

## DAILY CURRENT AFFAIRS (DCA)

Time: 45 Min

Date: 20-09-2025

### Table of Content

CAG Report on States Fiscal Health: Decadal Surge in Public Debt

Domestic Violence Act: 20 Years of Power and Protection

India and Canada Reset Ties

India's Manufacturing Momentum: Performance and Policy

Gujarat's Dhordo Becomes Fully Solar-Powered

### NEWS IN SHORT

National Archives of India (NAI)

Secularism

India Re-Elected to Universal Postal Union's Governing Councils

EPFO's 'Passbook Lite' To Provide Easy Access to PF Details

H-1B Visas

Clearing Corporation of India (CCIL)

India's Sovereign Rating Upgraded to BBB+

Indonesia Suspends Indian Groundnut Imports over Aflatoxins

Kadamb Tree

Hangul Deer

Adamyia Commissioned at Paradip Port

## CAG REPORT ON STATES FISCAL HEALTH: DECADAL SURGE IN PUBLIC DEBT

### Context

- The Comptroller and Auditor General (CAG) has released a decadal analysis of the fiscal health of India's 28 states, highlighting a sharp rise in public debt over the last decade.

### Key Findings of the Report

- Debt Growth:** States' combined public debt trebled from **₹17.57 lakh crore** in 2013-14 to **₹59.60 lakh crore** in 2022-23. As a share of GSDP, debt rose from 16.66% (2013-14) to 22.96% (2022-23).
  - In FY 2022-23, states' total debt was **22.17%** of India's GDP.
- State-wise Debt-to-GSDP Ratios (2022-23):**
  - Highest:** Punjab (40.35%), Nagaland (37.15%), West Bengal (33.70%).
  - Lowest:** Odisha (8.45%), Maharashtra (14.64%), Gujarat (16.37%).
  - 8 states recorded debt over 30% of GSDP, while 6 states had debt under 20%.
- Debt and Revenue Receipts:**
  - States' debt stood at **128–191%** of revenue receipts in the past decade.
  - On average, debt equaled **150%** of revenue receipts / non-debt receipts.

### Reasons for higher debt burden

- Populist Politics:** Power subsidies, farm loan waivers, cash transfers, old pension scheme revival, often funded by borrowings.
  - Competitive Populism:** States like Punjab, Rajasthan, Himachal Pradesh have adopted costly welfare schemes, aggravating fiscal stress.
- Impact of COVID-19:** Debt-to-GSDP ratio jumped from 21% (2019-20) to 25% (2020-21) due to contraction in GSDP and additional borrowings.
- Dependence on GST:** After GST rollout, states lost independent taxation powers (like octroi, entry tax). GST compensation ended in June 2022, creating a gap.
- Borrowing for Current Expenditure:** The report flagged a breach of the 'golden rule' of borrowing, which says governments should raise debt only for investment, not to fund operating costs.

- CAG found in 11 states (Punjab, Tamil Nadu, West Bengal, Andhra Pradesh, etc.), more than half of net borrowings were used for salaries, pensions, subsidies rather than infrastructure.

### What are the Concerns?

- Crowding Out:** Large SDL borrowings push up interest rates, raising borrowing costs for private firms.
- Inflationary Pressures:** Excessive debt-fueled spending can fuel inflation, especially when directed at consumption subsidies.
- Interest & Debt Servicing Pressure:** Rising share of market borrowings (SDLs) at high interest rates increases repayment burden.
  - In some states, 20–25% of revenue receipts go towards interest payments, leaving little for development expenditure.
- Centre-State Fiscal Balance:** Central government's own debt (~57% of GDP in FY24) along with rising state debt (~23% of GDP) push India's general government debt to ~80% of GDP, much higher than the 60% target under FRBM Review Committee.

### Comptroller and Auditor General of India (CAG)

- The CAG is the **supreme audit authority of India**, responsible for auditing government accounts and ensuring accountability in public finance management.
- Articles 148 to 151** of the Indian Constitution provide the framework for the appointment, duties, and reporting structure of the CAG.
- The Comptroller and Auditor General's (Duties, Powers and Conditions of Service) Act, 1971**, determines the CAG's service conditions and prescribes the duties and powers of their office.

### Audits Reports Submitted by CAG to the President of India

- Comptroller and Auditor General (CAG) of India submits **three audit reports** to the President of India (Article 151).
  - Audit report on appropriation accounts:** This report shows how the legislature-granted money was allocated to different heads of expenditure and grants. It also verifies if the money was spent for the intended purpose.

**Way Ahead**

- **Adherence to Fiscal Responsibility:** States must align with FRBM targets and ensure debt sustainability.
- **Prioritising Capital Spending:** Shift away from subsidies and non-productive current expenditures toward investments in infrastructure, health, education that deliver long-term growth.
- **Revenue Mobilisation:** Strengthening tax collection, rationalising subsidies, and expanding non-tax revenue are key.
- **Centre-State Coordination:** Transparent debt management and conditional borrowing linked to reforms can improve fiscal discipline.

Source: [IE](#)

## DOMESTIC VIOLENCE ACT: 20 YEARS OF POWER AND PROTECTION

**Context**

- The **Protection of Women from Domestic Violence Act, 2005 (PWDVA)** stands as a symbol of empowerment after two decades of enactment.

**About Domestic Violence**

- It is defined as **any act, omission, or conduct** by a person that **harms or endangers** the health, safety, life, limb, or well-being of a woman — whether physical or mental (Section 3 of the PWDVA). It includes:
  - ♦ Physical abuse, verbal & emotional Abuse & economic Abuse.
- According to the **United Nations (UN)**, domestic violence is a form of **gender-based violence that occurs within the private sphere** — typically between individuals related by intimacy or blood. It encompasses:
  - ♦ **Intimate Partner Violence:** Physical, sexual, or psychological harm by a current or former partner.
  - ♦ **Child & Elder Abuse:** Within the household
  - ♦ **Economic & Psychological Control:** Restricting access to money, isolating from social networks, or using intimidation.

**Trends and Statistics**

- **Global Picture:** According to **UN Women**, **nearly 1 in 3 women globally** have experienced physical or sexual violence in their lifetime, most often at the hands of an intimate partner.

- ♦ In 2023 alone, over 51,000 women and girls were killed by family members or partners—an average of 140 deaths per day.
- **Indian Scenario:**
  - ♦ **NCRB Data (Crime in India Report):** 507 cases registered under PWDVA in **2021**. 468 cases registered in **2022**.
  - ♦ **NFHS-5 (2019–2021):** **29.3%** of ever-married women aged 18–49 years reported spousal violence. It is a reduction from **31.2%** in NFHS-4 (2015–2016).

**Key Reasons for Domestic Violence**

- **Patriarchal Norms & Gender Inequality:** Deep-rooted patriarchal traditions view women as subordinate to men.
  - ♦ Cultural acceptance of male dominance perpetuates violence.
- **Dowry-Related Conflicts:** Persistent dowry demands often escalate into harassment and violence.
  - ♦ Linked with economic control and status assertion.
- **Economic Dependence & Poverty:** Women's financial dependence reduces ability to leave abusive relationships.
  - ♦ Poverty and unemployment increase household stress and violence.
- **Weak Legal & Institutional Support:** Delayed justice delivery, lack of shelters, and weak enforcement etc discourage reporting.
- **Cultural Silence & Social Stigma:** Fear of dishonor, family reputation, and victim-blaming silence survivors.
  - ♦ Many cases remain unreported, reinforcing the cycle of abuse.
- **Intergenerational Cycle of Violence:** Children witnessing violence normalize abusive behavior in adulthood.

**Global Efforts to Combat Domestic Violence**

- **UNiTE Campaign by UN Women:** The “16 Days of Activism Against Gender-Based Violence” is an annual global campaign running from November 25 (International Day for the Elimination of Violence Against Women) to December 10 (Human Rights Day).
- **Spotlight Initiative:** It has helped enhance or adopt over 550 laws and policies worldwide to address violence against women.



- ♦ It has provided essential services to over 3 million women, including education, legal aid, and psychosocial support.
- More than 95% of institutional mechanisms for domestic and intimate partner violence were established after the adoption of the **Beijing Platform for Action 1995**.

### India's Efforts to Address Domestic Violence

- **Protection of Women from Domestic Violence Act, 2005:** It was enacted to safeguard the fundamental rights of women under **Articles 14, 15, and 21** of the Constitution of India.
  - ♦ It provides a **civil law remedy** to protect women from domestic violence and prevent its recurrence in society.
  - ♦ **Section 18:** Protection Order in each district to assist Magistrates, report complaints, and facilitate legal remedies such as **protection orders** and **residence orders**.
  - ♦ **Section 19:** Residence Order for residing at Matrimonial House;
  - ♦ **Section 20:** Monetary Orders which includes maintenance for herself and her Children;
  - ♦ **Section 21:** Temporary Custody of Children;
  - ♦ **Section 22:** Compensation order for the damages caused to her.
- **Mission Shakti & One Stop Centres (OSCs):** These provide integrated support—medical aid, legal assistance, shelter, and counseling—to women in distress across India.
  - ♦ **802 centres are functional** nationwide.
  - ♦ Assisted **10.80 lakh women** till **31st January 2025**.
- **Emergency Response Systems:**
  - ♦ **ERSS-112:** A nationwide emergency helpline for women, integrated with police dispatch systems.
  - ♦ **Women Helpline 181:** Operational in 35 states/UTs, handling over 2.10 crore calls and assisting more than 84 lakh women.
- **Women Help Desks: 14,658 desks** set up across police stations, with **13,743 led by women officers**.
- **Women Helpline (WHL-181)** – Integrated with ERSS in **35 States/UTs**.
  - ♦ Assisted **84.43 lakh women** through **2.10 crore+ calls**.

- **National Dashboard:** Developed by C-DAC to track helpline calls and categorize domestic violence cases in real time.
- **Stree Manoraksha Project:** NIMHANS provides psycho-social counselling training for OSC staff.
- **Role of Direct Benefit Transfer (DBT):** DBT schemes like Jan Dhan Yojana, PM Ujjwala Yojana, and PM Matru Vandana Yojana provide direct cash transfers, LPG connections, and maternity benefits.
  - ♦ **Financial independence** reduces women's vulnerability to economic abuse — a common form of domestic violence.

### Implementation Challenges

- **Underreporting:** Social stigma and fear of retaliation prevent many women from speaking out.
- **Lack of dedicated personnel:** Many states assign protection officer duties to existing officials, limiting their effectiveness.
- **Limited awareness:** Many women are unaware of their rights under the Act or how to access support services.

### Way Forward

- **Education and Awareness:** Teaching consent, respect, and gender equality from a young age;
- **Stronger Enforcement:** Dedicated protection officers and fast-track courts;
- **Community Support:** Safe shelters, helplines, and survivor networks;
- **Men as Allies:** Engaging boys and men in prevention efforts.

[Source: HT](#)

## INDIA AND CANADA RESET TIES

### Context

- Indian and Canadian National Security Advisors (NSAs) and security teams held **talks on enhancing bilateral cooperation**.

### About

- The high-level dialogue comes **nearly two years after** diplomatic relations between the two nations were strained by Canadian allegations over the killing of Khalistani separatist.
  - ♦ It is also the **first major engagement between the two countries'** security establishments since **both sides appointed new High Commissioners**.

- The talks focused on sharing information and counter-terror cooperation, as well as India's requests for the extradition of a number of Khalistani activists wanted for cases in India.

#### Brief on India-Canada Relations

- **Historical Relations:** India and Canada established diplomatic relations in **1947**.
  - ♦ Shared democratic values and Commonwealth membership have underpinned ties.
  - ♦ Relations were historically strained after India's nuclear tests in 1974 and 1998, due to Canada's non-proliferation stance.
- **Economic Cooperation:** In 2024, total bilateral trade in goods amounted to USD 8.55 billion (India's exports: USD 5.22 billion and India's imports: USD 3.33 billion).
  - ♦ Negotiations continue on a Comprehensive Economic Partnership Agreement (CEPA) and a Foreign Investment Promotion and Protection Agreement (FIPA).
- **Civil Nuclear Cooperation:** Nuclear Cooperation Agreement (NCA) was signed in 2010, operational since 2013.
  - ♦ A Joint Committee oversees implementation of the 2010 Agreement on "Cooperation in Peaceful Uses of Nuclear Energy".
- **Space Cooperation:** MoUs were signed in 1996 and 2003 between ISRO and Canadian Space Agency (CSA).
  - ♦ Cooperation includes satellite tracking, space astronomy, and commercial satellite launches.
  - ♦ ISRO's commercial arm ANTRIX has launched multiple Canadian nanosatellites.
- **Science and Technology:** Department of Earth Science and Polar Canada have started a programme for exchange of knowledge and scientific research on Cold Climate (Arctic) Studies.
  - ♦ A Memorandum of Cooperation between National Centre for Polar and Ocean Research (NCPOR) and POLAR Canada was signed in 2020.
- **People-to-People Links:** There are around 1.8 million Indo-Canadians and one million non-resident Indians in Canada, making up over **3% of its population**.

- ♦ **India is the largest source of international students** in Canada, with Indians making up around 40% of that group.
- ♦ Strong cultural exchanges and vibrant diaspora influence bilateral perceptions.
- **Multilateral Cooperation:** Both countries cooperate in forums like the G20, Commonwealth, United Nations, and International Solar Alliance.

#### Areas of Differences

- **Khalistani Extremism:** India has repeatedly raised concerns over pro-Khalistan activities, including hate speech, violence, and attacks on Indian diplomatic missions.
- **Political Differences:** Canadian leaders have sometimes made statements sympathetic to separatist groups. This has created recurring diplomatic friction.
- **Trade and Investment Uncertainty:** Ongoing talks on the Early Progress Trade Agreement (EPTA) were paused in 2023 amid political tensions.
  - ♦ Despite strong business interest, political issues slow down economic engagement.
- **Differing Geopolitical Outlooks:** India seeks stronger Indo-Pacific cooperation, but Canada's approach is often seen as inconsistent and influenced by domestic politics.

#### Conclusion

- India-Canada relations have strong foundations and significant potential, especially in trade, education, and clean energy. However, bilateral ties remain fragile, with political and security concerns acting as key irritants.
- The future of the relationship depends on how both countries manage these differences while leveraging shared interests.

Source: TH

## INDIA'S MANUFACTURING MOMENTUM: PERFORMANCE AND POLICY

#### In Context

- The **Index of Industrial Production (IIP)** showed a significant rise in July 2025, with overall growth at 3.5% and manufacturing growth at 5.4% year-on-year, mainly **driven by manufacturing**, reflecting rising demand and better capacity use.

### Present Status of India's Manufacturing sector

- India's manufacturing exports are growing steadily, with total exports rising 6.18% YoY to US\$ 349.35 billion in April-August 2025.
- Merchandise exports grew 2.52% to US\$ 184.13 billion.
- The sector is on track to reach US\$ 1 trillion by FY26 and could add US\$ 500 billion annually to the global economy by 2030.



### Engines of Growth: Sectors on the Move

- Electronics:** India's electronics manufacturing sector has seen a sixfold rise in production and an eightfold surge in exports over the past 11 years. Electronics value addition has jumped from 30% to 70%, with targets to reach 90% by FY27.
  - Mobile manufacturing expanded from 2 to 300 units, and exports surged 127 times. Import dependence dropped from 75% to 0.02%, making India the world's second-largest mobile manufacturer.
- Pharma:** India's pharmaceutical industry is a global powerhouse **ranking 3rd in the world by volume** and 14th in terms of value of production supplying over 50% of global vaccine demand and nearly 40% of generics to the US.
  - The industry is projected to grow to USD 130 billion by 2030 and the US\$ 450 billion market by 2047.
  - It is backed by policy support for Pharmaceuticals like the PLI scheme (₹15,000 crore) and Strengthening of Pharmaceuticals Industry (SPI) scheme (₹500 crore).
- Automobiles:** India's automotive industry is a key driver of the economy, contributing 7.1% to GDP and 49% to manufacturing GDP. In FY25, over 3.10 crore vehicles were produced, making India the world's fourth-largest automobile producer with strong potential to lead the global automotive value chain.

- Textiles:** India's textile and apparel industry, one of the largest globally, contributes **2.3% to GDP, 13% to industrial production, and 12% to exports**.
  - It is projected to grow to US\$ 350 billion by 2030, creating 3.5 crore jobs.
  - The sector employs over 45 million people, mainly in MSME clusters.
  - The government has approved seven **PM MITRA Parks** with ₹4,445 crore funding to attract ₹70,000 crore investment and generate 20 lakh jobs.
  - The first park in Dhar, Madhya Pradesh, opened recently.

### Importance of India's manufacturing sector

- India has become a top destination for global investors due to consistent reforms, simpler regulations, and a stable policy environment.
  - Maharashtra led with 39% of inflows, followed by Karnataka and Delhi.
  - Singapore, Mauritius, and the US were the top FDI sources.
- The manufacturing sector is becoming a **key driver of economic growth**, boosting both domestic demand and its role in global supply chains.
- Manufacturing in India is a **major job creator, especially for semi-skilled and skilled workers**.
- Recent data shows rising workforce participation, particularly among women, with the Worker Population Ratio at 52.2% and female participation improving steadily.
- Unemployment rates have eased**, reflecting broad-based and inclusive employment growth.

### Steps and Policies

- India is driving its next manufacturing surge through complementary policies across manufacturing, logistics, urban development, and entrepreneurship, supported by flagship initiatives that boost investment, innovation, and job creation.
- GST 2.0 reforms** have simplified tax slabs and reduced rates on key goods, lowering costs for manufacturers and consumers, supporting MSMEs, enhancing supply chain efficiency, and boosting sectors like auto and textiles.

- **The National Manufacturing Mission (NMM)**, launched in Budget 2025-26, offers a unified, cross-ministerial strategy focused on sustainable, clean-tech industrial growth aligned with India's net-zero goals, aiming to elevate India's global manufacturing leadership.
- **The Production Linked Incentive (PLI) Scheme**, with ₹1.97 lakh crore outlay, incentivizes 14 key sectors like electronics, pharma, and solar, driving export surpluses, record-breaking smartphone exports, strong investments, and job creation.
- **The National Logistics Policy (NLP)** seeks to reduce logistics costs and improve efficiency by 2030, integrating digital systems, multi-modal connectivity, and infrastructure like logistics parks, aligned with the PM GatiShakti master plan.
- **Startup India** has fostered India's third-largest startup ecosystem with 1.91 lakh recognized startups creating over 17.69 lakh jobs, fueling innovation and economic growth.
- **The National Industrial Corridor Development Programme** is building smart industrial cities with multi-modal connectivity, promoting manufacturing and urbanization, backed by ₹28,602 crore investment in new projects, enhancing India's global manufacturing appeal.
- **The Union Budget 2025–26** boosts India's manufacturing with an ₹8,800 crore (US\$ 1.1 billion) extension of the restructured **Skill India Programme** until 2026.
  - ♦ It integrates key schemes into a unified, industry-aligned framework to develop a demand-driven, tech-enabled workforce that meets modern industry needs.

#### Future Outlook

- India aims to become a \$35 trillion economy by 2047, with manufacturing as its key growth driver. Supported by reforms, incentives, and strong supply chains, the sector shows robust momentum and resilience.
- Government initiatives like the PLI scheme, National Manufacturing Mission, and skill development offer a clear path for industrial growth.
- As global supply chains realign, India has a unique opportunity to evolve from the "factory of the world" to a global hub of innovation and leadership.

Source : [PIB](#)

## GUJARAT'S DHORDO BECOMES FULLY SOLAR-POWERED

### Context

- Prime Minister Modi dedicated **Dhordo as a "Solar Village"** to the nation during the **'Samudra Se Samridhi'** programme in Bhavnagar, Gujarat.

### About

- **Dhordo** will become the **fourth solar-powered village in the State**, after Modhera in Mehsana, Sukhi in Kheda, and Masali in Banaskantha.
  - ♦ It is a remote village in Gujarat's Kutch internationally acclaimed as the **'Best Tourism Village'** by the United Nations World Tourism Organisation (UNWTO).
- **As part of the PM Surya Ghar: Muft Bijli Yojana**, every residential electricity connection in Dhordo has been solarised, ensuring that homes generate their own clean energy.
  - ♦ The system is projected to generate **2.95 lakh units of electricity annually**, directly translating into significant economic relief for residents.

### PM Surya Ghar: Muft Bijli Yojana

- It was launched in **2024** and aims to provide free electricity to households by facilitating the installation of rooftop solar panels.
- **Installation Targets:**
  - ♦ **By October 2025:** Reaching 40 lakh,
  - ♦ **March 2027:** 1 crore households.
- The scheme offers a **subsidy of up to 40%** to households, making renewable energy more affordable and accessible.
- **Eligibility:**

The household must be an Indian citizen.

The household must own a house with a roof that is suitable for installing solar panels.

The household must have a valid electricity connection.

The household must not have availed any other subsidy for solar panels.

### Model Solar Village:

- ♦ An allocation of ₹800 crore has been designated for this component, with ₹1 crore provided to each selected Model Solar Village.

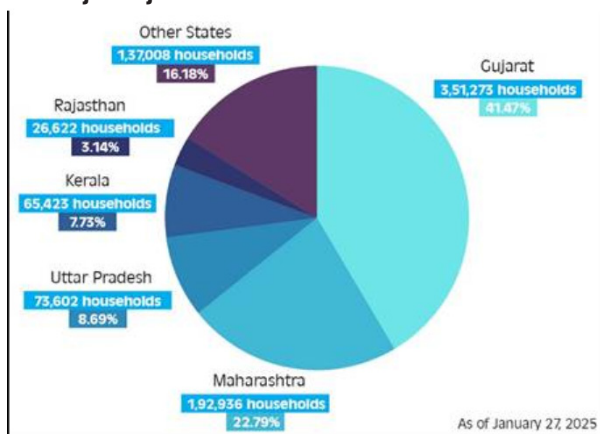


- ♦ To qualify as a candidate village, it must be a revenue village with a population of over 5,000 (or 2,000 in special category states).
- ♦ This initiative aims to promote solar energy adoption and empower village communities to achieve energy self-reliance.

Average Monthly Electricity Consumption (units)	Suitable Rooftop Solar Plant Capacity	Subsidy Support
0-150	1-2 kW	₹ 30,000/- to ₹ 60,000/-
150-300	2-3 kW	₹ 60,000/- to ₹ 78,000/-
> 300	Above 3 kW	₹ 78,000/-

- **Achievement:** PM Surya Ghar: Muft Bijli Yojana (PMSGMBY) has achieved a historic milestone with **10 lakh homes now solar-powered as of March 2025**.

**Top 5 states with the highest number of households benefiting under the PM Surya Ghar: Muft Bijli Yojana**



### Key Benefits of Scheme

- **Provides free electricity to households** through subsidized rooftop solar panel installations, significantly reducing energy costs.
- **Expected to save the government around ₹75,000 crore annually** in electricity expenses.
- **Contributes to increasing renewable energy** use and reducing carbon emissions by about 720 million tonnes.
- Adds 30 GW solar capacity via **rooftop installations in the residential sector**.
- **Enables households to earn income** by selling surplus generated power to DISCOMs.
- Creates an estimated **17 lakh direct jobs in various sectors**.

### Way Forward

- The PM Surya Ghar: Muft Bijli Yojana stands as a transformative initiative, with 10 lakh installations already completed, the scheme is well on track to achieve its ambitious goal of 1 crore solar-powered homes.
- Beyond reducing electricity costs, the scheme is fostering energy self-reliance, environmental sustainability, and economic growth, making it a key pillar in India's clean energy transition.

Source: TH

## NEWS IN SHORT

### NATIONAL ARCHIVES OF INDIA (NAI)

#### In News

- 50th Golden Jubilee Meeting of the **National Committee of Archivists (NCA)** organized by the **National Archives of India (NAI)**.

#### About National Archives of India (NAI)

- It is the **premier repository** of the Government of India for preserving and maintaining the **nation's documentary heritage**.
- It was **originally established in 1891** in Calcutta (Kolkata) as the Imperial Record Department, and later shifted to **New Delhi in 1911**, where it is housed in a building **designed by Sir Edwin Lutyens**, located near the India Gate on Janpath.
- The NAI functions as an **attached office of the Ministry of Culture** and is the custodian of non-current records of the Government of India.
- It holds over 40 million documents, dating from the 16th century to the present, in multiple languages, including Persian, Arabic, Sanskrit, Urdu, and English.
- It is **headed by the Director General of Archives**, who is responsible for implementation of the Public Records Act, 1993 and Rules, 1997.

Source: PIB

### SECULARISM

#### Context

- The Supreme Court reminded a petitioner opposing **"Muslim" Booker Prize winner Banu Mushtaq** inaugurating **Mysuru Dasara festival** that the Preamble upholds secularism, liberty, equality, and fraternity as core ideals of national unity.




**Mysore Dasara**

- Mysore Dasara, also called **Nadahabba (state festival of Karnataka)**, is the royal version of Dussehra, celebrated in Karnataka.
- It marks the **victory of good over evil** – Goddess Chamundeshwari (a form of Durga) killing the demon Mahishasura, after whom Mysuru (Mysore) is named.
- **It is celebrated for 10 days, ending on Vijayadashami.**

**Secularism, a basic feature**

Supreme Court, while dismissing the plea, highlighted that liberty of thought and faith, equality and fraternity are ideals cardinal to national unity

<p>■ The petitioner argued that the inaugural pooja was a religious practice reserved for Hindus</p>	<p>■ The court emphasised that the event was conducted by the State of Karnataka, which is secular and 'maintains no religion of its own'</p>
<p>■ The court reiterated that the State's neutral attitude to all religions did not prevent it from intervening to 'eliminate practices which impede the right to equality'</p>	


**Secularism in India**

- **Indian secularism** is based on “**equal respect for all religions**”, not strict separation of religion and State.
  - ♦ The State **can regulate or reform religious practices** but cannot promote or favour any religion.
- **Constitutional Provisions:**
  - ♦ **Preamble:** Secularism is a core ideal ensuring liberty of belief, faith, and worship.
  - ♦ **Article 14:** Equality before law and equal protection of laws.
  - ♦ **Article 15 & 16:** Prohibition of discrimination on religious grounds.
  - ♦ **Article 25:** Freedom of conscience and free profession, practice, and propagation of religion.
  - ♦ **Article 26:** Freedom to manage religious affairs.
  - ♦ **Article 27:** No compulsion to pay taxes for promotion of any religion.
  - ♦ **Article 28:** No religious instruction in State-funded institutions.
  - ♦ **Articles 29–30:** Rights of religious and cultural minorities.

**Judicial Interpretations**

- **Kesavananda Bharati (1973):** The SC held that Secularism is part of the Basic Structure of the Constitution.
- **1994 case of S.R. Bommai v. Union of India:** The Supreme Court held that secularism is a basic feature of the Indian Constitution and that politics and religion must remain separate.

**Indian vs Western Secularism**

- **Western model:** In the western model of secularism there is a strict separation of Church and State.
- **Indian model:** In India the state has provided equal rights and protection to all religions and can engage with religions for reform, equality, and harmony.

**Significance of Indian Secularism**

- India is a diverse country with many religions, it ensures unity in diversity.
- Protects minority rights.
- Upholds democracy, equality, and fraternity as envisioned in the Constitution.

Source: TH

## INDIA RE-ELECTED TO UNIVERSAL POSTAL UNION'S GOVERNING COUNCILS

**Context**

- India has been re-elected to the Council of Administration (CA) and the Postal Operations Council (POC) of the Universal Postal Union (UPU) during the 28th UPU Congress held in Dubai, United Arab Emirates.

**About**

- **The Universal Postal Union** is a United Nations specialized agency and the postal sector's primary forum for international cooperation.
- **Origin:** On **9 October 1874**, 22 countries signed the **Treaty of Bern**, creating the General Postal Union.
  - ♦ Later it became known as the Universal Postal Union.
- **Member countries:** The UPU has **192 member countries**.
  - ♦ Any member country of the United Nations may become a member of the UPU.
  - ♦ India has been a member of the UPU since **1876**.

- **Headquarters:** The Swiss capital Berne
- **It consists of 4 bodies;**
  - ♦ **The Congress:** It is the supreme authority; meets every four years.
  - ♦ **The Council of Administration:** It supervises its activities and studies regulatory, administrative, legislative and legal issues.
  - ♦ **The Postal Operations Council:** It is the technical and operational mind of the UPU and consists of 48 member countries, elected during Congress.
  - ♦ **The International Bureau:** It provides logistical and technical support.
- It was **established in 1951** with the enactment of the **Employees' Provident Funds and Miscellaneous Provisions Act, 1952.**
- EPFO manages the provident fund, pension, and insurance schemes for the organised workforce in India, covering establishments with 20 or more employees.
- EPFO is administered by a **tripartite body called the Central Board of Trustees (CBT)**, consisting of representatives from the government (both Centre and States), employers, and employees.
- It has also introduced initiatives like **Universal Account Number (UAN)** to facilitate portability of PF accounts, and digital claim settlement systems to improve efficiency.

#### India's Role in UPU

- **Digital Transformation:** Pioneered initiatives such as DigiPIN (digital addressing system), UPI-enabled cross-border remittances, and Dak Ghar Niryat Kendras for e-commerce facilitation.
- **Capacity Building & Cooperation:** Through the Indian Technical and Economic Cooperation (ITEC) programme, India has trained postal officials from Asia, Africa, and other regions.

Source: [AIR](#)

## EPFO'S 'PASSBOOK LITE' TO PROVIDE EASY ACCESS TO PF DETAILS

### In News

- The **Employees' Provident Fund Organisation (EPFO)** launched 'Passbook Lite'.

#### EPFO Passbook Lite facility

- It will allow members to access their passbook and a related summarised view of the contributions, withdrawals and balance in a simplified format through the member portal itself without visiting the passbook portal.
- It aims to enhance the user experience of EPFO members by offering all key services through a single login, including access to the passbook.
  - ♦ However, members can still use the existing Passbook Portal to get complete information on passbook details, including graphical displays.

#### About Employees' Provident Fund Organisation (EPFO)

- It is India's largest social security organisation under the **Ministry of Labour and Employment, Government of India.**

Source: [TH](#)

## H-1B VISAS

### Context

- The U.S. President has signed a proclamation to **raise the fee for H-1B visas to a staggering \$1,00,000 annually**, representing a dramatic increase from the current **\$1,500 administrative costs.**

### H-1 Visa

- An H-1B visa is a **non-immigrant visa** in the **United States** that allows US companies to **temporarily employ foreign workers** in specialty occupations.
  - ♦ These are jobs that **typically require** technical expertise, a bachelor's degree or higher, or its equivalent in fields like IT, engineering, science, medicine, and finance.
- It is designed to **fill specialised skill gaps in the US labor market** where qualified Americans are unavailable.
- Initially valid for 3 years, extendable up to 6 years. The visa is tied to the employer, meaning the worker cannot switch jobs without a new H-1B petition.
- There is an annual cap of 85,000 visas, including 20,000 reserved for US master's degree holders.
- **Indians have been the biggest beneficiaries of the H-1B program**, accounting for more than 70% of successful H-1B petitions followed by China, who account for 12-13%.

Source: TH

## CLEARING CORPORATION OF INDIA (CCIL)

### In News

- The **RBI Governor** has encouraged the **Clearing Corporation of India (CCIL)** to adopt innovative settlement frameworks beyond the traditional dollar-rupee system to promote the international use of the rupee.

### About CCIL

- It was **established in 2001** by leading banks, financial institutions, and the Reserve Bank of India (RBI) to provide an efficient clearing and settlement system for India's financial markets.
- It acts as a **central counterparty (CCP)** for transactions in government securities, foreign exchange, money market instruments, and rupee derivatives, thereby reducing counterparty risk by becoming the buyer to every seller and the seller to every buyer.
- Regulated by the RBI under the Payment and Settlement Systems Act, 2007**, CCIL plays a vital role in ensuring financial stability, market efficiency, and systemic risk reduction in India's financial ecosystem.
- CCIL is officially recognised by the **RBI as a Qualified Central Counterparty (QCCP)**, a global standard reflecting its robust risk management and operational reliability.

Source: TOI

## INDIA'S SOVEREIGN RATING UPGRADED TO BBB+

### Context

- India's Sovereign Rating** has been upgraded to **BBB plus** rating by a Japanese credit rating agency namely 'Rating and Investment Information (R&I)'.

### About

- India's long-term sovereign credit rating has been upgraded from the **BBB to BBB plus**.
  - BBB plus rating indicates stability.**
  - Following the decision, the government has retained the **Stable Outlook for the Indian economy.**
- A **sovereign credit rating** is an independent evaluation of a country's **creditworthiness**, which helps investors assess the **risk associated with investing in that country's debt.**

### Rating scale:

- Investment grade AAA, AA, A, BBB:** It reflects lower risk, cheaper borrowing costs.
- Speculative grade (junk) BB, B, CCC:** It reflects higher risk, higher borrowing costs.

Source: AIR

## INDONESIA SUSPENDS INDIAN GROUNDNUT IMPORTS OVER AFLATOXINS

### Context

- Indonesia suspended imports of Indian groundnuts citing **aflatoxin contamination.**

### What are Aflatoxins?

- Aflatoxins are toxic molds caused by **Aspergillus flavus and Aspergillus parasiticus fungi.**
- They contaminate grains and oilseeds, particularly in warm, humid conditions.
- They are considered **carcinogenic** and genotoxic.

### About Groundnut

- Groundnut is a **tropical and subtropical crop.** It is an annual herbaceous plant growing **30 to 50 cm tall.**
  - It requires a warm, frost-free climate.
- Groundnut is raised in a sandy loam as well as well drained sandy clay loam soil.
- The peanut was probably first domesticated and cultivated in the **valleys of Paraguay.**
- India** is the **second-largest producer** of groundnuts in the world.
  - Major growing states are Gujarat, Andhra Pradesh, Tamil Nadu, Karnataka, Maharashtra, Rajasthan, Madhya Pradesh, Orissa, and Uttar Pradesh.
- India is among the largest exporters** of groundnuts, with major markets in Southeast Asia, Europe, and the Middle East.

Source: TH

## KADAMB TREE

### Context

- King Charles III of the United Kingdom sent a **Burflower tree, commonly referred to as kadamb tree**, to the Indian Prime Minister as a gift on his 75th birthday.



### About kadamb tree (*Neolamarckia cadamba*)

- The kadamb tree is an **evergreen, tropical tree** native to South and Southeast Asia. It can grow up to **45 m tall**.
- **Distinct Features:** Known for its **fragrant orange flowers** that bloom in dense, globe-shaped clusters.
- **Historical Connections:**
  - ♦ **Kadamba Dynasty:** The tree lent its name to the **Kadamba dynasty** which ruled from Banavasi in present-day Karnataka from 345 CE to 525 CE, as per **Talagunda inscription**. The tree was considered a holy tree by the Kadamba dynasty.
  - ♦ **Athmallik State Emblem:** The kadamba flower served as the emblem of Athmallik, a princely state during the British Raj.



Source: [DD News](#)

### HANGUL DEER

#### In News

- A youngster from Srinagar, is continuing his family's multi-generational legacy of conserving the hangul deer.

#### Hangul

- It is also known as **Kashmir stag** and is a **subspecies of Central Asian red deer** that is endemic to Kashmir and surrounding areas
- **Habitat and Distribution :** It inhabits deciduous woodlands, alpine meadows, and mountainous areas, preferring oak, mulberry, and riverine habitats in winter, and oak-conifer forests in summer for better food availability.



- ♦ It was once found across the Himalaya, Chenab Valley, and parts of Himachal Pradesh, but now survives within Dachigam National Park(Kashmir).
- **Threats:** Hangul decline is mainly due to poaching, habitat pressure from insurgents, herders, and livestock competition, leading to low genetic diversity and recruitment. Predation, disease, and lack of strong protection worsen the threat.
- **Conservation status:** IUCN Red List of Threatened species classified hangul as Critically Endangered species.

Source :[DTE](#)

### ADAMYA COMMISSIONED AT PARADIP PORT

#### In News

- Indian Coast Guard Ship (ICGS) Adamyra, the first of eight Adamyra-class Fast Patrol Vessels (FPVs), was commissioned at **Paradip Port, Odisha**.
- It is built by Goa Shipyard Limited with over **60% indigenous content** which reflects the vision of 'Aatmanirbhar Bharat'.

#### Paradip Port

- Paradip Port, founded by Late Biju Patnaik and its foundation stone laid by Prime Minister Jawaharlal Nehru in 1962, near the confluence of the Mahanadi River and the Bay of Bengal.
- It is the **only Major Port in the State of Odisha** situated 210 nautical miles south of **Kolkata** and 260 nautical miles north of **Visakhapatnam on the east coast on the shore of Bay of Bengal**.
- In 1966, it was declared the eighth Major Port of India and the first major port on the East Coast commissioned after independence.

Source :[TH](#)