

DAILY CURRENT AFFAIRS (DCA)

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AMENDMENT OF INSURANCE LAWS BILL, 2025

Context

- The Union Cabinet approved the **Sabka Bima Sabki Raksha (Amendment of Insurance Laws) Bill, 2025**.

About

- The Bill seeks to **revamp India's insurance framework**, proposing changes to the: Insurance Act, 1938, the Life Insurance Corporation Act, 1956, and the IRDAI Act, 1999.
- Aim:** Modernisation, wider coverage and stronger regulatory oversight.

Major Features

- 100% FDI:** The amendment will raise the Foreign Direct Investment (FDI) limit in Indian insurance companies **from 74% to 100%**.
 - This will help in attracting stable and sustainable investment and aid achieve the goal of **'Insurance for All by 2047'**.
- Foreign reinsurers:** The requirement of **Net Owned Funds** (includes equity capital, free reserves, balance in share premium account and capital reserves representing surplus) for **foreign reinsurers** is proposed to be **reduced from Rs 5,000 crore to Rs 1,000 crore**.
 - It has been done to **facilitate entry of more re-insurers**, building greater reinsurance capacities in the country.
 - This easing of norms is intended to draw competition in the segment currently dominated by the public sector General Insurance Corporation of India (GIC Re).
- More powers for LIC:** Life Insurance Corporation of India (LIC) is being given greater operational freedom.
 - It empowered LIC to set up new zonal offices without requiring prior government approvals, enabling faster expansion, improved administrative efficiency, and better regional oversight.
- More powers for IRDAI:** The Insurance Regulatory and Development Authority of India (IRDAI) is set to receive enhanced enforcement powers, including the authority to disgorge wrongful gains made by insurers or intermediaries.
 - This brings IRDAI's punitive capabilities closer to that of SEBI, which already has the power to recover illegally earned profits from violators.

- One-Time Registration System:** The Bill proposes a one-time registration system for insurance intermediaries, removing the need for repeated approvals and simplifying compliance.
- Ease of Doing Business:** The threshold for requiring IRDAI's approval for the transfer of paid-up equity capital in insurance companies will be raised from 1% to 5%, allowing for smoother share transfers and reducing regulatory bottlenecks.
- Penalties:** The Bill introduces clear criteria for levying penalties, making enforcement more rational, transparent, and consistent across cases.

Key Omissions in the Insurance Amendment Bill

- No composite licensing despite long-standing demand:** The Bill does not allow composite licences, meaning insurers must continue operating in rigid units such as life insurers only in life insurance and general insurers only in non-life segments.
 - This preserves a decades-old structure and prevents insurers from offering integrated insurance, despite growing consumer demand for comprehensive and convenient coverage.
- No relaxation in minimum capital requirements for new entrants:** The Bill retains high entry thresholds of 100 crore for insurers and 200 crore for reinsurers.
 - These capital norms continue to discourage smaller, regional, and niche insurers, preventing the entry of specialised players.
- Several earlier reform proposals dropped:** Provisions in earlier drafts—such as allowing insurers to distribute other financial products, giving greater flexibility in investment norms, and permitting agents to sell policies of multiple insurers—are missing.
 - This restricts new revenue streams, limits consumer choice, and reduces efficiency in insurance distribution.
- Silence on captive insurance companies:** The Bill does not address the long-pending proposal to allow large corporations to set up captive insurers.
 - This keeps India's risk-management framework underdeveloped and forces corporates to rely on external or overseas structures instead of regulated domestic captive insurance solutions.

Significance of the Bill

- **FDI limit raised to 100% as a major reform:** Allowing 100% FDI is expected to attract substantial foreign capital into the insurance sector.
- **Access to global best practices and technology:** Full foreign ownership will enable Indian insurers to adopt advanced underwriting models, digital claims platforms, and sophisticated risk-assessment tools.
- **Boost to innovation and competition:** Increased foreign participation is likely to intensify competition, spur product innovation, and encourage the development of more customer-centric and technology-driven insurance solutions.

Source: IE

GOVT STRENGTHENS FRAMEWORK AGAINST FAKE NEWS

Context

- The Information and Broadcasting Minister said that the government has strengthened the framework to **combat fake news and deep fakes across** media platforms.

About

- **Fake news** is known as information that is false or misleading and presented as news.
- **Deep Fakes** are digital media — video, audio, and images, edited and manipulated using Artificial Intelligence (AI).
 - ♦ They incorporate hyper-realistic digital falsification and can be used to damage reputations, fabricate evidence, and undermine trust in democratic institutions.

India's Disinformation Challenge

- **Growing Internet Penetration:** India is on track to surpass 900 million internet users, making it highly **vulnerable to disinformation** without appropriate regulations.
- **Diverse Landscape, High Risk:** India's political, social, and linguistic diversity creates fertile ground for manipulated narratives, voter influence, and social unrest.
- **Decline of Legacy Media Trust:** Public trust in traditional news sources is eroding.
 - ♦ Citizens increasingly rely on social media for news.
 - ♦ Unverified information spreads rapidly, often trusted because it comes from friends or family.

- **Youth at Risk:** India's youth demographic is increasingly exposed to misinformation. Many lack digital literacy and media consumption skills.

Legal and Regulatory Landscape

- **Constitutional Limits:** Article 19(1)(a) guarantees freedom of speech.
 - ♦ Article 19(2) allows restrictions for defamation, morality, and public order.
 - ♦ The need to **balance free speech** (Article 19(1)(a)) with **reasonable restrictions** (Article 19(2)) is challenging.
- **Electronic Media:** TV channels follow the Programme Code under the **Cable Television Networks (Regulation) Act, 1995**.
 - ♦ It prohibits content that is obscene, defamatory, deliberately false, or that contains suggestive innuendos and half-truths.
 - ♦ Rules framed under the act establish a three-tier grievance redressal mechanism to address violations.
 - **Level I:** Self-regulation by the broadcasters
 - **Level II:** Regulation by broadcasters' self-regulatory bodies
 - **Level III:** Oversight mechanism by the Central Government.
- **Digital Media:** Code of Ethics has been framed under **IT Rules 2021** for publishers of news and current affairs on digital media;
 - ♦ **Intermediaries must prevent** users from sharing misinformation or information which is patently false and untrue or misleading in nature.
 - ♦ **Grievance Officer** is appointed by platforms to handle complaints related to false or defamatory content within a fixed timeframe.
- **Print Media:** Norms of Journalistic Conduct issued by **Press Council of India** restrain the publication of fake, defamatory, or misleading news.
 - ♦ PCI duly examines complaints and takes measures such as warning, admonishing or censuring the newspaper, editors, journalists, etc.
- **Information Technology (IT) Act, 2000:** Section 69A grants the government power to block online content for security or public order concerns.
- **Intermediary Guidelines & Digital Media Ethics Code, 2021:** Regulates social media, OTT platforms, and digital news media.

- **The Central Board of Film Certification ("CBFC")**, which was established by the Cinematographic Act, of 1952, is responsible for censoring movies in India.

Challenges in Digital Censorship in India

- **Balancing Freedom of Speech & Regulation:** Over-regulation can suppress creativity, while under-regulation can spread harmful content.
- **Transparency & Accountability:** Content moderation and censorship decisions often lack clear guidelines, raising concerns about misuse.
- **Jurisdictional Issues:** Many digital platforms operate from outside India, making enforcement difficult.
- **Technological Advancements:** The rapid evolution of digital media complicates consistent and fair regulation.
- **Ethical Concerns:** The subjective nature of obscenity laws can lead to arbitrary censorship.

Government Initiatives

- **Fact Check Unit:** It was established under the **Press Information Bureau (PIB)** and started its operations in 2019.
 - ♦ It was constituted to flag "fake, false or misleading online content related to the government."
- **The Sahyog Portal:** It was launched by the Ministry of Home Affairs in 2024.
 - ♦ The portal acts as a centralized system for government agencies at various levels, ranging from ministries to local police stations, to issue blocking orders more efficiently.

Way Ahead

- **Strengthening Technical Capacity & Oversight:** Upskill algorithm developers to **reduce bias** and manipulation in AI systems.
 - ♦ Establish AI supervisory boards and councils to monitor and regulate generative AI practices.
- **Boosting Public Awareness & Digital Literacy:** Expand digital literacy campaigns to help citizens identify and resist disinformation.
 - ♦ Promote critical thinking through educational reforms and public outreach.
- **Building Global and Regional Alliances:** Promote cross-border coalitions to respond to the global nature of disinformation.
 - ♦ Share best practices, threat intelligence, and regulatory frameworks with allies and international bodies.

Source: AIR

VIKSIT BHARAT SHIKSHA ADHIKSHAN BILL

Context

- The Union Cabinet has approved the **Viksit Bharat Shiksha Adhikshan Bill**.

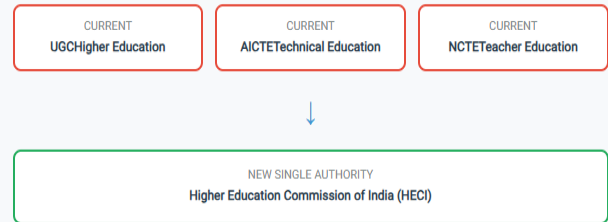
About

- The bill proposes a **unified regulator for higher education**, replacing existing **statutory bodies such as** the University Grants Commission (UGC), the All India Council for Technical Education (AICTE) and the National Council for Teacher Education (NCTE).
 - ♦ UGC oversees non-technical higher education, the AICTE oversees technical education and the NCTE is the regulatory body for teachers' education.

HECI Bill 2025: Restructuring Higher Education Regulation

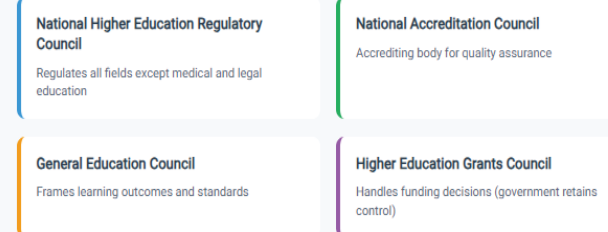
Single Authority to Replace Three Regulatory Bodies

The Regulatory Merger



- It follows **recommendations in the National Education Policy (NEP) 2020** for a single regulatory authority to streamline governance and oversight in India's higher education sector.
- **The new regulator will have three major roles:** regulation, accreditation and setting professional standards.
- **It proposed four verticals of HECI:**

Four Verticals Under HECI



- The body will **not have any role to play in funding**.
 - ♦ The autonomy for funding is proposed to be with the administrative ministry.
- The new regulator body **will not supervise medical and law colleges**.

- Medical and legal education will continue to be regulated by their respective councils, remaining outside HECI's regulatory purview.

Significance

- The present bill represents a **renewed effort** to implement the **NEP 2020 vision**, incorporating a more comprehensive framework that includes **technical and teacher education oversight under the new authority**.
- Under NEP 2020**, the concept of a single regulator was highlighted as part of a **broader repositioning of higher education governance**.
- The policy recommended separating regulatory functions to **reduce duplication and improve efficiency while maintaining accountability**.

Source: IE

ICMR ADOPTS DEMOW MODEL FOR NATIONAL SNAKEBITE PREVENTION

Context

- The **Demow Model** from eastern Assam's **Sivasagar** has been chosen as one of the successful systems of **snakebite prevention and management** under a project sanctioned by the Indian Council of Medical Research (ICMR).
- The project, called the **Zero Snakebite Death Initiative**: Community Empowerment and Engagement for Mitigation of Snakebite Envenoming.

Snakebite Envenoming

- The snakebite envenoming (poisoning from snake bites) was classified by the **World Health Organisation (WHO)** as a high-priority neglected tropical disease.
- An estimated **1.8 – 2.7 million** people worldwide are envenomed annually.
- Snake Bites in India**: In India, around **90% of snake bites** are caused by the '**big four**' among the crawlers - **common krait, Indian cobra, Russell's viper and saw scaled viper**.
 - In India, around **58,000 deaths** occur of an estimated 3-4 million snake bites annually.
 - Snakebite deaths are more common (**48%**) during the southwest monsoon (June-September).
 - Close to 70% of snakebite deaths occur in nine states**, including Uttar Pradesh, Bihar and Madhya Pradesh.
- India** has more than **310 species of snakes**. Of these, 66 are labelled venomous or mildly venomous.

- The '**Big Four**' were considered responsible for most venomous bites in the country, but newer studies show other species also contribute to the snakebite burden, particularly in the Northeast.



Irular Community

- The Irular people are **skilled snake-catchers** and can safely extract venom from snakes in controlled environments.
- Their expertise ensures a steady supply of high-quality venom for antivenom production in India.

Source: TH

PUSH FOR PUBLIC SECTOR BANK REFORMS

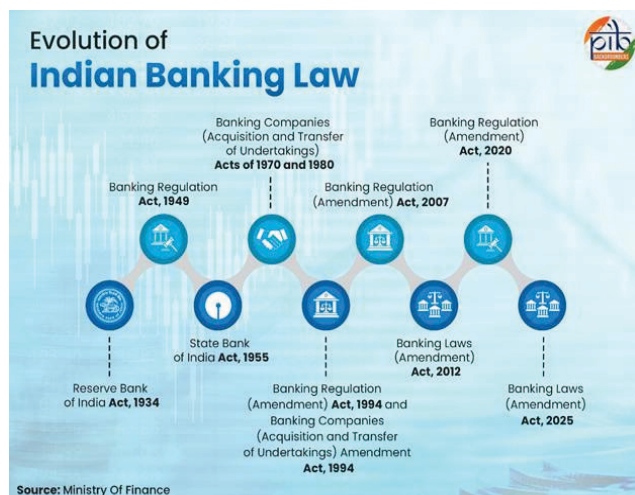
Context

- The Union Budget 2026–27 is expected to unveil a policy direction on the next phase of public sector bank (PSB) reforms based on two parallel tracks—Consolidation 2.0 and calibrated dilution of government ownership.

What are the Reforms?

- Consolidation 2.0:** The government is considering merging the five smallest PSBs with mid-sized banks with objectives to;
 - To create banks with sufficient scale, balance sheet strength, and market presence.
 - To reduce fragmentation in the PSB landscape.
- Ownership Reforms:**
 - FDI Limit Hike:** Increasing the foreign direct investment (FDI) limit from 20% to 49%.

- ♦ **Gradual Dilution:** Reducing government stake closer to 51% to allow independent capital raising.
- ♦ **Privatization:** Renewing proposals to privatize two PSBs.
- ♦ **Operational Autonomy:** Granting more freedom to PSB boards.



- **Financial Inclusion Constraints:** Expansion into rural and underserved areas is constrained by gaps in digital literacy, connectivity, and financial awareness.
- **Market Concentration Risks:** Continued consolidation may reduce competition, potentially affecting customer choice, innovation, and efficiency in the long run.

Way Ahead

- **Balanced Consolidation:** Future mergers should prioritise complementary geographies, technology compatibility, and operational synergy rather than mere size expansion.
- **Deepening Financial Inclusion:** Investments in digital infrastructure, financial literacy, and last-mile connectivity are essential to convert access into meaningful usage.
- **Cybersecurity Management:** Enhanced supervisory oversight, stress testing, and cyber resilience frameworks are needed to safeguard financial stability.

Source: FE

Factors Propelling Performance of India's Banks

- **Asset Quality Review (AQR):** Launched in 2015 compelled banks to recognize the true state of their loan books, bringing hidden NPAs to light and strengthening the supervisory framework.
- **Prompt Corrective Action (PCA) Framework:** Helped restore the health of weak banks, followed by the consolidation of **27 PSBs into 12 by 2020**.
- **Insolvency and Bankruptcy Code (IBC):** Introduced in 2016, along with complementary out-of-court resolution mechanisms, transformed India's credit culture and improved recovery processes.
- **Focused debt resolution:** The pecuniary jurisdiction of Debt Recovery Tribunals (DRTs) was raised from **₹10 lakh to ₹20 lakh**, enabling them to prioritize higher-value cases and improve recovery efficiency.
- **RBI's Prudential Framework for Resolution of Stressed Assets:** Promotes early identification, reporting, and time-bound resolution of stressed loans, with incentives for lenders to act swiftly.

Challenges in India's Banking Industry

- **Hidden Stress in Loan Books:** Despite lower headline NPAs, recoveries have not fully matched fresh slippages, particularly after pandemic-era restructuring.
- **Basel III Transition:** Large banks have strengthened capital buffers, but smaller banks face challenges in meeting capital adequacy, leverage, and liquidity norms.

NEWS IN SHORT

SARDAR VALLABHBHAI PATEL

Context

- Prime Minister Narendra Modi paid tributes to **Sardar Vallabhbhai Patel, the Iron Man of India**, on his **75th death anniversary** (15 December 1950).

About

- Born on October 31, 1875, Sardar Vallabhbhai Patel served as independent India's first Deputy Prime Minister and Home Minister.
- He is widely regarded as the architect of India's national integration and a key force behind the establishment of modern civil services, including the **Indian Administrative Service (IAS)**.
- He headed various **Constitutional Committees**, such as Advisory Committee on Fundamental Rights, Committee on Minorities and Tribal and Excluded Areas, Provincial Constitution Committee.
- He was posthumously honoured with the **Bharat Ratna**, the highest civilian award in the country in 1991.

Contributions in India's Freedom Struggle

- **Kheda Satyagraha, 1917:** As a prominent local leader in the Kheda district of Gujarat, Patel

supported Mahatma Gandhi in organising the **Satyagraha** against unjust land revenue taxes imposed by the British.

- **Non-Cooperation Movement, 1920-22:** Patel significantly impacted the Non-Cooperation Movement, recruiting approximately 300,000 members and raising 1.5 million rupees.
 - ♦ He advocated the **boycott of British goods** and **use of Khadi** as a symbol of economic and cultural self-sufficiency.
- **Bardoli Satyagraha, 1928:** During the Bardoli Satyagraha, Patel supported the local population suffering from famine and increased land taxes.
- **Civil Disobedience Movement 1930-34:** He actively participated in the **Salt Satyagraha**, a nonviolent protest against the British salt monopoly.
- **Quit India Movement, 1942:** He organised protests and strikes against British rule, and delivered compelling and electrifying speeches throughout India, inspiring and mobilising people to join mass protests, engage in acts of civil disobedience, boycott tax payments, and stage civil service shutdowns.

Do you know?

- **Since 2014**, Rashtriya Ekta Diwas, also known as **National Unity Day**, has been celebrated every year on **October 31** to commemorate the birth anniversary of Sardar Patel.
- The **Statue of Unity**, the world's tallest statue, was unveiled on 31 October 2018 at Kevadia in Gujarat on the 143rd birth anniversary of Sardar Vallabhbhai Patel.
- **Civil Services Day** is observed on **21 April** to mark Sardar Vallabhbhai Patel's address to the first batch of civil servants of **Independent India** in 1947.

Source: DDNews

BISON HORN MARIA DANCE

Context

- The traditional Bison Horn Maria dance was performed during a village festival at Judiya Para in Bastar, Chhattisgarh.

About

- **Performed by:** Dandami Madia (Maria /Gaur Maria) tribes of **Bastar, Chhattisgarh**.
 - ♦ **Both men and women** perform the dance, during village festivals and major community occasions.

- **Costumes:** Male dancers wear **horn-shaped headgear** made of bamboo, decorated with bison horns, feathers, shells and bright cloth strips.
 - ♦ Women wear **brass chaplets and heavy necklaces**.
- **Instruments:** Log drums slung around the neck provide rhythmic beats.
- **Performance:** Men mimic bison charging and hunting, while women dance alongside, often with sticks, in a synchronized, ritualistic way.
- **Ritual chants** invoke deities such as **Budhadev and Danteshwari Mai**, reinforcing spiritual continuity.



Source: TH

BRIDGE SUMMIT 2025

Context

- **Bridge Summit 2025**, the world's largest debut media event, concluded at the Abu Dhabi National Exhibition Centre after a three-day programme.

About

- BRIDGE Summit is a first-of-its-kind event that acts as both a conference and exhibition for the entire scope of media and entertainment related industries.
- It gathers **1000s of creators, communicators, brands, leaders, and decision-makers** in one space to collectively align towards a more valuable, connected, and prosperous future.
- **BRIDGE Alliance** is a global organization that unites leaders across media, technology, politics, finance and the creative industries to build a more connected, resilient, and forward-looking framework for the world's media, entertainment and content ecosystem.

Source: DD News

SUPERNOVA STENTS

In News

- All India Institute of Medical Sciences (AIIMS), New Delhi, conducted **India's first clinical trial**

of a new and advanced stroke treatment device named the **Supernova Stent**.

- Strokes occur when blood flow to the brain is interrupted by a clot or vessel rupture, leading to potential brain damage.

About

- The Supernova stent-retriever is an upgraded clot-retrieval device that can remove multiple types of blood clots, more effectively open blocked arteries, and significantly improve outcomes for stroke patients.
- The GRASSROOT trial (Gravity Stent-Retriever System for Reperfusion of Large Vessel Occlusion Stroke), led by AIIMS Delhi across eight Indian centers, confirmed the device's safety and efficacy in real-world settings.

Source: AIR

FDA APPROVES TWO ORAL THERAPIES TO TREAT GONORRHEA

Context

- The U.S. The Food and Drug Administration recently approved two new oral medicines to treat gonorrhea.

About

- Gonorrhoea is a **preventable and curable sexually transmitted infection** caused by the bacterium **Neisseria gonorrhoeae**.
- In **2020** there were an estimated **82.4 million** new infections among adults globally.
- Antimicrobial resistance** to gonorrhoea is a **serious and growing problem**, rendering many classes of antibiotics as ineffective with the risk of becoming untreatable.
- Gonorrhoea can be passed from a **pregnant mother to her baby**.
- Diagnosis:** Molecular tests, Gram stain microscopy.

Source: CNN

PONDURU KHADI

In News

- Ponduru Khadi from Srikakulam district in Andhra Pradesh has received Geographical Indication (GI) tag recognition.

About

- Ponduru Khadi is a **handwoven fabric** primarily produced from short-staple, hill-variety, pest-resistant cotton grown locally.

- This cotton enables chemical-free farming practices, promoting sustainable agriculture and eco-friendly production methods traditional to the region.

What is GI Tag?

- GI tag protects products linked to a specific geographical origin, ensuring their unique qualities, reputation, or characteristics.
- In India, it is granted under the **Geographical Indications of Goods (Registration and Protection) Act, 1999**.

Source: TH

MAHACRIMEOS AI

Context

- Microsoft Chairman Satya Nadella announced the statewide rollout of its AI-powered investigation platform for the Maharashtra Police "**MahaCrimeOS AI**".

MahaCrimeOS

- The platform MahaCrimeOS AI, was developed jointly with the **Maharashtra Government** and its specialised AI policing initiative, **MARVEL (Maharashtra Research and Vigilance for Enhanced Law Enforcement)**.
- MahaCrimeOS AI** ingests complaints in any format, such as PDFs, audio, handwritten notes or images and then uses multimodal intelligence to extract critical information in any language.
- The system adapts investigation paths, automates analysis and profiles persons of interest with unparalleled speed and efficiency.

MARVEL

- MARVEL is a **special-purpose vehicle (SPV) government entity** created in **2024** to introduce AI-based solutions in policing.
- MARVEL was set up to strengthen police intelligence, improve crime prediction and modernise investigation methods, making **Maharashtra the first state** in India to create an independent AI body for law enforcement.

Source: IE

LUNARCRETE

Context

- Researchers are developing Lunarcrete, concrete produced using lunar materials for sustainable long-term habitats on the Moon.

What is Lunarcrete?

- **Lunarcrete** is an **umbrella** term for '**concrete made on the moon**'.
 - ♦ It is a proposed construction material made using **lunar regolith (Moon soil)** as the primary aggregate instead of Earth-based sand and gravel.
- **Purpose:** It supports in-situ resource utilisation (ISRU) by enabling construction of habitats, landing pads, and roads on the Moon without transporting materials from Earth.

- **Significance:**

- ♦ It can provide radiation shielding, protection from micrometeorites, and thermal insulation for long-duration human presence.
- ♦ It is seen to be crucial for future lunar missions and permanent bases under programmes like Artemis and aligns with emerging space infrastructure technologies.

Source: TH

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