aim, not money already raised

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

@iaswithdrravi
DAY 8 | TOPIC 80 | 04

India's climate targets

NDC for 2031–2035 • submitted 24 April 2026

47%

Lower emissions intensity of GDP by 2035

Compared with 2005



About 60%

Non-fossil share of installed electric power capacity by 2035

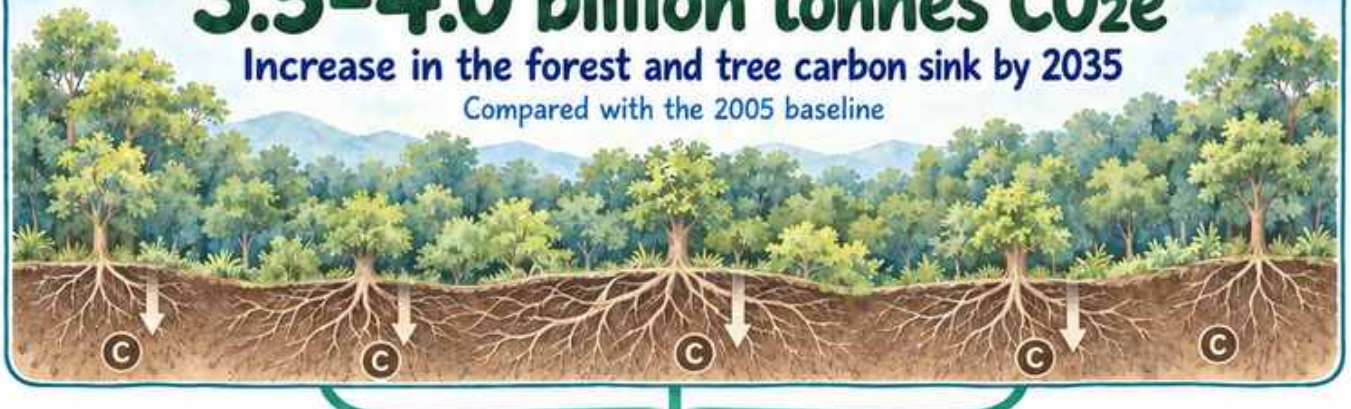
Capacity, not generation



3.5–4.0 billion tonnes CO2e

Increase in the forest and tree carbon sink by 2035

Compared with the 2005 baseline



2070

Net-zero goal

Capacity target includes technology transfer and low-cost international finance.

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

@iaswithdrravi

DAY 8 | TOPIC 80 | 05

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

Insurance reform: proposal, law, commencement

1 Budget Proposal



Policy proposal to amend insurance laws announced in the Union Budget (1 February 2025).

2 Parliament Legislation



The proposal introduced, debated and passed by both Houses of Parliament as a Bill.

3 Presidential Assent



The Bill, after being passed by both Houses, received the assent of the President of India.

4 Gazette Publication



The Act was published in the Official Gazette of India.

5 Commencement Notification

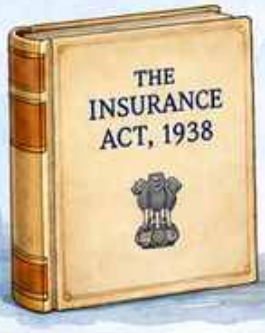


A notification dated 3 February 2026 brought the Act into force on 5 February 2026 except section 25.

Sabka Bima Sabki Raksha (Amendment of Insurance Laws) Act, 2025

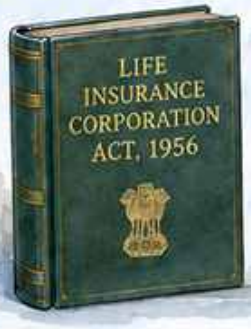
Act 40 of 2025

Three insurance laws amended



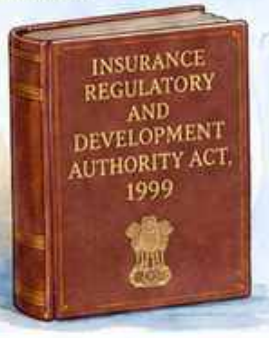
Insurance Act, 1938

Amended by the Act 40 of 2025.



Life Insurance Corporation Act, 1956

Amended by the Act 40 of 2025.



Insurance Regulatory and Development Authority Act, 1999

Amended by the Act 40 of 2025.

Commencement notification



Notification dated 3 February 2026 issued in the Official Gazette of India.



Brought the Act into force on 5 February 2026 except section 25.

Note

Commencement is separate from assent. This timeline records the 3 February 2026 notification.

@iaswithdrravi • Day 9 • Topic 90 • 01/04

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

100% FDI does not mean every insurer













Insurance companies

- FDI allowed up to 100% under the amended Insurance Act.
- Subject to applicable conditions.
- This is the statutory cap on foreign investment.

LIC (a separate institution)

- FDI capped at 20%.
- LIC is a separate institution from private insurance companies.
- Different ownership limit applies.

Insurance intermediaries

- FDI allowed up to 100%.
- Includes eligible intermediary entities, such as brokers and third-party administrators, subject to applicable rules.

1. Statutory cap
(how much FDI is allowed?)



- Insurance companies : up to 100%.
- Insurance intermediaries : up to 100%.
- LIC : 20%.
- Read each limit with its applicable legal framework; LIC has a separate regime.

2. Entry route
(how investment comes in?)



- FDI in the insurance sector is permitted through the automatic route.
- Investors are not required to take prior government approval, subject to compliance with applicable laws and conditions.

3. Regulatory conditions
(what else must be complied with?)



- FDI is subject to regulatory conditions specified under the Insurance Act, the rules and IRDAI regulations.
- The amended framework also revises governance conditions for insurers.
- Investors must comply with all applicable conditions.



- Rules dated 30 December 2025 link the permissible percentage of FDI to the Insurance Act and revise various governance conditions.
- These amendments revise conditions for Indian insurance companies; do not apply that statement indiscriminately to LIC.

This is educational legal-policy content for APPSC Group 1 preparation.
It is not investment advice and does not imply that every insurance company is already foreign-owned.

@iaswithdrravi · Day 9 · Topic 90 · 02/04

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

Policyholders and regulatory powers



- Fair treatment
- Financial security
- Disclosure & transparency
- Grievance redressal
- Responsible market conduct



1 Foreign reinsurer – Net Owned Fund requirement reduced

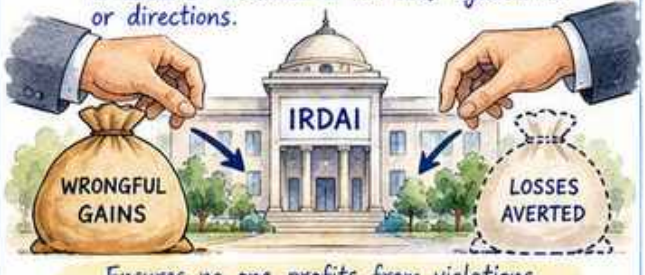


- Net Owned Fund (NOF) requirement for a foreign reinsurer reduced from ₹5,000 crore to ₹1,000 crore.
- Eases entry and participation of qualified foreign reinsurers in the Indian insurance market.

2 IRDAI – Disgorgement power

- IRDAI can recover:
  - wrongful gains made by a person, or
  - losses averted by a person,

  in cases of violation of the Act, regulations or directions.



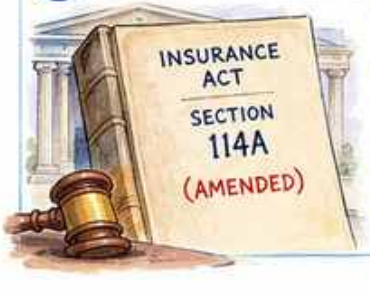
Ensures no one profits from violations and strengthens market integrity.

3 Insurance Intermediaries – Registration framework



- A registration framework for insurance intermediaries (e.g., agents, brokers, corporate agents etc.).
- Governance requirements.
- Information powers to seek information and call for documents from intermediaries.

4 Section 114A – Amended (not newly inserted)



- Section 114A has been amended, not newly inserted.
- Draft regulations are generally published for public comments before finalisation.
- Specified exceptions apply.
- Periodic review of regulations is envisaged.

5 Capital threshold vs FDI percentage – Clear distinction

Capital threshold



- Refers to minimum financial requirement (e.g., Net Owned Fund) for a foreign reinsurer to be eligible.
- In this context, reduced from ₹5,000 crore to ₹1,000 crore.
- Relates to financial strength and eligibility.

FDI percentage



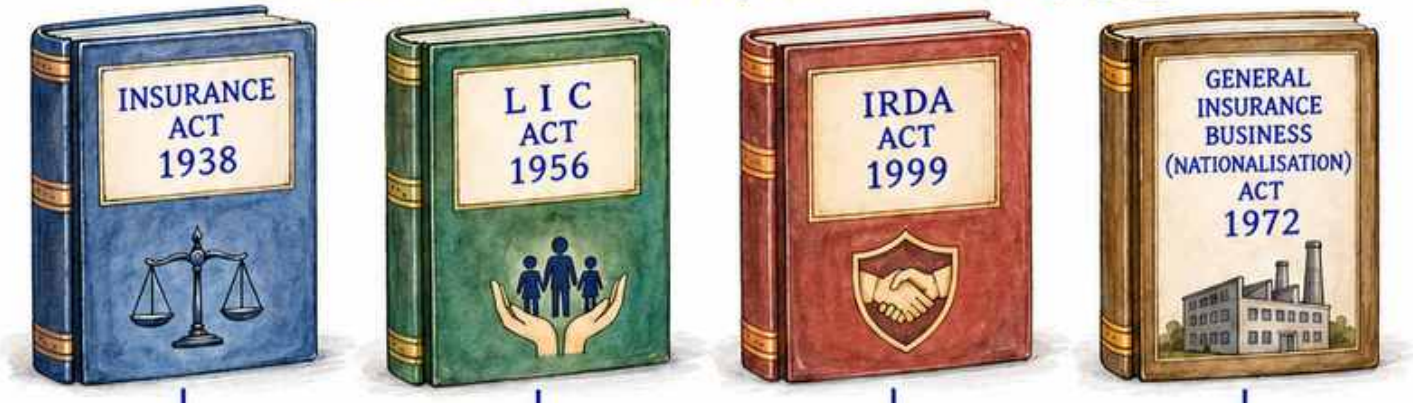
- Refers to the permitted extent of foreign investment in an Indian insurance company.
- A separate concept from capital threshold.
- One deals with how much capital a foreign reinsurer must have; the other deals with how much foreign equity can be held.

@iaswithdrravi · Day 9 · Topic 90 · 03/04

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

Read the reform without mixing legal steps

Sabka Bima Sabki Raksha Act, 2025 · Act 40 of 2025



Amended by Act 40 of 2025	Amended by Act 40 of 2025	Amended by Act 40 of 2025	Not amended by Act 40 of 2025

No composite insurance licence created by this Act.



- Act 40 of 2025 did not create a composite insurance licence.
- Do not read this Act as having introduced a single licence to carry on multiple lines of insurance business.

Budget 'entire premium invested in India' proposal is not inserted by the 30 December 2025 amendments.



- The proposal to mandate that the entire premium is invested in India is not inserted by the 30 December 2025 amendments.
- Do not infer the absence of other investment obligations.

Legislative assent and commencement are different dates.



- Legislative assent is the date on which the Bill receives the formal approval of the competent authority.
- Commencement is the date on which the provisions come into force, which may be the same or a different date from the date of assent.
- Always check both dates separately. Do not assume they are the same.

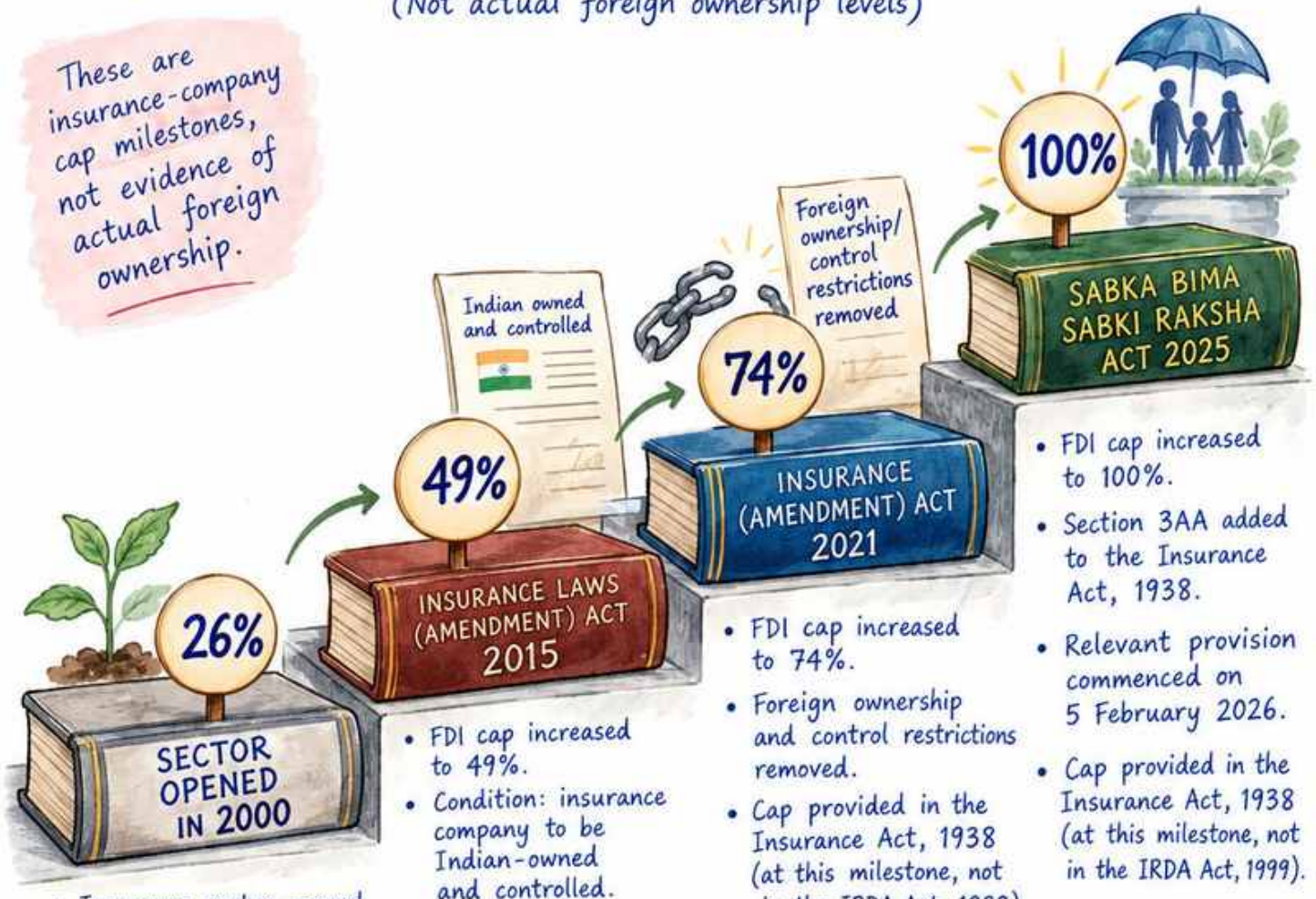
@iaswithdrravi · Day 9 · Topic 90 · 04/04

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

Foreign-investment limits: four steps

Key milestones in the cap on foreign investment in Indian insurance companies
(Not actual foreign ownership levels)

These are insurance-company cap milestones, not evidence of actual foreign ownership.



- Insurance sector opened to private players in 2000.
- FDI cap: 26%.

- FDI cap increased to 49%.
- Condition: insurance company to be Indian-owned and controlled.
- Cap provided in the Insurance Act, 1938 (at this milestone, not in the IRDA Act, 1999).

- FDI cap increased to 74%.
- Foreign ownership and control restrictions removed.
- Cap provided in the Insurance Act, 1938 (at this milestone, not in the IRDA Act, 1999).

- FDI cap increased to 100%.
- Section 3AA added to the Insurance Act, 1938.
- Relevant provision commenced on 5 February 2026.
- Cap provided in the Insurance Act, 1938 (at this milestone, not in the IRDA Act, 1999).

Important: Cap, entry route and regulatory conditions are three separate questions.

Cap
Maximum foreign investment permitted (in %).

Entry route
Automatic route or Government route (as applicable).

Regulatory conditions
Sector-specific and other conditions (e.g., fit and proper criteria, corporate governance, etc.).

@iaswithdrravi · Day9 · Topic90 · 05

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

Deepavali: what UNESCO inscribed

10 December 2025 • India's 16th ICH element

"Representative List of the Intangible Cultural Heritage of Humanity"

2003 Convention • Decision 20.COM 7.b.24

Domain: social practices, rituals and festive events

Living tradition

Annual lunar-calendar festival, usually October–November



Passed on within families and communities

Lamps, shared sweets, gifts, meals and rituals

Safeguarding supports artisans, participation and sustainable materials

Who prepared the nomination?

- Sangeet Natak Akademi (SNA), under the Ministry of Culture
- Deepavali entered India's National Inventory in 2023
- SNA coordinated experts and practitioners; communities gave informed consent



2023 Inventory

2024–25 nomination

2025 inscription

20th Committee session

- New Delhi • Red Fort complex • first hosted by India
- Chair: Vishal V. Sharma
- UNESCO session dates: 8–12 December 2025



The festival is living heritage; the Red Fort is a World Heritage property

Day 10 • Topic 100 • 01 | @iaswithdrravi

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

Two conventions, three ICH instruments

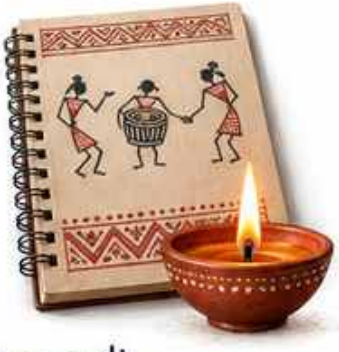
2003: Intangible cultural heritage

Living practices, knowledge and skills

Adopted:
↳ 17 October 2003

India ratified:
↳ 9 September 2005

In force:
↳ 20 April 2006



Example: Deepavali

1972: World cultural and natural heritage

Cultural and natural sites

Adopted:
↳ 16 November 1972

In force:
↳ 17 December 1975

India ratified:
↳ 14 November 1977



Example: Red Fort Complex

Under the 2003 Convention

16

Article 16 • Representative List

Visibility and awareness of living heritage

17

Article 17 • Urgent Safeguarding List

Heritage whose viability needs urgent safeguarding
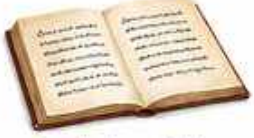
18

Article 18 • Register of Good Safeguarding Practices

Programmes, projects and activities

Three different instruments, not ranks

Five ICH domains



Oral traditions



Performing arts



Social practices and festivals



Nature-related knowledge



Traditional craftsmanship

Day 10 • Topic 100 • 02 | @iaswithdrravi

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

Who decides an ICH inscription?

"General Assembly of States Parties"

- Sovereign body • ordinary meeting every two years
- Elects the Intergovernmental Committee



Committee: 24 States Members

- Four-year term • half renewed every two years
- No two consecutive terms
- Examines nominations and decides inscriptions
- India's terms: 2006–2010; 2014–2018; 2022–2026

Nomination journey

- Community participation + free, prior and informed consent



Deepavali: what R.1–R.5 recorded



- **R.1** • Living practice and transmission
- **R.2** • Social cohesion and inclusion
- **R.3** • Safeguarding, artisans and greener practices
- **R.4** • Participation and consent; SNA coordination
- **R.5** • National inventory entry in 2023

Nomination is a proposal; inscription requires the Committee's decision

Day 10 • Topic 100 • 03 | @iaswithdrravi

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

India's living heritage: years to remember

16 elements • Representative List • October 2026



- 2008 • Vedic chanting; Kutiyattam; Ramlila
- 2009 • Ramman
- 2010 • Chhau; Kalbelia; Mudiyettu
- 2012 • Buddhist chanting of Ladakh
- 2013 • Sankirtana of Manipur



- 2014 • Thatheras' brass and copper utensil craft
- 2016 • Yoga



- 2017 • Kumbh Mela



- 2021 • Durga Puja in Kolkata
- 2023 • Garba of Gujarat
- 2024 • Nowruz (latest multinational extension)
- 2025 • Deepavali



Why 2008?

Earlier UNESCO Masterpieces joined the Representative List in 2008.

Nowruz needs a date note

- India joined the 12-country inscription in 2016.
- The 2024 extension covers 13 countries.
- Count this shared element once.

Quick sequence

Ladakh 2012 → Manipur 2013 → metal craft 2014
Yoga 2016 → Kumbh 2017

Day 10 • Topic 100 • 04 | @iaswithdrravi

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

Day 11 • Topic 110 • 1/4

LVM3-M6: BLUEBIRD BLOCK-2

India's heavy-lift commercial launch



MISSION SNAPSHOT

- 24 December 2025 • 08:55 IST
- Second Launch Pad, SDSC SHAR, Sriharikota
- Sixth operational LVM3 flight
- Third dedicated commercial LVM3 mission

ONE SATELLITE • ABOUT 6,100 kg

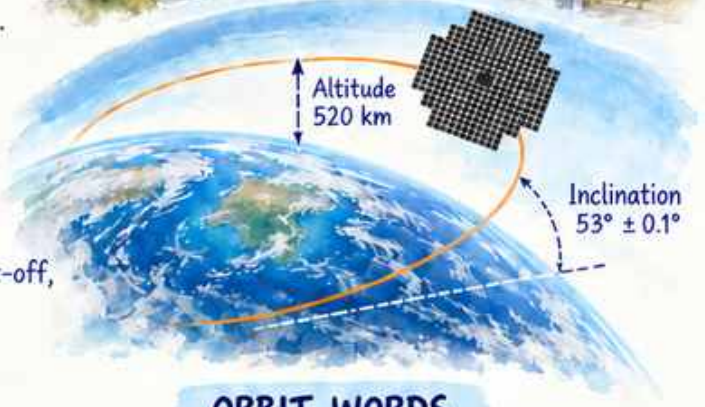
- BlueBird Block-2 = AST SpaceMobile's BlueBird 6.
- US company AST SpaceMobile owns the satellite.
- ISRO built and flew LVM3.
- NSIL arranged the commercial launch agreement.

WHY THE MISSION MATTERS

- Heaviest single satellite launched from Indian soil.
- Heaviest payload delivered to LEO in LVM3's launch history.
- A large communications satellite for direct-to-mobile connectivity.

THE ORBIT

- Target: circular Low Earth Orbit, 520 km altitude.
- Inclination: 53° ± 0.1°.
- Inclination is the angle between the orbital plane and Earth's equator.
- ISRO confirmed placement in the intended orbit.



FLIGHT-PLAN MILESTONE

- Satellite separation: about 942.5 seconds after lift-off, at about 520.8 km altitude.
- Planned milestone values.

KEEP THESE DETAILS STRAIGHT

- The launch was 24 December in India; still 23 December in the eastern United States.
- Mass: about 6,100 kg; pre-launch estimate: 6.5 tonnes.
- M2 = OneWeb satellites.
- M6 = BlueBird Block-2.

ORBIT WORDS

- LEO: low-altitude Earth orbit.
- GTO: an elliptical transfer orbit used to reach geosynchronous orbit.
- A rocket can carry less mass to the more demanding GTO.

Sources: ISRO mission brochure; NSIL launch announcement

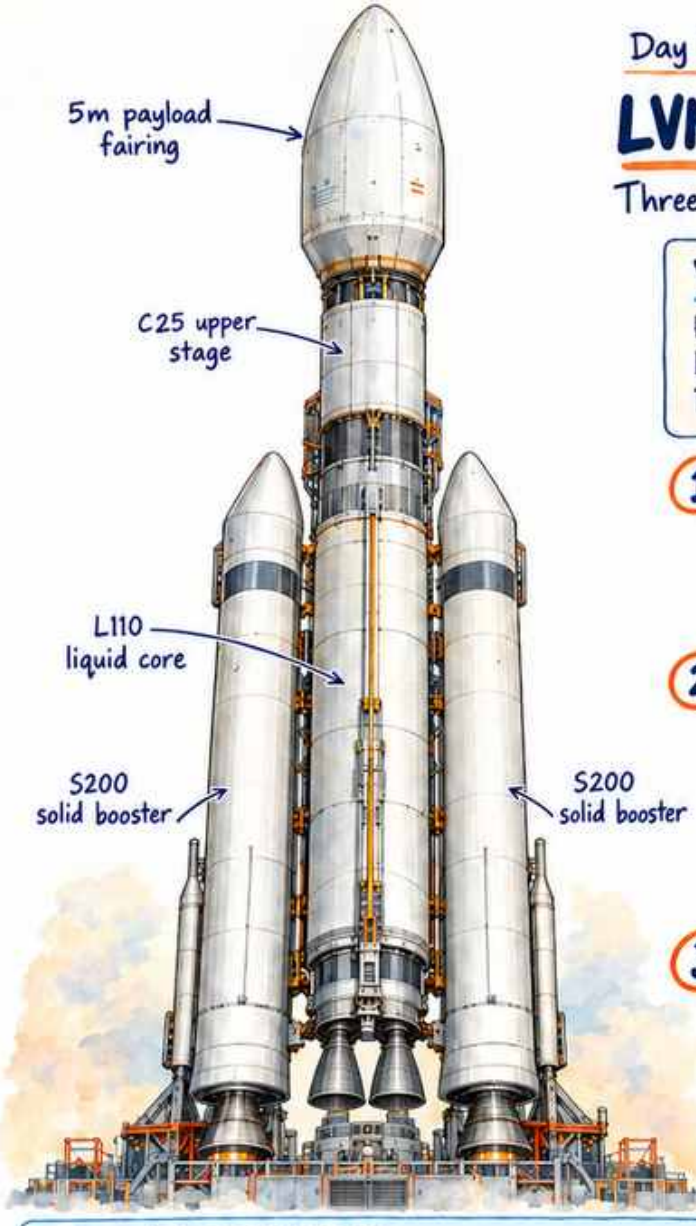
iaswithdrravi.com

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

Day 11 • Topic 110 • 2/4

LVM3: HOW THE ROCKET WORKS

Three-stage heavy-lift vehicle • formerly GSLV Mk III



VEHICLE AT A GLANCE

Height: 43.5 m
Lift-off mass: 640 tonnes
Payload fairing diameter: 5 m

1 TWO S200 SOLID BOOSTERS

- HTPB-based solid propellant
- 204.2 tonnes of propellant in each booster
- The vehicle lifts off on these two motors alone.

2 L110 LIQUID CORE

- Two Vikas engines
- Fuel: UH25
- Oxidiser: nitrogen tetroxide, N_2O_4
- Propellant load: 115.9 tonnes
- The core ignites during the boosters' flight.

3 C25 CRYOGENIC UPPER STAGE

- CE-20 engine
- Liquid hydrogen + liquid oxygen
- Propellant load for M6: 28.5 tonnes
- Very cold propellants provide efficient upper-stage thrust.

FLIGHT SEQUENCE

S200 ignition → L110 ignition → boosters separate → fairing separates → L110 separates → C25 ignition → satellite separation

CAPACITY DEPENDS ON THE ORBIT

Baseline payload capacities:

- 8,000 kg to LEO at 600 km
- 4,000 kg to GTO

Payload capacity varies with mission and orbit.

PAYLOAD PROTECTION

Protects the satellite during ascent through the atmosphere; discarded when no longer needed.

CRYOGENIC PROPELLANTS

Hydrogen and oxygen must remain at extremely low temperatures to stay liquid.

FROM CARGO TO CREW

A human-rated version of LVM3 is the launch vehicle for Gaganyaan. Human-rating adds safety and reliability requirements.

Sources: ISRO LVM3 page and M6 mission brochure
iaswithdrravi.com

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

Day 11 • Topic 110 • 3/4

BLUEBIRD: BROADBAND FROM SPACE

A satellite designed to connect ordinary phones



THE SPACECRAFT

BlueBird Block-2, also called BlueBird 6.
Owner: AST SpaceMobile, United States.
Part of a planned global LEO constellation.

A VERY LARGE ANTENNA

Phased-array area: 223 m²
Equivalent to nearly 2,400 square feet.
About three times the array size of BlueBirds 1–5.
A phased array steers radio beams electronically.

THE INTENDED SERVICE

Satellite ↔ standard, unmodified smartphone
Designed for 4G/5G voice, video, texts and data.
No separate satellite dish is required for the phone.

CAPABILITY IS NOT UNIVERSAL AVAILABILITY

The company states design capacity up to ten times that of its first generation and peak data rates up to 120 Mbps.
These are design claims, not a guaranteed speed for every user.
Coverage and commercial service depend on the constellation, mobile partners and approvals.

TWO DIFFERENT SERVICE MODELS

DIRECT-TO-DEVICE

Satellite communicates with an ordinary mobile phone.



BROADBAND TO A TERMINAL

Satellite communicates with a separate user terminal; the terminal links to the user's devices.



Classify the service, not just the company.
Starlink broadband uses a terminal; SpaceX also offers Direct to Cell.

POST-LAUNCH CHECK

AST announced full antenna deployment in February 2026. A successful launch and an unfolded antenna do not by themselves mean worldwide service is operating.

THE KEY CONNECTION

Large space antenna + LEO constellation + mobile-network partnerships → direct cellular connectivity where ground coverage is limited

Sources: ISRO M6 brochure; AST SpaceMobile

iaswithdrravi.com

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

Day 11 • Topic 110 • 4/4

LVM3 FLIGHTS & RECORDS

Follow the flight code, payload and orbit

THE NINE-FLIGHT SEQUENCE

- 18 Dec 2014 • LVM3-X/CARE
  Experimental flight; crew-module re-entry experiment
- 5 Jun 2017 • D1 • GSAT-19
- 14 Nov 2018 • D2 • GSAT-29
  Two developmental flights
- 22 Jul 2019 • M1 • Chandrayaan-2
- 23 Oct 2022 • M2 • 36 OneWeb satellites
- 26 Mar 2023 • M3 • 36 OneWeb satellites
- 14 Jul 2023 • M4 • Chandrayaan-3
- 2 Nov 2025 • M5 • CMS-03
- 24 Dec 2025 • M6 • BlueBird Block-2


Chandrayaan-3 (M4)






BlueBird Block-2 (M6)

COUNT CORRECTLY

- M1 – M6 = six operational flights.
- M2, M3 and M6 = three dedicated commercial missions.
- The two OneWeb flights carried 72 satellites in total.

THREE RECORDS, THREE SCOPES

- M2 • 5,796 kg • LEO
  36 satellites together; first commercial LVM3 mission.
- M5 • about 4,400 kg • GTO
  CMS-03: heaviest communication satellite launched to GTO from Indian soil.
- M6 • about 6,100 kg • LEO
  BlueBird Block-2: heaviest single satellite launched from Indian soil.
  The M3 OneWeb batch weighed 5,805 kg.

NSIL: THE COMMERCIAL ROLE

- NewSpace India Limited, established in 2019.
- Central public-sector enterprise under the Department of Space.
- Commercialises launch services, satellite services and space technologies.

REVISION CHECK

- M2 = OneWeb • M4 = Chandrayaan-3
- M5 = CMS-03 • M6 = BlueBird Block-2
- Single-satellite mass is different from total batch payload.

Flight-list coverage: through M6, as of 16 October 2026.
Sources: ISRO LVM3 launch list; NSIL

iaswithdrravi.com

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

Ponduru Khadi: four dates, one GI



- Ponduru • Srikakulam district • Andhra Pradesh
- Hand-spun + hand-woven cotton cloth
- Also called **Patnulu khadi**

FOUR KEY DATES

1 — **31 January 2023**



Application filed by the Khadi and Village Industries Commission (KVIC)

2 — **4 July 2025**



GI Journal No. 203 made available

3 — **5 November 2025**



Certificate of Registration dated

4 — **13 December 2025**



Public announcement: Union Civil Aviation Minister Kinjarapu Ram Mohan Naidu

REGISTRY IDENTITY

- Application No. **1049** • Serial No. **700**
- Class **23** • goods: **textiles**
- Registration list: **Handicraft** • **2025-26**
- Applicant address: **Mumbai** • Status: **Registered**



The local AFKKS society is **not** the applicant on this record.

Day12 | Topic 120 | 01 | @iaswithdrravi

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

Ponduru: cotton → yarn → cloth

1. INDIGENOUS COTTON



- Short-staple Punasa and hill cotton; white and red.
- Konda patti: finer counts • Yerra patti: coarser counts
- Reported traditional practice: cotton grown without pesticides or fertilisers.

2. CLEAN & COMB



- Jawbone of the valuga fish / catfish removes seeds and impurities.

3. SPIN BY HAND



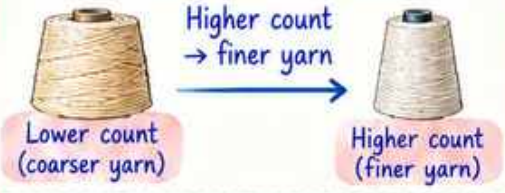
- Single-spindle Gandhi charkha
- A 24-spoke example
- Not the multi-spindle Ambar charkha

4. WEAVE BY HAND



- Hand-spun yarn → handloom → cotton khadi
- Padmasali and Devanga weaver families

YARN COUNT = FINENESS



- Reported range: 44–100 counts
- Other reported maxima: white up to 120; red up to 60
- Maximum count is not uniform.

Day 12 | Topic120 | 02 | @iaswithdrravi

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

Ponduru: people and heritage

Ponduru is a census town and mandal headquarters in Srikakulam.



THE LOCAL SOCIETY



Andhra Fine Khadi Karmikabhivruddhi Sangham (AFKKS)

- **1949**: established
- AFKKS supports local fine-khadi production and is aided by KVIC.

GANDHI AND PONDURU KHADI



Ponduru khadi is associated with Gandhi's support for handspun cloth. Local traditions connect Gandhi and Devdas Gandhi with its makers, but the visit chronology is uncertain.

LIVELIHOOD NUMBERS ARE APPROXIMATE

Historical regional estimates (material through 2021)



- Srikakulam + neighbouring Vizianagaram: over 300 spinners; 350 weavers.
- Ponduru: about 50 spinners; 15 weavers.

Separate historical estimates



- Spinners: 2,000 → about 800
- Fine-khadi weavers: over 150 → 45–50

Different periods and populations; these are not current official totals.



Earlier, **MP Bellana Chandra Sekhar** sought GI protection and wider markets in the Lok Sabha.

Day 12 | Topic 120 | 03 | @iaswithdrravi

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

GI: the product-place link



Handwoven cloth



Named locality



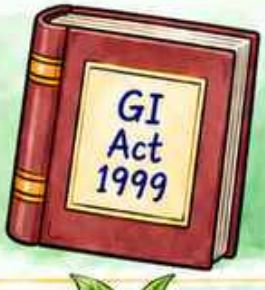
Essentially attributable to geographical origin

TRIPS Article 22(1)

A geographical indication identifies goods whose quality, reputation or other characteristic is essentially attributable to their geographical origin.

INDIA'S LAW

Geographical Indications of Goods (Registration and Protection) Act, 1999
Act No. 48 of 1999



30 December 1999 → assent

15 September 2003 → in force

2004-05 Darjeeling tea, first GI



West Bengal • Registry entries 1 and 2

COVERS GOODS



- Agricultural



- Natural



- Manufactured

WHO MAY APPLY?



Associations of persons or producers, and organisations or statutory authorities representing producers' interests.

REGISTRY



Chennai • Guindy

Part A → registered GIs
Part B → registered authorised users

Dated list snapshot: 16 October 2026
Registry list through 2025-26: serial entries up to 822.

Day12 | Topic 120 | 04 | @iaswithdrravi

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

GI rights: filing starts the clock



- Section 16: registration takes effect from the application date.
- Section 18: ten years, renewable on payment of a fee.



FILING DATE



CERTIFICATE ISSUED LATER



INITIAL TERM ENDS

- The certificate may come later.
- The ten-year period runs from filing.

10 YEARS FROM FILING

RENEWABLE

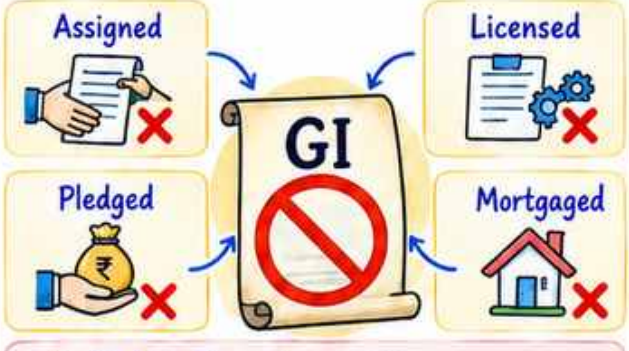
ALLAGADDA EXAMPLE



Filed: 6 March 2015
Certificate dated: 28 March 2018

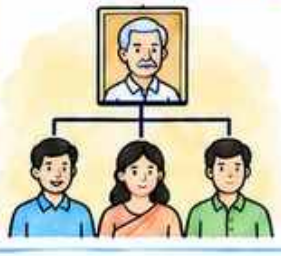
- Initial ten-year term runs from 6 March 2015.
- This example does not establish current renewal validity.

SECTION 24: GI RIGHTS CANNOT BE



- No transfer or transmission of the registered GI right.

LIMITED DEATH EXCEPTION



- On an authorised user's death, the right devolves on the successor in title.
- This is not a general licence to trade GI rights.

Remember:



- 1999 = Act • 2003 = commencement
- 10 years = from filing, not from certificate issue.

Day12 | Topic120 | 05 | @iaswithdrravi

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

Andhra Pradesh GIs: 2005-2013

- Registry years • As of 16 October 2026
- H = Handicraft • F = Food stuff
  A = Agriculture
- S = Serial No.
  App = Application No.

2005-06



1. Srikalahasthi Kalamkari — H • S29 / App28
2. Kondapalli Bommallu — H • S30 / App44

2008-09



3. Machilipatnam Kalamkari — H • S71 / App90
4. Budithi Bell and Brass Metal Craft — H • S88 / App89
5. Andhra Pradesh Leather Puppetry — H • S93 / App107
6. Uppada Jamdani Sarees — H • S106 / App122

2009-10



7. Tirupathi Laddu — F • S107 / App121

2010-11



8. Guntur Sannam Chilli — A • S122 / App143

2011-12



9. Venkatagiri Sarees — H • S151 / App189
10. Bobbili Veena — H • S163 / App203

2012-13



11. Mangalagiri Sarees and Fabrics — H • S180 / App198

Day 12 | Topic 120 | 06 | @iaswithdrravi

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

Andhra Pradesh GIs: 2013–2026

Registry years • As of 16 October 2026

H = Handicraft • F = Food stuff • A = Agriculture
S = Serial No. • App = Application No.

2013–14



1. Dharmavaram Handloom Pattu Sarees and Paavadas

H • S207 / App215

2016–17



2. Bandar Laddu

F • S286 / App433



3. Udayagiri Wooden Cutlery

H • S288 / App522

2017–18



4. Banaganapalle Mangoes

A • S295 / App241

Shared with Telangana



5. Durgi Stone Carvings

H • S298 / App481



6. Etikoppaka Toys

H • S299 / App482



7. Allagadda Stone Carving

H • S310 / App524

2018–19



8. Araku Valley Arabica Coffee

A • S334 / App607

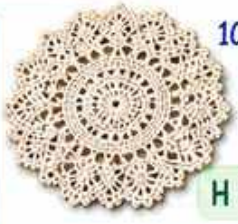
Shared with Odisha

2023–24



9. Atreyapuram Pootharekulu

F • S483 / App804



10. Narasapur Crochet Lace Products

H • S565 / App713

2025–26



11. Ponduru Khadi

H • S700 / App1049



- 22 AP-naming entries = 16 handicrafts + 3 foods + 3 agricultural goods
- Two shared-state GIs.
- Entries through 2013–14 predate the 2014 State division.
- Serial number ≠ application number.

Day 12 | Topic 120 | 07 | @iaswithdrravi

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

Four crafts: know the present district

Districts as of: 16 October 2026

ETIKOPPAKA TOYS

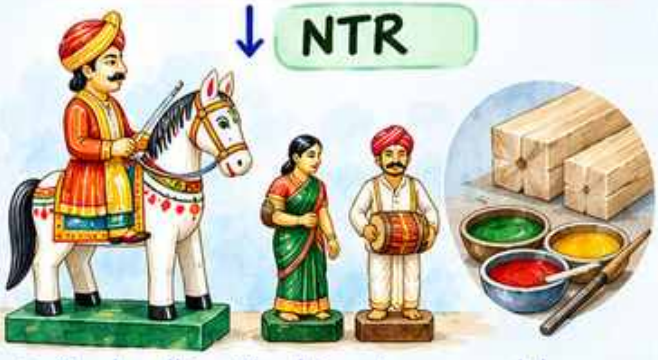
↓ ANAKAPALLI



- Etikoppaka village • Varaha river
- Soft wood + lacquer colour; natural dyes
- App 482 • 2017–18

KONDAPALLI BOMMALLU

↓ NTR



- Kondapalli • Ibrahimpatnam mandal
- Tella poniki softwood
- Vegetable dyes and enamel colours
- App 44 • 2005–06

DURGI STONE CARVINGS

↓ PALNADU



- Durgi mandal • Gurazala revenue division
- Soft limestone; tradition traced to the 15th century
- App 481 • 2017–18

ALLAGADDA STONE CARVING

↓ NANDYAL



- Allagadda mandal • Nandyal since April 2022
- Applicant: Andhra Pradesh Handicrafts Development Corporation Limited
- App 524 • 2017–18
- Historical registration date; renewal status is separate.

Ponduru Khadi

↓ Srikakulam



2026 administrative reference:

- Andhra Pradesh has 28 districts.
- Polavaram and Markapuram are new districts from 1 January 2026.
- Madanapalle is Annamayya's headquarters, not a new district.
- These changes do not alter the four matches above.

Day 12 | Topic 120 | 08 | @iaswithdrravi

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

RBI BANKING REPORT: READ THE DATE



REPORT RELEASE DETAILS

29 DEC 2025

- Report on Trend and Progress of Banking in India 2024-25
- Released by the Reserve Bank of India on 29 December 2025.
- Press release: 2025-2026/1786.

LEGAL BASIS



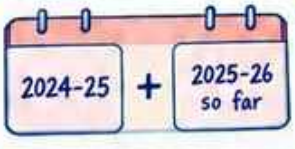
- Section 36(2), Banking Regulation Act, 1949.
- The RBI makes an annual report to the Central Government on the trend and progress of banking, including suggestions to strengthen banking business.
- The provision refers particularly to RBI activities under Section 17(2) of the RBI Act, 1934.

WHAT IT COVERS



- Commercial banks
- Co-operative banks
- Non-banking financial institutions, including NBFCs.

REFERENCE PERIOD



- Reference period: 2024-25 and 2025-26 so far, as assessed in the December 2025 report.

NUMBER OF COMMERCIAL BANKS



139 commercial banks at end-March 2025: 135 scheduled + 4 non-scheduled.

THE BANKING LANDSCAPE

Perspectives → Global Banking Developments → Domestic Policy Environment → Commercial Banks → Co-operative Banks → Non-Banking Financial Institutions → Appendix tables.

REPORT IDENTITY MATTERS



- This is separate from RBI's Financial Stability Report.
- The edition year is not the publication date; the tables may also contain later interim snapshots.

READ THE MEASURES



- Bank soundness: capital and bad-loan ratios.
- Inclusion: access, usage and quality of financial services.
- Lending, payments and deposit insurance measure different parts of banking.
- Each dated value refers to its stated period.

Day13 | Topic130 | 1/9 | @iaswithdrravi.

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

SCBs: GROWTH AND ASSET QUALITY

SCHEDULED COMMERCIAL BANKS: REPORT SNAPSHOT

Deposits and credit grew in double digits in 2024-25, but growth slowed from the previous year.

GROWTH IN 2024-25

Deposits

11.1% overall

11.4% excluding the merger impact.



Credit

11.5% overall

12.5% excluding the merger impact.



Comparable 2023-24 growth

excluding the merger impact:



Do not mix the two bases when comparing years.

End-October 2025

At end-October 2025, bank credit grew **11.3%** year on year.

ASSET-QUALITY SNAPSHOTS

	End-March 2025	→	End-September 2025
GNPA ratio	2.2%	→	2.1%
NNPA ratio	0.5%	→	0.5%
Provision coverage ratio	76.3%	→	76.0%

- The report calls the March 2025 GNPA ratio of 2.2% a multi-decadal low.
- 2.1% is the SEPTEMBER figure, not March.

WHAT THE RATIOS SAY

GNPA ratio $= \frac{\text{gross NPAs}}{\text{gross advances}} \times 100.$

Net NPAs deduct specified items, chiefly provisions held against NPA accounts.

Provision coverage ratio (PCR)

broadly measures provisions against gross NPAs; these report figures are not adjusted for write-offs.

EARLY STRESS CAN MOVE DIFFERENTLY

SMA-1 ratio rose in 2024-25, driven by public-sector banks; SMA-0 and SMA-2 declined.

An early-stress increase is not the same as a rise in NPAs.

Day13 | Topic130 | 2/9 | @iaswithdrravi

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

CAPITAL, LIQUIDITY AND PROFITABILITY

SCB CAPITAL AND LIQUIDITY: END-MARCH 2025

CRAR (Capital to Risk-Weighted Assets Ratio)
CAPITAL — 17.4% (End-March 2025)

Tier 1 capital ratio
TIER 1 — 15.5% (End-March 2025)

Leverage ratio
8.0% (End-March 2025)

Liquidity Coverage Ratio (LCR)
132.6% (End-March 2025)

At end-September 2025, CRAR was 17.2%.

CRAR formula

$$\text{CRAR} = \frac{\text{capital}}{\text{risk-weighted assets}}$$

Leverage ratio formula

$$\text{Leverage ratio} = \frac{\text{Tier 1 capital}}{\text{total exposures}}$$

: a non-risk-based backstop.

INDIAN REGULATORY FLOORS IN THE REPORT

Minimum CRAR
9.0%.
With capital conservation buffer:
11.5%.

Minimum Tier 1 ratio
7.0%.

Minimum leverage ratio
4.0% for domestic systemically important banks.
3.5% for other SCBs.

LCR requirement
100%
all bank groups met it by a wide margin.

India's CRAR and Tier 1 minima are one percentage point above Basel III norms.

Do not call India's 11.5% requirement "the Basel III requirement".

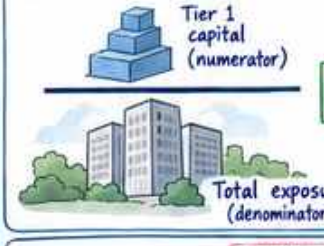
PROFITABILITY: KEEP THE PERIOD

2024-25 → H1 2025-26, April-September

Indicator	2024-25 (whole year)	H1 2025-26 (April-September)
Return on assets (RoA)	1.4%	1.3%
Return on equity (RoE)	13.5%	12.5%

RoA in 2024-25 rose from 1.3% in the previous year; RoE was broadly stable.

LEVERAGE RATIO: NON-RISK-BASED BACKSTOP



Leverage ratio = Tier 1 capital / total exposures
a non-risk-based backstop.

EXAM CHECK

1. Actual ratio or regulatory minimum?
2. March stock or September stock?
3. Whole-year profitability or half-year profitability?

Those distinctions prevent comparing unlike numbers.

Day13 | Topic130 | 3/9 | @iaswithdrravi

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

CO-OPERATIVES, NBFCs AND LOAN STRESS

END-MARCH 2025: DIFFERENT SEGMENTS

URBAN CO-OPERATIVE BANKS



- Balance-sheet growth **4.4%**; credit growth **6.7%**, the highest in six years.
- GNPA **6.2%**, down from **12.1%** in March 2021; asset quality improved for the fourth consecutive year.
- NNPA **0.7%**; CRAR **18.0%**.

RURAL CO-OPERATIVES



- State co-operative banks: GNPA **4.8%**.
- District central co-operative banks: GNPA **8.7%**.
- Both remained profitable, with better capital adequacy and asset quality.

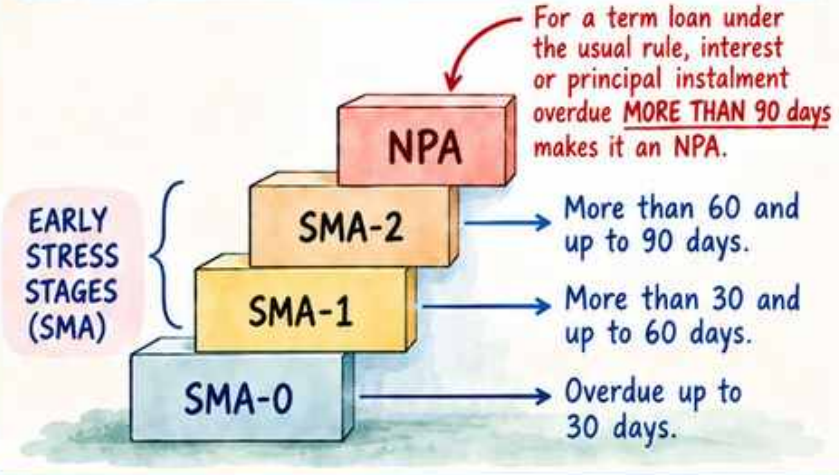
NBFCs



- Loans and advances grew **19.4%**.
- GNPA **2.9%**; CRAR **25.9%**, above the 15% prescription.
- NBFC CRAR at September 2025: **24.9%**.

SMA → NPA: ORDINARY OVERDUE-DAY NORMS

For applicable non-revolving loans, excluding eligible farm credit:



IMPORTANT EXCEPTIONS



Eligible farm credit uses **crop-season norms**.



Overdraft/cash-credit accounts use the **out-of-order test**.



Do not apply a **universal 90-day rule** to every loan.



An SMA signals early stress; it is **not yet an NPA** under these tests.

Day13 | Topic130 | 4/9 | @iaswithdrravi

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

FINANCIAL INCLUSION INDEX

RBI'S FINANCIAL INCLUSION INDEX

- Introduced 17 August 2021 in consultation with Government and sectoral regulators.
- 97 indicators across banking, investments, insurance, postal services and pensions.



THREE PARAMETERS

35% — ACCESS



Reflects availability and reach of financial services.

45% — USAGE



Reflects actual use of financial services by individuals and businesses.

20% — QUALITY



Includes financial literacy, consumer protection, and inequalities and deficiencies in services.

SCALE: 0 TO 100

0 ——— 100

0 = complete financial exclusion.

100 = full financial inclusion.

NO BASE YEAR. Normally published annually in July.

DATED VALUES



- March 2017: 43.4.
- March 2021: 53.9.
- March 2024: 64.2.
- March 2025: 67.0, released 22 July 2025.
- March 2026: 70.0, released 16 July 2026.

The March 2025 improvement mainly reflected Usage and Quality; all three sub-indices increased.

The March 2026 increase mainly reflected Usage.

December 2025 status: a review of the index was under way.

DIGITALLY ENABLED DISTRICTS



- At end-March 2025: 514 districts across 15 States and 6 Union Territories.
- Every eligible individual there had access to at least one digital payment mode.

TWO TRAPS

1. 43.4 for March 2017 is a value, not a base year..
2. The FI-Index is distinct from the Digital Payments Index, whose March 2025 value was 493.2.

Day13 | Topic130 | 5/9 | @iaswithdrravi

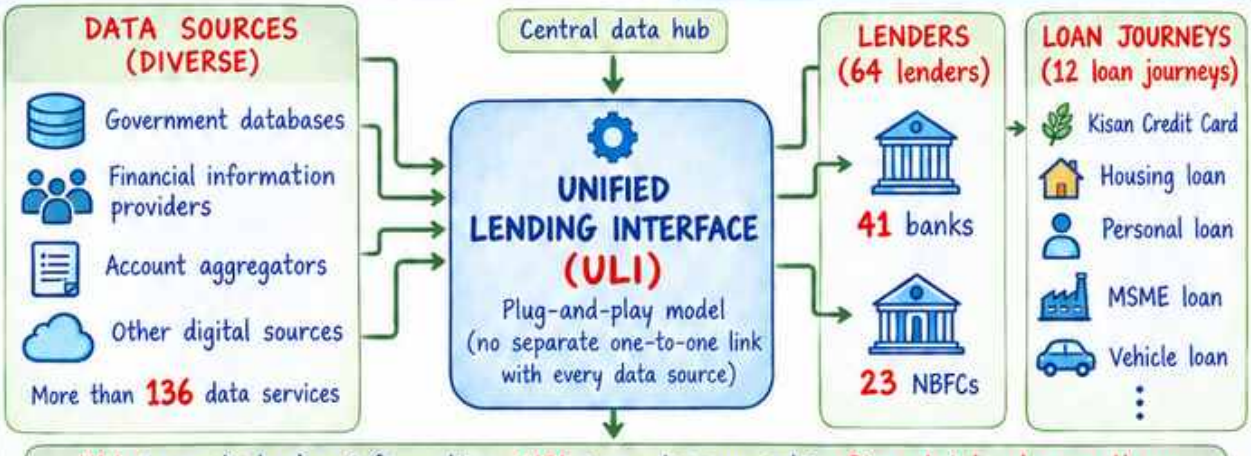
IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

UNIFIED LENDING INTERFACE (ULI)

- Provides lenders digital access to information from diverse data sources.
- Plug-and-play model: no separate one-to-one link with every data source.
- Through NABARD's e-KCC platform it reaches customers of district central co-operative banks and regional rural banks.

AS ON 12 DECEMBER 2025

- 64 lenders = 41 banks + 23 NBFCs.
- More than 136 data services.
- 12 loan journeys, including Kisan Credit Card, housing, personal, MSME and vehicle loans.



ULI supports lending information; UPI supports payments. Do not interchange them.

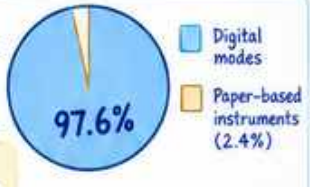
DIGITAL PAYMENTS IN 2024-25

VALUE grew 17.9%

VOLUME grew 35%

Digital modes accounted for **97.6%** of TOTAL PAYMENT VALUE in the report's Table IV.23, covering digital plus paper-based instruments.

97.6% is a share BY VALUE, not a share of transaction count.



UPI SHARE BY VOLUME

UPI had the majority share BY VOLUME.

AVERAGE RETAIL DIGITAL PAYMENT VALUE

2023-24	2024-25
Rs 4,382	Rs 3,830

RBI DIGITAL PAYMENTS INDEX

March 2024	March 2025
445.5	493.2

This is a different measure from the 0 – 100 Financial Inclusion Index.

READ THE DENOMINATOR

Growth of value, growth of count, share of value, share of count and average payment size answer different questions.

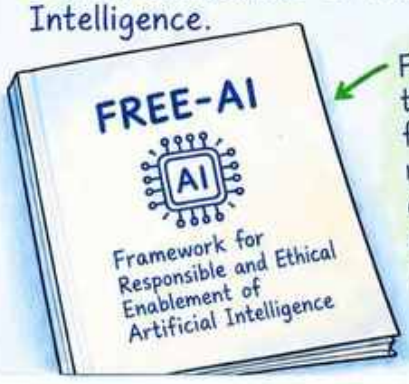
Day13 | Topic130 | 6/9 | @iaswithdrravi

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

REGULATORY TECHNOLOGY: DATED MILESTONES

13 AUGUST 2025: FREE-AI

Framework for Responsible and Ethical Enablement of Artificial Intelligence.



FREE-AI is the RBI's framework for responsible and ethical use of artificial intelligence.

PRAVAAH

Platform for Regulatory Application, Validation and AutHorisation.





Forms for 191 services were available as on 18 December 2025.

WEB-DOMAIN STATUS: DECEMBER 2025



.bank.in was introduced for banks.



.fin.in was a PROPOSED extension for non-bank financial entities.

This is the December 2025 status; proposal and rollout are different stages.

RULEBOOK CLEAN-UP





More than **9,000** circulars consolidated into **244** function-wise Master Directions.

KEY CHRONOLOGY

- **1 October 2025** — RBI proposals included strengthening deposit insurance.
- **12 December 2025** — 64 lenders on ULI.
- **18 December 2025** — PRAVAAH forms for 191 services.
- **19 December 2025** — RBI Central Board approves risk-based deposit-insurance premium framework.
- **29 December 2025** — banking report released.
- **6 February 2026** — DICGC, with RBI approval, advises insured banks on the framework.
- **1 April 2026** — framework takes effect.

THREE DIFFERENT DATES



The reference period, publication date and policy commencement date describe different events. The 2024-25 banking report was published in December 2025; the deposit-insurance framework took effect on 1 April 2026.

Day13 | Topic130 | 7/9 | @iaswithdrravi

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

DEPOSIT INSURANCE: RISK-BASED PREMIUM

KEY TIMELINE

1962 → DICGC operated a flat-rate premium system from 1962 until the risk-based framework took effect on 1 April 2026.

1 APRIL 2020 → Flat annual premium rose from 10 to 12 paise per Rs 100 of assessable deposits. 12 paise remains the CARD RATE under the new framework.

19 DECEMBER 2025 → RBI Central Board approved the risk-based premium framework.



6 FEBRUARY 2026 → DICGC announced operational arrangements with RBI approval.



1 APRIL 2026 → Framework became effective; review at least once every three years.



WHAT IS DICGC?

DICGC = Deposit Insurance and Credit Guarantee Corporation.

WHY RISK-BASED?

- Eligible banks receive risk-linked discounts to reward sound risk management and reduce moral hazard.
- The old flat rate serves as the ceiling.

RISK-BASED PREMIUM MODELS

TIER 1 MODEL

SCBs other than regional rural banks.

Inputs:

1. Supervisory ratings.
2. CAMELS-based quantitative assessment.
3. Potential loss to Deposit Insurance Fund.

TIER 2 MODEL

Regional rural banks and co-operative banks.

Inputs:

1. CAMELS-based assessment.
2. Potential loss to the fund.

CARD-RATE EXCEPTIONS

Local Area Banks and Payments Banks continue at the flat card rate.

UCB

UCBs under SAF/PCA continue at the card rate.

IMPORTANT CAVEAT

Do not confuse risk-model tiers with UCB regulatory tiers. The discount conditions are separate from the model grouping.

Day13 | Topic130 | 8/9 | @iaswithdrravi

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

PREMIUM DISCOUNTS AND FINAL DATE CHECK

RISK-BASED DEPOSIT-INSURANCE PREMIUM

For eligible banks:

- Risk-model discount: up to 33.33%.
- Vintage discount: up to 25%, subject to prescribed conditions.



DISCOUNTS APPLY SUCCESSIVELY, NOT BY SIMPLE ADDITION.

Rate after discounts = card rate × (1 − risk discount) × (1 − vintage discount).

Illustration only: using exactly one-third and 25% discounts:



Card rate 12 paise per Rs 100 annually.

12 paise × 2/3 = 8 paise.

8 paise × 3/4 = 6 paise per Rs 100 annually.

Do not subtract 33.33 + 25 = 58.33% directly from the card rate.

Follow the prescribed eligibility and premium rules.

ELIGIBILITY MATTERS

- Vintage eligibility differs between Tier 1 and Tier 2 banks.
- Among UCBs, vintage discount is limited to Tier 4.
- UCBs under SAF/PCA remain at the card rate.
- Local Area Banks and Payments Banks pay the 12-paise card rate.

FINAL EXAM CHECK

GNPA	2.2% in March 2025; 2.1% in September 2025.
RoA	1.4% in 2024-25; 1.3% in H1 2025-26.
FI-Index	no base year; 67.0 for March 2025; 70.0 for March 2026.
Digital payments	97.6% is share by VALUE in the report's payment total.
SMA	SMA is early stress; farm and overdraft/cash-credit NPA tests need their own rules.

Day13 | Topic130 | 9/9 | @iaswithdrravi

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

VB-G RAM G: FROM BILL TO LAW

THE FULL NAME

Viksit Bharat-Guarantee for Rozgar and Ajeevika Mission (Gramin): VB-G RAM G Act, 2025.
Act No. 36 of 2025.
Nodal ministry: Ministry of Rural Development.
"Rozgar" means employment; "Ajeevika" means livelihood. G RAM G represents Guarantee for Rozgar and Ajeevika Mission (Gramin).



THE LEGISLATIVE SEQUENCE

1. **16 DECEMBER 2025:** Shivraj Singh Chouhan introduced the Bill in the Lok Sabha.



2. **18 DECEMBER 2025:** Lok Sabha passed it by voice vote. Rajya Sabha also passed it by voice vote in its 18 December sitting, which continued past midnight. Some reports therefore use 19 December for that vote.



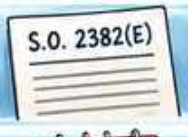
3. **20 DECEMBER 2025:** presidential assent, explicitly recorded in the Gazette.



4. **21 DECEMBER 2025:** Gazette publication; news reports announced assent.

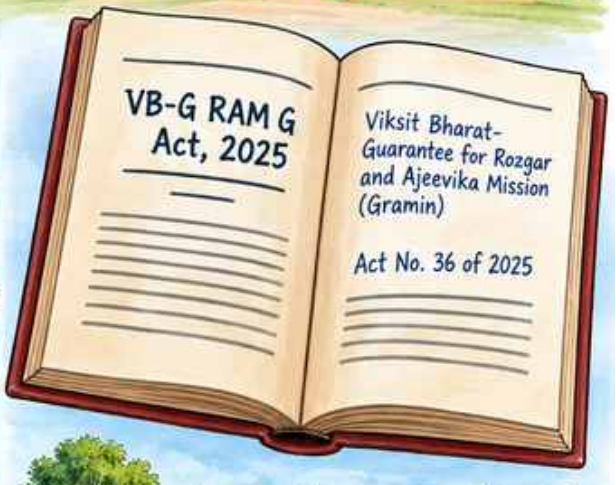


5. **11 MAY 2026:** commencement notification .S.O. 2382(E).



6. **1 JULY 2026:** the Act came into force. It was in force on 17 October 2026.





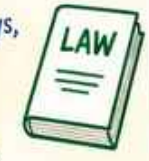


WHY THE DATES MATTER

Passing a Bill, receiving assent, publication and commencement are distinct events. Section 1(2) leaves the commencement date to a Central Government notification. December 2025 enactment did not itself make the provisions operational that December.

EXAM FOCUS

Keep the law's identity, guaranteed days, funding pattern and division of responsibilities together.



Sources: S1, S5, S6, S7, S13, S14.

Day14 | Topic140 | 1/10 | @iaswithdrravi

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

THE GUARANTEE AND THE TRANSITION

FROM THE 2005 ACT

- The National Rural Employment Guarantee Act, 2005 was Act No. 42 of 2005, dated 5 September 2005.
- Act 46 of 2009 added "Mahatma Gandhi" to the name with effect from 2 October 2009.
- MGNREGA guaranteed at least 100 days of work per financial year to each eligible household.



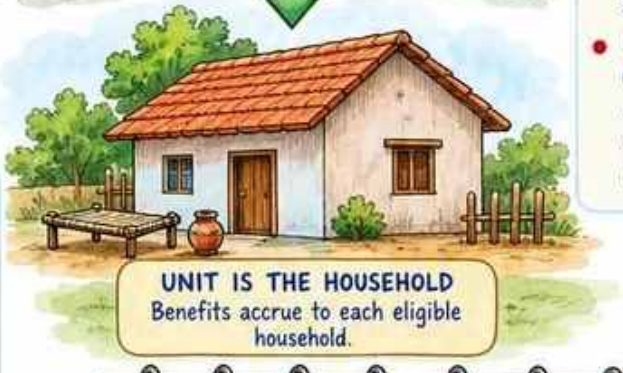
THE NEW ENTITLEMENT

- Section 5(1) guarantees not less than 125 days per financial year to every household whose adult members volunteer for unskilled manual work in the notified rural areas.
- The unit is the household. The increase is 25 days. "Not less than" sets a floor, not a ceiling.
- Under section 5(4), the Centre or State may provide additional work within its economic capacity and development limits.

WHERE AND HOW

- A rural area excludes areas covered by an urban local body or a Cantonment Board: section 2(o).
- Each State Government must notify its Scheme within six months from commencement: section 3(1).

The six-month period is measured from commencement of the Act.



UNIT IS THE HOUSEHOLD
Benefits accrue to each eligible household.



CONTINUITY

- S.O. 2383(E), dated 11 May 2026, repealed MGNREGA from 1 July 2026, the same day the new Act commenced.
- Existing e-KYC-verified Job Cards remain valid until new Gramin Rozgar Guarantee Cards are issued.
- Ongoing MGNREGA works may continue under the new Act.



Sources: S1, S2, S3, S12.

Day14 | Topic140 | 2/10 | @iaswithdrravi.

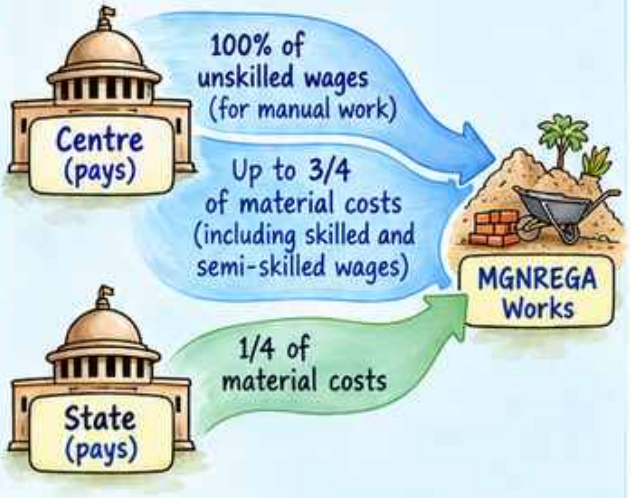
IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

WHO PAYS: TWO DIFFERENT 60:40s

MGNREGA: THE EARLIER ARRANGEMENT

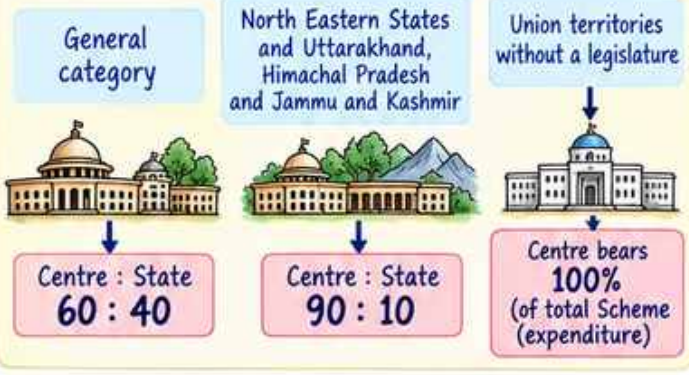
The Centre bore all wages for unskilled manual work and up to three-fourths of material costs, including skilled and semi-skilled wages. The State bore one-fourth of material costs.

Section 22(1) referred to the amount required for unskilled wages.



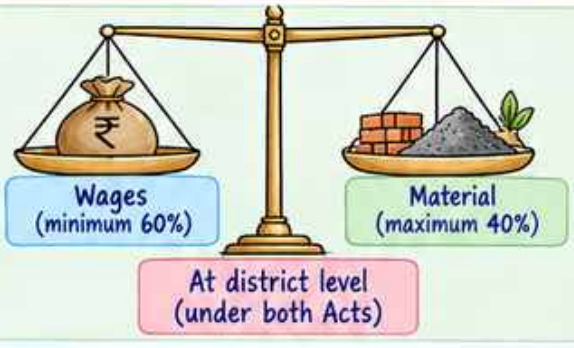
VB-G RAM G: CENTRALLY SPONSORED SCHEME

- Section 22 sets Centre:State sharing at 60:40 for the general category.
- 90:10 applies to North Eastern States and to Uttarakhand, Himachal Pradesh and Jammu and Kashmir.
- For Union territories without a legislature, the Centre bears the entire Scheme expenditure. Do not apply 90:10 to this category.
- The Centre fixes each State's normative allocation for each financial year using prescribed objective parameters. Expenditure above that allocation is borne by the State: sections 4(5), 4(6) and 22.



SEPARATE COST-COMPOSITION RULE

- Both Acts cap the material component at 40% at district level.
- This wage-material limit is different from the new 60:40 Centre-State sharing pattern.
- It is not an identical ratio required for every individual work.



BUDGET CONTEXT

- The Government's 11 May 2026 explainer gave a Central share of Rs 95,692.31 crore for 2026-27 and expected total outlay above Rs 1.51 lakh crore including States.
- It described administrative expenses increasing from 6% to 9%, without specifying the denominator there.



Sources: S1, S2, S3.

Day14 | Topic140 | 3/10 | @iaswithdrravi.

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

WAGES AND UNEMPLOYMENT ALLOWANCE

1. WORK DATE FOR WAGES



2. MUSTER-ROLL CLOSURE FOR COMPENSATION



3. APPLICATION / REQUESTED START FOR ALLOWANCE



WAGE RATE: SECTION 10

The Central Government notifies the wage rate.

It cannot be lower than the prevailing rate notified under MGNREGA.

PAYMENT DEADLINE: SECTION 5(3)

Daily wages must be disbursed weekly or, in any case, no later than a fortnight after the date the work was done.

A fortnight is two weeks.

DELAY COMPENSATION: SCHEDULE II, PARAGRAPH 6

If wages are not paid within fifteen days from closure of the muster roll, wage seekers are entitled to compensation.

The rate is 0.05% of unpaid wages per day of delay beyond the sixteenth day of closure of the muster roll.

WHEN WORK IS NOT PROVIDED: SECTION 11



- The trigger is failure to provide employment within fifteen days of receipt of the application or from the requested work-start date in an advance application, whichever is later.
- This does not give an additional fifteen days after the later requested start date.
- The minimum daily unemployment allowance is one-fourth of the notified wage rate for the first thirty days of the financial year and one-half for the remaining period.

WHO BEARS THE COST?



The State bears unemployment allowance and delay compensation: section 22(8).

MGNREGA also placed unemployment allowance on the State.

Sources: S1, S2.

Day14 | Topic140 | 4/10 | @iaswithdrravi.

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

LOCAL PLANS, CLEAR RESPONSIBILITIES

START WITH THE VILLAGE

Every work under the Act must originate in a Viksit Gram Panchayat Plan: section 4(1).

Section 2(w) defines it as a future-ready, convergence-based local development plan. It is the basis for identifying and prioritising works.



WHO PREPARES AND APPROVES?

The Gram Panchayat considers recommendations of the Gram Sabha and Ward Sabhas and prepares the plan.

The plan is placed before the Gram Sabha for approval.

Preparing and approving are different responsibilities.

For the Gram Sabha as the village body of registered voters under Article 243, revisit Topic 33.



FROM LOCAL TO WIDER PLANNING

Plans are consolidated at Block, District and State levels and aggregated into the Viksit Bharat National Rural Infrastructure Stack.

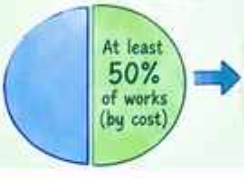
Section 2(v) links the Stack with proposed works and the four thematic domains.



IMPLEMENTATION SHARE

At least 50% of works by cost must be allocated for implementation through Gram Panchayats: section 19(e).

MGNREGA also used an at-least-50% rule in section 16(5).



OVERSIGHT BODIES

Sections 12–15 provide the Central Gramin Rozgar Guarantee Council, State Gramin Rozgar Guarantee Councils, and National and State Level Steering Committees.



REMEMBER THE ROLES



Centre: normative allocations.



State: peak-season notifications.



Gram Panchayat: prepares local plan.



Gram Sabha: recommendations, approval and regular social audit.

Day14 | Topic140 | 5/10 | @iaswithdrravi.

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

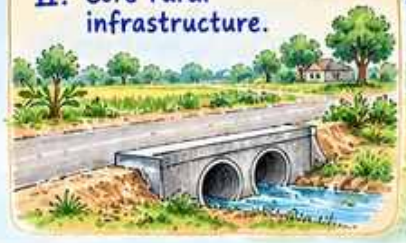
WORKS, TECHNOLOGY AND FARM SEASONS

FOUR CATEGORIES IN SCHEDULE I

I. Water-related works for water security.



II. Core rural infrastructure.



These categories guide asset creation under the Viksit Gram Panchayat Plan.

Every work must come from that planning framework; the categories are not four separate employment guarantees.



III. Livelihood-related infrastructure.



IV. Special works to mitigate extreme weather events and for disaster preparedness.



THE AGRICULTURAL PAUSE: SECTION 6

- The State Government must notify peak agricultural seasons in advance.
- The periods cover sowing and harvesting and aggregate to sixty days in a financial year.
- During these notified periods no work under the Act is to be started or carried on.
- The State may issue distinct notifications for different areas. Each such notification is binding.



Do not confuse the sixty-day seasonal pause with the 125-day household employment guarantee. They describe different parts of the finamework.

TECHNOLOGY: SECTIONS 18, 24 AND SCHEDULE I



Biometric authentication covers workers, functionaries and transactions.



Geo-referencing, satellite imagery and digital mapping support works planning and monitoring.



Mobile applications and dashboards support monitoring; works are geo-tagged.



Artificial Intelligence is envisaged for planning, audits and fraud-risk mitigation.

READ THE TOOLS WITH THEIR PURPOSE

The technology provisions support implementation and accountability. They operate alongside local planning, social audits and grievance redressal rather than replacing those institutions.



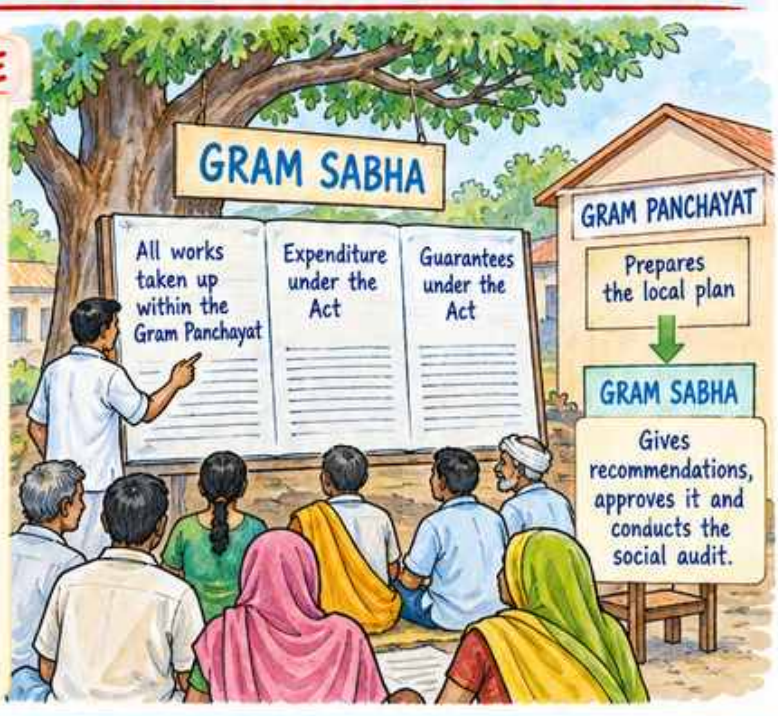
Sources: S1, S3. Day14 | Topic140 | 6/10 | @iaswithdrravi.

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

SOCIAL AUDIT AND GRIEVANCE REDRESSAL

THE GRAM SABHA'S AUDIT ROLE

- Under section 20, the Gram Sabha conducts regular social audits of all works taken up within the Gram Panchayat.
- Schedule I requires all works, expenditure and guarantees under the Act to be socially audited at least once every six months.
- MGNREGA section 17 also assigned regular social audits of all projects to the Gram Sabha.
- Do not switch the Gram Sabha and Gram Panchayat: the Panchayat prepares the local plan; the Sabha gives recommendations, approves it and conducts the social audit.



A STATE-SET GRIEVANCE SYSTEM

- Section 25(1) requires a time-bound, multi-tier mechanism estab isnea by the State Government.
- Schedule I specifies enquiry through verification or inspection and disposal within seven working days of receipt of the grievance.
- It separately requires immediate corrective action following enquiry and resolution within fifteen days.



DISTRICT OMBUDSPERSON



Each district has an Ombudsperson to receive grievances, conduct enquiries and issue awards under the notified guidelines.

PUTTING ACCOUNTABILITY TOGETHER

Regular social audit, digital monitoring and grievance redressal are related safeguards with different jobs. The Gram Sabha checks works and records; the State must provide the grievance framework; the Ombudsperson supplies district-level grievance oversight.

The councils and steering committees add Central and State institutional oversight under sections 12–15.

Sources: S1, S2.

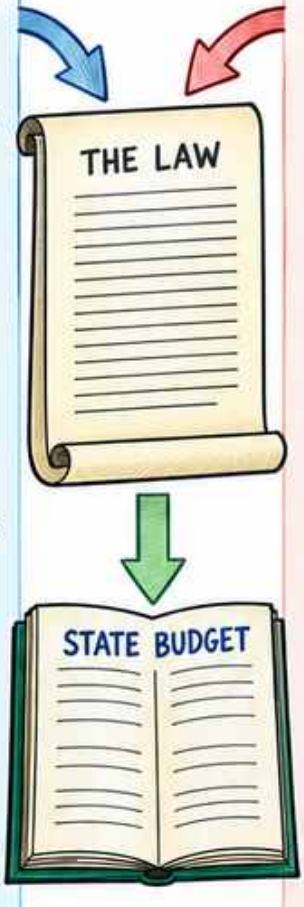
Day14 | Topic 140 | 7/10 | @iaswithdrravi.

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

THE GOVERNMENT'S CASE AND THE DEBATE

THE GOVERNMENT'S CASE

- The PIB explainer of 11 May 2026 presented the law as a comprehensive legislative reset aligned with Viksit Bharat @2047.
- It argued that wider social protection, improved connectivity, financial inclusion and diversified livelihoods had changed the rural economy.
- The stated aim was to combine more workdays with durable assets and make rural employment an instrument of development.
- In Parliament on 18 December 2025, the Minister said the old scheme had suffered corruption and argued that the Bill would provide employment and develop rural India.



OBJECTIONS REPORTED IN DECEMBER 2025

- Opposition members, including Congress leader Priyanka Gandhi, protested removal of Mahatma Gandhi's name at introduction and passage.
- The Minister responded that the name had been added in 2009 for electoral gain. This is his political argument, not a neutral finding.
- Opposition parties objected to the financial burden on States.
- Critics, including economists, argued that normative allocations could weaken the demand-driven character and reduce access to work.
- Opposition members sought parliamentary-committee scrutiny; the Bill passed without that referral.

WHAT THE LAW ACTUALLY RETAINS



- The Act retains the 125-day entitlement and unemployment allowance.
- Central funding is governed by normative allocations, with excess expenditure borne by States.
- Separate these legal provisions from competing predictions about their effects.

Sources: S1, S3, S5, S6.

Day14 | Topic140 | 8/10 | @iaswithdrravi.

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

ANDHRA PRADESH: RECORD AND ROLLOUT

THE EARLIER MGNREGA RECORD

The Ministry of Rural Development's Lok Sabha reply of 10 December 2024 recorded **241.07 crore persondays** in Andhra Pradesh from **2014-15** to **2024-25**, with data only up to **5 December 2024**.

LOK SABHA REPLY
Ministry of Rural Development
10 December 2024

For 2024-25 up to the same date, **99.6%** of the State's wage transactions used the Aadhaar Payment Bridge System, or APBS.



- The total covers the stated financial years only up to 5 December 2024.
- Persondays are not a count of individual workers.

THE STATE'S FUNDING CONCERN

A report dated **8 January 2026** said Chief Minister N. Chandrababu Naidu told the Centre that the new **60:40** sharing ratio placed an additional financial burden on Andhra Pradesh.

He sought financial support and flexibility.



This was a reported request; it does not establish that an exception to the statutory ratio was granted.

THE LAUNCH REPORT

PTI reported on **2 July 2026** that the Chief Minister and Union Minister Shivraj Singh Chouhan launched the scheme at Mukkavaripallu village, Obulavaripalle mandal, Tirupati district.

Deputy Chief Minister Pawan Kalyan was present, and VB-G RAM G cards were handed over.



KEEP THE DATES DISTINCT



Act's commencement and MGNREGA repeal date.



The reported Andhra Pradesh launch event followed on 2 July.

Sources: S8, S9, S10; commencement: S1, S3, S12.

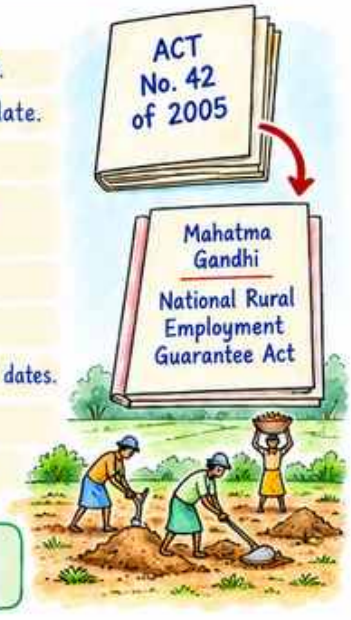
Day14 | Topic140 | 9/10 | @iaswithdrravi.

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

FINAL REVISION: DATES, FLOORS AND ROLES

THE LONG TIMELINE

- 5 September 2005 : National Rural Employment Guarantee Act, No. 42 of 2005.
- 2 October 2009 : "Mahatma Gandhi" added to its name with effect from this date.
- 16 December 2025 : new Bill introduced.
- 18 December 2025 : passage in both Houses' proceedings; Rajya Sabha sitting continued past midnight.
- 20 December 2025 : presidential assent.
- 21 December 2025 : Gazette publication.
- 11 May 2026 : S.O. 2382(E) and S.O. 2383(E) notified commencement and repeal dates.
- 1 July 2026 : new Act commenced; MGNREGA repealed.
- 2 July 2026 : Andhra Pradesh launch reported by PTI.

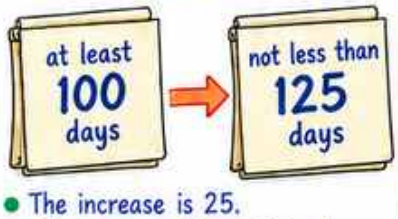


Within six months from commencement: | States must notify their Schemes.

THREE EXAM ANCHORS

1 Guaranteed days

at least 100 became not less than 125 per household per financial year.



- The increase is 25.
- The law permits additional work within economic capacity.

2 Two 60:40s

- Centre-State cost sharing is separate from the wage-material rule.

Centre-State cost sharing	Wage-material rule
60 : 40	60 : 40

- The 40% material cap is measured at district level.

3 Names and institutions

- "Mahatma Gandhi" was added in 2009.
- The new name uses Rozgar for employment and Ajeevika for livelihood.

NEW NAME VOCABULARY
Rozgar = employment
Ajeevika = livelihood

ROLE CHECK



Sources: S1, S2, S3, S5, S6, S10, S12, S14.

Day14 | Topic140 | 10/10 | @iaswithdrravi.

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

BRIC to BRICS: Origins and Cooperation

BRICS is a grouping of emerging economies. Its history has several different starting points.

1. IDEA: BRIC (2001)

2001: Jim O'Neill of Goldman Sachs used BRIC in "Building Better Global Economic BRICs".



2. MINISTERIAL PROCESS (2006)

2006: Russia, India and China's leaders met at St. Petersburg during G8 Outreach.

The grouping was formalised at the first BRIC Foreign Ministers' meeting on the UN General Assembly sidelines in New York.



St. Petersburg (G8 Outreach)

BRIC Foreign Ministers' meeting, UNGA sidelines New York

3. LEADERS SUMMIT AND EXPANSION (2009-2011)

16 June 2009
first BRIC leaders' summit, Yekaterinburg, Russia.



Yekaterinburg, Russia

2010
South Africa's inclusion agreed at the New York Foreign Ministers' meeting.



2011
South Africa first attended a summit, the third, at Sanya, China.
Distinguish entry decision from first summit participation.



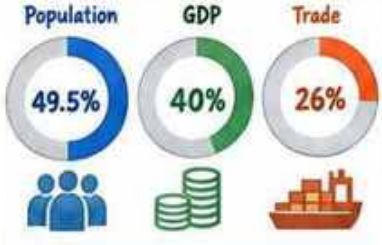
Sanya, China

THREE PILLARS



MEMBERS' GLOBAL SHARES

PIB, 10 September 2026, reports members' global shares: population 49.5%, GDP 40%, trade 26%. The valuation basis for this dated GDP estimate is unspecified; the figure cannot be identified as nominal GDP or PPP.



Source: PIB, 10 September 2026

CHAIRSHIP ROTATION

Chairmanship follows the agreed annual sequence.

Chairship runs 1 January – 31 December.

Year	Chair	Flag
2023	South Africa	
2024	Russia	
2025	Brazil	
2026	India	
2027	China	

Sources: S1, S2, S19, S32

Day 15 | Topic 150 | 1/12 | @iaswithdrravi

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

BRICS: membership, partnership and invitations

INDIA'S 2026 CHAIRSHIP: 11 COUNTRIES

11 countries are included in the chairship membership grouping. The Saudi Arabia status qualification below is part of this dated snapshot.

Brazil | Russia | India | China | South Africa

Egypt | Ethiopia | Iran | United Arab Emirates | Saudi Arabia

Indonesia

Saudi Arabia status qualification:
Saudi Arabia is included in India's 2026 chairship membership grouping. Its delegation participated in the 12 September 2026 New Delhi summit as an invited country.

ORIGINAL FIVE AND EXPANSION

Original five: Brazil, Russia, India, China, South Africa.

Brazil | Russia | India | China | South Africa

January 2024 expansion:
Egypt, Ethiopia, Iran, United Arab Emirates.

Egypt | Ethiopia | Iran | United Arab Emirates

Saudi Arabia was invited in 2023 to join from January 2024; its status qualification is below.

Indonesia became a full member in January 2025.

TEN PARTNER COUNTRIES IN 2025

Belarus	Malaysia
Bolivia	Thailand
Kazakhstan	Vietnam
Cuba	Uganda
Nigeria	Uzbekistan

Partner status is a separate category from full membership.

HOW THE PARTNER CATEGORY DEVELOPED

2023 → Johannesburg: expansion decision and mandate to develop a partner category.

2024 → Kazan: partner status and criteria approved.

2026 → New Delhi: partners' contribution recognised; no new member or partner announced in the declaration.

THREE DIFFERENT RELATIONSHIPS

Member: a country admitted to the group.

Partner: a designated cooperation category.

Invited participant: a country attending a particular meeting by invitation. Attendance alone is not a membership test.

Snapshot: 17 October 2026.

Sources: S2, S3, S4, S6, S7, S20

Day 15 | Topic 150 | 2/12 | @iaswithdrravi

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

Summits 1-6: From Dialogue to Financial Institutions



2009, Yekaterinburg, Russia, 16 June: first BRIC Summit.
The 2008 financial crisis and a more representative financial order shaped the discussion.

2010, Brasilia, Brazil: global-governance reform.

2011, Sanya, China: South Africa participated for the first time; the five-country BRICS summit began.

2012, New Delhi, India, 29 March: India's first chairship.
Theme: "BRICS Partnership for Global Stability, Security and Prosperity".
The Delhi Declaration and Action Plan included consideration of a new development bank.

2013, Durban, South Africa: work advanced on the development bank and a contingent reserve arrangement.

2014, Fortaleza, Brazil, 15 July: The NDB Agreement and CRA Treaty were signed.

BANK IDEA ≠ SIGNED AGREEMENT ≠ OPERATING INSTITUTION

New Delhi 2012: bank considered.



Idea and consideration

Fortaleza 2014: agreement signed.



Signed agreement

3 July 2015: NDB founding members' membership dates.



Founding members' membership dates

7 July 2015: inaugural Board of Governors meeting.



Inaugural Board of Governors meeting

The broader 2014 travel/programme range should not obscure the signing date of 15 July.

The bank and the reserve arrangement were created for different functions:

New Development Bank (NDB)



Long-term development projects.

Contingent Reserve Arrangement (CRA)



Short-term balance-of-payments liquidity support.

Sources: S1, S7, S9, S10, S13, S16

Day 15 | Topic 150 | 3/12 | @iaswithdrravi

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

Summits 7-12: Cooperation Broadens

7 2015, Ufa, Russia:

Strategy for BRICS Economic Partnership.



8 2016, Goa, India, 15-16 October:

India's second chairship.

Theme: "Building Responsive, Inclusive and Collective Solutions".

The leaders noted the NDB's first loans for renewable-energy projects.



9 2017, Xiamen, China:

digital-economy cooperation and global health.



10 2018, Johannesburg, South Africa:

cooperation in the context of the Fourth Industrial Revolution.



11 2019, Brasilia, Brazil:

support for the multilateral trading system represented by the World Trade Organization, WTO.



12 2020, hosted by Russia online, 17 November:

COVID-19 recovery.

Do not mistake the hosting country for an in-person summit location.



India's Chairship Chronology

2012 New Delhi → 2016 Goa (second chairship) → 2021 online → 2026 New Delhi (fourth chairship)

A summit can address many subjects; these are selected recall anchors, not an exhaustive agenda.

An annual chairship and a particular summit date are different time units. Retain both the year and city/format when matching an outcome to a summit.

Sources: S1, S2, S7

Day 15 | Topic 150 | 4/12 | @iaswithdrravi

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

Summits 13–17: Expansion and the Rio Declaration

13

2021, New Delhi, India, online, 9 September.
India's third chairship:
"BRICS@15: Intra BRICS Cooperation for Continuity, Consolidation and Consensus".



Over 150 events; first Digital Health Summit and first Water Ministers Meeting; Counter-Terrorism Action Plan.

- Digital Health Summit
- Water Ministers Meeting
- Counter-Terrorism Action Plan

14

2022, Beijing, China, online: food and energy security.



- Food security
- Energy security

15

2023, Johannesburg, South Africa, 22–24 August: expansion decision and mandate for foreign ministers to develop a partner-country category.



DESIGN MANDATE

Mandate for foreign ministers to develop a partner-country category.

16

2024, Kazan, Russia, 22–24 October: partner status and criteria approved.
Theme: "Strengthening Multilateralism for Fair Global Development and Security".

APPROVED CRITERIA



17

2025, Rio de Janeiro, Brazil, 6–7 July: Rio Declaration.



RIO DECLARATION

RIO DECLARATION — PIB PUBLICATION 7 JULY 2025

Title: "Strengthening Global South Cooperation for a More Inclusive and Sustainable Governance".

- Welcomed Indonesia as a member and listed ten partner countries.
- Condemned the terrorist attack in Jammu and Kashmir on 22 April 2025.
- Expressed serious concern over rising unilateral tariff and non-tariff measures.

Sources: S1, S2, S6, S7

Day 15 | Topic 150 | 5/12 | @iaswithdrravi

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

India's Fourth Chairship: 2026 Programme

India took over from Brazil on 1 January 2026.
Its previous chairships were 2012, 2016 and 2021.

10 September

PIB, 10 September: more than 350 meetings in 25 cities.

25 cities

Later figure includes meetings AND engagements.

12 September

New Delhi Declaration, 12 September, paragraph 6: over 400 meetings and engagements in 30 cities.

30 cities

THEME

"Building for Resilience, Innovation, Cooperation and Sustainability".

The initial letters of Building, Resilience, Innovation, Cooperation and Sustainability spell BRICS.



SELECTED MINISTERIAL OUTCOMES

- BRICS Mission for Healthy Lifestyle: roadmap 2026–2029.
- Mental-health network coordinated by NIMHANS, National Institute of Mental Health and Neuro-Sciences.
- Digital Agriculture Network.
- Incubator network and startup innovation fund.
- Global Value Chains Action Plan 2026–2030.
- Youth Cooperation Framework 2026.

At the 12 September briefing, MEA Secretary for Economic Relations Sudhakar Dalela reported more than fifty chairship outcomes.

The programme spans the political/security, economic/financial and cultural/people-to-people pillars.
A chairship is a year-long process, not only the two summit days.

A YEAR-LONG CHAIRSHIP PROCESS

- 1 January 2026: India took over from Brazil.
- Preparatory meetings and engagements.
- 12–13 September 2026: Summit days.
- 31 December 2026: Chairship year ends.

Sources: S2, S3, S4, S5

Day 15 | Topic 150 | 6/12 | @iaswithdrravi

Day 15 | Topic 150 | Panel 6 | @iaswithdrravi 105

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

18th Summit: New Delhi, 12-13 September 2026

India hosted the 18th BRICS Summit at Bharat Mandapam, New Delhi, on 12–13 September 2026, chaired by Prime Minister Narendra Modi.



SUMMIT DATES (TWO DAYS)

12 SEPT 2026

13 SEPT 2026

18th BRICS Summit

SELECTED PARTICIPANTS — NOT A COMPLETE ROLL

MEMBER REPRESENTATIVES

- Russia: President Vladimir Putin.
- China: President Xi Jinping.
- Iran: President Masoud Pezeshkian.
- United Arab Emirates: Sheikh Khaled bin Mohamed bin Zayed Al Nahyan, Crown Prince of Abu Dhabi.
- South Africa: President Cyril Ramaphosa.

PARTNER – OUTREACH – INVITED

- Saudi Arabia: Foreign Minister, described by Saudi Press Agency as representing an invited country.
- Kazakhstan: President Kassym-Jomart Tokayev; Kazakhstan is a partner country.
- Burundi's President participated as Chairperson of the African Union.
- The President of the Philippines also participated.

NEW DEVELOPMENT BANK

New Development Bank

New Development Bank: President Dilma Rousseff.

THE DOCUMENT

"BRICS New Delhi Declaration: Building for Resilience, Innovation, Cooperation and Sustainability".

12 SEPT 2026 ADOPTED

- Adopted by consensus on 12 September; 140 paragraphs.
- Do not merge summit dates with adoption date: the meeting covered two days, while the Declaration was adopted on the first day.

Attendance at a summit or outreach session is not evidence of full BRICS membership.



Bharat Mandapam also hosted the G20 New Delhi summit in September 2023; the two declarations belong to different groupings.

Sources: S2, S4, S5, S17, S20, S23, S24, S25, S26, S27, S28, S29, S30, S31

Day 15 | Topic 150 | 7/12 | @iaswithdrravi

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

New Delhi Declaration: What It Actually Commits To

UN REFORM – paragraph 13



China and Russia support Brazil and India's aspirations for a greater role in the UN, including its Security Council.

Do not silently turn "greater role" into an explicit promise of permanent seats.

TRADE – paragraph 21



Serious concern over rising unilateral tariff and non-tariff measures that distort trade.

TERRORISM – paragraph 40



Condemnation of the 22 April 2025 terrorist attack in Jammu and Kashmir.

PAYMENTS – paragraph 90

BRICS Payment Task Force under the Cross-Border Payments Initiative; work on payment/messaging interoperability and local-currency trade settlement and investment.



National priorities matter; there is no single approach for all members. This creates no common BRICS currency.

CRA – paragraph 97



Treaty amendments aim at greater flexibility and responsiveness.

NDB – paragraph 115



Support for expanding membership and local-currency financing.

Thanks to Russia for the bank's 11th Annual Meeting in Moscow, 14–15 May 2026.

NEXT CHAIR – paragraph 140



Support for China's chairship in 2027 and the 19th Summit in China.

CHINA 2027
19th SUMMIT



The Declaration recognises partners but announces no new member or partner.

Separate an endorsed direction, a study or proposed mechanism from a completed institutional change.

Sources: S4, S18, S29

Day 15 | Topic 150 | 8/12 | @iaswithdrravi

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

NDB and CRA: Two Different US$100 Billion Figures

NEW DEVELOPMENT BANK — PROJECT FINANCE

Multilateral development bank for infrastructure and sustainable development in BRICS and other emerging and developing countries.

Agreement signed at Fortaleza, 15 July 2014.

Initial authorised capital:
US$100 billion.

Initial subscribed capital:
US$50 billion across five founders.

Composition of the US$50 billion subscribed capital

Initial subscribed capital:
US$50 billion

- **US$10 billion** paid-in
- **US$40 billion** callable

10 + 40 = **50** (US$ billion)

Each founder: 100,000 shares = US$10 billion; equal founder subscriptions.

Five Founders (equal subscriptions)

Brazil	Russia	India	China	South Africa
100,000 shares = US$10 billion	100,000 shares = US$10 billion	100,000 shares = US$10 billion	100,000 shares = US$10 billion	100,000 shares = US$10 billion

The US$50 billion comprises US$10 billion paid-in and US$40 billion callable capital. Subscription is not cash already paid in.

CONTINGENT RESERVE ARRANGEMENT — SHORT-TERM LIQUIDITY

Treaty signed at Fortaleza, 15 July 2014.

Initial committed resources:
US$100 billion.

Country-wise commitments (US$ billion)

- China: US$41 billion
- Brazil: US$18 billion
- India: US$18 billion
- Russia: US$18 billion
- South Africa: US$5 billion

Total: 41 + 18 + 18 + 18 + 5 = 100.

CRA supports members facing actual or potential short-term balance-of-payments pressures through currency swaps.

It is a contingent commitment arrangement, not a paid-in common fund: countries retain resources until a supported request leads to a swap.

How a CRA currency swap works (reversible)

Member country (central bank) facing short-term balance-of-payments pressures

→ Draws currency via swap

← Repays currency (as per agreed terms)

CRA (central banks of members)

Central banks operate under an Inter-Central Bank Agreement and Standing Committee procedures.

Exam distinction: NDB finances projects; CRA supports liquidity.
Equal NDB founding subscriptions do not mean equal CRA commitments.

Sources: S8, S11, S12, S13, S16, S21

Day 15 | Topic 150 | 9/12 | @iaswithdrravi

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

NDB: Headquarters, Offices and Presidents

The New Development Bank's headquarters is in **SHANGHAI, CHINA.** India hosts a regional office, not the headquarters.











GIFT expands to Gujarat International Finance Tec-City.

PRESIDENTS

K.V. Kamath of India — first President, 2015.

→ Marcos Prado Troyjo — 2020.

→ Dilma Rousseff — 2023; re-elected in 2025.

FOUNDING MILESTONES

- **2012:** BRICS leaders considered the bank.
- **2013:** leaders agreed it was feasible.
- **15 July 2014:** agreement signed at Fortaleza.
- **3 July 2015:** founding members' membership dates.
- **7 July 2015:** first Board of Governors meeting.

Do not confuse the location of an annual meeting with the bank's permanent headquarters: its 11th Annual Meeting was held in Moscow on 14–15 May 2026, while headquarters remained Shanghai.

Institutional history, membership entry and the opening of an office are different events. Label each date by what happened rather than using an undifferentiated "founded" date.

Sources: S9, S10, S16, S29

Day 15 | Topic 150 | 10/12 | @iaswithdrravi

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

NDB Membership: Approval Is Not Accession

NDB MEMBERSHIP SNAPSHOT: 17 OCTOBER 2026

Five founders: Brazil, Russia, India, China and South Africa; membership dates 3 July 2015.

Brazil | Russia | India | China | South Africa

ADDITIONAL MEMBERS AND ENTRY DATES

- Bangladesh — 16 September 2021
- United Arab Emirates — 4 October 2021
- Egypt — 20 February 2023
- Algeria — 19 May 2025
- Uzbekistan — 5 June 2026

PROSPECTIVE MEMBERS

Uruguay, Colombia, Ethiopia, Angola, Zimbabwe and Belarus.

Uruguay | Colombia | Ethiopia | Angola | Zimbabwe | Belarus

INSTRUMENT DEPOSIT

Instrument of Accession

NDB MEMBERS

Bangladesh	United Arab Emirates	Egypt	Algeria	Uzbekistan
16 Sept 2021	4 Oct 2021	20 Feb 2023	19 May 2025	5 June 2026

As of 17 October 2026, these six countries have Board approval and remain prospective members.

A country becomes a member when it deposits its instrument of accession.

Approval → accession instrument deposited → membership.

Board approval and the legally operative membership date are distinct.

THREE DISTINCT LISTS

1. BRICS full members.
2. BRICS partner countries.
3. NDB members.

STATUS OF SELECTED COUNTRIES

Country	BRICS member	BRICS partner country	NDB member (as per dated list)
Bangladesh	No	No	Yes (16 September 2021)
Algeria	No	No	Yes (19 May 2025)
Uzbekistan	No	Yes	Yes (5 June 2026)
Ethiopia	Yes	No	No (remains prospective)

- New Delhi supported further NDB expansion; that statement does not automatically confer membership on every prospective country.
- Membership status can change after this dated snapshot.

Sources: S2, S6, S9, S10, S4

Day 15 | Topic 150 | 11/12 | @iaswithdrravi

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

Chronology and Interpretation: Avoid the Look-Alikes

INDIA'S FOUR CHAIRSHIPS



2026 is the fourth, not the third. China is endorsed for 2027 and the 19th Summit.

TWO CITIES, TWO GROUPINGS



G20 November 2024 | BRICS 6–7 July 2025



G20 September 2023 | BRICS 12–13 September 2026

Do not mix their declarations. G20 is covered in Topic 70.

REPRESENTATION AND RESULTS

India's stated aim was to turn greater representation into meaningful cooperation and tangible outcomes. New Delhi announced no new member or partner.

UNITY: DISTINGUISH DOCUMENT TYPES

MEA issued a Chair's Statement and Outcome Document for the Foreign Ministers' meeting on 15 May 2026. September's leaders adopted a consensus Declaration.

CHAIR'S STATEMENT
MAY 2026
Foreign Ministers' meeting
15 May 2026

CONSENSUS DECLARATION
SEPTEMBER 2026
Leaders' meeting
September 2026

PAYMENT INTEROPERABILITY ≠ COMMON BRICS CURRENCY



A chair's statement is not interchangeable with a consensus leaders' declaration. A document's title alone does not explain why countries differed.

A partner, invited participant and NDB member are not automatically a BRICS full member. Membership categories and dates must be distinguished.

Sources: S2, S3, S4, S5, S6, S20, S22, S31

| Day 15 | Topic 150 | 12/12 | @iaswithdrravi

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

What the Agreement is (1/2)

The BBNJ Agreement, adopted under the United Nations Convention on the Law of the Sea on 19 June 2023, entered into force on 17 January 2026 and deals with the conservation and sustainable use of marine biological diversity in the high seas and the Area, that is, in areas beyond national jurisdiction. The examination asks about its dates, its four elements, its bodies and India's position.



Full name

Agreement under the United Nations Convention on the Law of the Sea on the Conservation and Sustainable Use of Marine Biological Diversity of Areas beyond National Jurisdiction.

Short names: the BBNJ Agreement (Biodiversity Beyond National Jurisdiction); in the press, the High Seas Treaty.



Parent treaty

the United Nations Convention on the Law of the Sea (UNCLOS), opened for signature at Montego Bay, Jamaica, on 10 December 1982 and in force since 16 November 1994.



Objective (Article 2)

to ensure the conservation and sustainable use of marine biological diversity of areas beyond national jurisdiction, for the present and in the long term.



Scope (Articles 1 and 3)

it applies to "areas beyond national jurisdiction", which Article 1 defines as "the high seas and the Area".



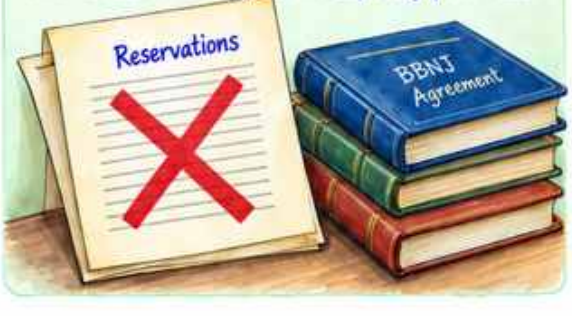
What it leaves out (Article 4)

it does not apply to any warship, military aircraft or naval auxiliary. Except for Part II, it also does not apply to other State-owned or State-operated ships or aircraft used only on government non-commercial service. Parties must ensure consistency with the Agreement so far as reasonable and practicable without impairing their operations or operational capabilities.



No reservations (Article 70)

no reservations or exceptions may be made, unless other articles of the Agreement expressly permit them.



Sources: Day 16 Source Index | Topic 160 | Section 2.1

Day 16 | IAS with Dr Ravi

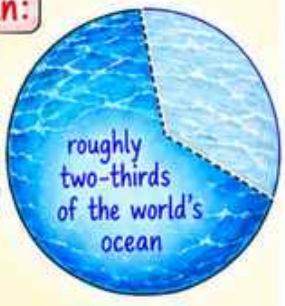
Day 16 | T160 · P01 | @iaswithdrravi

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

Why areas beyond national jurisdiction matter

A vast shared ocean:

the BBNJ Agreement covers marine biodiversity in areas beyond national jurisdiction, across roughly two-thirds of the world's ocean.



Two connected spaces:

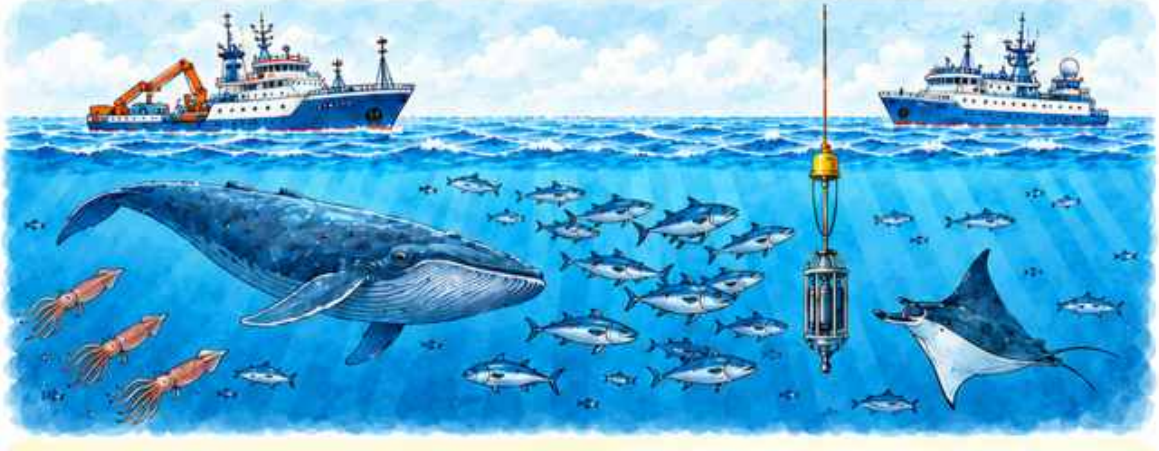
- The high seas are waters outside the maritime areas excluded by UNCLOS Article 86.
- The Area is the seabed, ocean floor and subsoil beyond national jurisdiction.



Why collective rules matter:

marine life and human activities cross national maritime boundaries. Conservation beyond national jurisdiction therefore requires international cooperation.





Do not merge water and seabed:

the legal status of the water above a place can differ from that of the seabed below it. The next panels explain the maritime zones.



Sources: Day 16 Source Index | Topic 160 | Section 2.1

Day 16 | IAS with Dr Ravi

Day 16 | T160 · P02 | @iaswithdrravi

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

Where it applies: the maritime zones of UNCLOS (1/2)

The zones are measured from the baselines from which the breadth of the territorial sea is measured.



Zone	Article of UNCLOS	Limit and meaning
Territorial sea	Article 3	Up to a limit not exceeding 12 nautical miles. The coastal State exercises sovereignty over it
Contiguous zone	Article 33	May not extend beyond 24 nautical miles
Exclusive economic zone (EEZ)	Article 57	Shall not extend beyond 200 nautical miles (about 370 km). The coastal State has sovereign rights over its natural resources
Continental shelf (legal)	Article 76	Seabed and subsoil extend to the outer edge of the continental margin, or to 200 nautical miles where the margin does not reach that distance. Beyond 200 nautical miles, Article 76's formulae and constraints apply: generally the outer points may reach 350 nautical miles from the baselines OR 100 nautical miles from the 2,500-metre isobath (a depth contour). On submarine ridges the limit is 350 nautical miles; this ridge restriction does not apply to submarine elevations that are natural components of the continental margin (such as plateaus, rises, caps, banks and spurs). Thus 350 nautical miles is not an unconditional cap on every continental shelf



Sources: Day 16 Source Index | Topic 160 | Section 2.2

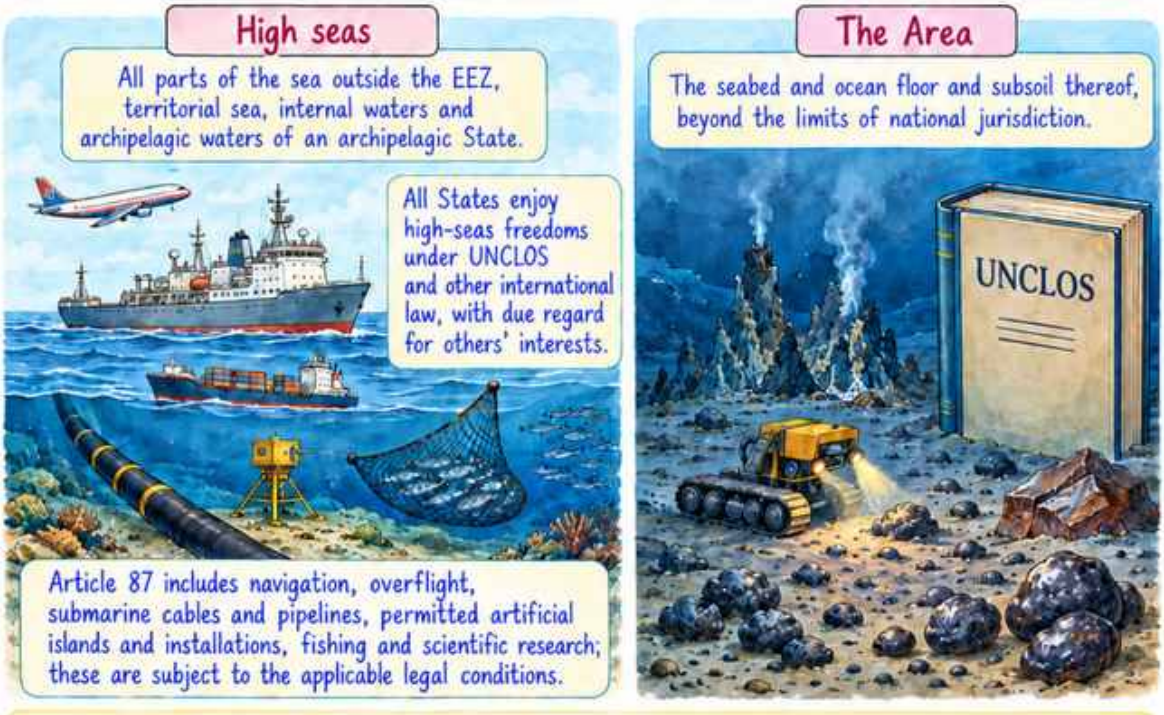
Day 16 | IAS with Dr Ravi

Day 16 | T160 · P03 | @iaswithdrravi

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

Where it applies: the maritime zones of UNCLOS (2/2)

Zone	Article of UNCLOS	Limit and meaning
High seas	Articles 86 (scope) and 87 (freedoms)	All parts of the sea outside the EEZ, territorial sea, internal waters and archipelagic waters of an archipelagic State. All States enjoy high-seas freedoms under UNCLOS and other international law, with due regard for others' interests. Article 87 includes navigation, overflight, submarine cables and pipelines, permitted artificial islands and installations, fishing and scientific research; these are subject to the applicable legal conditions.
The Area	Article 1	The seabed and ocean floor and subsoil thereof, beyond the limits of national jurisdiction.





Sources: Day 16 Source Index | Topic 160 | Section 2.2

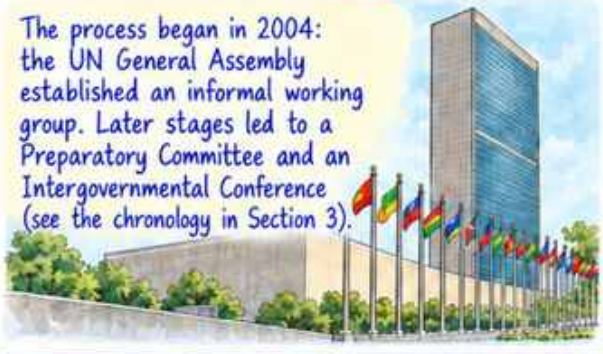
Day 16 | IAS with Dr Ravi

Day 16 | T160 · P04 | @iaswithdrravi

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

How it was negotiated and how it enters into force

The process began in 2004: the UN General Assembly established an informal working group. Later stages led to a Preparatory Committee and an Intergovernmental Conference (see the chronology in Section 3).



The text was agreed on 4 March 2023. The Intergovernmental Conference adopted the Agreement by consensus on 19 June 2023.



Signature (Article 65)

open at UN Headquarters, New York, from 20 September 2023 to 20 September 2025.



Ratification (Article 66)

States ratify, approve or accept it, and deposit the instrument with the Secretary-General of the United Nations.



Entry into force (Article 68)

120 days after the date of deposit of the sixtieth instrument of ratification, approval, acceptance or accession. For a State or regional economic integration organisation depositing after the sixtieth instrument, it enters into force on the thirtieth day after that deposit, subject to paragraph 1: it cannot precede the Agreement's general entry into force. A regional organisation's instrument is not counted in addition to its member States' instruments for the threshold.



The sixtieth

Morocco deposited the 60th qualifying instrument (acceptance) and Sierra Leone the 61st (ratification) on 19 September 2025. These deposits triggered commencement; the Agreement was not yet in force that day. The Agreement entered into force 120 days later, on 17 January 2026.



Sources: Day 16 Source Index | Topic 160 | Section 2.3

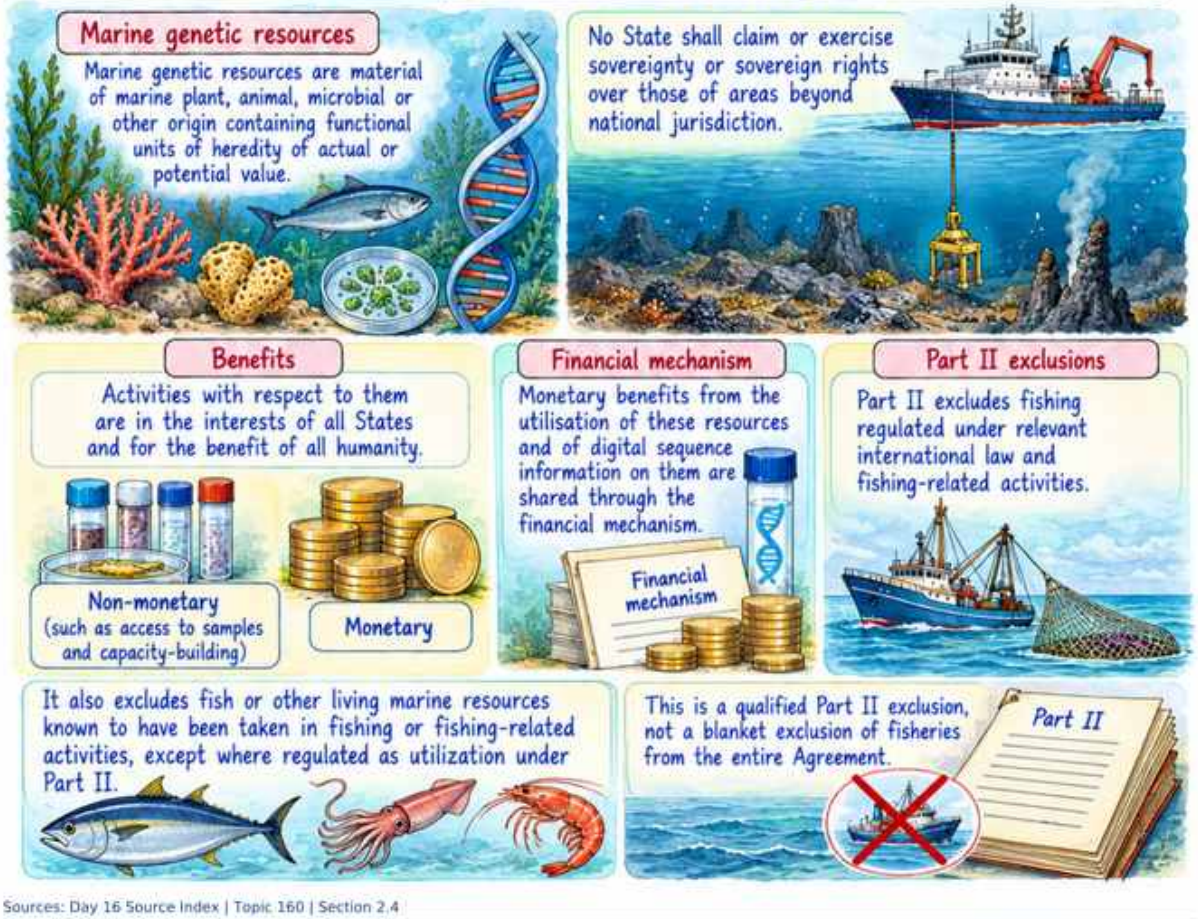
Day 16 | IAS with Dr Ravi

Day 16 | T160 · P05 | @iaswithdrravi

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

The four elements (1/3)

Element	Part	What the Agreement provides
Marine genetic resources, including the fair and equitable sharing of benefits	Part II	Marine genetic resources are material of marine plant, animal, microbial or other origin containing functional units of heredity of actual or potential value. No State shall claim or exercise sovereignty or sovereign rights over those of areas beyond national jurisdiction. Activities with respect to them are in the interests of all States and for the benefit of all humanity. Benefits are non-monetary (such as access to samples and capacity-building) and monetary. Monetary benefits from the utilisation of these resources and of digital sequence information on them are shared through the financial mechanism. Part II excludes fishing regulated under relevant international law and fishing-related activities. It also excludes fish or other living marine resources known to have been taken in fishing or fishing-related activities, except where regulated as utilization under Part II. This is a qualified Part II exclusion, not a blanket exclusion of fisheries from the entire Agreement.



Sources: Day 16 Source Index | Topic 160 | Section 2.4

Day 16 | IAS with Dr Ravi

Day 16 | T160 · P06 | @iaswithdrravi

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

The four elements (2/3)

Element	Part	What the Agreement provides
Area-based management tools, including marine protected areas	Part III	A marine protected area is a geographically defined marine area designated and managed to achieve specific long-term biological diversity conservation objectives. Parties, individually or collectively, submit proposals to the secretariat. The Conference of the Parties takes the decisions. It decides by consensus as a general rule; after a two-thirds majority of Parties present and voting determines that all efforts at consensus have been exhausted, it may decide by a three-fourths majority of Parties present and voting.





It decides by consensus as a general rule

after a two-thirds majority of Parties present and voting determines that all efforts at consensus have been exhausted, it may decide by a three-fourths majority of Parties present and voting

Element	Part	What the Agreement provides
Environmental impact assessments	Part IV	Parties ensure that the impacts of planned activities under their jurisdiction or control are assessed before authorisation. Article 30 requires screening when a planned activity may have more than a minor or transitory effect. OR its effects are unknown or poorly understood. A full EIA is required where there are reasonable grounds to believe that it may cause substantial pollution or significant and harmful changes to the marine environment. The Party with jurisdiction or control determines whether the activity may proceed.





when a planned activity may have more than a minor or transitory effect, OR its effects are unknown or poorly understood.



where there are reasonable grounds to believe that it may cause substantial pollution or significant and harmful changes to the marine environment.



The Party with jurisdiction or control determines whether the activity may proceed.

Element	Part	What the Agreement provides
Capacity-building and the transfer of marine technology	Part V	This Part is the fourth element of the package. Capacity-building also appears in Part II as one of the non-monetary benefits of marine genetic resources.





Sources: Day 16 Source Index | Topic 160 | Section 2.4

Day 16 | IAS with Dr Ravi

Day 16 | T160 · P07 | @iaswithdrravi

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

The four elements (3/3)

On money for genetic resources, Article 14(6) requires developed Parties to make annual contributions to the special fund at 50 per cent of their assessed contributions to the COP budget. This is an interim arrangement until the COP decides the monetary-benefit modalities under Article 14(7); it is not a permanent 50 per cent share of commercial revenue. Monetary and non-monetary benefit-sharing remain separate.

Article 14(6)

On money for genetic resources, Article 14(6) requires developed Parties to make annual contributions to the special fund at 50 per cent of their assessed contributions to the COP budget.





Interim arrangement

This is an interim arrangement until the COP decides the monetary-benefit modalities under Article 14(7); it is not a permanent 50 per cent share of commercial revenue.



Separate streams

Monetary and non-monetary benefit-sharing remain separate.



Sources: Day 16 Source Index | Topic 160 | Section 2.4

Day 16 | IAS with Dr Ravi

Day 16 | T160 · P08 | @iaswithdrravi

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

Bodies and money: the cross-cutting provisions

Body or mechanism	Article	Point to remember
Conference of the Parties (COP)	Article 47	Established by the Agreement. Its first meeting is to be convened by the Secretary-General of the United Nations no later than one year after the entry into force of the Agreement. The UN has announced the first meeting (COP1) for 11 to 22 January 2027 at UN Headquarters, New York.
Scientific and Technical Body	Article 49	Composed of members serving in their expert capacity, with multidisciplinary expertise, gender balance and equitable geographical representation.
Secretariat	Article 50	Established by the Agreement; receives proposals for area-based management tools.
Clearing-House Mechanism	Article 51	Consists primarily of an open-access platform; managed by the secretariat.
Funding	Article 52	Includes the Global Environment Facility trust fund, a special fund, and a voluntary trust fund set up by the COP to help participation.





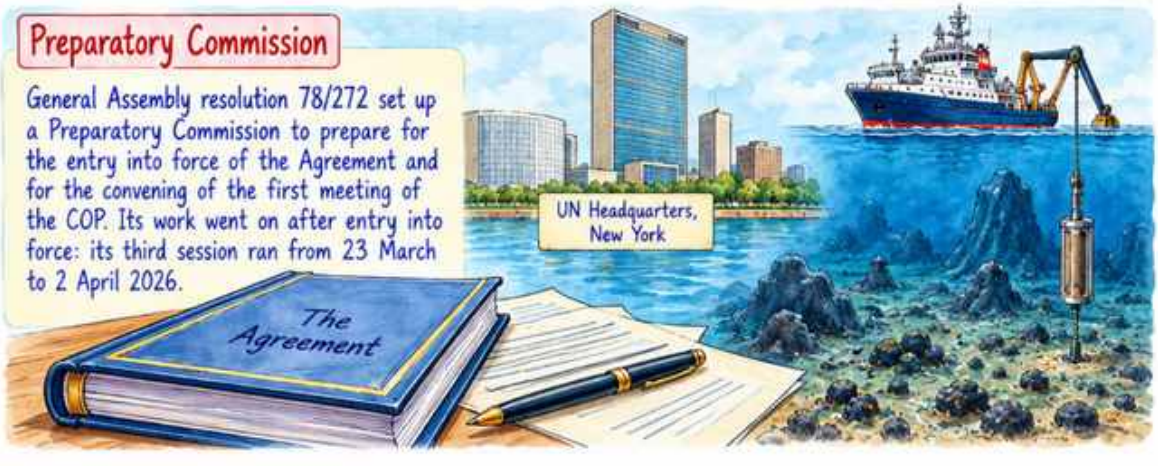






Preparatory Commission

General Assembly resolution 78/272 set up a Preparatory Commission to prepare for the entry into force of the Agreement and for the convening of the first meeting of the COP. Its work went on after entry into force: its third session ran from 23 March to 2 April 2026.



Sources: Day 16 Source Index | Topic 160 | Section 2.5

Day 16 | IAS with Dr Ravi

Day 16 | T160 · P09 | @iaswithdrravi

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

The agreements under UNCLOS (1/2)

Instrument	Adopted or opened for signature	Entered into force	What it deals with
UNCLOS 	Opened for signature on 10 December 1982 at Montego Bay 	16 November 1994 	The legal order of the oceans: the zones, navigation, the settlement of disputes 
Agreement relating to the implementation of Part XI 	Adopted on 28 July 1994 	28 July 1996 	Certain difficulties with the seabed mining provisions of Part XI 
United Nations Fish Stocks Agreement 	Adopted on 4 August 1995; opened for signature on 4 December 1995 	11 December 2001, 30 days after the thirtieth instrument 	Conservation and management of straddling fish stocks and highly migratory fish stocks 
BBNJ Agreement 	Adopted on 19 June 2023; opened for signature on 20 September 2023 	17 January 2026, 120 days after the sixtieth instrument 	Marine biological diversity of areas beyond national jurisdiction 

Sources: Day 16 Source Index | Topic 160 | Section 2.6

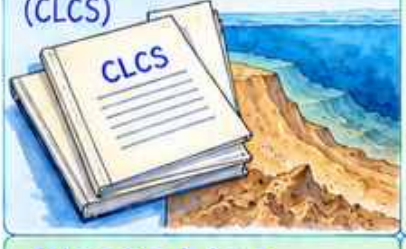
Day 16 | IAS with Dr Ravi

Day 16 | T160 · P10 | @iaswithdrravi

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

The agreements under UNCLOS (2/2)

Four bodies to know:

Body	What it is	Seat or meeting place
International Tribunal for the Law of the Sea (ITLOS) 	An independent judicial body established by UNCLOS	Seat in Hamburg, Germany 
International Seabed Authority (ISA) 	The organisation through which the States Parties to UNCLOS organise and control mineral resources activities in the Area; came into existence on 16 November 1994, when UNCLOS entered into force	Headquarters in Kingston, Jamaica 
Commission on the Limits of the Continental Shelf (CLCS) 	Set up under UNCLOS; makes recommendations to coastal States on the outer limits of their continental shelf	Meets at UN Headquarters, New York 
International Court of Justice (ICJ) 	The principal judicial organ of the United Nations	Seat at the Peace Palace, The Hague, Netherlands 

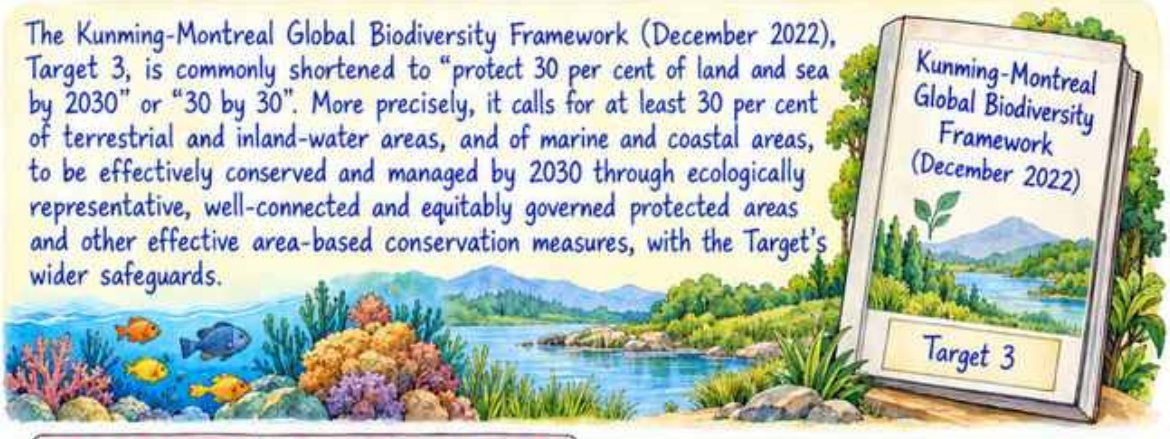
Sources: Day 16 Source Index | Topic 160 | Section 2.6

Day 16 | IAS with Dr Ravi Day 16 | T160 · P11 | @iaswithdrravi

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

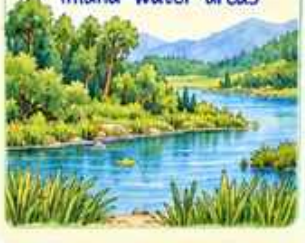
The link to "30 by 30"

The Kunming-Montreal Global Biodiversity Framework (December 2022), Target 3, is commonly shortened to "protect 30 per cent of land and sea by 2030" or "30 by 30". More precisely, it calls for at least 30 per cent of terrestrial and inland-water areas, and of marine and coastal areas, to be effectively conserved and managed by 2030 through ecologically representative, well-connected and equitably governed protected areas and other effective area-based conservation measures, with the Target's wider safeguards.



What does "30 by 30" call for?

at least 30 per cent of terrestrial and inland-water areas



and of marine and coastal areas



to be effectively conserved and managed by 2030



through
- ecologically representative
- well-connected
- and equitably governed
- protected areas
- and other effective area-based conservation measures
- with the Target's wider safeguards.

Link with the BBNJ Agreement

That pledge is not an article of the BBNJ Agreement. The Agreement supplies a legal means: under Part III the COP can establish marine protected areas in areas beyond national jurisdiction, which the UN puts at two-thirds of the ocean.



A legal means

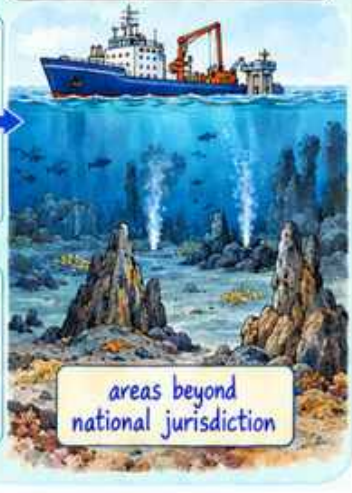
under Part III the COP can establish marine protected areas in areas beyond national jurisdiction.

Extent as per the UN

which the UN puts at two-thirds of the ocean.



Marine protected areas



Sources: Day 16 Source Index | Topic 160 | Section 2.7

Day 16 | IAS with Dr Ravi

Day 16 | T160 · P12 | @iaswithdrravi

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

India's position

Cabinet approval

the Union Cabinet, chaired by the Prime Minister, approved India's signing of the Agreement; the Press Information Bureau announced it on 8 July 2024. The Ministry of Earth Sciences is to lead India's implementation, and the Government said India would ratify through the necessary legislative processes.



Signature

India signed the Agreement on 25 September 2024, at the UN General Assembly.



Ratification

in 2026 the Ministry of Earth Sciences put a draft BBNJ Bill, 2026 out for public consultation (comments by 2 June 2026). It described India as a signatory since September 2024 and stated India's objective to ratify. Status on 18 October 2026: the UN Treaty Collection records India's signature of 25 September 2024, with no ratification, approval, acceptance or accession. India is therefore a signatory, not yet a Party on that dated record.



Timeline of key dates

8 July 2024 — the Union Cabinet approved India's signing; the Press Information Bureau announced it.

→ **25 September 2024** — India signed the Agreement at the UN General Assembly.

→ **2 June 2026** — draft BBNJ Bill, 2026 out for public consultation (comments by 2 June 2026).

→ **18 October 2026** — Status on 18 October 2026: the UN Treaty Collection records India's signature of 25 September 2024, with no ratification, approval, acceptance or accession.

Counts on record

in June 2024, 91 countries had signed and eight had ratified (PIB). Palau was the first to deposit its instrument of ratification (UN press release of 23 January 2024). The 60th and 61st came on 19 September 2025. On 18 October 2026 the UN Treaty Collection lists 145 signatories and 104 Parties. Read the categories correctly: signatories and Parties are different totals. Participation can include regional organisations and different legal forms of consent; these counts are a dated snapshot.

Date / event	Counts / details
June 2024	91 countries had signed and eight had ratified (PIB).
First to ratify	Palau was the first to deposit its instrument of ratification (UN press release of 23 January 2024).
60th and 61st	The 60th and 61st came on 19 September 2025.
18 October 2026	the UN Treaty Collection lists 145 signatories and 104 Parties.



Sources: Day 16 Source Index | Topic 160 | Section 2.8

Day 16 | IAS with Dr Ravi

Day 16 | T160 · P13 | @iaswithdrravi

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

Extra section: chronology of the Agreement (1/2)

Date	Event
17 November 2004	General Assembly resolution 59/24 sets up the Ad Hoc Open-ended Informal Working Group (nine sessions, 2006 to 2015)
19 June 2015	Resolution 69/292: decision to develop an international legally binding instrument; Preparatory Committee set up (four sessions, 2016 to 2017)
24 December 2017	Resolution 72/249 convenes the Intergovernmental Conference (one organisational meeting and five substantive sessions, 2018 to 2023)
4 March 2023	Text of the Agreement agreed
19 June 2023	Agreement adopted by consensus
20 September 2023	Opened for signature
22 January 2024	Palau deposits the first instrument of ratification (UN announcement on 23 January)
8 July 2024	PIB announces the Union Cabinet's approval for India to sign
25 September 2024	India signs











Sources: Day 16 Source Index | Topic 160 | Section 3

Day 16 | IAS with Dr Ravi

Day 16 | T160 · P14 | @iaswithdrravi

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

Extra section: chronology of the Agreement (2/2)

Date	Event
19 September 2025	Morocco deposits the 60th qualifying instrument (acceptance); Sierra Leone the 61st (ratification)
20 September 2025	Signature period closes
17 January 2026	Agreement enters into force
23 March to 2 April 2026	Third session of the Preparatory Commission
2 June 2026	Last date for comments on India's draft BBNJ Bill, 2026
11 to 22 January 2027	First meeting of the COP, UN Headquarters, New York (as announced by the UN)



Morocco deposits the 60th qualifying instrument (acceptance); Sierra Leone the 61st (ratification)



Signature period closes



Agreement enters into force



Third session of the Preparatory Commission



Last date for comments on India's draft BBNJ Bill, 2026



First meeting of the COP, UN Headquarters, New York (as announced by the UN)



Sources: Day 16 Source Index | Topic 160 | Section 3

Day 16 | IAS with Dr Ravi

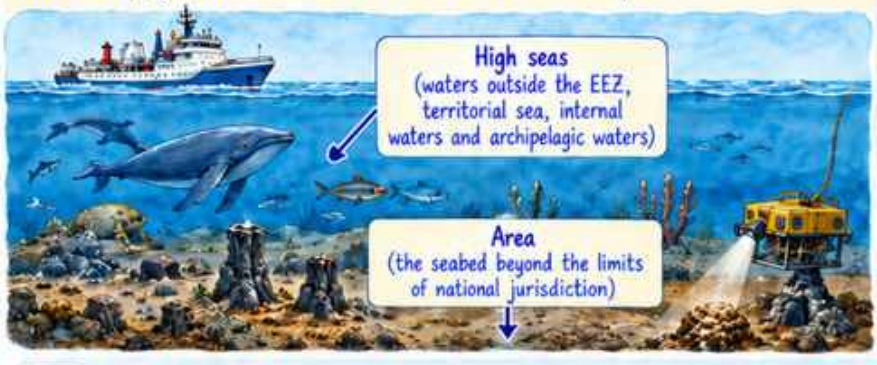
Day 16 | T160 · P15 | @iaswithdrravi

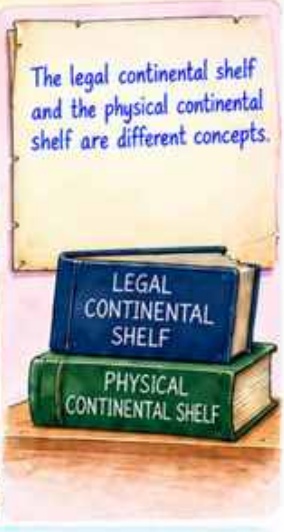
IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

Three common exam traps

1 "Areas beyond national jurisdiction" are two things, not one.

They are the high seas (waters outside the EEZ, territorial sea, internal waters and archipelagic waters) and the Area (the seabed beyond the limits of national jurisdiction). Do not equate "the seabed beyond 200 nautical miles" with the Area: a coastal State's legal continental shelf can extend beyond 200 nautical miles. The legal continental shelf and the physical continental shelf are different concepts.





2 "30 by 30" is not a target written into the BBNJ Agreement.

It is the pledge of the Kunming-Montreal Global Biodiversity Framework. The Agreement provides tools, including marine protected areas, that can help meet the biodiversity framework's separate target.



3 Agreed, adopted, signed and ratified are four different steps.

The text was agreed on 4 March 2023, but the Agreement was adopted on 19 June 2023 and opened for signature on 20 September 2023. Signing does not make a country a Party: India signed on 25 September 2024, and the depositary record as of 18 October 2026 shows no ratification.



Sources: Day 16 Source Index | Topic 160 | Section 4

Day 16 | IAS with Dr Ravi

Day 16 | T160 · P16 | @iaswithdrravi

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

DAY 17 | TOPICS 161-170
Topic 170 | Teaching panel 01

What a payment system is, and why it is regulated

The Payments Regulatory Board (PRB)

- The **Payments Regulatory Board (PRB)** is the board through which the **Reserve Bank of India (RBI)** regulates and supervises payment systems under **section 3** of the Payment and Settlement Systems Act, 2007 (PSS Act).
- It replaced the earlier **Board for Regulation and Supervision of Payment and Settlement Systems (BPSS)** from **9 May 2025** and held its first meeting on **5 January 2026**.
- The **examination** asks about its composition, how it differs from the BPSS, and the dates of the change.



Earlier
Board for Regulation and Supervision of Payment and Settlement Systems (BPSS)

replaced by
9 May 2025

Payments Regulatory Board (PRB)
First meeting
5 January 2026

What a payment system is

- Under **section 2** of the Act, a payment system is a system that enables payment to be effected between a **payer** and a **beneficiary**, involving **clearing, payment or settlement services** or all of them.
- A **stock exchange is excluded** from this definition.

Payment system (section 2)

A system that enables payment to be effected between a payer and a beneficiary, involving clearing, payment or settlement services or all of them.



A stock exchange is excluded from this definition.

How a payment system works (simplified flow)



Why it is regulated

- Every transfer of money between banks and users runs on such systems, so a failure in one can spread to others.
- The Act lets the RBI direct a system or its participants to stop an activity or take remedial action when it finds that systemic risk is not adequately controlled (**section 17**).
- As **Topic 43** put it, the RBI introduces and upgrades safe and efficient payment systems.

Why regulation is important



RBI's power under section 17



When systemic risk is not adequately controlled (section 17).

Related topics (for recall)



RBI's functions, including its role as regulator of payment systems.



Monetary Policy Committee (MPC), another statutory body of the RBI with a similar make-up.



UPI and India Stack.

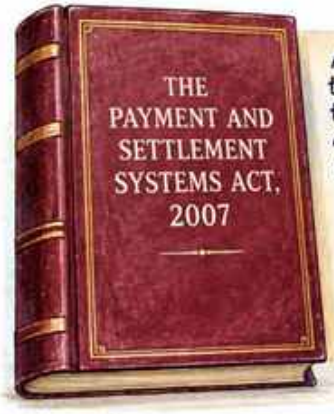
Sources: Source Index, Topic 170 | Coverage: section 2.1

107

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

DAY 17 | TOPICS 161-170
Topic 170 | Teaching panel 02

The Payment and Settlement Systems Act, 2007



A central law to provide for the regulation and supervision of payment systems and for matters connected therewith or incidental thereto.

Key Dates

Received the President's assent on **20 December 2007.**



Came into force on **12 August 2008,** by notification S.O. 2032(E) of that date.



Regulator (section 3(1))

"The Reserve Bank shall be the designated authority for the regulation and supervision of payment systems under this Act."



Authorisation (section 4)

No person other than the RBI shall commence or operate a payment system without an authorisation granted under the Act.



Other powers of RBI

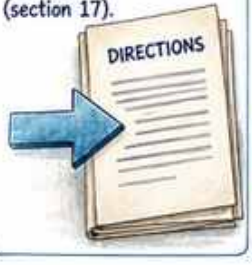
Prescribe standards (section 10)

The RBI may prescribe standards for payment systems (section 10).



Give directions (section 17)

The RBI may give directions (section 17).



Make regulations (section 38)

The RBI may make regulations to carry out the Act (section 38).



Regulations are laid before Parliament.



Sources: Source Index, Topic 170 | Coverage: section 2.2

108

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

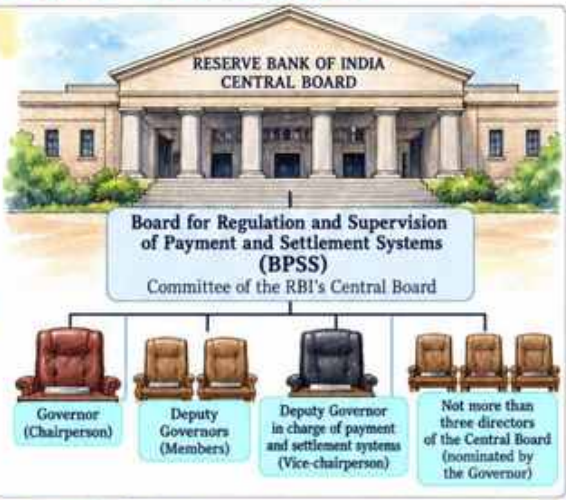
DAY 17 | TOPICS 161-170
Topic 170 | Teaching panel 03

From the BPSS to the PRB

1. The original section 3

It was headed **"Designated authority and its Committee".**

- It provided for the BPSS as a committee of the RBI's Central Board.
- The **Governor** was its chairperson.
- The **Deputy Governors** were members,
- and the **Deputy Governor in charge of payment and settlement systems** was its vice-chairperson.
- The other members were **not more than three directors of the Central Board,** nominated by the Governor.
- A board that already existed when the Act came was **to continue until it was reconstituted under the Act.**



2. The Committee on Digital Payments (2016)

- Constituted on **23 August 2016** by the Department of Economic Affairs (DEA), Ministry of Finance.
- Chaired by **Ratan P. Watal,** Principal Adviser, NITI Aayog and former Finance Secretary.
- Gave an interim report on **21 November 2016** and its final report on **9 December 2016.**



3. The announcement

- In the Budget Speech of **1 February 2017** (paragraph 119) the Finance Minister said this committee had recommended structural reforms, including amendments to the Payment and Settlement Systems Act, and proposed **"to create a Payments Regulatory Board in the Reserve Bank of India by replacing the existing Board for Regulation and Supervision of Payment and Settlement Systems."**



4. Legal transition timeline



Section 152 of the Finance Act, 2017 (Act 7 of 2017) substituted a new section 3, from a date to be notified by the Central Government.

By a Gazette notification of **6 May 2025** of the Department of Financial Services (DFS), the new section 3 came into effect on **9 May 2025.**

From that date the BPSS was **replaced by the PRB.** The change was thus enacted in 2017 but took effect only in 2025.

From 9 May 2025, the BPSS was replaced by the PRB.

5. The Payments Regulatory Board Regulations, 2025



- Made by the RBI under section 38 and notified on **20 May 2025.**
- The RBI amended them by a notification of **25 August 2026,** which omitted **regulation 4(1)** and **regulation 7.**



Sources: Source Index, Topic 170 | Coverage: section 2.3

109

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

DAY 17 | TOPICS 161-170
Topic 170 | Teaching panel 04

Who sits on the PRB (section 3(3))

Under section 3(2) the RBI exercises its powers under the Act through the PRB.

Payments Regulatory Board (PRB)

The RBI announced the members on 30 September 2025.



Seat	Who holds it (RBI, 30 September 2025)	How the seat is filled
Chairperson	The Governor	By office, clause (a)
Member	The Deputy Governor in charge of payment and settlement systems	By office, clause (b)
Member	The Executive Director in charge of payment and settlement systems	One officer of the RBI nominated by the Central Board, clause (c)
Three members	The Secretary, DFS; the Secretary, Ministry of Electronics and Information Technology (MeitY); Smt. Aruna Sundararajan, IAS (Retd.)	Nominated by the Central Government, clause (d)

Permanent invitee

The Principal Legal Adviser of the RBI is a permanent invitee to the meetings of the Board, under regulation 3(2) of the PRB Regulations, 2025.



An invitee is not one of the six members.

Meetings and quorum

Regulation 9 provides that the PRB shall ordinarily meet at least twice in a year.



Quorum

The quorum is three members, including the Chairperson or, in the Chairperson's absence, the Deputy Governor who is a Board member, and at least one Central Government nominee.

Voting and decisions

- Each member has one vote.
- Decisions are by a majority of members present and voting.



In case of a tie

On a tie, the Chairperson or, in the Chairperson's absence, that Deputy Governor has a second or casting vote.



Sources: Source Index, Topic 170 | Coverage: section 2.4

110

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

DAY 17 | TOPICS 161-170
Topic 170 | Teaching panel 05

The first meeting, 5 January 2026

Where and who:

The first meeting was held in Mumbai under the chairmanship of **Shri Sanjay Malhotra, Governor.**

The other members present on 5 January 2026 were:

- Shri S. Krishnan, Secretary, MeitY;
- Shri Nagaraju Maddirala, Secretary, DFS;
- Smt. Aruna Sundararajan, IAS (Retd.);
- Shri T. Rabi Sankar, Deputy Governor; and
- Shri Vivek Deep, Executive Director.



Business:

1. The Board reviewed the functions of the RBI's Department of Payment and Settlement Systems and its focus areas for domestic and global payment systems.
2. Members were shown the **draft Payments Vision 2028** and gave strategic guidance on the payment ecosystem.
3. The RBI also presented the main findings of its recent **Survey on Digital Payments.**



What followed:

27 March 2026 — The RBI released **Payments Vision 2028** on 27 March 2026.

4 May 2026 — In its allocation of portfolios of **4 May 2026**, the RBI placed the Department of Payment and Settlement Systems under Deputy Governor **Shri Shirish Chandra Murmu.**

Sources: Source Index, Topic 170 | Coverage: section 2.5

111

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

DAY 17 | TOPICS 161-170
Topic 170 | Teaching panel 06

How the PRB differs from the BPSS, and how it compares with the MPC

Point	BPSS (up to 8 May 2025)	PRB (from 9 May 2025)	MPC (Topic 163)
What it is	A committee of the RBI's Central Board	A Board set up by section 3 of the PSS Act	A committee set up under the RBI Act, 1934
Chair	The Governor	The Governor	The Governor
Second seat	Deputy Governor (payments), vice-chairperson	Deputy Governor (payments), member	Deputy Governor (monetary policy), member
Other members	The other Deputy Governors, and not more than three Central Board directors nominated by the Governor	One RBI officer nominated by the Central Board, and three persons nominated by the Central Government	One RBI officer nominated by the Central Board, and three persons appointed by the Central Government
Government nominees	None; the Governor chose the directors on it	Three; in 2025 two of them were serving Secretaries	Three, but a public servant cannot be appointed
Its work	Payment systems	Payment systems	The policy repo rate

BPSS (up to 8 May 2025)

A committee of the RBI's Central Board



Government nominees: None; the Governor chose the directors on it

Its work: Payment systems

PRB (from 9 May 2025)

A Board set up by section 3 of the PSS Act



Government nominees: Three; in 2025 two of them were serving Secretaries

Its work: Payment systems

MPC (Topic 163)

A committee set up under the RBI Act, 1934



Government nominees: Three, but a public servant cannot be appointed

Its work: The policy repo rate



The main change, then, is that the Government now names half of the six members of the body that regulates payments, while every member of the BPSS sat on it as the Governor, a Deputy Governor or a Central Board director chosen by the Governor.



Sources: Source Index, Topic 170 | Coverage: section 2.6

112

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

DAY 17 | TOPICS 161-170
Topic 170 | Teaching panel 07

India's payment system in numbers, the NPCI, and the Vision documents

UPI: key numbers and retail-payment share

In January 2026, the month of the PRB's first meeting, the Unified Payments Interface (UPI) processed **21.70 billion (2,170 crore)** transactions worth over **Rs 28.33 lakh crore**, and **691 banks** were live on it (Government backgrounder of 6 March 2026).

Transactions (volume)
21.70 billion (2,170 crore)
in January 2026


transactions

Transaction value
Rs 28.33 lakh crore
(over)
in January 2026


value of transactions

Banks live on UPI
691
banks
in January 2026



Retail-volume share reported in the government backgrounder of 6 March 2026

Within India, **81 per cent** by volume of retail payment transactions ran on UPI.





The National Payments Corporation of India (NPCI)

Incorporated in December 2008, with banks and non-bank payment-system operators among its shareholders, it operates under the PSS Act.



NPCI runs the following payment systems and services:

- **UPI** — Unified Payments Interface (UPI) (built by it in 2016, Topic 127)
- **RuPay** — RuPay card scheme
- **IMPS** — Immediate Payment Service (IMPS)
- **NACH** — NACH clearing service for bulk, high-volume, low-value interbank payments.

Operator and regulator

NPCI – Operator

- Operates the payment systems and services such as UPI, RuPay, IMPS and NACH.
- Incorporated in December 2008.
- Works under the PSS Act.
- Has banks and non-bank payment-system operators among its shareholders.

RBI – Regulator (through the PRB)

- The Reserve Bank of India (RBI), through the Payments Regulatory Board (PRB), is the regulator of payment systems.



Payments Vision 2025

Released by the RBI on **17 June 2022**.



Core theme (the 4 Es)
"E-Payments for Everyone, Everywhere, Everytime"

Five anchor goalposts

1. Integrity
2. Inclusion
3. Innovation
4. Institutionalisation
5. Internationalisation

Covered the period up to **December 2025**.

Payments Vision 2028

Released on **27 March 2026**.



Theme
"Shaping India's Payment Frontier"

Sets the course
Up to **December 2028**.

Note: UPI in detail, the digital rupee and payments banks are taken up on other days.

Sources: Source Index, Topic 170 | Coverage: section 2.7

113

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

DAY 17 | TOPICS 161-170
Topic 170 | Teaching panel 08

Extra section: chronology of the change

Key legal and policy milestones from the Act, 2007 to the first meeting in 2026

	Date	What happened
1	20 December 2007	The Payment and Settlement Systems Act, 2007 receives assent.
2	12 August 2008	The Act comes into force; the original section 3 provides for the BPSS.
3	23 August 2016	The DEA constitutes the Committee on Digital Payments, chaired by Ratan P. Watal.
4	9 December 2016	The committee gives its final report.
5	1 February 2017	Budget Speech proposes a Payments Regulatory Board in the RBI, replacing the BPSS.
6	2017	Section 152 of the Finance Act, 2017 substitutes a new section 3, from a date to be notified.
7	17 June 2022	The RBI releases Payments Vision 2025.
8	6 May 2025	DFS Gazette notification brings the new section 3 into force.
9	9 May 2025	The new section 3 takes effect; the PRB replaces the BPSS.
10	20 May 2025	The RBI notifies the Payments Regulatory Board Regulations, 2025.
11	30 September 2025	The RBI announces the constitution and members of the PRB.
12	5 January 2026	First meeting of the PRB, in Mumbai, chaired by the Governor.
13	27 March 2026	The RBI releases Payments Vision 2028.
14	25 August 2026	The RBI amends the PRB Regulations, omitting regulations 4(1) and 7.



Act comes into force
12 August 2008



Original section 3 provides for the BPSS

Committee on Digital Payments
23 August 2016



Chairman Ratan P. Watal



Budget Speech
1 February 2017

Proposes a Payments Regulatory Board in the RBI, replacing the BPSS



Finance Act, 2017 (Section 152)
2017

New section 3 (from a date to be notified)

Payments Vision 2025
17 June 2022



6 May 2025
DFS Gazette notification



Brings the new section 3 into force

9 May 2025

New section 3 takes effect; the PRB replaces the BPSS

BPSS ➡ PRB

20 May 2025
PRB Regulations, 2025



30 September 2025
Constitution and members of the PRB





5 January 2026
First meeting of the PRB, in Mumbai, chaired by the Governor.



27 March 2026
Payments Vision 2028



25 August 2026
Amendment to PRB Regulations (omit regulations 4(1) and 7)



Sources: Source Index, Topic 170 | Coverage: section 3

114

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

DAY 17 | TOPICS 161-170
Topic 170 | Teaching panel 09

Three common exam traps

1 Enacted in 2017, in force in 2025, first met in 2026.

- The new section 3 came through the Finance Act, 2017, not through a new Act of 2025.
- It took effect on 9 May 2025, three days after the notification of 6 May 2025.
- The RBI announced the members only on 30 September 2025, and the Board first met on 5 January 2026.
- A question that asks when the PRB "replaced" the BPSS wants 9 May 2025.



New section 3 came through the Finance Act, 2017 (not a new Act of 2025).

6 May 2025 → 9 May 2025 → 30 September 2025 → 5 January 2026



Notification on 6 May 2025



Took effect on 9 May 2025 (three days after notification)



RBI announced the members on 30 September 2025

PRB FIRST MEETING



Board first met on 5 January 2026

2 The PRB is not the MPC.

- Both have six members, both are chaired by the Government, and in both the Government fills three seats.
- But the MPC fixes the policy repo rate, while the PRB regulates and supervises payment systems.
- The MPC's three outside members cannot be public servants; on the PRB, two of the three nominees named in 2025 were serving Secretaries to the Government.

Monetary Policy Committee (MPC)		Payments Regulatory Board (PRB)
6	Total members	6
Governor	Chaired by	Governor
Three (of six)	Government fills	Three (of six)
Fixes the policy repo rate	Core function	Regulates and supervises payment systems
Three outside members cannot be public servants.	Outside members (public servants)	Two of the three nominees named in 2025 were serving Secretaries to the Government.

3 The year in a Vision's name is its end year.

- Payments Vision 2025 was released in June 2022 and ran up to December 2025.
- Payments Vision 2028 was released in March 2026, and its draft was the one shown to the PRB at its first meeting.
- Neither is a law; both are RBI policy documents.



June 2022 → December 2025



5 January 2026 → 27 March 2026

Draft shown at PRB first meeting

Final document released

Neither is a law; both are RBI policy documents.



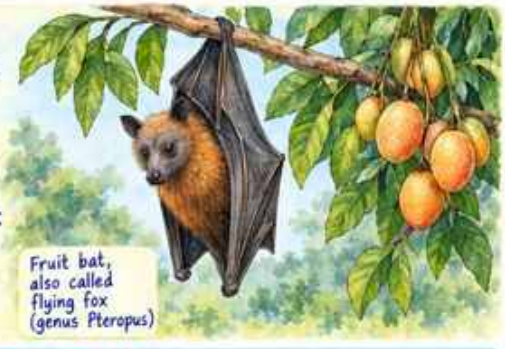
Sources: Source Index, Topic 170 | Coverage: section 4

115

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

Nipah identity and reservoir

Nipah virus is a zoonotic virus carried by fruit bats, with a case fatality rate of 40 to 75 per cent and no medicine or vaccine licensed specifically for Nipah as on 18 October 2026; two cases in West Bengal, notified to the World Health Organization (WHO) in January 2026, put it in the news. The examination asks about the virus, its host and routes of spread, its history in India the disease and the public health response.



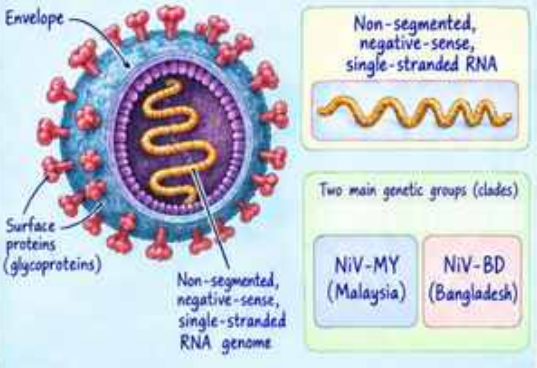
Zoonotic

- Nipah virus (NiV) is found in animals but can also infect humans.
- It can then spread from person to person.



Classification

- It is a member of the family Paramyxoviridae, genus Henipavirus.
- Species: Henipavirus nipahense.
- Its genome is non-segmented, negative-sense, single-stranded RNA.
- Two main genetic groups (clades) are: NiV-MY (Malaysia) and NiV-BD (Bangladesh).



Case fatality rate

- The case fatality rate of Nipah is 40 to 75 per cent.

Case fatality means deaths among identified cases in an outbreak; it is not an individual person's predicted probability. Figures are source- and date-dependent.



Natural host

- Fruit bats, also called flying foxes, of the genus Pteropus (family Pteropodidae).
- The infection does not appear to cause disease in the bats.



Other animals

- Pigs and horses can be infected.
- In pigs the virus can cause severe disease.



Sources: Day 18 Source Index | Topic 180 | 1; 2.1

Day 18 | T180 · P01 | 141/155

@iaswithdrravi | www.iaswithdrravi.com

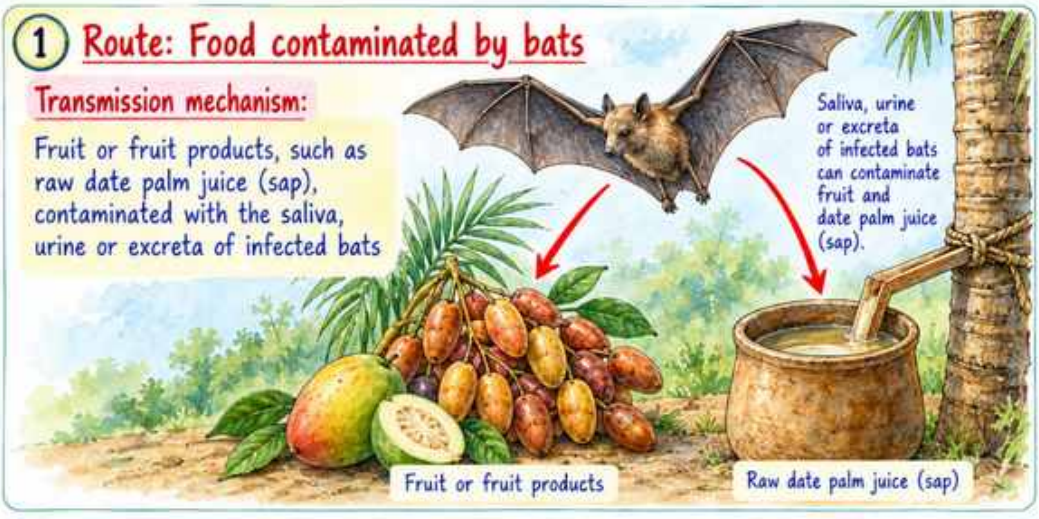
IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

Transmission routes

1 Route: Food contaminated by bats

Transmission mechanism:

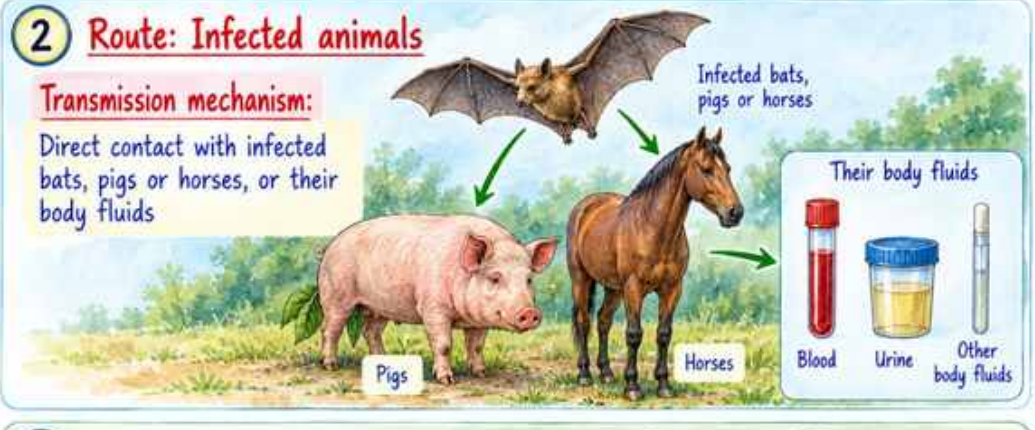
Fruit or fruit products, such as raw date palm juice (sap), contaminated with the saliva, urine or excreta of infected bats



2 Route: Infected animals

Transmission mechanism:

Direct contact with infected bats, pigs or horses, or their body fluids



3 Route: Person to person

Transmission mechanism:

Close contact with an infected person; spread has occurred among family members and caregivers, and in health care settings. Health facilities require appropriate infection prevention and control.



Read these as specific exposure routes.
Close-contact transmission and hospital precautions do not establish a blanket claim of ordinary airborne spread.

Sources: Day 18 Source Index | Topic 180 | 2.2

Day 18 | T180 · P02 | 142/155

@iaswithdrravi | www.iaswithdrravi.com

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

First outbreaks

Malaysia, 1998

The virus was first identified in 1998 during an outbreak among pig farmers in Malaysia.

It was named after Sungai Nipah; the Malaysia and Singapore outbreak of September 1998 to May 1999 had 276 reported cases and took over 100 lives.



Singapore, 1999

an outbreak followed the import of sick pigs from Malaysia.

There were 11 cases and 1 death among abattoir workers.

No further outbreak in Malaysia or Singapore was reported through this October 2026 snapshot.



Bangladesh, from 2001

outbreaks almost every year since 2001.

Outbreaks have been linked to the date-palm sap harvest (November–March). Bangladesh accounted for 46% of recorded global cases in the January 2026 summary.


Harvest of date palm sap (November to March)

Philippines, 2014

one outbreak, with no new cases since.



India, from 2001

outbreaks occur from time to time. NCDC's January 2026 record begins:

Year	Place	Cases	Deaths
2001	Siliguri, West Bengal	66	45
2007	Nadia district, West Bengal	5	5

India's first Nipah outbreak was Siliguri, West Bengal, in 2001.



Kerala's first outbreak was in 2018.



Sources: Day 18 Source Index | Topic 180 | 2.3; 4

Day 18 | T180 · P03 | 143/155

@iaswithdrravi | www.iaswithdrravi.com

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

Kerala outbreaks and denominator

NCDC's January 2026 outbreak table

(cases and deaths):

Year	Place	Cases	Deaths
2018	Kozhikode and Malappuram, Kerala	19	17
2019	Ernakulam, Kerala	1	0
2021	Kozhikode, Kerala	1	1
2023	Kozhikode, Kerala	6	2
2025	Palakkad and Malappuram, Kerala	4	2

2024: two cases, both fatal

Two cases in Kerala in 2024 were both fatal. On 21 July 2024 the Health Ministry reported that a 14-year-old boy from Malappuram, confirmed by NIV Pune, had died of Nipah.



Kerala outbreak chronology

Kerala outbreaks were recorded in 2018 (the first, in Kozhikode), 2019, 2021, 2023, 2024, 2025 and 2026. In the five years before 2026, about a dozen confirmed cases were reported in India, all in Kerala.



Season

Seasonal outbreaks can coincide with bat activity and the date-palm sap harvest, often during December–May; timing varies by region. In Kerala, April to September is treated locally as the high-alert period.



bat activity and the harvest of date palm sap



treated locally as the high-alert period.

June 2026, Kozhikode

- An adult man developed symptoms on 30 May, was admitted on 10 June and confirmed by NIV Pune RT-PCR on 11 June.
- WHO reported the case on 25 June.
- As on 18 June, 104 contacts were under monitoring and no secondary case had been found.





Cases and deaths: one reporting series

The 2018 row uses the January 2026 NCDC series: 19 cases and 17 deaths. Case fatality needs cases and deaths from the same reporting series and definition.

Cases	Deaths
19	17

Sources: Day 18 Source Index | Topic 180 | 2.3; 2.7; 7; 4

Day 18 | T180 · P04 | 144/155

@iaswithdrravi | www.iaswithdrravi.com

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

Incubation and illness

Incubation period:

Incubation is the interval from infection to the first symptoms.

The typical range is about 3–14 days; rare incubation up to 45 days has been reported.

A usual range is not an absolute maximum.

Clinical summary: January 2026.

Usual range
About 3–14 days from infection to first symptoms.
Clinical summary: January 2026.

Rare reports
Incubation up to 45 days has been reported. A usual range is not an absolute maximum.

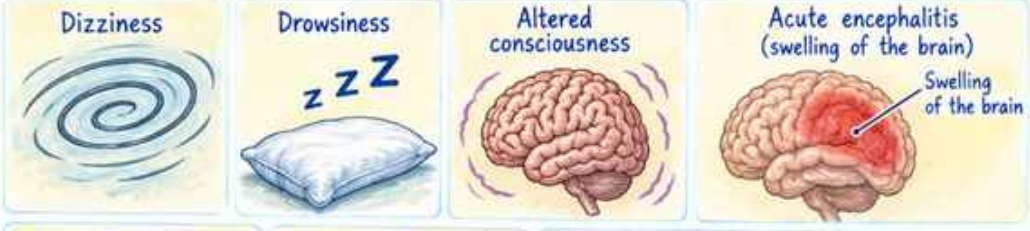
Incubation
The interval from infection to the first symptoms.

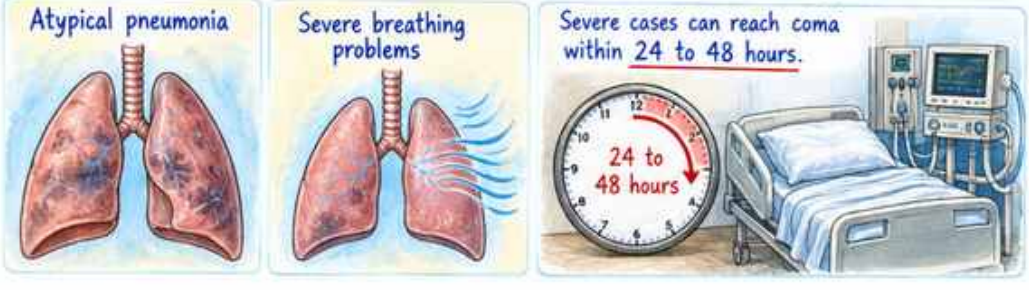


Early symptoms: fever, headache, muscle pain, vomiting, sore throat.
Some infections cause no symptoms at all.



Later: dizziness, drowsiness, altered consciousness and acute encephalitis (swelling of the brain). Some patients get atypical pneumonia or severe breathing problems. Severe cases can reach coma within 24 to 48 hours.





Sources: Day 18 Source Index | Topic 180 | 2.4

Day 18 | T180 · P05 | 145/155

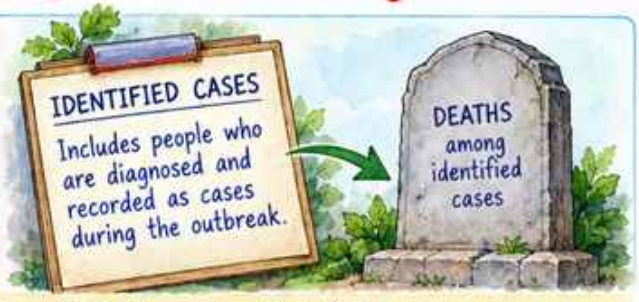
@iaswithdrravi | www.iaswithdrravi.com

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

Severity and recovery

Case fatality rate

- 40 to 75 per cent (WHO, NCDC).
- The observed rate varies with surveillance, case detection and clinical care.



Case fatality is the proportion of deaths among **identified cases**, not among everyone exposed. The reported 40–75% is an outbreak range, not a personal prediction.

After recovery

- Most survivors recover fully; long-term neurological conditions have been reported in about 1 in 5 survivors (January 2026 clinical summary).
- Relapse or late-onset encephalitis can occur months to four years later.



Long-term effects
About 1 in 5 survivors report long-term neurological conditions. January 2026 clinical summary.

Denominator
Survivors of infection, not all exposed people.

Some survivors report long-term neurological conditions.

Neurological follow-up: months to four years

Relapse or late-onset encephalitis can occur months to four years later.



Important denominators

Identified cases (for case fatality rate)
Case fatality is the proportion of deaths among identified cases, not among everyone exposed.

Survivors (for long-term neurological conditions)
Survivor percentages use survivors as their denominator. Do not apply a survivor percentage to all exposed people or all cases.

Sources: Day 18 Source Index | Topic 180 | 2.4

Day 18 | T180 · P06 | 146/155

@iaswithdrravi | www.iaswithdrravi.com

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

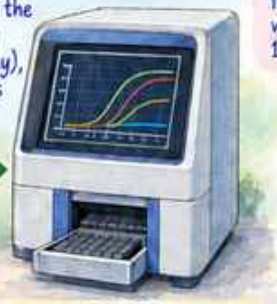
Diagnosis and supportive care

Main test

RT-PCR (real-time reverse transcription polymerase chain reaction) on respiratory samples, blood or cerebrospinal fluid, in the early phase. Antibodies are detected by ELISA (enzyme-linked immunosorbent assay), which the NCDC uses from 10 to 14 days after onset.

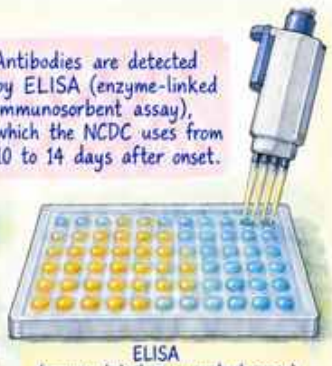


RT-PCR on respiratory samples, blood or cerebrospinal fluid, in the early phase.



RT-PCR
(real-time reverse transcription polymerase chain reaction)

Antibodies are detected by ELISA (enzyme-linked immunosorbent assay), which the NCDC uses from 10 to 14 days after onset.



ELISA
(enzyme-linked immunosorbent assay)

10 to 14 days after onset

Safety

Samples are a biohazard. Testing non-inactivated samples requires maximum containment and trained staff. Post-mortem tissues may require BSL-4 containment under the relevant laboratory protocol.



Samples are a biohazard.



Testing non-inactivated samples requires maximum containment and trained staff.



Post-mortem tissues may require BSL-4 containment under the relevant laboratory protocol.

National reference laboratory in the news

The ICMR-National Institute of Virology (NIV), Pune, of the Indian Council of Medical Research (ICMR), confirmed the West Bengal cases. Its mobile BSL-3 laboratory supported the testing of contacts.



The ICMR-National Institute of Virology (NIV), Pune, of the Indian Council of Medical Research (ICMR), confirmed the West Bengal cases.



Its mobile BSL-3 laboratory supported the testing of contacts.

Treatment

There are no licensed medicines or vaccines for Nipah (WHO, June 2026). Care is early, intensive and supportive: oxygen, ventilation or dialysis where needed, fluids and nutrition, and management of complications.



Sources: Day 18 Source Index | Topic 180 | 2.5

Day 18 | T180 · P07 | 147/155

@iaswithdrravi | www.iaswithdrravi.com

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

Candidates are research, not approval

What are these candidates?

These are investigational products that are being studied for Nipah virus infection. They include a monoclonal antibody, antiviral medicines and a vaccine candidate. Research is ongoing, but none is an approved treatment or vaccine.



No licensed treatment

"No licensed treatment" does not mean "nothing is being tried". m102.4 has been given on a compassionate-use basis, ribavirin's benefit is unclear, remdesivir has worked only in animal studies, and the ChAdOx1 NipahB vaccine is still in trials. None is an approved treatment or vaccine specifically for Nipah virus infection as on the snapshot date, 18 October 2026.

The research ladder

These are candidates in different stages of research. All are investigational. None is approved.

m102.4
(a monoclonal antibody)



Research status: January–October 2026

Completed phase 1 trials; used on a compassionate-use basis (NCDC).

Ribavirin
(an antiviral)



Research status: January–October 2026

Used in a small number of patients in Malaysia in 1999; its efficacy is unclear (CDC, NCDC).

Remdesivir
(an antiviral)



Research status: January–October 2026

Prevented Nipah in exposed non-human primates in studies (CDC); not an approved treatment.

ChAdOx1 NipahB
(a vaccine candidate)



Research status: January–October 2026

Phase II trial launched in Bangladesh in December 2025 by the University of Oxford (NCDC, University of Oxford). Several vaccine candidates are in development; none was approved specifically for Nipah at this snapshot.

WHO and research priority



- WHO R&D Blueprint: Nipah virus remains a WHO priority pathogen (R&D Blueprint, 2024 update).
- WHO's 2024 framework reviews pathogens by family (28 virus families and one core group of bacteria), and WHO's notice of June 2026 names Nipah virus a priority pathogen for faster development of medical countermeasures.
- Earlier Blueprint lists named "Nipah and henipaviral diseases" beside diseases such as Ebola, Lassa fever, Zika and "Disease X".



Sources: Day 18 Source Index | Topic 180 | 2.5; 4; 2.6

Day 18 | T180 · P08 | 148/155

@iaswithdrravi | www.iaswithdrravi.com

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

Prevention at food and farms

Bat to human

Keep bats away from date palm sap and fresh food; boil freshly collected date palm juice; wash and peel fruit; throw away fruit with signs of bat bites; avoid bat roosting areas (WHO).

Additional precautions: avoid raw date palm sap and toddy, half-eaten fruit lying on the ground, and abandoned wells.

Keep bats away from date palm sap.



Avoid bat roosting areas (WHO).

Boil freshly collected date palm juice.



Wash and peel fruit.



Throw away fruit with signs of bat bites.



Avoid half-eaten fruit lying on the ground (NCDC).



Avoid abandoned wells (NCDC).

Animal to human

Gloves and protective clothing when handling sick animals, or during slaughter and culling.

Infected pigs or horses are culled and the carcasses buried or burnt under health supervision (NCDC).



Gloves and protective clothing.



Infected pigs or horses are culled and the carcasses buried or burnt under health supervision (NCDC).



Carcasses buried under health supervision.



Carcasses burnt under health supervision.

One Health

Joint human-health, veterinary and environmental teams coordinate surveillance of bats, pigs and horses.

This is the One Health approach used in Topic 20 for antimicrobial resistance: human health, animal health, agriculture and food, and the environment work together.



Human health, animal health, agriculture and food, and the environment work together.

Sources: Day 18 Source Index | Topic 180 | 2.6

Day 18 | T180 · P09 | 149/155

@iaswithdrravi | www.iaswithdrravi.com

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

Clinical and contact response

Person to person

- send people with Nipah-like symptoms to a health facility;
- avoid unprotected close contact;
- wash hands regularly.



In hospitals

- standard precautions for all patients;
- a single room for a suspected or confirmed case;
- contact and droplet precautions (medical mask, eye protection, gown, gloves);
- airborne precautions during aerosol-generating procedures.

Standard precautions for all patients



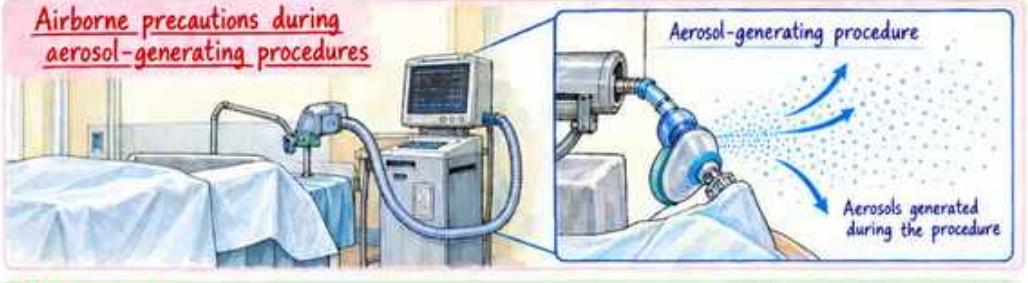
Single room for a suspected or confirmed case



Contact and droplet precautions (medical mask, eye protection, gown, gloves)



Airborne precautions during aerosol-generating procedures



Response

active case search, contact tracing, isolation of suspected and confirmed cases, and reporting. Contacts are monitored and managed under the public-health protocol.



NCDC specifies 21-day contact follow-up



Contacts are monitored and managed under the public-health protocol.

This operational period must not be called the biological maximum incubation, because rare incubation up to 45 days is reported.



Sources: Day 18 Source Index | Topic 180 | 2.6

Day 18 | T180 · P10 | 150/155

@iaswithdrravi | www.iaswithdrravi.com

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

West Bengal January 2026 timeline

Where

Barasat, North 24 Parganas district, West Bengal.



Who

two laboratory-confirmed cases, a female nurse and a male nurse, both aged 20 to 30, working in the same private hospital.

Case 1
Female nurse
Aged 20 to 30
Working in the same private hospital.

Case 2
Male nurse
Aged 20 to 30
Working in the same private hospital.

Timeline of events

Late December 2025



Symptoms began in late December 2025.

Early January 2026



Both were admitted in early January 2026.

13 January 2026



ICMR-NIV Pune confirmed the infection on 13 January 2026 by RT-PCR and ELISA.

26 January 2026



WHO was notified on 26 January 2026.

30 January 2026



WHO published the Disease Outbreak News on 30 January 2026.

31 January 2026



and revised it on 31 January.

Confirmation on 13 January and notification on 26 January are different events.

Contacts

196 contacts were identified, traced, monitored and tested; all tested negative.



On 27 January 2026 the NCDC and the Ministry of Health and Family Welfare said that only these two cases had been confirmed in West Bengal since December 2025.

Deaths

none was reported in WHO's notice.



None
was reported in WHO's notice.

Status as on 21 January 2026



One patient was in critical care as on 21 January 2026.



The other was improving as on 21 January 2026.

Sources: Day 18 Source Index | Topic 180 | 2.7

Day 18 | T180 · P11 | 151/155

@iaswithdrravi | www.iaswithdrravi.com

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

Risk and response in January

WHO's alert

A Disease Outbreak News of 30 January 2026 (revised on 31 January). WHO assessed the risk as moderate at the sub-national level and low at the national, regional and global levels, and did not recommend any travel or trade restriction.

WHO's January 2026 assessment

Sub-national level	National level	Regional and global levels
MODERATE	LOW	LOW





WHO did not recommend any travel or trade restriction.

Previous outbreaks in West Bengal

It was the third outbreak in West Bengal, after Siliguri (2001) and Nadia (2007).



Siliguri (2001) → Nadia (2007) → Third outbreak in West Bengal (January 2026)

Source of exposure

The source of exposure was still under investigation.



Response and testing

Response included public-health teams and ICMR-NIV Pune's mobile BSL-3 laboratory for testing contacts.



Mobile BSL-3 laboratory

ICMR-NIV Pune's mobile BSL-3 laboratory for testing contacts.



Important notes

- These risk levels and travel/trade advice belong to WHO's January 2026 assessment.
- The source of exposure was under investigation.
- This January 2026 outbreak occurred in West Bengal.

Sources: Day 18 Source Index | Topic 180 | 2.7; 2.5

Day 18 | T180 · P12 | 152/155

@iaswithdrravi | www.iaswithdrravi.com

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

Compare four viral diseases

Disease: Nipah virus disease

Family of the virus: Paramyxoviridae

Host or vector:
Natural host: fruit bats of the genus Pteropus. No insect vector; people are infected from bats, animals, contaminated food or other people.



For Nipah, there was no specifically approved treatment or vaccine as on 18 October 2026.

Disease: Kyasanur Forest Disease (KFD)

Family of the virus: Flaviviridae

Host or vector:
Vector: hard ticks of the genus Haemaphysalis (major vector H. spinigera). Forest rodents and small mammals keep the cycle going; monkeys are infected by tick bites (hence "monkey fever"); man is an incidental dead-end host (NCDC).
First found in 1957 in the Kyasanur forest area, Shimoga district, Karnataka.

Hard tick: Haemaphysalis

Major vector: H. spinigera



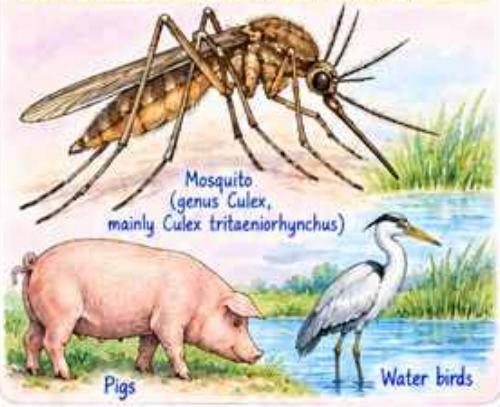
Hard tick
(genus Haemaphysalis)
(major vector H. spinigera)



Disease: Japanese encephalitis (JE)

Family of the virus: Flaviviridae

Host or vector:
Vector: mosquitoes of the genus Culex, mainly Culex tritaeniorhynchus. The virus cycles among mosquitoes, pigs and water birds (WHO).
Safe and effective vaccines are available.



Disease: Chandipura virus disease

Family of the virus: Rhabdoviridae

Host or vector:
Potential vectors include sandflies, mosquitoes and ticks; the sandfly Phlebotomus papatasi is reported as the vector in Gujarat. It mostly affects children under 15 and presents as acute encephalitis syndrome.







A broad vector category does not identify a particular genus. In this comparison, Haemaphysalis is the KFD tick genus; Phlebotomus is the stated Chandipura sandfly genus.

Sources: Day 18 Source Index | Topic 180 | 2.8; 2.5

Day 18 | T180 · P13 | 153/155

@iaswithdrravi | www.iaswithdrravi.com

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

Chronology of Nipah

1. **Date:** September 1998 to May 1999 — **Event:** First outbreak, Malaysia and Singapore: 276 reported cases, over 100 deaths (NCDC).
2. **Date:** 1999 — **Event:** Outbreak in Singapore after the import of sick pigs from Malaysia.
3. **Date:** 2001 — **Event:** Outbreaks begin in Bangladesh; first outbreak in India, at Siliguri, West Bengal (66 cases, 45 deaths).
4. **Date:** 2007 — **Event:** Nadia district, West Bengal (5 cases, 5 deaths).
5. **Date:** 2014 — **Event:** Outbreak in the Philippines.
6. **Date:** 2018 — **Event:** First outbreak in Kerala, at Kozhikode (with Malappuram).
7. **Date:** 2019, 2021, 2023, 2024, 2025 — **Event:** Further outbreaks in Kerala.
8. **Date:** December 2025 — **Event:** Phase II trial of the ChAdOx1 NipahB vaccine candidate launched in Bangladesh.
9. **Date:** 13 January 2026 — **Event:** ICMR-NIV Pune confirms two cases in North 24 Parganas, West Bengal.
10. **Date:** 26 January 2026 — **Event:** WHO notified of the West Bengal cases.
11. **Date:** 27 January 2026 — **Event:** NCDC and the Health Ministry: only two confirmed cases; all 196 contacts negative.
12. **Date:** 30 January 2026 — **Event:** WHO Disease Outbreak News on the West Bengal cases (revised on 31 January).
13. **Date:** 11 June 2026 — **Event:** Kerala confirms one case in Kozhikode district.
14. **Date:** 25 June 2026 — **Event:** WHO Disease Outbreak News on the Kozhikode case.













Sources: Day 18 Source Index | Topic 180 | 3

@iaswithdrravi | www.iaswithdrravi.com

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

Nipah: three key distinctions

1 India's first Nipah outbreak was **not in Kerala.** It was at Siliguri, **West Bengal,** in **2001,** the year Bangladesh's outbreaks also began. Kerala's first outbreak came in 2018, at Kozhikode. The Barasat cases of 2026 were West Bengal's third outbreak, not its first.



India's first Nipah outbreak was at Siliguri, West Bengal, in 2001.



The year Bangladesh's outbreaks also began.



Kerala's first outbreak came in 2018, at Kozhikode.



The Barasat cases of 2026 were West Bengal's third outbreak, not its first.

2 **"No licensed treatment" does not mean "nothing is being tried".** m102.4 has been given on a compassionate-use basis, ribavirin's benefit is unclear, remdesivir has worked only in animal studies, and the ChAdOx1 NipahB vaccine is still in trials. **None** is an approved treatment or vaccine specifically for Nipah virus infection as on the snapshot date, 18 October 2026.



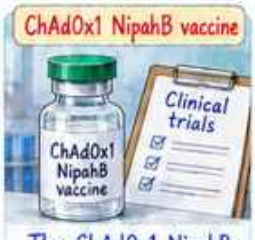
m102.4 has been given on a compassionate-use basis.



Ribavirin's benefit is unclear.



Remdesivir has worked only in animal studies.



The ChAdOx1 NipahB vaccine is still in trials.

None is an approved treatment or vaccine specifically for Nipah virus infection as on the snapshot date, 18 October 2026.

3 **Different measures answer different questions.** Incubation is the time from infection to symptoms: about 3–14 days, rarely up to 45. A 21-day contact-monitoring protocol is an operational follow-up period, not the biological maximum. Case fatality uses deaths among identified cases; the reported 40–75% outbreak range is not an individual prediction.

Incubation period

Usual range	About 3–14 days; rarely up to 45.
Start	Infection
End	First symptoms
Contact monitoring	21-day operational follow-up

2018 Kerala outbreak
NCDC January 2026 series

Cases	19
Deaths	17



Case fatality rate

Reported outbreak range: 40–75%. Deaths among identified cases; not an individual prediction.



Sources: Day 18 Source Index | Topic 180 | 4

Day 18 | T180 · P14B | 155/155

@iaswithdrravi | www.iaswithdrravi.com

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

Judicial removal: independence with accountability

The constitutional expression is **'removal'**.

Article 61 specifically uses **impeachment** for the President.



Grounds for judges:

Proved **misbehaviour** or **incapacity**.

The Constitution does not define either expression.

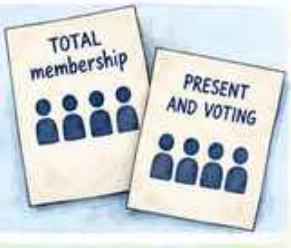


Article 124(4): A Supreme Court judge is removed by an order of the President, after an address by **EACH** House of Parliament in the **SAME SESSION**.



Each House needs BOTH:

- A majority of its **TOTAL** membership; **AND**
- at least two-thirds of members **PRESENT AND VOTING**.



Article 124(5):

Parliament regulates investigation and proof by law.

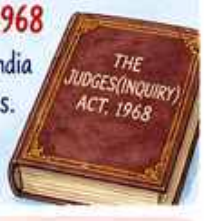


High Courts:

Article 217(1), proviso(b), provides the corresponding removal route; **Article 218** applies **Article 124(4)** and **(5)** to High Courts.



The Judges(Inquiry)Act, 1968 includes the Chief Justice of India and High Court Chief Justices.



Never compress the process into **'Parliament alone removes a judge'**: both Houses' addresses and the President's removal order have distinct constitutional roles.

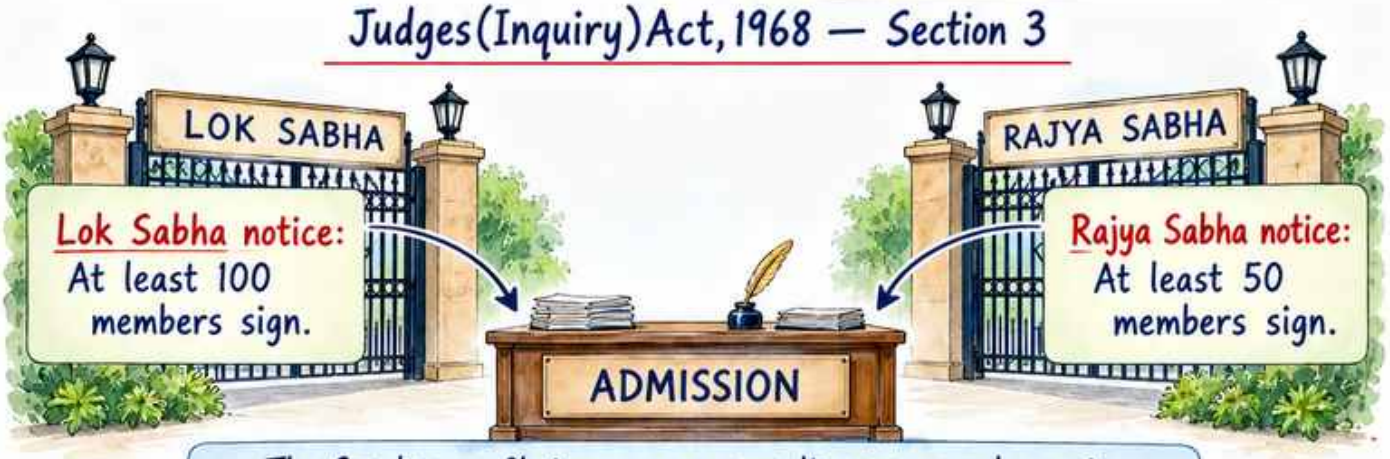
Day 19 | Topic 190 | 1 | iaswithdrravi.com

@iaswithdrravi

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

A signed notice opens a gate — not a finding

Judges (Inquiry) Act, 1968 — Section 3



The Speaker or Chairman may consult persons and examine available materials, then admit or refuse the motion.
Enough signatures do not compel admission.

If admitted:
The motion remains pending while a three-member inquiry committee investigates.

Committee composition:



Not any High Court judge; not an MP as the statutory third member.



The presiding officer's admission is a procedural step.
It does not establish that an allegation is proved.



Act 51 of 1968:
Dated 5 December 1968; commenced 1 January 1969.

Day 19 | Topic 190 | 2 | iaswithdrravi.com

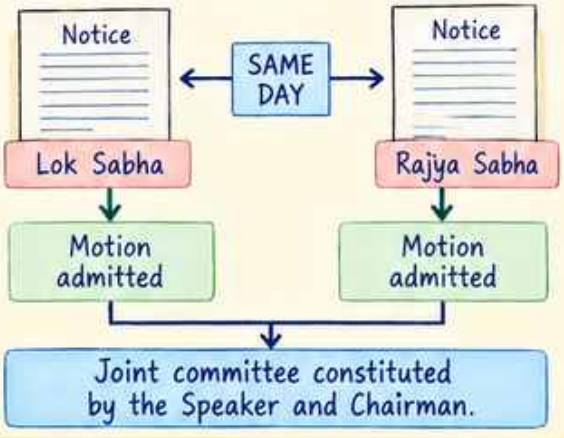
@iaswithdrravi

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

Two notices: when must the committee be joint?

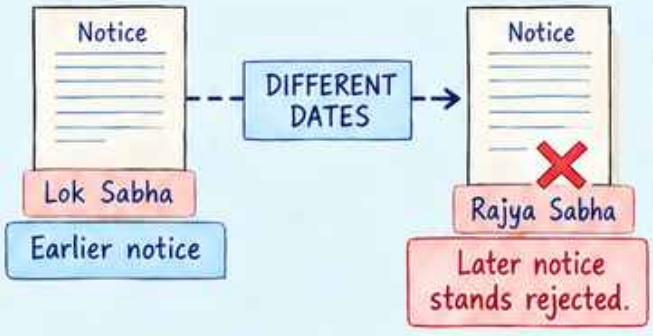
Section 3(2), first proviso:

Notices given in both Houses on the SAME DAY, and motions admitted in BOTH → joint committee constituted by the Speaker and Chairman.



Second proviso:

Notices given on DIFFERENT DATES → later notice stands rejected.



Supreme Court clarification —16 January 2026:

X v.O/O Speaker of the House of the People, 2026 INSC 65.



1. If same-day notices are admitted in one House but refused in the other, the admitting House's presiding officer can independently constitute a committee.
2. The joint-committee proviso governs the specified situation of admission in BOTH Houses; it does not disable each House's individual authority.
3. The Court upheld the Speaker's committee and dismissed the challenge.
4. It also recognised the Deputy Chairman's authority to discharge the Chairman's functions during the relevant vacancy.



Remember:
Same-day filing alone does not require a joint committee; admission in both Houses is crucial.

Day 19 | Topic 190 | 3 | iaswithdrravi.com

@iaswithdrravi

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

Inside the inquiry: evidence and a real defence

Section 3:
The committee frames definite charges and communicates the grounds to the judge.



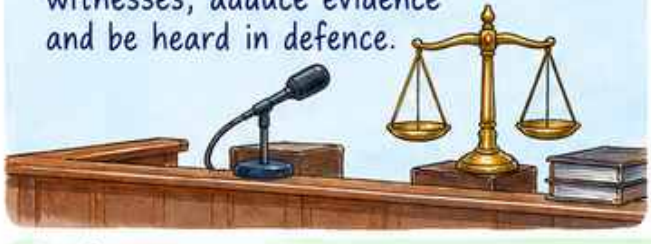
Defence:
Reasonable opportunity to submit a written statement.
If charges are amended, an opportunity to submit a fresh defence follows.



Incapacity:
Where disputed physical or mental incapacity is alleged, a Medical Board may examine the judge under the Act.



Section 4 safeguards:
Opportunity to cross-examine witnesses, adduce evidence and be heard in defence.



Section 5:
The committee has specified civil-court powers for investigation, including summoning witnesses and requiring documents.



Evidence sequence:



Report:
Findings on EACH charge separately, with observations on the whole case. Report submitted to the relevant presiding officer or both, and laid before the relevant House or Houses.



A committee finding is still not the President's removal order.

Day 19 | Topic 190 | 4 | iaswithdrravi.com

@iaswithdrravi

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

The report branches; removal has two final gates

Section 6 of the 1968 Act

Committee Report

Branch A
Committee finds no misbehaviour and no incapacity.

No further parliamentary steps; the pending motion is not proceeded with.



Branch B
Committee finds misbehaviour or incapacity proved.

The motion and report may be considered by Parliament. Removal is not automatic.



Two House gates in Parliament
Each House must support the address by **BOTH** constitutional majorities:

More than half of TOTAL membership;



AND

At least two-thirds PRESENT AND VOTING.



Addresses to the President
The addresses must be presented to the President in the same session.



Illustrative arithmetic, not actual House strength
If total membership = 300 and present-and-voting = 240, support must satisfy ≥ 151 AND ≥ 160.
At least 160 supporters are needed.

Effect of abstention
Abstention can reduce the present-and-voting denominator, but does not count as support for the total-membership test.

Final constitutional act
President issues the removal order under Article 124(4).



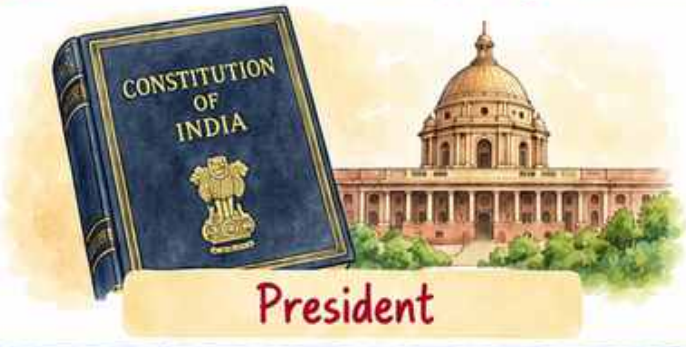
Notice ≠ admission ≠ finding ≠ address ≠ removal.

Day 19 | Topic 190 | 5 | iaswithdrravi.com

@iaswithdrravi

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

President versus judge: similar gravity, different rules



President



Judge

	President	Judge
Ground	Violation of the Constitution, Article 61.	Proved misbehaviour or incapacity, Article 124(4).
Starting notice	At least 14 days; signatures of at least one-fourth of the initiating House's total membership.	At least 100 Lok Sabha members or 50 Rajya Sabha members under the 1968 Act.
Investigation	The other House investigates or causes investigation; President may appear and be represented.	Statutory three-member committee investigates after admission.
Voting threshold	At least two-thirds of TOTAL membership for the initiating resolution and the other House's sustaining resolution.	Majority of TOTAL membership AND at least two-thirds PRESENT AND VOTING in EACH House.
Final act	Removal takes effect from the sustaining resolution's date.	President's removal order follows the constitutionally required addresses.























Do not transfer Article 61's two-thirds-total rule to judicial removal, or the judicial dual-majority rule to presidential impeachment.

Day 19 | Topic 190 | 6 | iaswithdrravi.com

@iaswithdrravi

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

In-house inquiry is not statutory removal

CJI's in-house process



Adopted 15 December 1999. The CJI arranges fact-finding into judicial misconduct.

↓



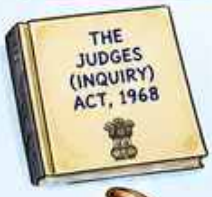
Serious findings may lead to communication to the President and Prime Minister.

↓



It is not a substitute for Article 124(4) removal, and does not bind Parliament to remove a judge.

Parliamentary statutory process



Under the Judges(Inquiry)Act, 1968.

↓



Presiding officer admits motion; statutory committee investigates.

↓



Report goes to Parliament; constitutional voting and presidential order remain necessary.

↓



Dated Varma milestones verified in official records

14 March 2025



Residential fire; burnt currency notes were allegedly discovered, as recorded in the Supreme Court judgment.

→

3 May 2025



In-house report dated; Supreme Court press release records receipt on 4 May.

→

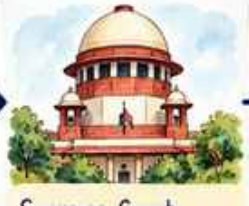
12 August 2025



Speaker constituted statutory committee.

→

16 January 2026



Supreme Court upheld the Speaker's committee.

→

18 May 2026



Committee submitted its report to the Speaker, confirmed by Lok Sabha Secretariat's PIB release.

These are distinct procedural events — not interchangeable findings of criminal guilt or removal.

Day 19 | Topic 190 | 7 | iaswithdrravi.com

@iaswithdrravi

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

Cases show why each procedural stage matters

V.Ramaswami — 1993

The Lok Sabha removal motion failed. Support among members voting did not supply the required majority of TOTAL membership; abstentions were not affirmative support.



Soumitra Sen — 2011

Rajya Sabha adopted the motion and address on 18 August 2011. His subsequent resignation meant Lok Sabha did not proceed with the scheduled removal business on 5 September 2011.



P.D.Dinakaran — 2011

His tenure as Chief Justice of Sikkim High Court ended on 29 July 2011 following resignation, before completion of the removal process.



Compare outcomes carefully:

Failed motion, resignation, committee finding and completed constitutional removal are not synonyms.



Revision ladder:





Answer-ready balance:

High procedural safeguards protect judicial independence; transparent, evidence-based accountability protects public confidence.

Day 19 | Topic 190 | 8 | iaswithdrravi.com

@iaswithdrravi

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

APPSC GROUP 1 | 1,000 TOPICS IN 100 DAYS
DAY 20 | TOPIC 200 | CA-REP | 1/10

2.1 Export Preparedness Index 2024

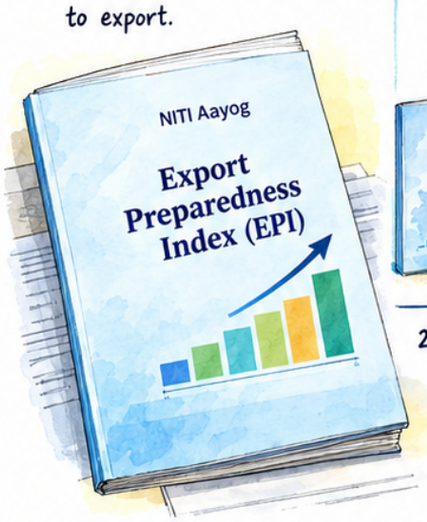
The Export Preparedness Index (EPI) 2024, the fourth edition of NITI Aayog's index of how ready the States and Union Territories (UTs) are to export, was released on 14 January 2026. The examination asks about its pillars and their weights, the way it groups and classes the States, the top-ranked States and Andhra Pradesh's place.



2.1 What the EPI is

1 Who prepares it

- NITI Aayog. It is a composite index that scores the States and UTs on their readiness to export.



2 Editions

- NITI Aayog says that since 2020 it has published four editions, for the years 2020, 2021, 2022 and 2024. There is no 2023 edition.



3 Coverage

- NITI Aayog also says that the four editions from EPI 2020 to EPI 2024 focused only on merchandise exports, that is, exports of goods. Services exports were left out because disaggregated data on them were not available.



4 Release of the 2024 edition

- 14 January 2026, by NITI Aayog in New Delhi.
- The release links the index to the goal of US$ 1 trillion of merchandise exports by 2030 and to Viksit Bharat @2047.



5 Data year

- the 2024 edition mainly uses data for FY 2023-24. Export performance is measured over FY 2021-22 to FY 2023-24.



6 Next edition

- on 29 June 2026 NITI Aayog invited expressions of interest for a research study on the fifth edition, named EPI 2025.
- NITI Aayog says that the fifth edition will try to cover services exports as well.
- As on 23 October 2026 that edition had not been released.



IAS with Dr Ravi App

iaswithdrravi.com

Day 20 | Topic 200 | CA-REP
Subtopics 1, 2.1

Page 87 of 96

Concept illustrations; institutional buildings are schematic.

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

APPSC GROUP 1 | 1,000 TOPICS IN 100 DAYS
DAY 20 | TOPIC 200 | CA-REP | 2/10

2.2 Four pillars and their weights

2.2 The framework of EPI 2024

The 2024 edition has four pillars, 13 sub-pillars and 70 parameters. Of the 70 parameters, 50 are "vital" and 20 are "desirable". The NITI Aayog press release calls the same 70 items "indicators".

70 parameters in total

50 are "vital"

20 are "desirable"

Export readiness

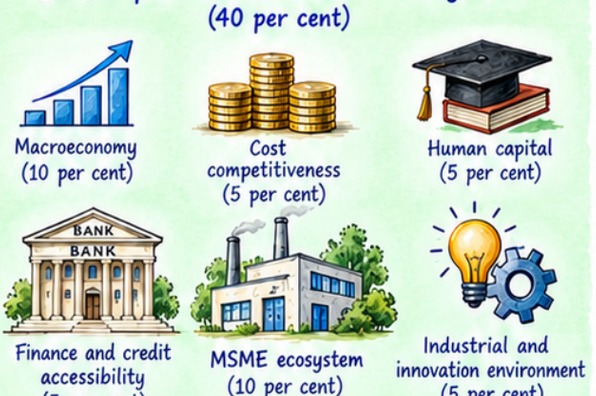
20 per cent Export infrastructure	40 per cent Business ecosystem	20 per cent Policy and governance	20 per cent Export performance
Utilities (10 per cent)	Macroeconomy (10 per cent)	State level policy support and governance (15 per cent)	State level exports and trends (5 per cent)
Logistics (10 per cent)	Cost competitiveness (5 per cent)	Regulatory environment and compliance (5 per cent)	Export promotion and facilitation (5 per cent)
	Human capital (5 per cent)		Export portfolio and market access (10 per cent)
	Finance and credit accessibility (5 per cent)		
	MSME ecosystem (10 per cent)		
	Industrial and innovation environment (5 per cent)		
11 parameters	27 parameters	11 parameters	21 parameters

- The sub-pillars add up to 2 + 6 + 2 + 3 = 13, and the parameters to 11 + 27 + 11 + 21 = 70.
- **New in 2024:** the report and the press release both name five new dimensions: macroeconomy, cost competitiveness, human capital, financial access (the sub-pillar "Finance and credit accessibility") and the MSME ecosystem (MSME: micro, small and medium enterprises).

LEADS: the LEADS (Logistics Ease Across Different States) index, the Ministry of Commerce and Industry's index of logistics performance across States and UTs, is itself one of the parameters of the Logistics sub-pillar of EPI 2024, with a weight of 2.5 per cent.



Six sub-pillars under Business ecosystem (40 per cent)



Concept illustrations; institutional buildings are schematic.

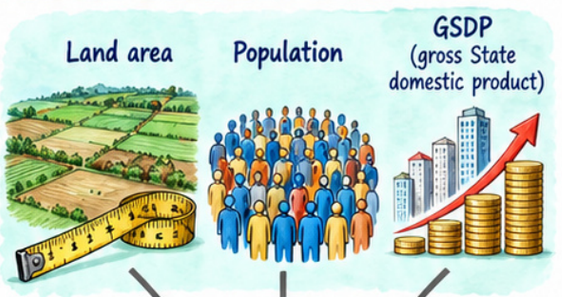
IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

APPSC GROUP 1 | 1,000 TOPICS IN 100 DAYS
DAY 20 | TOPIC 200 | CA-REP | 3/10

2.3 Two categories three classes

2.3 How the 2024 edition groups and classes the States

- **Two categories:** the report divides the States and UTs into "Large States" and "Small States, NE & UTs" (NE: north-eastern States), on the basis of land area, population and GSDP (gross State domestic product).
- **Large States (17):** Andhra Pradesh, Bihar, Chhattisgarh, Gujarat, Haryana, Jharkhand, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Odisha, Punjab, Rajasthan, Tamil Nadu, Telangana, Uttar Pradesh and West Bengal.
- **Small States, NE & UTs (19):** the remaining 19, from Goa and Uttarakhand to Delhi, Ladakh and the north-eastern States. In all, 36 States and UTs are ranked.
- **Three classes inside each category:** "Leaders, Challengers, and Aspirers", based on their scores. The report gives no score cut-off; the classes are read from its ranking tables.
- **In the press release:** the same two categories, with the second written out in full as "Small States, North Eastern States & Union Territories".



On the basis of land area, population and GSDP (gross State domestic product)

36 States and UTs are ranked.

Large States (17)



Andhra Pradesh, Bihar, Chhattisgarh, Gujarat, Haryana, Jharkhand, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Odisha, Punjab, Rajasthan, Tamil Nadu, Telangana, Uttar Pradesh and West Bengal.

Small States, NE & UTs (19)



the remaining 19, from Goa and Uttarakhand to Delhi, Ladakh and the north-eastern States.

Three classes inside each category: "Leaders, Challengers, and Aspirers"
based on their scores. The report gives no score cut-off; the classes are read from its ranking tables.

Large States (17)		
Leaders	Challengers	Aspirers
8	4	5

Small States, NE & UTs (19)		
Leaders	Challengers	Aspirers
9	5	5



In the press release: the same two categories, with the second written out in full as "Small States, North Eastern States & Union Territories".

Concept illustrations; institutional buildings are schematic.

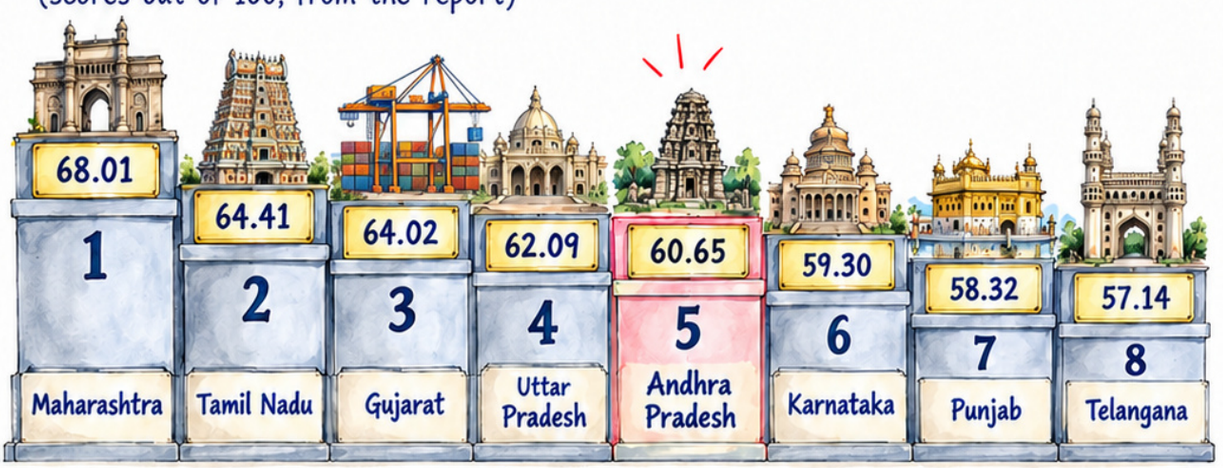
IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

APPSC GROUP 1 | 1,000 TOPICS IN 100 DAYS
DAY 20 | TOPIC 200 | CA-REP | 4/10

2.4 Leaders and Andhra Pradesh rank

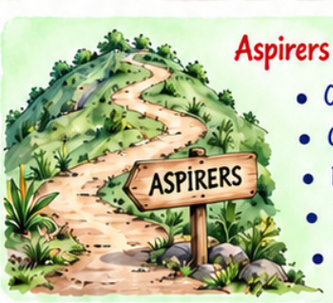
2.4 Results of EPI 2024

Large States: the eight Leaders
(scores out of 100, from the report)





Challengers among the Large States:
- Madhya Pradesh (57.00)
- Haryana
- Kerala
- West Bengal



Aspirers among the Large States:
- Odisha
- Chhattisgarh
- Rajasthan
- Bihar
- Jharkhand (lowest, 42.49)

Small States, NE & UTs, top five (all Leaders):


1 | Uttarakhand — 52.07


2 | Jammu and Kashmir — 51.08


3 | Nagaland — 46.42


4 | Dadra and Nagar Haveli and Daman and Diu — 46.24


5 | Goa — 44.60


Lakshadweep is last, at 22.76.



Andhra Pradesh:
- rank **5** among the Large States, score **60.65**, class **Leader**.
- It is also fifth in the report's combined table of all **36** States and UTs.



Concept illustrations; institutional buildings are schematic.

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

APPSC GROUP 1 | 1,000 TOPICS IN 100 DAYS
DAY 20 | TOPIC 200 | CA-REP | 5/10

2.5 Andhra Pradesh across the editions



Grouping used:
Coastal, Landlocked, Himalayan, UT/City States

Andhra Pradesh:
- **20th** overall;
- **7th** among coastal States;
- score **35.58** (official report)

Grouping used:
Coastal, Landlocked, Himalayan, UTs/City-States

Andhra Pradesh:
- **9th** overall;
- **5th** among coastal States;
- score **50.39** (official report)

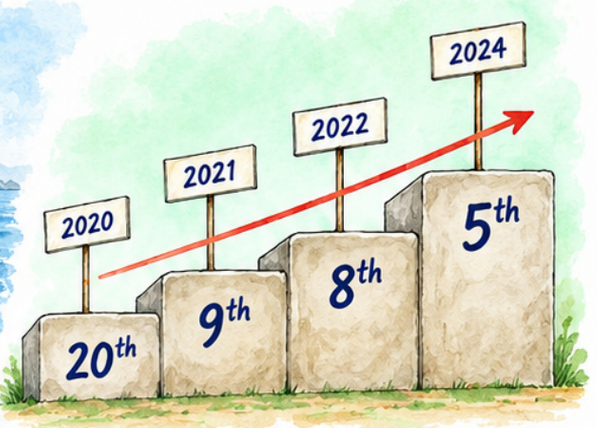
Grouping used:
Coastal, Landlocked, Himalayan, UT/Small States

Andhra Pradesh:
- **8th** overall among all 36 States and UTs, a coastal State,
- score **59.27**

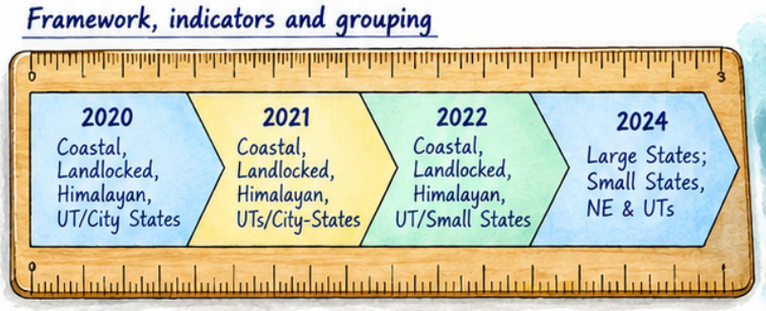
Grouping used:
Large States; Small States, NE & UTs

Andhra Pradesh:
- **5th** among the Large States,
- score **60.65**,
- **Leader**





Framework, indicators and grouping



The framework, the indicators and the grouping changed from edition to edition, so a rank in one edition is not strictly comparable with a rank in another.

Concept illustrations; institutional buildings are schematic.

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

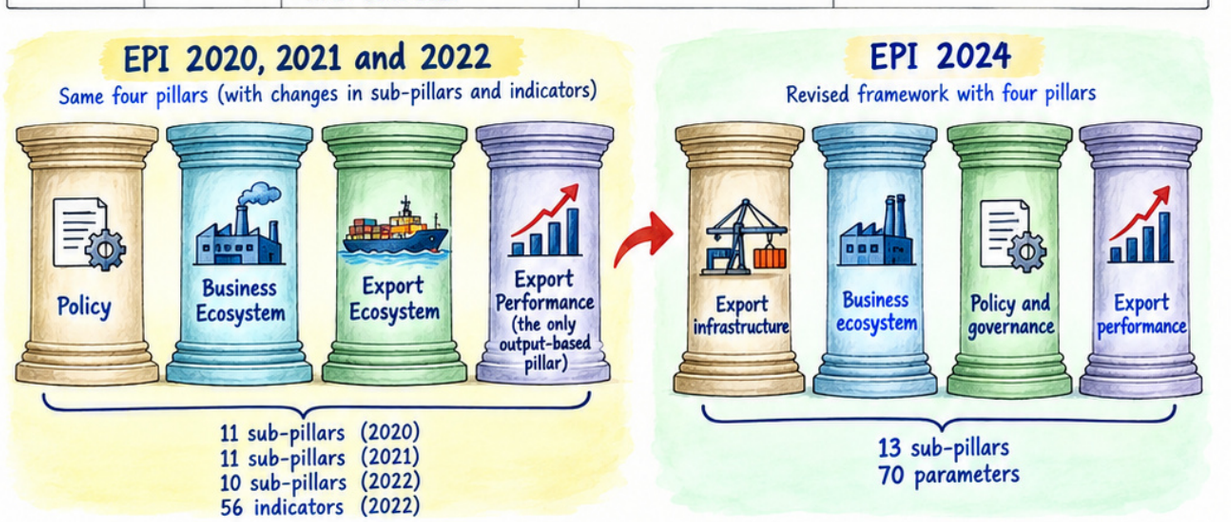
APPSC GROUP 1 | 1,000 TOPICS IN 100 DAYS
DAY 20 | TOPIC 200 | CA-REP | 6/10

3 How the EPI framework changed

3 Four editions at a glance



Edition	Released	Pillars and sub-pillars	Categories	Top of the table
EPI 2020	26 August 2020	Policy; Business Ecosystem; Export Ecosystem; Export Performance (the only output-based pillar); 11 sub-pillars	Coastal, Landlocked, Himalayan, UT/City States (Goa was placed in this group, though it is a State)	Coastal: Gujarat, Maharashtra, Tamil Nadu. Landlocked: Rajasthan, Telangana, Haryana. Himalayan: Uttarakhand, Tripura, Himachal Pradesh. UT/City States: Delhi, Goa, Chandigarh.
EPI 2021	25 March 2022	The same four pillars; 11 sub-pillars	Coastal, Landlocked, Himalayan, UTs/City-States	Gujarat first overall for the second time in a row.
EPI 2022	17 July 2023	The same four pillars; 10 sub-pillars; 56 indicators	Coastal, Landlocked, Himalayan, UT/Small States	Tamil Nadu first (80.89); Tamil Nadu, Maharashtra, Karnataka and Gujarat named as the top performers.
EPI 2024	14 January 2026	Export infrastructure; Business ecosystem; Policy and governance; Export performance; 13 sub-pillars; 70 parameters	Large States; Small States, NE & UTs	Maharashtra first among the Large States (68.01); Uttarakhand first among the Small States, NE & UTs (52.07).
EPI 2025 (fifth edition)	Not released as on 23 October 2026	Expressions of interest for the research study invited on 29 June 2026	Not yet known	Not yet known



Concept illustrations; institutional buildings are schematic.

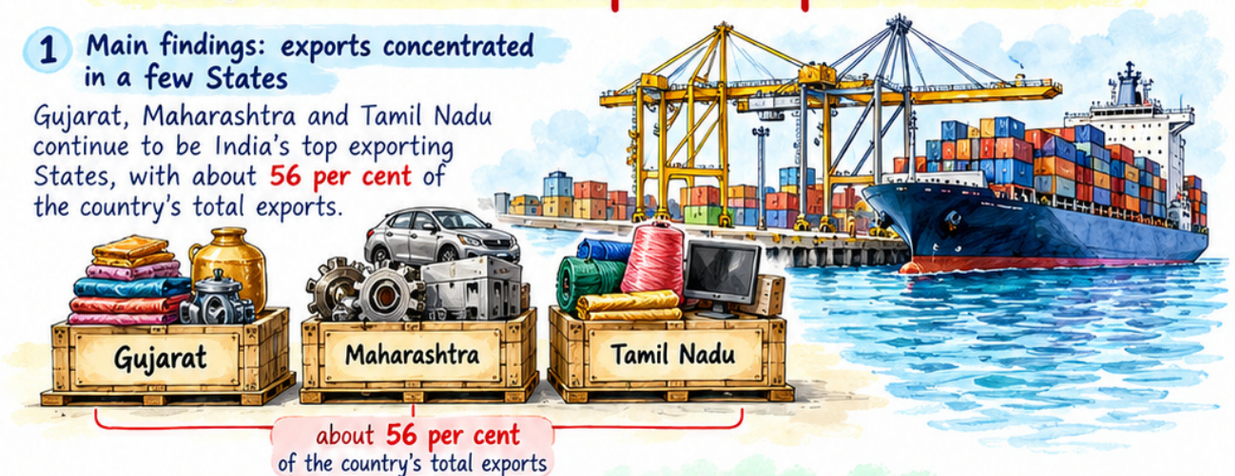
IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

APPSC GROUP 1 | 1,000 TOPICS IN 100 DAYS
DAY 20 | TOPIC 200 | CA-REP | 7/10

2.6 Districts and export competitiveness

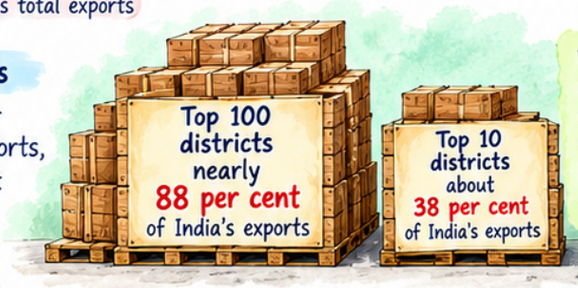
1 Main findings: exports concentrated in a few States

Gujarat, Maharashtra and Tamil Nadu continue to be India's top exporting States, with about **56 per cent** of the country's total exports.



2 Districts are the real units

The top 100 districts account for nearly **88 per cent** of India's exports, and the top 10 districts for about **38 per cent**.



The 2024 edition puts more weight on districts as the core units of export competitiveness, with place-based strategies built on local clusters.

3 Districts as export hubs

The report describes the Government's effort to transform districts into export hubs by identifying high-potential products and services. District Export Promotion Committees (DEPCs) design and carry out District Export Action Plans, which identify **2 to 3** high-potential products or services in each district.



4 Export credit

Restricted access to credit for MSMEs, together with complex regulatory processes, holds back the growth of exports.



5 Logistics

For top-performing districts, the report recommends stronger logistics networks, simpler regulatory processes and sector-specific incentives.



6 In the State profiles

Recommendations on infrastructure, industrial costs, digital adoption, simpler regulation for small enterprises and wider market linkages.



Concept illustrations; institutional buildings are schematic.

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

APPSC GROUP 1 | 1,000 TOPICS IN 100 DAYS
DAY 20 | TOPIC 200 | CA-REP | 8/10

2.7 Andhra Pradesh export portfolio

1 Value and position

The report puts Andhra Pradesh's total exports in FY 2023-24 at Rs 1.6 lakh crore and calls it the sixth largest exporting State by value.

So its fifth place in export preparedness is not its place by export value.



2 Main item: seafood

Seafood, especially frozen shrimp and prawns. The report says the State contributes about 32 per cent of India's seafood exports in FY 2023-24.

Nellore, Krishna and East Godavari are named as aquaculture hubs.

Topic 164 quoted the State's Socio-Economic Survey for shrimp exports alone, which is a narrower measure.

Aquaculture hubs (in Andhra Pradesh)
Nellore
Krishna
East Godavari

The State contributes about **32 per cent** of India's seafood exports in FY 2023-24.



3 Other items named



4 A weakness the report notes

A high fiscal deficit and rising debt.



5 Share in India's exports (older official figures)

In a reply in the Lok Sabha on 10 February 2021, the Ministry of Commerce put Andhra Pradesh's share of India's merchandise exports at 4.29 per cent in 2017-18 and 5.80 per cent in April to November 2020.

4.29 per cent in 2017-18

5.80 per cent in April to November 2020

In a reply in the Lok Sabha on 10 February 2021, the Ministry of Commerce put Andhra Pradesh's share of India's merchandise exports at the above levels.

Concept illustrations; institutional buildings are schematic.

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

APPSC GROUP 1 | 1,000 TOPICS IN 100 DAYS
DAY 20 | TOPIC 200 | CA-REP | 9/10

2.8 Two official export series

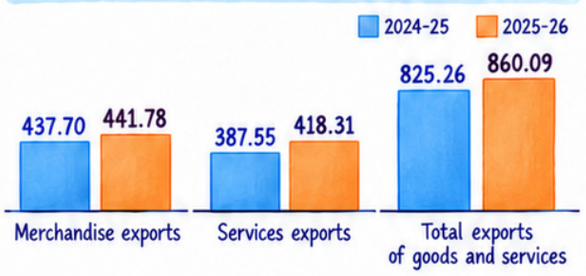
2.8 India exports in 2025-26

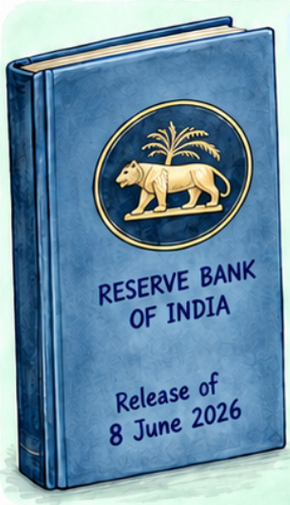


- Merchandise exports in 2025-26 were US$ 441.78 billion, against US$ 437.70 billion in 2024-25 (growth 0.93 per cent).
- Services exports are estimated at US$ 418.31 billion, against US$ 387.55 billion (growth 7.94 per cent).
- Total exports of goods and services are estimated at US$ 860.09 billion, against US$ 825.26 billion (growth 4.22 per cent).
- The 2024-25 total is the release's own figure; its two parts add up to US$ 825.25 billion, a rounding difference.



Ministry of Commerce and Industry figures (US$ billion)





Balance of payments (BoP) data

The RBI's release of 8 June 2026 gives the figures below. Amounts in US$ billion; the 2025-26 figures are preliminary and the 2024-25 figures partially revised.

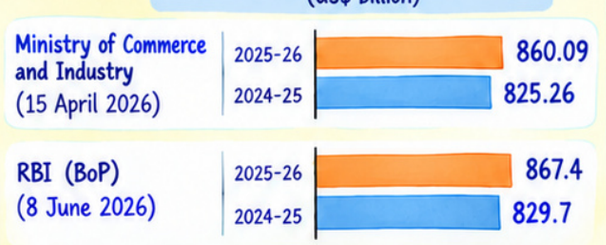
Exports (BoP receipts)	2024-25	2025-26
Goods (merchandise)	442.1	446.1
Services	387.6	421.3
Goods and services together	829.7	867.4

- In the BoP data, services exports grew by about 8.7 per cent and goods exports by about 0.9 per cent in 2025-26.
- These are the same RBI tables that give the goods deficit of US$ 337.3 billion and net services of US$ 216.6 billion for 2025-26 used in Topic 114.
- The Ministry's figures and the RBI's BoP figures are separate series, so they do not match exactly.

Comparing the two series

The Ministry of Commerce and Industry and the RBI (BoP) publish separate export series. They follow different concepts and sources, so the figures do not match exactly.

Total exports of goods and services (US$ billion)



About the 2024-25 total in the Ministry's release

The 2024-25 total is the release's own figure of US$ 825.26 billion. Its two parts add up to US$ 825.25 billion, a rounding difference.

437.70 + 387.55 = 825.25
Published total: 825.26
Difference from rounding of components

Concept illustrations; institutional buildings are schematic.

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

APPSC GROUP 1 | 1,000 TOPICS IN 100 DAYS
DAY 20 | TOPIC 200 | CA-REP | 10/10

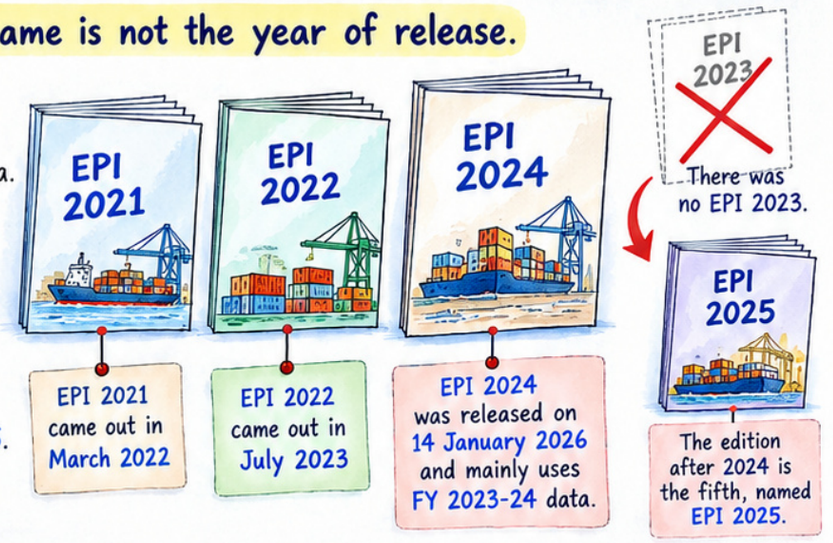
4 Avoid three EPI confusions

1 The year in the name is not the year of release.

EPI 2024 was released on 14 January 2026 and mainly uses FY 2023-24 data.

EPI 2022 came out in July 2023 and EPI 2021 in March 2022.

There was no EPI 2023; the edition after 2024 is the fifth, named EPI 2025.



2 Coastal and landlocked groups belong to the old editions.

The 2020, 2021 and 2022 editions grouped States as coastal, landlocked, Himalayan and UTs or small States.

The 2024 report uses two categories, "Large States" and "Small States, NE & UTs", decided by land area, population and GSDP.

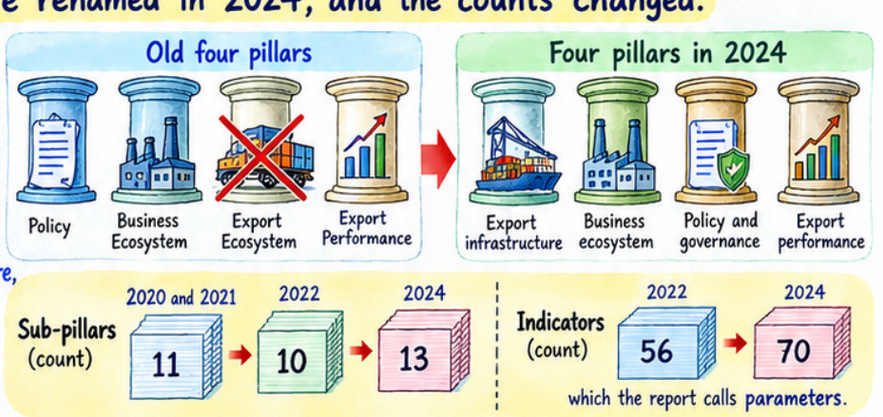
"Leaders", "Challengers" and "Aspirers" are classes inside each category, not categories, and the report gives no score cut-off for them.



3 The pillars were renamed in 2024, and the counts changed.

The old four pillars were Policy, Business Ecosystem, Export Ecosystem and Export Performance.

In 2024 there is no "Export Ecosystem" pillar; the four are Export infrastructure, Business ecosystem, Policy and governance, and Export performance.



Concept illustrations; institutional buildings are schematic.

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

APPSC GROUP 1 | 1,000 TOPICS IN 100 DAYS
DAY 21 | TOPIC 210 | Current Affairs | CA-PER | 210.01

2.1 Padma Awards: origin and constitutional status

1. Two civilian awards in 1954

In 1954, two civilian awards were instituted — Bharat Ratna and Padma Vibhushan.



2. Original classes of Padma Vibhushan

The original Padma Vibhushan had three classes:

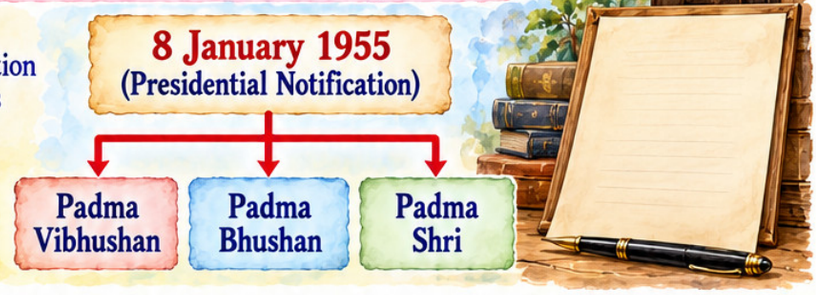
- Pahela Varg
- Dusra Varg
- Tisra Varg.



3. Renaming of the three classes (8 January 1955)

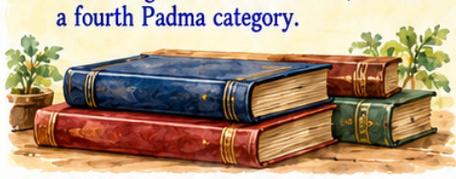
On 8 January 1955, the Presidential Notification renamed the three classes as:

- Padma Vibhushan
- Padma Bhushan
- Padma Shri.



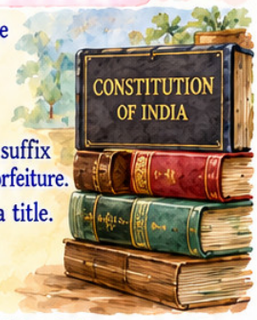
4. Important clarifications

- Two awards in 1954 ≠ three Padma names from 1955.
- Bharat Ratna remains a separate award, India's highest civilian honour; it is **not** a fourth Padma category.



5. Balaji Raghavan v. Union of India

- 15 December 1995 • five-judge Supreme Court bench.
- National Awards are **NOT** titles under Article 18(1).
- They must **NOT** be used as a prefix or suffix to a person's name; misuse can lead to forfeiture.
- Recognition of service does not confer a title.
- Recall Topic 73: Right to Equality, Articles 14–18.



6. Award package

The award package comprises:

- a Sanad signed by the President,
- a medallion and
- a small replica wearable at ceremonial or State functions.



Illustrations are schematic; no official medal design is depicted.

Concept illustrations; buildings and symbols are schematic.

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

APPSC GROUP 1 | 1,000 TOPICS IN 100 DAYS
DAY 21 | TOPIC 210 | Current Affairs | CA-PER | 210.02

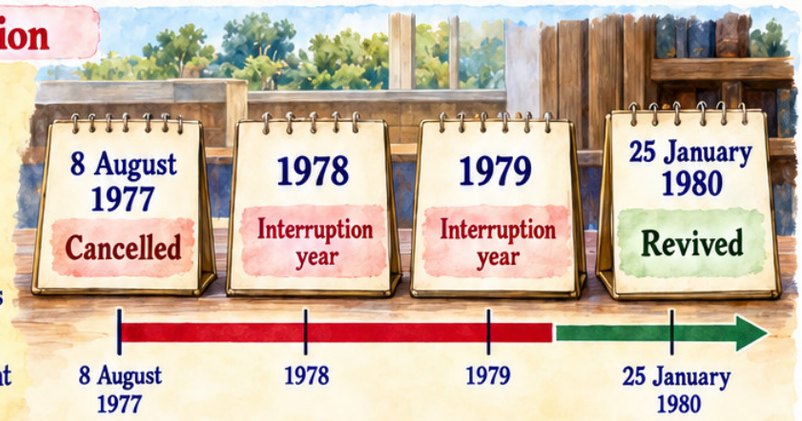
2.1 Interruptions and the question of limits

1. First interruption

8 August 1977: institution of the National Awards cancelled, as recorded in Balaji Raghavan.

1978 and 1979: interruption years listed on the official Padma Awards website.

25 January 1980: Government revived the awards.



2. Second interruption

1993–1997: interruption years listed on the official website.

The awards were under challenge in the courts; the Supreme Court decided the challenge on 15 December 1995.

Do not infer that the whole interruption ended on the judgment date.



3. Two different numerical statements

1995 judgment

The majority noted that no maximum had then been prescribed.

Justice Kuldip Singh's separate opinion

suggested not more than 50 awards in a year.

That proposal is NOT the present binding guideline.

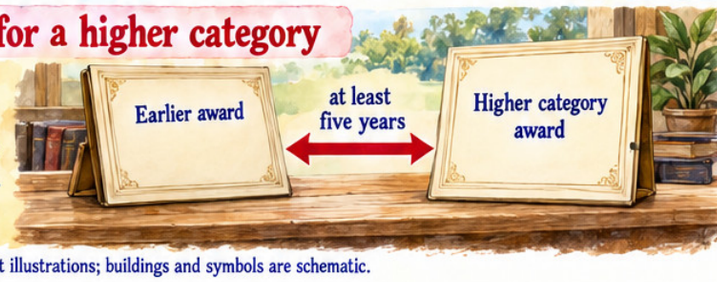
Current guideline

not more than 120 in a year, excluding posthumous awards and awards to NRIs, foreigners and OCIs.

Separate opinion ≠ majority holding ≠ current administrative guideline.

4. Gap between awards for a higher category

A higher Padma category normally needs at least five years since the earlier award; the Committee may relax this in highly deserving cases.



Concept illustrations; buildings and symbols are schematic.

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

APPSC GROUP 1 | 1,000 TOPICS IN 100 DAYS
DAY 21 | TOPIC 210 | Current Affairs | CA-PER | 210.03

2.2 Categories recognise different levels of service

PADMA VIBHUSHAN
5 in 2026
Exceptional and distinguished service.



PADMA BHUSHAN
13 in 2026
Distinguished service of a high order.



PADMA SHRI
113 in 2026
Distinguished service; the MHA release adds "in any field".



5 + 13 + 113 = 131 awards.

Bharat Ratna is separate: do not include it in this sum.

Fields recognised

Art • Social Work • Public Affairs • Science and Engineering • Trade and Industry • Medicine • Literature and Education • Civil Service • Sports • Others.

"Others" is not a single occupation. The 2026 list specifies fields such as Archaeology, Agriculture, Animal Husbandry, Spiritualism and Radio Broadcasting.



A category describes the level of service; a field describes the area of work.

Example: Padma Shri + Medicine + Telangana are three different columns: award category, field and State.

Award category	Field	State
Padma Shri	Medicine	Telangana



Counts are from the MHA announcement of 25 January 2026, not a count of a single presentation ceremony.



Concept illustrations; buildings and symbols are schematic.

Field illustrations are symbolic; not portraits or personal instruments.

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

APPSC GROUP 1 | 1,000 TOPICS IN 100 DAYS
DAY 21 | TOPIC 210 | Current Affairs | CA-PER | 210.04

2.3 From nomination to presidential approval

1. Nominations

Nominations are open to the public; self-nomination is allowed.

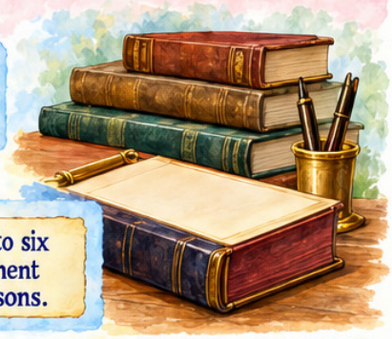


2. Padma Awards Committee

The Prime Minister constitutes the Padma Awards Committee every year.

Committee chair: Cabinet Secretary.

Members:
- Home Secretary
- Secretary to the President
- four to six eminent persons.

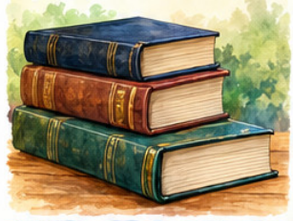


3. From recommendations to approval

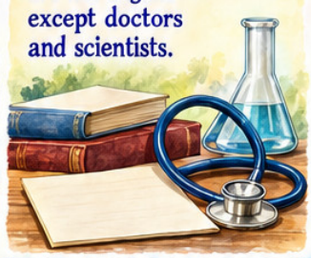


4. Eligibility and exceptions

All persons are eligible without distinction of race, occupation, position or sex.



Government servants, including PSU employees, are not eligible — except doctors and scientists.



Posthumous awards are not normally conferred; highly deserving cases may be considered.



A higher category normally requires at least five years since the previous Padma award; the Committee may relax this in highly deserving cases.



5. Limits, announcement and presentation

Annual limit: 120, excluding posthumous awards and awards to NRIs, foreigners and OCIs.



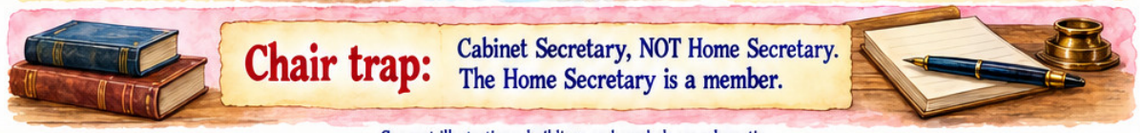
Announcement: annuallly on the eve of Republic Day.



Presentation: by the President, usually March or April; names are published in the Gazette on the presentation day.



Chair trap: Cabinet Secretary, NOT Home Secretary. The Home Secretary is a member.



Concept illustrations; buildings and symbols are schematic.

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

APPSC GROUP 1 | 1,000 TOPICS IN 100 DAYS
DAY 21 | TOPIC 210 | Current Affairs | CA-PER | 210.05

2.4 Count awards, persons and exceptions correctly

1. MHA announcement • 25 January 2026

131 awards approved:
5 Padma Vibhushan + 13 Padma Bhushan + 113 Padma Shri.



2. Two duo cases — both Padma Shri

2 duo cases: in each case, two persons count as ONE award.

Gayatri Balasubramanian and Ranjani Balasubramanian
Art; Tamil Nadu.



Each pair → one award entry.

Ramchandra Godbole and Suneeta Godbole
Medicine; Chhattisgarh.



Each pair → one award entry.

Therefore 131 awards went to more than 131 persons.

3. Demographic groups among the awardees



19 women among the awardees.



6 persons in the Foreigners / NRI / PIO / OCI category.



16 posthumous awardees.

These labels overlap; do not add 19 + 6 + 16 to the total.

4. Why 131 does not breach the 120 guideline



The annual limit excludes posthumous awards and awards to NRIs, foreigners and OCIs. The headline total is not the ceiling's counting base.

Do not subtract overlapping groups twice or assume every demographic figure forms a separate slice of a pie.

Announcement count ≠ persons count ≠ a single ceremony's count.

Concept illustrations; buildings and symbols are schematic.

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

APPSC GROUP 1 | 1,000 TOPICS IN 100 DAYS
DAY 21 | TOPIC 210 | Current Affairs | CA-PER | 210.06

2.5 Five Padma Vibhushan awardees in 2026

MHA list of 25 January 2026 • State/Country column

Name	Field	State/Country
Dharmendra Singh Deol (posthumous)	Art	Maharashtra
K T Thomas	Public Affairs	Kerala
N Rajam	Art	Uttar Pradesh
P Narayanan	Literature and Education	Kerala
V S Achuthanandhan (posthumous)	Public Affairs	Kerala

Read the pattern

Three of the five entries are under Kerala: K T Thomas, P Narayanan, V S Achuthanandhan.

Two of the five are posthumous: Dharmendra Singh Deol and V S Achuthanandhan.

Fields:

Art	2
Public Affairs	2
Literature and Education	1

Concept illustrations; buildings and symbols are schematic.

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

APPSC GROUP 1 | 1,000 TOPICS IN 100 DAYS
DAY 21 | TOPIC 210 | Current Affairs | CA-PER | 210.07

2.6 Andhra Pradesh: four Padma Shri entries

MHA list • 25 January 2026 • counted by the State column

Andhra Pradesh: FOUR awardees, all Padma Shri.

Gadde Babu Rajendra Prasad	Garimella Balakrishna Prasad (posthumous)	Maganti Murali Mohan	Vempaty Kutumba Sastry
Art.	Art.	Art.	Literature and Education.



Pattern: three Art entries + one Literature and Education entry = four.

State-column rule

No 2026 Padma Vibhushan or Padma Bhushan is listed under Andhra Pradesh or Telangana in this announcement.

Dr Nori Dattatreyudu:
Padma Bhushan; Medicine; United States of America.
His listing is NOT counted in the Andhra Pradesh or Telangana State totals.



Identity, ancestry or birthplace must not silently replace the official State/Country column.

AP + Telangana: 4 + 7 = 11; all eleven are Padma Shri awardees.



All eleven are Padma Shri awardees.

Field comparison

Vempaty Kutumba Sastry → Literature and Education; Both are Andhra Pradesh entries.



Maganti Murali Mohan → Art. Both are Andhra Pradesh entries.



Concept illustrations; buildings and symbols are schematic.

Field illustrations are symbolic; not portraits or personal instruments.

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

APPSC GROUP 1 | 1,000 TOPICS IN 100 DAYS
DAY 21 | TOPIC 210 | Current Affairs | CA-PER | 210.08

2.6 Telangana: seven entries and one source difference

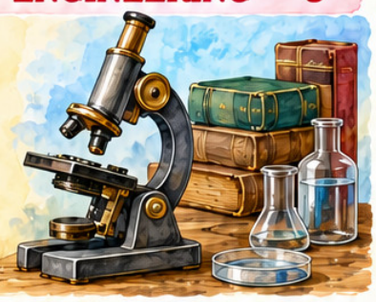
MHA list • 25 January 2026
all seven are Padma Shri.

SCIENCE AND ENGINEERING — 3

Chandramouli Gaddamanugu.

Krishnamurty Balasubramanian.

Kumarasamy Thangaraj.



ART — 1

Deepika Reddy.



MEDICINE — 2

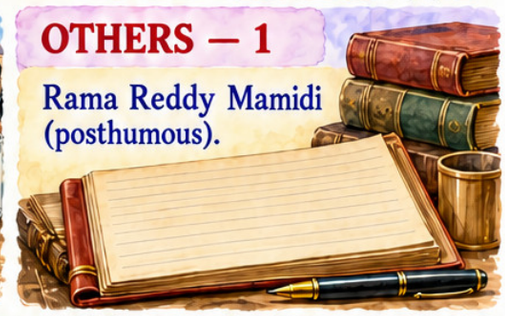
Guduru Venkat Rao.

Palkonda Vijay Anand Reddy.



OTHERS — 1

Rama Reddy Mamidi (posthumous).



3 + 1 + 2 + 1 = 7 Telangana entries.

Preserve a real official-source difference

25 January MHA list:
Rama Reddy Mamidi — Others (Animal Husbandry).

23 June Gazette notification:
Rama Reddy Mamidi — Cooperative Development.

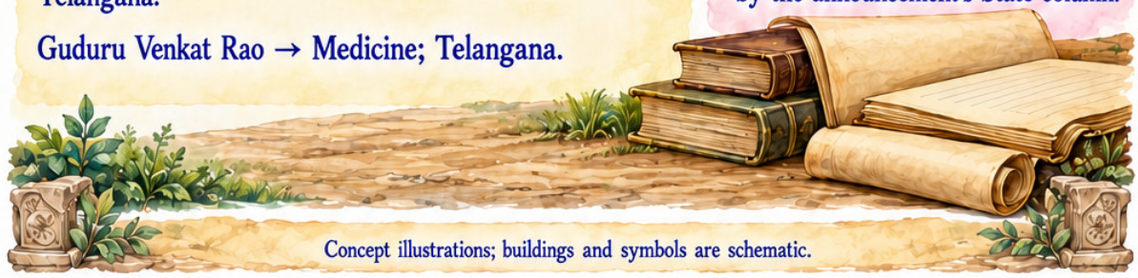


Name–field recap

Chandramouli Gaddamanugu → Science and Engineering; Telangana.

Guduru Venkat Rao → Medicine; Telangana.

The four Andhra Pradesh entries plus these seven Telangana entries make eleven Padma Shri awardees by the announcement's State column.



Concept illustrations; buildings and symbols are schematic.

Field illustrations are symbolic; not portraits or personal instruments.

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

APPSC GROUP 1 | 1,000 TOPICS IN 100 DAYS
DAY 21 | TOPIC 210 | Current Affairs | CA-PER | 210.09

2.7 Announcement is not investiture

1. Three key events in 2026

25 January 2026 — ANNOUNCEMENT
MHA announces 131 Padma Awards on the eve of Republic Day.

25 May 2026 — CIVIL INVESTITURE CEREMONY-I
President Droupadi Murmu presented the awards at Rashtrapati Bhavan.

23 June 2026 — CIVIL INVESTITURE CEREMONY-II
President Droupadi Murmu presented the awards at Rashtrapati Bhavan.

2. Gazette notification lists 65 awards

Gazette notification No. 75-Pres/2026, dated 23 June, lists 65 awards:

2 Padma Vibhushan + 7 Padma Bhushan + 56 Padma Shri = 65

Do not call 65 the annual total.
Do not infer a Ceremony-I category split by subtraction.

3. Usual schedule versus actual events

Usually: presentations around March or April.

March or April

Actually in 2026: 25 May and 23 June.

25 May 2026 | 23 June 2026

4. Bharat Ratna is separate

The MHA release of 25 January 2026 did not announce a Bharat Ratna.

Five Bharat Ratna awards were announced in 2024. Bharat Ratna is separate from the Padma Awards.

5. Three distinctions to retain

announced ≠ presented | annual list ≠ one ceremony | Padma Awards ≠ Bharat Ratna

Concept illustrations; buildings and symbols are schematic.

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

APPSC GROUP 1 | 1,000 TOPICS IN 100 DAYS
DAY 22 | TOPIC 220 | Current Affairs | CA-AP | 220.01

Kakinada: a project under construction

KAKINADA, ANDHRA PRADESH: AM Green Ammonia is converting an existing natural-gas-based ammonia-urea complex into a renewable-ammonia facility. The former NFCL site was acquired in 2024.

On 17 January 2026 Chief Minister N. Chandrababu Naidu and Deputy Chief Minister Pawan Kalyan attended a ceremony at the plant. All India Radio described it as the first major equipment-erection ceremony. A ceremony is not proof of commercial commissioning.

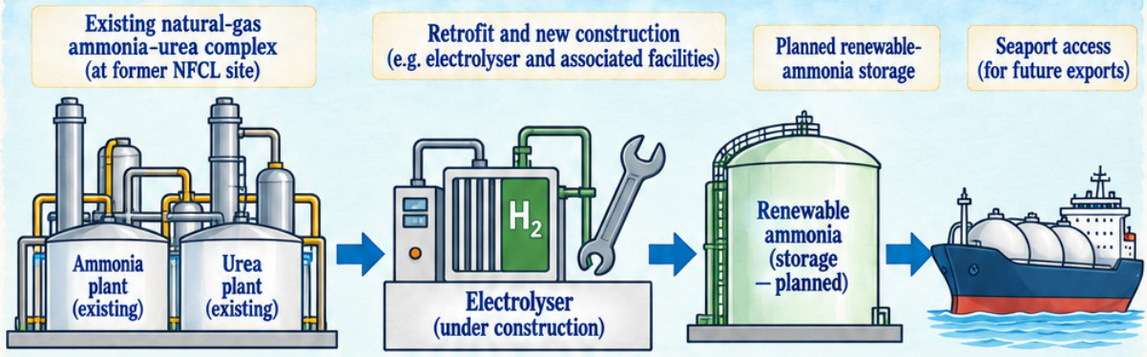
The project had already reached a final investment decision on 27 August 2024. A final investment decision commits to an investment; it is not the date of first production.

DATED STATUS: the 12 January and 30 September 2026 company records identify the first 1 MTPA Kakinada facility as under construction. MTPA means million tonnes per annum.

AM Green is based in Hyderabad. Its January 2026 announcement names Gentari, GIC and the Abu Dhabi Investment Authority among the investors supporting the ammonia platform.

The export logic links renewable power, an existing industrial site and nearby seaport access with prospective European customers. Read the project as a chain of engineering, investment, certification and purchase commitments—not as an already-operating plant.

From existing natural-gas plant to renewable-ammonia project



Schematic project conversion — not a site drawing

Key project milestones and their meaning

27 August 2024
Final investment decision (FID)
A final investment decision commits to an investment; it is not the date of first production.

17 January 2026
Equipment-erection ceremony
Described by All India Radio as the first major equipment-erection ceremony. A ceremony is not proof of commercial commissioning.

First 1 MTPA facility (under construction)
As per the 12 January and 30 September 2026 company records.
MTPA means million tonnes per annum.

Future supply
Renewable ammonia for prospective European customers (subject to completion of engineering, certification and purchase commitments).

Concept illustrations are schematic.

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

APPSC GROUP 1 | 1,000 TOPICS IN 100 DAYS
DAY 22 | TOPIC 220 | Current Affairs | CA-AP | 220.02

Kakinada green ammonia project

AM Green Ammonia (India) Private Limited • Andhra Pradesh



- An existing natural gas-based ammonia–urea complex is being converted into a renewable-ammonia facility.
- 30 September 2026 company record: a **1 MTPA** plant under construction. MTPA = million tons per annum.

Two distinct supply agreements

Record	Terms	Expected first supply
12 January 2026 – Uniper	Long-term binding offtake; **up to** 500,000 tons per year from AM Green's projects	As early as **2028**, from Kakinada
30 September 2026 – Hintco	Sole winner of H2Global's Asian lot; **minimum** EUR 585 million over 10 years; Kakinada Phase 2	**2029**, to Germany via Kakinada Seaports

- The H2Global Asian auction is funded by the German government.
- **RFNBO:** Renewable Fuels of Non-Biological Origin.
- **Offtake agreement:** a contract for purchasing production; future shipment dates remain expected dates.

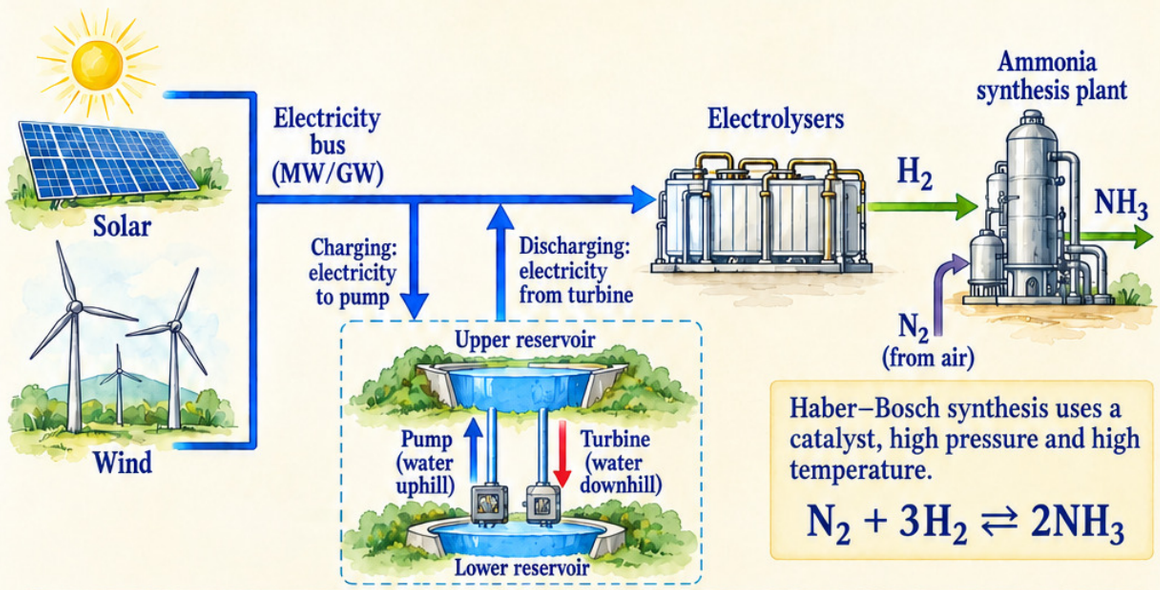
Concept illustrations are schematic; not historical reconstructions.

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

APPSC GROUP 1 | 1,000 TOPICS IN 100 DAYS
DAY 22 | TOPIC 220 | Current Affairs | CA-AP | 220.03

Power, electrolysers and plant engineering

THE ELECTRICITY SYSTEM supplies electrolysers; the electrolysers make hydrogen; the ammonia synthesis plant combines hydrogen with nitrogen. These are different capacities and must not be added together.



Haber–Bosch synthesis uses a catalyst, high pressure and high temperature.

$$N_2 + 3H_2 \rightleftarrows 2NH_3$$

AUGUST 2024 COMPANY PLAN

1,300 MW of round-the-clock carbon-free power, enabled by 4,500 MW of solar–wind hybrid capacity and 950 MW of pumped storage. A 25-year fixed-price power-purchase agreement with NTPC was to meet half the power requirement; Gentari was to supply the balance.

Power plan (August 2024)	
Round-the-clock carbon-free power	1,300 MW
Solar–wind hybrid capacity	4,500 MW
Pumped storage	950 MW

JANUARY 2026 DESCRIPTION

pumped storage backing 2.3 GW of combined wind and solar. This is a later, differently scoped description—not a reason to silently replace one figure with another.

Power description (January 2026)	
Combined wind and solar (with pumped storage backing)	2.3 GW

OCTOBER 2024 ORDER

John Cockerill pressurised alkaline electrolysers, described as 1.3 GW in two 640 MW phases. Two times 640 MW is 1,280 MW, approximately 1.3 GW: the headline is rounded.

Electrolyser order (October 2024)	
Phase 1	640 MW
Phase 2	640 MW
Total	2×640 MW = 1,280 MW
Headline (rounded)	≈ 1.3 GW

PLANT ENGINEERING

Rely was appointed to engineer and deliver the complex. The engineering release describes two ammonia trains of 1,500 tonnes per day.

Ammonia plant (engineering release)	
Number of ammonia trains	2
Capacity per train	1,500 tonnes per day

HOW PUMPED STORAGE WORKS

Pumped storage shifts electricity across time: water is pumped uphill when electricity is available and released through turbines when needed. Installed renewable capacity is not identical to guaranteed continuous output.

Concept illustrations are schematic.

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

APPSC GROUP 1 | 1,000 TOPICS IN 100 DAYS
DAY 22 | TOPIC 220 | Current Affairs | CA-AP | 220.04

Hydrogen colours and India's green test

HYDROGEN COLOURS describe production routes, not the colour of the gas.

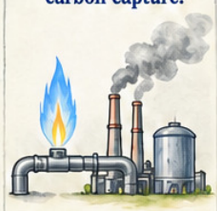
GREEN
renewable-energy water electrolysis, or eligible biomass-based production.



Renewable electricity or eligible biomass as energy/feedstock

H_2

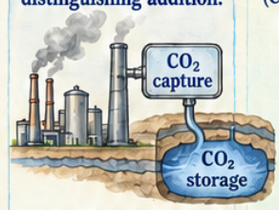
GREY
natural-gas methane reforming without carbon capture.



Natural gas (methane) as feedstock (no carbon capture)

H_2

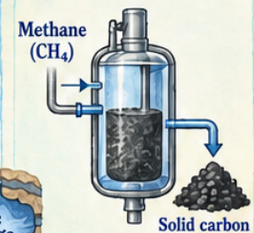
BLUE
fossil-fuel production with carbon capture, utilisation and storage; capture is the distinguishing addition.



Fossil fuels as feedstock with CCUS

H_2

TURQUOISE
methane pyrolysis.



Methane as feedstock (pyrolysis)

H_2

PINK
nuclear-powered water electrolysis.

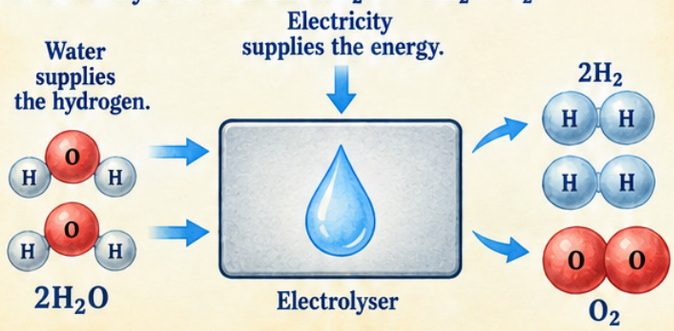


Nuclear electricity as energy source (not renewable)

H_2

WATER ELECTROLYSIS: REACTION AND INPUTS

The electrolysis reaction is $2H_2O \rightarrow 2H_2 + O_2$.



Renewable electricity is important because electricity generation affects the production footprint.

INDIA'S GREEN HYDROGEN STANDARD, 19 AUGUST 2023

well-to-gate greenhouse-gas emissions must not exceed 2 kg CO_2 equivalent per kg of hydrogen, averaged over 12 months.

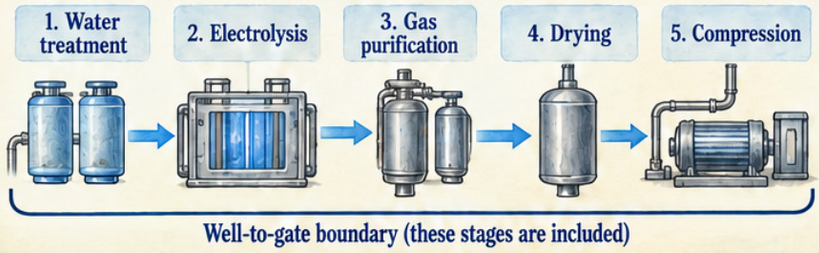
≤ 2 kg CO_2 equivalent per kg of hydrogen

Averaged over 12 months.

It covers both electrolysis-based and biomass-based production.

EMISSIONS ACCOUNTING BOUNDARY FOR ELECTROLYSIS

For electrolysis, the stated boundary covers water treatment, electrolysis, gas purification, drying and compression.
A low-emissions claim must therefore consider more than the electrolyser alone.



The Bureau of Energy Efficiency accredits agencies for monitoring, verification and eertification. MNRE sets the standard.

Do not confuse a production-route label with proof that a particular consignment meets the emissions threshold. Nor does nuclear-powered electrolysis become green merely because it uses the same splitting reaction.

Concept illustrations are schematic.

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

APPSC GROUP 1 | 1,000 TOPICS IN 100 DAYS
DAY 22 | TOPIC 220 | Current Affairs | CA-AP | 220.05

Green ammonia: production concept

Ammonia = NH_3

Renewable electricity + water → electrolysis → hydrogen (H_2)

Nitrogen (N_2) + hydrogen (H_2) → Haber–Bosch synthesis → ammonia (NH_3)

Hydrogen-production route	Ammonia pathway
Fossil fuels	Conventional fossil-based ammonia
Fossil fuels with carbon capture and storage	Fossil-based ammonia with carbon mitigation
Renewable electricity and water electrolysis	Renewable ammonia

Ammonia is a fertilizer feedstock and a potential hydrogen carrier.

India's Green Ammonia Standard

MNRE notification – 27 February 2026

- Green ammonia uses **Green Hydrogen** as defined by India's standard.
- Maximum non-biogenic greenhouse-gas emissions: **0.38 kg CO_2 equivalent per kg NH_3.**
- Accounting period: average over the **preceding 12 months.**
- Covered stages: green-hydrogen production, ammonia synthesis, purification, compression and on-site storage.
- Renewable electricity may be stored in an energy-storage system or banked with the grid under applicable regulations.

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

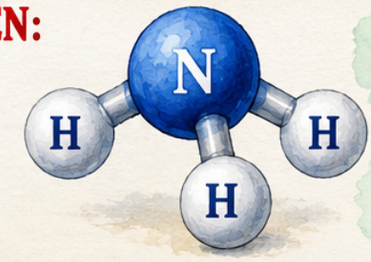
APPSC GROUP 1 | 1,000 TOPICS IN 100 DAYS
DAY 22 | TOPIC 220 | Current Affairs | CA-AP | 220.06

Why carry hydrogen as ammonia?

AMMONIA CONTAINS HYDROGEN:

each NH_3 molecule has one nitrogen atom and three hydrogen atoms.

It can be used directly as a chemical feedstock or considered as a carrier from which hydrogen may later be recovered.



NH_3
1 nitrogen atom (N)
+
3 hydrogen atoms (H)

STORAGE COMPARISON, not a claim of harmlessness:

Hydrogen gas



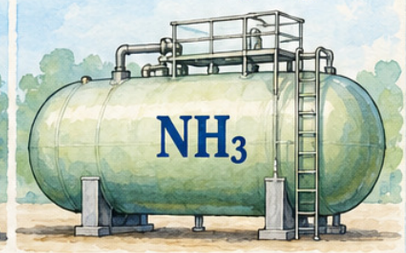
high-pressure tanks, about 350–700 bar.

Liquid hydrogen



requires cryogenic cooling: its boiling point is about −252.8 °C at atmospheric pressure.

Ammonia (NH_3)

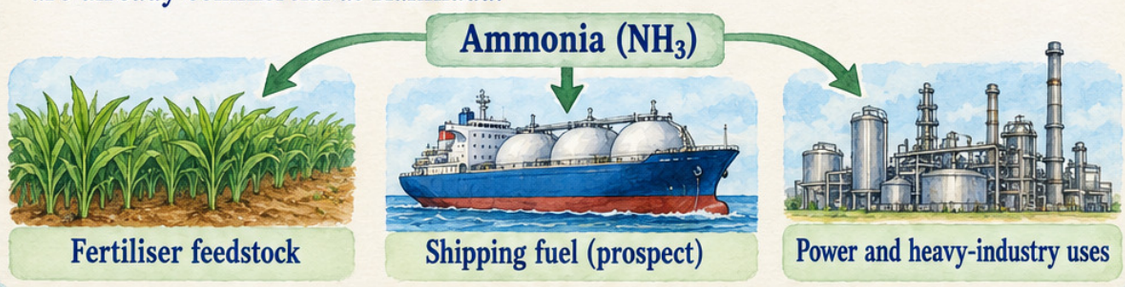


boils at about −33.4 °C at one atmosphere. It can therefore be carried as a refrigerated liquid at much less extreme temperatures.

Ammonia is toxic and requires specialised containment and handling; easier liquefaction does not mean risk-free transport.



USES: ammonia is a major fertiliser feedstock. Renewable ammonia can substitute for fossil-based inputs. Shipping fuel, power and heavy-industry uses are additional decarbonisation pathways, not proof that all such applications are already commercial at Kakinada.



Fertiliser feedstock

Shipping fuel (prospect)

Power and heavy-industry uses

EXPECTED KAKINADA BENEFITS:

The January 2026 company statement projects more than 600 local jobs and approximately 2 million tonnes of CO_2 avoided annually once fully operational.

In a separate national fertiliser-supply auction, a November 2025 PIB account reports 7.24 lakh tonnes a year of green ammonia at Rs 55.75/kg. Do not attribute that entire auction to this plant.

Concept illustrations are schematic.

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

APPSC GROUP 1 | 1,000 TOPICS IN 100 DAYS
DAY 22 | TOPIC 220 | Current Affairs | CA-AP | 220.07

National Green Hydrogen Mission: funding

THE UNION CABINET approved the National Green Hydrogen Mission on **4 January 2023**. The Ministry of New and Renewable Energy implements it. The Mission seeks a domestic green-hydrogen ecosystem, not merely one individual plant.

INITIAL OUTLAY: Rs 19,744 crore, with the programme horizon described up to **2029–30**.



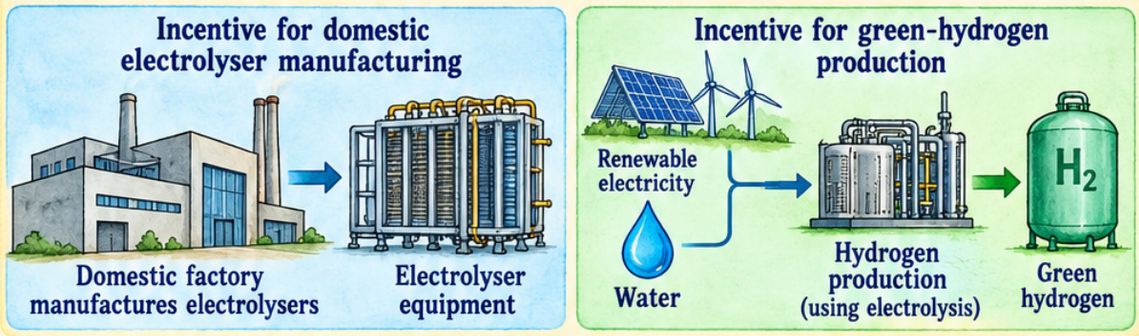
Budget allocation (Rs crore)

SIGHT	+	Pilot projects	+	Research and development	+	Other components	=	Total
Rs 17,490 crore		Rs 1,466 crore		Rs 400 crore		Rs 388 crore		Rs 19,744 crore

CHECK THE TOTAL: 17,490 + 1,466 + 400 + 388 = 19,744 crore.

SIGHT: Strategic Interventions for Green Hydrogen Transition

Its two financial-incentive streams support domestic electrolyser manufacturing and green-hydrogen production. Manufacturing an electrolyser and producing hydrogen are different activities.

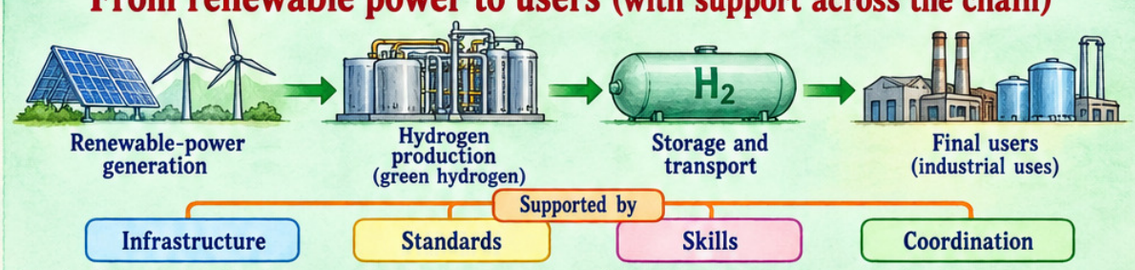


Pilots test uses and technologies; research improves performance and cost; enabling activities support the wider system.

An announced public outlay is not the same as private investment, money already spent, or the capital cost of the Kakinada facility.

The Mission also supports infrastructure, standards, skills and coordination. These reduce barriers between renewable-power generation, hydrogen production and final users.

From renewable power to users (with support across the chain)



Topic 196 introduced hydrogen within the energy mix; **Topic 487** develops the Mission in detail. Here, connect national support with the industrial chain that the Kakinada example illustrates.

Concept illustrations are schematic.

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

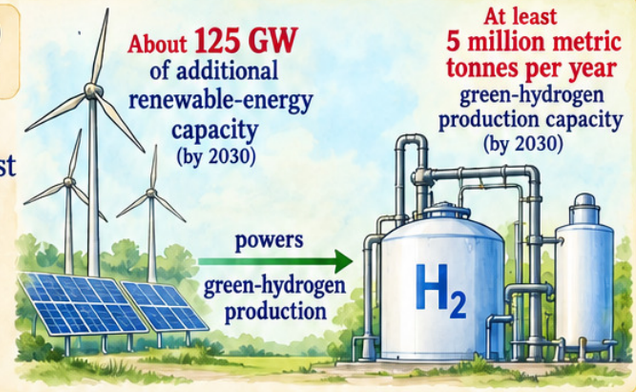
APPSC GROUP 1 | 1,000 TOPICS IN 100 DAYS
DAY 22 | TOPIC 220 | Current Affairs | CA-AP | 220.08

Mission targets and recognised port hubs

National targets by 2030
(targets, not an achievement report)

BY 2030, the Mission envisages green-hydrogen production capacity of at least **5 million metric tonnes per year,** associated with **about 125 GW** of additional renewable-energy capacity.

These are national targets, not Andhra Pradesh's individual target.



Expected outcomes in the January 2023 approval

More than **Rs 8 lakh crore** of investment.



More than **6 lakh jobs.**



Over **Rs 1 lakh crore** of cumulative reduction in fossil-fuel imports.



Nearly **50 million metric tonnes** of greenhouse-gas emissions avoided **each year.**



Distinguish an annual production or emissions flow from a cumulative import-saving figure.
A target is not a measurement of output achieved today.

Three port-based hubs recognised in October 2025

Deendayal Port Authority — Gujarat.



V.O. Chidambaranar Port Authority — Tamil Nadu.



Paradip Port Authority — Odisha.



Each hub connects producers, power, storage, transport and users.



That dated list contains no Andhra Pradesh port. It does not mean Andhra Pradesh has no hydrogen projects, nor that future recognition is impossible.

Kakinada's project and offtake agreements belong to this broader supply-chain story, but they should not be relabelled as one of these three officially recognised October 2025 hubs.

Concept illustrations are schematic.

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

APPSC GROUP 1 | 1,000 TOPICS IN 100 DAYS
DAY 22 | TOPIC 220 | Current Affairs | CA-AP | 220.09

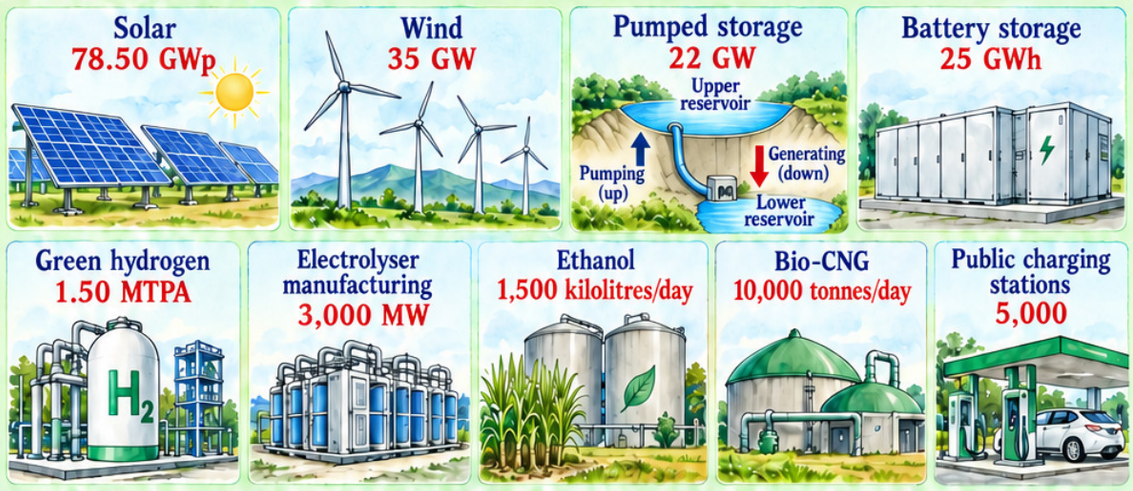
Andhra Pradesh's integrated energy targets

ANDHRA PRADESH INTEGRATED CLEAN ENERGY POLICY 2024 brings renewable generation, storage, green hydrogen, biofuels, charging and equipment manufacturing into one framework.

The State released the policy on 16 October 2024; G.O.Ms.No.37, Energy (Power-II), dated 30 October 2024 notified it. Its stated operating period is five years from issue, or until a new policy is issued.

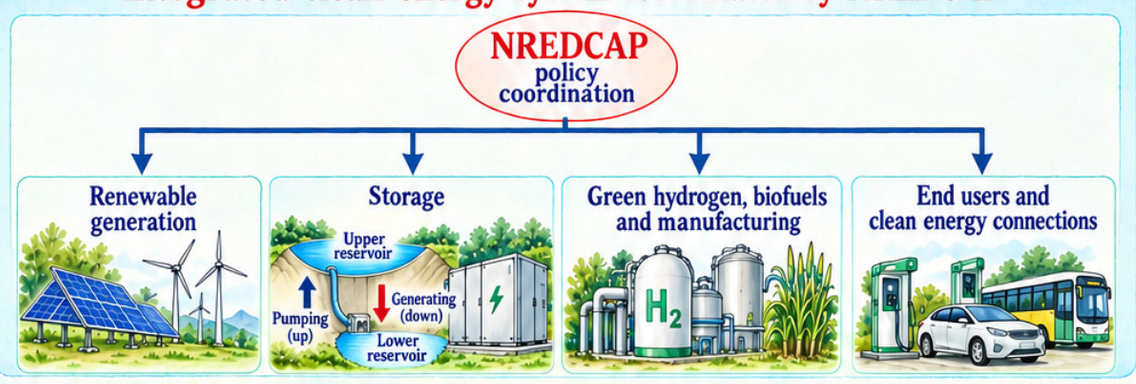
NREDCAP is the State Nodal Agency: New and Renewable Energy Development Corporation of Andhra Pradesh.

POLICY TARGETS:



The policy envisages about **Rs 10 lakh crore** investment and approximately **7,50,000 jobs.** These are policy ambitions, not realised totals.

Integrated clean energy system coordinated by NREDCAP



Policy timebands

June 2023 policy G.O.Ms.No.14 of 20 June	2024 policy G.O.Ms.No.37 of 30 October 2024
aimed at 0.5 MMTPA green hydrogen OR 2.0 MMTPA green ammonia within five years.	1.50 MTPA green hydrogen and NO separate green-ammonia tonnage.

Additional notes

- Green hydrogen and its derivatives include ammonia and methanol.
- The target table does not assign a separate green-ammonia tonnage.
- Do not transplant the earlier June 2023 policy's alternative ammonia target into the 2024 table.
- All figures are policy targets / ambitions, not achievements.

Concept illustrations are schematic.

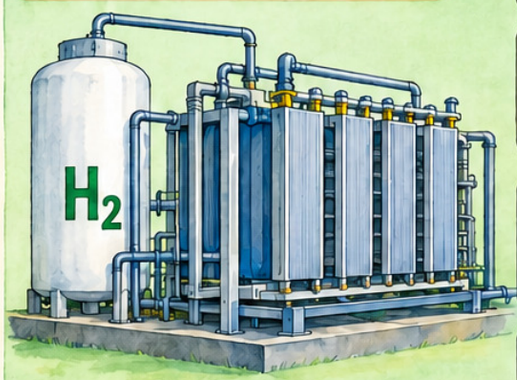
IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

APPSC GROUP 1 | 1,000 TOPICS IN 100 DAYS
DAY 22 | TOPIC 220 | Current Affairs | CA-AP | 220.10

Incentives and ports: read the conditions

THE ICE POLICY'S SECTION 10 separates support for hydrogen production from support for integrated derivatives.

GREEN HYDROGEN



- Minimum production size is 150 KTPA.
- Support is limited to the first 10 plants or 1.5 MTPA, whichever is reached first.
- 25% of electrolyser-stack cost, subject to the specified cap of Rs 1 crore/MW or Rs 1 crore per 1,400 tonnes/year.
- Paid over five years after commissioning.

These are eligibility/cap conditions, not achieved subsidy awards.

INTEGRATED GREEN AMMONIA



- 25% of eligible plant-and-equipment cost, including stacks,
- capped at Rs 1.85 crore per KTPA of ammonia production capacity.
- KTPA means thousand tonnes per annum.

Subsidy eligibility is not an automatic award to every proposed project.

PORT HUBS



Available government/revenue land in port vicinity may be leased at Rs 1 lakh per acre per year.

This is not a general price for all coastal private land.

COASTLINE

2024 policy: older measure — approximately 974 km and the older second-place ranking.

Method / reassessment — not land gain.

2025 national reassessment — Andhra Pradesh at 1,053.07 km, third among States after Gujarat and Tamil Nadu.

PORT COUNT AND ACCESS



The policy's six-operational-port count is also a dated policy statement.

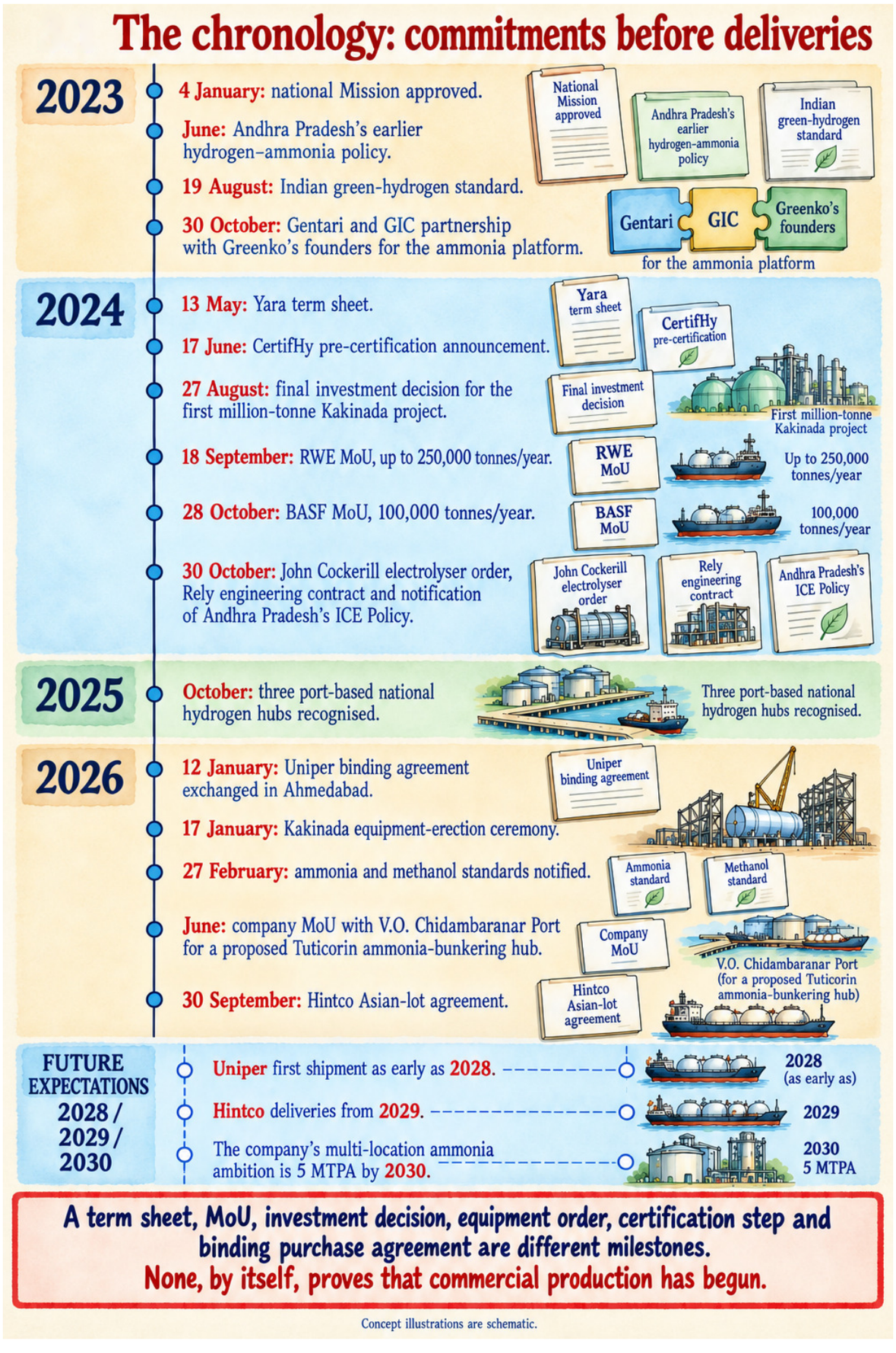
Port access can support storage and exports; physical proximity alone does not establish commissioning, certification or commercial dispatch.

Concept illustrations are schematic.

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

APPSC GROUP 1 | 1,000 TOPICS IN 100 DAYS
DAY 22 | TOPIC 220 | Current Affairs | CA-AP | 220.11

The chronology: commitments before deliveries



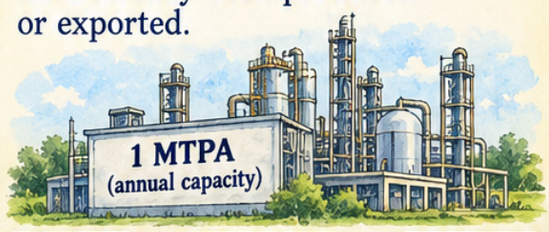
IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

APPSC GROUP 1 | 1,000 TOPICS IN 100 DAYS
DAY 22 | TOPIC 220 | Current Affairs | CA-AP | 220.12

Keep units, standards and project status separate

CAPACITY IS NOT OUTPUT.

A 1 MTPA plant rating describes annual capacity; it does not establish that one million tonnes have already been produced or exported.



Capacity rating	≠	Actual production	≠	Exported shipment
1 MTPA (annual capacity)		Does NOT mean 1 million tonnes produced.		Not the same as capacity or production.

Keep company figures dated.

The first Kakinada facility is described as 1 MTPA in January and September 2026. Other website or ceremony reports describe larger plans. Do not combine differently scoped plans into an achieved total, and do not infer an investment amount from conflicting press reports.



Project timeline updates must be kept in sequence.

A 2024 forecast anticipated production in the second half of 2026. Later releases describe construction and expected export deliveries in 2028 or 2029. The older forecast must not be presented as an accomplished commissioning date.

2024 forecast → Anticipated production in the second half of 2026.

Later releases → Describe construction and expected export deliveries in 2028 or 2029.

Do not present → The older forecast as an accomplished commissioning date.

THREE INDIAN EMISSIONS LIMITS:

Green hydrogen, 2023:	Green ammonia, 2026:	Green methanol, 2026:
emissions limit:	emissions limit:	emissions limit:
≤ 2 kg CO_2 equivalent/kg H_2.	≤ 0.38 kg CO_2 equivalent/kg NH_3.	≤ 0.44 kg CO_2 equivalent/kg methanol (CH_3OH).

The derivatives' limits concern non-biogenic greenhouse gases, averaged over the preceding 12 months, with their defined production boundaries. These ratios use different products as denominators; they are not directly interchangeable.

Agreement and certification terms are not proof of production.



An offtake agreement is evidence of a purchase commitment.



Pre-certification is a certification milestone.

Neither is evidence of completed production.
Use the verified project scope without unsupported superlative rankings.

Concept illustrations are schematic.

APCNF: a community-managed farming system

Government of Andhra Pradesh

Department of Agriculture and Cooperation

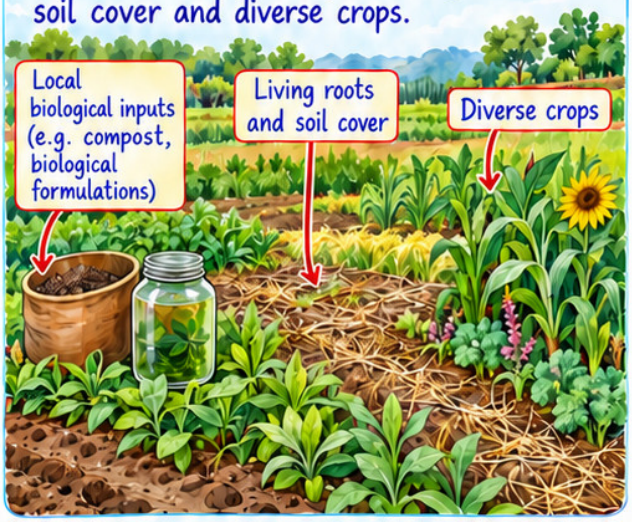
Rythu Sadhikara Samstha (RySS)

RySS is a not-for-profit organisation fully owned by the State Government.

Andhra Pradesh Community-managed Natural Farming (APCNF)

What is community-managed natural farming?

Natural farming replaces synthetic inputs with local biological inputs, living roots, soil cover and diverse crops.



Women-led implementation

APCNF is women-led. Extension works through women's self-help groups (SHGs) and their federations, and farmer-to-farmer learning.

Women's self-help groups (SHGs) ↔ Federations of SHGs ↔ Farmer-to-farmer learning

Community networks for knowledge sharing and wider adoption

Official webpage snapshot (viewed 25 October 2026)

28	districts
662	mandals
8,168	Gram Panchayats
1,773,432	farmers
926,387	hectares

Website snapshot—not a dated census or a claim that every farm has completed transition.

Key dates

- 2015–16: Launch wording on homepage
- 2016: Government mandate

Source

APCNF official programme and Andhra Pradesh pages.

Nine principles work as one farming system

1 Living crops and roots throughout the year

Keep the soil covered with living plants and active roots in all seasons.

2 Diverse crops, with trees where possible

Grow a mix of crops, including cereals, pulses, oilseeds, vegetables and trees where possible.

3 Residue cover when living plants are absent

Keep crop residues, leaves or mulches on the soil surface when living plants are absent.



4 Minimum soil disturbance and reduced tillage

Disturb the soil as little as possible and reduce tillage to protect soil structure, organisms and roots.

5 Farmers' own seeds, preferably indigenous

Use and conserve farmers' own seeds, preferably indigenous and locally adapted varieties.

6 Integrate animals into the farm

Integrate animals such as cattle, goats or poultry to recycle nutrients, provide manure and support farm biodiversity.

7 Biological stimulants support soil biology

Use biological preparations such as Jeevamrutham to stimulate useful soil microbes.

8 Agronomic practices and botanical preparations manage pests

Use crop rotation, trap crops, intercropping, beneficial plants and botanical preparations to manage pests.

9 Avoid synthetic fertilisers, pesticides, herbicides and weedicides

Do not use synthetic fertilisers, pesticides, herbicides or weedicides.



Crop diversity guidance varies across APCNF pages; adapt to local conditions.

APCNF: nine universal principles.

Know the input — and the job it performs

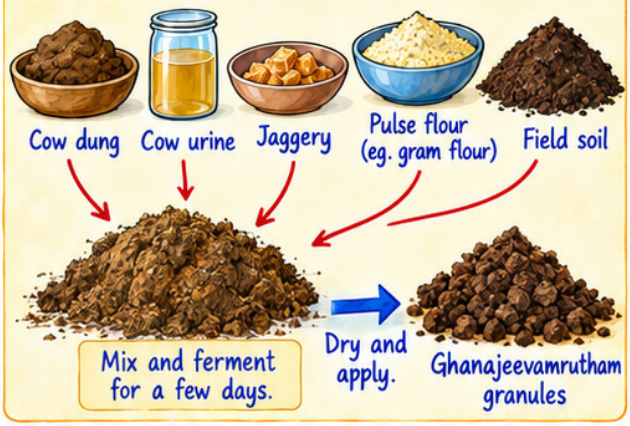
1. Beejamrutham: seed treatment before sowing.

Cow dung + cow urine + lime + chemical-free soil + water → coat / treat seeds; supports microbial activity and seedling establishment.



2. Ghanajeevamrutham: solid biological input.

Cow dung + cow urine + jaggery + pulse flour + field soil → ferment, dry and apply; enriches soil biology.



3. Dravajeevamrutham: liquid microbial stimulant.

Similar ingredients fermented in water → apply to stimulate useful soil microbes. APCNF describes fermentation over 24 – 48 hours.



4. Kashayams and botanical extracts: local plant preparations for pest management.

Use local plants such as neem, chilli and garlic. Combine with good agronomic practices and traps.



These inputs have different jobs:

Seed treatment (Beejamrutham)
Coats seeds and supports microbial activity and seedling establishment.

≠

Soil biological stimulant (Ghanajeevamrutham / Dravajeevamrutham)
Enriches and stimulates soil biology.

≠

Pest-management preparation (Kashayams and botanical extracts)
Helps manage pests; use with good agronomic practices and traps.

⚠ These are programme-described practices, not a universal dosage recipe; use local technical guidance.

Source: APCNF official natural farming inputs.

Soil cover links dry sowing to living roots

Pre-monsoon dry sowing (PMDS) places seeds in dry soil before the monsoon, covers them with crop residues and establishes a diverse living cover when moisture supports germination.

1 Prepare pelleted seeds
Seeds are coated with clay or organic materials to protect them and aid sowing.

2 Sow several species in dry soil before the monsoon
Broadcast or place pelleted seeds in dry soil. Use a mix of grasses, legumes and other suitable species.

3 Cover with crop-residue mulch
Spread crop residues such as straw, leaves or plant biomass over the sown area.

4 Establish diverse living cover when moisture supports germination
Seeds germinate and grow into a mix of plants that keep the soil covered with living roots.



Why mulch is important
Mulching keeps soil covered, moderates temperature, conserves moisture and feeds soil organisms.

Types of mulch

Living mulch: growing plants



- Continues to cover the soil as it grows.
- Adds fresh organic matter through roots and leaves.
- Supports diverse soil organisms.

Residue mulch: crop remains or organic cover



- Uses crop residues such as straw, leaves or biomass.
- Shields soil from direct sun and wind.
- Slowly decomposes and feeds soil organisms.

Planning cycle for PMDS



Source information
APCNF describes pelleted seeds remaining viable for up to 6 months and systems allowing up to 3 harvests a year; these are practice descriptions, not guarantees for every farm.

NMNF: read approval, targets and continuation separately

National Mission on Natural Farming (NMNF)

Standalone Centrally Sponsored Scheme to promote natural farming across the country.



Ministry of Agriculture and Farmers Welfare

Nodal ministry for overall policy, funding, guidelines, coordination and monitoring.



Cabinet approval: 25 November 2024

Approval for the mission with a defined programme outlay and targets.



Programme outlay (through 2025–26)

Original outlay ₹2,481 crore through 2025–26 = Centre ₹1,584 crore + States ₹897 crore.



Total ₹2,481 crore

- Centre ₹1,584 crore
- States ₹897 crore

Approved mission targets – not achievements



15,000 clusters



1 crore farmers



7.5 lakh hectares



10,000 Bio-input Resource Centres



about 2,000 model demonstration farms



18.75 lakh farmers trained



30,000 Krishi Sakhis/ community resource persons

Implementation flow (illustrative)

Bio-input Resource Centres (BRCs)



Supply bio-inputs and technical support at the local level.

→

Farmer training



Train farmers on natural farming practices.

→

Model demonstration farms



Showcase practical models on farmers' fields.

→

Adoption at scale



Farmers adopt natural farming in clusters.

Monitoring, certification and branding



- Simple certification / common branding.
- Geo-tagged online monitoring to track implementation.

Important continuation



The original funding period does NOT mean the mission ended: PIB 18 June 2026 refers to an approved Annual Action Plan for 2026–27.

Sources: Cabinet 25 November 2024; PIB 18 June 2026.

Natural and organic: similar aims, different scheme routes

Natural farming



- Uses locally available resources.
- On-farm biomass recycling (e.g. crop residues, farm waste).
- Livestock integration.
- Biological inputs, including on-farm cow-based formulations.
- Diverse crops and cropping systems.
- Synthetic chemical inputs excluded.

Organic farming



- May use on-farm or off-farm organic inputs (e.g. compost, vermicompost, bio-fertilisers, organic manures).
- Promoted through separate government schemes.
- Avoids synthetic chemical inputs and focuses on organic production standards and certification.

Key differences between natural farming and organic farming

Aspect	Natural farming	Organic farming
Main idea	Ecological, low-cost, locally available resources with on-farm recycling.	Certified organic production using approved organic inputs.
Input source	Locally available, on-farm biomass.	May use on-farm or off-farm organic inputs.
Livestock role	Integrated with cropping system.	May include livestock, not essential.
Diversity of crops	Emphasises diverse crops and cropping systems.	Supports crop diversification as per organic standards.
Synthetic chemicals	Excluded.	Excluded.
Scheme support	BPKP (up-scaled into NMNF).	PKVY and MOVCDNER.
Focus of support	Cluster formation, capacity building, handholding, certification and residue analysis.	Support for organic inputs, capacity building and value chain development.

Scheme flow and details

BPKP (Bharatiya Prakritik Krishi Paddhati) → Up-scaled into **NMNF** (National Mission on Natural Farming)



PKVY → Paramparagat Krishi Vikas Yojana

MOVCDNER → Mission Organic Value Chain Development for North Eastern Region

BPKP (historical support)

- Support: ₹12,200 per hectare over 3 years.
- Purpose: Cluster formation, capacity building, handholding, certification and residue analysis.

PKVY

- Support: ₹31,500 per hectare over 3 years.
- Within this, ₹15,000 DBT for organic inputs.
- Purpose: Support for organic inputs, capacity building and organic farming.

MOVCDNER

- Support: ₹32,500 per hectare over 3 years.
- Purpose: Support for organic inputs.
- As per 3 December 2024 Lok Sabha reply.

Important caution
Do not mistake the PKVY input component ₹15,000 for the total ₹31,500 package.

Source
Press Information Bureau and Lok Sabha replies dated 3 December 2024 and 17 December 2024.

Separate a milestone, a target and an outcome

Milestone
10 November 2016

G.O. Rt. No. 764 mandates RySS to advance natural farming; pilot 615 Gram Panchayats and 40,000 farmers.



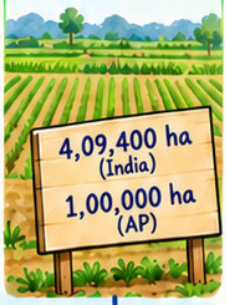
Target
June 2018

State announced target to convert 60 lakh farmers and achieve 100% natural farming by 2024 — historical target, NOT proof of achievement.



Outcome
4 February 2022

BPKP historical coverage 4,09,400 hectares nationally, including 1,00,000 hectares in AP.



Milestone
25 November 2024

Cabinet approves NMNF.



Award
2024

Gulbenkian Prize for Humanity.



Award
2026

Food Planet Prize; winner amount USD 1.5 million.



2016 — 2018 — 2022 — 2024 — 2024 — 2026

Evidence ladder: build stronger claims

1. Programme description
What is planned and how it will be implemented.



2. Measured farm results
Data from fields on yield, income, cost, soil health etc.



3. Independent comparison
Compare with similar farms without the programme.



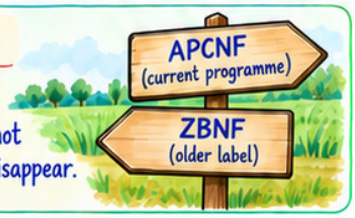
Do not over-interpret claims
A programme claim is not a guarantee of yield or income. Compare crop, season, soil, baseline, sample and measurement method before generalising.



About awards
Awards recognise a programme; they do not prove every stated farm outcome.



Programme names and meaning
APCNF is the current programme name; ZBNF is an older label. Zero budget does not mean that labour, land or all farming costs disappear.



Sources
- APCNF official milestones.
- PIB 2022.
- Food Planet Prize official.



Rare Earth Corridors: connect the whole chain

Day 24 | Topic 240 | 240.01
Budget 2026-27, paragraph 19 | 1 February 2026

Proposed support to Odisha, Kerala, Andhra Pradesh and Tamil Nadu.

Mining	Processing	Research	Manufacturing
			
Mineral-bearing sand deposit	Processing/ separation facility	Research laboratory apparatus	Magnet/component manufacturing

A corridor is an integrated industrial ecosystem—not merely a mine.

Status matters: the Budget proposal is not proof that all corridors are operational.



1 April 2026 DAE reply: a stakeholder Joint Working Group was being constituted to formulate corridor SOPs.



That dated reply **does not** establish that final SOPs were issued.

Rare Earth Corridors =
proposed state-linked ecosystem



REPM scheme =
separately approved magnet-manufacturing support



Sources: Union Budget speech 2026-27, para 19; PIB 2247969, 1 April 2026.

Day 24 | Topic 240 | 240.02

Rare earths: 17 elements, not 15

15 lanthanides: lanthanum to lutetium

La Ce Pr Nd Pm Sm Eu Gd
Tb Dy Ho Er Tm Yb Lu

\+ Sc scandium, Y yttrium = **17 rare-earth elements**

'Rare' does not mean absent from the crust. Economically workable concentrations and separation are the challenge.



Monazite is a mineral containing rare earths and thorium; it is not a pure rare-earth metal.

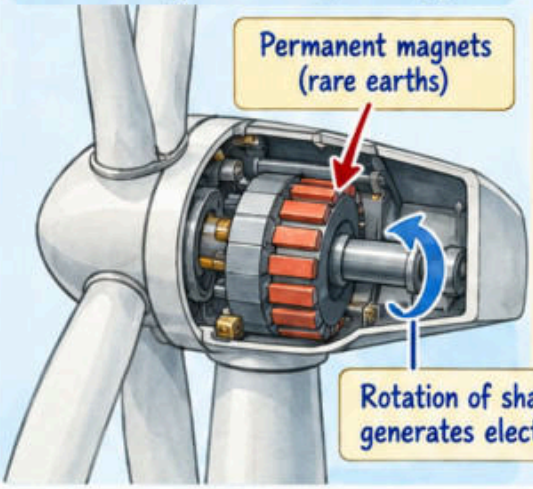


Yttrium is not a lanthanide, but its behaviour links it with heavier rare earths.



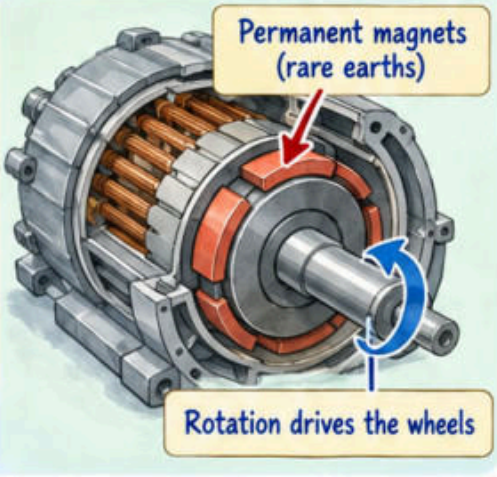
Mineral grains → Separated rare-earth powders

Wind generator (cutaway)



Permanent magnets serve electric vehicles, wind turbines, electronics, aerospace and defence.

Electric vehicle motor (cutaway)

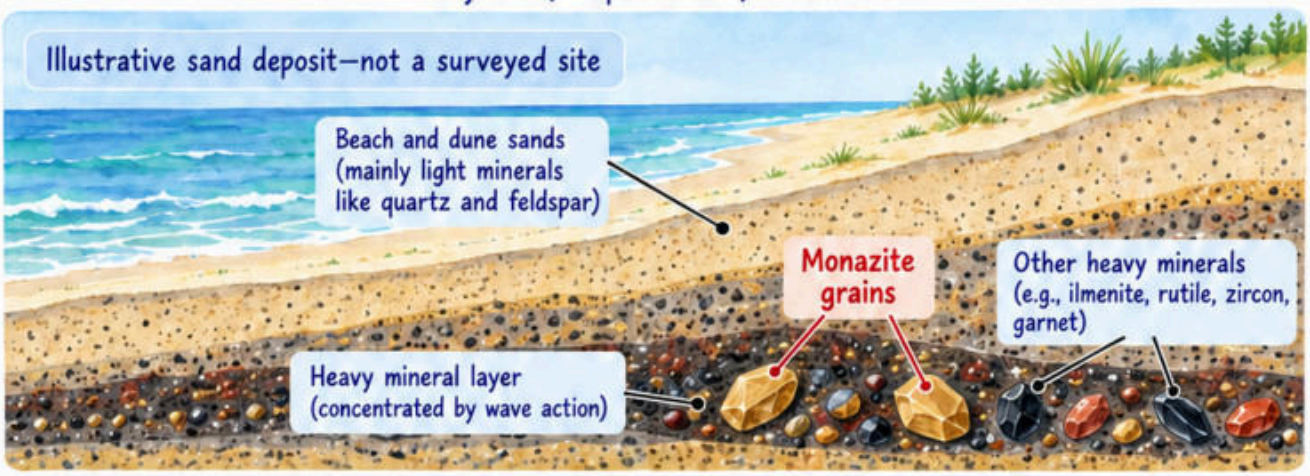


Different rare earths have different roles.
Do not assume every element is used identically.

Sources: supplied Day24 source; USGS rare-earth facts; IEA Rare Earth Elements (2026); PIB 2194684.

Monazite: resource potential meets safeguards

Day 24 | Topic 240 | 240.03



The Ministry of Mines describes Indian resources as predominantly light rare earths, lean in grade and associated with radioactive elements.

Key implications



Low grade → more material must be processed



Radioactive association → specialised safeguards and regulation



Missing value-chain links → mineral ownership alone cannot ensure magnet supply



Monazite is a prescribed substance. Mining, processing and refining remain under Government control.



Do not equate total mineral resources with economically recoverable reserves.

From resource to operational deposit



Resource identification → statutory clearances → mining lease → operational deposit



DAE reply, 11 March 2026: a tentative 4–5 years from prospective-lessee nomination to operationalisation; not a guaranteed completion date.

Sources: PIB 2222902, 3 February 2026; PIB 2238308, 11 March 2026.

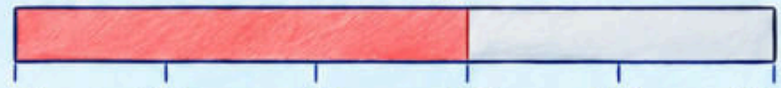
Day 24 | Topic 240 | 240.04

Mining is only the first link

China's share of global supply, 2024 — IEA



Magnet rare-earth mining: **60%**





Refined output: **91%**





Sintered permanent magnets: **94%**



The magnet rare-earth figures concern neodymium, praseodymium, dysprosium and terbium.



Capability at one stage is not capability across the chain.

India's 2 April 2026 official reply distinguishes access to rare-earth minerals from dependence on imported magnets and related products.

Why it matters: processing technology, investment, demand and reliable downstream manufacturing must grow together.

2024 shares are a dated baseline, not a measurement of 2026 market shares.

Sources: IEA, Rare Earth Elements (2026); PIB 2248182, 2 April 2026.

Read the material, unit and reference date

Day 24 | Topic 240 | 240.05

AMD state resources — December 2025

State	Deposits	Monazite (Mt)	Total heavy minerals (Mt)
Andhra Pradesh	25	4.05	359.79
Odisha	13	3.22	351.36
Tamil Nadu	54	2.55	330.64
Kerala	35	1.84	242.88
West Bengal	1	1.20	5.45
Jharkhand	1	0.21	1.12
Gujarat	2	0.07	12.53
Maharashtra	5	0.004	5.64
India	**136**	**13.15**	**1,309.42**

13.15 Mt = monazite mineral resource

Approximately 7.23 Mt = in-situ rare-earth oxide equivalent contained in those deposits

1.29 Mt = separate hard-rock oxide-equivalent resource in Rajasthan and Gujarat



Mt means million tonnes. Mineral tonnes, oxide-equivalent tonnes and reserve estimates are different measures.

Do not add a contained component to its host mineral total.
Do not replace the official total by summing rounded state entries.

Sources: PIB 2238308, 11 March 2026; PIB 2222902, 3 February 2026.

Three policies—not one interchangeable scheme

Day 24 | Topic 240 | 240.06

1. National Critical Mineral Mission

Cabinet approval: 29 January 2025

2024–25 to 2030–31

Rs 16,300 crore expenditure + Rs 18,000 crore expected investment by PSUs and others.

Scope: exploration to recovery from end-of-life products.

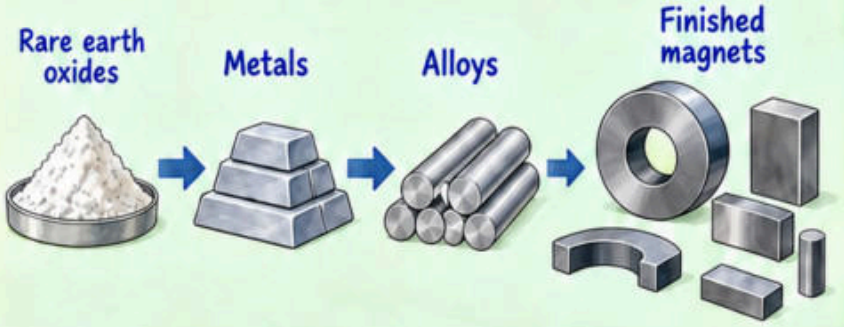


2. Sintered Rare Earth Permanent Magnet scheme

Cabinet approval: 26 November 2025

Rs 7,280 crore outlay; target 6,000 MTPA integrated manufacturing.

Scope: oxides → metals → alloys → finished magnets.



3. Rare Earth Corridors

Union Budget proposal: 1 February 2026

Odisha, Kerala, Andhra Pradesh, Tamil Nadu.

Scope: mining, processing, research and manufacturing ecosystem.



Expected investment is not goverrment expenditure already spent.
Target capacity is not achieved output.

Sources: Cabinet/PMO, 29 January 2025; PIB 2194684; Budget 2026–27 para 19.

Magnet scheme: follow milestones, not promises

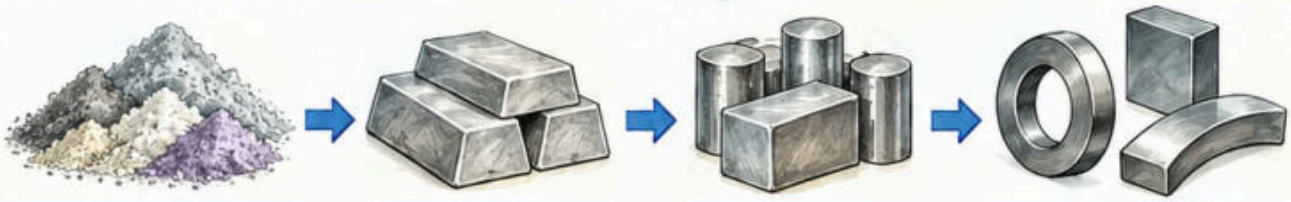
Day 24 | Topic 240 | 240.07

Key milestones (so far)

- 26 November 2025 — Cabinet approval
- 15 December 2025 — scheme notification
- 20 March 2026 — request for proposal
- 13 August 2026 — 20 technical bids opened

Bids received are not beneficiaries selected, and not plants commissioned.

From raw material to finished magnet

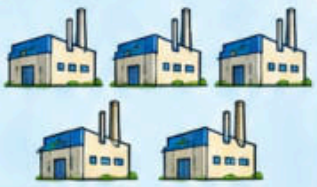


Rare-earth oxides → metals → alloys → finished REPMs

Key features of the Magnet scheme



Target: 6,000 MTPA integrated capacity.



Five beneficiaries envisaged through global competitive bidding, each up to 1,200 MTPA.

Seven years from award:

2 years gestation → 5 years sales-linked incentives



Outlay: Rs 7,280 crore. Sales-linked incentives: Rs 6,450 crore over five years.

Important to remember



- MTPA is annual capacity—not cumulative production.
- The scheme clock runs from award, not automatically from the Budget date.

Sources: PIB 2194684, 26 November 2025; PIB 2299078, 13 August 2026.

IREL: distinguish extraction from refining

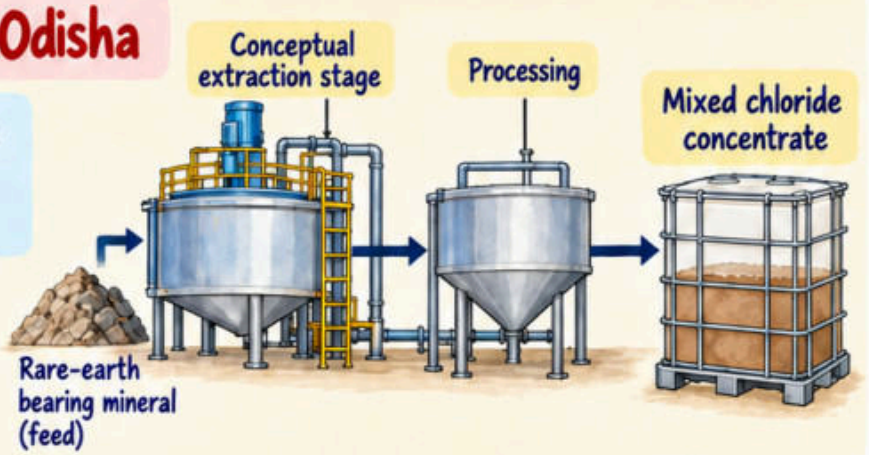
Day 24 | Topic 240 | 240.08

IREL (India) Limited operates under the Department of Atomic Energy.

OSCOM / REEP – Odisha

Rare Earth Extraction Plant: mixed rare-earth chloride concentrate.

Commissioned in 2015–16; installed capacity 11200 tpa of mixed rare-earth chlorides.



Rare Earths Division – Aluva, Kerala

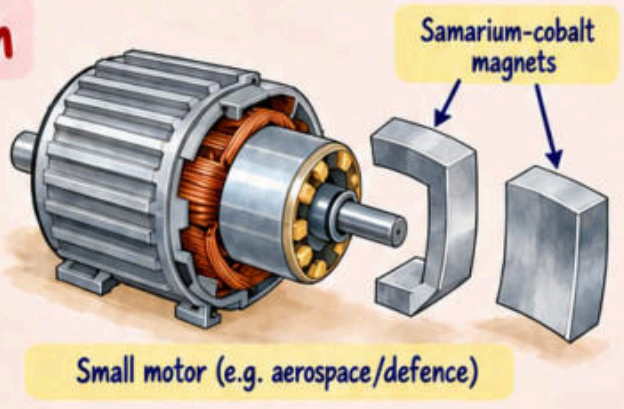
Refining produces separated high-purity rare-earth oxides.



Visakhapatnam, Andhra Pradesh

2 April 2026 official reply: DAE plant established for production of 3 tons of samarium-cobalt magnets annually.

Plant production capability is different from the separate national 6,000 MTPA scheme target.



Sources: IREL unit descriptions; PIB 2248182, 2 April 2026. Illustrations are conceptual, not plant engineering drawings.

Andhra Pradesh: connect resources to capability

Day 24 | Topic 240 | 240.09

AMD resource snapshot: December 2025

25 deposits | 4.05 Mt monazite | 359.79 Mt total heavy minerals

Andhra Pradesh has the highest monazite figure in this official state table.

Resource



Ilmenite Rutile Zircon Monazite

Coastal heavy mineral sands

Research



Characterisation and technology development

Processing



Separation and refining of heavy minerals and rare earths

Manufacturing



High-value products (e.g. magnets, alloys, catalysts, electronics)



11 March 2026 DAE reply: exploration to identify additional monazite resources in parts of Dr. Ambedkar Konaseema district.

Exploration is not a commissioned mine.





Budget 2026-27 includes Andhra Pradesh among four proposed Rare Earth Corridor states.



Value addition needs technology, clearances, infrastructure, skilled people and downstream demand—not only deposits.

Quick revision: key distinctions

Resource ≠ reserve



Resource is an estimate of what exists in the ground. Reserve is the economically mineable part.

Monazite ≠ pure rare-earth oxide



Monazite contains rare earth elements along with thorium. It is not pure rare-earth oxide.

Bid ≠ award



A bid is a proposal. An award is the formal allocation or contract.

Target capacity ≠ measured output



Target capacity is a planned level. Measured output is actual production.

Closing takeaway: a strong mineral base becomes strategic capability only when the entire value chain works.

Sources: PIB 2238308, 11 March 2026; Budget speech 2026-27 para 19.

A port is a gateway, not an entire corridor

Chabahar: Iran

Indian engagement concerns Shahid Beheshti terminal.

What is a port?

A port is a gateway where ships arrive, cargo is handled and goods move to the next stage. It is a point that connects sea transport with land transport.

Illustrative terminal, not a site plan



From ship to destination market: a sequence



Why Chabahar matters

Sea access through Chabahar helps landlocked Afghanistan and Central Asia to reach global markets.



A port alone is not enough

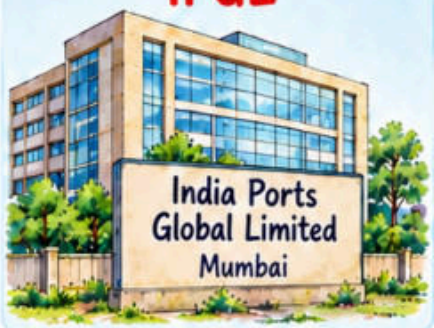
A port cannot supply every road, rail, customs and payment link. A full corridor needs these separate links to move goods from the port to destination markets.



Sources: PIB 13 May 2024 and 18 January 2021.

Who operates, who contracts?

India side
IPGL



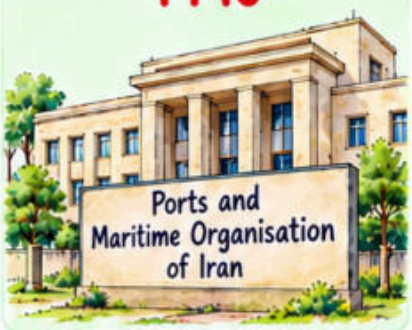
- IPGL = India Ports Global Limited.
- A Mumbai based special purpose vehicle (SPV) under the shipping ministry.
- (PIB 18 January 2021).

Subsidiary in Iran
IPGCFZ



- IPGCFZ = IPGL's special purpose vehicle in Iran.
- Took over interim operation on 24 December 2018.
- (PIB 3 January 2019).

Iran side
PMO



- PMO = Ports and Maritime Organisation of Iran.
- Iranian contracting party.

Ownership relation
IPGL → IPGCFZ

IPGL owns IPGCFZ as its subsidiary in Iran.

Contracting relation
IPGL ⟷ PMO



Who operates the terminal?

IPGCFZ, which is IPGL's subsidiary in Iran, took over the interim operation on 24 December 2018 (PIB 3 January 2019).



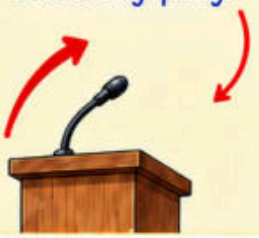
Who signs the contract?

The contract is between IPGL and PMO on 13 May 2024.



Important point

A minister attending the ceremony is not himself the corporate contracting party.



Sovereignty remains with Iran

Operating a terminal does NOT transfer sovereignty over Iranian territory.



Buildings and documents are illustrative.

Contracts form a sequence, not one repeated date

2003
Engagement
Initial engagement for the project.



May 2015
Memorandum of Understanding (MoU)
An MoU was signed.



23 May 2016
Bilateral Phase I contract
The bilateral Phase I contract was signed.



Contract value was **USD 85 million** (PIB 18 January 2021).

February 2018
Interim arrangement
An interim arrangement was put in place.



6 May 2018
Short-term contract
A short-term contract was signed.



24 December 2018
Interim operation
Interim operation commenced.



13 May 2024
Long-term main contract
The long-term main contract was signed.



The contract provides equipping and operation of General Cargo and Container Terminal for **10 years** from **13 May 2024** (PIB 26 July 2024).

A SEQUENCE OF CONTRACTS

The project moved through a series of agreements over time. Each step led to the next, and they are not the same date or the same contract.



ABOUT THE 2016 CONTRACT

The bilateral Phase I contract was signed on 23 May 2016. The contract value was **USD 85 million** (PIB 18 January 2021).



ABOUT THE 2024 CONTRACT

The long-term main contract was signed on 13 May 2024. It provides equipping and operation of General Cargo and Container Terminal for **10 years** from **13 May 2024** (PIB 26 July 2024).



GENERAL CARGO AND CONTAINER TERMINAL

The 2024 contract covers equipping and operation of a General Cargo and Container Terminal.



Source: PIB 7 January 2019, 18 January 2021, 26 July 2024.

Equipment commitment is not a credit window

2024 equipment commitment
approximately USD 120 million
For equipping terminal



- Commitment to supply equipment for the terminal.
- Examples include cranes, forklifts and other terminal equipment.

Offered rupee credit window
equivalent to USD 250 million
For mutually identified infrastructure projects



- A separate credit window offered in Indian rupees.
- For mutually identified infrastructure projects such as roads and railways.

Historical 2021 record

- First two mobile harbour cranes unloaded on 18 January 2021.
- Each crane has 140 metric tons lifting capacity.
- Six-crane contract over USD 25 million.



Different stages in financial support

Commitment
A promise or decision to provide funds for a specific purpose.



Allocation
Setting aside the amount for the agreed purpose.



Disbursement
Actual release of funds in agreed form (e.g. equipment or credit funds).



Utilisation
Use of the funds for the intended purpose such as equipping the terminal or building infrastructure projects.



→ Commitment, allocation, disbursement and utilisation are different stages. Not every stage may have been achieved.

Source:
DD News, 13 May 2024 (historical announcement)

Three connectivity frameworks: keep the parties separate

These are three different regional connectivity frameworks with different members, purposes and routes. Do not equate them or assume the same members or ports.

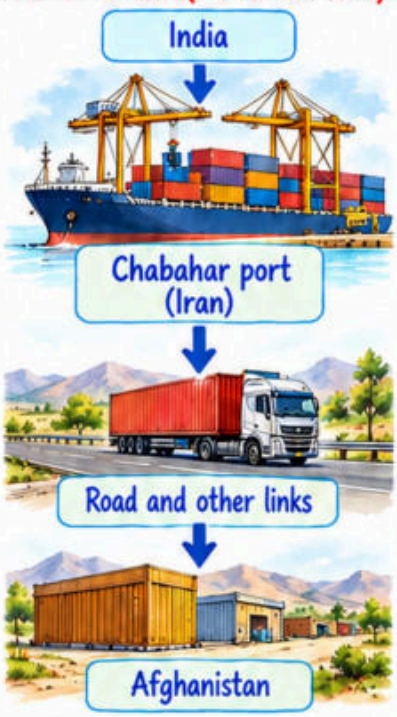
Chabahar trilateral agreement (May 2016)

India – Iran – Afghanistan
+ International Transport and Transit Corridor

Key points:

- Trilateral agreement between India, Iran and Afghanistan signed in May 2016.
- Chabahar is a proposed regional connectivity hub.
- It is not the name of every INSTC port.
- It aims to improve connectivity with Afghanistan and the wider region.

How it works (functional flow):



Purpose:

To provide a regional connectivity hub for trade and transit between India, Iran and Afghanistan and to improve access to the wider region.

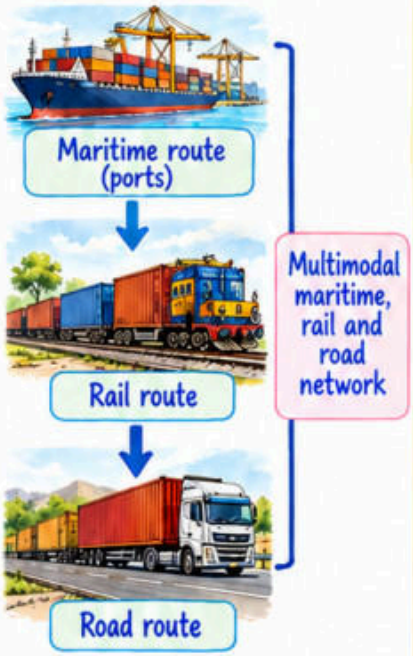
International North-South Transport Corridor (INSTC)

Initiated by India – Iran – Russia

Key points:

- Initiated by India, Iran and Russia.
- A multimodal network using maritime, rail and road transport.
- It is a broader transport corridor linking regions through multiple routes and modes.
- Chabahar is not the name of every INSTC port.

How it works (multimodal network):



Purpose:

To create an international transport and transit corridor linking regions using a multimodal network of maritime, rail and road routes.

Ashgabat Agreement

Connects Central Asia and Persian Gulf

Key points:

- A multilateral agreement to connect Central Asia and the Persian Gulf.
- India acceded on 3 February 2018.
- On 16 February 2018, the Embassy in Astana named Iran, Oman, Turkmenistan and Uzbekistan as the four consenting founding members.
- Turkmenistan is the depository of the agreement.

Members (as stated):

Iran | Oman
Turkmenistan (depository) | Uzbekistan
+
India acceded on 3 February 2018.

Functional purpose (illustrative flow):



Purpose:

To connect Central Asia and the Persian Gulf through agreed transport and transit routes. India joined on 3 February 2018.

The 2014 trial used Bandar Abbas, not Chabahar

The 2014 trial of the International North South Transport Corridor used **Bandar Abbas** in Iran, not Chabahar.



Purpose of the trial

- To identify bottlenecks and missing links.



Historical route sequence, NON-MAP

Route 1



Nhava Sheva (Mumbai) → Bandar Abbas (Iran) → Tehran → Bandar Anzali (Iran) → Astrakhan (Russia)

Route 2



Nhava Sheva (Mumbai) → Bandar Abbas (Iran) → Baku (Azerbaijan)

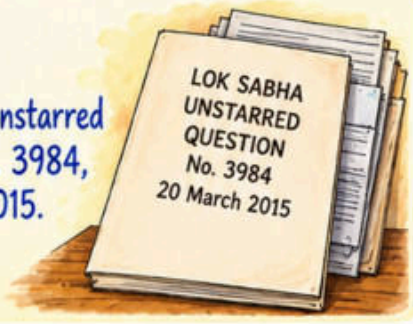
Recommended by

Fifth INSTC Coordination Council held in Baku in 2013 recommended the 2014 dry run by the Federation of Freight Forwarders of India.



Source

Lok Sabha unstarred Question No. 3984, 20 March 2015.



Reply reported

- Irregular shipping.
- Insurance coverage issues.
- Need for NVOCC (Non Vessel Operating Common Carrier).



Important point

A successful trial does not prove all-route commercial operation.



Capacity, throughput and targets answer different questions

What is capacity?

Capacity is the capability of a port to load and unload cargo, measured in million tonnes per year.

It shows how much cargo the port can handle when fully used.



What is throughput?

Throughput is the actual cargo handled by the port during a stated period.

It can be less than, equal to, or sometimes close to capacity.



What is a target?

A target shows the expected capacity in the future after completion of planned work.

A target is a planned future level. A historical target must not be reported as achieved without evidence.



Shahid Beheshti at Chabahar: historical capacity

Press Information Bureau statement dated 31 July 2022 reported the following:

HISTORICAL 2022 BASELINE

Loading and unloading capacity
8.5 million tonnes per year.

→

CONDITIONAL TARGET

Expected
15 million tonnes per year on completion of Phase I.

Increase in traffic in 2023–24

Press Information Bureau statement dated 26 July 2024 reported that during 2023–24 there was an increase in:

Vessel traffic increase
43%



Container traffic increase
34%



These are different indicators.
The percentages should not be added together.
They do not convert tonnes into containers.

Understanding the indicators

Capacity (capability)	Shows how much cargo the port can handle per year when fully used. Measured in million tonnes per year.
Throughput (actual)	Shows the actual cargo handled during a stated period. It can be less than, equal to, or sometimes close to capacity.
Target (future)	Shows the expected capacity after completion of planned work. Achievement requires separate evidence.

Container unit explained

TEU means twenty foot equivalent unit.
It is a standard measure for containers.



One TEU equals one standard 20 foot container. It is a unit of measure, not all containers are twenty foot.

Connectivity needs infrastructure AND workable rules

The connectivity chain (Conceptual logistics chain, not a claim that every link is completed)

Ship and port



Goods arrive at an Iranian terminal such as Chabahar.

Inland road and rail



Cargo moves from the port by road and rail to connect to regional markets.

Customs



Clearance is required as per the importing, transit and destination country rules.

Insurance and payments



Shipments need insurance and payments through financial channels to move.

Market



Goods reach markets in Afghanistan, Central Asia and beyond.

Sanctions exposure



- Sanctions exposure can constrain finance, insurance and operators.
- Even if goods are allowed under certain arrangements, banks, insurers and shipping operators may remain cautious due to sanctions risk.

Regional conflict



- Regional conflict can disrupt transport by road and rail.
- Security risks can delay movement, increase costs and affect the reliability of the logistics chain.

Contract is not immunity



- A signed contract is not immunity from third country measures.
- Commercial agreements can still be affected by sanctions and other external legal and policy actions.

Different stages in development

Port development



Refers to building and upgrading the port terminal and related facilities.

Rail memorandum of understanding



A memorandum of understanding expresses intent to cooperate on the rail project. It is not the same as construction or completion.

Rail completion



Physical construction is finished; operational readiness and commissioning require separate confirmation.

Verified historical rail record

23 May 2016
IRCON and CDTIC signed a memorandum of understanding for the Chabahar – Zahedan rail project.

17 February 2018
India expressed readiness to support the project.

3 January 2019
This information was noted in a Press Information Bureau release.

Focused Mains paragraph (Original analytical synthesis)



Chabahar demonstrates connectivity diplomacy: an Iranian terminal can support India's access to Afghanistan and Central Asia. However, the economic potential depends on the whole logistics chain, commercial viability and diplomatic risk management, not infrastructure alone.

Heat and lightning: from recommendation to relief

Sixteenth Finance Commission: recommended inclusion

Recommended inclusion of heatwaves and lightning in the list of natural calamities for assistance from the State Disaster Response Fund (SDRF) and the National Disaster Response Fund (NDRF).



1 February 2026:

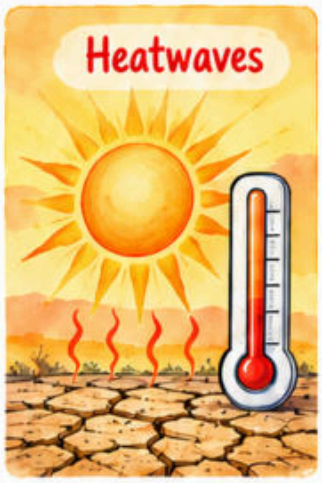
Finance Ministry memorandum records acceptance of the disaster-fund recommendations of the Sixteenth Finance Commission.



4 August 2026:

Lok Sabha reply confirms that the Ministry of Home Affairs (MHA) has included heatwaves and lightning for 2026–31, as per the accepted recommendations.







From inclusion to action: how relief and mitigation flow

SDRF / NDRF

relief assistance under norms.



Disaster Mitigation Funds

eligible Heat Wave Mitigation Projects.



Notified natural calamities ≠ a new category called national disasters.

Clear division of roles:

Commission recommends

The Sixteenth Finance Commission recommends inclusion based on assessment of needs and fiscal support.

→

MHA includes

The Ministry of Home Affairs includes heatwaves and lightning in the list of natural calamities for 2026–31, based on the accepted recommendations.

→

NDMA guides plans

NDMA issues guidelines to help States and Union territories prepare Heat Action Plans.

Inclusion is already confirmed—not merely proposed.

Position checked 1 November 2026.

Conceptual illustrations and exact source-based teaching diagrams; dates and data vintages are stated.

260.02 | HEAT, LIGHTNING AND DISASTER FINANCE

Notified status changes the funding route

Read the date: the old list and the 2026–31 position are not contradictory.

20 August 2025: historical list of 12

Cyclone, drought, earthquake, fire, flood, tsunami, hailstorm, landslide, avalanche, cloudburst, pest attack, frost and cold wave.

Local-disaster window

Up to 10% of annual SDRF allocation, subject to prescribed conditions and norms, for locally recognised disasters outside the notified list.

↓

2026–31: heatwave + lightning included

MHA inclusion brings these hazards within the notified SDRF/NDRF relief framework. They no longer depend on that local-disaster window for this route.

Eligible event → Applicable norms → Relief process

Notification is not a promise of unlimited or automatic compensation. Relief remains governed by the applicable norms and process.

Sources: PIB 20 August 2025, PRID 2158403; MHA Lok Sabha reply 2541, 4 August 2026, pp.2–3.

260.03 | HEAT, LIGHTNING AND DISASTER FINANCE

Two ratios answer two different questions

Accepted State-level corpus for 2026–27 to 2030–31: ₹2,04,401 crore.

What is the money for?



Response: ₹1,63,521 crore

SDMF: ₹40,880 crore

Who contributes?



States other than Northeastern and Hilly (NEH)



NEH States: Union to State = 90:10

Combined contributions

Union: ₹1,55,915.85 crore

States: ₹48,485.15 crore

Source: Finance Ministry Explanatory Memorandum, 1 February 2026, paras20–21. Official displayed amounts preserved.

260.04 | HEAT, LIGHTNING AND DISASTER FINANCE

Funds need both flexibility and accountability

National NDRF + NDMF allocation: ₹79,406 crore for 2026–31; separate from State corpus.

SDRF: reallocate between two purposes

Response and Relief	⟷	Recovery / Reconstruction

Unspent-balance gate

Balance > sum of past 3 years' annual SDRF allocations? Further releases may be temporarily withheld.

When balance falls below the threshold, withheld funds are released.

NDMIS data condition: from 2027–28

For a financial year, complete data entry AND validation by 31 May of the following year.

Necessary condition for the Disaster Management Grant.

2027–28 is a future applicability date as of 1 November 2026. Allocation is not the same as money already released or spent.

Source: Finance Ministry Explanatory Memorandum, 1 February 2026, paras21–25. No assumed release achievements.

260.05 | HEAT, LIGHTNING AND DISASTER FINANCE

Preparedness moves to the mitigation side

Compare award periods—not two descriptions of an unchanged rule.

Fifteenth FC: 2021–22 to 2025–26

Preparedness / capacity building under response

State corpus: ₹1,60,153 crore

National corpus: ₹68,463 crore

↓

Sixteenth FC: 2026–27 to 2030–31

Preparedness / capacity building under mitigation

State corpus: ₹2,04,401 crore

National corpus: ₹79,406 crore

SDMF and NDMF cover preparedness and capacity building under the accepted XVI-FC recommendation. The State SDRF:SDMF split is 80:20; do not assume this is the national split.

Sources: MHA Lok Sabha reply1895, 1 August2023, pp.2,7; Finance Ministry EM, 1 February2026, paras20–25.

260.06 | HEAT, LIGHTNING AND DISASTER FINANCE

A hot day is not automatically a heat wave

IMD bulletin criteria: station threshold, intensity test, then spatial and time conditions.

1. Maximum-temperature eligibility gate

Plains	Coast	Hills
At least 40°C	At least 37°C	At least 30°C

2. Intensity: departure from normal

4.5°C to 6.4°C: heat wave

More than 6.4°C: severe heat wave

OR actual maximum—plains only

At least 45°C: heat wave; at least 47°C: severe

↓

3. At least 2 stations in a met subdivision

At least 2 consecutive days; declare on day 2

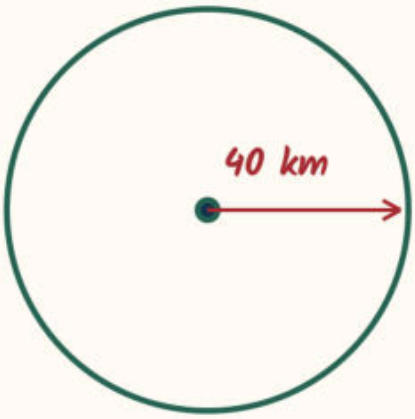
Worked station example: maximum 42°C, normal 36°C gives departure +6°C. The station meets the heat-wave test, but declaration still needs the 2-station/2-day conditions.

Source: IMD bulletin dated30 June2026, Annex7, PDFp9. Criteria reference, not a forecast for today.

260.07 | HEAT, LIGHTNING AND DISASTER FINANCE

Warning lead time must become action time

Damini and IMD nowcasts serve related—but different—time windows.



Damini: developed and maintained by IITM. Lightning in the user's vicinity during the last 15 minutes and likely occurrence in the next half hour.

Conceptual radius only—not a map or guaranteed safe boundary.



IMD thunderstorm nowcasts: 1–3 hours ahead

District/town-specific warnings support disaster managers and the public. Local-language communication must reach the last mile.

Source: Ministry of Earth Sciences, Lok Sabha reply3235, 9 August2023, p2. Dated capability description.

A Heat Action Plan turns a forecast into protection

The National Disaster Management Authority (NDMA) issued guidelines in October 2019 to help heatwave-prone States and Union territories prepare Heat Action Plans.

Why Heat Action Plans?

They help authorities use early warnings, plan ahead and take timely action to reduce the impact of heat waves on people's health, livelihoods and essential services.



Illustrative implementation sequence—not a claim of measured results

IMD warning

India Meteorological Department issues weather bulletin on likely heat wave conditions.



State and district coordination

Authorities review the warning, activate plans and coordinate across departments at state and district levels.



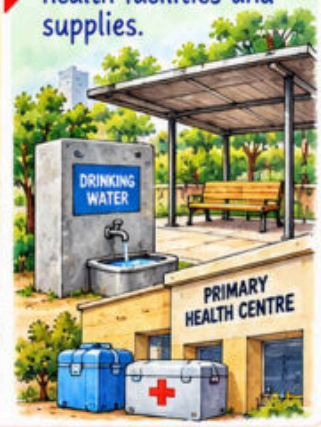
Last-mile communication

Warnings and advice reach people through multiple channels in local languages.



Prepared local services

Essential services are made ready, such as drinking-water points, shade in public spaces and availability of health facilities and supplies.



From factors to risk, and from action to safer outcomes

Outdoor exposure + vulnerability → Higher risk of heat-related harm



Early warning + practical preparation → Risk reduction



Three key principles for effective Heat Action Plans

1. Warning must reach the person at risk.



2. Coordination assigns responsibilities before the event.



3. Review reporting and response after the season.



Relief and mitigation serve different purposes

Relief responds to harm during and immediately after a heat wave.



Mitigation reduces risk before future events by strengthening systems and preparedness.



Source: MHA Lok Sabha reply 4 August 2026; PIB 20 August 2025.

Conceptual illustrations and exact source-based teaching diagrams; dates and data vintages are stated.

260.09 | HEAT, LIGHTNING AND DISASTER FINANCE

Keep the year—and the counting system

Historical NCRB deaths and a partial-season health-surveillance count cannot be merged.

NCRB heat / sun stroke deaths

Year	India	AP	Telangana
2018	890	97	107
2019	1,274	128	156
2020	530	50	98
2021	374	22	43
2022	730	47	62

NHRIDS: 1 March–26 July 2026 only

Area	Heatstroke cases	Confirmed deaths
India	4,853	20
Andhra Pradesh	540	4
Telangana	915	2

Different source, definition and time coverage. Do not claim a fall from 730 to 20, add the two series, or present 20 as the full-year 2026 total.

Sources: PIB20 August2025, NCRB annex; MHA Lok Sabha reply2541, 4 August2026, annexp4. No rounded figures.

A sound answer connects finance with prevention

Climate-sensitive disaster governance

Recognition: MHA includes heatwave and lightning for 2026-31.

Finance: relief norms plus mitigation funding.

Preparedness: IMD warnings, HAPs and last-mile communication.

Accountability: verified records, clear eligibility and validated data.

Describe the change → Explain relief access → Show prevention tools → Identify implementation challenges → Give a balanced way forward

Analytical challenges (not official findings)

Cause-of-death attribution can be difficult.



Remote communities may face reporting and warning gaps.



Verification should prevent false claims without excluding genuine victims.



Records, communication and on-ground protection



SYNTHESIS: Notification opens a funding route. Effective protection still needs timely warnings, local preparedness, reliable records and accountable delivery.

Revision cues:

- Recommendation ≠ implementation.
- Allocation ≠ expenditure.
- A historical annual count ≠ a partial-season surveillance count.

Synthesis from MHA reply 4 August 2026 and Finance Ministry memorandum 1 February 2026; analytical challenges are teaching inferences.

Conceptual illustrations and exact source-based teaching diagrams; dates and data vintages are stated.

270 | Business Ready: what and why

What is B-READY?

B-READY is a World Bank Group assessment of the business and investment climate. It is the successor to the discontinued Doing Business report.

WORLD BANK GROUP



Covers the firm lifecycle



Opening a business



Operating and expanding a business



Closing or reorganising a business

Based on three support pillars

Regulatory Framework

Rules and regulations that shape the business environment.

Public Services

Government services that businesses use in practice.

Operational Efficiency

How efficiently the regulatory framework and public services work in practice.

Rollout and coverage so far

The first report, published on 3 October 2024, covered 50 economies.

The interim 2025 report covered 101 economies.

The 2024–2026 rollout period involves methodology refinements.

India's status



- India is scheduled for inclusion in the third B-READY report in 2026, as stated in the government's 10 February 2026 reply. The covered economies list places India in 2026.
- As on 31 October 2026, the 2024 and interim 2025 reports have been published. The 2026 full edition is still forthcoming, and there are no official India B-READY scores yet.

Methodology handbook vs forthcoming 2026 report



A methodology handbook already exists, which sets out the approach and methods for the assessment.



The 2026 full edition report is still forthcoming. This is different from the existing methodology handbook.

270 | Three pillars: law, services and practice

I. Regulatory Framework

Rules that firms follow, almost all de-jure information (what law says).



II. Public Services

Government facilities and institutions supporting compliance and business, de-facto.



III. Operational Efficiency

How rules and services combine in practice, ease of compliance, de-facto.



Together, the three pillars assess the business environment, not only a few formal requirements.

Example: a conceptual permit journey

From the law



Firms look at the legal requirements in the regulatory framework (what the law says).

To the service counter or portal



Firms use the relevant government facilities and institutions that support compliance and business.

To the actual experience



Firms experience the actual time and cost involved, reflecting how the rules and services combine in practice (ease of compliance).

Three crosscutting themes

Digital adoption



The use of digital technologies in the regulatory framework, in public services and in practice.

Environmental sustainability



Environmental considerations across the regulatory framework, public services and practice.

Gender



Gender considerations across the regulatory framework, public services and practice.

Methodological detail: based on the December 2025 second edition.

270 | Data and scoring: important distinctions

Methodology basis



The methodology is based on the December 2025 second edition.

Data collection: de-jure and de-facto

De-jure data



De-jure data come from expert consultations and private-sector specialists questionnaires.

De-facto data



De-facto data come from expert consultations and firm surveys.

World Bank Enterprise Surveys



- The World Bank Enterprise Surveys cover registered firms only.
- They include about 74 B-READY questions.

Scoring: Pillars I and II indicators

Up to **1 point** for firm flexibility

+

Up to **1 point** for social benefits

Social benefits include the environment, workers, competition and consumers.

Pillar III outcome indicators



Use 0 – 100 firm flexibility scores

≠

NOT the same 1 + 1 rule as Pillars I and II.

Topic and pillar scores



Scores range from 0 to 100, with the best score being 100.

Topic score = average of its 3 pillars.



Overall pillar score = average across 10 topics.



Grouping of economies



Economies are grouped into five quintiles to avoid ranking hype.

Quintile 1 | Quintile 2 | Quintile 3 | Quintile 4 | Quintile 5

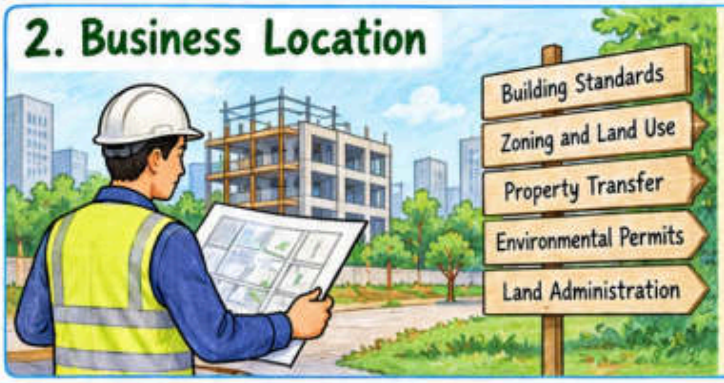
270 | Ten topics: entry and operating foundations

1. Business Entry



- Company information
- Beneficial ownership filing and storage
- Digital services

2. Business Location



- Building standards
- Zoning and land use
- Property transfer
- Environmental permits
- Land administration

3. Utility Services



- Electricity
- Water
- Internet
- Safe connections
- Infrastructure sharing
- Connection and service costs

4. Labour



- Labour rights and employment terms
- Unemployment insurance
- Healthcare
- Retirement pensions
- Disputes

5. Financial Services



- Customer due diligence
- Security interest priority and enforcement
- E-payments
- Online access

270 | Ten topics: markets, disputes and exit

6 International Trade

- Trade in goods and services.
- Trusted trader programmes.
- Export and import compliance.



7 Taxation

- Clear tax rules.
- Environmental fiscal instruments.
- Corporate taxpayers fund public services.



8 Dispute Resolution

- Procedural certainty.
- Judicial competency.
- Arbitration with legal safeguards.



9 Market Competition

- Antitrust.
- Intellectual property rights.
- Innovation and technology transfer.
- Procurement document transparency.



10 Business Insolvency

- Liquidation and reorganisation entry rules.
- Debtor asset protection.



Correct pairings



270 | Doing Business versus B-READY

Doing Business



Annual reports from 2003 (publication of Doing Business 2004) through 2019 (publication of Doing Business 2020).



Focus on the individual SME business environment.



Based on case studies with strict assumptions.



Provided an economy ranking.



India ranked 63 in the last edition.

B-READY



First report on 3 October 2024.



Focus on the whole private-sector development.



Based on input from experts and representative firm surveys.



Assesses the law, services and practice.



Provides topic or pillar scores from 0 to 100 and quintiles.



Public detailed data, replicable results, and integrity safeguards involving audit, ethics and technology units.

Timeline: From irregularities to discontinuation

June 2020
Irregularities reported.

→

27 August 2020
Publication paused.

→

15 September 2021
Investigation report.

→

16 September 2021
Formal discontinuation.

270 | Why the old report ended: chronology

2003: first Doing Business report

The first Doing Business report was published in 2003, titled Doing Business 2004.



2014: India ranked 142

In the Doing Business 2015 report, India was ranked 142. This reflected the position for the 2014 assessment.



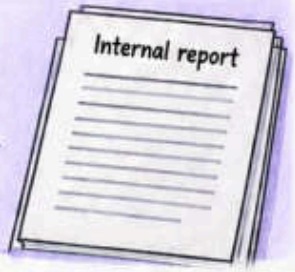
2019: last edition, India ranked 63

The Doing Business 2020 report, published in 2019, was the last edition of the report. India was ranked 63 in this edition.



June 2020: internal report on data issues

In June 2020, data irregularities were reported internally within the World Bank regarding the Doing Business report.



27 August 2020: publication paused

On 27 August 2020, publication of the Doing Business report was paused. Reviews and audits were started after concerns were raised.



15 September 2021: WilmerHale report

On 15 September 2021, the WilmerHale report examined Doing Business 2018 and Doing Business 2020. It found that the China Doing Business 2018 data had been altered to raise its rank, and that there were changes in the Doing Business 2020 data for Saudi Arabia, the UAE and Azerbaijan.



16 September 2021: report discontinued

On 16 September 2021, World Bank management discontinued the Doing Business report.



1 May 2023: work on Business Ready

On 1 May 2023, work on the new Business Ready report, called B-READY, was announced.



3 October 2024: first B-READY report

On 3 October 2024, the first B-READY report was published, covering 50 economies.



December 2025: interim report

In December 2025, an interim B-READY report was published, covering 101 economies.



2026: full report planned

A full B-READY report is planned for 2026, including India, but it had not been published as of 31 October 2026.



270 | India's reforms: BRAP and single window

India in the World Bank Doing Business reports

India's position in the World Bank Doing Business report improved from 142 in 2014 to 63 in 2019 (in the Doing Business 2020 report). This was an improvement of 79 places.



No official India B-READY scores published as of 31 October 2026; India scheduled for third report in 2026.

Business Reforms Action Plan (BRAP)

BRAP is a reform assessment exercise of States and Union Territories conducted by the Department for Promotion of Industry and Internal Trade (DPIIT). It was launched in 2014 and the first edition was released in 2015.



Completed editions (seven in total)

- 2015
- 2016
- 2017 – 18
- 2019
- 2020
- 2022
- 2024

Over 9,700 reforms have been reported across States and Union Territories as of 10 February 2026.

The 8th edition of BRAP was rolled out in November 2025.

BRAP 2024 categories

In the 2024 edition, States and Union Territories are placed in the following categories based on their scores:

Top Achievers	above 95%
Achievers	90 – 95%
Fast Movers	80 – 90%
Aspirers	below 80%

National Single Window System (NSWS)

The National Single Window System was launched in 2021. It integrates 32 Central Departments and 34 State Governments.



Broader compliance reform and NSWS approvals



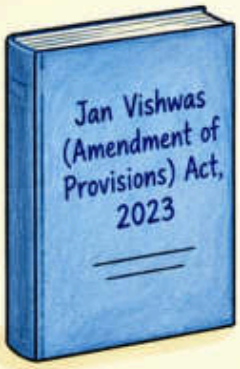
Over 47,000 compliances reduced in five years to February 2026.



Over 829,750 approvals have been processed through the NSWS as of 20 November 2025 (as per the June 2026 government account).

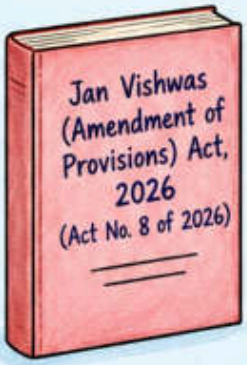
270 | Jan Vishwas: two Acts, not one

The Jan Vishwas (Amendment of Provisions) Act, 2023



- Presidential assent on 11 August 2023.
- 183 provisions amended.
- Covering 42 Acts.
- Involving 19 ministries or departments.

The Jan Vishwas (Amendment of Provisions) Act, 2026 (Act No. 8 of 2026)



- Both Houses passed by 2 April 2026. Presidential assent on 7 April 2026.
- 784 provisions amended.
- Covering 79 Central Acts.
- Involving 23 ministries or departments.

What the 2026 Act changes

717 provisions decriminalised for business ease. + **67** provisions amended for ease of living. = **784** provisions amended in total.

717 + 67 = 784

Purpose and approach

- Aims to decriminalise and rationalise minor offences.
- Seeks to make compliance simpler and less burdensome.
- Not aimed at abolishing all regulation.
- Focuses on reducing criminal consequences for minor offences and improving ease of living and ease of doing business.

Crucial point: assent does not mean automatic commencement



Presidential assent is an important step, but it does not mean that all the provisions of the 2026 Act come into force automatically.



Section 1(2) of the 2026 Act requires the Central Government to issue notifications in the Official Gazette to bring the provisions into force.

Different dates may apply to different enactments.

Comparison at a glance

Feature	2023 Act	2026 Act (Act No. 8 of 2026)
Presidential assent	11 August 2023	7 April 2026
Provisions amended	183	784
Acts covered	42	79 (Central Acts)
Ministries or departments	19	23
Additional details	–	717 decriminalised for business ease + 67 amended for ease of living (717 + 67 = 784)

270 | State capacity and the reform timeline

Economic Survey and the chapter



The Economic Survey 2025-26 was presented on 29 January 2026.

Chapter 16, Part 2 states that deregulation and compliance reduction are a practical test of state capacity.

Task Force and implementation

A Task Force was constituted in January 2025 to identify and monitor priority areas for deregulation and compliance reduction.

630 priority areas had been implemented, representing 76% of the total, as the Survey reports.

Phase II was launched in January 2026.



States introducing Jan Vishwas-like Acts

The following states have introduced state-level Jan Vishwas-like Acts.

- Chhattisgarh
- Gujarat
- Haryana
- Karnataka
- Uttar Pradesh

Ease of Doing Business 2.0 and B-READY

Ease of Doing Business 2.0 is state-led. It focuses on land, building permits and electricity connections.

State implementation in these areas is linked to the B-READY framework.



Key timeline (2023-2026)

August 2023	First Jan Vishwas.
October 2024	First B-READY.
January 2025	Task Force constituted.
November 2025	BRAP 8.
December 2025	Interim B-READY and second handbook.
January 2026	Economic Survey 2025-26 reports Phase II.
February 2026	India third report statement.
April 2026	Second Jan Vishwas.

Three important distinctions for exams

1. **Report year is not the publication year.**
   The Economic Survey 2025-26 is a report for 2025-26, and it was published on 29 January 2026.

2. **Scheduled India report is not a published score.**
   India scheduled for third B-READY report in 2026; no published official India scores as of 31 October 2026.

3. **Indian BRAP is not the World Bank B-READY.**
   India's BRAP and the World Bank's B-READY are different initiatives.

India's HPV vaccination campaign

According to MoHFW, 28 February 2026: the Prime Minister launched the nationwide campaign at Ajmer, Rajasthan. States and Union Territories launched it the same day. MoHFW announced it on 27 February.



Target and eligibility

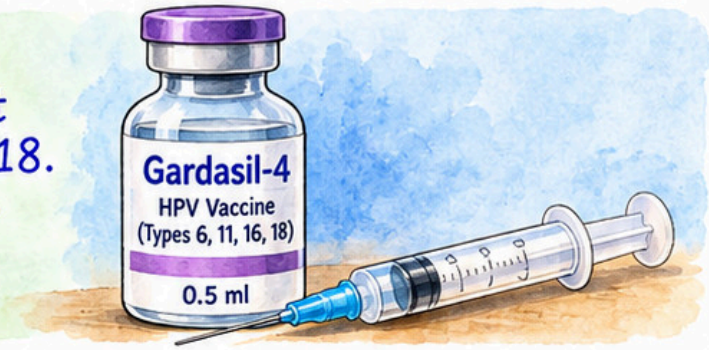
Target: girls aged 14, meaning completed 14 but not 15. Girls turning 15 within 90 days of launch were also eligible during the three-month campaign.



Vaccine and schedule

Vaccine: Gardasil-4, quadrivalent against HPV types 6, 11, 16 and 18.

One dose of 0.5 ml, intramuscular injection in the left upper arm.



Campaign, consent and cohort

Free and voluntary, with parent or guardian consent. The announced campaign ran for three months, followed by routine immunisation days. These are launch-time rules, not a live eligibility check.

Cohort: 27 February releases said about 1.15 crore girls; the 28 February release estimated an annual cohort of about 1.2 crore using Registrar General of India estimates for 2021.





Source: Day 28 corrected notes | Topic 280

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

Why a single dose?

Policy basis

MoHFW says the approach follows WHO recommendations and the National Technical Advisory Group on Immunization (NTAGI).



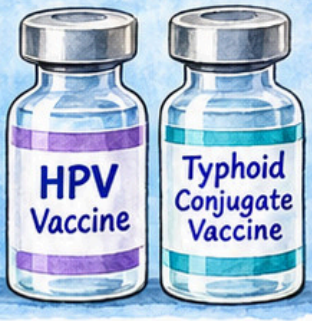
PIB reported **93–100%** effectiveness against the HPV types covered by Gardasil-4.

Procurement

In partnership with Gavi, the Vaccine Alliance.

A three-year US$250 million India-Gavi partnership began in February 2023, to reach children missing routine vaccines and help introduce HPV and typhoid conjugate vaccines.





Earlier announcement

Interim Budget 2024-25, 1 February 2024, paragraph 46: the Government would encourage cervical-cancer vaccination for girls aged 9–14. This was not the same age definition as the 2026 campaign.



Global context

In the campaign note, over 160 countries had HPV vaccination in national schedules; over 90 used a single-dose schedule.



- ☑ Over 160 countries: HPV vaccination in national schedules
- ☑ Over 90 countries: used a single-dose schedule

Programme benefit

Fewer visits can improve affordability, coverage and efficiency.
A national schedule is distinct from an individual vaccine's product label.



One-visit pathway

- ☑ Registration
- ↓
- ☑ Vaccination (single dose)
- ↓
- ☑ Exit

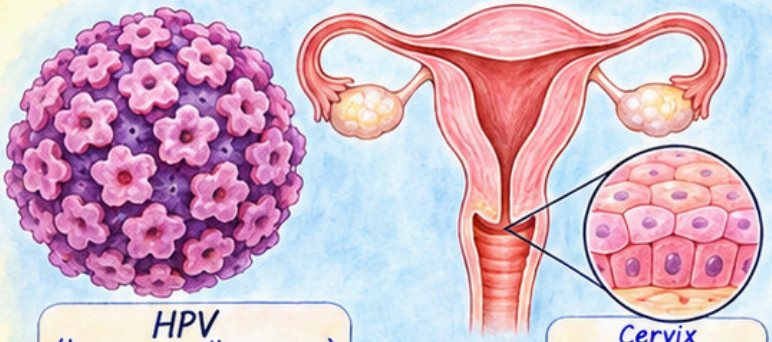
Source: Day 28 corrected notes | Topic 280

@iaswithdrravi | www.iaswithdrravi.com

Day 28 | T280 / P02

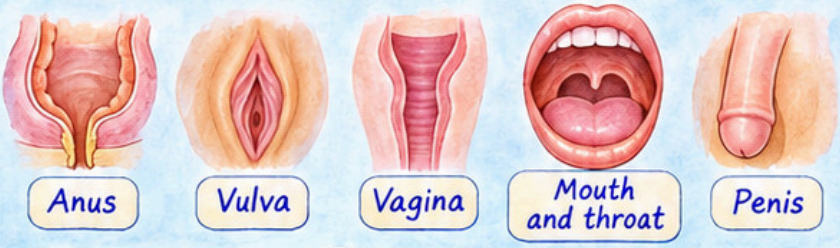
HPV and cervical cancer

HPV: human papillomavirus is a group of about 200 known viruses. It is a common sexually transmitted infection; most infections cause no concern. Persistent high-risk HPV infection causes cervical cancer.



Other cancers

HPV can also cause cancers of the anus, vulva, vagina, mouth and throat, and penis.

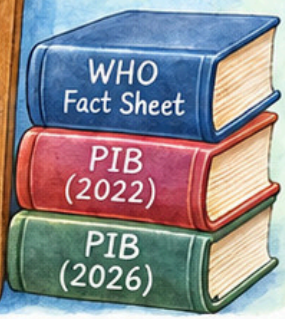


Types 16 and 18

WHO fact sheet, 3 July 2026, says around 76% of cervical cancers. Older PIB material, 1 September 2022, gave 70% worldwide and 83% of invasive cervical cancers in India. PIB, 28 February 2026, said over 80% in India. Always attach source and year.

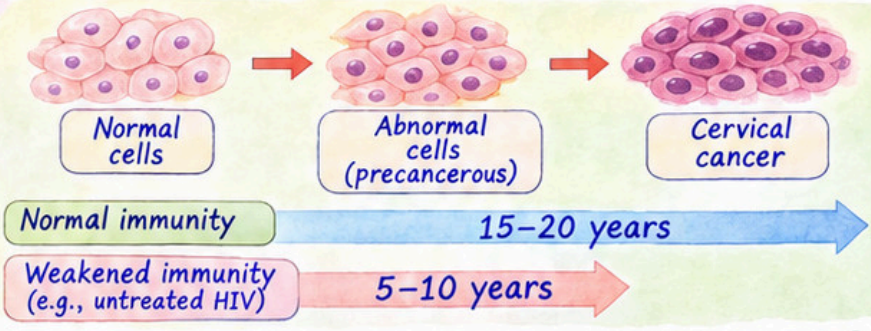
Cervical cancers due to HPV types 16 and 18

WHO fact sheet, 3 July 2026	≈ 76%
PIB material, 1 September 2022	70% (worldwide) and 83% (invasive, India)
PIB, 28 February 2026	> 80% (India)



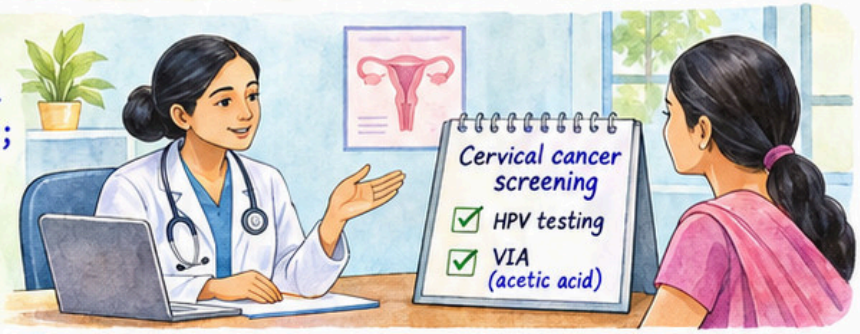
Time to cancer

Abnormal cells usually take 15–20 years with normal immunity; 5–10 years with weakened immunity, such as untreated HIV.



Screening

WHO advises a high-performance test every 5–10 years from age 30; for women living with HIV, every 3–5 years from age 25. Tests include HPV testing or visual inspection with acetic acid (VIA).



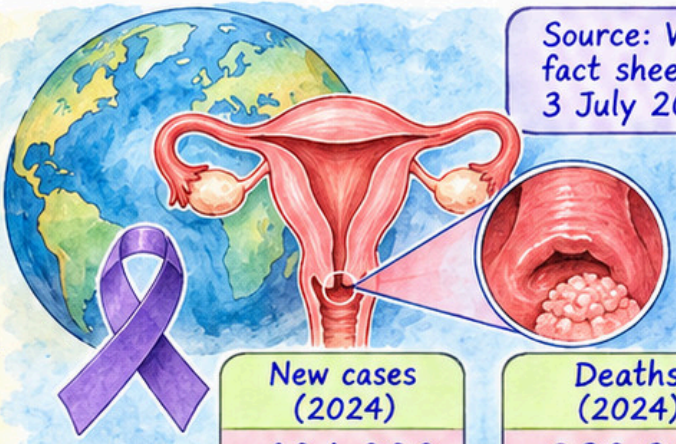
Source: Day 28 corrected notes | Topic 280

Cervical cancer: read the data carefully

World

WHO fact sheet, 3 July 2026, reports about 604,000 new cases and 280,000 deaths in 2024.

Fifth most commonly diagnosed cancer in women; leading cause of female cancer deaths in 26 countries.



Source: WHO fact sheet, 3 July 2026

New cases (2024)	Deaths (2024)
604,000	280,000

India, older base

MoHFW releases of 27–28 February 2026, citing GLOBOCAN 2022, state over 1,20,000 new cases and nearly 80,000 deaths yearly.

Second most common cancer among women.



Source: MoHFW releases, 27–28 February 2026 (citing GLOBOCAN 2022)

New cases (yearly)	Deaths (yearly)
1,20,000	80,000

India, newer base

IARC GLOBOCAN 2024 India fact sheet, September 2026: 79,360 new cases, 10.2% of all cancers in women, and 36,319 deaths.

Second after breast cancer.



Source: IARC GLOBOCAN 2024 India fact sheet, September 2026

New cases	Deaths
79,360	36,319

Share of all cancers in women: 10.2%

Exam rule

Do not mix bases: the older PIB claim that India accounts for 25% of global cervical-cancer deaths and one in five cases predates GLOBOCAN 2024.

India's share is smaller against the newer world figures.

Give each figure with its source and year.

Different estimation bases are not a like-for-like trend.

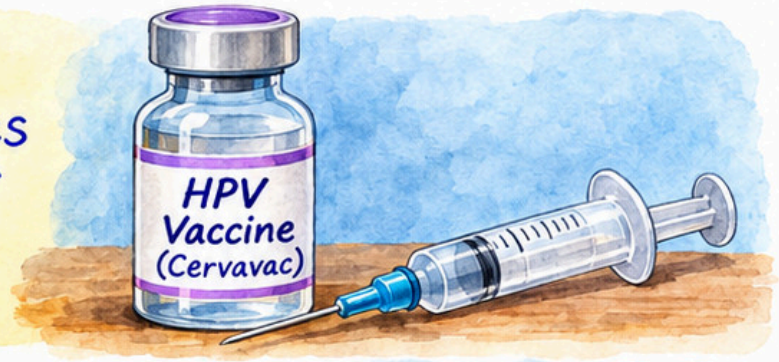


Source: Day 28 corrected notes | Topic 280

How HPV vaccines work

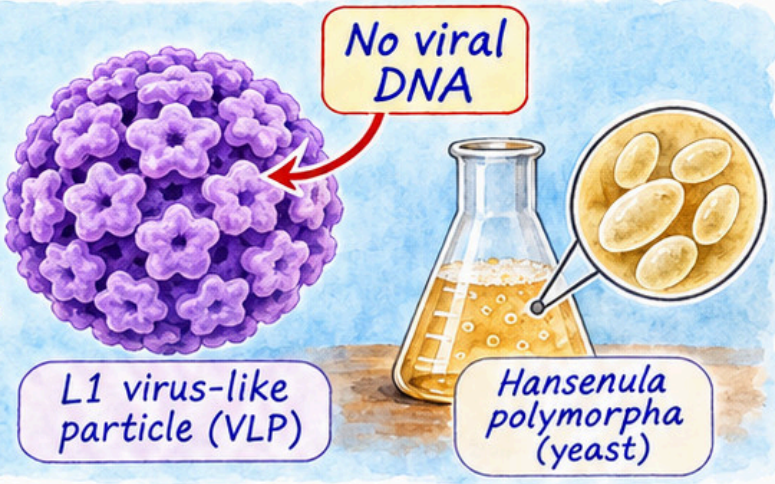
Not a live vaccine

WHO says HPV vaccines contain no live virus or viral DNA. They are recombinant vaccines.



Virus-like particles

Cervavac contains L1 virus-like particles (VLPs) for HPV types 6, 11, 16 and 18, produced in the yeast *Hansenula polymorpha*. These proteins resemble the virus, but contain no viral DNA. They cannot infect cells, reproduce or cause disease.



Cold chain

Cervavac must be refrigerated at 2–8°C and must not be frozen.



India's indigenous vaccine

Serum Institute of India, Pune makes Cervavac. Marketing-authorisation permission: 12 July 2022. Scientific completion announced by Dr Jitendra Singh: 1 September 2022.

PIB described it as India's first indigenously developed quadrivalent HPV vaccine, a DBT-BIRAC partnership with the Bill and Melinda Gates Foundation, supported by Serum Institute. It was described as affordable and cost-effective.



Source: Day 28 corrected notes | Topic 280

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

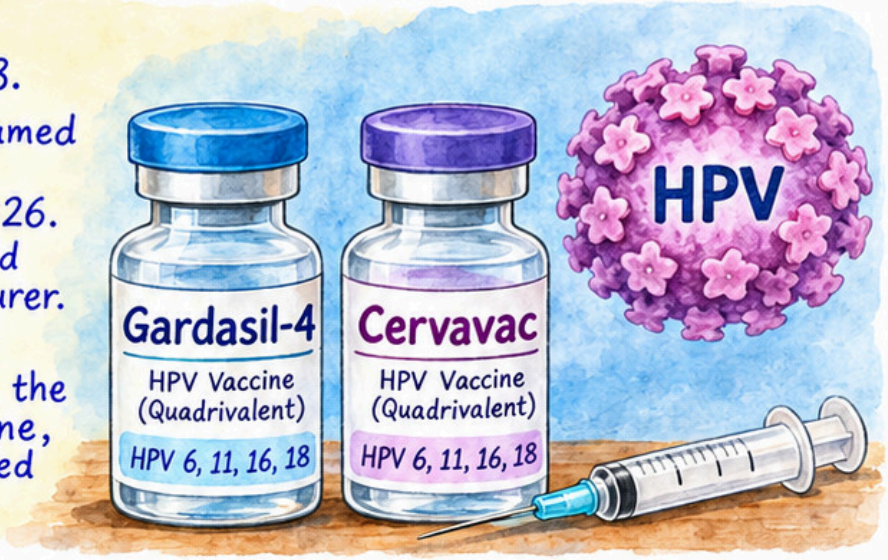
Gardasil-4 and Cervavac

Both are quadrivalent: HPV types 6, 11, 16 and 18.

Gardasil-4 is the vaccine named for the national campaign launched on 28 February 2026.

The Government releases used here do not name its manufacturer.

Cervavac is made by Serum Institute of India, Pune. It is the indigenous recombinant vaccine, but it is not the vaccine named for that campaign.



Vaccination schedules

Gardasil-4 (campaign schedule)

One dose.





Girls and women, boys and men (in Cervavac label)

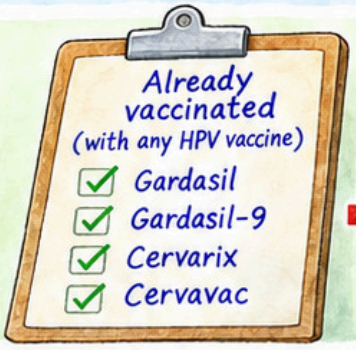
Cervavac (label schedule)

Ages 9–14: **Two doses** at 0 and 6 months.

Ages 15–26: **Three doses.**

No repeat campaign vaccination

The campaign excludes girls already vaccinated with any HPV vaccine, including Gardasil, Gardasil-9, Cervarix or Cervavac.



Not eligible in the campaign

WHO's single-dose option is not universal

Immunocompromised people, including those living with HIV, should receive at least two doses and, where possible, three. This exception is distinct from the campaign rules and product-label schedule.



Source: Day 28 corrected notes | Topic 280

Delivery, consent and digital records

Government facilities

Government facilities only in the announced campaign: Ayushman Arogya Mandirs (Primary Health Centres), Community Health Centres, sub-district and district hospitals, and government medical colleges.

Each needs a functional cold-chain point and a medical officer for adverse events following immunisation (AEFI).

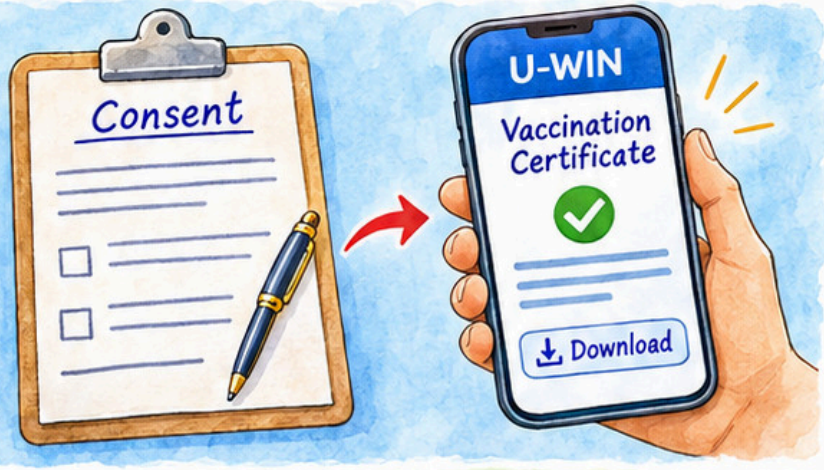


U-WIN registration

U-WIN registration can be done by self-registration, health-worker pre-registration or walk-in.

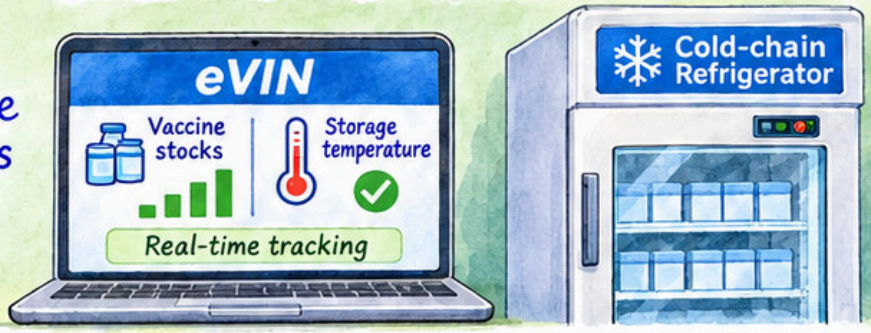
Consent is recorded on U-WIN, or on paper where internet is unavailable.

The vaccination certificate can be downloaded from U-WIN.



Stock tracking

eVIN, the Electronic Vaccine Intelligence Network, tracks vaccine stocks and storage temperatures in real time.



Safety and trust

Voluntary vaccination with informed parent or guardian consent.

Each site is linked to the nearest 24×7 government facility.

Girls are observed for 30 minutes after the dose and should not be vaccinated on an empty stomach.



These are programme instructions reported in the 2026 source, not a guarantee of present local availability.

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

WHO's 90-70-90 targets

The World Health Assembly adopted resolution WHA73.2 in 2020. WHO launched the global cervical-cancer elimination strategy on 17 November 2020, with 194 countries committing to eliminate a cancer.



Elimination threshold

4 or fewer new cases per 100,000 women per year.

By 2030

90% of girls fully vaccinated by age 15.



70% of women screened with a high-performance test by age 35 and again by 45.



90% of women identified with cervical disease receive treatment, including pre-cancer treatment and invasive-cancer management.





17 November: World Cervical Cancer Elimination Day.



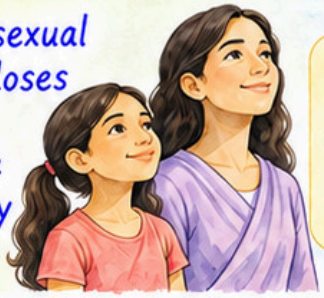
Single-dose evidence

SAGE met 4–7 April 2022; WHO's 11 April news release said one dose delivers solid protection comparable to two. MoHFW dates SAGE's conclusion to June 2022. The December 2022 WHO position paper endorsed single-dose schedules for girls aged 9–20.



WHO priority

Girls aged 9–14, before sexual activity, with one or two doses under national schedules. Immunocompromised people need at least two, preferably three.



- Priority vaccination: girls 9–14
- Single-dose option: girls 9–20
- Screening target: by 35 and again by 45

Source: Day 28 corrected notes | Topic 280

Immunisation links and policy issues

UIP

UIP: Universal Immunisation Programme launched in 1985.

PIB's March 2026 document lists 12 vaccine-preventable diseases: 11 nationwide and Japanese encephalitis in endemic districts only.

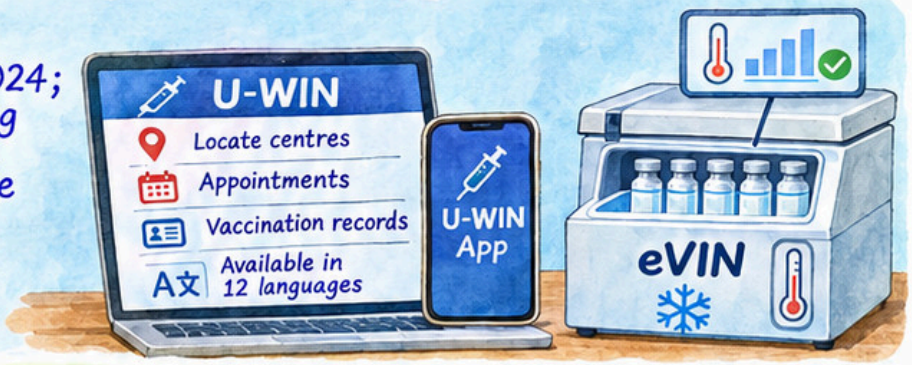
It describes the 28 February HPV launch separately.



U-WIN and eVIN

U-WIN: launched October 2024; platform and app for locating centres, appointments and vaccination records, available in 12 languages.

eVIN monitors stocks and temperature.

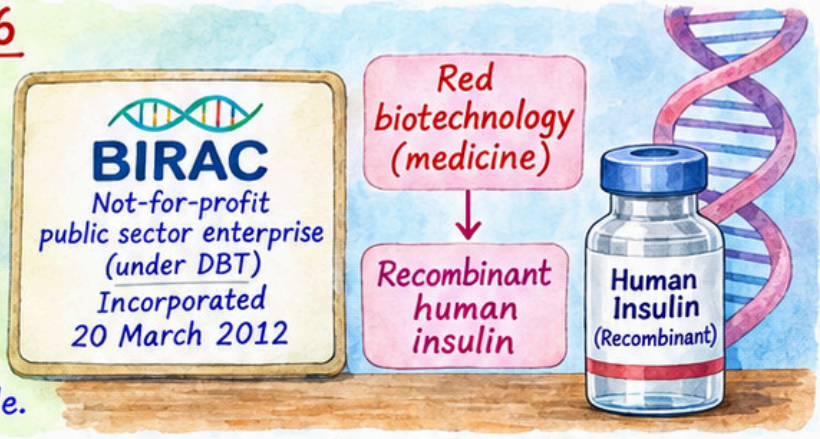


Recall Topic 267 and Topic 126

Recall Topic 267: first vitamin A dose, 1 lakh IU, at 9 completed months with measles-rubella vaccination.

Recall Topic 126: BIRAC is a not-for-profit public sector enterprise set up by DBT, incorporated 20 March 2012.

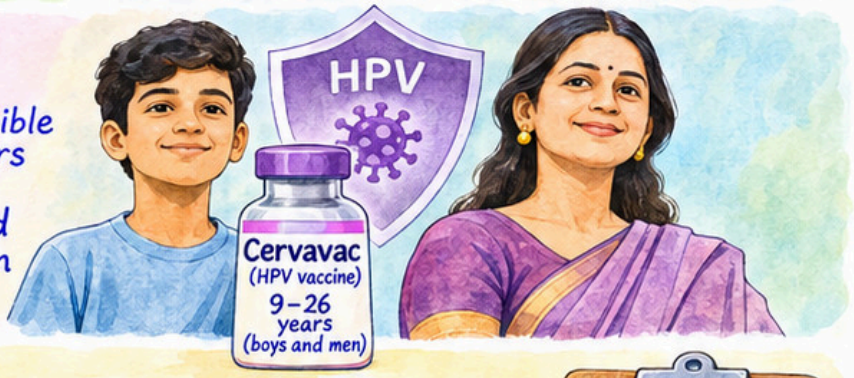
Red biotechnology covers medicine; recombinant human insulin is an example.



Boys and older females

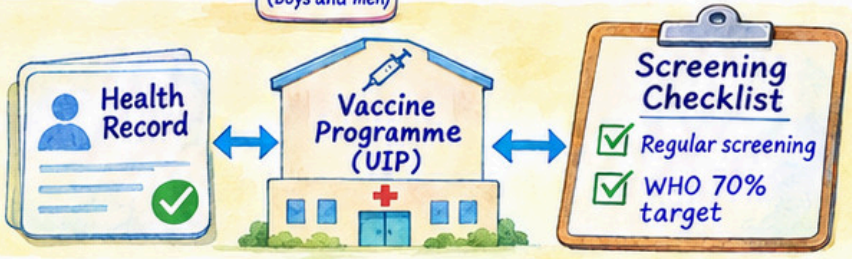
WHO recommends vaccination of these secondary targets where feasible and affordable. HPV causes cancers in men too.

Cervavac's label includes boys and men aged 9–26, while the campaign targets girls only.



Screening still matters

Vaccination protects against the types covered, and does not replace regular screening. The WHO 70% screening target remains.

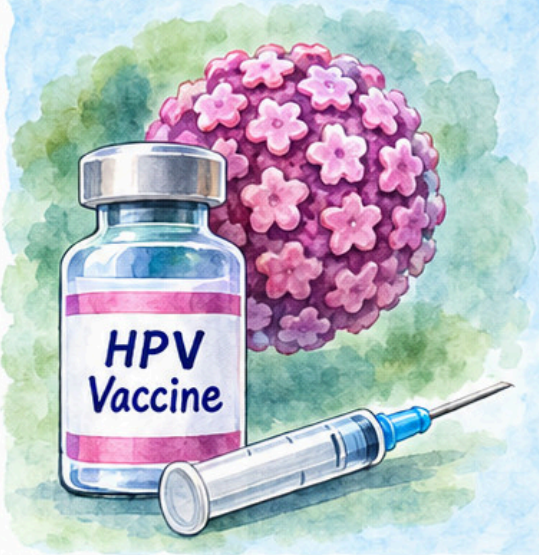


Source: Day 28 corrected notes | Topic 280

IAS WITH DR RAVI
AIM. PREPARE. ACHIEVE

HPV timeline and exam traps

Chronology of key milestones

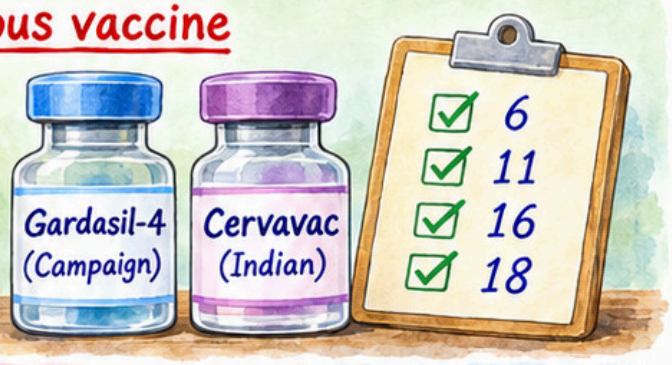


1985	UIP launched.
2020	WHA73.2 and 17 November WHO strategy.
April 2022	SAGE review.
12 July 2022	Cervavac authorisation.
1 September 2022	Scientific completion.
December 2022	WHO single-dose position.
February 2023	India–Gavi partnership.
1 February 2024	Budget pledge.
October 2024	U-WIN.
27 February 2026	Announcement.
28 February 2026	Launch at Ajmer.
3 July 2026	WHO fact sheet.
2030	Target deadline.

Trap 1: campaign vaccine ≠ indigenous vaccine

Gardasil-4 is used in the campaign; Cervavac is the Indian vaccine.

Both cover 6, 11, 16, 18, but schedules differ.



Trap 2: three ages, three meanings

9–14 = Budget and WHO priority.

14 = campaign target, with launch-specific 90-day exception.

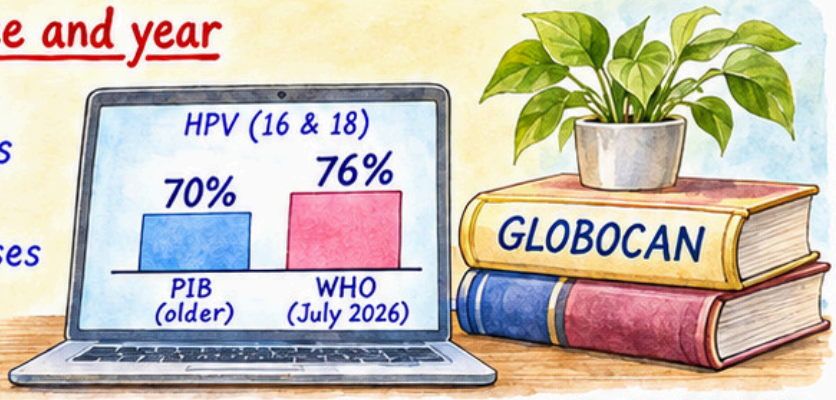
By 15 = WHO 2030 vaccination target.



Trap 3: figures need a source and year

WHO July 2026 gives 76% for types 16 and 18; older PIB says 70% worldwide.

India's older 1,20,000+ annual cases and newer 79,360 use different GLOBOCAN bases.



Source: Day 28 corrected notes | Topic 280

Andhra Pradesh shifts towards population management

Why the direction is changing

Andhra Pradesh's proposed Population Management Policy seeks to encourage births because fertility is below replacement and the population is ageing. The State links fewer young workers to possible slower economic growth.



What TFR measures

Total fertility rate is the average number of children a woman is expected to have during her reproductive years under the prevailing fertility pattern. The replacement benchmark used here is 2.1. Persistently lower fertility reduces generational replacement in the long run; it does not by itself mean an immediate population fall.



Total Fertility Rate (TFR) = average number of children per woman

Replacement benchmark = 2.1



Younger (more workers) → Working-age (workforce) → Older (ageing population)

The State's population base

The 2011 Census recast for present Andhra Pradesh gives 4,95,77,103 people and density of 304 persons per square kilometre. Fertility, age structure and density describe different demographic features.

Andhra Pradesh
(2011 Census recast)

Population : 4,95,77,103 (people)

Density : 304 (persons per sq. km)



Below average versus below replacement

India's NFHS-6 TFR is 2.0, already below 2.1. Andhra Pradesh's 1.8 is both below the national figure and below replacement. Those are two separate comparisons. Do not treat the national average as if it defined the replacement threshold.

AP TFR = 1.8 < India TFR = 2.0 < Replacement TFR = 2.1

- AP TFR = 1.8 → Andhra Pradesh (1.8): below the national figure and below replacement.
- India TFR = 2.0 → India (2.0): below 2.1 (replacement).
- Replacement TFR = 2.1 → Replacement benchmark: 2.1.

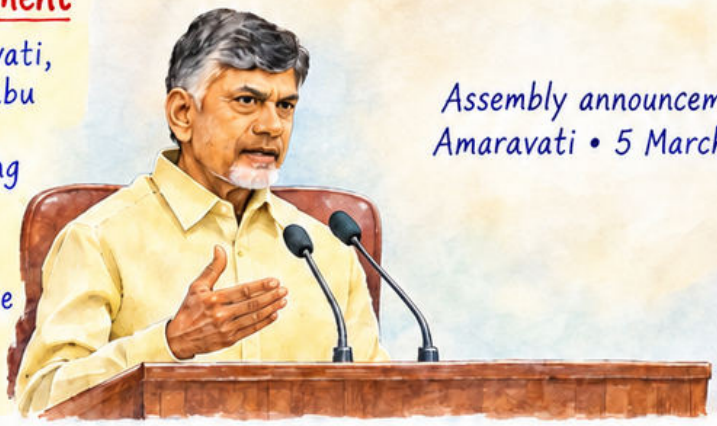
Sources: Day 29 Source Index | Topic 290

March 2026 brings a draft and consultation

The Assembly announcement

On 5 March 2026 in Amaravati, Chief Minister N. Chandrababu Naidu said a Population Management Policy was being prepared and called it the country's first such policy.

AIR reported an aim to finalise it by month-end and start implementation on 1 April.

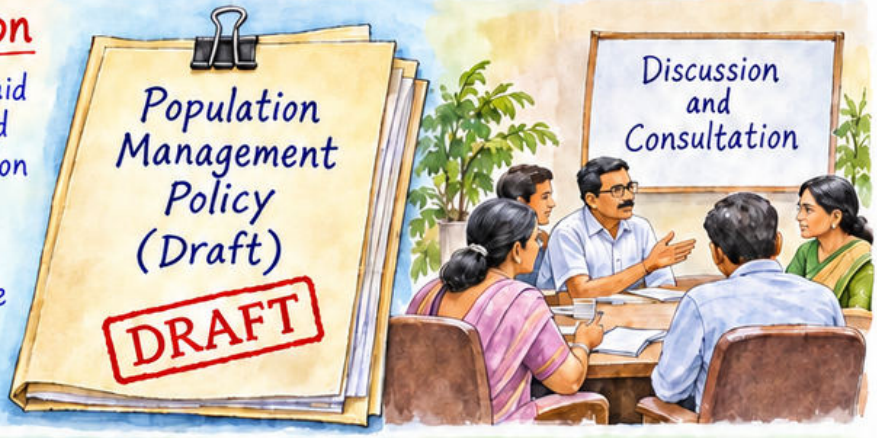


Assembly announcement • Amaravati • 5 March 2026

A draft for discussion

A report dated 6 March said the draft had been released with one month for discussion and consultation.

A proposed start date in a speech is not proof that the final policy commenced on that date.



5 March 2026 — Assembly announcement (Amaravati)

→ **6 March 2026** — Draft released for discussion and consultation

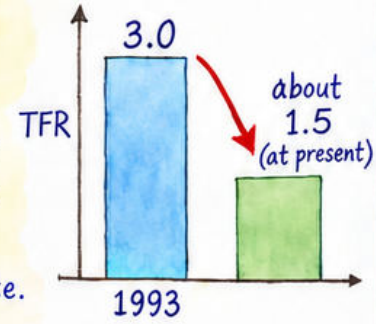
→ **One month** for discussion and consultation

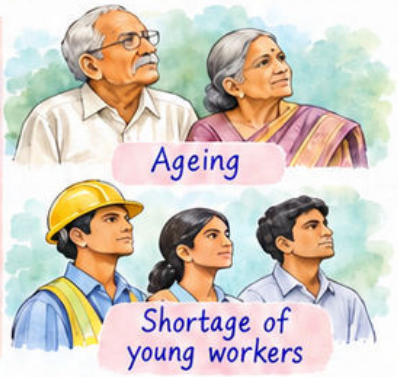
→ **1 April** — Proposed start date (intention, not confirmed commencement)

The fertility warning

The Chief Minister cited a fall from TFR 3.0 in 1993 to about 1.5 at present, warning of ageing and a shortage of young workers.

The reports did not identify the statistical base for the 1.5 estimate.

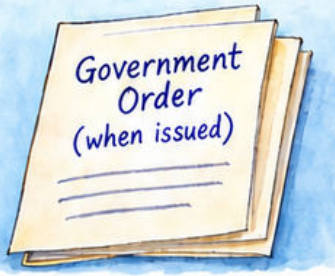




Status must remain qualified

As reported up to 1 November 2026, the material describes a draft and announced incentives. Final eligibility and implementation depend on the Government Order when issued.

Preserve announcement dates and their reported status rather than presenting every proposal as an operational entitlement.



Sources: Day 29 Source Index | Topic 290

Draft benefits extend beyond a birth payment

Reported support for larger families

The March 2026 draft was reported to propose Rs 25,000 at delivery for a third child or more, plus Rs 1,000 a month for the first five years. These are draft terms, not verified final entitlements.



Proposed: Rs 25,000 at delivery (for a third child or more)

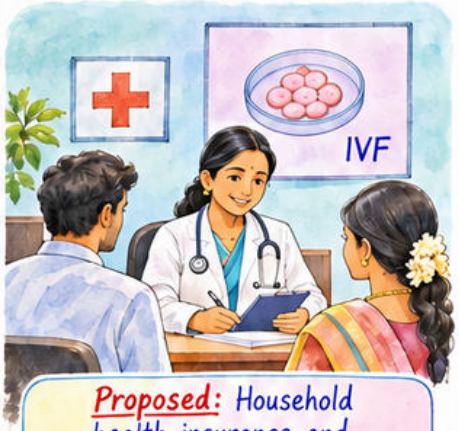
Proposed: Rs 1,000 a month (for the first five years)

Education and health

The reported package includes free education in government schools up to eighteen years, household health insurance and support for IVF, in vitro fertilisation. The measures combine initial financial support with longer-term services.



Proposed: Free education in government schools (up to eighteen years)



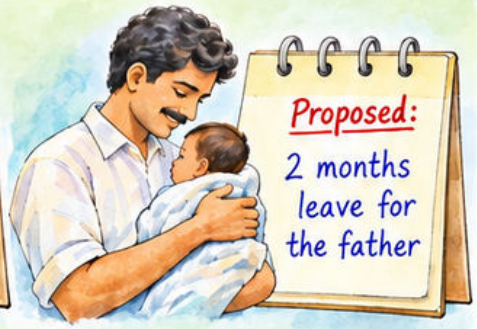
Proposed: Household health insurance and support for IVF (in vitro fertilisation)

Leave for parents

The draft proposes twelve months of maternity leave and two months of leave for the father. These are distinct proposed durations and should not be collapsed into one generic parental-leave figure.



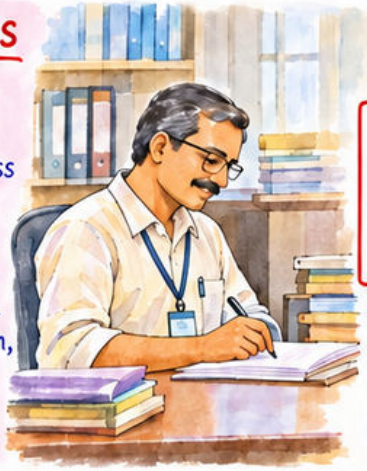
Proposed: 12 months maternity leave



Proposed: 2 months leave for the father

Government employees

Employees with three or more children were reported to be eligible for fifteen days of wellness leave before retirement and a Rs 50,000 wellness fund. One report also says the Government plans to end sterilisation incentives. Until a final order settles the design, each measure should retain the label proposed or reported.



Proposed: 15 days wellness leave (before retirement)



Proposed: Rs 50,000 wellness fund



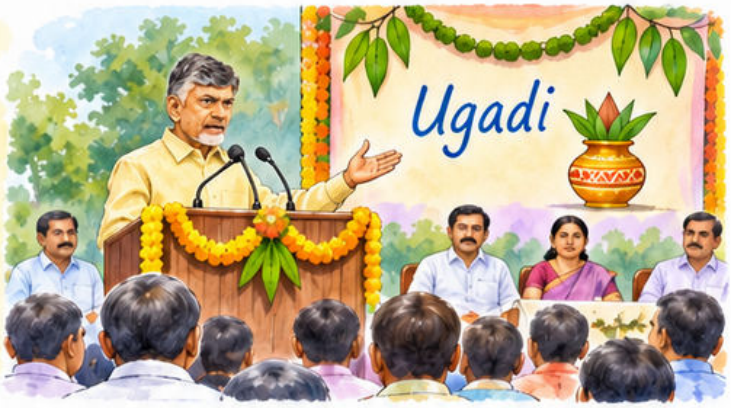
Reported: The Government plans to end sterilisation incentives.

Sources: Day 29 Source Index | Topic 290

Ugadi and May speeches announce different amounts

Ugadi in Vijayawada

At the Government's Ugadi event in March 2026, the Chief Minister announced Rs 25,000 for families with two or three children. The report dated 20 March quoted: "one is not enough, two are good and three are even better".



Narsannapeta announcement

At a public meeting in Srikakulam district on 16 May 2026, he announced Rs 30,000 immediately after the birth of a third child and Rs 40,000 for a fourth child. Reports on 16 and 17 May said details would follow within a month.



The Rs 25,000 eligibility differs

Two reports connect the draft payment with a third child or more; another describes a proposed second-child payment; the Ugadi speech refers to families with two or three. These accounts should not be combined into invented final eligibility.



Match amount to occasion

March draft
Rs 25,000
(draft payment, with eligibility referred to in reports)

→

Ugadi speech
Rs 25,000
(for families with two or three children)

→

May announcement
Rs 30,000 (immediately after the birth of a third child)
Rs 40,000 (for a fourth child)

Remember March draft, March Ugadi speech and May announcement separately. A later speech can change a proposed amount without establishing that every earlier benefit was withdrawn, merged or implemented. A Government Order, not reconciliation by guesswork, must settle the final scheme.



Sources: Day 29 Source Index | Topic 290

Local elections and Pillale Sampada

The earlier two-child bar

The undivided State introduced a two-child restriction for local-body candidates in 1994. On 18 November 2024, the Assembly passed the Andhra Pradesh Panchayat Raj (Amendment) Bill and Andhra Pradesh Municipal Laws (Amendment) Bill to remove it.

1994
Two-child restriction for local-body candidates

18 November 2024
Assembly passed the Andhra Pradesh Panchayat Raj (Amendment) Bill and Andhra Pradesh Municipal Laws (Amendment) Bill to remove it.



What removal means

The reported change allows people with more than two children to contest Panchayat and urban local-body elections. Electoral eligibility reform is a different measure from a cash incentive for childbirth.


People with more than two children

Can contest Panchayat and urban local-body elections

World Population Day, 11 July 2026

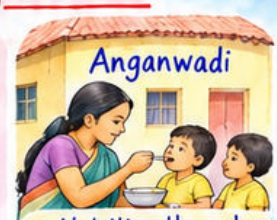
In Vijayawada, the Chief Minister launched "Pillale Sampada", meaning Children are Wealth, describing a shift from population control to population conservation. He said public consultation would precede implementation of the new policy.

Pillale Sampada
(Children are Wealth)
From population control
↓
to population conservation



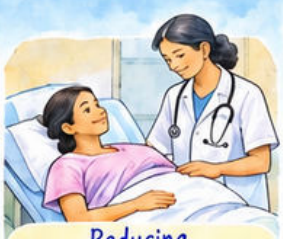
Services and an existing scheme

The initiative highlights nutrition through Anganwadi centres, workplace childcare and reducing unnecessary Caesarean deliveries. AIR's report also described the existing Talliki Vandanam education support of Rs 15,000 per child. Keep that existing scheme separate from the proposed birth incentives and do not present the July launch as proof of final notification of every draft term.



Nutrition through Anganwadi centres


Workplace childcare


Reducing unnecessary Caesarean deliveries



Talliki Vandanam
Education support of Rs 15,000 per child (existing scheme)



Sources: Day 29 Source Index | Topic 290

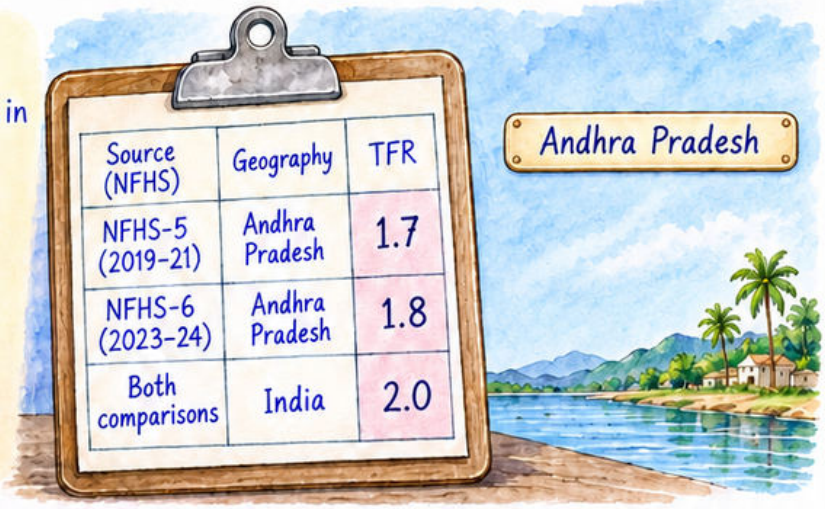
Fertility numbers need survey labels

NFHS-5 and NFHS-6

Andhra Pradesh's TFR was 1.7 in NFHS-5, 2019-21, and 1.8 in NFHS-6, 2023-24. India was 2.0 in both comparisons, as reported in the 24 July 2026 Lok Sabha answer.

The later State estimate is slightly higher, but remains below replacement.

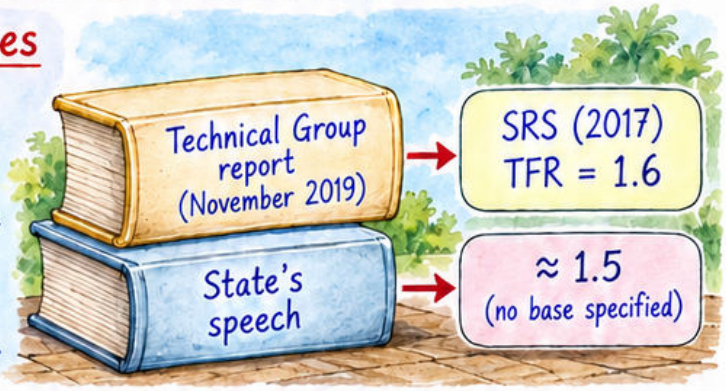
Source (NFHS)	Geography	TFR
NFHS-5 (2019-21)	Andhra Pradesh	1.7
NFHS-6 (2023-24)	Andhra Pradesh	1.8
Both comparisons	India	2.0



Other bases give other values

The Technical Group's November 2019 report gives an SRS TFR of 1.6 for 2017. The State's speech figure of about 1.5 has no base specified in the reports.

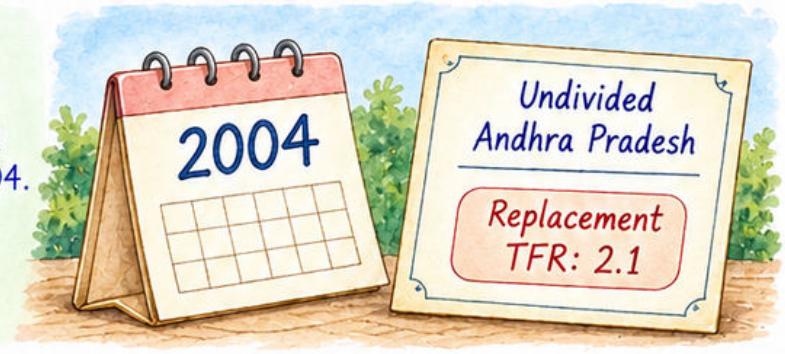
Neither should replace a survey-round answer when the question names NFHS.



The earlier milestone

The Technical Group reports that undivided Andhra Pradesh reached the replacement TFR of 2.1 in 2004.

That historical State boundary differs from the present-State NFHS comparison.



The regional contrast

NFHS-6 figures are Tamil Nadu 1.7, Kerala 1.8, Karnataka 1.8 and Telangana 1.9, compared with Uttar Pradesh 2.2 and Bihar 2.7.

The listed southern States are below 2.1; Uttar Pradesh and Bihar are above it.

Match each number to its geography, year and source.

NFHS-6 (2023-24): TFR by State

Tamil Nadu	1.7
Kerala	1.8
Karnataka	1.8
Telangana	1.9
Uttar Pradesh	2.2
Bihar	2.7

Replacement benchmark: 2.1

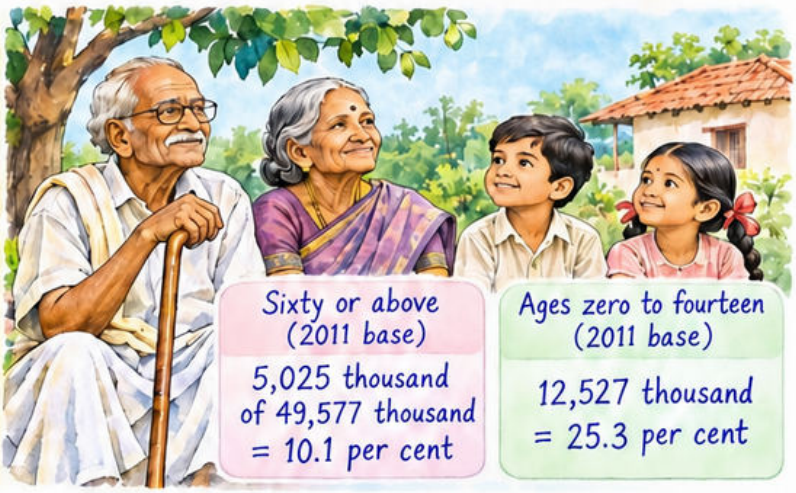
Sources: Day 29 Source Index | Topic 290

An ageing State needs more than one indicator

The 2011 age base

The Technical Group's base table gives 5,025 thousand people aged sixty or above out of 49,577 thousand total, about 10.1 per cent.

Ages zero to fourteen numbered 12,527 thousand, about 25.3 per cent.



Sixty or above (2011 base)	Ages zero to fourteen (2011 base)
5,025 thousand of 49,577 thousand = 10.1 per cent	12,527 thousand = 25.3 per cent

The State projection

The draft's reported projection puts the sixty-plus share at about 23 per cent by 2047, compared with about 10 per cent now. This is a State projection, not the same thing as the exact 2011 base calculation.

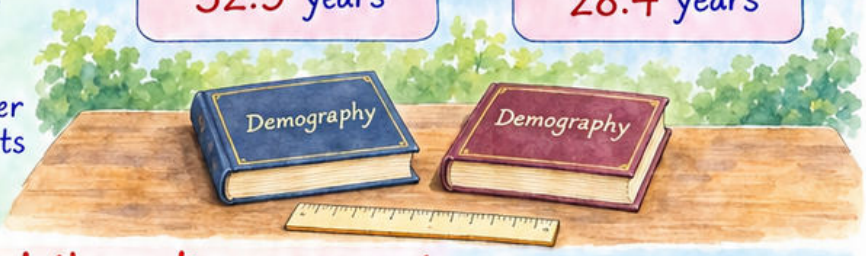
Now (reported)	State projection (2047)
Sixty-plus share about 10 per cent	Sixty-plus share about 23 per cent



Median age

Reported State Health Department figures put Andhra Pradesh's median age at 32.5 years, compared with India's 28.4. Median age and the share over sixty measure different aspects of ageing.

Andhra Pradesh (median age)	India (median age)
32.5 years	28.4 years



Ageing elsewhere and the policy argument

The Technical Group's projections for 2011-36 put Kerala's sixty-plus share rising from 13 to 23 per cent and Uttar Pradesh's from seven to twelve per cent.

Andhra Pradesh argues that fewer young workers can slow growth.

In May 2026, Health Secretary Sourabh Gaur called for enabling and incentivising families to have children.



Kerala (2011-36)	13 per cent →	23 per cent



Uttar Pradesh (2011-36)	seven per cent →	twelve per cent



Sources: Day 29 Source Index | Topic 290

The national policy had a different direction

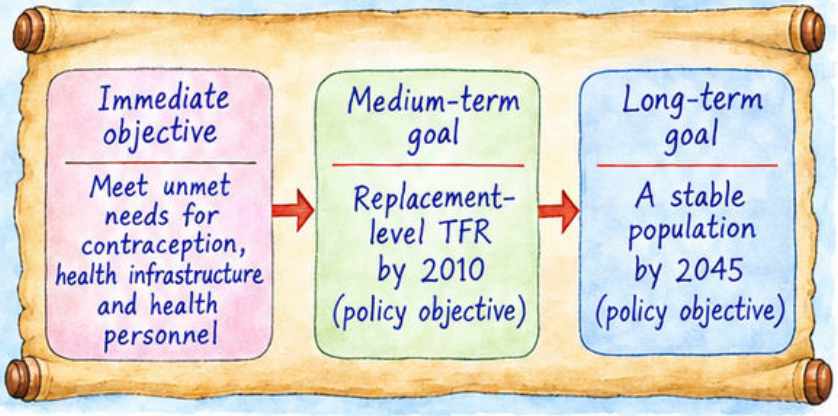
National Population Policy, 2000

The national policy promoted the small-family norm. Its immediate objective was to meet unmet needs for contraception, health infrastructure and health personnel.



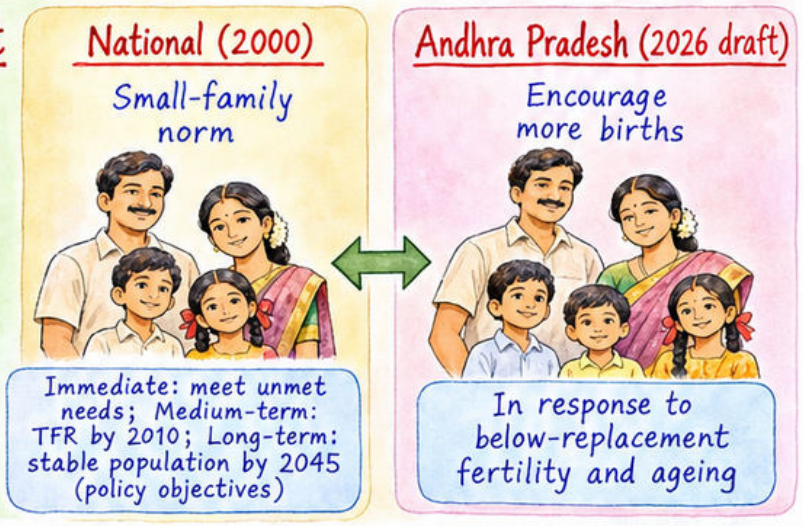
Medium and long term

Its medium-term goal was replacement-level TFR by 2010. Its long-term goal was a stable population by 2045. These dates are policy objectives, not automatic statements that the outcomes were achieved.



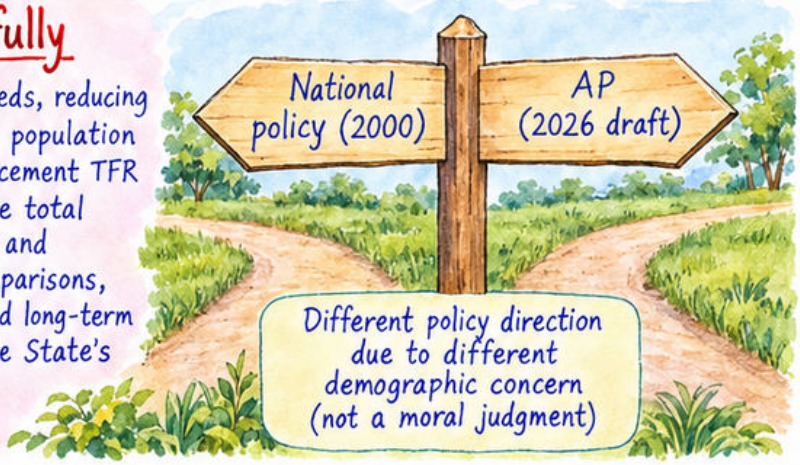
The Andhra Pradesh contrast

The State's proposed approach encourages more births in response to below-replacement fertility and ageing. The policy direction differs because its stated demographic concern differs from the earlier national emphasis.



Read the objectives carefully

Meeting unmet reproductive-health needs, reducing fertility to replacement and stabilising population are related but separate goals. A replacement TFR is a fertility measure, whereas a stable total population also reflects age structure and demographic change over time. For comparisons, identify the immediate, medium-term and long-term national objectives, then distinguish the State's reported pronatalist proposals.

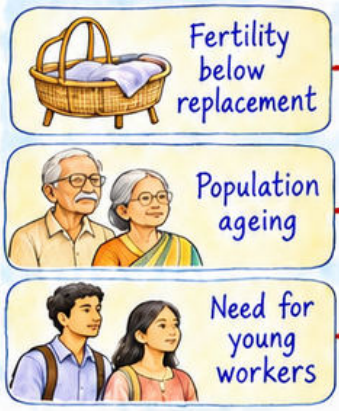


Sources: Day 29 Source Index | Topic 290

Reproductive choice and the economic debate

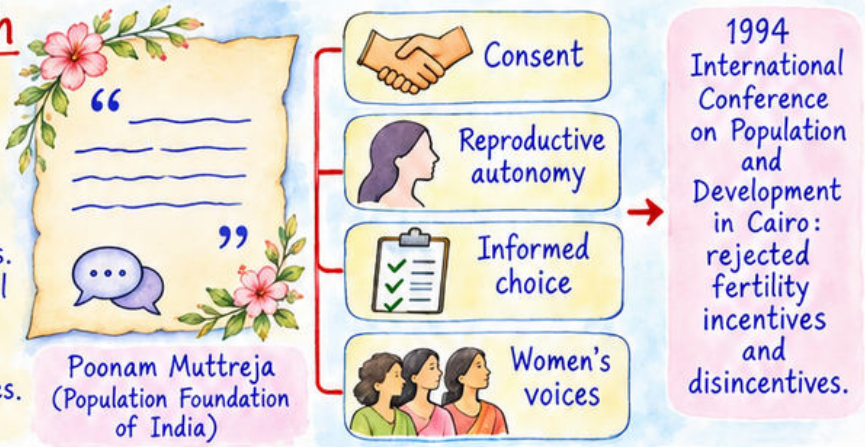
The State's case

The Government cites fertility below replacement, population ageing and the need for young workers. Its proposed incentives seek to enable families to have more children rather than continuing the earlier population-control emphasis.



Autonomy and health

Poonam Muttreja of the Population Foundation of India argued on 25 May 2026 that pronatalist policy must centre consent, reproductive autonomy, informed choice and women's voices. She recalled the 1994 International Conference on Population and Development in Cairo as rejecting fertility incentives and disincentives.



The cost of raising children

Muttreja argued that a one-time payment does not meet the continuing costs that help explain falling fertility. A 19 June 2026 commentary in The Wire argued that development comes from nurturing existing human potential rather than incentivising larger families. These are attributed positions in a policy debate.



International examples

Japan, Singapore and South Korea have tried incentives. Hungary's 2019 package included tax relief for mothers of large families and easier loans. Russia's maternal-capital subsidy can support housing or a child's education. Their existence alone does not establish that every incentive succeeds or that their designs match Andhra Pradesh's draft.



Sources: Day 29 Source Index | Topic 290

Supplementary demands approved in March

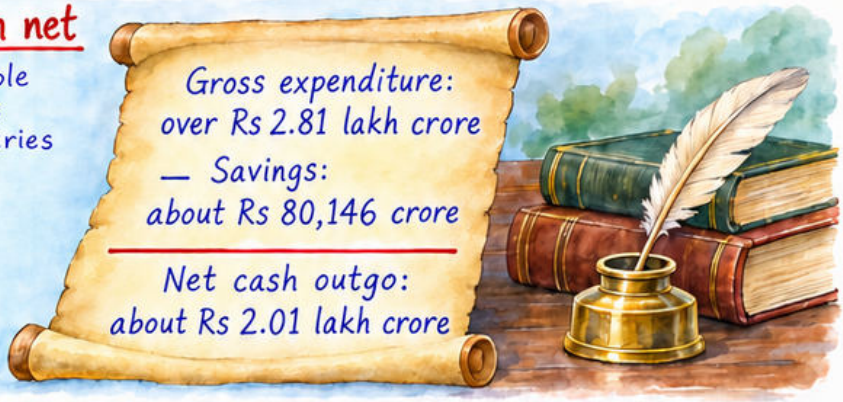
The second and final batch

On 13 March 2026, the Lok Sabha adopted the second and final batch of supplementary demands for grants for 2025–26. It covered 61 grants and gross additional expenditure exceeding Rs 2.81 lakh crore. The connected Appropriation Bill, 2026 authorised further payments from the Consolidated Fund of India for that financial year.



Gross is different from net

Gross expenditure is the whole amount for which approval is sought. Savings across Ministries and departments met about Rs 80,146 crore, leaving net cash outgo of about Rs 2.01 lakh crore. These reported Finance Ministry figures distinguish total provision from fresh cash needed.

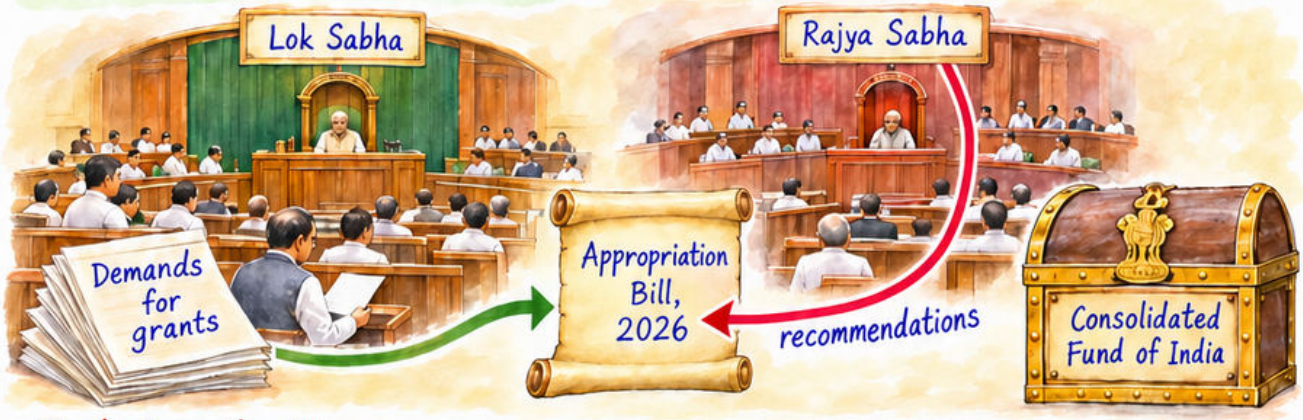


Three notable provisions

The Economic Stabilisation Fund received a provision of Rs 57,381 crore. Fertiliser subsidy received Rs 19,230 crore. Grants to local bodies of the States received Rs 37,886 crore. The new Fund's total announced outlay, Rs 1 lakh crore, is a separate figure; it was not all sought through this batch.

Who votes and who returns

Discussion began in the Lok Sabha on 12 March. The Lok Sabha voted the demands and passed the connected Bill on 13 March. The Rajya Sabha returned the Bill on 17 March. Only the Lok Sabha votes demands for grants. An Appropriation Bill is a Money Bill; the Rajya Sabha can only recommend changes.



Budget authority

Voting demands, passing the Appropriation Bill and passing the Finance Bill give the Budget legal force. Article 114(3) requires appropriation by law for withdrawals from the Consolidated Fund. Budget 2026–27 contains 102 demands, generally one per Ministry or Department.

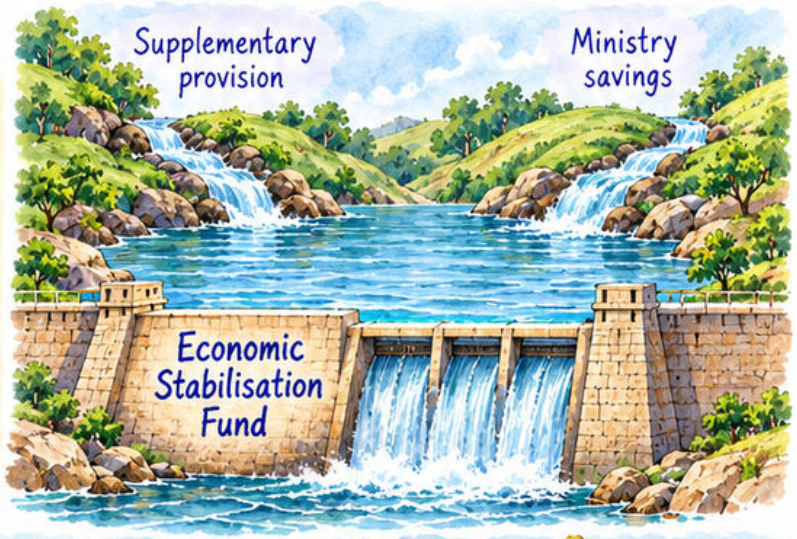


Sources: Day 30 Source Index | Topic 300

Economic Stabilisation Fund purpose and limits

Announced outlay

The Economic Stabilisation Fund has an announced outlay of Rs 1 lakh crore. The supplementary batch sought Rs 57,381 crore. A little over Rs 42,000 crore was to come from savings of other Ministries and departments. Do not equate the Fund's total with its supplementary provision or the batch's net cash outgo.



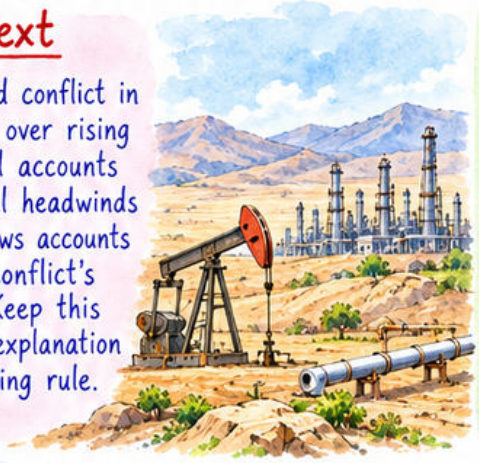
Why it was proposed

In her reply on 13 March 2026, Finance Minister Nirmala Sitharaman said the Fund would provide fiscal room against global headwinds, the recent global crisis, supply-chain disruptions and unexpected shocks to parts of the economy. She also referred to readiness for unexpected events, including LPG shortages. LPG means liquefied petroleum gas.



West Asia context

The debate occurred amid conflict in West Asia and concerns over rising crude-oil prices. Official accounts linked the Fund to global headwinds and the recent crisis; news accounts connected it with the conflict's energy-supply crunch. Keep this distinction; a reported explanation is not an official operating rule.



What is established

The provision came through supplementary demands, was voted by the Lok Sabha and authorised through appropriation. Official reports of the vote identify purposes, not detailed withdrawal rules or a separate law establishing the Fund. They do not identify its operating body. Descriptions of it as a reserve managed by the Department of Economic Affairs are not confirmed by those releases.



General public-account rule

Parliamentary approval is obtained when amounts are withdrawn from the Consolidated Fund and placed in the Public Account for spending on specified objects. This general rule does not establish the new Fund's detailed mechanics.

Sources: Day 30 Source Index | Topic 300

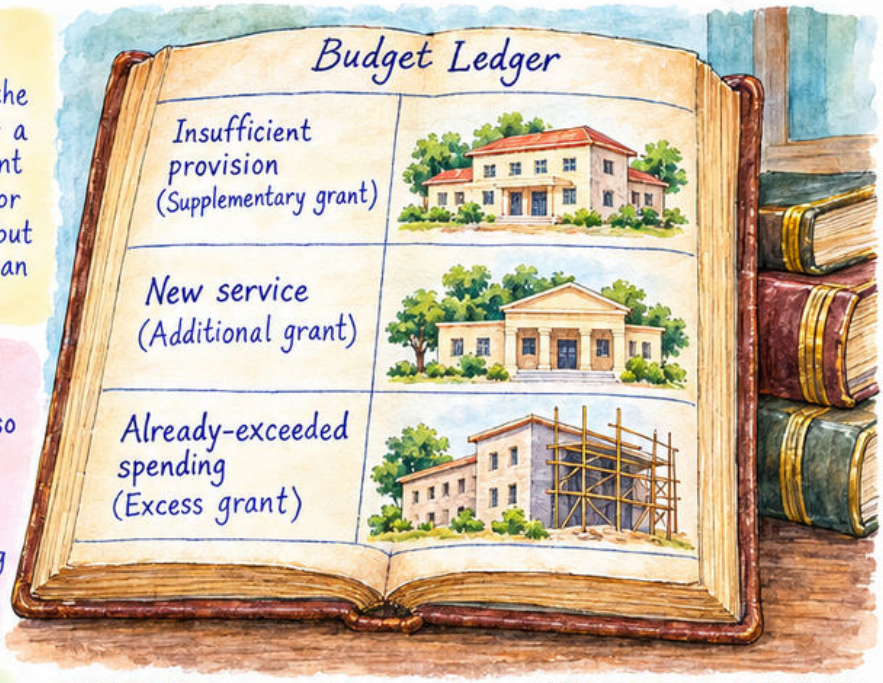
Article 115 and the token supplementary

Supplementary grant

Article 115(1)(a) applies when the amount already authorised for a particular service in the current financial year is insufficient for that year. The service exists, but its sanctioned provision needs an increase.

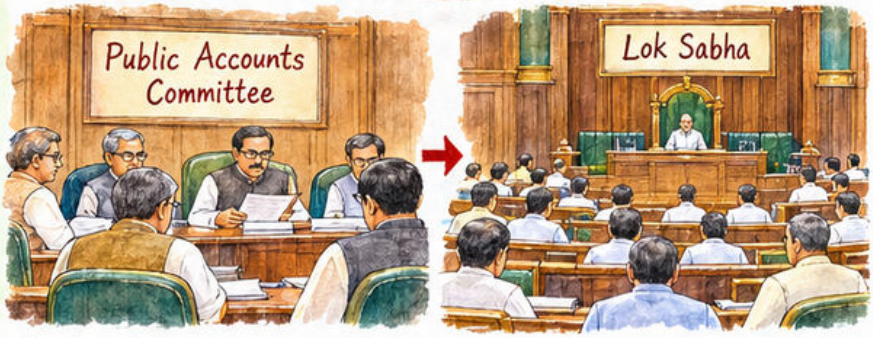
Additional grant

The same Article 115(1)(a) also covers a new service not contemplated in that year's annual financial statement. This is different from discovering that money has already been overspent.



Excess grant

Article 115(1)(b) concerns spending on a service beyond the amount granted for that service and year. The Public Accounts Committee first examines the excess; the demand then goes to the Lok Sabha. It is not an Article 116 grant.



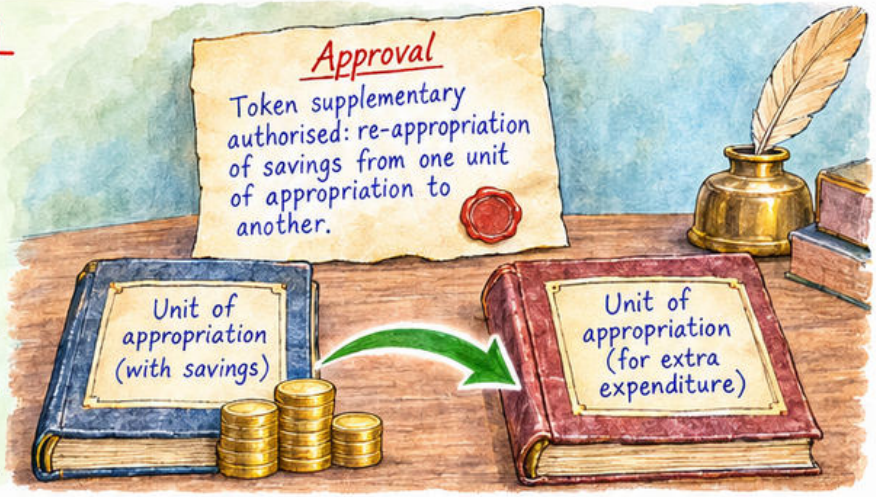
How statements reach Parliament

For a supplementary or additional grant, the President causes another statement to be laid before both Houses. An excess demand is presented to the Lok Sabha alone. Under Article 115(2), Articles 112, 113 and 114 apply as they do to the annual financial statement: the Lok Sabha votes the demand, and withdrawal follows an Appropriation Act.



Token supplementary

A token grant has no separate constitutional Article; it is a supplementary demand under Article 115. Under new-service or new-instrument-of-service rules, savings in the same section of a grant may cover the extra expenditure. Only a token amount is sought, then savings are applied through re-appropriation: transfer from one unit of appropriation to another. The Economic Stabilisation Fund provision came through supplementary demands before 2025–26 ended on 31 March 2026.



Sources: Day 30 Source Index | Topic 300

Article 116 and the Contingency Fund

Three grants under Article 116

A vote on account, Article 116(1)(a), provides an advance for part of a financial year while voting demands and passing the Appropriation Act remain incomplete.

A vote of credit, Article 116(1)(b), meets an unexpected demand on India's resources whose magnitude or indefinite character prevents the usual detailed statement.

An exceptional grant, Article 116(1)(c), forms no part of the current service of any financial year. The Lok Sabha makes these grants, and Parliament authorises withdrawal from the Consolidated Fund by law.



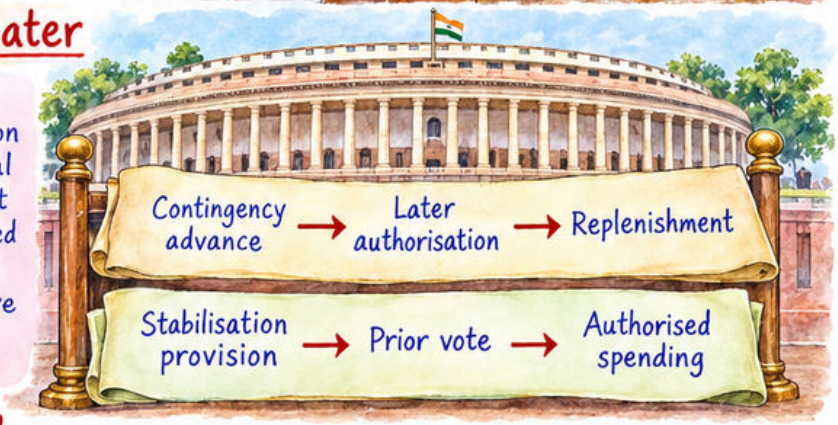
A separate constitutional fund

Article 267(1) permits Parliament to establish the Contingency Fund of India by law, in the nature of an imprest. It is placed at the President's disposal for advances to meet urgent, unforeseen expenditure. The Budget 2026-27 documents put its authorised corpus at Rs 30,000 crore.



Spend first, authorise later

The President makes an advance pending parliamentary authorisation under Article 115 or 116. Approval is ex post facto. An equal amount is then drawn from the Consolidated Fund to replenish the Contingency Fund. The advance does not remove Parliament's eventual control.



Compare the new Fund

The Economic Stabilisation Fund followed the opposite approval sequence: its provision was voted in advance through supplementary demands. Its Rs 57,381 crore provision exceeds the Contingency Fund's Rs 30,000 crore corpus; its announced total is Rs 1 lakh crore. The new Fund addresses economic shocks, while the Contingency Fund supplies urgent unforeseen advances. Official vote reports do not name the new Fund's operator or a separate establishing law.

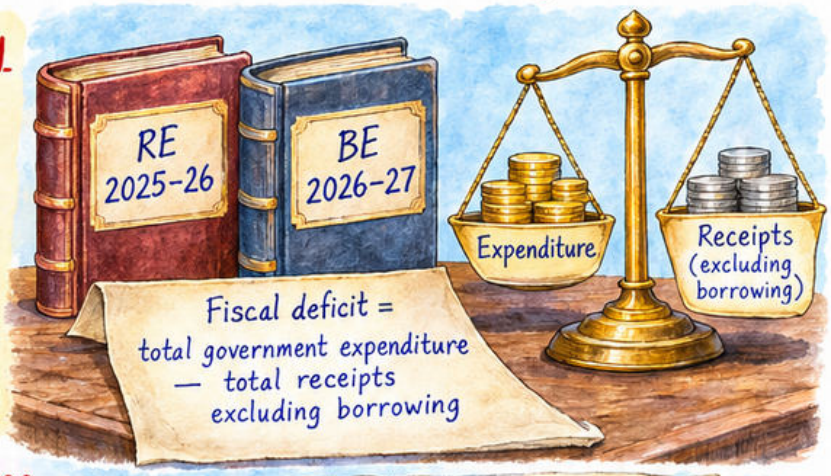


Sources: Day 30 Source Index | Topic 300

Fiscal arithmetic and the 2026 sequence

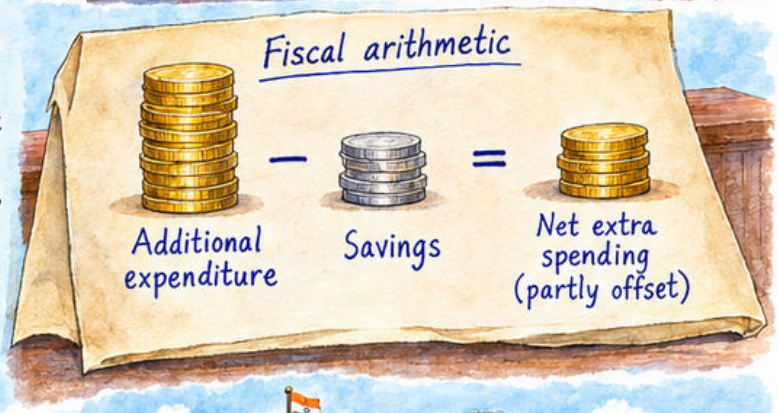
Read BE and RE correctly

Budget Estimates concern the coming year, 2026-27. Revised Estimates update the year then running, 2025-26. Fiscal deficit equals total government expenditure minus total receipts excluding borrowing. It indicates the government's total borrowing requirement from all sources.



The dated fiscal figures

In the February 2026 Budget at a Glance, RE 2025-26 gives a deficit of Rs 15,58,492 crore, or 4.4% of GDP. BE 2026-27 gives Rs 16,95,768 crore, or 4.3% of GDP. These are the figures used as of 1 November 2026. A lower GDP percentage can accompany a higher rupee deficit; keep the two measures distinct.



The Government's position

The Finance Minister said the 2025-26 deficit would stay within the RE level of 4.4%. Savings partly offset the additional expenditure and also fund the balance of the new Fund. She said the strengthened macroeconomic framework allowed shocks to be absorbed without departing from fiscal consolidation. This is the stated position, not proof of a final audited outcome.



Follow the dates

- 28 January: Budget Session opens.
- 1 February: Union Budget 2026-27 presented.
- 12 March: supplementary demands debated.
- 13 March: Finance Minister replies; Lok Sabha adopts demands and passes the Appropriation Bill.
- 17 March: Rajya Sabha returns it.
- 23 March: Prime Minister addresses the Lok Sabha on West Asia; Rajya Sabha statement follows on 24 March.
- 31 March: financial year 2025-26 closes.
- 18 April: both Houses adjourn sine die, ending the Budget Session.



Sources: Day 30 Source Index | Topic 300

CAPF General Administration Act

The law and its timing

The Central Armed Police Forces (General Administration) Bill, 2026 was introduced in the Rajya Sabha on 25 March 2026. It became Act No. 9 of 2026 and has been in force since 8 October 2026.



What it changes

The Ministry of Home Affairs can make rules on recruitment, promotion, deputation and officers' service conditions in five Central Armed Police Forces, notwithstanding any court judgment.



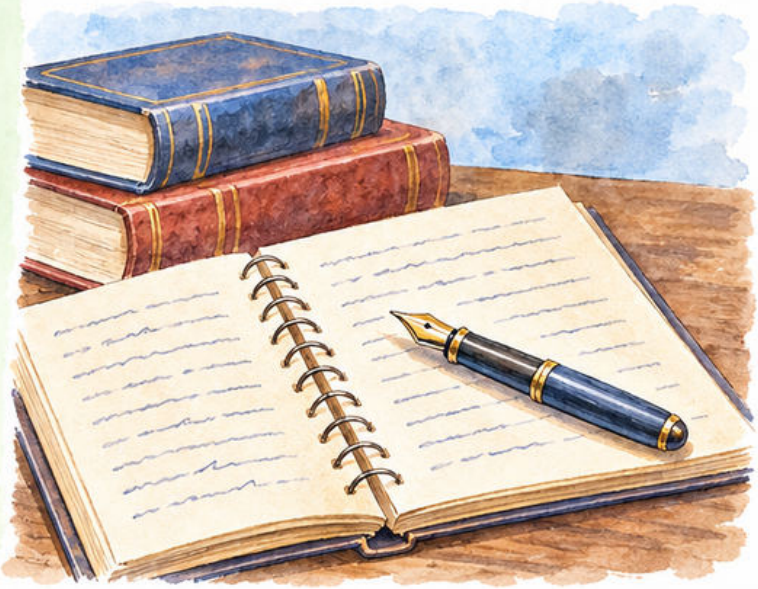
The rules must reserve fixed shares of posts at Inspector General and above for Indian Police Service officers on deputation.



What to study

Know the five covered forces, deputation shares and separate introduction, assent and commencement dates.

Compare the law with the Supreme Court's judgment of 23 May 2025 in Sanjay Prakash v. Union of India.



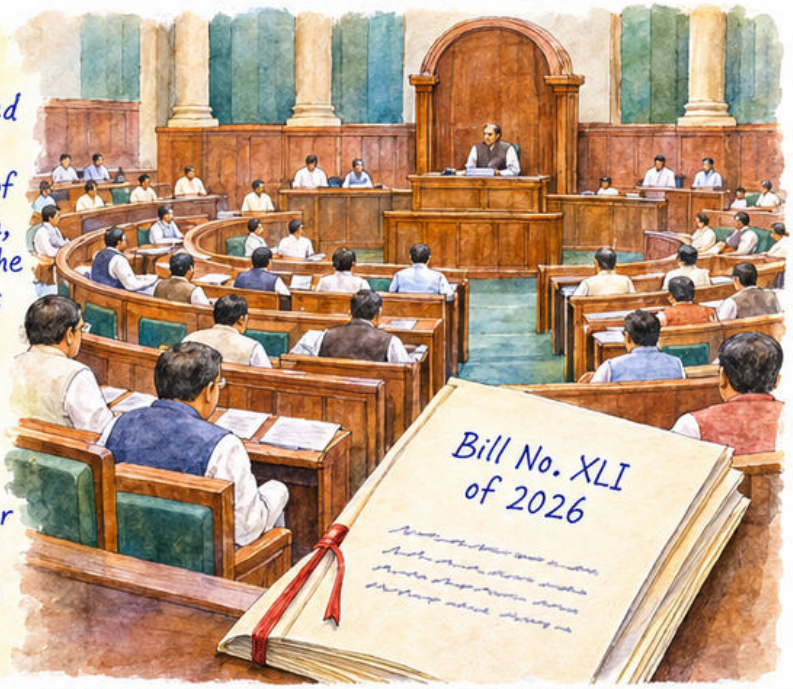
Sources: Day 31 Source Index | Topic 310

Bill to Act and court challenge

Introduction and passage

Bill No. XLI of 2026 was introduced in the Rajya Sabha on 25 March 2026 by Nityanand Rai, Minister of State for Home Affairs. Amit Shah, Minister of Home Affairs, signed the Statement of Objects and Reasons on 16 March 2026.

Rajya Sabha passed it on 1 April and Lok Sabha on 2 April 2026, both by voice vote. Both Houses completed passage eight days after introduction. The PRS status page shows no parliamentary committee referral.



Assent and commencement

Presidential assent and Gazette publication: 9 April 2026, Act No. 9 of 2026.

Section 1(2) leaves commencement to notification. MHA's G.S.R. 870(E), dated 8 October 2026, brought it into force that day.



Pending challenge

On 4 August 2026, Justices Manoj Misra and Vijay Bishnoi issued notice to the Union on officers' validity challenges. Petitions remained pending at commencement and in reports dated 28 October 2026.

These are Article 32 Fundamental Rights writs, including W.P.(C) No. 873 of 2026. Recall Topic 292. Status date: 1 November 2026.



Financial Memorandum

The Bill entails no recurring or non-recurring expenditure from the Consolidated Fund of India.



Sources: Day 31 Source Index | Topic 310

Which forces and officers are covered

First Schedule forces

The Act covers armed forces of the Union constituted under:

- Central Reserve Police Force Act, 1949.
- Border Security Force Act, 1968.
- Central Industrial Security Force Act, 1968.
- Indo-Tibetan Border Police Act, 1992.
- Sashastra Seema Bal Act, 2007.



Adding a force

Section 4 lets the Central Government add the Act of a new or existing armed force of the Union to the First Schedule by notification. Such notifications are laid before Parliament.



Key definitions in section 2

"Central Government" means the Ministry of Home Affairs in the Government of India.

A Group A General Duty Officer is a Group A general-duty or executive officer of Assistant Commandant rank or above.

"Officer" also includes an IPS officer on deputation, an Indian Army officer on deputation or re-employment, and other officers recruited under Second Schedule rules.



Sources: Day 31 Source Index | Topic 310

Rule-making authority

The power under section 3(1)

The Central Government, meaning the Ministry of Home Affairs, may make rules by notification on officers' recruitment, including promotion and deputation, and their conditions of service.



The notwithstanding clause

This power applies "notwithstanding anything contained in any other law", any court "judgment, decree or order", or any Government Order.

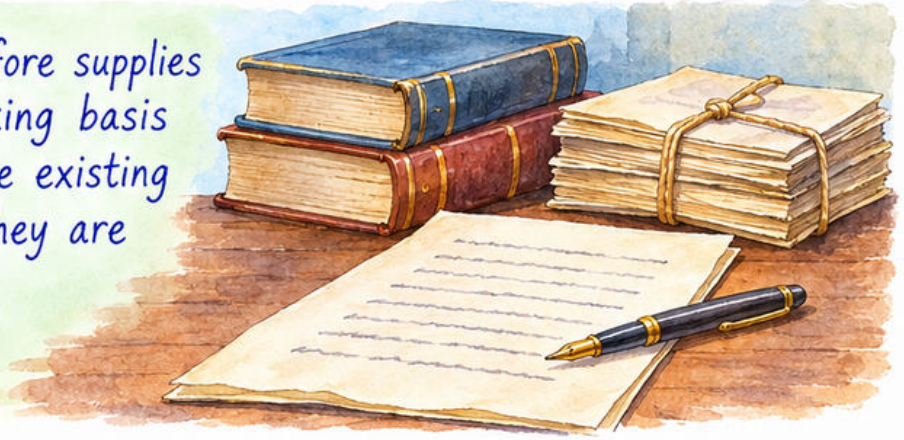


Existing recruitment rules

The first proviso preserves the Group A General Duty Officer recruitment rules listed in the Second Schedule until they are modified, amended, rescinded or superseded.



The new Act therefore supplies a common rule-making basis while continuing the existing listed rules until they are changed.



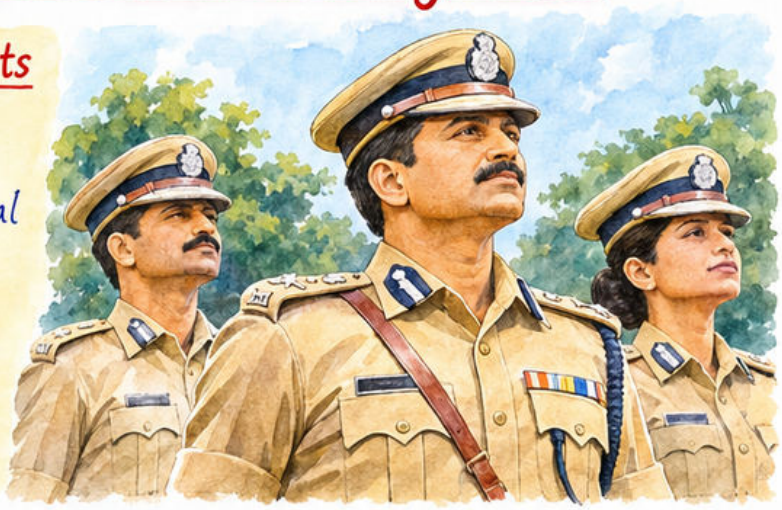
Sources: Day 31 Source Index | Topic 310

Deputation shares and safeguards

IPS deputation requirements

Rules must provide 50% of Inspector General posts and a minimum of 67% of Additional Director General posts for IPS officers on deputation.

Special Director General and Director General posts "shall be filled by deputation only".





Which rules prevail

Under section 3(3), a rule under this Act prevails over an inconsistent other rule or Order. "Order" includes any Government of India departmental instruction, whether called an Office Memorandum or another name.

Benefits and parliamentary review

Section 5 preserves financial benefits already granted to Group A General Duty Officers under earlier Orders until new Orders are issued.

Section 6 requires every rule to be laid before each House for a total of 30 days while in session. The Houses may modify or annul it.



Overriding effect and time limit

Section 7 gives the Act effect despite inconsistencies in any other law or instrument operating under that law.

Section 8 permits difficulty-removal orders only within three years of commencement; none can be made after that period.



Sources: Day 31 Source Index | Topic 310

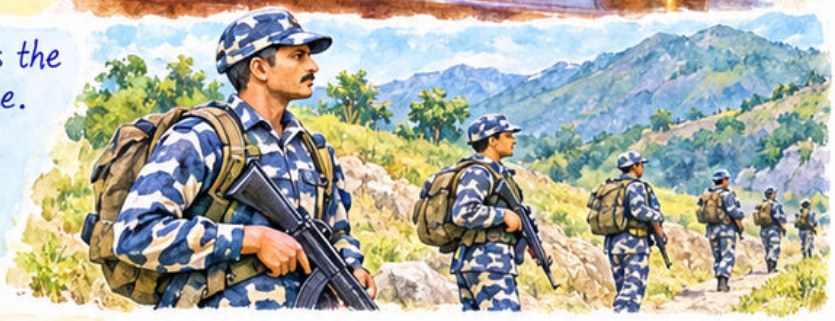
The five forces and exclusions

Administration and CRPF

For all five forces, the Act defines the Central Government as MHA. Its Police-II Division handles personnel, financial and administrative matters.



CRPF, under the 1949 Act, is the main counter-insurgency force. It began as the Crown Representative's Police on 27 July 1939 at Neemuch.



Borders and infrastructure

BSF, 1968 Act: guards the Indo-Pakistan and Indo-Bangladesh borders.



CISF, 1968 Act: physical security of critical infrastructure, public and private.

ITBP, 1992 Act: guards the entire India-China border.



SSB and forces outside the Schedule

SSB, 2007 Act: guards the Indo-Nepal and Indo-Bhutan borders. It began in 1963 as the Special Service Bureau under the Ministry of External Affairs.



Assam Rifles guards the Indo-Myanmar border and is its lead intelligence agency, under Army operational control. Its Act is not in the First Schedule.



The National Security Guard, an MHA counter-terrorist force, is also outside the First Schedule.



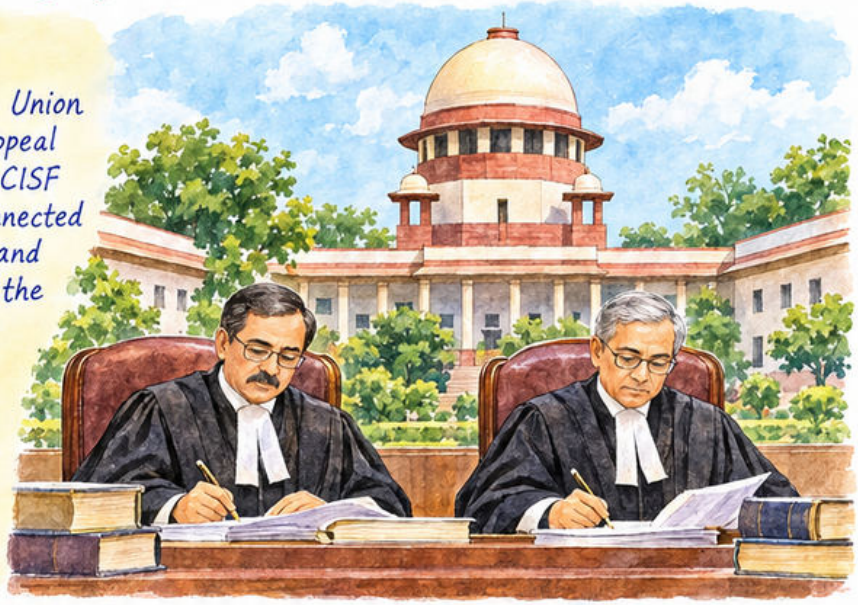
Sources: Day 31 Source Index | Topic 310

The Sanjay Prakash judgment

Case and Bench

Sanjay Prakash and Others v. Union of India and Others, Civil Appeal No. 13104 of 2024, involved CISF Group A officers and five connected appeals by SSB, BSF, ITBP and CRPF officers. It arose from the Delhi High Court's common judgment of 27 July 2020.

The Supreme Court ruled on 23 May 2025. The Bench was Justices Abhay S. Oka and Ujjal Bhuyan; Justice Bhuyan wrote the judgment.



Organised service status

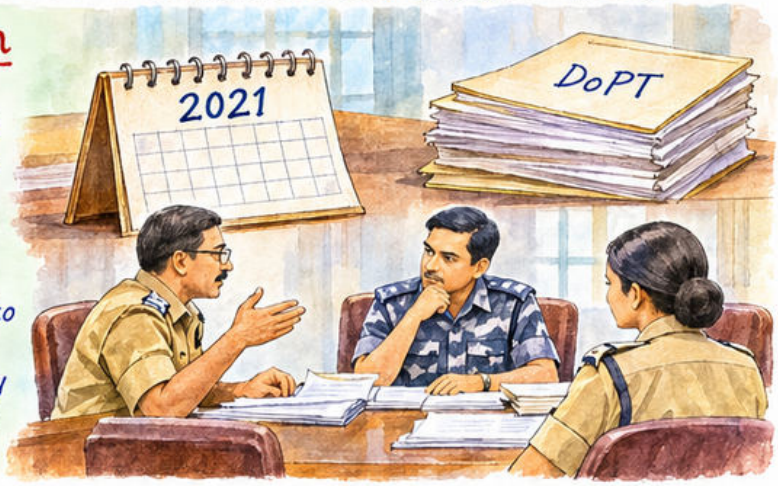
Relying on the Department of Personnel and Training (DoPT) Office Memorandum of 12 July 2019, the Court held "CAPFs are OGAS for all purposes". Organised Group A Service status covers cadre review and related matters, not only non-functional financial upgradation, NFFU.



Directions and deputation

Complete the cadre review due in 2021 within six months. Review each force's service and recruitment rules within six months, hearing cadre officers. DoPT must decide within three months of Ministry reports.

Posts earmarked for deputation up to Senior Administrative Grade, SAG, should be progressively reduced, "say within an outer limit of two years". Inspector General is in SAG.



Review and binding law

Justices Surya Kant and Ujjal Bhuyan dismissed the Union's review on 28 October 2025: no case for review arose.

Article 141 binds all Indian courts to Supreme Court-declared law. Recall Topic 112.



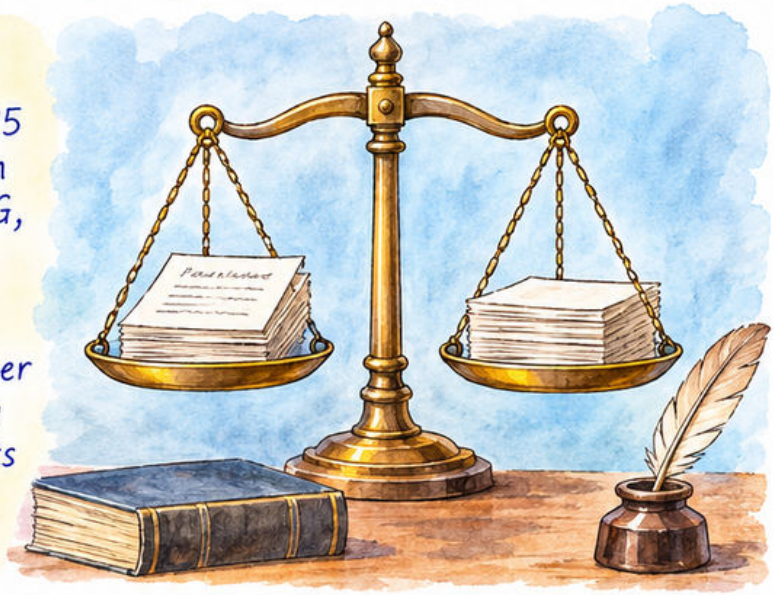
Sources: Day 31 Source Index | Topic 310

Compare the judgment and Act

Inspector General level

The judgment of 23 May 2025 calls for progressive reduction of deputation posts up to SAG, including Inspector General, say within two years.

The Act, in force from 8 October 2026, requires rules providing 50% of Inspector General posts for IPS deputation.



Ranks above Inspector General

The Court's reduction direction covers posts up to SAG. The Act requires at least 67% deputation at Additional Director General and all posts at Special Director General and Director General.



Court orders and the pending dispute

Article 141 makes Supreme Court-declared law binding on all courts. The Act's rule-making provision operates notwithstanding amy court judgment, decree or order.

The Act does not name the judgment. Its Statement of Objects and Reasons speaks of "harmonising judicial directions with administrative and federal requirements". Petitioners call it an override of the judgment. The Court has yet to decide.



Sources: Day 31 Source Index | Topic 310

Government and cadre officers' views

Government rationale

The Statement of Objects and Reasons stresses border security, anti-insurgency operations and internal security. IPS is an All India Service under Article 312, with postings in the Union and States. Without an umbrella law, fragmented rules developed and produced litigation.



Parliamentary defence

Replying in Rajya Sabha on 1 April 2026, Nityanand Rai said the Bill addresses long-standing structural imbalances in officers' service conditions. He asserted Parliament's full constitutional authority and noted parliamentary scrutiny of rules.

He rejected charges of undermining federalism or violating separation of powers. These remarks were reported by All India Radio.



Concern over leadership

In the same report, Rajya Sabha member Saket Gokhale questioned putting IPS officers in top leadership of forces serving in deserts, high altitudes and other hostile terrain.



Cadre officers' challenge

Writ petitions, reported on 4 August 2026, call the Act an "impermissible legislative override" and a breach of separation of powers. They allege arbitrary quotas obstruct promotions and violate Articles 14, 16 and 21.

These are competing arguments, not settled judicial findings.



Sources: Day 31 Source Index | Topic 310

Chronology of the CAPF law

Service status and court proceedings

12 July 2019: DoPT Office Memorandum treats these forces as Organised Group A Services for cadre review and related matters

27 July 2020: Delhi High Court decides the writ petitions of the cadre officers

23 May 2025: Supreme Court judgment in Sanjay Prakash v. Union of India

28 October 2025: Review petition of the Union dismissed



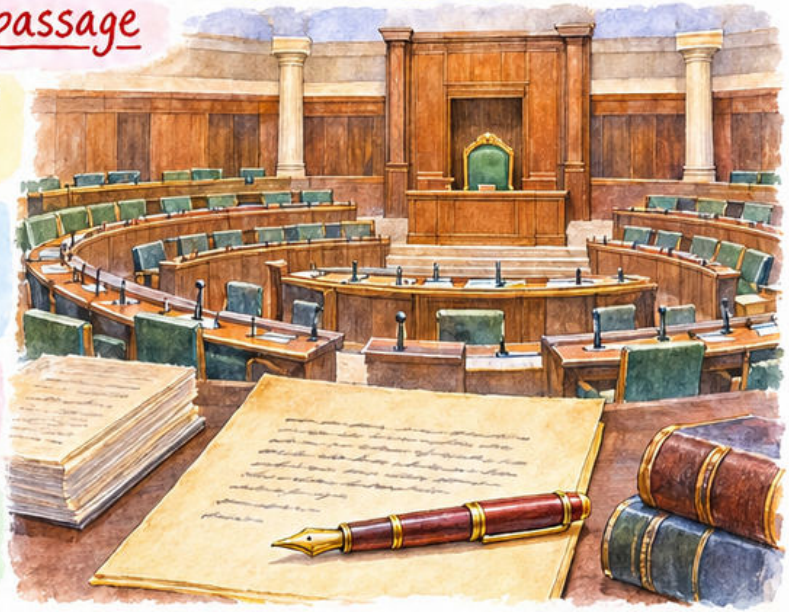
Bill and parliamentary passage

16 March 2026: Statement of Objects and Reasons signed

25 March 2026: Bill No. XLI of 2026 introduced in the Rajya Sabha

1 April 2026: Rajya Sabha passes the Bill by voice vote

2 April 2026: Lok Sabha passes the Bill by voice vote



Assent challenge and commencement

9 April 2026: President's assent; Act No. 9 of 2026

4 August 2026: Supreme Court issues notice on the petitions challenging the Act

8 October 2026: G.S.R. 870(E): the Act comes into force



Sources: Day 31 Source Index | Topic 310

CAPF law exam traps

Assent is not commencement

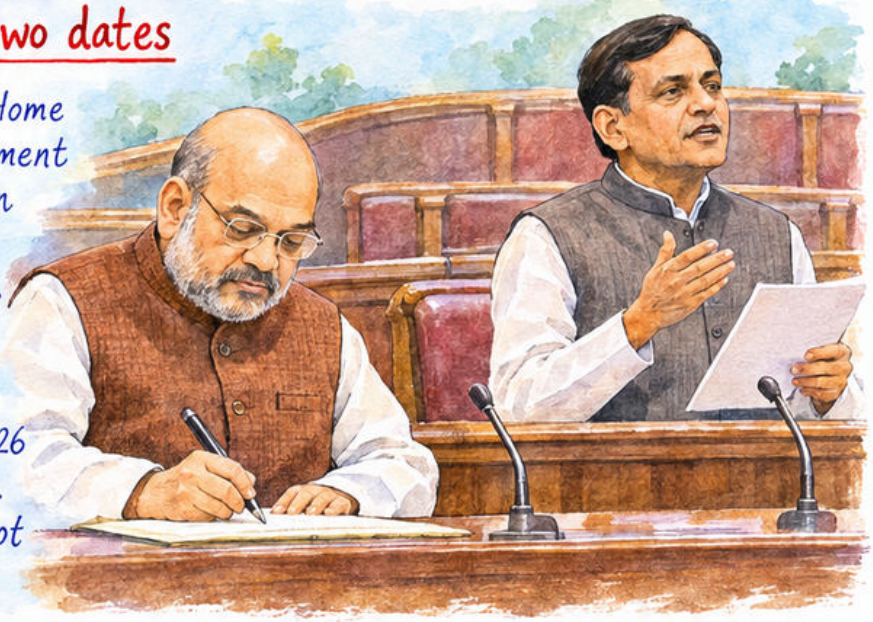
The President assented on 9 April 2026. The Act took effect only on 8 October 2026, the date MHA appointed under section 1(2). Dating its legal commencement to April is wrong.



Two ministers and two dates

Amit Shah, Minister of Home Affairs, signed the Statement of Objects and Reasons on 16 March 2026.

Nityanand Rai, Minister of State for Home Affairs, introduced the Bill in the Rajya Sabha on 25 March 2026 and replied to the debate. The Statement's date is not the introduction date.



Two separate court proceedings

The Union's review against the judgment was dismissed on 28 October 2025.

Cadre officers' challenges to the Act are separate writ petitions. The Court issued notice on 4 August 2026, and they remained undecided when the Act commenced.



Sources: Day 31 Source Index | Topic 310

Andhra Pradesh: Fiscal Health Index 2026

Fiscal Health Index 2026: Andhra Pradesh ranks 17th among 18 major States, with a score of 23.1 in the Aspirational category.

Released: 11 March 2026.

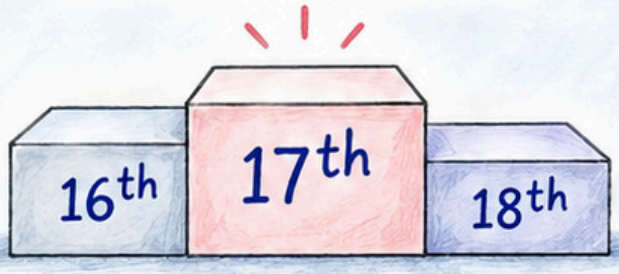
Assessment year: 2023-24.

Five sub-indices assess expenditure quality, revenue mobilisation, fiscal prudence, debt and debt sustainability.

- Expenditure quality
- Revenue mobilisation
- Fiscal prudence
- Debt
- Debt sustainability



Rank: 17th among 18 major States.



Score: 23.1



Fiscal Health Index 2026: scope and assessment

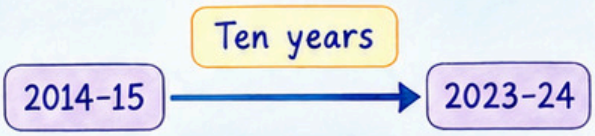
What and when:

on 11 March 2026 NITI Aayog released the Fiscal Health Index (FHI) 2026, the second annual edition of the index. It was released by NITI Aayog's Vice-Chairman, Suman Bery, and its Chief Executive Officer (CEO), Nidhi Chhibber.



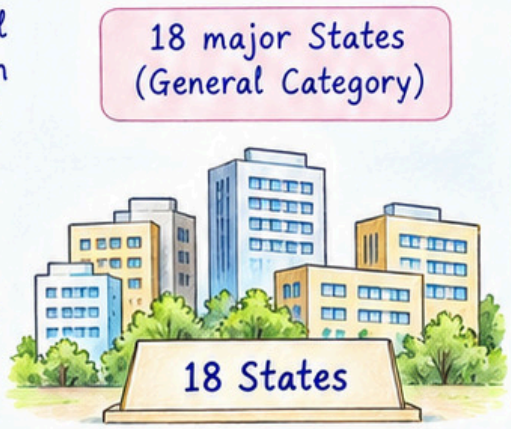
Year assessed:

The scores are for 2023-24. Fiscal trends are compared over ten years, from 2014-15 to 2023-24.



Who is ranked:

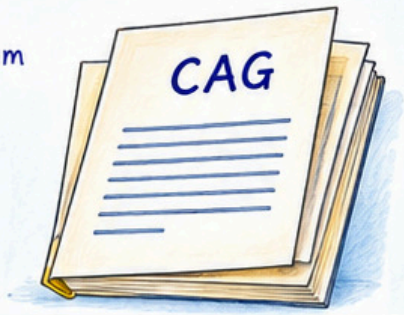
18 major States, the General Category States. This edition adds 10 North-Eastern and Himalayan States, ranked separately from the major States, with some extra indicators of their own. Jammu and Kashmir is left out because it is now a Union territory.





Data:

The indicator data are taken from the Comptroller and Auditor General of India (CAG). GSDP (Gross State Domestic Product) is taken at current prices for 2023-24.

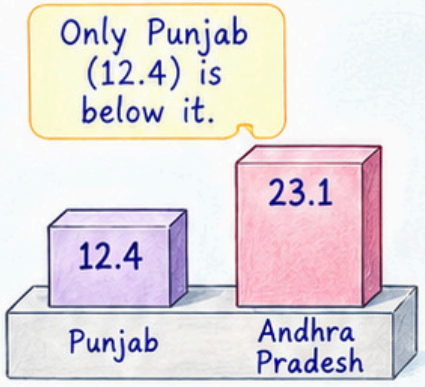




Andhra Pradesh:

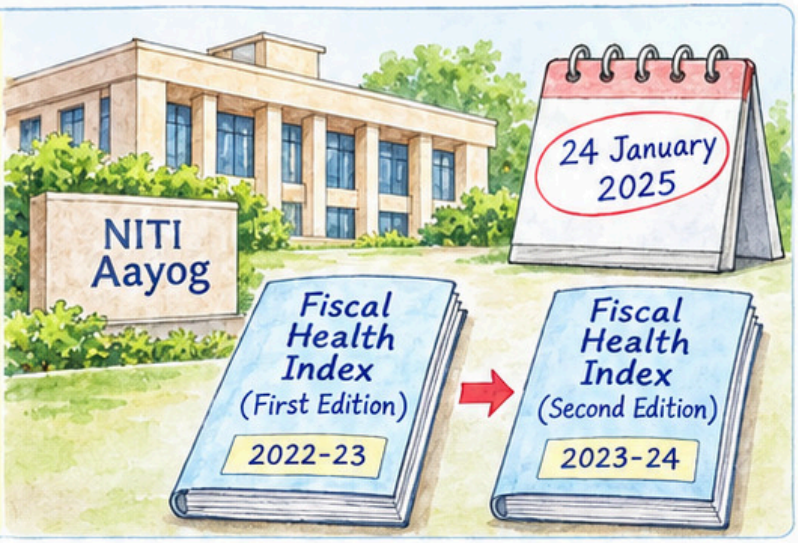
Andhra Pradesh: 17th of the 18 major States, score 23.1, category Aspirational. Only Punjab (12.4) is below it.

State	Andhra Pradesh
Rank	17th of 18
Score	23.1
Category	Aspirational

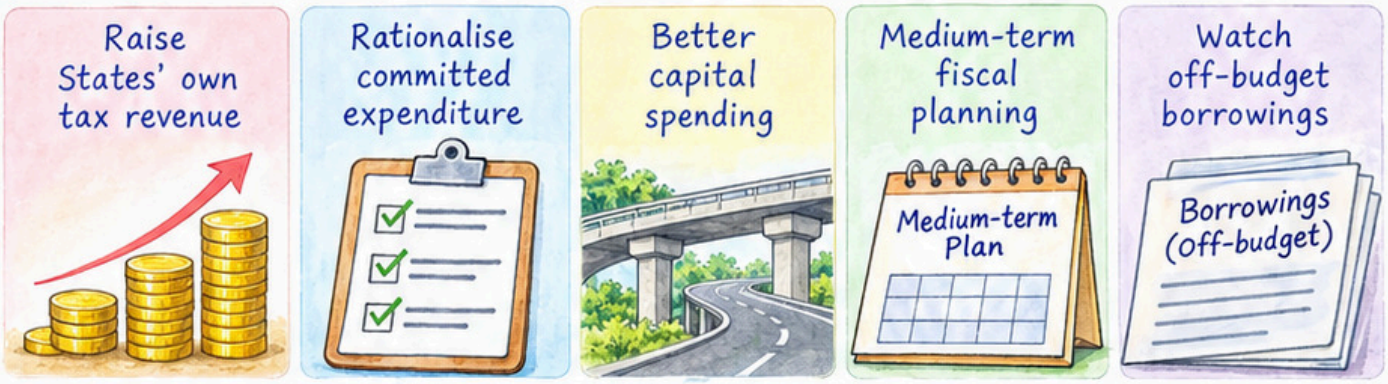


First and second editions: key distinctions

The first edition: NITI Aayog launched the first Fiscal Health Index in New Delhi on 24 January 2025. It covered 18 major States for the year 2022-23. Andhra Pradesh was 17th in that edition too, with a score of 20.9, also in the Aspirational category. So the news of March 2026 is about the second edition and the year 2023-24.



Fiscal trends: most of the 18 major States had lower (moderated) scores in 2023-24 than in the year before. Priorities include raising States' own tax revenue, rationalising committed expenditure, better capital spending, medium-term fiscal planning and watching off-budget borrowings.



Andhra Pradesh: the residuary State began on 2 June 2014, with an unusually large share of agriculture and allied sectors. GSDP was Rs 15,91,226 crore at current prices in 2024-25 (Budget 2026-27 series).



The revenue deficit is revenue expenditure minus revenue receipts.

$$\text{Revenue deficit} = \text{Revenue expenditure} - \text{Revenue receipts}$$

The fiscal deficit is total expenditure minus (revenue receipts + non-debt creating capital receipts).

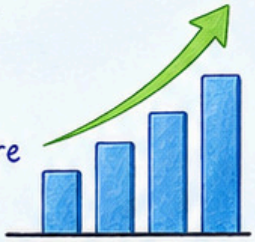
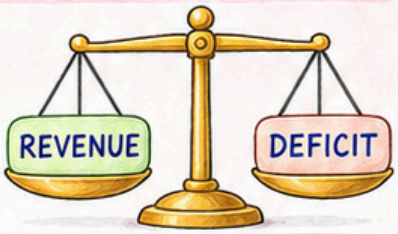
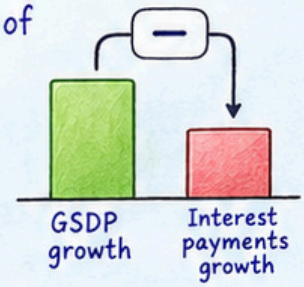
$$\text{Fiscal deficit} = \text{Total expenditure} - (\text{Revenue receipts} + \text{Non-debt creating capital receipts})$$

The primary deficit is the fiscal deficit minus interest payments.

$$\text{Primary deficit} = \text{Fiscal deficit} - \text{Interest payments}$$

@iaswithdrravi | www.iaswithdrravi.com

2.2 How the index is built

Sub-index	What it measures	Indicators for major States
Quality of Expenditure 	How effectively a State deploys its resources, with emphasis on productive spending	• Total developmental expenditure as a share of total expenditure • Total capital outlay as a share of GSDP 
Revenue Mobilisation 	A State's capacity to generate its own tax and non-tax revenues	• State own revenue as a share of GSDP • State own revenue as a share of total expenditure 
Fiscal Prudence 	The discipline with which a State manages its deficits and keeps to fiscal rules and FRBM norms	• Gross fiscal deficit as a share of GSDP • Revenue deficit as a share of GSDP 
Debt Index 	The size, composition and burden of a State's outstanding liabilities	• Interest payments as a share of revenue receipts • Outstanding liabilities as a share of GSDP 
Debt Sustainability 	A State's long-term ability to service its debt without fiscal stress	• Growth rate of GSDP minus growth rate of interest payments 

2.2 How the index is built

The Fiscal Health Index (FHI) combines nine indicators across five sub-indexes to assess the fiscal health of States.

Key facts

- Nine indicators in all.
- Two indicators in each sub-index except Debt Sustainability, which has one indicator.
- The composite FHI uses no separate weights; it is the arithmetic mean of the five sub-indexes.

The five sub-indexes and nine indicators

Revenue Mobilisation (2 indicators)
- Indicator 1
- Indicator 2



Quality of Expenditure (2 indicators)
- Indicator 1
- Indicator 2



Debt Sustainability (1 indicator)
- Indicator 1



Fiscal Prudence (2 indicators)
- Indicator 1
- Indicator 2



Debt Index (2 indicators)
- Indicator 1
- Indicator 2



How the score is put together

- Each sub-index is the average of its indicators' scores.
- The composite FHI score is the arithmetic mean of the five sub-indexes, with no separate weights.

For Andhra Pradesh:

$$(43.1 + 21.7 + 9.9 + 36.6 + 4.2) \div 5 = 23.1$$

Benchmarks

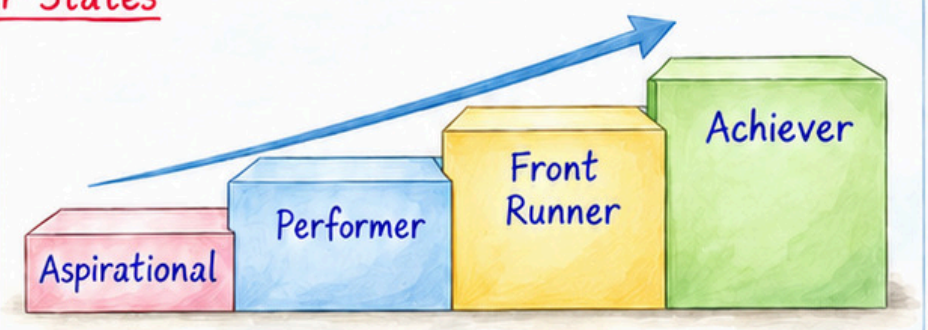
- For each indicator the target is the best value seen among the States over the past ten years:
  - the highest value for an indicator where more is better,
  - the lowest value for an indicator where less is better.





Categories for the major States

- Four categories are used for the major States: Achiever, Front Runner, Performer and Aspirational.
- Categories are not defined by published numerical score cut-offs.



2.3 The ranking of the 18 major States, 2023-24

Category	States, with rank and FHI score
Achiever	Odisha (1, 73.1); Goa (2, 54.7); Jharkhand (3, 50.5)
Front Runner	Gujarat (4, 49.9); Maharashtra (5, 45.0); Chhattisgarh (6, 44.3); Telangana (7, 44.3); Uttar Pradesh (8, 41.9); Karnataka (9, 41.7)
Performer	Madhya Pradesh (10, 37.8); Haryana (11, 34.5); Bihar (12, 30.9); Tamil Nadu (13, 29.8); Rajasthan (14, 27.6)
Aspirational	Kerala (15, 24.8); West Bengal (16, 23.8); Andhra Pradesh (17, 23.1); Punjab (18, 12.4)

Counts:

- 3 Achievers,
- 6 Front Runners,
- 5 Performers and
- 4 Aspirational States.



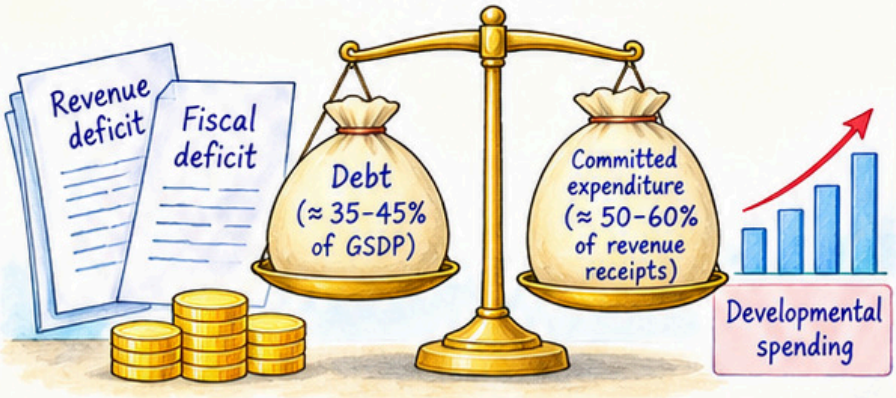
Achievers:

- Achievers have high own-tax shares, above 60 per cent.



Aspirational States:

- Aspirational States: persistent revenue and fiscal deficits, often breaching FRBM norms, debt of roughly 35 to 45 per cent of GSDP, committed expenditure of about 50 to 60 per cent of revenue receipts, large interest payments and relatively low developmental spending.



North-Eastern and Himalayan States:

- North-Eastern and Himalayan States: grouped separately as Achievers (Arunachal Pradesh and Uttarakhand), Performers and Aspirational.



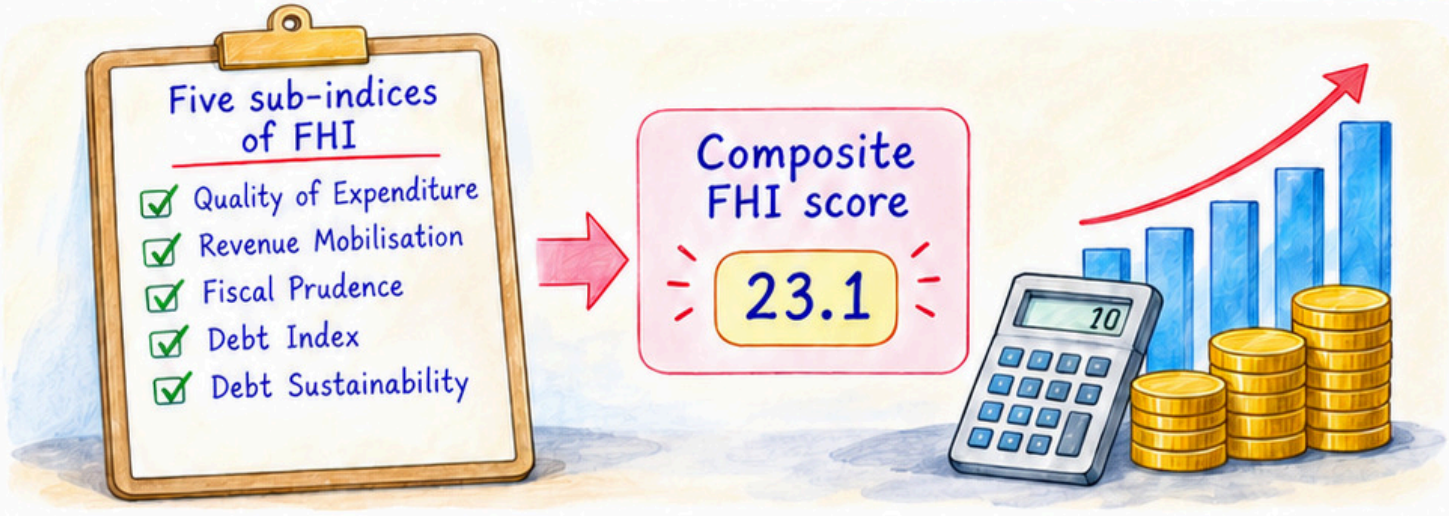
2.4 Andhra Pradesh's position, sub-index by sub-index

Shows Andhra Pradesh's score and its rank among the 18 States for each sub-index of the Fiscal Health Index (FHI), along with the best performing State and its score in that sub-index.

How to read the table?

- Sub-index : a specific area used to assess fiscal health.
- Andhra Pradesh's score : the score of Andhra Pradesh in that sub-index.
- Its place among the 18 : its rank out of 18 States (1st = highest score).
- Best State and its score : the State with the highest score in that sub-index and its score.

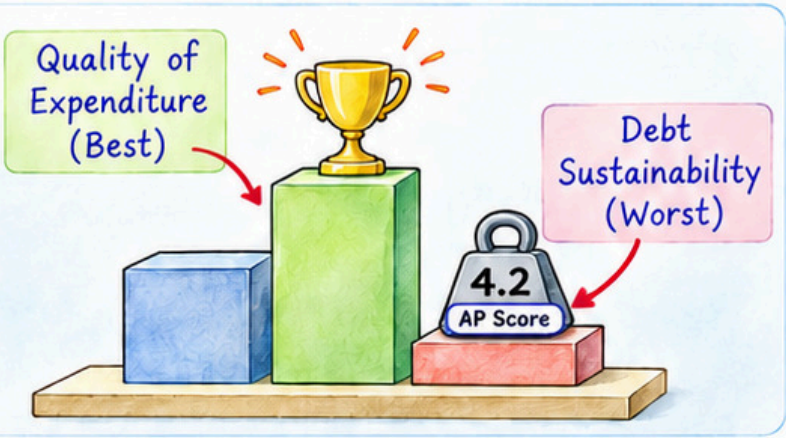
Sub-index	Andhra Pradesh's score	Its place among the 18	Best State and its score
Quality of Expenditure	43.1	12th	Odisha, 71.2
Revenue Mobilisation	21.7	16th	Goa, 80.4
Fiscal Prudence	9.9	16th	Odisha, 58.7
Debt Index	36.6	13th	Odisha, 95.8
Debt Sustainability	4.2	17th	Odisha, 59.5
Composite FHI score	23.1	17th	Odisha, 73.1



2.4 Andhra Pradesh's position, sub-index by sub-index

Relative strengths:

Andhra Pradesh does best on Quality of Expenditure and worst on Debt Sustainability, where only Madhya Pradesh (2.2) is lower.



Fiscal strengths and pressures:

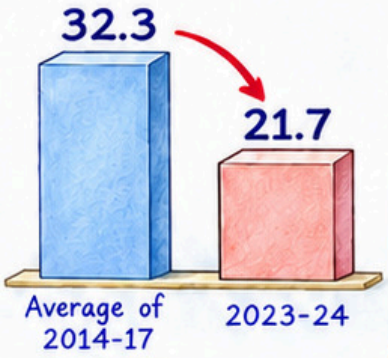
Fiscal Prudence:

Andhra Pradesh's fiscal deficit of 4.3% of GSDP and continuous revenue shortfall signal deviation from FRBM norms.



Revenue Mobilisation:

The State's score fell from 32.3 (average of 2014-17) to 21.7 (2023-24), indicating rising expenditure pressures unaccompanied by matching revenue growth.



Debt:

Outstanding liabilities rose by over 60 per cent between 2019-20 and 2023-24, with fiscal deficits well above the FRBM thresholds.



Rigidity:

Punjab and Andhra Pradesh have high expenditure rigidity, that is, a large share of committed spending (salaries, pensions, interest) that cannot easily be cut, together with weak debt sustainability.



Quality of Expenditure:

Within this sub-index Andhra Pradesh moved up from Performer to Front Runner, associated with the post-COVID capital push and welfare-linked spending.



Andhra Pradesh Budget 2026-27

Andhra Pradesh Budget 2026-27 was presented on 14 February 2026.



Key idea

Read each fiscal figure with its financial year and status: actuals, revised estimate or budget estimate.



Three-stage comparison

Actuals

Recorded receipts and expenditure for a completed year.



Revised estimate

Updated estimate for an ongoing year.



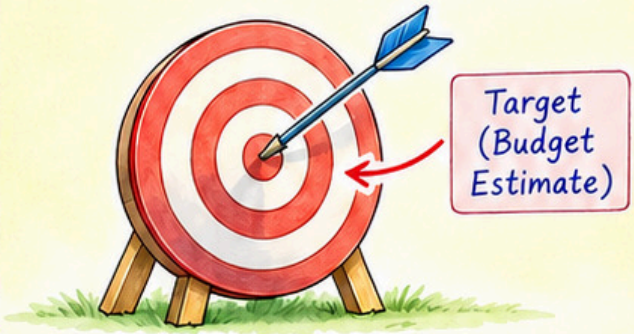
Budget estimate

Planned receipts and expenditure for the coming year.



Budget estimate: what it means

A budget estimate is a target, not an achieved outcome.



Remember

Andhra Pradesh Budget 2026-27 was presented on 14 February 2026.



2.5 Andhra Pradesh's fiscal indicators in the State Budget 2026-27

Fiscal indicators show the State's revenue–expenditure balance, overall borrowing requirement, outstanding dues and interest burden in the Budget.

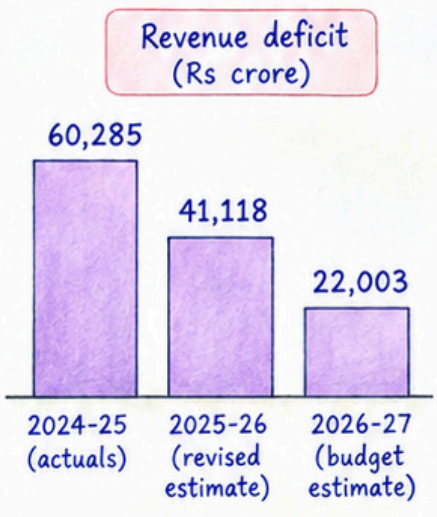
Key terms

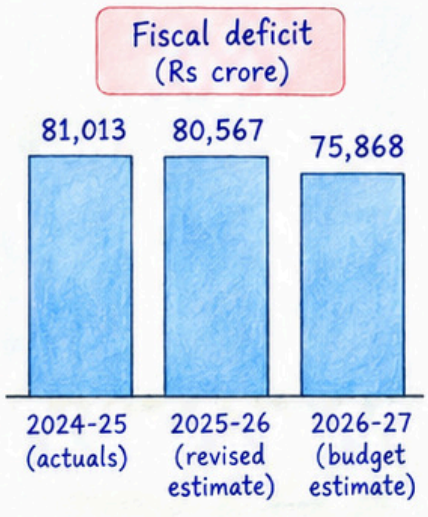
- **Revenue deficit** : excess of revenue expenditure over revenue receipts.
- **Fiscal deficit** : total borrowing requirement of the State.
- **Primary deficit** : fiscal deficit minus interest payments.
- **Outstanding liabilities** : total dues of the State.
- **Interest payments** : expenditure on interest on borrowings.

Fiscal indicators: values and years

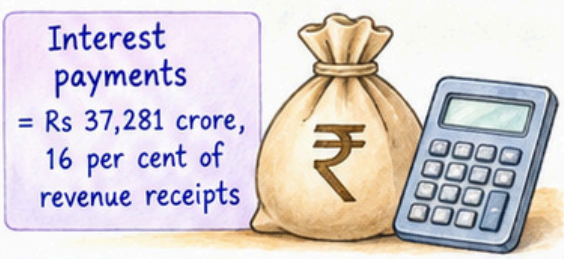
Indicator	Value	Year
Revenue deficit	Rs 60,285 crore (3.8 per cent of GSDP)	2024-25 (actuals)
Fiscal deficit	Rs 81,013 crore (5.1 per cent of GSDP)	2024-25 (actuals)
Primary deficit	Rs 48,046 crore (3.0 per cent of GSDP)	2024-25 (actuals)
Revenue deficit	Rs 41,118 crore (2.3 per cent of GSDP)	2025-26 (revised estimate)
Fiscal deficit	Rs 80,567 crore (4.6 per cent of GSDP)	2025-26 (revised estimate)
Revenue deficit	Rs 22,003 crore (1.1 per cent of GSDP)	2026-27 (budget estimate)
Fiscal deficit	Rs 75,868 crore (3.8 per cent of GSDP)	2026-27 (budget estimate)
Outstanding liabilities	36 per cent of GSDP	2024-25, 2025-26 (revised estimate) and 2026-27 (budget estimate) alike
Interest payments	Rs 37,281 crore, 16 per cent of revenue receipts	2026-27 (budget estimate)

Visual summary









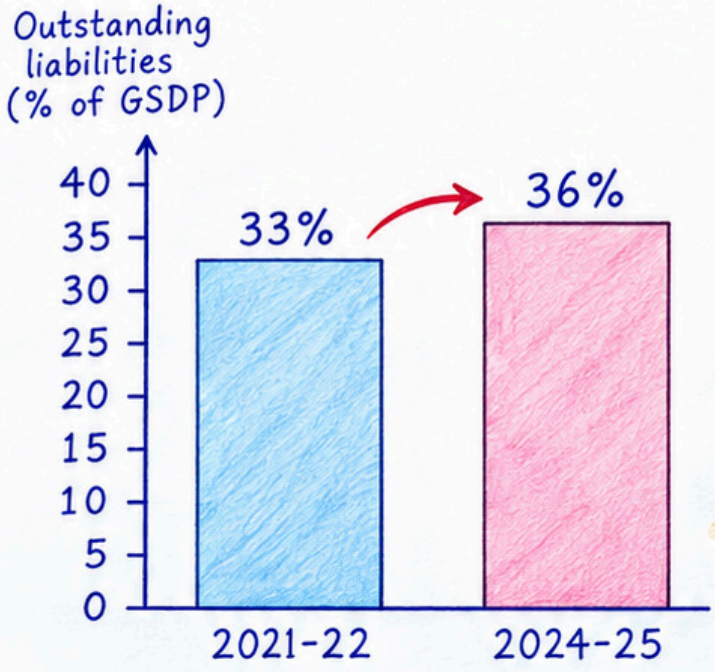
Outstanding liabilities: change over time

Andhra Pradesh's outstanding liabilities increased from 33% of GSDP in 2021-22 to 36% in 2024-25.

Key term:

- **Outstanding liabilities**: the total amount a government has to pay in the future, such as borrowings and other dues.

Change in outstanding liabilities (as % of GSDP)





What does it mean?

- It shows the change in the government's total liabilities relative to the size of the economy (GSDP) over time.
- Here, the ratio increased from 33% to 36%, indicating a higher liability burden.

Takeaway

Andhra Pradesh's outstanding liabilities increased by 3 percentage points (from 33% to 36% of GSDP) between 2021-22 and 2024-25.



2.6 Has the nominal GSDP tripled in a decade?

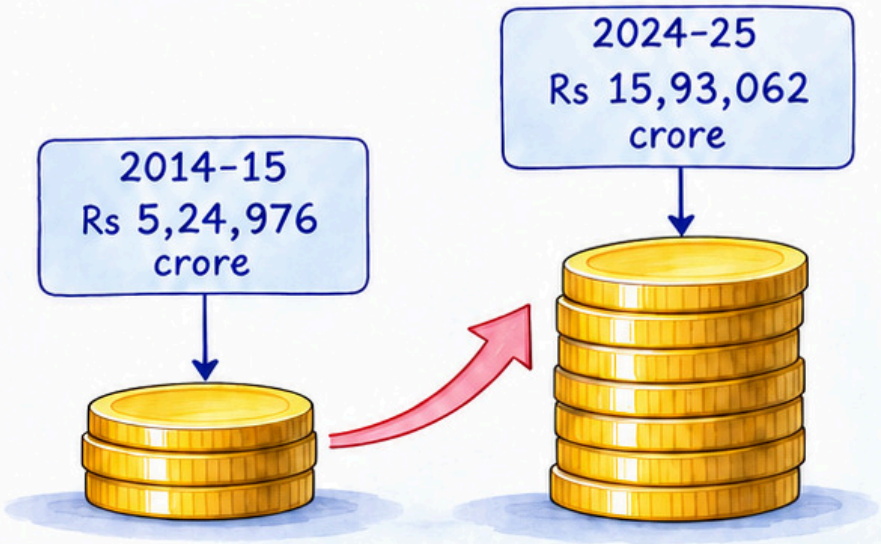
The question is whether the nominal Gross State Domestic Product (GSDP) in 2024-25 is around three times its level in 2014-15. Nominal GSDP is measured at current prices (i.e., at the prices prevailing in each year).

GSDP figures and estimate basis

Year	GSDP at current prices	Estimate basis
2014-15	Rs 5,24,976 crore	MoSPI estimate
2024-25	Rs 15,93,062 crore	MoSPI estimate
2024-25	Rs 16,06,109 crore (First Advance Estimates)	First Advance Estimates, 2024-25
2024-25	Rs 15,91,226 crore	Budget 2026-27 series

Decade comparison

Nominal GSDP rose to about 3.03 times the 2014-15 value; using the First Advance Estimate, about 3.06 times.



Comparable estimates: **3.03 times**

First Advance Estimate: **3.06 times**

Nominal, not real

- These are current prices, so the tripling includes the rise in prices.
- Growth at constant (2011-12) prices is smaller.



Takeaway

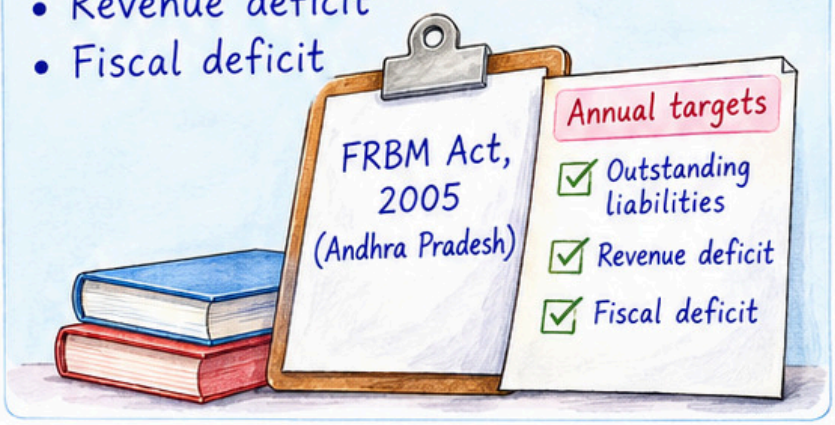
So the claim holds: the nominal GSDP roughly tripled in ten years.

Fiscal responsibility and deficit limits

Andhra Pradesh's Fiscal Responsibility and Budget Management Act, 2005 sets annual targets for outstanding liabilities, revenue deficit and fiscal deficit.

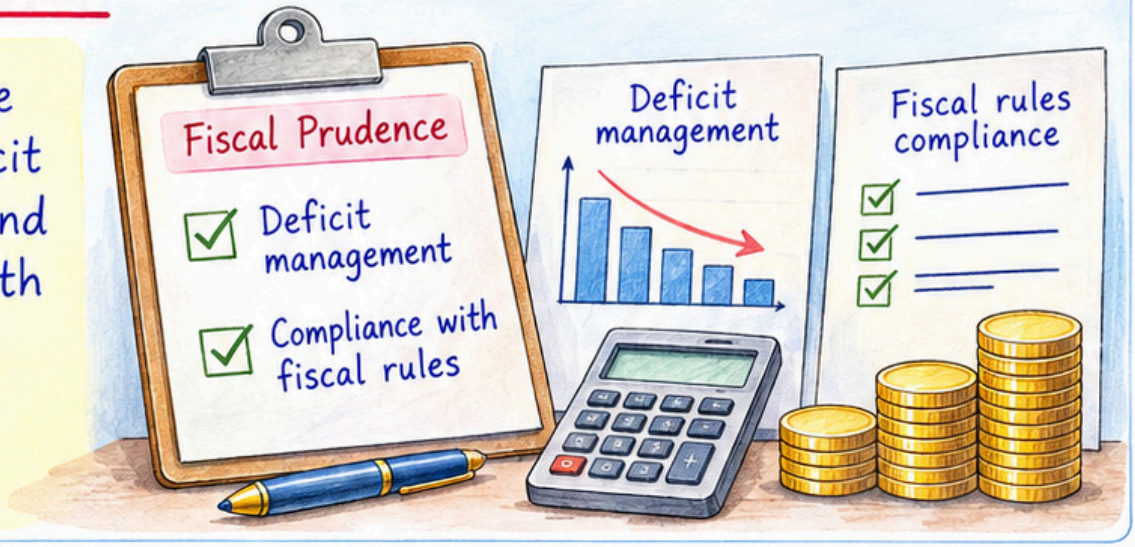
Annual targets (under the Act, 2005):

- Outstanding liabilities
- Revenue deficit
- Fiscal deficit

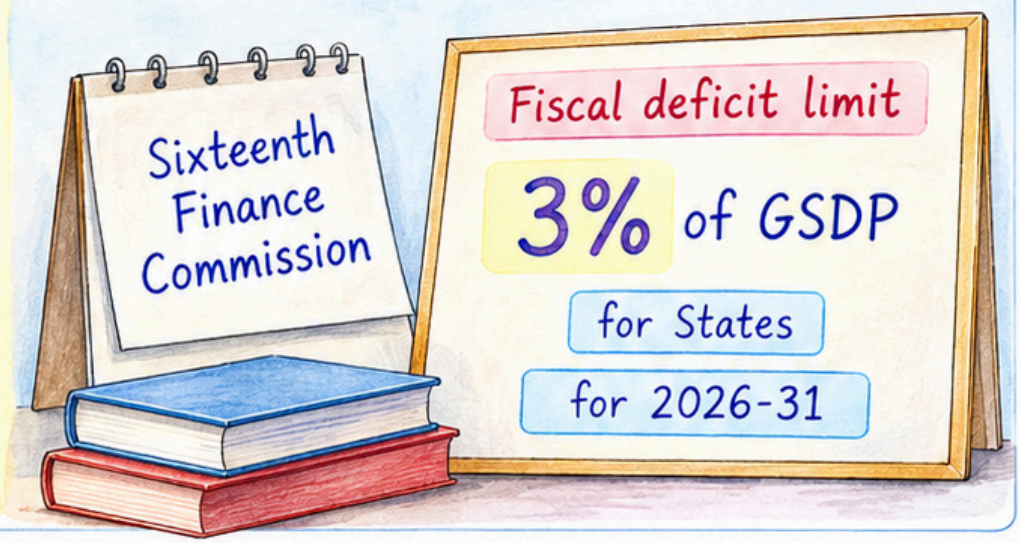


Fiscal Prudence

Fiscal Prudence measures deficit management and compliance with fiscal rules.



Sixteenth Finance Commission: fiscal deficit limit of 3% of GSDP for States for 2026-31.



Andhra Pradesh: two editions compared

Item	First edition (launched 24 January 2025; year 2022-23)	Second edition (released 11 March 2026; year 2023-24)
Composite FHI score	20.9	23.1
Rank among the 18 major States	17	17
Category	Aspirational	Aspirational
Quality of Expenditure	31.4	43.1
Revenue Mobilisation	22.1	21.7
Fiscal Prudence	13.3	9.9
Debt Index	37.8	36.6
Debt Sustainability	0.0	4.2

Key takeaway

Each edition works out its own scores, so compare the two columns with care. In both editions Andhra Pradesh is 17th; its gain in the second edition comes mostly from Quality of Expenditure, while Fiscal Prudence fell.



Gain mainly from Quality of Expenditure

Quality of Expenditure rose from 31.4 in the first edition to 43.1 in the second edition, which is the main reason for the overall improvement in the Composite FHI score (from 20.9 to 23.1).



Fiscal Prudence fell

Fiscal Prudence declined from 13.3 in the first edition to 9.9 in the second edition.



Key timeline: Andhra Pradesh and the Fiscal Health Index (FHI)

2 June 2014

The residuary State of Andhra Pradesh begins.



24 January 2025

First Fiscal Health Index launched, for 2022-23; Andhra Pradesh 17th.



14 February 2026

Andhra Pradesh Budget 2026-27 presented.



11 March 2026

Fiscal Health Index 2026 released, for 2023-24; Andhra Pradesh 17th, Aspirational.



Essential distinctions

1. A higher ratio does not always mean a higher score.

Lower gross fiscal deficit/GSDP, revenue deficit/GSDP, interest payments/revenue receipts and outstanding liabilities/GSDP are better. Higher values are better for the other five indicators, including capital outlay/GSDP and own revenue/GSDP.

Lower value is better (for 4 indicators)

- Gross fiscal deficit/GSDP
- Revenue deficit/GSDP
- Interest payments/revenue receipts
- Outstanding liabilities/GSDP



Higher value is better (for other 5 indicators)

- Capital outlay/GSDP
- Own revenue/GSDP
- (Other three indicators)

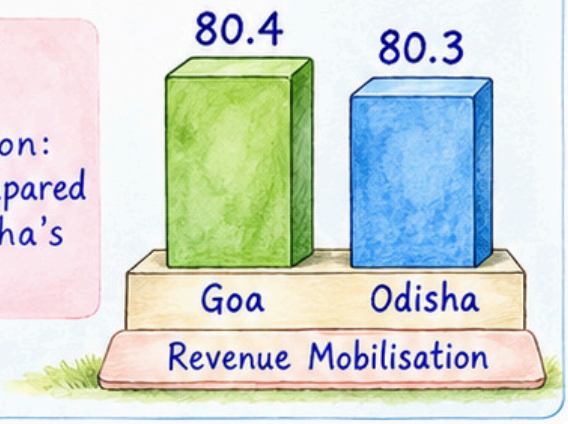


2. Odisha leads overall and tops four sub-indices.

Odisha leads overall and tops four sub-indices.



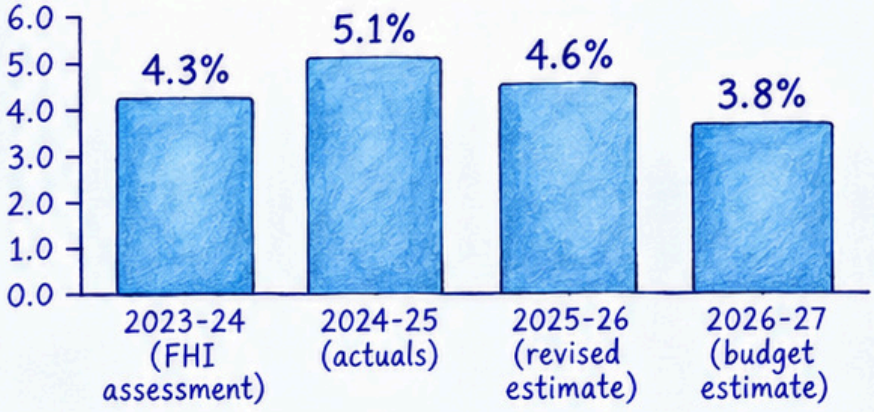
Goa leads Revenue Mobilisation: 80.4, compared with Odisha's 80.3.



3. Do not mix fiscal years or estimates.

Andhra Pradesh's fiscal deficit was 4.3% of GSDP for the 2023-24 FHI assessment; 5.1% in 2024-25 actuals; 4.6% in the 2025-26 revised estimate; and 3.8% in the 2026-27 budget estimate.

Andhra Pradesh: Fiscal deficit (% of GSDP)



These are different years and statuses, not conflicting figures.