

1 भारत-न्यूजीलैंड रणनीतिक साझेदारी: 2030 तक रोडमैप



- भारत-न्यूजीलैंड ने रणनीतिक साझेदारी मजबूत की
- 2030 तक रोडमैप पर सहमति
- व्यापार, रक्षा, शिक्षा, कृषि, प्रौद्योगिकी, खेल, गतिशीलता जैसे क्षेत्रों में सहयोग
- हितधार्मिक आपूर्ति श्रृंखलाएँ और कनेक्टिविटी को बढ़ावा
- इंडो-पैसिफिक में साझा शांतिपूर्ण और समृद्ध भविष्य

मूल्य वर्धन: भारत की इंडो-पैसिफिक नीति को मजबूती, QUAD और FIPIC के पूरक

मुख्य कीवर्ड: रणनीतिक साझेदारी, इंडो-पैसिफिक, QUAD, आपूर्ति श्रृंखला, आर्थिक कूटनीति

2 INS महेन्द्रगिरि कमीशन किया गया



- भारतीय नौसेना में INS महेन्द्रगिरि कमीशन किया गया
- प्रोजेक्ट 17A के अंतर्गत उन्नत स्टील्थ फ्रिगेट
- मजागॉन डॉक शिपबिल्डर्स लिमिटेड द्वारा निर्मित
- स्वदेशी निर्माण से आत्मनिर्भर भारत को बल
- उन्नत सेंसर, स्टील्थ और बेहतर समुद्री क्षमता
- समुद्री सुरक्षा और प्रतिरोधक क्षमता में वृद्धि

मूल्य वर्धन: परियोजना 17A के अंतर्गत 7 उन्नत फ्रिगेट्स का निर्माण

मुख्य कीवर्ड: प्रोजेक्ट 17A, स्टील्थ, ब्लू वॉटर नेवी, स्वदेशी निर्माण, समुद्री सुरक्षा

3 डिजिटल इंडिया: eSaras ऑनलाइन बाजार से SHGs को सशक्तिकरण



- eSaras प्लेटफॉर्म से SHG उत्पादों की ऑनलाइन बिक्री को बढ़ावा
- ग्रामीण उद्यमिता को सशक्तिकरण
- महिला स्वयं सहायता समूहों को नया बाजार
- डिजिटल कॉमर्स और वित्तीय समावेशन में मदद
- ONDC इकोस्ट्रिक्टम से जुड़ा
- ग्रामीण आजीविका को प्रोत्साहन

मूल्य वर्धन: ग्रामीण अर्थव्यवस्था में डिजिटल मार्केटिंग और कनेक्टिविटी से वृद्धि

मुख्य कीवर्ड: eSaras, SHG, ONDC, डिजिटल कॉमर्स, ग्रामीण आजीविका

4 PMFME योजना के क्रेडिट लिंकड लाभार्थी 2 लाख से अधिक



- PMFME के क्रेडिट लिंकड लाभार्थी 2 लाख के पार
- सूक्ष्म खाद्य प्रसंस्करण इकाइयों का औपचारिकरण
- उद्यमियों को ऋण सहायता
- ODOP और वैल्यू एडिशन को बढ़ावा
- रोजगार सृजन और आय वृद्धि
- खाद्य प्रसंस्करण पारिस्थितिकी तंत्र को मजबूत करना

मूल्य वर्धन: कृषि मूल्य श्रृंखला विकास और आत्मनिर्भर भारत को बढ़ावा

मुख्य कीवर्ड: PMFME, ODOP, क्रेडिट सपोर्ट, एग्री-वैल्यू चेन, फूड प्रोसेसिंग

5 राष्ट्रीय स्वास्थ्य मिशन: सर्वोत्तम प्रथाओं पर वेबिनार श्रृंखला शुरू



- NHM के अंतर्गत वेबिनार श्रृंखला शुरू
- नवाचार और सर्वोत्तम प्रथाओं पर फोकस
- सार्वजनिक स्वास्थ्य प्रणाली को मजबूत बनाना
- राज्यों के बीच ज्ञान साझा करना
- स्वास्थ्य पेशेवरों की क्षमता निर्माण
- SDG 3 – स्वस्थ जीवन और सुख-समृद्धि को समर्थन

मूल्य वर्धन: सहयोगी संघवाद के माध्यम से स्वास्थ्य क्षेत्र को मजबूती

मुख्य कीवर्ड: NHM, सर्वोत्तम प्रथाएँ, स्वास्थ्य प्रणाली, नवाचार, SDG 3

6 CAQM ने नोएडा और ग्रेटर नोएडा के शहरी सड़कों का निरीक्षण किया



- CAQM ने शहरी सड़कों का निरीक्षण किया
- धूल प्रदूषण नियंत्रण पर ध्यान
- शहरी वायु प्रदूषण में प्रमुख योगदानकर्ता
- यांत्रिक सफाई और पानी का छिड़काव प्रोत्साहित
- NCAP और GRAP लक्ष्यों को समर्थन
- जन स्वास्थ्य और पर्यावरण सुरक्षा

मूल्य वर्धन: सड़क धूल नियंत्रण से वायु गुणवत्ता में सुधार

मुख्य कीवर्ड: CAQM, GRAP, NCAP, वायु गुणवत्ता, शहरी प्रदूषण, धूल नियंत्रण

7 क्षेत्रीय भाषाओं के माध्यम से विधि शिक्षा को सुदृढ़ करना



- राष्ट्रीय सम्मेलन का आयोजन
- विधि शिक्षा में क्षेत्रीय भाषाओं के एकीकरण पर चर्चा
- न्याय तक पहुँच को बढ़ाना
- संवैधानिक मूल्यों का संवर्धन
- समावेशी और न्यायसंगत कानूनी शिक्षा
- NEP 2020 के अनुरूप पहल

मूल्य वर्धन: स्थायी भाषा में विधि शिक्षा से न्याय प्रणाली अधिक सुलभ

मुख्य कीवर्ड: विधि शिक्षा, क्षेत्रीय भाषाएँ, न्याय तक पहुँच, अनुच्छेद 348, NEP 2020

8 3रा NAMASTE दिवस 14 जुलाई को कोलकाता, पश्चिम बंगाल में



- सामाजिक न्याय एवं अधिकारिता मंत्रालय द्वारा 3रा NAMASTE दिवस मनाया जाएगा
- यांत्रिक सफाई, शुन्य मैनुअल सफाई का लक्ष्य
- स्वच्छता कर्मियों की सुरक्षा, गरिमा और आजीविका सुनिश्चित करना
- कौशल विकास, PPE, बीमा और सामाजिक सुरक्षा पर जोर
- स्वच्छ भारत मिशन (शहरी) के लक्ष्यों को समर्थन
- SDG 3, 6, 8, 10, 11 में योगदान

मूल्य वर्धन: मैनुअल स्कैवेंजिंग उन्मूलन और पुनर्वास को बल

मुख्य कीवर्ड: NAMASTE, स्वच्छता कर्मों, गरिमा, सामाजिक न्याय, SBM-Urban, SDGs

9 NITI Aayog ने SHANTI अधिनियम 2025 के कार्यान्वयन पर परामर्श आयोजित किया



- SHANTI अधिनियम 2025 के कार्यान्वयन पर स्टेकहोल्डर परामर्श
- साक्ष्य-आधारित नीति निर्माण
- सहभागी और परामर्शात्मक शासन
- संस्थागत समन्वय और नीति प्रभावशीलता
- बेहतर कार्यान्वयन और पारदर्शिता को बढ़ावा

मूल्य वर्धन: सहकारी संघवाद और नीति परामर्श को मजबूती

मुख्य कीवर्ड: NITI Aayog, SHANTI अधिनियम, शासन, नीति क्रियान्वयन, सहकारी संघवाद

अन्य महत्वपूर्ण एक-पंक्ति खबरें



प्रधानमंत्री ने न्यूजीलैंड में भारतीय समुदाय को संबोधित किया।



फू क्वोक, वियतनाम के पास हुई नाव दुर्घटना पर प्रधानमंत्री ने शोक व्यक्त किया।



नई दिल्ली में जयप्रकाश नारायण पुस्तकालय का उद्घाटन किया गया।



अल्पसंख्यक मामलों के मंत्री ने 6वें लोक समवर्धन पर्व में भारत की समृद्ध शिल्पकला विरासत प्रदर्शित की।



UPSC ने भारत सरकार के विभिन्न पदों पर सीधी भर्ती की अधिसूचना जारी की।

1 India–New Zealand Strategic Partnership: Roadmap to 2030



- Strategic Partnership with vision for 2030
- 18 pacts across multiple sectors
- Focus on trade, defence, education, agriculture, technology, sports
- Boosts Indo-Pacific cooperation
- Enhances resilient supply chains & connectivity
- Strengthens people-to-people ties

Value Addition: Supports India's Indo-Pacific policy, complements QUAD & FIPIC.

Keywords: Strategic Partnership, Indo-Pacific, QUAD, Supply Chains, Economic Diplomacy

2 INS Mahendragiri Commissioned



- Indian Navy commissions INS Mahendragiri
- Advanced stealth frigate under Project 17A
- Built in India by Mazagon Dock Shipbuilders Ltd.
- Enhances blue water capability
- Strengthens maritime deterrence
- Boosts Aatmanirbhar Bharat in defence

Value Addition: Project 17A includes 7 advanced frigates with indigenous technology.

Keywords: Project 17A, Indigenous, Stealth, Blue Water Navy, Maritime Security

3 Digital India: eSaras Online Market Empowers SHGs



- eSaras platform promotes SHG products online
- Strengthens rural entrepreneurship
- Supports women-led Self Help Groups
- Enhances digital commerce access
- Linked with ONDC ecosystem
- Promotes financial inclusion & livelihoods

Value Addition: Strengthens rural economy through digital marketing & last-mile connectivity.

Keywords: eSaras, SHGs, ONDC, Digital Commerce, Rural Livelihoods

4 PMFME Scheme Crosses Two Lakh Credit Linked Beneficiaries



- PMFME reaches milestone of over 2 lakh beneficiaries
- Formalisation of micro food processing units
- Credit linked support for enterprises
- Promotes ODOP & value addition
- Generates employment & boosts rural income
- Strengthens food processing ecosystem

Value Addition: Supports Atmanirbhar Bharat & agriculture value chain development.

Keywords: PMFME, ODOP, Credit Support, Agri-Value Chain, Rural Enterprise

5 National Health Mission Webinar on Best Practices



- Webinar series launched under NHM
- Focus on innovation & best practices
- Strengthens public health systems
- Knowledge sharing among States
- Builds capacity of health professionals
- Supports SDG 3 – Good Health & Well-being

Value Addition: Enhances collaborative federalism in health sector.

Keywords: NHM, Best Practices, Health Systems, SDG 3, Innovation

6 CAQM Inspects Urban Roads in Noida & Greater Noida



- CAQM inspects road stretches
- Focus on dust mitigation measures
- Major contributor to urban air pollution
- Promotes mechanised cleaning & water sprinkling
- Supports NCAP goals
- Protects public health & environment

Value Addition: Road dust control is key for better urban air quality.

Keywords: CAQM, GRAP, NCAP, Air Quality, Urban Pollution

7 Strengthening Legal Education through Regional Languages



- National Conference held on legal education
- Focus on integration of regional languages
- Promotes access to justice for all
- Strengthens constitutional values
- Supports inclusive & equitable legal system
- Aligns with NEP 2020

Value Addition: Empowers students & promotes local language governance.

Keywords: Legal Education, Regional Languages, Access to Justice, Article 348, NEP 2020

8 3rd NAMASTE Day on 14 July in Kolkata



- Ministry of Social Justice & Empowerment to mark 3rd NAMASTE Day
- Focus on mechanised sanitation & zero hazardous cleaning
- Ensures safety, dignity & livelihood security
- Promotes social inclusion & dignity of labour
- Supports Swachh Bharat Mission (Urban)
- Aligns with SDGs 3, 6, 8, 10, 11

Value Addition: Eliminates manual scavenging; ensures safety & rehabilitation.

Keywords: NAMASTE, Sanitation Workers, Dignity, Social Justice, SBM-Urban, SDGs

9 NITI Aayog Consults on Implementation of SHANTI Act 2025



- NITI Aayog holds stakeholder consultation
- Focus on SHANTI Act 2025 implementation
- Encourages participatory policy making
- Strengthens evidence based governance
- Enhances institutional coordination
- Promotes effective implementation

Value Addition: Stakeholder participation ensures better policy outcomes.

Keywords: NITI Aayog, SHANTI Act, Governance, Policy Implementation, Cooperative Federalism

Other Important One-Liners



PM Modi addressed Indian community in New Zealand, strengthening people-to-people ties.



PM expressed grief over boat accident involving Indians near Phu Quoc, Vietnam.



Jaya Prakash Narayan Library inaugurated in New Delhi by Union Home & Cooperation Minister.



Ministry of Minority Affairs inaugurated 6th Lok Samvardhan Parv to showcase India's rich artisan heritage.



UPSC announced direct recruitment to various posts in Government of India.

1 Banking & Finance

The SHG Savings Account launched by India Post Payments Bank (IPPB) aims to promote financial inclusion primarily through:

- (A) Providing high-interest micro-loans to women-led SHGs.
- (B) Integrating SHGs into the formal financial ecosystem with zero-balance requirements.
- (C) Offering insurance cover and pension benefits to rural women entrepreneurs.
- (D) Facilitating international remittances for SHGs involved in export of local handicrafts.

Answer: B

Explanation: It integrates SHGs into the formal financial ecosystem by offering zero-balance accounts, removing barriers to banking.

2 Geography

The prominent coffee economy of Uganda and its high agricultural productivity around the Lake Victoria region are primarily anchored by which natural factor?

- (A) Well-drained, fertile, deep red lateritic soils combined with an interior plateau topography.
- (B) Thick alluvial deposits brought down by the annual flooding of the Albert Nile.
- (C) Arid sandy soils managed through extensive subterranean artesian basin irrigation.
- (D) Podzolic soils formed due to the continuous presence of active alpine glaciers in the north.

Answer: A

Explanation: The combination of a stable interior plateau and fertile red lateritic soils with reliable rainfall makes the region highly productive.

3 Banking & Cybersecurity

Regarding the Reserve Bank of India's 'bank.in' domain initiative, how many of the following statements are incorrect?

1. It is a mandatory internet domain for registered Indian banks to enhance cybersecurity.
2. The domain is intended to replace the existing NEFT and RTGS systems for inter-bank transfers.
3. It helps customers differentiate legitimate banking websites from fraudulent phishing sites.

- (A) Only one
- (B) Only two
- (C) All three
- (D) None

Answer: A

Explanation: Only Statement 2 is incorrect. 'bank.in' is a domain security initiative, not a replacement for NEFT or RTGS.

4 Economics

Which of the following best describes the 'Jevons Paradox' in the context of modern technology and energy?

- (A) Improving efficiency of a resource leads to a decrease in its total consumption.
- (B) Industrial growth leads to a proportional decrease in the demand for raw materials.
- (C) The cost of a resource increases despite an increase in its availability.
- (D) Technological progress that increases efficiency tends to increase the total rate of consumption of that resource.

Answer: D

Explanation: As efficiency improves, cost falls and demand rises, leading to higher overall consumption.

5 Economics

In fixed-income financial markets, which statement best illustrates the structural relationship between bond prices and bond yields?

- (A) Bond prices and bond yields move in tandem; higher demand raises both.
- (B) The coupon rate on a sovereign bond fluctuates to keep market price equal to face value.
- (C) Central banks adjust sovereign bond yields directly, forcing uniform coupon revaluation.
- (D) When market price of a fixed-coupon bond falls, its mathematical yield rises correspondingly.

Answer: D

Explanation: Bond prices and yields have an inverse relationship—price falls, yield rises, and vice versa.

6 Economy (Public Finance)

With reference to the 'Tobin Tax', which of the following statements is/are correct?

1. India currently imposes a direct Tobin Tax on all foreign exchange transactions.
 2. Securities Transaction Tax (STT) in India acts as a Tobin-like tax by levying a small fee on stock market transactions.
- (A) Both 1 and 2 are correct, and 2 is the correct explanation of 1.
 - (B) Both 1 and 2 are correct, but 2 is not the correct explanation of 1.
 - (C) 1 is correct, but 2 is incorrect.
 - (D) 1 is incorrect, but 2 is correct.

Answer: D

Explanation: India does not levy a direct Tobin Tax on forex transactions, but STT functions as a Tobin-like tax on securities.

सृजन इंडिया वन स्टेट्स ऑफ इंडिया

11 जुलाई 2026

मिजोरम

हाइलैंड्स की धरती, प्रकृति और संस्कृति का अद्भुत संगम

आइजॉल – राजधानी

फवंगपुरई (ब्लू माउंटेन)

1. संक्षिप्त तथ्य

राजधानी	: आइजॉल
राज्य गठन	: 20 फरवरी 1987
आधिकारिक भाषा	: मिजो
सहायक आधिकारिक भाषा	: अंग्रेजी
राज्य पशु	: सीचो (Serow)
राज्य पक्षी	: मिसेज ह्रूम का तीतर
राज्य पुष्प	: लाल वंडा ऑर्किड
राज्य वृक्ष	: आयरनवुड (निरस)
जनसंख्या (2011)	: 10.91 लाख*
	(*अनुमान 2023 ~ 13.1 लाख)
क्षेत्रफल	: 21,087 वर्ग कि.मी.
साक्षरता दर	: 91.33% (2011)

महत्वपूर्ण तथ्य

- ★ मिजोरम शांति समझौता 30 जून 1986 को हुआ।
- ★ पहले यह असम का भाग था।
- ★ बांस संसाधनों में मिजोरम अग्रणी है।
- ★ यह भारत का सबसे शांतिपूर्ण और स्वच्छ राज्यों में से एक माना जाता है।
- ★ जूम (स्थानांतरित खेती) परंपरागत कृषि पद्धति है।

2. स्थिति एवं मानचित्र

स्थिति

- उत्तर-पूर्व भारत में स्थित।
- बांग्लादेश (पश्चिम) और म्यांमार (पूर्व) के साथ अंतरराष्ट्रीय सीमा साझा करता है।
- सीमावर्ती राज्य – असम (उत्तर), मणिपुर (उत्तर-पूर्व), त्रिपुरा (पश्चिम)।

मुख्य नदियाँ

- त्वांग
- तुइरियल
- कोलॉइडिन (छिम्तुइपुरई)
- तुवाइवल
- कारनफुली



भौगोलिक विशेषताएँ

- लुसाई पहाड़ियाँ
- ब्लू माउंटेन रेंज (फवंगपुरई)
- नदी पाटियाँ
- अधिकतम ऊँचाई – फवंगपुरई (2,157 मी.)

3. इतिहास एवं धरोहर

प्राचीन काल

- मिजों जनजातियों द्वारा पारंपरिक कबीलाई व्यवस्था के साथ निवास।
- मौखिक परंपराएँ समृद्ध।

औगन्धिनिक काल

- 1890 के दशक में ब्रिटिश शासन के अधीन आया।
- असम प्रांत का भाग बना।

आधुनिक काल

- मिजो नेशनल फ्रंट (MNF) आंदोलन।
- 30 जून 1986 को मिजोरम शांति समझौता।
- 20 फरवरी 1987 को पूर्ण राज्य का दर्जा मिला।

संस्कृति धरोहर

- बांस आधारित जीवन शैली, संगीत, नृत्य।
- मौखिक लोककथाएँ और जनजातीय परंपराएँ अद्वितीय।



चेराव नृत्य



सोलोमन का मंदिर, आइजॉल



मिजोरम शांति स्मारक

4. अर्थव्यवस्था

प्रमुख क्षेत्र

- कृषि, बागवानी, बांस आधारित उद्योग, हस्तशिल्प, पर्यटन।

प्रमुख उद्योग

- बांस उत्पाद, हस्तशिल्प, हथकरघा, खाद्य प्रसंस्करण, रेशम उद्योग।

महत्वपूर्ण तथ्य

- बांस अर्थव्यवस्था राज्य की रीढ़ है।
- कलादान मल्टी-मोडल ट्रांजिट परियोजना से म्यांमार के माध्यम से कनेक्टिविटी बढ़ रही है।



बांस उद्योग



हथकरघा बुनाई

5. कृषि एवं बागवानी

मुख्य फसलें

- धान, मक्का, मिलेट्स, दालें, जड़ फसलें।

नकदी फसलें

- अदरक, हल्दी, मिर्च, ऑयल पाम, इलायची।

बागवानी

- संतरा, पैशन फ्रूट, अनानास, केला, ड्रैगन फ्रूट।

कृषि पद्धति

- जूम खेती (स्थानांतरित खेती) प्रमुख, अब स्थायी खेती भी और परिलक्षित।



धान

मक्का

अदरक

हल्दी

संतरा

पैशन फ्रूट

GI / विशेष उत्पाद : मिजो मिर्ची • बांस उत्पाद • हस्तनिर्मित वस्त्र

6. संस्कृति एवं परंपरा

लोक नृत्य

- चेराव (बांस नृत्य), खुआत्म, डेहैलम।

लोक संगीत

- पारंपरिक गीत, ड्रम और बांस वाद्ययंत्र।

कला रूप

- बांस शिल्प, वेंट शिल्प, लकड़ी नक्कलकारी, हथकरघा।

भाषाएँ

- मिजो, अंग्रेजी, विभिन्न जनजातीय बोधियाँ।

सांस्कृतिक विशेषता

- समुदाय आधारित जीवन, सामूहिक श्रम, पारंपरिक परिपद प्रणाली।



बांस शिल्प



मिजो हस्तकला



पारंपरिक मिजो परीधान

7. त्योहार

चपचार कूट

- वसंत ऋतु का मुख्य पर्व।

मिम कूट

- भाईचारे और समुदाय का उत्सव।

पॉल कूट

- फसल कटाई उत्सव।

क्रिसमस

- पूरे राज्य में हॉर्नललास से मनाया जाता है।

नव वर्ष (थीस)

- मिजो नव वर्ष धूमधाम से मनाया जाता है।



चपचार कूट महोत्सव

8. पर्यावरण एवं जैव विविधता

राष्ट्रीय उद्यान

- फवंगपुरई राष्ट्रीय उद्यान
- मुस्लेन राष्ट्रीय उद्यान

टाइगर रिजर्व

- डम्पा टाइगर रिजर्व

वन्यजीव अभयारण्य

- नेम्गपुरई, तबी, लेंगेटंग आदि

जैव विविधता

- इंडो-बर्मा जैव विविधता हॉटस्पॉट का हिस्सा।
- विश्व विरासत खण्ड : फनत्किमुं NP



सीरो

मिसेज ह्रूम का तारपी

क्लाउडलेपार्ड

होतोक गिबन

मुख्य संरक्षित क्षेत्र : फवंगपुरई NP • मुस्लेन NP • डम्पा TR
नेम्गपुरई WS • तबी WS • लेंगेटंग WS

9. पर्यटन एवं धरोहर

प्रमुख स्थल

- फवंगपुरई (ब्लू माउंटेन), वांटवांग जलप्रपात, रेड्क, तम दिल झील, आइडन पहाड़ी, डुटलांग हिस्स।

धार्मिक स्थल

- सोलोमन का मंदिर, डुटलांग चर्च, सुगरलेई चर्च।

साहसिक पर्यटन

- ट्रेकिंग, बर्ड वॉचिंग, गुफा अन्वेषण।

संस्कृतिक धरोहर

- मिजोरम राज्य संग्रहालय, मिजो हेरिटेज गांव।



वांटवांग जलप्रपात



तम दिल झील



रेड्क



डुटलांग हिस्स



सोलोमन का मंदिर



मिजोरम संग्रहालय

10. UPSC के लिए मूल्य वर्धन

प्रिलिन्स तथ्य : फवंगपुरई – मिजोरम की सर्वोच्च चोटी, डम्पा – टाइगर रिजर्व।

मेन्स बिंदु : शांति समझौता 1986, जूम खेती, बांस अर्थव्यवस्था, पूर्वोत्तर जैव विविधता, एक्ट ईस्ट पॉलिसी।

करेंट अफेयर्स : कलादान परियोजना, सीमावर्ती व्यापार, पर्यटन विकास, बांस मिशन, जलवायु परिवर्तन प्रभाव।

महत्वपूर्ण व्यक्तित्व : एल. लामुनाजिन्ना (लेखक और पूर्व राज्याध्यक्ष)।

रणनीतिक महत्व : एक्ट ईस्ट पॉलिसी के तहत भारत-म्यांमार-बांग्लादेश संपर्क की कुंजी, सामरिक दृष्टि से संवेदनशील सीमावर्ती राज्य।

11. 15 त्वरित पुनरावृत्ति तथ्य

- 1 राजधानी – आइजॉल
- 2 राज्य गठन – 20 फरवरी 1987
- 3 आधिकारिक भाषा – मिजो
- 4 सहायक भाषा – अंग्रेजी
- 5 राज्य पशु – सीरो
- 6 राज्य पक्षी – मिसेज ह्रूम का तीतर
- 7 राज्य पुष्प – लाल वंडा ऑर्किड
- 8 राज्य वृक्ष – आयरनवुड
- 9 सर्वोच्च चोटी – फवंगपुरई (2,157 मी.)
- 10 प्रमुख नदी – त्वांग
- 11 राष्ट्रीय उद्यान – फवंगपुरई
- 12 टाइगर रिजर्व – डम्पा
- 13 प्रसिद्ध नृत्य – चेराव
- 14 मुख्य त्योहार – चपचार कूट
- 15 शांति समझौता – 30 जून 1986

12. रणनीतिक एवं आर्थिक महत्व

बांग्लादेश और म्यांमार से अंतरराष्ट्रीय सीमा।

एक्ट ईस्ट नीति में महत्वपूर्ण भूमिका।

बांगवाहन परियोजना से क्षेत्रीय कनेक्टिविटी।

बांस आधारित अर्थव्यवस्था, रोजगार और निर्यात की क्षमता।

मिजोरम शांति मॉडल – भारत में सफल शांति प्रक्रिया का उदाहरण।

13. प्रमुख परीक्षा कीवर्ड

- फवंगपुरई • डम्पा टाइगर रिजर्व • चेराव नृत्य • जूम खेती
- कलादान परियोजना • इंडो-बर्मा हॉटस्पॉट • बांस अर्थव्यवस्था
- मिजोरम शांति समझौता • एक्ट ईस्ट पॉलिसी • सीमावर्ती व्यापार

SRIJAN INDIA ONE STATES OF INDIA

11TH JULY 2026

MIZORAM

Land of the Highlanders

Aizawl – Capital City

Phawngpui (Blue Mountain)

1. QUICK FACTS

- Capital** : Aizawl
- Formation** : 20 February 1987
- Official Language** : Mizo
- Associate Official Language** : English
- State Animal** : Serow
- State Bird** : Mrs. Hume's Pheasant
- State Flower** : Red Vanda Orchid
- State Tree** : Ironwood
- Population (2011)** : 10.91 Lakh* (Census 2011)
- Area** : 21,081 sq. km
- Literacy Rate** : 91.33%* (2011)

IMPORTANT FACTS

- ★ Mizoram became a State on 20 Feb 1987.
- ★ It was earlier a Union Territory (1972–1987).
- ★ Historic Mizoram Peace Accord signed in 1986.
- ★ One of the most literate states in India.
- ★ Known for bamboo resources and rich biodiversity.

2. LOCATION & MAP

- Located in North-East India.
- Shares international borders with Bangladesh (West) and Myanmar (East).
- Surrounding States: Assam (North), Manipur (North-East), Tripura (West-South).



MAJOR RIVERS

- Tlawng
- Tuirial
- Kolodyne (Chhimtuipui)
- Tuivawl

PHYSIOGRAPHY

- Lushai Hills
- Blue Mountain (Range)
- River Valleys

3. HISTORY & HERITAGE

- Ancient Times**
Inhabited by Mizo tribes; known for clan-based system.
- Colonial Period**
Came under British rule after Lushai Expeditions; part of Assam Province.
- Modern History**
Mizo National Front (MNF) movement for autonomy.
- Mizoram Peace Accord**
Signed on 30 June 1986 between Government of India and MNF.
- Statehood**
Mizoram became a full-fledged State on 20 February 1987.



Cheraw Dance



Solomon's Temple, Aizawl



Mizoram Peace Accord Memorial

4. ECONOMY

- Major sectors: Agriculture, Horticulture, Bamboo-based Industries, Handloom & Handicrafts, Tourism.
- Strong potential in food processing and organic farming.
- Bamboo Mission a key initiative for livelihood and sustainability.
- Kaladan Multi-Modal Transit Transport Project enhances connectivity with Myanmar.



Bamboo Industry



Handloom Weaving

5. AGRICULTURE

- Shifting cultivation (Jhum) practiced; focus on sustainable farming.
- Major crops: rice, maize, millets, pulses, oilseeds.
- Horticulture growing rapidly.
- Known for ginger production.



Rice



Maize



Ginger



Turmeric



Orange



Passion Fruit

GI Tags / Special Products: Mizo Chilli • Bamboo Products • Mizo Handloom

6. CULTURE & TRADITION

- Folk Dances**
Cheraw (Bamboo Dance), Chheihlam, Khuallam.
- Folk Music**
Traditional songs with guitar and drums.
- Art Forms**
Bamboo & cane crafts, weaving, wood carving.
- Handicrafts**
Bamboo crafts, cane furniture, handloom textiles.
- Languages**
Mizo (Official), English, various tribal dialects.
- Cultural Practices**
Strong community life, 'Tlawmngaihna' (selfless service).



Bamboo Craft



Mizo Handloom



Traditional Mizo Attire

7. FESTIVALS

- Chapchar Kut**
Spring festival (celebrates cultivation).
- Mim Kut**
Thanksgiving festival of the Mizo people.
- Pawl Kut**
Harvest festival.
- Christmas**
Celebrated with great enthusiasm.
- New Year (Chapchar)**
Marking Mizo New Year.



Chapchar Kut Festival

8. ENVIRONMENT & BIODIVERSITY

- Part of Indo-Burma Biodiversity Hotspot.
- Rich in bamboo forests, evergreen & semi-evergreen forests.
- High species diversity of flora and fauna.
- Community based forest management strong.



Serow



Mrs. Hume's Pheasant



Hoolock Gibbon



Clouded Leopard

National Parks: Phawngpui, Murlen | Tiger Reserve: Dampa
Wildlife Sanctuaries: Ngengpui, Tawi, Lengteng
Ramsar Sites: None (as of now)

9. TOURISM & HERITAGE

- Top Attractions**
Phawngpui, Vantawng Falls, Tam Dil Lake, Reiek.
- Religious Sites**
Solomon's Temple, Durtlang, Lunglei Church.
- Adventure Tourism**
Trekking, caving, bird watching.
- Cultural Landmarks**
Mizoram State Museum, Mizo Heritage Villages.



Vantawng Falls



Tam Dil Lake



Reiek Tlang



Durtlang Hills

10. UPSC VALUE ADDITION

- Prelims Facts:** Highest peak in Mizoram – Phawngpui.
- Mains Points:** Peace Accord 1986, Jhum cultivation challenges, Bamboo economy, Act East Policy.
- Current Affairs:** Kaladan Project, Bamboo Mission, Border trade with Myanmar & Bangladesh.
- Important Personalities:** Laldenga (Mizo leader), R. Lalnunzika (noted author).
- Strategic Importance:** Gateway to Southeast Asia under Act East Policy; sensitive international borders.

11. RAPID REVISION – 15 KEY FACTS

- Capital – Aizawl
- Statehood – 20 Feb 1987
- Official Language – Mizo
- Highest Peak – Phawngpui (2,157 m)
- State Animal – Serow
- State Bird – Mrs. Hume's Pheasant
- State Flower – Red Vanda Orchid
- Major River – Tlawng
- National Park – Phawngpui
- Tiger Reserve – Dampa
- Famous Dance – Cheraw
- Major Festival – Chapchar Kut
- Farming – Jhum (Shifting Cultivation)
- Borders – Bangladesh & Myanmar
- Peace Accord – 1986

12. WHY MIZORAM MATTERS?

- Strategic Location**
Border state under Act East Policy
- Bamboo Wealth**
Strong base for green economy & livelihoods
- Biodiversity Rich**
Part of Indo-Burma Hotspot
- Peace & Stability**
Model of successful peace-building
- Agriculture Potential**
Horticulture & organic farming growth
- Cultural Diversity**
Unique tribal heritage and traditions

A future of financial health for every Indian

Nar has been working for 45 years and is one of the longest-serving caddies at his golf club. Although he had a bank account for years, like many informal workers, he was focused on earning a living and supporting his family, leaving little opportunity to plan for the future.

That changed three years ago when he learned about the National Pension System and began saving for retirement for the first time. Today, his fund is growing, giving him confidence that after a lifetime of hard work, he can retire with financial security and dignity.

The meaning of financial health

In June 2026, I visited India in my capacity as the United Nations Secretary-General's Special Advocate for Financial Health. I have been advocating for and learning about efforts to improve financial health, which means ensuring that people have the right financial policies, products, and services to manage day-to-day expenses, stay resilient when unexpected shocks occur, invest in and save for long- and short-term goals, and have confidence in the future.

In practice, this is like Nar's experience – going beyond having a bank account to having investments that will help him in the future. It could also mean a person having affordable home insurance to help if a flash flood causes damage to their house. Or, it could mean receiving responsible credit to help with bills during a tough month.

India has recently undergone a remarkable transformation. According to the World Bank's Global Findex, account ownership among adults has risen from around 56% to 89% in just 10 years. This progress in access is impressive, and it creates an opportunity to do more to support people's financial health.

A financial health approach will be beneficial not just for families but also for the country. Household and individual-level financial health are crucial for country-level resilient growth and prosperity.

The Viksit Bharat 2047 goal to move from



Queen Máxima

of the Netherlands, is the United Nations Secretary-General's Special Advocate for Financial Health

"welfare to wealth creation" would also be well supported by efforts to improve financial health, under the vision of Prime Minister Narendra Modi.

During my visit, I saw how so many in India – from the highest levels of government to pioneering fintech companies – are doing financial health work.

In New Delhi, I spoke with informal sector workers, who are now able to save, plan, and retire without relying on their children, thanks to opening retirement accounts with support from Universal Pensions. In Mumbai, I spoke with nurses at a hospital who have found more financial stability and decreased stress through workplace financial health products offered by SalarySe, such as responsible credit, individualised financial health scores, and insurance.

I met with regulators and bank leaders who are using innovation and Artificial Intelligence (AI) to help households make better financial decisions, grow their savings and investments, build resilience through access to insurance, and tackle challenges such as fraud and scams. Reserve Bank of India Governor Sanjay Malhotra and I discussed how India can expand on these opportunities to support financial health in the country.

Steps to take

In my conversations with Indian people from different walks of life, I heard directly how financial products and services could further build their trust in institutions and give them the support that they need to improve their financial lives. I want to thank the people in Mumbai and New Delhi who shared their stories with me.

Four actions will help move financial health forward:

First, further develop Jan Dhan 2.0 with financial health at the centre. As the Pradhan Mantri Jan-Dhan Yojana (PMJDY) enters its second decade, there is an opportunity to transform accounts from simple payment and cash-withdrawal channels into a household

financial resilience platform. This means fully integrating the PMJDY with Direct Benefit Transfers (DBTs), PM-KISAN, MGNREGA wage payments (now VB-G RAM-G), e-Shram, the Atal Pension Yojana (APY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY), and other social protection schemes for informal and gig workers.

Linking these programmes through a single account could help households build their financial health. Women, who hold the majority of PMJDY accounts, could particularly benefit, as would informal workers, migrants, and gig economy workers.

Second, build on India's robust digital public infrastructure to support better financial health. Innovations such as MahaVISTAAR, account aggregators, the Unified Lending Interface (ULI), DigiLocker, and emerging AI applications create opportunities to strengthen household financial capability, choice and agency at scale.

Third, use India's rich ecosystem of household surveys, administrative datasets, and digital infrastructure to gather data on financial health. This data could be used to strengthen policymaking, protect consumers, and ensure that the financial sector is accountable.

Public-private collaboration

Finally, build on the momentum to further mobilise financial institutions, employers, and market players. Government and regulators play a critical role in advancing households' financial health. The impact is amplified when it is a joint effort with the private sector. Countries including the Netherlands and Indonesia are already pursuing such public-private collaboration.

The vision of financial health is giving every person a better today, tomorrow, and future. Just as Nar should have the opportunity to save for a well-deserved restful retirement, all Indian families should have the financial policies, tools, and services that they need to thrive throughout their lives. After my visit in June, I am looking forward to working with the Government of India to make this vision a reality.

Core Message:

- Financial health = Right products, services & policies for day-to-day needs, resilience, savings & future confidence.
- Crucial for families and country's resilient growth.

India's Progress:

- Bank account ownership: 56% → 89% in 10 years (World Bank Findex).
- Opportunity to deepen financial well-being.

Examples from India:

- Informal workers saving for retirement (Universal Pensions).
- Nurses benefiting through workplace financial products (SalarySe).
- Regulators & banks using innovation & AI for better decisions, fraud prevention.

Step 1:

- Jan Dhan 2.0 with financial health at centre.
- Integrate with DBTs, PM-KISAN, MGNREGA, e-Shram, APY, PMJJBY, PMSBY etc.
- Transform accounts into household financial resilience platform.

Step 2:

- Leverage digital public infrastructure.
- Tools: MahaVISTAAR, Account Aggregators, ULI, DigiLocker, AI applications.

Step 3:

- Use surveys, admin datasets & digital infra.
- Strengthen policymaking, consumer protection & sector accountability.

Step 4:

- Public-private collaboration for greater impact.
- Netherlands & Indonesia are good examples.

Vision:

- Every Indian should have the opportunity to save, be secure & live with dignity.
- Transform vision into reality through collective action.

Fix the house

Governments should regulate social media platforms, not users

The more wicked the problem, the more the people yearn for a simpler solution. This tendency has complicated the public debate on how and how much social media harm teenagers. While the idea that these platforms were stoking a mental health crisis prevailed in several countries for long, researchers have now adopted a more cautious stance. Social media use and mental health are clearly associated – more so among girls – but how much of that is actually causal and in what circumstances is still being debated. Recently, Prime Minister Narendra Modi spoke favourably of Australia's decision, in 2024, to ban social media access for those aged 16 and below. His words augur a similar ban in India, one that Andhra Pradesh and Karnataka have publicly mulled as well. However, Australian psychologists, digital health researchers, child-rights scholars, and online safety experts have criticised the ban because, while there is a credible body of evidence linking social media use and harm among children, evidence of a link between an age-based access ban and better mental health has been lacking. In the absence of a real-world precedent, Australia has effectively been conducting a natural experiment. And research has estimated that around 85% of 12-16-year-olds still use social media platforms.

While some psychologists and advocacy groups have argued that waiting for perfect evidence to act would recreate the mistake governments made with tobacco, many experts believe that the state should drop the ban and instead adopt a stronger duty of care, include digital literacy in school education, restrict addictive user interfaces/experiences, mandate a chronological feed for minors, enforce stronger content moderation, improve privacy protections, and introduce effective parental controls. Most studies of adolescent harm due to social media have also been observational and thus susceptible to reverse causation (depressed teenagers may spend more time online) and smaller average effects; experts have also noted that hours per day is less explanatory than passive versus active engagement, participation in supportive versus hostile communities, and so on. Indeed, while social media use can disrupt sleep and increase exposure to cyber-bullying, addictive recommendation patterns, and content about self-harm and eating disorders, it can also help maintain friendships and explore one's identity, offer peer support, and increase access to LGBTQIA+ communities. The risks are mixed and the solutions are not simple. However, the first step could be: rather than regulate 'who may enter', governments should change how platforms operate.

- **Context:** Global debate on social media harm among teenagers; calls for bans.
 - PM Modi supported Australia's under-16 social media ban (2024).
- **Current Understanding:**
 - Social media use is associated with mental health issues, especially among girls.
 - Causality and circumstances still under debate.
- **Critique of Ban:**
 - Experts say evidence linking age-based bans to better mental health is lacking.
 - Australia's natural experiment shows ~85% of 12–16-year-olds still use social media.
- **Need Balanced Approach:**
 - Don't repeat tobacco-like mistake.
 - Focus on strong duty of care, not blanket bans.
- **Recommended Measures (Duty of Care):**
 - Digital literacy in schools
 - Restrict addictive interfaces and experiences
 - Chronological feed for minors
 - Stronger content moderation
 - Better privacy protections
 - Effective parental controls
- **Research Insights:**
 - Most studies are observational; risk of reverse causation.
 - Engagement type (passive vs active, supportive vs hostile communities) matters more than screen hours.
- **Dual Nature of Social Media:**
 - Risks: sleep disruption, cyberbullying, addictive algorithms, self-harm & eating disorder content.
 - Benefits: friendships, identity exploration, peer support, LGBTQIA+ community access, mental health information.
- **Key Takeaway:**
 - Mixed evidence; no simple solutions.
 - Governments should regulate how platforms operate, not who may enter.

Is India prepared to handle an Internet blackout?

Mini Tejaswi
BENGALURU

What is India's preparedness to handle a Internet blackout? Well, in a list of top 10 countries least likely to be badly hit by a digital breakdown, India stands at the ninth position globally with a vulnerability score of 23.4 just ahead of Sweden with a vulnerability score of 24.3, reported TRG Datacenters, a U.S.-based colocation and digital infrastructure provider backed by venture firm Tallvine Partners.

United States tops the list with 0 (zero) vulnerability, followed by Indonesia at 10.3 and United Kingdom in the third position with a vulnerability score of 16.2. The study also noted that India had the lowest number of submarine cables at 22, while the U.S. has the highest at 115.

The number of submarine cables indicates the strength of a nation's digital infrastructure and connections it has across the globe via Internet. On the population front, 70% of India's population use Internet. The risk can impact service delivery and digital economy.



India stands at the ninth position globally with a vulnerability score of 23.4, reported U.S.-based TRG Datacenters. GETTYIMAGES

Indonesia at 72.8%, while Australia has the highest at 96.1%, pushing U.K. and U.S. slightly behind at 95.5% and 94.7%, respectively.

India has 40 Internet exchange points, while the U.S. has the highest at 209, Indonesia has 70 and the U.K. has 30.

A country with the largest number of Internet Exchange Points (IXPs) possesses a highly developed, decentralised, and efficient digital infrastructure and that means domestic networks can exchange data directly rather than routing traffic internationally, resulting in lower costs, much faster internet speeds, and resilient network ecosystems.

work ecosystems. So, if the Internet ever goes down, the U.S. would bounce back fastest, thanks to 115 undersea cables and 209 hubs (Internet exchange points) linking it to the world.

With 30 Internet exchange points and 65 cables, the United Kingdom is the best-prepared country for any Europe-wide network breakdown, while Indonesia relies on 72 submarine Internet cables and 77 exchange points, as per information released by TRG Datacenters.

The research examined nearly 100 countries to find which ones could handle the Internet blackout best. The study is useful for digital resilience policy and infrastructure planning.

● India's Position:

- 9th globally in digital breakdown readiness.
- Vulnerability score: 23.4 (Sweden 24.3 at 10th).

● Top & Bottom:

- U.S. best prepared (score 0).
- India ahead of Sweden.

● Submarine Cables:

- India: 22 (lowest among listed).
- U.S.: 115 (highest).

● Population Using Internet:

- 70% of India's population use Internet.
- Higher usage → higher risk during disruptions.

● Population Internet Usage (Comparative):

- Indonesia: 72.8%
- Australia: 96.1% (highest)
- U.K.: 95.5% | U.S.: 94.7%

● Internet Exchange Points (IXPs):

- India: 40 | U.S.: 209 (highest)
- Indonesia: 70 | U.K.: 30

● Why IXPs Matter:

- More IXPs → decentralised exchange of data.
- Lower costs, faster speeds, resilient networks.

● U.K. Preparedness:

- 30 IXPs and 65 submarine cables.
- Best-prepared for Europe-wide network breakdown.

● Study Details:

- Examined nearly 100 countries.
- Useful for digital resilience policy & infrastructure planning.

Terrorism's data retreat hides emerging global threats

At first glance, the macroeconomic indicators of global security offer a rare moment of statistical comfort. Recent reports suggest that global terrorism experienced a noteworthy decline in 2025, with fatalities around the world falling to 5,582 across 2,944 recorded incidents – representing a 28% drop in deaths and a 22% reduction in overall attacks. With as many as 81 nations registering measurable improvements in their domestic security landscapes, a superficial reading of the data might suggest that the international community is finally turning the tide against terror, or as the strategists prefer to call it, asymmetric warfare.

Beyond statistical comfort

Yet, there lies a far more unsettling reality: the world is not necessarily becoming safer; it is becoming unevenly unsafe. The aggregate reduction in violence masks a profound structural mutation in how terror operates, where it thrives, and how we, as a global society, perceive it.

It raises a haunting philosophical and strategic question: have we begun to subconsciously accept terrorism not as a horrific aberration to be entirely eradicated, but as a “normal” tax on modern civilisation?

There is an insidious trap in treating aggregate declines as a triumph. When violence becomes highly concentrated, it risks becoming invisible to the global conscience. The data show that nearly 70% of all terrorism-related deaths are now compressed into five countries: Pakistan, Burkina Faso, Nigeria, Niger, and the Democratic Republic of the Congo. Sub-Saharan Africa, particularly the volatile Sahel region, alone accounts for over half of all global fatalities.

Because the vast majority of this devastation occurs within these specific, vulnerable geographies, the wealthier and more stable quarters of the world are prone to a dangerous complacency. When terrorism is confined to nations already beset by chronic systemic fragility, the international community tends to relegate it to background noise – a tragic feature of post-colonial states.

This regional containment fosters a false sense of security. Not every terror incident is a Pahalgam: organised, ruthlessly planned and flawlessly executed. The rise of decentralised, transnational, and rapid digital recruitment has facilitated lone-actor attacks in many countries. When the methodology of terror shifts from massive, incited strikes to online platforms, the risk calculus changes.



Shashi Tharoor

Fourth-term Member of Parliament (Lok Sabha) for Thiruvananthapuram (Congress party), the Chairman of the Parliamentary Standing Committee on External Affairs and the Sahitya Akademi Award-winning author of 29 books, including 'Pax Indica: India and the World of the 21st Century'

While the world may be recording fewer terrorist attacks, it is simultaneously confronting a far more resilient and adaptive adversary

internalised, ambient hazard of modern pluralistic societies. By treating these as an unavoidable operational hazard of the 21st century, we risk normalising the unacceptable.

Reaction to prevention

To prevent terrorism from metastasising further, counter-terrorism strategy must move away from reactive responses and toward addressing the structural ecology of extremist violence. There are two critical arenas where this intervention must take place: the blurring line between state conflict and terrorism, and the specific vulnerability of international frontiers.

First, the data establishes an overwhelming correlation between political instability and violent extremism: an estimated 99% of all terrorism-related deaths occur in nations already entangled in armed conflict. Terrorism is rarely an isolated phenomenon generated in a vacuum; it is the ultimate by-product. Where state capacity is hollowed out, extremist groups swiftly step into the vacuum, offering alternative forms of primitive security, or ideological certainty to disillusioned populations.

Second, the geography of modern terror has become distinctly granular. Over 60% of attacks now take place within 100 kilometres of international borders. These frontier zones, frequently neglected (or weaponised) by central governments, offer ideal operational sanctuaries. In these porous margins, terrorist syndicates manage cross-border movements, establish illicit supply lines, and conduct recruitment enabled or unhindered by state authority.

Curbing this threat requires an intentional re-investment in state capacity, development and border sovereignty. If central authorities continue to treat borderlands as secondary priorities, they leave the door open for non-state actors to entrench themselves. Furthermore, development assistance must be strategically aligned with security imperatives, treating the reinforcement of judicial systems, localised policing, and basic administrative services as the primary bulwarks against extremist encroachment.

Whether the statistical downward trend recorded in 2025 will endure remains an open and highly precarious question.

The contemporary security landscape is caught in a tug-of-war between institutional stabilisation efforts and powerful destabilising catalysts.

The constriction of violent extremism to a smaller pool of actors – specifically the five dominant networks (Islamic State, Jama'at Nusrat Al-Islam wal Muslimeen (JNIM), Tehrik-e-Taliban Pakistan (TTP), Al-Shabaab, and Boko Haram)

– means that counter-terrorism forces can achieve maximum impact through highly focused intelligence and interdiction efforts. As the threat becomes more localised and frontier-centric, multinational intelligence apparatuses must become equally agile, disrupting cross-border logistics before they can scale into wider insurgencies. Tech platforms and state regulatory bodies must continue to refine their capabilities to detect and dismantle decentralised digital radicalisation pipelines before they can catalyse lone-actor violence.

However, the headwinds militating against a sustained decline are formidable. The ongoing conflicts in West Asia threaten to completely reverse recent global gains. Prolonged warfare, mass displacement, and the systematic erosion of state institutions for extremist resurgence in 2026 and beyond. The persistence of major geopolitical conflicts, including India-Pakistan, lowers the barriers to entry for new, fragmented radical actors, further complicating the global manage cross-border movements illicit hollowed to end, the territories are highly adapted entities. When squeezed globally, they fragment, localise, and embed themselves within global threat matrix.

Furthermore, even within the current downward trend, the stark resilience and adaptability of organisations such as the TTP – which bucked the general decline by increasing its attacks – serve as a potent warning. Modern terrorist organisations are highly adaptive entities. When squeezed globally, they fragment, localise, and embed themselves within pre-existing domestic ethnic or political grievances, making them extraordinarily difficult to curb.

The complacency trap

The ultimate lesson of the contemporary security paradigm is that terrorism is not receding; it is simply reorganising. The international community cannot afford to be lulled into a state of complacency by declining aggregates; it is simultaneously confronting a far more complex, resilient, and adaptive adversary.

For nations such as India, navigating an immediate strategic environment surrounded by highly volatile neighbourhoods and cross-border security challenges, these transformations require a continuous, sophisticated recalibration of both domestic and regional counter-terrorism doctrines. True security will not be achieved by celebrating statistical lulls, but by relentlessly dismantling the fault lines of conflict, governance failures, and digital radicalisation that allow the next surge of terror to take root.

● Decline in 2025:
5,582 deaths, 2,944 incidents
↓28% deaths, ↓22% attacks

● Complacency Risk:
Data decline → normalisation
Terror seen as “background noise”

● Death Concentration:
70% deaths in 5 countries
Sahel region > 50% fatalities

● New Threat Patterns:
Decentralised networks, digital radicalisation, lone-actor attacks

● Conflict Link:
99% deaths in conflict-affected countries

● Border Vulnerability:
60% attacks within 100 km of international borders

● Action Required:
State capacity, development, border sovereignty, policing, judicial strengthening

● Adaptability of Terror Groups:
Fragment, localise, exploit grievances, hard to curb

● Key Takeaway:
Terrorism not receding; reorganising. Need sustained, proactive counter-terrorism.

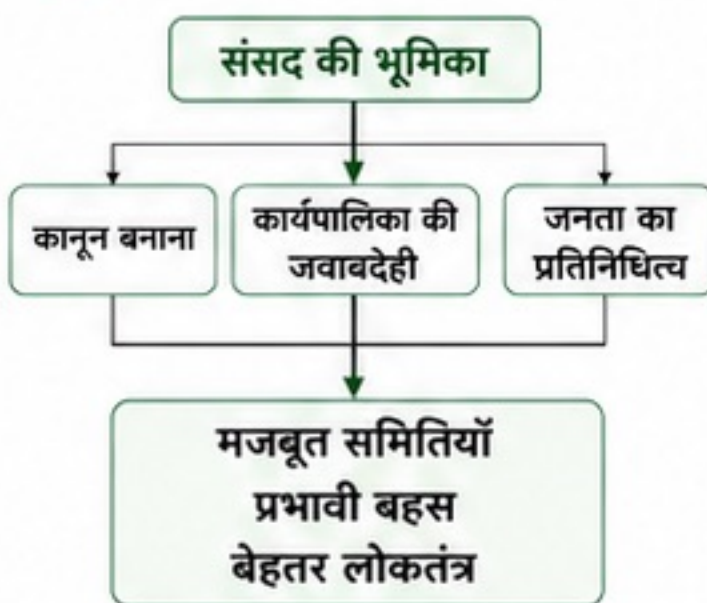
1 आतंकवाद का डेटा पीछे हटना छिपा रहा उभरते वैश्विक खतरे (संपादकीय)



- वैश्विक डेटा में गिरावट, लेकिन खतरे विकसित हो रहे हैं।
- लोन-वुल्फ हमले बढ़ रहे हैं।
- ऑनलाइन रैडीकलाइजेशन और डिजिटल भर्ती बढ़ रही है।
- आतंकी समूह AI, क्रिप्टोकॉर्सेसी और ए क्रिप्टेड संचार का उपयोग कर रहे हैं।
- कमजोर क्षेत्रों में उग्रवादी संगठनों को अभी भी स्थान मिल रहा है।
- सतर्कता आवश्यक, लापरवाही खतरनाक हो सकती है।

GS III • आंतरिक सुरक्षा • आतंकवाद
FATF • UN काउंटर-टेररिज्म रणनीति

2 घर को सुधारें (संपादकीय)



- बार-बार व्यवधान से संसद का कामकाज प्रभावित होता है।
- संसद का ध्यान कानून निर्माण और जवाबदेही पर होना चाहिए।
- समिति प्रणाली को और मजबूत करने की आवश्यकता।
- गुणवत्तापूर्ण बहस से कानून और नीतियाँ बेहतर बनती हैं।
- सर्वदलीय सहमति से लोकतंत्र मजबूत होता है।
- संस्थाओं को जनविश्वास अर्जित करना चाहिए।

GS II • संसद • शासन • संसदीय समितियों
जवाबदेही • लोकतांत्रिक संस्थाएँ

3 ओवर एंड एबब (संपादकीय)



- राजकोषीय उपायों में विकास और राजस्व का संतुलन आवश्यक।
- नीति स्थिरता से निवेशकों का विश्वास बढ़ता है।
- कर सुधार आर्थिक विस्तार में सहायक होने चाहिए।
- करारधान में पूर्वानुमेयता ज़रूरी।
- सार्वजनिक व्यय कुशल और लक्षित होना चाहिए।
- दीर्घकालिक विकास के लिए वित्तीय अनुशासन आवश्यक।

GS III • अर्थव्यवस्था • राजकोषीय नीति
करारधान • पूंजीगत व्यय

4 हर भारतीय के लिए वित्तीय स्वास्थ्य का भविष्य (संपादकीय)



- वित्तीय समावेशन से वित्तीय सुरक्षा सुनिश्चित होनी चाहिए।
- बचत, बीमा और पेंशन महत्वपूर्ण हैं।
- डिजिटल वित्तीय सेवाओं के साथ उपभोक्ता सुरक्षा ज़रूरी।
- वित्तीय साक्षरता से लोगों की कमज़ोरी कम होती है।
- जिम्मेदार ऋण से आर्थिक स्थिरता आती है।
- समावेशी वित्तीय व्यवस्था से समान और न्यायसंगत विकास।

GS III • समावेशी विकास • वित्तीय समावेशन
जन धन • बीमा • पेंशन

5 घटते भाग्य (स्पॉटलाइट)



- लेख किसी क्षेत्र/समुदाय की घटती स्थिति पर प्रकाश डालता है।
- संरचनात्मक आर्थिक कारण इस गिरावट के पीछे हैं।
- आय और अवसरों में कमी स्पष्ट दिखाई दे रही है।
- नीति हस्तक्षेप की तत्काल आवश्यकता है।
- कौशल, ऋण और बाजार सहायता महत्वपूर्ण है।
- सतत परिवर्तन के बिना भविष्य पर प्रभाव पड़ेगा।

GS I • समाज • आजीविका
GS III • अर्थव्यवस्था • विकास

6 परांदूर हवाई अड्डे की अनिश्चित उड़ान (स्पॉटलाइट)



- परांदूर ग्रीनफील्ड हवाई अड्डे परियोजना को लेकर अनिश्चितता।
- कुछ गांवों को आर्थिक अवसरों की उम्मीद।
- कई समुदायों को विस्थापन और पुनर्वास की चिंता।
- भूमि अधिग्रहण, मुआवजा और पर्यावरण पर प्रश्न।
- समावेशी संवाद और पारदर्शी नीति की आवश्यकता।

GS II • शासन • अवसर-रचना • भूमि अधिग्रहण
EIA • पुनर्वास • सतत विकास

7 सरकार ने E20 का बचाव किया, स्वीकारा: माइलेज 3-5% कम हो सकता है



- E20 पेट्रोल से कुछ वाहनों का माइलेज 3-5% कम हो सकता है।
- उच्च ऑक्टेन और बेहतर एंटी-नॉक गुण।
- इंजन की सफाई में मदद और कम पार्टिकुलेट उत्सर्जन।
- जीवन चक्र में लगभग 40% कम कार्बन उत्सर्जन।
- एथनॉल किमानों के लिए लाभकारी कीमत पर खरीदा जाता है।
- कच्चे तेल की कीमत अधिक होने पर E20 आर्थिक लाभ में लाभकारी।

GS III • ऊर्जा • जीव ईंधन • एथनॉल मिश्रण
जलवायु परिवर्तन • सतत ईंधन

8 IITs, IIMs, केंद्रीय विश्वविद्यालयों ने VBSA मानकों पर आपत्ति जताई



चिंताएँ: स्वायत्तता • केंद्रीकरण
नियामक स्वीकृति • दंड प्रावधान

- VBSA बिल, 2025 से UGC, AICTE, NCTE का स्थान एकल नियामक आएगा।
- स्वायत्तता और केंद्रीकरण पर गंभीर चिंताएँ उठीं।
- कई संस्थाओं ने छूट और स्पष्ट प्रावधानों की मांग की।
- अनुमोदन प्रक्रियाएँ मंहीगी और जटिल होने की आशंका।
- दंड प्रावधानों पर अत्यधिक कठोर होने की चिंता।

9 क्या भारत इंटरनेट ब्लैकआउट से निपटने के लिए तैयार है?



- इंटरनेट ब्लैकआउट से सेवाएँ, व्यापार और शासन प्रभावित।
- परिवहन, स्वास्थ्य और वित्तीय सेवाओं पर असर।
- साइबर सुरक्षा खतरे बढ़ रहे हैं।
- महत्वपूर्ण डिजिटल अवसरचना को मजबूती चाहिए।
- रेडरेडिं और बैकअप व्यवस्था आवश्यक।
- यूटीएलएन कनेक्टिविटी बढ़नी चाहिए।

GS III • साइबर सुरक्षा • महत्वपूर्ण अवसरचना
डिजिटल सेवाएँ • लचीलापन

त्वरित समाचार (QUICK NEWS)

- 1 विश्व बैंक ने भारत में रूफटॉप सोलर के लिए 890 मिलियन डॉलर की प्रतिबद्धता की। स्वच्छ ऊर्जा पहुँच बढ़ाने का लक्ष्य।
- 2 भारत ने यू.के. वाहन पर टैरिफ और कोटा ढांचा घोषित किया। भारत-यू.के. व्यापार समझौते के तहत कदम।
- 3 यूरोपीय संघ ने फेसबुक और इंस्टाग्राम के 'एडिक्टिव डिजाइन' में बदलाव को कहा। उपयोगकर्ता सुरक्षा और मानसिक स्वास्थ्य पर जोर।
- 4 सहायता कटौती से 10 लाख महिलाएँ और लड़कियाँ समर्थन सेवाओं से वंचित: UN। आवश्यक सेवाओं तक पहुँच प्रभावित।
- 5 प्रधानमंत्री का न्यूजीलैंड दौरा नए सहयोग के मार्ग खोलेगा: सरकार। व्यापार, रक्षा, शिक्षा, संस्कृति में सहयोग पर फोकस।
- 6 केन-बेतवा नदी जोड़ परियोजना के खिलाफ म.प्र. में विरोध-प्रदर्शन फिर शुरू। गांव वालों की पुनर्वास और मुआवजे की मांग।
- 7 हसीना का दिसंबर में बांग्लादेश लौटने का इच्छा व्यक्त। कहा: अदालतों के सामने आत्मसमर्पण करेंगी।
- 8 इक्विटी म्यूचुअल फंड में जून में 26.5% की वृद्धि। खुदरा निवेशकों की भागीदारी मजबूत।
- 9 माइक्रोसॉफ्ट छंटनी: भारत में शीर्ष Xbox कर्मचारी ने कंपनी छोड़ी। वैश्विक पुनर्गठन और छंटनी जारी।

प्रारंभिक तथ्य (PRELIM FACTS)

- 1 परांदूर हवाई अड्डा: चेन्नई के पास प्रस्तावित ग्रीनफील्ड हवाई अड्डा, तमिलनाडु।
- 2 E20 ईंधन: पेट्रोल में 20% एथनॉल मिश्रण।
- 3 VBSA बिल 2025: UGC, AICTE, NCTE के स्थान पर एकल नियामक का प्रस्ताव।
- 4 FATF: मनी लॉन्ड्रिंग और आतंक वित्तपोषण से लड़ने वाला अंतर-सरकारी निकाय।
- 5 केन-बेतवा लिंक परियोजना: म.प्र. और उ.प्र. के बीच अंतर-बेसिन जल स्थानांतरण परियोजना।
- 6 रूफटॉप सोलर: विकेन्द्रीकृत स्वच्छ ऊर्जा उत्पादन। ऊर्जा सुरक्षा और प्रदूषण में कमी।
- 7 भारत-यू.के. FTA: वस्तुओं, सेवाओं, निवेश और खरीद पर कवरेज।
- 8 UN: संयुक्त राष्ट्र (स्थापना 1945), शांति और मानवाधिकार को बढ़ावा देता है।
- 9 IMF विश्व आर्थिक दृष्टिकोण: 2026 में वैश्विक विकास ~3% अनुमानित।

शब्दावली (VOCABULARY)

- 1 अदृश्य (Elusive) — जिसे पकड़ना, पहचानना या समझना कठिन हो।
- 2 लचीला (Resilient) — संकट के बाद शीघ्र उबरने की क्षमता वाला।
- 3 उत्तरदायी (Accountable) — अपने कार्यों के लिए जिम्मेदारी लेने वाला।
- 4 दूरदर्शी (Foresighted) — भविष्य की चुनौतियों को पहले से समझकर तैयारी करने वाला।
- 5 समावेशी (Inclusive) — सभी को साथ लेकर चलने और अवसर प्रदान करने वाला।

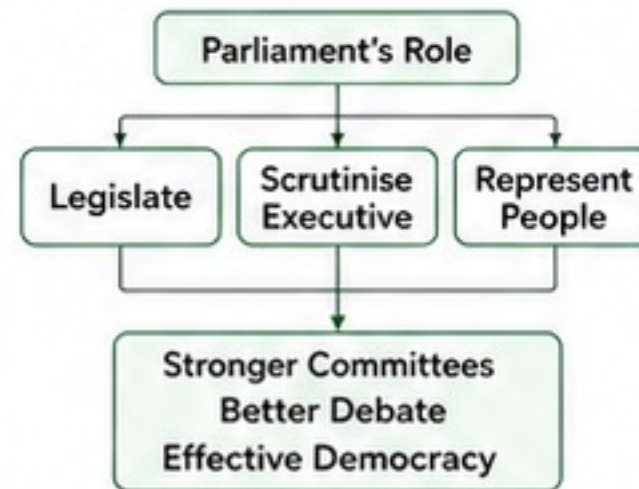
1 TERRORISM'S DATA RETREAT HIDES EMERGING GLOBAL THREATS



- Global data shows decline, but threats are evolving.
- Lone-wolf attacks are increasing.
- Online radicalisation and digital recruitment rising.
- Terror groups using AI, encryption, crypto.
- Fragile regions still provide space for extremists.
- Complacency can weaken security preparedness.

GS III • Internal Security • Terrorism
FATF • UN Counter-Terrorism Strategy

2 FIX THE HOUSE



- Frequent disruptions reduce parliamentary productivity.
- Parliament must focus on legislation and scrutiny.
- Committee system needs strengthening.
- Quality debate improves law-making.
- Consensus building enhances governance.
- Institutions must earn public trust.

GS II • Parliament • Governance
Standing Committees • Accountability

3 OVER AND ABOVE



- Fiscal measures must balance revenue and growth.
- Policy stability builds investor confidence.
- Tax reforms should support long-term growth.
- Predictability in taxation is essential.
- Public spending must be efficient and targeted.
- Growth with fiscal prudence is the way forward.

GS III • Economy • Fiscal Policy
Taxation • Capital Expenditure

4 A FUTURE OF FINANCIAL HEALTH FOR EVERY INDIAN



- Financial inclusion must translate into security.
- Savings, insurance and pensions are critical.
- Digital finance with strong consumer protection.
- Financial literacy reduces vulnerability.
- Responsible credit supports resilience.
- Inclusive finance drives equitable growth.

GS III • Inclusive Growth • Financial Inclusion
Jan Dhan • Insurance • Pensions

5 DWINDLING FORTUNES



- Article highlights decline in fortunes of a sector/community.
- Structural and economic factors driving the fall.
- Livelihood and income opportunities shrinking.
- Policy intervention is urgently needed.
- Skill, credit and market support required.
- Sustainable transition is critical for revival.

GS I • Society • Livelihoods
GS III • Economy • Development

6 THE UNCERTAIN FLIGHT OF PARANDUR AIRPORT



- Parandur airport project faces uncertainty.
- Some villages welcome economic opportunities.
- Others concerned about displacement.
- Questions on land acquisition & rehab.
- Compensation and environmental impact remain key issues.
- Need clarity and inclusive stakeholder dialogue.

GS II • Governance • Infrastructure
Land Acquisition • EIA • Rehabilitation

7 GOVT. DEFENDS E20, ADMITS MILEAGE MAY DROP BY 3-5%



- E20 may reduce mileage by 3-5% in some vehicles.
- Higher octane & better anti-knock properties.
- Cleaner engine operation & lower emissions.
- ~40% lower lifecycle carbon emissions.
- Supports farmers through ethanol procurement.
- Ethanol cost rises when crude oil prices fall.

GS III • Energy • Biofuels
Ethanol Blending • Climate Change

8 IITS, IIMS, CENTRAL VARSITIES PUSH BACK AGAINST VBSA NORMS



- Institutes seek exemption from VBSA Bill, 2025.
- Bill replaces UGC, AICTE, NCTE with single regulator.
- Concerns over autonomy and centralisation.
- Approval processes may become complex.
- Penalty provisions seen as overreaching.
- Institutions requested explicit exemptions.

GS II • Education • Higher Education
UGC • AICTE • Regulatory Reforms

9 IS INDIA PREPARED TO HANDLE AN INTERNET BLACKOUT?



- Internet blackout can sever critical services.
- Affects finance, health, transport & governance.
- Cybersecurity threats are increasing.
- Need resilient digital infrastructure.
- Redundancy and backup systems are essential.
- Incident response capacity must improve.

GS III • Cyber Security
Critical Infrastructure • Resilience

QUICK NEWS

- World Bank commits \$890 mn for solar rooftops in India**
To expand rooftop solar and strengthen clean energy access.
- India lays out tariffs and quotas for U.K. vehicles under trade deal**
Framework announced for automobile imports under FTA.
- Change 'addictive design' of Facebook, Instagram, says EU**
EU asks Meta to modify addictive design features.
- One million women and girls lose access to support amid aid cuts: UN**
Aid cuts have impacted essential services for women & girls.
- PM's New Zealand visit will unlock new avenues of cooperation: govt.**
Focus on trade, defence, education, culture and people-to-people ties.
- Protests over Ken-Betwa river link project resume in M.P.**
Villagers demand enhanced rehabilitation and compensation.
- Hasina plans return to Bangladesh in Dec.**
Sheikh Hasina says she will return and surrender before courts.
- Equity MF inflows see 26.5% surge in June**
Strong retail investor participation continues.
- Microsoft layoffs: Top Xbox employee in India exits**
Part of global restructuring and layoffs.

PRELIM FACTS

- Parandur Airport:** Proposed greenfield airport near Chennai, Tamil Nadu.
- E20 Fuel:** 20% ethanol blended petrol launched pan-India.
- VBSA Bill 2025:** Proposes single regulator replacing UGC, AICTE, NCTE.
- FATF:** Inter-government body to combat money laundering & terror financing.
- Ken-Betwa Link:** Inter-basin transfer project between MP and UP.
- Rooftop Solar:** Supports decentralised clean energy and reduces grid stress.
- U.K.-India FTA:** Covers goods, services, investments and mobility.
- UN:** One million women & girls affected by reduced aid funding.
- IMF:** Global growth projected at ~3% in 2026 (World Economic Outlook, Apr 2026).

VOCABULARY

- Retrenchment** — Reduction in workforce or resources.
- Resilience** — Capacity to recover quickly from difficulties.
- Complacency** — Overconfidence that avoids necessary action.
- Pragmatic** — Dealing with things in a realistic and practical way.
- Equitable** — Fair and just; ensuring impartiality.

ESSAY TOPICS FOR UPSC CSE MAINS 2026

Choose **ONE** topic of your choice and write your essay

1

Technology can amplify intelligence, but wisdom remains a human choice.



प्रौद्योगिकी बुद्धि को बढ़ा सकती है, लेकिन बुद्धिमत्ता का चुनाव मनुष्य को स्वयं करना होता है।

2

Trust is the foundation of democracy.



विश्वास लोकतंत्र की मूलभूत नींव है।

3

Strategic Autonomy in a Multipolar World.



बहुधुवीय विश्व में रणनीतिक स्वायत्तता।

4

Nature is the Foundation of Prosperity.



प्रकृति समृद्धि की मूल आधारशिला है।



MAXIMUM MARKS

125

WORD LIMIT

Around
1000 Words

TIME

90
Minutes

INSTRUCTIONS

Pick ONE topic of
your choice and
write your essay.**SUBMIT YOUR ESSAY FOR EVALUATION & FEEDBACK**Upload your essay on: srijanindia.one