

## 1 इथेनॉल मिश्रित पेट्रोल कार्यक्रम (PIB पूछभूमि)



20% इथेनॉल  
80% पेट्रोल

- भारत ने 2025-26 में 20% इथेनॉल मिश्रण (E20) का लक्ष्य हासिल किया।
- कच्चे तेल आयात में कमी और ऊर्जा सुरक्षा को बढ़ावा।
- किसानों की आय में वृद्धि और रोजगार सृजन।
- फीडस्टॉक: गन्ना, मकई, अधिशेष खाद्यान्न, आदि।
- बायोफ्यूल नीति 2018, SATAT योजना का समर्थन।
- स्वच्छ ऊर्जा, कम उत्सर्जन, आयात प्रतिस्थापन।

### मूल्य संवर्धन:

ऊर्जा सुरक्षा, कार्बन उत्सर्जन में कमी, किसानों को लाभ, आयात बिल घटेगा।

### कीवर्ड:

E20 • इथेनॉल • बायोफ्यूल ऊर्जा सुरक्षा • SATAT

## 2 INS महेंद्रगिरि स्वदेशी स्टील्थ फ्रिगेट पूर्वी बेड़े में शामिल



- प्रोजेक्ट-17A के तहत स्वदेशी स्टील्थ फ्रिगेट।
- पूर्वी नौसैनिक कमान की क्षमता में वृद्धि।
- ब्लू-वॉटर क्षमता को सुदृढ़ करेगा।
- उन्नत सेंसर, हथियार और लो-जिडबिलिटी तकनीक से लैस।
- आत्मनिर्भर भारत और स्वदेशी रक्षा उत्पादन को बढ़ावा।
- नीलगिरि श्रेणी के स्टील्थ फ्रिगेट में से एक।

### मूल्य संवर्धन:

भारत की समुद्री सुरक्षा और प्रतिरोधक क्षमता (Deterrence) को सुदृढ़ करेगा।

### कीवर्ड:

प्रोजेक्ट-17A • नीलगिरि श्रेणी स्टील्थ फ्रिगेट • पूर्वी बेड़ा

## 3 मानव-वन्यजीव संघर्ष उत्कृष्टता केंद्र और राष्ट्रीय पोर्टल



- WII-SACON, कोयम्बटूर में उत्कृष्टता केंद्र की स्थापना।
- राष्ट्रीय मानव-वन्यजीव संघर्ष पोर्टल लॉन्च।
- शोध, डेटा साझाकरण और शमन पर फोकस।
- सह-अस्तित्व को बढ़ावा, मानव एवं वन्यजीव जीवन की सुरक्षा।
- निर्णय सहायक प्रणाली और प्रारंभिक चेतावनी मजबूत होगी।
- नीति समर्थन और क्षमता निर्माण।

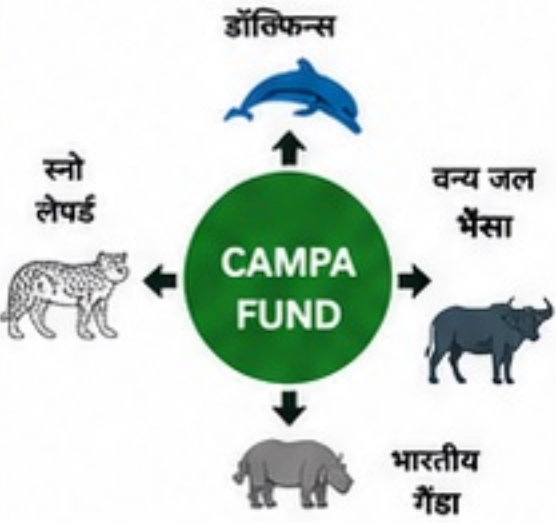
### मूल्य संवर्धन:

वैज्ञानिक प्रबंधन, बेहतर नीति समर्थन और संघर्ष न्यून करने में मदद।

### कीवर्ड:

मानव-वन्यजीव संघर्ष • WII SACON • पोर्टल • शमन

## 4 राष्ट्रीय CAMPA शासी निकाय ने संरक्षण परियोजनाओं को मंजूरी दी



- 7वीं शासी निकाय बैठक आयोजित।
- CAMPA योजना की समीक्षा और सुधार पर चर्चा।
- डॉल्फिन्स, स्नो लेपर्ड, जंगली जल भैंसा, भारतीय गेंडे के संरक्षण हेतु परियोजनाएँ स्वीकृत।
- जैव विविधता संरक्षण को बल।
- क्षतिपूर्क वनीकरण निधि के उपयोग की निगरानी।
- CAMPA अधिनियम, 2016 के तहत कार्यान्वयन।

### मूल्य संवर्धन:

जैव विविधता संरक्षण, वन्यजीव आवास सुरक्षा और दीर्घकालिक संरक्षण।

### कीवर्ड:

CAMPA • क्षतिपूर्क वनीकरण जैव विविधता • संरक्षण

## 5 भारत-ऑस्ट्रेलिया समझौता: CSIR पारंपरिक ज्ञान डिजिटल लाइब्रेरी (TKDL) तक पहुँच



- CSIR-TKDL तक पहुँच के लिए भारत-ऑस्ट्रेलिया समझौता।
- पारंपरिक ज्ञान की सुरक्षा।
- बायोपाइरेसी और गलत पेटेंट से बचाव।
- पेटेंट परीक्षकों को पूर्व कला (prior art) पहचानने में सहायता।
- आयुर्वेद, योग, सिद्ध, यूनानी आदि ज्ञान का संरक्षण।
- वैश्विक स्तर पर भारत की प्रौद्योगिक संपदा की सुरक्षा।

### मूल्य संवर्धन:

भारत के पारंपरिक ज्ञान की मान्यता और IPR संरक्षण को मजबूती।

### कीवर्ड:

TKDL • CSIR • पारंपरिक ज्ञान बायोपाइरेसी • IPR

## 6 आज की कक्षाएँ कल के नौकरियों के अनुसार हों: श्री जयंत चौधरी



- शिक्षा को भविष्य के रोजगार के अनुकूल बनाने पर जोर।
- सुरत आईटीआई क्लस्टर की घोषणा PM-SETU के तहत।
- उद्योग-शिक्षा-कौशल का एकीकरण आवश्यक।
- मांग-आधारित कौशल प्रशिक्षण पर बल।
- रोजगारयोग्यता और आजीवन सीखने को बढ़ावा।
- मानव पूंजी विकास ही भारत की प्रतिस्पर्धा की कुंजी।

### मूल्य संवर्धन:

शिक्षा-रोजगार अंतर घटेगा और युवा शक्ति आर्थिक विकास में योगदान करेगी।

### कीवर्ड:

PM-SETU • कौशल भारत NEP 2020 • भविष्य की नौकरियाँ

## 7 बलौद (छत्तीसगढ़) का जन भागीदारी मॉडल #CatchTheRain आंदोलन को गति देता है



- बलौद जिले में जल संरक्षण के उत्कृष्ट उदाहरण।
- समुदाय की सक्रिय भागीदारी से वर्षा जल संचयन और जल स्रोत पुनर्जीवित।
- गतिविधियाँ: वर्षा जल संचयन, तालाब सुधार, भूजल रियार्ज संरचनाएँ।
- स्थानीय संस्थाओं और नागरिकों की साझेदारी।
- जल सुरक्षा और जलवायु अनुकूलन को मजबूती।
- 'Catch the Rain, Where it Falls, When it Falls'।

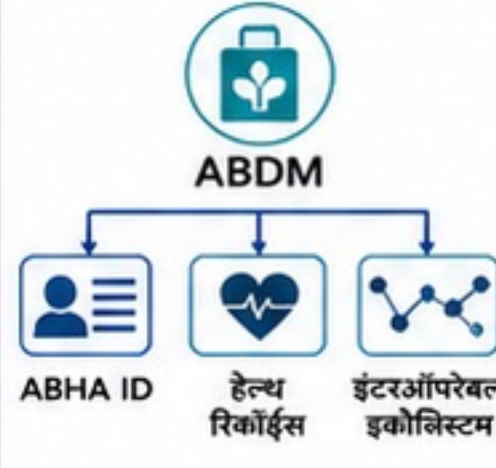
### मूल्य संवर्धन:

जल सुरक्षा, भूजल स्तर सुधार और सामुदायिक नेतृत्व में सतत जल प्रबंधन।

### कीवर्ड:

Catch The Rain • जल शक्ति जन भागीदारी • जल संरक्षण

## 8 आयुष्मान भारत डिजिटल मिशन (ABDM) मिशन स्टीयरिंग ग्रुप बैठक



- तृतीय मिशन स्टीयरिंग ग्रुप बैठक आयोजित।
- भारत के डिजिटल स्वास्थ्य पारिस्थितिकी तंत्र को सुदृढ़ करना।
- ABHA ID से सार्वभौमिक डिजिटल पहचान।
- इंटरऑपरेबिलिटी और डेटा साझाकरण को बढ़ावा।
- स्वास्थ्य सेवाओं की गुणवत्ता और निरंतरता में सुधार।
- साक्ष्य-आधारित स्वास्थ्य नियोजन में सहायता।

### मूल्य संवर्धन:

डिजिटल हेल्थ परिवर्तन से बेहतर, सस्ती और पहुँच योग्य स्वास्थ्य सेवाएँ।

### कीवर्ड:

ABDM • ABHA ID • डिजिटल हेल्थ इंटरऑपरेबिलिटी • मिशन मोड

## 9 कवच का उत्तरी रेलवे में विस्तार



- कवच विस्तार के लिए ₹206 करोड़ स्वीकृत।
- 680 रुट किलोमीटर में तैनाती।
- SPAD (Signal Passing at Danger) को रोकता है।
- स्वतः ब्रेकिंग और टक्कर से बचाव।
- रेल सुरक्षा और परिचालन दक्षता में सुधार।
- RDSO द्वारा विकसित स्वदेशी प्रणाली।

### मूल्य संवर्धन:

यात्रियों की सुरक्षा, क्षमता उपयोग और समयपालन में वृद्धि।

### कीवर्ड:

कवच • ATP प्रणाली • RDSO रेल सुरक्षा • SPAD

## अन्य महत्वपूर्ण एक-पंक्ति

BECA 2026 में बड़े पैमाने के साइबर धोखाधड़ी के मामले में भारत उपविजेता रहा।

SAI और सफदरजंग अस्पताल ने खेल चिकित्सा और एथलीट देखभाल मजबूत करने के लिए MoU किया।

ड्रग्स नियम, 1945 में संशोधन से उच्च शराबयुक्त दवाओं के नियमन को सुदृढ़ किया गया।

Ethanol Blended Petrol (EBP) कार्यक्रम पर पूछभूमि दस्तावेज और FAQ जारी।

हरियाणा ईट भद्र में बंधुआ मजदूरी के 86 मामलों पर NHRC ने ऑनलाइन सुनवाई में संज्ञान लिया।

### 1 Ethanol Blended Petrol Programme (PIB Backgrounder)



- India achieved 20% ethanol blending (E20) in 2025-26.
- Reduces crude oil imports and CO<sub>2</sub> emissions.
- Benefits farmers and supports rural economy.
- Feedstock: sugarcane, maize, surplus food grains.
- Policy support: Biofuels Policy 2018, SATAT Scheme.
- Objective: Energy security, clean energy, import saving.

**VALUE ADDITION:**

E20 ahead of target; India among top ethanol blending countries.

**KEYWORDS:**

Biofuel • E20 • Ethanol Energy Security • SATAT

### 2 INS Mahendragiri Joins Eastern Fleet



- Indigenous stealth frigate under Project-17A.
- Strengthens Eastern Naval Command.
- Enhances blue-water and maritime security capability.
- Advanced sensors, weapons and low signature design.
- Boosts Aatmanirbhar Bharat in defence manufacturing.
- Part of Nilgiri-class stealth frigates.

**VALUE ADDITION:**

Improves India's deterrence and presence in Indo-Pacific region.

**KEYWORDS:**

Project-17A • Nilgiri Class Stealth Frigate • Eastern Fleet

### 3 Human-Wildlife Conflict Centre of Excellence & National Portal



- Centre of Excellence set up at WII-SACON, Coimbatore.
- National Human-Wildlife Conflict Portal launched.
- Focus on research, data sharing & mitigation.
- Promotes coexistence and reduces man-animal conflict.
- Supports evidence-based decision making.
- Strengthens early warning and response systems.

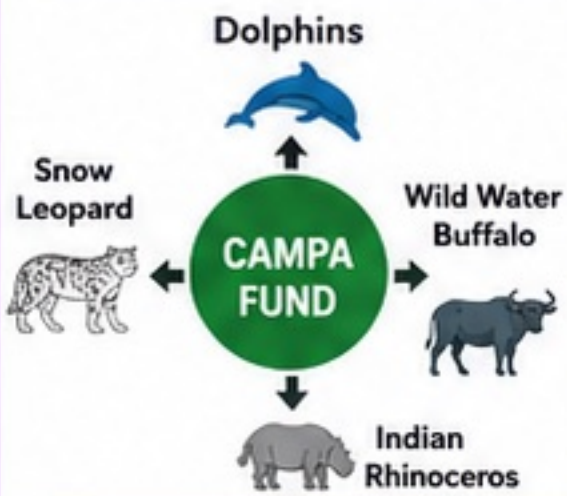
**VALUE ADDITION:**

Data-driven platform for better management and policy support.

**KEYWORDS:**

Human-Wildlife Conflict WII • SACON • Portal

### 4 National CAMPA Governing Body Approves Conservation Projects



- 7th Governing Body meeting held.
- Performance review of CAMPA scheme.
- New conservation projects approved.
- Supports wildlife species and habitats.
- Funding through Compensatory Afforestation.
- Implements CAMPA Act, 2016.

**VALUE ADDITION:**

Strengthens biodiversity conservation and habitat protection.

**KEYWORDS:**

CAMPA • Afforestation Biodiversity • Conservation

### 5 India-Australia Agreement on Access to CSIR Traditional Knowledge DL



- Agreement for access to CSIR-TKDL signed.
- Protects India's traditional knowledge globally.
- Prevents biopiracy and wrongful patents.
- Helps examiners identify prior art.
- Covers Ayurveda, Yoga, Unani, Siddha, etc.

**VALUE ADDITION:**

Promotes IPR protection and global recognition of traditional knowledge.

**KEYWORDS:**

TKDL • CSIR Biopiracy • IPR

### 6 The Classrooms of Today Must Be Designed Around the Jobs of Tomorrow



- Shri Jayant Chaudhary stresses future-ready education.
- Surat ITI Cluster announced under PM-SETU.
- Industry-led skilling and curriculum integration.
- Focus on employability and demand-driven skills.
- Aligns education with future labour market.
- Supports demographic dividend.

**VALUE ADDITION:**

Bridges education-employment gap; prepares youth for future economy.

**KEYWORDS:**

NEP 2020 • PM-SETU Skill India • Future Jobs

### 7 Balod (Chhattisgarh) Jan Bhagidari Model Boosts #CatchTheRain Movement



- Balod district leads by example in water conservation.
- Community participation central to the model.
- Activities: rainwater harvesting, recharge structures, revival of water bodies.
- Strengthens groundwater and local water security.
- Supports climate resilience through local action.
- Follows theme: "Catch the Rain, Where it Falls, When it Falls."

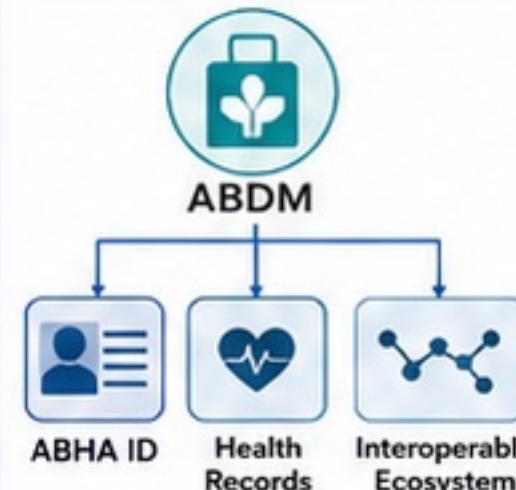
**VALUE ADDITION:**

Jan Bhagidari ensures sustainable water governance and climate adaptation.

**KEYWORDS:**

Catch the Rain • Jal Shakti Water Conservation

### 8 Ayushman Bharat Digital Mission (ABDM) Mission Steering Group Meeting



- Third Mission Steering Group meeting held.
- Strengthens digital health ecosystem in India.
- ABHA ID for universal digital identity.
- Promotes interoperability and data sharing.
- Improves access, quality and continuity of care.
- Supports evidence-based health planning.

**VALUE ADDITION:**

Digital health transformation for universal, accessible healthcare.

**KEYWORDS:**

ABDM • ABHA ID Digital Health • Interoperability

### 9 Kavach Expansion On Northern Railway



- ₹206 crore approved for Kavach expansion.
- Deployment over 680 route kilometres.
- Indigenous Automatic Train Protection System.
- Prevents Signal Passing at Danger (SPAD).
- Automatic braking and collision avoidance.
- Developed by RDSO.

**VALUE ADDITION:**

Enhances railway safety, efficiency and passenger protection.

**KEYWORDS:**

Kavach • RDSO ATP System • Safety

### Other Important One-Liners

FIU-IND case regarding large-scale cyber fraud recognised as runner-up at BECA 2026.

Sports Injury Centre, Safdarjung Hospital & SAI sign MoU to strengthen sports medicine.

Drugs Rules, 1945 amended to strengthen regulation of high alcohol-containing drug formulations.

Ethanol Blended Petrol Programme (EBP) Backgrounder and FAQ released by MoPNG.

India hears online 86 cases of alleged bonded labour in Haryana brick kilns: NHRC.

## A perfect storm

A combination of natural calamity and human failure laid Wayanad low

**T**he fragile hills of Kerala's Wayanad district turned into the theatre of yet another weather-induced disaster when a heavy downpour, on July 7, triggered what looked like a debris slide at the entrance to the under-construction twin tunnel at Kalladi in Meppadi panchayat, in the vicinity of Chooralmala, which was wrecked by massive landslides two years ago. Six workers were confirmed dead. The Kerala government has suspended construction work until the completion of a comprehensive probe into the causes and whether the work complied with the conditions set by the Expert Appraisal Committee under the Union Ministry of Environment, Forests and Climate Change (MoEFCC) while granting environmental clearance for the project.

Ever since the great floods of 2018, Meppadi panchayat, which is over 7,000 ft above sea level, has witnessed severe climate-induced catastrophes. Landslides hit the Puthumala area in 2019, within hours of an equally lethal landslide across the hills in Kavalappara in Malappuram district. Environmentalists, therefore, made an impassioned plea against the ₹2,100 crore (approximately) 8.73-km-long twin-tube tunnel road, linking Anakkampoyil in Kozhikode to Meppadi, flagging it as a recipe for disaster.

It was instead fast-tracked, citing the need for accelerated mobility for the people of Wayanad, which does not have tertiary care facilities.

In April this year, the Supreme Court cited the project's 'national importance' and rejected the Wayanad Prakrithi Samrakshana Samithi's plea to halt it. The group is planning to seek a review of the order.

As with all major disasters, this, too, appears to have stemmed from a heady mix of failures. Kerala Public Works Minister hurriedly pointed to the company executing the construction on behalf of the contractor, Konkan Railways, alleging that it ignored the department's June 20 deadline to remove excavation debris from the area. The company fell back on the rainfall data and the region's landslide susceptibility. Security camera visuals suggest an avalanche-like flow of debris down the slope of the hill that was being bored. Whether a mudslip in the upper reaches caused the debris to cascade down will only be known after a geomorphological probe.

On the face of it, the State's disaster management machinery was not up to the job. The synoptic conditions in the area on the eve of the present disaster were eerily similar to those on the eve of the 2024 calamity.

Wayanad has a fragile ecology, and any infrastructure project must involve meticulous ecological and climate-resilience planning and uncompromising execution. As it investigates the lapses, the State should review the project's social and environmental costs and ensure that climate-induced catastro-



- **Wayanad** (Kerala) hit by heavy downpour on 7 July 2026 triggering debris slide at under-construction tunnel, Kalladi.
- Six workers confirmed dead; construction suspended; comprehensive probe ordered.
- Environmental clearance conditions under MoEFCC to be examined.



- Wayanad has witnessed **recurring climate disasters**: 2018 floods, 2019 Puthumala landslides.
- Experts opposed ₹2,100 crore tunnel road project (8.73 km, twin-tube) linking Anakkampoyil (Kozhikode) to Meppadi.
- Project fast-tracked for 'accelerated mobility' despite ecological risks.



- April 2026: **Supreme Court** upheld 'national importance' and rejected plea to halt project.
- Wayanad Prakrithi Samrakshana Samithi to seek review.
- Raises issue of development vs ecological safety & judiciary deference.



- **Failures cited**: ignoring June 20 deadline to remove debris.
- Company blamed rainfall & landslide susceptibility.
- CCTV shows avalanche-like debris flow; cause to be known post geomorphological probe.



- **State disaster management** machinery inadequate.
- Synoptic conditions similar to 2024 disaster, yet preparedness lacking.
- Early warning, risk mapping & monitoring systems need strengthening.



- Wayanad has fragile ecology.
- Need meticulous **ecological & climate-resilient** planning and uncompromising execution.
- Review social & environmental costs; prevent future climate-induced catastrophes, not just respond.



- **UPSC Relevance**: Disaster Management, Environment, Governance, Infrastructure, Climate Change.
- **Key Concepts**: Sustainable Development, Precautionary Principle, Intergenerational Equity.
- **Exams Angle**: Case study for balancing development with ecological security & institutional accountability.

# Building a durable India-Australia partnership

Prime Minister Narendra Modi's visit to Australia this week has been big on substance and high on optics. The choreography is familiar now given the warmth in the relationship: a forward-leaning leadership interaction, a massive diaspora event and a joint statement packed with deliverables and road central to its economic diversification strategy. Its new economic road map and packed ministerial calendar for India underwrite this intent. The elite consensus seems bipartisan and the convergence only growing.

## Turning convergence into alignment

Yet, the harder part for most strategic relationships is drawing the line between convergence and alignment. The two might sound like synonyms, but they are not. Convergence is two countries arriving at similar conclusions about the world for their own reasons. Alignment is what happens when those separate conclusions are built into matching capabilities, institutions and habits of engagement. India and Australia have achieved a great deal of the first. The real test of this visit, and of the years after it, is whether it endures by delivering the second.

The convergence is not in doubt, and it is easy to see why it has deepened. Both countries are hedging against overdependence in a global order in transition. Australia's dependence on China, and like dependence on an unpredictable Washington, have come under scrutiny since the Lowy Institute Poll found trust in the with narrow 48% of Australians saying that Canberra should distance itself from Washington under U.S. President Donald Trump. India is running its parallel diversification across energy suppliers, defence platforms and critical minerals processing, driven by a similar instinct.

New Delhi wants to limit its exposure; the Iran and Ukraine conflicts have driven home that any single-point dependency, however longstanding, is now a liability. No country can single-handedly balance China or hedge against American unpredictability. Together, and alongside partners such as Japan, they improve their odds. That is genuine convergence.

This visit has produced tangible evidence of that strategic lock-in. A Joint Declaration on Defence and Security Cooperation delivers a memorandum of understanding (MoU) between



Shruti Pandalai

Inaugural India Chair at The Lowy Institute, Sydney, Australia

Beyond warm optics and deepening convergence, India-Australia ties face the challenge of converting trust into lasting alignment.

Indian Coast Guard and adopts an India-Australia Maritime Security Collaboration Roadmap to address shared threat perceptions. These are practical mechanisms that deepen interoperability without altering the basic character of the relationship: India remains a trusted security partner, not an ally. security, Australian uranium has been legally available to India since the bilateral 2014 civil nuclear agreement, but it never actually moved commercially, largely because India's own nuclear liability law made foreign suppliers nervous about exposure.

That changed with the SHANTI Act last December, which reformed that liability regime. The agreement on uranium has operationalised a deal lying dormant for a decade.

Enhanced the Australia-India Partnership on Cyber, Critical Technologies and Supply Chains (PACTS), while reaffirming the complementarity to the Australia-Canada-India Technology and resilient technology partnerships through flexible multilateral arrangements. These are examples of alignment beginning to take institutional form.

## There are focus areas, there are problems

But for alignment to be durable, convergence must translate into operational overlap. This is most consequential in the Indian Ocean, a region where Australian and Indian interests overlap most naturally. Both are Indian Ocean states with real stakes in the region's sea lanes. India's Information Fusion Centre-Indian Ocean Region has emerged as a key hub for maritime domain awareness, even as Australia pays closer attention to its western seaboard and Indian Ocean approaches. The two navies have converged on similar risk assessments of shadow fleets, threats to undersea cables and coercive activity below the threshold of conflict.

The new Coast Guard MoU and Maritime Security Collaboration Roadmap narrow the gap between strategic intent and operational cooperation. Yet, Australia's most consequential force-structure decisions, from AUKUS (trilateral security partnership between Australia, the United Kingdom, and the U.S.) to its broader defence posture, remain oriented the toward Pacific, while India's strategic planners continue to divide attention between continental threats and maritime challenges. The shared ground is real; it is simply narrower than the political convergence sometimes suggests.

grown sharply since the Economic Cooperation and Trade Agreement came into force, but industry voices behind closed doors argue that growth sits disproportionately with large firms. Smaller exporters on both sides remain unaware of how to use it. Track 1.5 dialogues have flagged this as an operationalisation gap.

The knowledge deficit is more obvious when one looks at Australian public consciousness on India. This year's Lowy Poll found only 5% of Australians expect India to be the world's most important power a decade from now, against 54% for China, even as trust in India remains comparatively high. Convergence at the top has not yet trickled down into wider awareness of India's strategic heft.

## The diaspora opportunity

The diaspora remains the biggest opportunity to change this, but with a caveat. Indian-origin Australians are now the country's largest immigrant-born community, ahead of the U.K.-born population for the first time. Political leadership has celebrated the diaspora's contribution, and a Centre for Australia-India Relations study finds that Australians broadly recognise it as skilled migrants, students and workers. But, or an electoral constituency, is not alignment. Alignment would require translating that diaspora leverage into a public case for why India matters economically to the average Australian. It would require institutionalising the diaspora's comparative advantage in helping Australian Small and Medium-sized Enterprises navigate Indian regulatory and business culture, and vice versa, rather than leaving that work to individual entrepreneurs that work to individual champions. It would also mean untangling the mobility of Indian professionals from Australia's increasingly fraught migration politics.

Mr. Modi's visit has provided fresh ballast for these conversations about the future of the India-Australia partnership. His message on Australian Pension funds investing in India particularly resonated in the room when he said India would not just treat them as capital but as a marker of strategic trust imposed by Australian families in India. These statements matter because they build the broader public consciousness of India as a trusted partner the future. Convergence got India and Australia to the table; it is these steps that institutionalise engagement incrementally that build alignment.

- PM Modi's visit to Australia: strong substance with high optics.
- Australia sees India as central to its economic diversification strategy.
- New economic roadmap & ministerial engagements underline this intent.

- Convergence ≠ Alignment.
- Convergence: Similar worldviews.
- Alignment: Matching capabilities, institutions & habits.
- Real test: Whether the relationship delivers alignment over time.

- Both countries hedge against overdependence (China & an unpredictable U.S.).
- Trust in U.S. among Australians at record low (31%) – Lowy Poll.
- Together with partners like Japan, India & Australia improve their odds.

- Defence MoU + Maritime Security Roadmap deepen interoperability.
- Uranium deal operationalised after SHANTI Act reforms.
- PACTS launched for Cyber, Critical Technologies & Supply Chains.

- Operational overlap needed in Indian Ocean (sea lanes, undersea cables, shadow fleets).
- Australia's focus: Western Pacific; India's: Continental + Maritime threats.
- Shared ground exists but narrower than political convergence.

- Trade growth benefits large firms; SMEs unaware (operational gap).
- Only 5% Australians see India as most important power in a decade.
- Strategic awareness of India remains low.

- Indian-origin Australians = largest immigrant community.
- Need to convert diaspora strength into economic & strategic leverage.
- Institutionalise diaspora role in business, culture & mobility.

- Australia Pension funds in India signal strategic trust.
- Convergence brings both to the table; alignment builds lasting partnership.



## FROM THE ARCHIVES

# Know your English

S. Upendran

“What’s the matter with you today? You look worried.”

“Everyone in the company is worried. Atul is coming tomorrow. And everyone knows that he is the boss’ hatchet man.”

“Hatchet man?”

“Do you know what a hatchet is?”

“Of course I do. It’s an axe. So is a ‘hatchet man’ someone who goes around killing people with an axe?”

“That was the original meaning, I believe. A ‘hatchet man’ was a hired assassin.”

“What does the word mean now?”

“Nowadays the term is usually used to refer to someone who does all the dirty work for his boss. One of the meanings of ‘hatchet man’ is someone who is hired by a company to bring about changes which the employees may not like.”

“Like getting rid of people?”

“Yes, downsizing is one of the things that a hatchet man does.”

“Do you mean to say that all big companies have a hatchet man on their payroll?”

“That’s right. Let me tell you, being a hatchet man is not an easy job.”

“I don’t want to be a hatchet man. Tell me, why do you bring back those silly paintings from the office every weekend? Why don’t you just leave them there?”

“...we have been told never to leave anything in our office over the weekend. I understand there are several people who have sticky fingers.”

“Sticky fingers? Then why don’t you get them to wash their hands?”

“Ha! Ha! That’s a good one. When you say that someone has sticky fingers, it implies he/she steals things. It’s an expression used in informal contexts.”

“I see. There is a rumour going around that Govinda has sticky fingers.”

“Whenever Sunder visits our place several things go missing. There is no doubt about it. He has sticky fingers.”

“My mother got rid of our maid because she had sticky fingers.”

“Oh, by the way, there is an article about your favourite actor in today’s newspaper. Have you read it?”

“No, what does it say?”

“According to the writer, your hero doesn’t have horse sense.”

“Do you mean to say that he doesn’t know anything about horse racing?”

“No, no! When you say that someone has no horse sense, it implies that he has no common sense.”

“Horse sense means common sense, eh? Our school Principal is not a great scholar, but he has enough horse sense to tackle everyday problems.”

“Ramesh is of the opinion that women in general don’t have horse sense.”

“If Sujatha comes to know about this she will tear him to pieces. Do you know that Sujatha’s father has bought Mr. Sinha’s old car?”

“Good grief! Why has he bought that dreadful thing! He’s really scraped the bottom of the barrel to get that old car.”

“...scraped the bottom of the barrel? I can probably guess the meaning of the expression. Usually when you scrape the bottom of the barrel, you get a lot of things that you don’t need.”

“...excellent. It means that he/she is choosing from the worst.”

“He is choosing from what is left over.”

“Exactly! When Sujatha asked Rakesh whether he would be interested in going to the concert with her, she knew she was scraping the bottom of the barrel.”

“When the company hired you, I knew they were scraping the bottom of the barrel. Ha! Ha!”

*Published in The Hindu on March 27, 2001*

- **Hatchet Man** – Originally a hired assassin; today, used for someone who does unpleasant or tough work for the boss.
- Often used by companies or leaders to implement unpopular changes.
- **Example:** Downsizing, workforce restructuring.

- **Downsizing** – Reducing workforce to improve efficiency or cut costs.
- Hatchet man removes or reduces people in an organisation.
- Linked to business restructuring, cost-cutting.

- **Sticky Fingers** – Idiom for a person who steals or has a habit of taking things that don’t belong to them.
- Informal expression; used in everyday conversation.
- Reflects ethics, integrity and accountability in workplaces.

- **Horse Sense** – Common sense, practical judgment in doing things.
- Not about horse riding; metaphorically used for wisdom.
- Essential quality for leaders, administrators and public servants.

- **Scraping the Bottom of the Barrel** – Selecting the worst or least desirable option due to lack of better choices.
- Indicates desperation or low standards.
- Used in hiring, purchasing, decision making.

## UPSC Relevance

- **Ethics:** Integrity, transparency, accountability.
- **Governance:** HR management, downsizing policies, organisational behaviour.
- **Society:** Workplace culture, informal language & expressions.
- **Communication:** Importance of idioms in understanding context.
- **Essay Link:** Ethical leadership and value-based administration.

# Why is the Centre revising the NFSA?

Why has the Centre proposed changing AAY foodgrain entitlements? How will the proposed amendment affect households? Why are Tamil Nadu and Kerala opposing? Could the amendment widen regional disparities in foodgrain allocation?

## EXPLAINER

T. Ramakrishnan

### The story so far:

On July 6, Tamil Nadu Chief Minister C. Joseph Vijay urged the Centre to retain the present provision of 35 kg of foodgrains per household per month under the Antyodaya Anna Yojana (AAY) meant for the poorest of the poor, and not to make it a per capita system. The next day, the CPI(M) Polit Bureau voiced concern and demanded that the proposed amendment to the entire act, immediately after the Union government immediately after the Union government made public its plan to amend the National Food Security Act (NFSA), Kerala's Food Minister Anoop Jacob expressed reservations over the move.

### What is the amendment mooted?

On June 24, the Union Food and Public Distribution (F&PD) Department, while publishing a draft amendment Bill to the NFSA, said every person belonging to AAY households would be entitled to seven kg foodgrains per month, subject to a maximum of 35 kg per household per month. At present, the entitlement is for the entire household with a ceiling of 35 kg per month. The proposed amendment covers the first proviso to sub-section (1) of Section 3 (Right to receive foodgrains at subsidised prices by persons belonging to eligible households) of the Act. The public can comment on the amendments till July 13 and send their views by email to suneel.sachdeva@nic.in and saurabh@mar.edu@gov.in.

### Why is the change being proposed?

The existing household-based entitlement, though intended as a protective measure for the most vulnerable families, results in significant inequalities depending upon the size of the household, according to the F&PD Department. Smaller households receive a higher per-capita entitlement, whereas larger households receive a lower per-capita entitlement, which may fall below the entitlement available to priority households.

The aim and purpose are to remove intra-category inequities, provide for more rational foodgrain allocation, and better align entitlements with nutritional requirements, a note prepared by the department said.

However, the proposed amendment does not seek to address the inclusion of ineligible persons as beneficiaries, a problem that persists at the State level.

### What is the story behind the two southern States' opposition?

It is not for the first time that the two States are articulating their opposition to matters concerning the food policy, as their contemporary political history has an important ingredient – the politics of food. Kerala, which has a long history of taking back to the new-born PDS State of Travancore, introduced informal food distribution mechanisms to mitigate the food shortage of the poor and vulnerable, and was perhaps the first to launch a formal PDS in 1962, three years

## Grains of debate

The Centre's proposed amendment to the National Food Security Act has triggered concerns that foodgrain allocations under the Antyodaya Anna Yojana could fall for many households in the southern States



Table 1: AAY coverage, beneficiaries and foodgrain allocation

State	Ceiling of AAY households (lakhs)	AAY coverage		Allocation of foodgrains for 2026-27 (in tonnes)
		No. of AAY households (in lakh)	No. of persons (in lakh)	
Andhra Pradesh	9.09	8.48	22.48	3,81,557
Karnataka	12	10.3	42.72	4,60,740
Kerala	5.96	5.93	18.53	2,50,236
Tamil Nadu	18.65	18.57	62.21	7,82,771
Telangana	6.49	5.64	15.66	2,38,074
Puducherry* (U.T.)	0.32	0.24	0.77	0*
Share of the South	52.51	49.16	162.37	21,13,378
All India	250	217.01	777.41	99,33,042

Source: Foodgrain bulletin for May 2026, Department of Food and Public Distribution, Government of India

\*As Puducherry follows the concept of direct benefit transfer, no allocation has been made. \*\* foodgrains - rice, wheat and coarse grains

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be eligible to receive free rice. Eventually, she extracted a major concession from the Union government that the existing allocations, as they stood in 2013, for all the States would be legally safeguarded. Hence, it was no surprise that the two southern neighbours joined the rest of the country in November 2016 in implementing the law.

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Mr. Vijay, who referred in his letter to

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### Why are Tamil Nadu and Kerala opposing the amendment to NFSA?

Explaining how Kerala would be affected by the latest move, Mr. Jacob has pointed out that States such as his, characterised by nuclear families, will be at a disadvantage as there will be a reduction in the quantity of free foodgrains for families with fewer than five members. He has recalled that even in 2013, when the law took effect, his State took the stand

Fine balance: The aim and purpose of the amendment are to remove intra-category inequities, provide for more rational foodgrain allocation, and better align entitlements with nutritional requirements. M. SRINATHI

Table 2: Off-take and distribution in the Southern States

How the South fared during the current financial year up to the month of May 2026 (tonnes)

State	Allocation	Off take (drawal)	Distributed
Andhra Pradesh	63,593	63,593	57,837
Karnataka	76,790	57,316	35,003
Kerala	41,706	39,812	20,458
Tamil Nadu	1,30,462	1,90,135	1,21,709
Telangana	39,679	59,519	38,893
Share of the South	3,52,230	4,10,375	2,73,900
All India	16,55,505	17,24,185	13,75,621

would cause a fall in the monthly allocation of foodgrains from 65,261 tonnes to 42,040 tonnes, stated that the number of AAY cardholders below the family size of five members is 15.75 lakh (out of a total of 18.64 lakhs), covering 58.51 lakh beneficiaries (total: 69.27 lakhs). "Rice provided to the AAY cardholders is a staple ingredient of all three meals of the day and cannot be substituted with any other commodity from the open market, resulting in substantial out of pocket expenses," he said.

Besides, Anuradha Talwar, a functionary of the Right to Food Campaign, said that the amendment would bring a "North-South divide" in foodgrain allocation, as families in northern States would get higher allocations as their average family size was bigger than that of the bigger southern States.

### What is the way forward?

Ideally, such a change should have been subjected to greater public scrutiny to arrive at a consensus. However, T. Sadagopan, president, Antyodaya HH, and chief Districte Sotme government's panels on the food, suggests the Centre chalk out a master plan to ensure allocation of 30 kg per family to ensure the

- Centre proposes NFSA amendment.
- AAY: 7 kg per person (max 35 kg/household/month).
- Current: 35 kg per household per month.
- Draft amendment: Targets first proviso of Section 3.
- Public comments open till 13 July.

- Existing household-based system leads to inequity.
- Smaller households get more per-capita benefit.
- Aim: Remove intra-category inequities.
- Ensure rational allocation & better nutrition alignment.
- Inclusion of ineligible persons not addressed.

- Kerala & TN oppose amendment.
- Nuclear families suffer if cap on quantity reduced.
- Rice is staple food; reduction increases out-of-pocket cost.
- North-South divide may widen.

- TN & Kerala have strong PDS legacy.
- Food politics shaped political history (1952, 1967).
- Centre assured 2013 allocations legally protected.
- States joined others in implementing NFSA in Nov 2016.

- Amendment may lower allocations for small families.
- States fear reduction in quantity of free foodgrains.
- AAY cardholders: 15.75 lakh (TN), total beneficiaries 58.51 lakh.

- Need wider consultation.
- Suggestion: 30 kg per family, irrespective of size.
- Helps balance equity & subsidy burden.

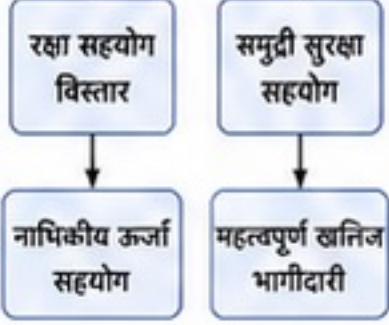
## UPSC Quick Points

- NFSA, 2013 – Legal right to subsidised foodgrains.
- Implemented: 2013 across India.
- Covers Priority HH & Antyodaya HH.
- Linked with SDG-2 (Zero Hunger).
- PDS → TPDS → One Nation One Ration Card.

## 1 भारत, ऑस्ट्रेलिया ने इंडो-पैसिफिक में सहयोग और गहरा करने पर सहमति



- रक्षा और सुरक्षा पर संयुक्त घोषणा-पत्र अपनाया
- सैन्य सहयोग, अभ्यास और अंतर-संचालनीयता बढ़ेगी
- रक्षा उद्योग, विज्ञान व प्रौद्योगिकी सहयोग का विस्तार
- ऑस्ट्रेलिया से यूरैनियम आपूर्ति के लिए नागरिक नाधिकीय ऊर्जा समझौता
- साइबर, क्रिटिकल टेक व आपूर्ति श्रृंखला साझेदारी शुरू
- महत्वपूर्ण खनिज गलियार पर सहयोग
- हिंद महासागर व व्यापक इंडो-पैसिफिक में समुद्री सुरक्षा सहयोग रोडमैप



2+2 संवाद • इंडो-पैसिफिक • QUAD GS II • अंतर्राष्ट्रीय संबंध • रक्षा • समुद्री सुरक्षा

## 2 मानसून पूरे देश में सामान्य से एक दिन देरी से पहुंचा: IMD

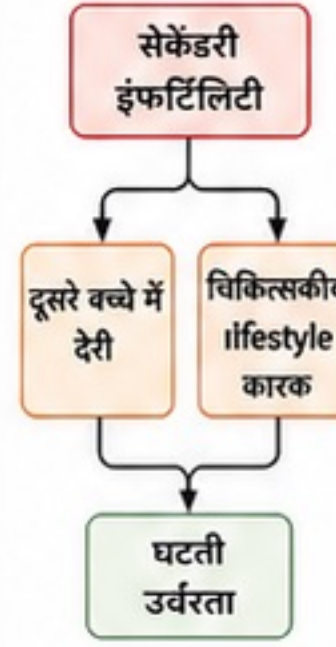


मानसून प्रगति  
 ■ कवर हो चुका  
 □ प्रतीक्षा में

- 9 जुलाई को पूरे देश में मानसून की पूर्ण कवरेज
- 5 जून को केरल पहुंचा; 35 दिनों में कवरेज पूरी
- राजस्थान, हरियाणा, पंजाब, उत्तर अरब सागर के शेष भागों में आगे बढ़ा
- जुलाई वर्षा पूर्वानुमान: पूरे देश में सामान्य से कम; पूर्व व पूर्व-मध्य भारत में बेहतर वर्षा की संभावना
- वर्षा घाटा घटकर 38% (30 जून) से 15% हुआ
- कवरेज की तिथि मौसमी वर्षा का विद्युत्सनीय संकेतक नहीं

ENSO • एल नीनो • IMD • जलवायु परिवर्तन GS I • भूगोल • कृषि • जलवायु

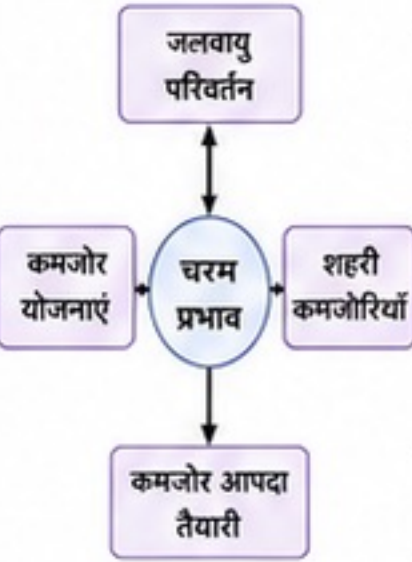
## 3 क्यों अधिक भारतीय दंपतियों में सेकेडरी इंफर्टिलिटी का निदान हो रहा है?



- पहले बच्चे के बाद गर्भधारण न कर पाने की स्थिति
- दूसरे बच्चे की योजना में देरी और बढ़ती मातृ आयु
- जीवनशैली रोग, मोटापा, डायबिटीज, तनाव
- एंडोमेट्रियोसिस, PCOS और शुक्राणु गुणवत्ता में गिरावट
- उर्वरता आयु के साथ स्वाभाविक रूप से घटती है
- प्रारंभिक निदान से परिणाम बेहतर होते हैं

प्रजनन स्वास्थ्य • NCDs • RMNCH+A GS II • स्वास्थ्य • जनसंख्या • SDG-3

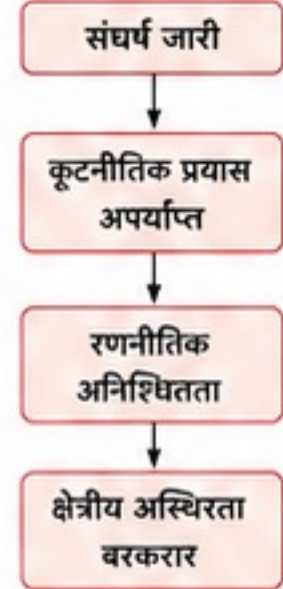
## 4 एक परफेक्ट स्टॉर्म



- अनेक पर्यावरणीय तनाव एक साथ कार्य कर रहे हैं
- जलवायु परिवर्तन से चरम मौसम घटनाएं और बढ़ रही हैं
- शहरीकरण, अवसंरचना की कमी से नुकसान अधिक
- जलवायु-लचीली अवसंरचना की आवश्यकता
- आपदा तैयारी और प्रारंभिक चेतावनी तंत्र सशक्त हों
- वैज्ञानिक पूर्वानुमान और जोखिम आधारित योजना जरूरी

जोखिम न्यूनीकरण • अनुकूलन • लचीलापन GS III • पर्यावरण • आपदा प्रबंधन

## 5 अभी खत्म नहीं हुआ



- संघर्ष विराम की अपेक्षाएं अब भी पूरा नहीं
- संघर्ष की गतिशीलता अभी भी अस्थिर
- केवल कूटनीतिक प्रयास पर्याप्त नहीं
- क्षेत्रीय अस्थिरता और तनाव बने हुए हैं
- रणनीतिक अनिश्चितता लगातार बनी हुई
- स्थायी समाधान के लिए सतत संलग्नता आवश्यक

कूटनीति • संघर्ष समाधान • स्थिरता GS II • अंतर्राष्ट्रीय संबंध • क्षेत्रीय सुरक्षा

## 6 किस प्रकार शहरों का कार्यशील वर्ग हाशिए पर धकेला जाता है और अदृश्य बना दिया जाता है



- उंची आवास लागत से शहरों के किनारों की ओर पलायन
- अनौपचारिक jobs और कमजोर श्रमिक सुरक्षा
- पुनर्विकास परियोजनाओं से विस्थापन
- सार्वजनिक परिवहन की कमी से आवागमन समय और खर्च बढ़ता है
- अनौपचारिक वस्तुओं की उपेक्षा
- शहरी योजना में श्रमिक आवश्यकताओं को नजरअंदाज

समावेशी शहर • श्रम अधिकार • आवास GS I • समाज • GS II • शहरी शासन

## 7 केंद्र NFSA में संशोधन क्यों कर रहा है?



- NFSA के तहत सबसे बड़ी खाद्यान्नों का कानूनी अधिकार
- जनगणना 2011 के बाद जनसंख्या में परिवर्तन
- बेहतर लाभार्थी पहचान की आवश्यकता
- कवरेज अपडेट कर समावेशन/बहिष्करण त्रुटि कम करना
- TPDS की दक्षता में सुधार
- खाद्य सुरक्षा डिजीवरी को सशक्त बनाना

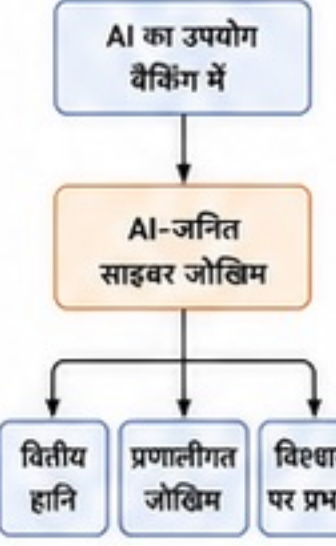
NFSA, 2013 • TPDS • खाद्य सुरक्षा GS II • कल्याणकारी योजनाएं • गरीबी • SDG-2

## 8 क्या भारत को पाकिस्तान के साथ संवाद फिर से शुरू करना चाहिए?



शांति और सुरक्षा • आतंकवाद • द्विपक्षीय संबंध GS II • अंतर्राष्ट्रीय संबंध • पड़ोसी देश • द्विपक्षवाद

## 9 बैंकों में AI साइबर जोखिम पर राष्ट्रीय स्तर की प्रतिक्रिया जरूरी



- AI-सक्षम उन्नत साइबर हमले
- फिशिंग, डीपफेक और पहचान चोरी में वृद्धि
- मौजूदा नियम तेजी से बदलती तकनीक से पीछे
- राष्ट्रीय AI-साइबर रणनीति की आवश्यकता
- RBI नेतृत्व में साइबर लचीलेपन को सुदृढ़ करना
- AI आधारित धोखाधड़ी पहचान, ऑडिट और सुचना साक्षात्करण जल्दी

साइबर सुरक्षा • फिनटेक • विनियमन GS III • अर्थव्यवस्था • सुरक्षा • प्रौद्योगिकी

### तुरंत खबरें (QUICK NEWS)

- पीएम मोदी ने ऑस्ट्रेलिया के 16 साल से कम उम्र के बच्चों के लिए सोशल मीडिया प्रतिबंध की सराहना की; भारत में भी ऐसे कदम के संकेत
- कर्नाटक में एचआईवी निदान सुधारने के लिए राज्य एडस रोकथाम सोसायटी ने अभियान शुरू किया
- ऑस्ट्रेलिया ने तमिलनाडु के मंदिरों से ली गई तीन प्राचीन कलाकृतियां लौटाने की घोषणा की
- आईपीएस प्रशिक्षु ने पोस्टपार्टम अंतराल (हायटस) नियम को चुनौती देते हुए सुप्रीम कोर्ट का रुख किया
- पोरबंदर के पास बिना चालक वाले हवाई वाहन (UAV) के दुर्घटना की जांच के लिए नौसेना ने जांच के आदेश दिए
- भारत में एंटीमाइक्रोबियल प्रतिरोधी नवजात शिशु सेप्सिस को रोकने के लिए अध्ययन शुरू
- AI का भारत के GCC नौकरियों पर अपेक्षाकृत कम जोखिम: CEA
- स्पेसएक्स और AI स्टार्टअप की समृद्धि से प्राइवेट जेट की मांग बढ़ी
- गृह मंत्री शाह ने सीमावर्ती क्षेत्रों में तेजी से बदलती जनसंख्या की जानकारी रिपोर्ट करने को कहा

### प्रिलिम फैक्ट्स (PRELIM FACTS)

- बैतरणी नदी महानदी की सबसे लंबी सहायक नदी है
- एल नीनो भारत में कमजोर मानसून लाता है
- NFSA, 2013 खाद्य सुरक्षा का कानूनी अधिकार देता है
- खरीफ फसलों को मॉनसून के समय पर आगमन से लाभ
- AI का उपयोग बैंकिंग में धोखाधड़ी पहचान और जोखिम विश्लेषण के लिए होता है
- भारतीय नौसेना समुद्री लेन और समुद्री हितों की रक्षा करती है
- ASEAN क्षेत्रीय सुरक्षा ढांचे का केंद्रीय स्तंभ है
- IMF के अनुसार 2025 में वैश्विक आर्थिक विकास ~3.0% रहने का अनुमान
- NCRB का "क्राइम इन इंडिया" रिपोर्ट प्रतिवर्ष प्रकाशित होता है

### शब्दावली (VOCABULARY)

- Resilience (लचीलापन)** — प्रतिकूल परिस्थितियों से उबरने और अनुकूलन की क्षमता
- Interoperability (अंतर-संचालनीयता)** — अलग-अलग प्रणालियों का एक-दूसरे के साथ प्रभावी ढंग से कार्य करना
- Mitigation (न्यूनीकरण)** — खतरे की गंभीरता या प्रभाव को कम करने के उपाय
- Inclusive (समावेशी)** — सभी वर्गों और समूहों को शामिल करने वाला
- Accountability (जवाबदेही)** — कर्तव्य और निर्णयों के लिए उत्तरदायी होना और जवाब देना

## 1 India, Australia deepen cooperation in Indo-Pacific



- Joint Declaration on Defence & Security Cooperation adopted
- Expanded military engagement & interoperability
- More complex exercises & information sharing
- Civil nuclear pact for uranium supply from Australia
- Cyber, critical tech & supply chains partnership launched
- Maritime security roadmap for Indo-Pacific cooperation

Defence Cooperation


Nuclear & Energy

Maritime Security

Critical Minerals

2+2 Dialogue • Indo-Pacific • QUAD  
GS II • IR • Maritime Security • Defence

## 2 Monsoon covers entire country, a day later than normal



- Southwest monsoon covered entire India on 9 July
- Reached Kerala on 5 June; covered in 35 days
- Advanced into Rajasthan, Haryana, Punjab, N. Arabian Sea
- July rainfall below normal; better over East & E-C India
- Rainfall deficit improved: 38% (30 June) to 15% now
- Date of coverage not a reliable indicator of seasonal rainfall

Monsoon Advance

■ Covered

□ Pending

ENSO • El Niño • IMD • Climate Change  
GS I • Geography • Agriculture

## 3 Why more Indian couples are being diagnosed with secondary infertility

Secondary Infertility

Delaying Second Child

Medical & Lifestyle Factors

↓

Declining Fertility

- Inability to conceive after having one or more children
- Delayed planning for second child & rising maternal age
- Lifestyle diseases, obesity, diabetes & stress
- Endometriosis, PCOS & declining sperm quality
- Fertility declines significantly with age
- Early diagnosis improves outcomes

Reproductive Health • NCDs • RMNCH+A  
GS II • Health • Population • SDGs-3

## 4 A perfect storm

Climate Change

Poor Planning

Urban Vulnerabilities

↓

Extreme Impact

↓

Weak Disaster Preparedness

- Multiple environmental stresses acting together
- Climate change intensifies extreme weather events
- Urban vulnerabilities & poor planning magnify losses
- Need for climate-resilient infrastructure
- Stronger disaster preparedness essential
- Better scientific forecasting and early warning

Risk Reduction • Adaptation • Resilience  
GS III • Environment • Disaster Mgmt.

## 5 Far from over

Conflict Persists

↓

Diplomatic Efforts Insufficient

↓

Strategic Uncertainty

↓

Regional Instability Continues

- Expectations of de-escalation remain unfulfilled
- Conflict dynamics remain unstable
- Diplomatic efforts alone insufficient
- Regional instability continues
- Strategic uncertainty persists
- Need for sustained engagement

Diplomacy • Conflict Resolution • Stability  
GS II • IR • Regional Security

## 6 How a city's working class is driven to the margins and made invisible

Drivers

High Housing Costs

Informal Jobs

Poor Transport

Urban Redevelopment

↓

Marginalisation & Invisibility

- Rising housing costs push workers to city peripheries
- Informal jobs & weak labour protections
- Redevelopment leads to displacement
- Inadequate public transport increases commute time
- Informal settlements neglected
- Urban planning often ignores labour needs

Inclusive Cities • Labour Rights • Housing  
GS I • Society • GS II • Urban Governance

## 7 Why is the Centre revising the NFSA?

NFSA, 2013 (Legal Entitlement)

↓

Census 2011 Based Coverage

↓

Revision Needed

↓

Updated Coverage & Efficiency

- NFSA provides legal right to subsidised foodgrains
- Population changes since Census 2011
- Need for better beneficiary identification
- Updating coverage to reduce inclusion/exclusion errors
- Improve efficiency of TPDS
- Strengthen food security delivery

NFSA, 2013 • TPDS • Food Security  
GS II • Welfare Schemes • Poverty • SDG-2

## 8 Should India restart dialogue with Pakistan?

Arguments For

- Prevent escalation
- Crisis management
- Communication channels
- Regional stability

Arguments Against

- Terrorism concerns
- Cross-border violence
- Trust deficit
- Need credible action against terror

↓

Balanced View

Dialogue & security measures not mutually exclusive; sustainable engagement needs conducive conditions.

Peace & Security • Counter-Terrorism  
GS II • IR • Neighbourhood • Bilateral Relations

## 9 AI cyberrisk in banking needs national response

AI in Banking

↓

AI-Enabled Cyber Risks

Fraud & Financial Loss

Systemic Risk

Cyber Security • Fintech • Regulation  
GS III • Economy • Security • Technology

### QUICK NEWS

- Modi hails Australia's social media ban for minors, signals curbs
- AIDS Prevention Society launches drive to improve HIV diagnosis in Karnataka
- Australia announces repatriation of three antiquities from Tamil Nadu temples
- IPS trainee moves SC on postpartum hiatus rule
- Navy orders probe into crash of unmanned aerial vehicle near Porbandar
- Study to contain antimicrobial resistant neonatal sepsis begins in India
- AI poses a relatively lower risk to India's GCC jobs: CEA
- SpaceX and AI startup wealth fuels private jet demand
- Shah asks SPs to report rapid population changes along border areas

### PRELIM FACTS

- Baitarani is Mahanadi's longest tributary
- El Niño brings below-normal monsoon rainfall in India
- NFSA, 2013 ensures food security to eligible populations
- Kharif sowing benefits from timely monsoon onset
- AI can be used for fraud detection and risk analytics in banking
- Indian Navy protects sea lanes and maritime interests
- ASEAN is central to regional security architecture
- IMF projects global growth at 3.0% in 2025
- NCRB publishes Crime in India report annually

### VOCABULARY

- Resilience** — Capacity to recover quickly from shocks
- Interoperability** — Ability of systems to work together effectively
- Inclusive** — Ensuring no group is left behind
- Mitigation** — Measures to reduce severity or impact
- Accountability** — Responsibility for actions and outcomes