

1 भातय रसायन - केमिकल पार्क योजना

- कैबिनेट ने ₹3,030 करोड़ की लागत से योजना को मंजुरी दी।
- तीन समर्पित केमिकल पार्क स्थापित किए जाएंगे।
- प्रति पार्क अधिकतम अनुदान ₹1,000 करोड़ तक।
- न्यूनतम क्षेत्रफल: 2,000 एकड़ (8 वर्ग किमी)।
- CETP, अपशिष्ट प्रबंधन, परीक्षण लैब, लॉजिस्टिक्स जैसी सुविधाएँ।
- घरेलू विनिर्माण व पर्यावरणीय अनुपालन को बढ़ावा मिलेगा।



केमिकल पार्क इकोसिस्टम

मूल्य वर्धन: आयात पर निर्भरता घटेगी, निर्यात व रोजगार बढ़ेंगे, आत्मनिर्भर भारत को मजबूती मिलेगी।

मुख्य शब्द: केमिकल पार्क, भातय, CETP, प्लग-एंड-प्ले, आत्मनिर्भर भारत

2 वेदर इंफॉर्मेशन नेटवर्क डेटा सिस्टम (WINDS)

- कृषि मंत्रालय के तहत WINDS प्रणाली शुरू की गई।
- ऑटोमेटिक वेदर स्टेशन (AWS) और रेन गेज (ARG) का नेटवर्क।
- किसानों को हाइपर-लोकल मौसम जानकारी उपलब्ध।
- डिजिटल मौसम परामर्श फसलों की योजना, कीट प्रबंधन में सहायक।
- आपदा तैयारियों और जलवायु अनुकूल कृषि को बढ़ावा।



मूल्य वर्धन: उत्पादकता बढ़ेगी, जोखिम घटेंगे, जलवायु-स्मार्ट कृषि को बढ़ावा।

मुख्य शब्द: WINDS, AWS, ARG, अग्रोमेट एडवाइजरी, डिजिटल कृषि

3 नेशनल मिशन ऑन नेचुरल फार्मिंग (NMNF)

- मिशन की प्रगति की समीक्षा की गई।
- रासायनिक-मुक्त व पुनर्वाजी कृषि को बढ़ावा।
- जैव-इनपुट तथा स्थानीय संसाधनों का उपयोग।
- मिट्टी का स्वास्थ्य, जैवविविधता में सुधार।
- जलवायु लचीलापन और इनपुट लागत में कमी।
- बड़े पैमाने पर अपनाने और क्षमता निर्माण पर जोर।



मूल्य वर्धन: सतत कृषि, कार्बन शोषण, ग्रामीण आजीविका में सुधार।

मुख्य शब्द: NMNF, नेचुरल फार्मिंग, जीवमृत, बीजामृत, वाफसा

4 डिजिटल किसान आईडी

- डिजिटल एग्रीकल्चर मिशन के तहत प्रगति।
- प्रत्येक किसान के लिए यूनिक डिजिटल पहचान।
- लक्षित DBT, फसल बीमा और क्रेडिट वितरण में मदद।
- पीएम-किसान से एकीकृत।
- एग्री स्टैक व भूमि रिकॉर्ड से जुड़ाव।
- साक्ष्य-आधारित योजना व लीकेज में कमी।



मूल्य वर्धन: समावेशी सेवाएँ, फसल बीमा व ऋण तक आसान पहुँच।

मुख्य शब्द: डिजिटल किसान आईडी, एग्री स्टैक, DBT, पीएम-किसान, डिजिटल कृषि

5 भारत का सेवा निर्यात USD 421.3 अरब (FY 2025-26)

- FY 2025-26 में सेवा निर्यात USD 421.3 अरब तक पहुँचा।
- प्रमुख योगदान: IT, बिजनेस सर्विसेज, टेलीकम सर्विसेज, कंप्यूटर सर्विसेज।
- वैश्विक मांग में मजबूती के कारण वृद्धि जारी।
- चालू खाते व विदेशी मुद्रा आय में बड़ा योगदान।
- भारत की वैश्विक प्रतिस्पर्धात्मकता और कौशल पारिस्थितिकी को दर्शाता है।

प्रमुख सेवा निर्यात क्षेत्र



मूल्य वर्धन: अर्थव्यवस्था का प्रमुख विकास इंजन, रोजगार व ग्लोबल सर्विस लीडरशिप को मजबूती।

मुख्य शब्द: सेवा निर्यात, IT, BPO, टेलीकम, चालू खाता, अर्थव्यवस्था

6 भारत-इजराइल मुक्त व्यापार समझौता (FTA) वार्ता

- प्रस्तावित FTA की दूसरी दौर की वार्ता पूरी हुई।
- फोकस क्षेत्र: कृषि तकनीक, रक्षा, नवाचार, स्टार्टअप, फार्मा, इलेक्ट्रॉनिक्स।
- व्यापार, निवेश व प्रौद्योगिकी सहयोग को बढ़ावा।
- नई नौकरियाँ, निर्यात व औद्योगिक विकास की संभावनाएँ।
- भारत की व्यापक FTA रणनीति का हिस्सा।



संभावित लाभ



मूल्य वर्धन: आर्थिक संबंध मजबूत, नवाचार व उद्योग को बढ़ावा।

मुख्य शब्द: FTA, भारत-इजराइल, व्यापार, निवेश, नवाचार

7 BRICS मंत्रिस्तरीय बैठक (आपदा जोखिम न्यूनीकरण)

- भारत ने 3rd BRICS मंत्रिस्तरीय बैठक (DRR) की मेजबानी की।
- सदस्यों द्वारा संयुक्त वक्तव्य स्वीकार।
- प्रारंभिक चेतावनी, जोखिम वित्तपोषण व जलवायु लचीलापन पर चर्चा।
- प्रौद्योगिकी साझाकरण व क्षमता निर्माण पर जोर।
- सेनर्ज फ्रेमवर्क 2015-2030 के साथ संरेखण को बढ़ावा।



मूल्य वर्धन: लचीले समुदाय, वैश्विक सहयोग व आपदा प्रभाव में कमी।

मुख्य शब्द: BRICS, DRR, सेनर्ज फ्रेमवर्क, लचीलापन, वैश्विक सहयोग

8 राष्ट्रीय स्वास्थ्य मिशन महत्वपूर्ण अपडेट

- NFHS-6 क्रियान्वयन अपडेट।
- आयुष्मान भारत डिजिटल मिशन (ABDM) की प्रगति की समीक्षा।
- बचपन उच्च रक्तचाप व मोटापे पर फोकस।
- MBBS सीटों में वृद्धि से स्वास्थ्य शिक्षा को सुदृढ़ता।
- BRICS डिजिटल हेल्थ डायलॉग आयोजित।
- डिजिटल स्वास्थ्य व सार्वभौमिक स्वास्थ्य कवरेज को बल।

ABDM - निर्माण खंड

- ABHA ID
- हेल्थ फैसिलिटी रजिस्ट्री
- हेल्थकेयर प्रोफेशनल रजिस्ट्री
- हेल्थ इंफॉर्मेशन एक्सचेंज
- कंसेंट मैनेजर

मूल्य वर्धन: डिजिटल हेल्थ इकोसिस्टम मजबूत, निवारक स्वास्थ्य पर जोर।

मुख्य शब्द: ABDM, NFHS-6, UHC, डिजिटल हेल्थ, MBBS सीटें

9 वन डिस्ट्रिक्ट वन प्रोडक्ट (ODOP)

- ODOP पहल के तहत 773 जिलों में 1,244 अनूठे उत्पादों को बढ़ावा।
- जिला-स्तरीय उत्पादों की पहचान व विशेषीकरण।
- MSME व स्थानीय उद्योग को प्रोत्साहन।
- ब्रांडिंग, GI टैगिंग और मार्केट लिंकज।
- ग्रामीण औद्योगिकीकरण व निर्यात वृद्धि को बल।

ODOP प्रभाव श्रृंखला

- स्थानीय उत्पाद की पहचान
- कौशल व गुणवत्ता सुधार
- ब्रांडिंग व बाजार लिंकज
- निर्यात व वैश्विक पहुँच



मूल्य वर्धन: स्थानीय अर्थव्यवस्था को बढ़ावा, निर्यात व नवाचार में वृद्धि।

मुख्य शब्द: ODOP, जिला विशेषीकरण, MSME, GI टैग, निर्यात प्रोत्साहन

अन्य महत्वपूर्ण एक-पंक्तियाँ



इनलैंड वॉटरवेज और संबंधित परियोजनाओं से लॉजिस्टिक्स मजबूत होगा और परिवहन लागत घटेगी।



माइन क्लोजर व सर्कुलर इकॉनमी पहलें टिकाऊ विकास और पर्यावरण संरक्षण को बढ़ावा देंगी।



BRICS छात्रवृत्ति योजनाएँ कर्नाटक में मेधावी छात्रों के लिए सामाजिक न्याय व समान अवसर बढ़ाती हैं।



दूरसंचार पहल नक्कल प्रभावित और बाढ़-प्रस्तुत क्षेत्रों में डिजिटल संपर्क व सेवाएँ पहुँचाएंगी।



फार्मनस्पुटिकल विभाग दवाओं व उच्च-सटीक उपकरणों की उपलब्धता सुनिश्चित करेगा।

1 BHAVYA RASAYAN – CHEMICAL PARKS SCHEME

- Cabinet approves scheme with outlay of ₹3,030 crore.
- 3 Chemical Parks with plug-and-play infrastructure.
- Grant up to ₹1,000 crore per park.
- Min. area: 2,000 acres (8 sq km).
- Common facilities: CETP, waste management, labs, logistics.
- To boost domestic manufacturing & environmental compliance.



CHEMICAL PARK ECOSYSTEM

VALUE ADDITION: Strengthens Atmanirbhar Bharat, reduces import dependence, promotes exports & jobs.

KEYWORDS: Chemical Park, BHAVYA, CETP, Plug-and-play, Atmanirbhar

2 WEATHER INFORMATION NETWORK DATA SYSTEM (WINDS)

- Rolled out under Agriculture Ministry.
- Provides hyper-local weather information to farmers.
- Network of Automatic Weather Stations (AWS) & Rain Gauges (ARG).
- Digital advisories for crop planning, irrigation & pest management.
- Improves disaster preparedness & climate resilience.
- Supports data-driven & climate smart agriculture.

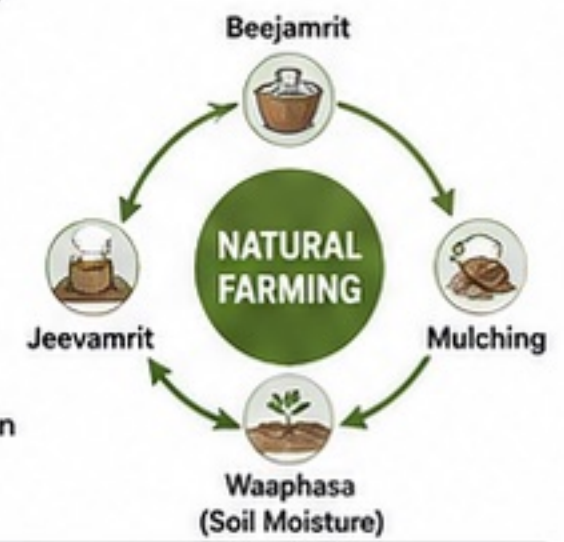


VALUE ADDITION: Enhances farm productivity, reduces climate risks, supports Climate-Smart Agri.

KEYWORDS: WINDS, AWS, ARG, Agromet Advisory, Digital Agriculture

3 NATIONAL MISSION ON NATURAL FARMING (NMNF)

- Mission progress reviewed by the Government.
- Promotes chemical-free & regenerative farming.
- Use of bio-inputs & local resources.
- Improves soil health & biodiversity.
- Supports climate resilience & reduce input cost.
- Focus on large scale adoption & capacity building.



VALUE ADDITION: Promotes sustainable agriculture, carbon sequestration & rural livelihoods.

KEYWORDS: NMNF, Natural Farming, Jeevamrit, Beejamrit, Waaphasa

4 DIGITAL FARMER IDS

- Progress reported under Digital Agriculture Mission.
- Generates unique digital identity for each farmer.
- Enables targeted DBT, credit & crop insurance.
- Integrates with PM-KISAN, Agri Stack & land records.
- Helps in evidence-based planning & monitoring.
- Empowers farmers & reduces leakages.



VALUE ADDITION: Builds a unified farmer database for inclusive & efficient service delivery.

KEYWORDS: Digital Farmer ID, Agri Stack, PM-KISAN, DBT, Digital Agriculture

5 INDIA'S SERVICES EXPORTS TOUCH USD 421.3 BILLION

- Services reports reach USD 421.3 billion in FY 2025–26.
- Major contributors: IT, Business Services, Telecom, Computer Services.
- Strong growth in global demand for digital services.
- Supports current account & foreign exchange earnings.
- Reflects India's competitiveness in knowledge economy.
- Strengthens employment & skill ecosystem.

TOP SERVICES EXPORT SEGMENTS



VALUE ADDITION: Key driver of India's economy & global services leadership.

KEYWORDS: Services Exports, IT, Business Services, Foreign Exchange, Knowledge Economy

6 INDIA-ISRAEL FREE TRADE AGREEMENT NEGOTIATIONS

- Second round of negotiations concluded on the proposed FTA.
- Focus areas: Agriculture tech, Defence, Innovation, Start-ups, Pharma, Electronics.
- To expand trade, investment & technology collaboration.
- Strengthens strategic partnership.
- Will boost jobs, exports & industrial growth.
- Part of India's wider FTA strategy.



POTENTIAL BENEFITS



VALUE ADDITION: Enhances economic ties & supports innovation-led growth.

KEYWORDS: FTA, India-Israel, Trade, Investment, Innovation

7 3rd BRICS MINISTERIAL MEETING ON DISASTER RISK REDUCTION

- India hosted the 3rd BRICS Ministerial Meeting on DRR.
- Joint Statement adopted by Member States.
- Focus on early warning, risk financing & climate resilience.
- Promotes technology sharing & capacity building.
- Aligned with Sendai Framework 2015–2030.
- Strengthens global cooperation on disaster management.



VALUE ADDITION: Builds resilient communities & reduces disaster impacts.

KEYWORDS: BRICS, DRR, Sendai Framework, Resilience, Global Cooperation

8 NATIONAL HEALTH MISSION KEY UPDATES

- NFHS-6 implementation updates.
- Ayushman Bharat Digital Mission (ABDM) progress reviewed.
- Focus on childhood hypertension & obesity prevention.
- Increase in MBBS seats to strengthen medical education.
- BRICS Digital Health Dialogue held under India's leadership.
- Strengthens universal health coverage & digital health.

ABDM BUILDING BLOCKS



VALUE ADDITION: Strengthens digital health ecosystem & preventive healthcare.

KEYWORDS: ABDM, NFHS-6, UHC, Digital Health, MBBS Seats

9 ONE DISTRICT ONE PRODUCT (ODOP)

- ODOP initiative covers 1,244 unique products across 773 districts.
- Promotes district-level specialization & local products.
- Enhances MSME growth & export competitiveness.
- Focus on branding, GI tagging & market linkages.
- Supports rural industrialization & job creation.
- Strengthens Vocal for Local & Make in India.

ODOP IMPACT CHAIN



VALUE ADDITION: Boosts local economies & turns districts into growth hubs.

KEYWORDS: ODOP, 1244 Products, District Specialization, MSME, Export Promotion

OTHER IMPORTANT ONE-LINERS

Inland Waterways & related projects to boost logistics & reduce transport cost.

Mine closure & circular economy initiatives to promote sustainability.

BRICS scholarship schemes to benefit students in Karnataka & promote social justice.

Telecom initiatives to bridge digital divide in Naxal-affected & flood-prone areas.

Department of Pharmaceuticals ensures availability of medicines & high-precision instruments.

1 This civilization is regarded as the first urban civilization of the Indian subcontinent. It is known for planned cities, drainage systems, and standardized bricks.

Which civilization is being described?

- A) Vedic Civilization
- B) Chalcolithic Culture
- C) Indus Valley Civilization
- D) Megalithic Culture

2 This site is famous for the Great Bath, considered one of the finest examples of public architecture in ancient India.

Which Harappan site is it?

- A) Harappa
- B) Mohenjo-daro
- C) Lothal
- D) Kalibangan

3 This Harappan city is known for having a dockyard, indicating flourishing maritime trade.

Which site is it?

- A) Banawali
- B) Rakhigarhi
- C) Dholavira
- D) Lothal

4 This Harappan settlement is famous for evidence of ploughed agricultural fields, one of the earliest such discoveries in the world.

Which site is it?

- A) Kalibangan
- B) Chanhudaro
- C) Harappa
- D) Surkotada

5 The people of this civilization used uniform weights and measures across a vast geographical region.

What does this most strongly indicate?

- A) Religious uniformity
- B) Political dictatorship
- C) Organized trade and administration
- D) Military expansion

6 This civilization produced seals depicting animals like the bull, rhinoceros and elephant. A mysterious "unicorn" also frequently appears.

These seals were primarily made of

- A) Copper
- B) Bronze
- C) Steatite
- D) Terracotta

7 The script of this civilization has not yet been deciphered despite numerous attempts by scholars.

Which statement best describes this script?

- A) Alphabetic script
- B) Long literary inscriptions
- C) Short inscriptions on seals and pottery
- D) Written only on palm leaves

8 Archaeologists discovered a city with massive water reservoirs, sophisticated water conservation systems and three-part town planning.

Which Harappan city is this?

- A) Dholavira
- B) Harappa
- C) Banawali
- D) Ropar

9 The economy of the Harappans was supported by agriculture, crafts and extensive trade.

Which crop was first cultivated on a large scale by the Harappans?

- A) Wheat
- B) Cotton
- C) Rice
- D) Sugarcane

10 Unlike many contemporary civilizations, no clear evidence of large royal palaces or monumental temples has been found.

This suggests that Harappan society most likely had

- A) Highly centralized kingship with grand monuments
- B) Different forms of civic organization than Egypt or Mesopotamia
- C) Complete absence of religion
- D) Tribal nomadic settlements

11 This animal appears frequently on Harappan seals but has not been found among excavated animal bones.

Which animal is it?

- A) Elephant
- B) Tiger
- C) Horse
- D) Buffalo

12 A large granary and evidence of workers' quarters have been discovered at this important Harappan city.

Which city is it?

- A) Harappa
- B) Chanhudaro
- C) Dholavira
- D) Surkotada

13 Archaeologists have found numerous ornaments made from carnelian, lapis lazuli, shell and faience.

This primarily indicates

- A) Advanced craftsmanship and long-distance trade
- B) Absence of agriculture
- C) Iron metallurgy
- D) Nomadic lifestyle

14 The decline of the Indus Valley Civilization is generally believed to have occurred gradually rather than suddenly.

Which of the following is considered the most widely accepted explanation today?

- A) Single foreign invasion
- B) Environmental and climatic changes combined with river shifts
- C) Meteor impact
- D) Complete destruction by volcanic eruption

15 The Harappans built houses with bathrooms connected to covered drains.

This feature primarily reflects

- A) Military planning
- B) Religious rituals
- C) Advanced urban sanitation and civic planning
- D) Agricultural specialization

16 The Harappan Civilization flourished mainly during which period?

- A) 7000–5000 BCE
- B) 3300–2600 BCE (Early Harappan)
- C) 2600–1900 BCE (Mature Harappan Phase)
- D) 1500–600 BCE

NCERT ONE

THE INDUS VALLEY CIVILIZATION

EARLIEST URBAN CIVILIZATION OF INDIA



COMPLETE NCERT NOTES



ORIGIN & DISCOVERY



IMPORTANT SITES



TOWNS, PLANNING & URBAN FEATURES



ECONOMY, TRADE & SOCIAL LIFE



SCRIPT, ART & LEGACY



NCERT BASED



EXAM ORIENTED



PRELIMS & MAINS



HIGH YIELD CONTENT



“The Indian Freedom Struggle evolved from localized resistance to a broad-based mass movement through distinct stages, with contributions from leaders and movements across different regions of the country.” Discuss.



(250 Words)
15 Marks



INTRODUCTION

The Indian Freedom Struggle (1757–1947) transformed a series of regional revolts into a united national movement. It passed through distinct stages, shaped by leaders, ideologies and mass participation from every region and section of society.

STAGES OF THE FREEDOM STRUGGLE

1



EARLY RESISTANCE (1757–1857)

- Regional and tribal uprisings against British expansion.
- Examples: Paika Rebellion, Santhal Revolt, Kol Uprising, Revolt of 1857.

2



POLITICAL AWAKENING (1858–1885)

- Growth of education, press and transport created political consciousness.
- Formation of associations like Poona Sarvajanik Sabha, Indian Association.

3



MODERATE PHASE (1885–1905)

- Tilak's Dadabhai Naoroji, Gokhale, Pherozeshah Mehta.
- Focus on constitutional reforms, civil liberties and economic critique (Drain Theory).

4



EXTREMIST & SWADESHI PHASE (1905–1919)

- Triggered by Partition of Bengal.
- Leaders: Tilak, Lajpat Rai, Bipin Chandra Pal, Aurobindo Ghosh.
- Ideas: Swaraj, Swadeshi, Boycott, National Education, Passive Resistance.

5



GANDHIAN MASS MOVEMENT (1915–1947)

- Gandhi transformed struggle into people's movement.
- Major Movements: Non-Cooperation (1920), Civil Disobedience (1930), Quit India (1942).
- Principles: Satyagraha, Non-violence, Mass Mobilisation, Constructive Programmes.



CONTRIBUTIONS FROM DIFFERENT REGIONS

PUNJAB

- Ghadar Movement overseas
- Bhagat Singh and revolutionary activities

RAJASTHAN & GUJARAT

- Bijolia, Kheda Satyagraha
- Fordoli Satyagraha (1928)

MAHARASHTRA

- Tilak's leadership
- Home Rule Movement
- Ganapati & Shivaji festivals for mobilisation

KARNATAKA

- Early political organisations
- Participation in national movements

DELHI & UNITED PROVINCES

- Early nationalist leaders like Lala Lajpat Rai
- Important centre of political activities

BENGAL

- Swadeshi Movement
- Revolutionary organisations (Anushilan, Jugantar)
- Leaders: Surendranath Banerjee, Aurobindo Ghosh

ASSAM & NORTH-EAST

- Kanaklata Barua
- Rani Gaidinliu's movement

ODISHA

- Paika Rebellion
- Utkal Sammilani's role in nationalism

ANDHRA PRADESH

- Alluri Sitarama Raju's Rampa Rebellion
- Role in Civil Disobedience and Quit India

TAMIL NADU

- V.O. Chidambaram Pillai
- Subramania Bharati's patriotic writings

KERALA

- Vaikom Satyagraha
- Malabar Rebellion
- Contribution of social reformers



OTHER IMPORTANT CONTRIBUTIONS



REVOLUTIONARIES

Sacrifices of Bhagat Singh, Chandrashekhar Azad, Rash Behari Bose, V.D. Savarkar, and many others inspired the youth.



WOMEN LEADERS

Sarojini Naidu, Kasturba Gandhi, Aruna Asaf Ali, Usha Mehta, Matangini Hazra, Captain Lakshmi Sahgal played vital roles.



PEASANTS & TRIBES

Eka Movement, Tebhaga, Telangana, Moplah Rebellion; Tribal leaders like Birsa Munda, Tana Bhagat strengthened the struggle.



LABOUR MOVEMENTS

AITUC (1920), textile strikes, railway strikes and trade unions brought workers into the national movement.



INA & OVERSEAS INDIANS

Subhas Chandra Bose's INA and the support of Indians abroad gave the struggle an international dimension.



WHY THE STRUGGLE SUCCEEDED?

- ✓ Nationwide participation across regions and classes
- ✓ Inclusive leadership and ideology
- ✓ Gandhian strategy of Non-violence
- ✓ Revolutionary sacrifices
- ✓ Impact of World Wars, INA trials, Naval Mutiny (1946)
- ✓ Economic exhaustion of Britain



CHALLENGES & CRITICISMS

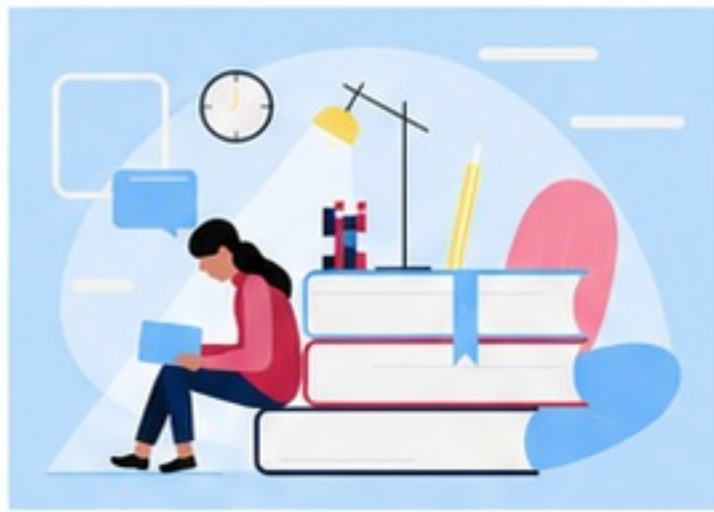
- ◆ Partition and communal polarisation
- ◆ Limited social reforms
- ◆ Uneven regional participation
- ◆ Constitutional compromises



CONCLUSION

The Indian Freedom Struggle was not the outcome of a single event or leader but of a long, multi-dimensional journey. It united diverse regions, ideologies and social groups in a common goal of freedom, laying the foundation of a democratic, secular and constitutional India.

“Freedom is not worth having if it does not include the freedom to make mistakes.”
— Mahatma Gandhi



FROM THE ARCHIVES

Know your English

S. Upendran

What is the meaning of the idiom “to bite the dust”? (M. C. Subhash, Patna)
This is an expression that was made popular by old cowboy movies. When you say that someone has bitten the dust, it implies that he/she is dead. It is an expression that is normally used in informal contexts. Do not walk into someone’s house and say, “I understand that your father bit the dust yesterday. I am so sorry.” Here are a few examples.

When referring to things, “to bite the dust” means “to break or to fail”. This is the sense in which the expression is used most often these days.

Another one of Promod’s plans bit the dust.

How do you pronounce the word “hooch”? (R. Ganesan, Madurai)

The “oo” is like the “oo” in “fool”, “cool”, and “pool”. The final “ch” is like the “ch” in “chips”, “chap”, and “chin”. Any idea what the word means? This is a word used in very informal contexts in American English to refer to any alcoholic beverage that has been made illegally.

He offered me some hooch, but I turned it down.

What is the meaning of “snail mail”?

(N. Mukunda Kumar, Chennai)

Are you into computers? Do you access the Internet frequently? Do you send e-mail every day? If you do, then like me, you too are probably amazed at the speed at which communication takes place these days. You can send mail to someone in America and get a reply in a matter of hours/minutes. Earlier, it used to take at least a couple of weeks to get a reply. The word “snail mail” refers to the regular mail - letters that we write to our friends and relations and put in a letterbox. Letters that normally take a couple of days to reach their destination – sometimes never reach at all! As you may have probably guessed, this word was coined by some computer buff.

What is the difference between “flats” and “apartments”? (S. Harish, Davangere, Karnataka)

There is no difference; these are merely two words that are used on different sides of the Atlantic to refer to the same thing.

Americans tend to use the word “apartment”, while those in England prefer “flat”.

What is the meaning of “ad nauseam”? (N. K. Rayaguru, Chennai)

First let’s deal with the pronunciation.

The word “ad” rhymes with the words “pad”, “bad”, and “sad”. The “au” is like the “ore” in “store”, “pore” and “core”. The following “s” is like the “z” in “zip” and “zoo”. The “e” is like the “i” in “pit”, “bit”, and “hit”, while the final “a” is like the “a” in “China”. Some people pronounce the final “a” like the “a” in “act”, “pact” and “fact”. The main stress is on the first syllable of “nauseam”.

When someone does something ad nauseam they do it repeatedly over a long period of time. He/she does it so often that you become sick and tired of it; very often you become irritated by it. Here are a few examples.

For the next hour the child played the same song ad nauseam.

Sashi went on ad nauseam about what a wonderful wife he has.

Published in The Hindu on May 22, 2001



- “To bite the dust” = to die (origin: old cowboy movies)
- Informal expression – avoid in formal situations
- For things: means to fail or break down
- Example: *Another plan bit the dust.*



- “Hooch” – informal AmE word for illegal alcohol
- Pronunciation: “oo” like in “fool”, “cool”, “pool”
- “ch” like in “chips”, “chap”, “chin”
- Used in very informal contexts



- “Snail mail” – regular postal mail (letters)
- Slower mode of communication compared to email
- May take days or weeks to reach destination
- Coined by computer users



- “Flats” (BrE) and “apartments” (AmE) refer to same type of residential units
- No difference in meaning
- Usage varies by region



- “Ad nauseam” = repeatedly to the point of irritation
- Pronunciation key:
 - “ad” rhymes with “pad”, “bad”, “sad”
 - “au” like “ore” in “store”, “pore”, “core”
 - “s” like “z” in “zip”, “zoo”; “e” like “i” in “pit”, “bit”, “hit”
 - Final “a” like “a” in “China” (some say “act”)
- Means doing something too often
- Example: He repeated the story ad nauseam.



- Vocabulary enhances comprehension & expression
- Pronunciation improves speaking skills
- Know usage context: formal vs informal
- Useful for Essay, Ethics, GS answers & Interview

KEY TAKEAWAYS

- Learn idioms with context & origin
- Understand regional vocabulary usage
- Focus on correct pronunciation
- Build habit of reading quality sources

UPSC APPLICATION

- Essay Enrichment – linguistic expression
- Ethics – clarity & effective communication
- Interview – confident articulation
- General Awareness – word usage

Is corruption the biggest threat to India's future?



Shailesh Gandhi

Former Central Information Commissioner



Anjali Bhardwaj

A transparency activist associated with Satarak Nagrik Sangathan

PARLEY

Corruption has shaped elections, toppled governments, and sparked some of the biggest public protests in independent India. With digitalisation and the Right to Information (RTI) Act, citizens were promised greater transparency. Yet has India actually become less corrupt?

This question has become pertinent as thousands of students hold protests seeking accountability after the National Eligibility cum Entrance Test (NEET) paper was leaked earlier this year. Their campaign has revived memories of the India Against Corruption movement that galvanised the country more than a decade ago.

Is corruption the biggest threat to India's future? Shailesh Gandhi and Anjali Bhardwaj discuss the question in a conversation moderated by Nivedita Varadarajan.

For many, corruption is paying a bribe to get a service delivered. Has digitalisation helped reduce such petty corruption?

Anjali Bhardwaj: Corruption in India goes from the highest to the very lowest offices in the country and people find it difficult to access even their basic rights and entitlements. Unfortunately, digitalisation is being pushed as a magic wand, as if it would make everything alright. But experience on the ground shows that digitalisation by itself is not going to prevent corruption. Another layer has been added for the poor and the marginalised who find it very difficult to access services because they are often unlettered and do not have access to the Internet.

A proper grievance redressal mechanism needs to be put in place, where if somebody is facing corruption, they can file a complaint and it will be redressed in a time bound manner.

The Right to Information Act was intended to make the government accountable. Has the Act lived up to its promise?

Shailesh Gandhi: The Act was one of the best transparency Acts in the world. However, it has been murdered by Supreme Court judgments on accuracy. The law was appointed without any transparency.



Going strong: Students shout slogans during a protest in solidarity with the ongoing protest at New Delhi's Jantar Mantar, in Amritsar on July 23. AFP

After the Lokpal was created, everybody lost interest.

The RTI Act should be strengthened.

The amendment by the DPDP Act should be taken back. The media should take it on itself to track 10-15 celebrity corruption cases.

How is DPDP undermining the RTI Act?

SG: The original Act had an 87-word definition for personal information. It said personal information which was not part of public activity or was intrusion of privacy could be denied, but with a caveat that information shall not be denied to Parliament or State legislatures; only that information could be denied to citizens. It was misinterpreted in the Girish Ramchandra Deshpande judgment.

Does that make uncovering corruption so much harder now than before?

AB: The RTI Act came because of a very strong demand for an information access law. We see that every year about six million RTI requests are filed in our country. It's the highest in the world. The Act has been very effective in exposing corruption and wrongdoing.



In a democracy, it is important to ensure that institutions of accountability, which are the Executive, the Judiciary, and the Legislature, remain accountable and function properly. Unfortunately, these institutions have been systematically weakened

ANJALI BHARDWAJ

Do weak institutions enable corruption, or does corruption weaken institutions?

SG: My submission is that we make great laws, but do not implement them.

Let me give you a bit of information. This was a study done by the Indian police general in 2008.

The average time for investigation was 13.4 months, whereas the average time for the first trial was 88 months. In 2008, it was found that only four people had been in prison for more than 20 days – just four people.

Is corruption the biggest threat to the future?

AB: Yes, because corruption has a very real human cost. If there is massive corruption in the delivery of basic rights, like rations or healthcare or education, how can we hope to be a developed country?

SG: If India is at the 79th position in the rule of law index, we have no hope of being among the top nations of the world. We need to ensure that corruption cases are disposed of in less than a year.



- Corruption affects elections, governments & public trust
- Digitalisation alone cannot eliminate corruption
- Exists from highest to lowest offices
- Biggest threat to India's future due to high human cost



- RTI Act: One of the best transparency laws
- Weakened by Supreme Court judgments on accuracy
- DPDP Act amendment should be taken back
- Media must track corruption cases



- Institutions of accountability (Executive, Judiciary, Legislature) weakened
- Weak institutions undermine democracy
- Need transparency, accountability & rule of law



- 6 million RTI requests filed every year
- RTI Act came from strong public demand
- Effective tool to expose corruption & wrongdoing



- Average investigation time: 13.4 months (2008)
- Average time for first trial: 88 months (2008)
- Very few convicted for corruption (2008 data)



UPSC EXAM FOCUS

- GS-II: Governance, Transparency, Accountability
- GS-IV: Ethics, Integrity, Human Values
- Acts & Institutions: RTI Act, Lokpal, DPDP Act, Police Reforms

KEY TERMS

- RTI Act • DPDP Act • Lokpal
- Accountability • Governance
- Rule of Law • Transparency

Building resilience to protect elderly from climate stressors

There are many other factors including financial capacity, living alone, gender, age that intersect to render senior citizens particularly vulnerable during extreme climate events and slow-onset climate hazards; a recent study calls for a points to a layered response to grow resilience both at the household and community level

Ramya Kannan

In its sweep, climate change is not an equitable overlord, and while it does create havoc, it is true that this impacts some people more than others. These.

There are two ways in which climate change affects older adults — sudden shocks and slow-onset stresses. The report says rising temperatures, erratic rainfall, drought, flooding, coastal erosion, water scarcity, poor ventilation, indoor heat stress, dampness, and environmental degradation can worsen chronic illness, raise mortality risk, reduce mobility, and increase care needs for senior citizens.



Shades of grey: Elderly population projected to rise from 149 million (2022) to 347 million (2050) in India. Naturally climate stress will make a larger share of the country vulnerable.

Several factors

- Living alone, gender, age, poor physical/mental health, advanced age
- Poverty, financial dependence, weak institutional support
- Insecure housing & residence in hazard-prone locations
- Lack of social isolation & communication networks
- Uneducated, unskilled older widow without pension

Intersection of these factors makes vulnerability higher, especially in rural, urban poor and coastal communities.

Core Issues

- ✓ Elderly face higher risk during extreme climate events & slow-onset hazards.
- ✓ Vulnerability driven by intersection of age, gender, poverty, health, isolation, housing & environment.
- ✓ Need for multi-layered, inclusive response at household & community levels.



Types of Climate Stressors



Heatwaves & Heat Stress



Floods & Cyclones



Drought & Water Scarcity



Air Pollution



Poor Ventilation & Dampness



Coastal Erosion & Salinity



Policy & Institutional Actions

- ✓ Integrate elderly needs in Heat Action Plans & DRR (Disaster Risk Reduction).
- ✓ Strengthen primary healthcare & mental health support.
- ✓ Create age-inclusive early warning & evacuation systems.
- ✓ Improve housing, mobility, income security & digital access.
- ✓ Leverage community-based organisations & One Health approach.



UPSC Relevance

GS-I

Demography, Environment, Disaster Management

GS-II

Social Justice, Public Health, Welfare Schemes, Governance

GS-III

Climate Change, Adaptation, Sustainable Development

Essay Angle

Human dignity, equity & climate resilience



Data Point

India's elderly population:

149 million (2022) → 347 million (2050)

Growing share of vulnerable elderly in overall population.

Caring for elderly

Environmental stressors threaten the life of the elderly. The two-State study by the M.S. Swaminathan Research Foundation, Chennai, found that increase in temperature has a major impact on the elderly.

Policy priorities include:

- ✓ Climate-resilient healthcare
- ✓ Social protection & livelihood support
- ✓ Improved disaster preparedness & early warning systems
- ✓ Stronger community-based care networks

Focus on dignity, mobility, income, housing & community support structures.

Response at household & community level

- Household level: food & water security, better housing, health care access, disaster planning
- Community level: family support, neighbour check-ins, volunteer networks, shelter/relocation
- Diversified rural & urban support systems to cater to unique needs of elderly

Age-inclusive early warning systems, stronger local care networks for those living alone/with impairments are critical.

Examples of interventions

- Cyclone shelters
- Heat adaptation measures
- Grass routes & community shelters
- Disaster preparedness drills
- Digital access & service delivery

THE GIST

- ✓ Senior citizens are a vulnerable group in the climate change pathway.
- ✓ Risk shaped by interaction of age, gender, poverty, health, social isolation, environmental conditions.
- ✓ India: Elderly population projected to reach 347 million by 2050.
- ✓ Need layered response: household + community + institutional support.

Key takeaways for India

- ✓ Shift from 'hazard-centred' to 'people-centred' climate response.
- ✓ Mainstream elderly needs in all climate & disaster policies.
- ✓ Use One Health approach: health, social protection, environment, data, coordination.
- ✓ Prioritise dignity, safety & inclusion in climate-resilient development.

Why it matters for UPSC



Climate Change (GS-III): Vulnerability, adaptation, disaster management.



Social Justice (GS-II): Equality, dignity of the elderly, inclusive governance.



Public Health (GS-II): Heat stress, chronic disease, mental health, access to care.



Demography (GS-II): Ageing population and policy implications.

Way Forward

- ▶ Invest in age-friendly infrastructure
- ▶ Expand universal social protection
- ▶ Build climate-resilient healthcare for elderly
- ▶ Strengthen community solidarity & local governance

The right to protest and the limits of police power

What the Constitution, the BNSS and court rulings say about regulating demonstrations and the use of force

Devyanshi Bihani

The story so far:

People from across the country gathered at Jantar Mantar in central Delhi on July 20 for the Cockroach Janta Party's (CJP) "Chalo Sansad" march, carrying placards demanding reforms in the National Testing Agency (NTA) and the resignation of Union Education Minister Dharmendra Pradhan. Within hours, the demonstration descended into clashes. Police used tear gas and lathi charges to disperse protesters attempting to march towards Parliament. Tear gas enveloped parts of the protest route as demonstrators ran to escape the crackdown. Several nearby Metro stations were temporarily closed, and many demonstrators reported losing mobile connectivity during the march, making communication and coordination difficult.

The incident has again brought an old question into focus: how should a democracy police public protest?

When can police use force?

Under the BNSS, an Executive Magistrate or an authorised police officer may order an unlawful assembly, or an assembly likely to disturb public peace, to disperse. If the assembly does not comply, the law permits it to be dispersed by force.

The Code of Conduct for the Police in India states that police should, as far as practicable, "use the methods of persuasion, advice and warning. When the application of force becomes inevitable, only the irreducible minimum force required in the circumstances should be used." Beyond the use of force itself, the protests also raised questions about police accountability after videos appeared to show some police personnel without visible name tags or with their faces covered. While the BNSS requires every police officer arresting to bear an

Is the right to protest absolute?

The Constitution guarantees citizens the right to assemble peacefully under Article 19(1)(b). But that right is subject to "reasonable restrictions" under Article 19(3) in the interests of public order, the sovereignty and integrity of India, and other constitutionally recognised grounds. In practice, these restrictions are implemented through laws governing public order and policing.

The legal authority to regulate protests, however, comes from a range of statutes.

Was the CJP march unlawful?

Whether a protest is "unlawful" is a legal question that depends on the facts and circumstances of each case. Under the Bharatiya Nyaya Sanhita (BNS), an assembly of five or more persons becomes an unlawful assembly only if its common object falls within specific categories, such as using criminal force, resisting the execution of law, committing an offence, or compelling another person by force or threat. A gathering that begins lawfully may also become unlawful if its

accurate, visible and clear identification of his or her name, it contains no corresponding requirement for police personnel engaged in crowd-control or the dispersal of assemblies.

How has the Supreme Court viewed protests?

A day after the clashes, a lawyer urged the Supreme Court to take *suo motu* cognisance of the alleged police excesses, citing videos circulating online. Chief Justice of India Surya Kant orally declined the request, saying, "We are not interested in videos... Don't waste our [court's] time, and don't waste your time."

Over the years, however, the Supreme Court has repeatedly laid down principles governing both the right to protest and the limits of police action.

In *Anit Thakur v. State of Jammu & Kashmir* (2016), the court held that the use of excessive force violates fundamental rights and awarded compensation to the injured protesters, emphasising that police action must

complementary rather than conflicting objectives.

It states that "A democratic country like India needs democratic policing, which is based on the idea of the police as protectors of the rights of citizens and the rule of law, while ensuring the safety and security of all equally." The manual also notes that human rights violations by police can have "a multi-dimensional impact" by eroding public confidence, bringing institutions into disrepute and "even escalating civil unrest at times."

The principles are consistent with the UN Basic Principles on the Use of Force and Firearms, which require force to be lawful, necessary and proportionate.

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conduct changes over the course of the event.

Ahead of the march, Delhi Police said the CJP had not sought permission for a procession to Parliament. It also pointed to prohibitory orders issued under Section 163 of the Bharatiya Nagarik Suraksha Sanhita (BNSS), which barred protests, marches and demonstrations in the New Delhi district, except at the designated Jantar Mantar protest site with prior permission. As demonstrators attempted to march towards Parliament, officers stopped the procession and eventually used tear gas and lathi charges to disperse the crowd. The authorities' response has since come under judicial scrutiny, with the Delhi High Court seeking responses from the Centre and the Delhi Police on petitions alleging police brutality and excessive use of force.



- Right to assemble peacefully: Article 19(1)(b)
- Subject to reasonable restrictions: Article 19(3)
- Grounds: Public order, sovereignty & integrity, security of the State, etc.
- Not an absolute right – Balanced with public interest
- Implemented through public order & policing laws



- Unlawful Assembly (BNS): 5+ persons, common object within specified categories
- Categories: Criminal force, resisting law, committing offence, force/ threat to compel
- Sec 163 BNSS: Prohibitory orders – Bar on protests, marches in specified areas
- Lawful gathering can turn unlawful if conduct changes
- Authorities acted citing prohibitory orders



- Police can order dispersal of unlawful assembly (BNSS)
- If not obeyed – force can be used
- Code of Conduct: Use persuasion, advice, warning first
- Use only irreducible minimum force when inevitable
- Force must be lawful, necessary & proportionate (UN Basic Principles)



- BNSS requires clear identification (name) of arresting officer
- No such requirement for personnel in crowd-control & dispersal – Accountability concern
- Transparency builds public trust in policing



- SC not keen on *suo motu* on videos – "Don't waste our (court's) time"
- *Anit Thakur* (2016): Excessive force violates fundamental rights; compensation awarded
- *Mazdoor Kisan* (2018): Regulate demonstrations, cannot extinguish right to protest
- *Amit Sahni* (2020): Dissent is a constitutional right; no indefinite occupation of public spaces



- Democratic policing = Protect rights + Maintain order & safety
- Police action must be reasonable, accountable & non-arbitrary
- Balance: Civil liberties + Public order
- Key for Mains: Rights vs Restrictions, Rule of Law, Accountability, Police Reforms

UPSC QUICK REVISION

- Article 19(1)(a)(b) & 19(3)
- BNS – Unlawful Assembly
- BNSS – Sec 163, Dispersal
- Code of Conduct for Police
- UN Basic Principles on Use of Force
- Police Accountability
- Reasonableness & Proportionality
- *Anit Thakur* (2016)
- *Mazdoor Kisan* (2018)
- *Amit Sahni* (2020)

MAINS ANGLE

- Q. Right to protest is an integral part of democracy, but it is not unlimited. Discuss with reference to constitutional provisions, laws and judicial pronouncements.

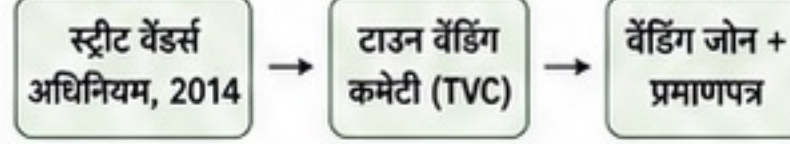
1. क्या FCNR(B) प्रवासी जमा के लिए कसौटी है?



- RBI ने रियायती स्वेप विंडो 30 सितम्बर 2026 तक फिर से शुरू की।
- लक्ष्य: 50-70 अरब डॉलर के नए विदेशी मुद्रा जमा।
- बैंक अधिक ब्याज दे पाएंगे, क्योंकि स्वेप लागत का बड़ा हिस्सा RBI वहन करेगा।
- FCNR(B) प्रवाह FY26 में घटा, इसलिए पुनरुद्धार।
- स्थिर विदेशी मुद्रा संसाधन; रुपया व आरक्षित कोष को मजबूती मिलती है।
- चुनौतियां: पश्चिम एशिया जोखिम, वैश्विक ऊँची ब्याज दरें, UAE बैंकों से प्रतिस्पर्धा।

FCNR(B) • NRI जमा • स्वेप विंडो • विदेशी मुद्रा भंडार भुगतान संतुलन • बाह्य क्षेत्र स्थिरता

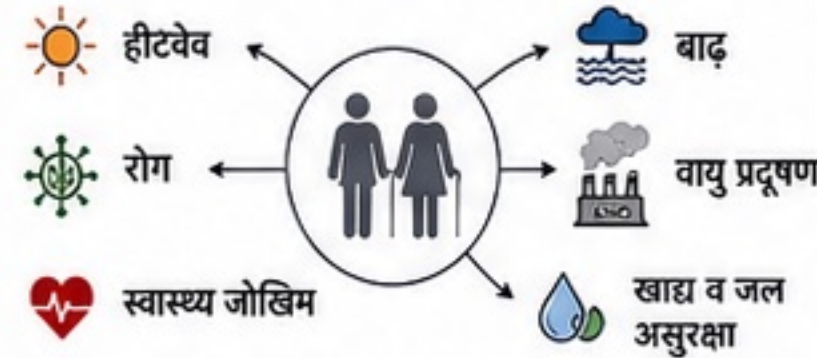
2. शहर फुटपाथ कैसे पुनः प्राप्त करें?



- अधिनियम आजीविका की रक्षा व स्ट्रीट वेंडिंग को विनियमित करता है।
- हटाने से पहले TVC, सर्वे, वेंडिंग प्रमाणपत्र और जोन निर्धारण अनिवार्य।
- बेंगलुरु में नियमों से पहले ही हटाया गया; अब तक कार्यशील TVC नहीं बना।
- पैदल चालकों के अधिकार (अनु. 21) बनाम आजीविका का अधिकार (अनु. 19(1)(g)) का संतुलन।
- शहरी शासन को विधिक प्रक्रिया व सुरक्षा उपायों का पालन करना चाहिए।

स्ट्रीट वेंडर्स अधिनियम, 2014 • TVC • अनु. 21 अनु. 19(1)(g) • शहरी शासन • आजीविका अधिकार

3. वृद्धजन को जलवायु तनावों से बचाने हेतु लचीलापन



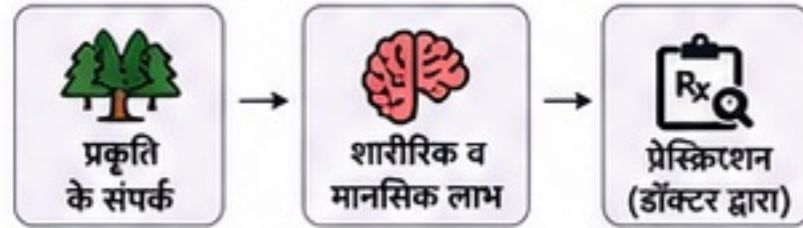
- वृद्धजन हीटवेव, बाढ़, प्रदूषण, रोग व जल/खाद्य असुरक्षा से अधिक प्रभावित।
- अधिक मृत्यु दर, दीर्घकालिक रोग, अकेलापन व गतिशीलता सीमित हो जाती है।
- प्रारंभिक चेतावनी, आयु-अनुकूल अवसररचना और स्वास्थ्य सेवा की आवश्यकता।
- सामुदायिक देखभाल नेटवर्क व प्राथमिक स्वास्थ्य सेवाएं लचीलापन बढ़ाती हैं।

जलवायु परिवर्तन • अनुकूलन • सार्वजनिक स्वास्थ्य संवेदनशील समूह • स्वास्थ्य लचीलापन

त्वरित समाचार (9)

- प्रधानमंत्री ने छात्रों से संवाद किया; सोनम वांगचुक ने अनशन तोड़ा।
- अमेरिका ने सऊदी अरब के साथ नागरिक परमाणु समझौते की घोषणा की।
- हिमाचल के किसानों ने लुप्तप्राय जड़ी-बूटी की सतत खेती की पहल की।
- तत्काल टिकट हेतु आधार सत्यापन गोपनीयता अधिकार का उल्लंघन नहीं: केरल हाईकोर्ट।
- रिपोर्टिंग में प्रतिरोध और लचीलापन पर जोर।
- प्रतिकूल मौसम चिंताओं के बीच भारतीय चावल निर्यात दर 10 माह के उच्च स्तर पर।
- चीन पर निर्भरता के कारण भारत की सोलर पुश में फैक्ट्रियां पड़ रही निष्क्रिय।
- ट्रंप का 'बंकर बस्टर' दांव पिकैक्स माउंटेन पर।
- HPCL, BPCL ने अगस्त तक पर्याप्त आपूर्ति सुनिश्चित की।

4. क्या प्रकृति के साथ समय स्वास्थ्य का हिस्सा बन सकता है?



- प्रकृति के संपर्क से तनाव कम, मूड बेहतर, नींद व BP में सुधार।
- शारीरिक गतिविधि व सामाजिक मेलजोल को बढ़ावा।
- कई देशों में 'नेचर प्रेस्क्रिप्शन' और ग्रीन सोशल प्रिस्क्राइबिंग लागू।
- शहरी हरित क्षेत्र व पार्क थेरेपी को बढ़ावा।
- चुनौतियां: असमान पहुँच, शहरीकरण, सीमित साक्ष्य।
- चिकित्सा के साथ पूरक रूप में उपयोग आवश्यक।

प्रिवेंटिव हेल्थकेयर • अर्बन ग्रीन इंफ्रा • नेचर-बेस्ड सोल्यूशंस पब्लिक हेल्थ • वेल-बीइंग

5. कोर अपग्रेड (संपादकीय)



- क्षमता निर्माण
- समन्वय
- प्रौद्योगिकी
- जवाबदेही
- सेवा वितरण

- मजबूत संस्थान दीर्घकालिक विकास की कुजी हैं।
- नीतियों से अधिक महत्व क्रियान्वयन की गुणवत्ता का।
- चुनौतियां: क्षमता की कमी, समन्वय की कमी।
- समाधान: प्रौद्योगिकी, जवाबदेही और HR सुधार।
- सेवा वितरण में सुधार व पारदर्शिता बढ़ाना आवश्यक।
- आगे का रास्ता: प्रशासनिक सुधार, डिजिटल शासन, एविडेंस-आधारित नीति।

सुशासन • संस्थागत सुधार • क्षमता निर्माण जवाबदेही • सेवा वितरण • HR सुधार

6. NATO के अंकारा शिखर सम्मेलन से भारत के लिए चेतावनी संकेत (संपादकीय)



NATO फोकस

इंडो-पैसिफिक ध्यान

- शिखर सम्मेलन में निवारण, रक्षा खर्च व साझेदारियों पर जोर।
- इंडो-पैसिफिक पर बढ़ता ध्यान; भू-राजनीतिक प्रतिस्पर्धा तीव्र।
- प्रभाव: रणनीतिक स्वायत्तता, आपूर्ति शृंखला, तकनीक सहयोग व रक्षा साझेदारी पर असर।
- चिंताएं: महाशक्ति प्रतिद्वंद्विता, वैश्विक अनिश्चितता, रक्षा खर्च में वृद्धि।
- भारत की राह: सामरिक स्वायत्तता, बहु-संतुलन, रक्षा आत्मनिर्भरता व समुद्री सुरक्षा।

NATO • अनुच्छेद 5 • इंडो-पैसिफिक • सामरिक स्वायत्तता बहु-संतुलन • समुद्री सुरक्षा • विदेश नीति

प्रिलिम तथ्य (9)

- कुडोकी (Picrorhiza kurroa) — IUCN: लुप्तप्राय।
- कुडोकी — CITES परिशिष्ट II में शामिल।
- FCNR(B) जमा — 1993 में शुरू।
- स्ट्रीट वेंडर्स अधिनियम — 2014 में लागू।
- RTI अधिनियम — 2005 में लागू।
- NATO — अनुच्छेद 5 के तहत सामूहिक रक्षा।
- ऑन-डिवाइस AI — बिजली स्थानीय डिवाइस पर चलता है।
- तत्काल टिकट हेतु आधार — वैकल्पिक व स्वैच्छिक।
- NTA — राष्ट्रीय परीक्षण एजेंसी।

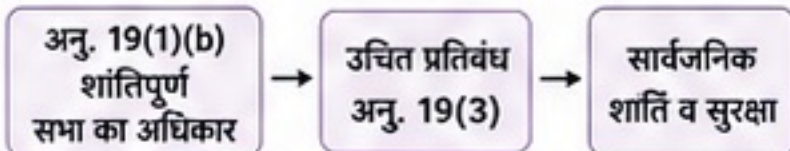
7. क्या भ्रष्टाचार भारत के भविष्य के लिए सबसे बड़ा खतरा है? (पालें)



- NEET पेपर लीक ने भ्रष्टाचार पर बहस तेज की।
- सेवाओं, अधिकारों व सार्वजनिक विश्वास पर असर।
- डिजिटल तंत्र भ्रष्टाचार खत्म नहीं कर सके।
- गरीब लोग आज भी विचौलियों पर निर्भर।
- पारदर्शिता संस्थान जैसे RTI कमजोर हो रहे हैं।
- समाधान: जवाबदेही, शिकायत निवारण, नागरिक भागीदारी।

RTI अधिनियम, 2005 • पारदर्शिता • जवाबदेही सुशासन • नैतिकता • विधि का शासन

8. विरोध का अधिकार और पुलिस शक्ति की सीमाएं



- शांतिपूर्ण सभा लोकतांत्रिक अधिकार है।
- सार्वजनिक व्यवस्था हेतु उचित प्रतिबंध लगाए जा सकते हैं।
- पुलिस शक्तियाँ: CrPC, पुलिस अधिनियम, लोक व्यवस्था कानून।
- प्रतिबंध वैध, आवश्यक और अनुपातिक होने चाहिए।
- संतुलन: असहमति का अधिकार बनाम सार्वजनिक सुरक्षा।
- मार्गदर्शन: विधिकता, आवश्यकता, अनुपातिकता (SC सिद्धांत)।

अनु. 19(1)(a) & (b) • अनु. 19(3) • अनु. 21 मौलिक अधिकार • नागरिक स्वचंत्रताएं • पुलिस सुधार

9. क्या ऑन-डिवाइस AI से स्मार्टफोन ज्यादा स्मार्ट हो रहे हैं?



- गोपनीयता
- गति
- ऑफलाइन
- कम विलंबता

- AI मॉडल सीधे डिवाइस पर चलते हैं, क्लाउड पर निर्भरता कम।
- लाभ: गोपनीयता, कम विलंबता, ऑफलाइन कार्यक्षमता।
- उपयोग: लेखन सहायता, अनुवाद, सारांश, इमेज जनरेशन, वॉइस असिस्टेंट आदि।
- सीमा: हार्डवेयर सीमित, क्लाउड AI जितनी शक्ति नहीं।
- भविष्य: हाइब्रिड मॉडल—बड़े कार्य क्लाउड पर, संवेदनशील कार्य डिवाइस पर।

ऑन-डिवाइस AI • एज AI • जनरेटिव AI क्लाउड कंप्यूटिंग • उभरती प्रौद्योगिकियां

शब्दावली (5)

- प्रमाणिकता — जो वास्तविक व सत्य हो।
- लचीलापन — कठिन परिस्थितियों से उबरने की क्षमता।
- अनुपातिकता — प्रतिबंध का उद्देश्य के अनुसार संतुलित होना।
- जवाबदेही — अपनी जिम्मेदारी के लिए उत्तरदायी होना।
- संवेदनशीलता — दूसरों की परिस्थिति को समझने की क्षमता।

1. FCNR(B): Litmus Test for Diaspora Deposits



- RBC has revived concessional swap window till 30 Sep 2026.
- Aim: mobilise \$50–70 billion in fresh foreign currency deposits.
- Offers higher rates as RBI bears hedging cost.
- Decline in FY26 inflows prompted revival.
- Stable forex resources; supports rupee.
- Challenges: West Asia risk, high global rates, UAE competition reducing attractiveness.

FCNR(B) • NRI Deposits • Swap Window
Forex Reserves • External Sector Stability

2. How Should Cities Reclaim Footpaths?



- Act protects livelihoods & regulates vending.
- Removal needs TVC, survey, certificates & due process.
- Bengaluru removed vendors before mechanisms were in place.
- Still no functional TVC in Bengaluru.
- Balance: pedestrian rights, livelihood (Art 21), occupation (Art 19(1)(g)).
- Urban governance must follow statutory safeguards.

Street Vendors Act, 2014 • TVC • Art 19(1)(g)
Article 21 • Urban Governance • Livelihood

3. Building Resilience for Elderly vs Climate Stressors



- Elderly are highly vulnerable to climate risks.
- Threats: heatwaves, floods, air pollution, diseases, water & food insecurity.
- Higher mortality, chronic illness, isolation.
- Need early warning, resilient healthcare.
- Age-friendly infrastructure & heat action plans.
- Community care networks & primary health strengthening essential.

Climate Change • Adaptation • Public Health
Vulnerable Groups • Health Resilience

4. Can Time Outdoors Become Part of Healthcare?



- Nature exposure reduces stress, improves mood, sleep & BP.
- Encourages physical activity & social interaction.
- Countries using nature prescriptions, park therapy, green social prescribing.
- Complements conventional medical care.
- Challenges: unequal access, urbanisation, need for long-term evidence.
- India: protect green spaces, promote walkability, integrate planning & health.

Preventive Healthcare • Urban Green Infra
Public Health • Nature-based Solutions

5. Core Upgrade (Editorial)



- ✓ Capacity
- ✓ Coordination
- ✓ Technology
- ✓ Accountability
- ✓ Service Delivery

- Strong institutions critical for long-term growth.
- Focus on implementation, not just schemes.
- Issues: capacity gaps, poor coordination.
- Use technology, ensure accountability.
- Improve service delivery & HR reforms.
- Way forward: admin reforms, digital governance, capacity building, evidence-based policy.

Governance • Institutional Reforms • Capacity
Accountability • Service Delivery • HR Reforms

6. Warning Signals for India from NATO's Ankara Summit



- Summit stressed deterrence, defence spending.
- Growing geopolitical competition.
- Expanding attention towards Indo-Pacific.
- Implications: strategic autonomy, partnerships, supply chains, tech cooperation.
- Concerns: great-power rivalry, global uncertainty, rising defence expenditure.
- India: strategic autonomy, multi-alignment, indigenous defence, maritime security.

NATO • Collective Defence (Art 5) • Indo-Pacific
IR • Strategic Autonomy • Security

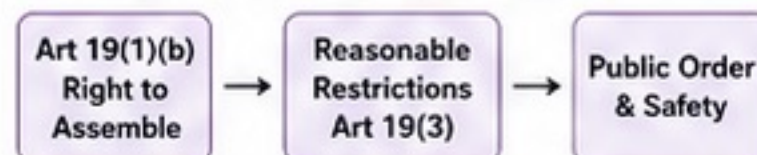
7. Is Corruption the Biggest Threat to India's Future?



- NEET paper leak revives corruption debate.
- Affects rights, services, public trust.
- Digital tools alone cannot eliminate corruption.
- Poor depend on intermediaries even online.
- Transparency institutions like RTI weakened.
- Need strong accountability, grievance redressal & citizen participation.

RTI Act, 2005 • Transparency • Accountability
Integrity • Good Governance • Rule of Law

8. Right to Protest & Limits of Police Power



- Peaceful assembly is a constitutional right.
- Subject to reasonable restrictions for public order, etc.
- Police act under CrPC, police laws & orders.
- Restrictions must be legal, necessary, proportionate.
- Balance: dissent rights vs public safety.
- Guided by SC: legality, necessity, proportionality.

Articles 19(1)(a)(b) • 19(3) • 21
Fundamental Rights • Civil Liberties • Polity

9. Are Smartphones Smarter with On-device AI?



- 🔒 Privacy
- ⚡ Speed
- 📶 Offline
- 🕒 Low Latency

- On-device AI runs models on smartphone.
- Benefits: privacy, speed, low latency, offline.
- Features: writing aid, translation, summarisation, image gen, voice assistants.
- Limits: cannot match cloud AI due to hardware.
- Future: hybrid AI—cloud for heavy tasks, device for real-time, sensitive functions.

On-device AI • Edge AI • Generative AI
Cloud Computing • Emerging Technologies

QUICK NEWS (9)

- 1 PM reaches out to students; Wangchuk ends fast
- 2 U.S. announces civilian nuclear deal with Saudi
- 3 Himachal farmers pioneer cultivation of endangered herb
- 4 Aadhaar verification for Tatkal not violative of privacy rights: Kerala HC
- 5 On reporting resistance and resilience
- 6 Indian rice export rates hit 10-month high amid adverse weather concerns
- 7 India's solar push idles factories unable to shake reliance on China
- 8 Trump's bunker buster gamble on Pickaxe Mountain
- 9 HPCL, BPCL have secured supplies until Aug.

PRELIM FACTS (9)

- 1 Kutki (Picrorhiza kurroa) — IUCN: Endangered
- 2 Kutki — CITES Appendix II species
- 3 FCNR(B) Deposits — Introduced in 1993
- 4 Street Vendors Act — Enacted in 2014
- 5 RTI Act — Enacted in 2005
- 6 NATO — Collective Defence under Article 5
- 7 On-device AI — Runs models on local device
- 8 Aadhaar for Tatkal — Voluntary & optional
- 9 NTA — National Testing Agency

VOCABULARY (5)

- 1 **Proportionality** — Balance between means used & objective pursued
- 2 **Resilience** — Ability to withstand and recover from stress
- 3 **Deterrence** — Discouraging an adversary through threat of retaliation
- 4 **Intermediary** — A person or agency acting between two parties
- 5 **Institutional Integrity** — Commitment to ethical standards in governance