

## DAILY CURRENT AFFAIRS (DCA)

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## URBAN WASTEWATER MANAGEMENT (UWM)

### Context

- Recent incidents of sewage mixing with drinking water in Indian cities highlight **serious gaps in Urban Wastewater Management (UWM)**, posing risks of large-scale public health crises.

### About

- Generation vs. Treatment Gap:** India generates approximately 72,368 MLD (Million Litres per Day) of urban wastewater, but the treatment capacity is only about 28-44%.
- Health Implications:** Untreated sewage is the primary driver of waterborne diseases (diarrhea, cholera, typhoid), contributing to nearly 80% of diseases and a significant portion of child mortality in India.
- Infrastructure Deficit:** Nearly 55% of urban households are not connected to a sewer network, relying on septic tanks which often leak or are improperly managed (septage management).

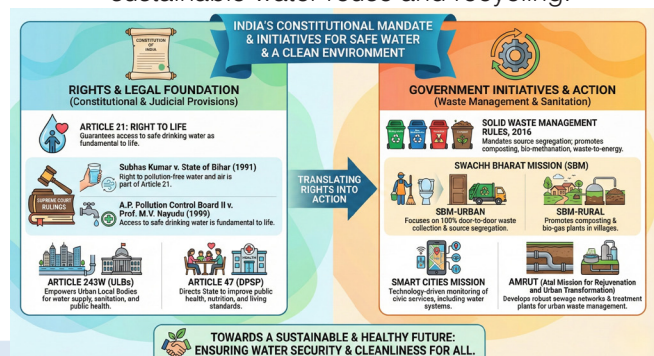
### Challenges in Urban Wastewater Management

- Institutional Challenges:**
  - Fragmented governance with multiple departments working in silos.
  - Urban Local Bodies (ULBs) lack technical, financial, and human capacity.
- Infrastructure Challenges:**
  - Inadequate physical separation** between sewerage and drinking water networks increases cross-contamination risks.
  - Ageing and corroded water supply pipelines** allow seepage of sewage into drinking water lines.
- Economic Challenges:**
  - High Non-Revenue Water (NRW) losses.
  - Unrealistic user tariffs and poor collection efficiency.
  - Low cost recovery discourages private investment.
- Technological Challenges:**
  - Limited adoption of cost-effective and energy-efficient technologies.
  - Poor mapping and monitoring of sewer connectivity.

### Impacts

- Health Impacts:** Contaminated drinking water leads to **waterborne diseases** such as **diarrhoea, cholera, typhoid, dysentery, and hepatitis A and E**.

- Children under five years** of age face a higher risk of mortality and long-term malnutrition.
- Economic Impacts:** Increased household and public healthcare expenditure reduces economic productivity.
  - Loss of working days affects livelihoods, especially among informal workers.
- Environmental Impacts:** Untreated sewage entering water bodies degrades urban ecosystems.
  - Contamination undermines efforts towards sustainable water reuse and recycling.



### Way Ahead

- Decentralized Wastewater Treatment Systems (DEWATS):** Implementing small-scale, localized treatment units (e.g., in housing societies or parks) to reduce the burden on main sewer lines.
- Dual Plumbing Systems:** Mandatory for new urban developments to separate potable water from recycled water (used for flushing/gardening).
- Real-Time Monitoring:** Using IoT sensors and AI (as highlighted in the 2025-26 CPCB guidelines) to detect leaks and contamination in the water-sewage network immediately.
- Polluter Pays Principle:** Strengthening the financial health of ULBs through “sewerage charges” and creating a market for treated wastewater (e.g., selling it for industrial cooling or construction).

Source: [IT](#)

## STATES CHALLENGES IN EXPORTS AT THE BOARD OF TRADE MEETING

### Context

- Many challenges were flagged by exporters** in a meeting of the **Board of Trade (BoT)** chaired by the Union Commerce and Industry Minister.



**About**

- The BoT meeting happened in the **backdrop of slowing exports** due to the steep **US tariffs of 50%** as both countries failed to conclude a trade deal.
- **In the Board of Trade meeting**, representatives from states and the industry, as well as key Central ministries, provide the Commerce Ministry with specific inputs to boost exports and trade.
- **Concerns Raised by Exporters:**
  - Costlier raw materials, shortage of testing facilities to ensure products meet global quality standards, and lack of adequate shipping containers are all leading to loss of competitiveness of goods exports.
  - The steep US tariffs have dampened exports, and have triggered cancellations in orders and delayed payment.
  - There are also worries that these could result in orders moving to its competitors such as Bangladesh, Vietnam and China.

**Board of Trade**

- **Board of Trade (BOT)** has been constituted by merging Council for Trade Development and Promotion with Board of Trade in **2019**.
- It **provides a platform** to state governments and UTs for articulating state-oriented perspectives on Trade Policy.
- **Functions:** It advises the Government on policy measures connected with the Foreign Trade Policy in order to achieve the objectives of boosting India's trade.
  - It is an important mechanism for deliberations on trade related issues with industry bodies, associations, export promotion councils, and state and UT governments.
- **It is chaired** by the Union Minister for Commerce and Industry.

**Exports by India**

- Exports account for nearly **21% of GDP** and robust foreign exchange inflows for India.
- **Over 45 million** people being directly and indirectly employed under the export oriented industries, the MSMEs contribute nearly 45% of total exports.

- **Key export drivers during April-September 2025** include Electronic Goods (41.94%), Engineering Goods (5.35%), Drugs and Pharmaceuticals (6.46%), Marine products (17.40%) and Rice (10.02%).
- **Major export destinations** include the USA (13.34%), United Arab Emirates (9.34%), China (21.85%), Spain (40.30%), and Hong Kong (23.53%).
- Such sustained export growth has been instrumental in supporting India's current account balance and macroeconomic stability.

**Government Initiatives to Curb these Challenges**

- **Export Promotion Mission:** In the Union Budget for 2025-26, the Finance Minister announced an Export Promotion Mission.
  - It would facilitate easy access to export credit, cross-border factoring support, and support to MSMEs to tackle non-tariff measures in overseas markets.
  - EPM will span **six years** covering FY 2025-26 to FY 2030-31.
  - **Under EPM, priority support** will be extended to sectors impacted by recent global tariff escalations, such as textiles, leather, gems & jewellery, engineering goods, and marine products.
- **Export Support Package:** The government announced a Rs 7,295-crore export support package, comprising a Rs 5,181-crore interest subvention scheme along with a Rs 2,114-crore collateral support, to improve exporters' access to credit.
- **Free Trade Agreements (FTA) Negotiations:** **India is aggressively pushing for newer markets** and has signed as many as three free trade agreements, with Oman, New Zealand and the UK, in 2025.

**Tweaking export model**

The government is working out ways to deflect the blow to exporters from the U.S. tariffs

- The plan includes **short-, medium-, and long-term measures** to address pain points and boost competitiveness
- It is based on a few "guiding principles": providing immediate relief with regard to liquidity, compliances, and order levels, **building resilience in supply chains, leveraging existing trade agreements**, and providing non-financial assistance

- **Digital Transformation:** The Department of Commerce has advanced its Digital Transformation agenda to strengthen trade facilitation and intelligence through data-driven solutions.
  - ♦ Initiatives such as Trade eConnect and Trade Intelligence & Analytics (TIA) portal lay a strong foundation for evidence-based decision-making.

### Conclusion

- The Indian government's comprehensive strategy aims to reinforce the resilience of its exporters amid challenging global trade dynamics.
- Sustained efforts will be essential to protect traditional export sectors and ensure long-term competitiveness against both US tariffs and Chinese market strategies.

Source: IE

## LAND ACQUISITION POLICY OF INDIA

### In News

- Cabinet Secretary T.V. Somanathan said that Land acquisition continues to be a major obstacle to infrastructure development in India.

### Historical Background

- The British standardised land revenue collection by introducing different settlement systems to strengthen their control in India.
- The three main land tenure systems were in place:
  - ♦ **Zamindari System:** Under it, land was owned by landlords (zamindars) who paid land revenue to the state, while cultivation was done by tenants under their control.
    - There were two forms of this system: **the permanent settlement**, where land revenue was fixed permanently and practiced in regions like Bengal, Orissa, Banaras, and parts of Madras; and a **revised settlement system**, where revenue was periodically reassessed, prevalent in areas such as Uttar Pradesh, Punjab, and the Central Provinces.
  - ♦ **Ryotwari system:** Under it, cultivators (ryots) owned and tilled their land and paid land revenue directly to the state.
    - Revenue was assessed individually for each holding and settlements were temporary.

- It was Introduced in 1792 by Captain Read and Thomas Munro in Bara Mahal and was later extended to regions such as Bombay, Assam, and Bihar.

- ♦ **In the mahalwari system**, land was collectively owned by the village community but individually cultivated.
  - The community was responsible for collecting and paying land revenue to the state. This system, based on divisions called mahals, was mainly practiced in Punjab, Agra, and Awadh.

### Current status of Land acquisition policy of India

- The Right to Fair Compensation and Transparency in Land Acquisition, Rehabilitation, and Resettlement Act, 2013 replaced the colonial-era Land Acquisition Act of 1894 to provide a more transparent and humane framework for land acquisition.
- It is effective from January 1, 2014, and amended in 2015.
- It establishes a modern framework for land acquisition, guaranteeing fair compensation and rehabilitation for families affected by such acquisitions.

### Key Features

- It focuses on fair compensation, consent, and transparency in land acquisition.
- It ensures Rehabilitation and Resettlement (R&R), including housing, livelihood support, employment or annuity, and infrastructure in resettlement areas.
- Landowners receive compensation of **twice the market value** in urban areas and **four times in rural areas**.
  - ♦ **Consent is mandatory—70% for PPP projects and 80% for private projects.**
- Acquisition of irrigated multi-cropped land is restricted, and if acquired, equivalent wasteland must be developed.
- A **Social Impact Assessment (SIA)** is compulsory to assess social, economic, and environmental impacts.
- **"Public purpose"** is clearly defined to prevent misuse, and unused land must be returned or put in a land bank within five years.
  - ♦ While defence, railways, and atomic energy projects are exempt from certain procedures, compensation and R&R still apply.

- The Act emphasizes transparency, public hearings, and provides additional safeguards for SCs and STs.
- Disputes can be taken to the Land Acquisition, Rehabilitation, and Resettlement (LARR) Authority.

### Challenges and Concerns

- The Act faces several challenges in its implementation that make full implementation of the Act difficult.
- Some of the challenges are:
  - ♦ Procedural requirements often delay land acquisition for development projects
    - Multiple clearances (forest, wildlife, environment) add to delays.
    - Around 35% of infrastructure project issues stem from land acquisition hurdles.
  - ♦ Compensation costs can put a strain on both public and private project budgets
  - ♦ Balancing development needs with social justice remains a contentious issue
    - There are concerns over displacement, inadequate rehabilitation, and loss of livelihood.
  - ♦ Delays increase project costs, affecting national infrastructure targets.

### Conclusion and Way Forward

- India's 2013 Land Acquisition Act promotes fairness and transparency, but implementation delays and disputes hinder infrastructure development.
- Therefore Improving digital land records, speeding up clearances, and ensuring proper rehabilitation are essential.
- While the government does not plan to change the law, more efficient execution is urgently needed.

Source : [TH](#)

## GOVERNMENT PUSHES AI FOR TEACHERS, EASING OPEN SCHOOLING FRAMEWORK

### Context

- Recently, India has unveiled **plans to empower teachers with AI tools** and liberalize the **country's open schooling framework** to align India's education system with the goals of **Viksit Bharat by 2047**.

- The policy, aligning with the **National Education Policy (NEP) 2020**, underscores India's commitment to **'AI-enabled learning for all'**.

### Role of AI in Education

- **AI For Teachers:** AI-based platforms aim to be introduced **to assist teachers** in lesson planning, personalized assessments, and student engagement.
  - ♦ **NCERT and National Institute of Open Schooling (NIOS)** will collaborate to develop **adaptive digital teaching aids** capable of tailoring instructional materials based on student learning patterns.
  - ♦ It includes **AI training modules** for educators, developed in collaboration with the **All India Council for Technical Education (AICTE)** and **Intel India** under the **AI for All program**.
  - ♦ The goal is to empower teachers with AI-driven insights, helping them track learning outcomes and bridge knowledge gaps faster.
- **AI For Open Schooling:** The government seeks **to streamline administrative procedures** such as enrollment, performance tracking, and certification by integrating AI into the **Open Schooling Framework**.
  - ♦ It aims to enable NIOS learners **to access real-time academic support** and **individualized progress dashboards**.
  - ♦ A pilot project i.e. **'Open AI Schools'** is announced to rollout allowing **flexible, AI-supported curricula for distance learners**.
  - ♦ **Strengthening the NIOS Ecosystem:**
    - **Open Basic Education (OBE)** for learners above 14 years of age (equivalent to Classes 3, 5, and 8)
    - **Secondary and Senior Secondary courses**
    - **Vocational and Life-Enrichment programmes**

### Applications of AI in Education

- **Bridging Digital and Linguistic Divides:** The new AI platforms will be multilingual, supporting all 22 scheduled languages recognizing India's linguistic diversity.
- The initiative dovetails with the Bhashini Project, aimed at building **AI-based language translation frameworks** to ensure inclusivity in digital education.

- **AI in Indian Classrooms:** The transformative use of AI in Indian classrooms, where technology bridges rural-urban education gaps.
- **Personalized Learning at Scale:** One of AI's most powerful contributions is its ability to tailor learning experiences to individual student needs. AI-driven platforms can:
  - ♦ Adapt content based on a learner's pace, strengths, and weaknesses.
  - ♦ Provide real-time feedback, helping students correct mistakes instantly.
  - ♦ Enable inclusive education by supporting learners with disabilities through tools like **speech-to-text, text-to-speech, and language translation**.
- **Empowering Educators:** Initiatives like the '**AI for All**' program and the **AI Samarth platform** aim to build digital capacity among educators. AI can assist teachers by:
  - ♦ Automating administrative tasks, freeing up time for instruction.
  - ♦ Identifying learning gaps through data analytics.
  - ♦ Enhancing engagement with interactive, multimedia-rich content.
  - ♦ Support systems to ensure ethical and effective use of AI in classrooms
- **Predictive Analytics:** AI models forecast student dropout risks and suggest remedial actions.
- **Language and Accessibility Tools:** Natural Language Processing (NLP) applications support translation and assist differently-abled learners.
- **SWAYAM and DIKSHA platforms:** Employ AI-based analytics to enhance online education experiences.
- **Viksit Bharat Shiksha Adhishtan (VBSA) Bill, 2025:** It was introduced during the **Winter Session of Parliament in 2025**, and has been referred to a **joint parliamentary committee** for review after initial opposition. It seeks to:
  - ♦ Modernise teaching standards and aligning education outcomes with national development goals.
  - ♦ Create pathways for **non-traditional institutions** like ITIs and skill centers to offer open schooling programs.
  - ♦ Expand access to flexible, inclusive **education for out-of-school youth**, working professionals, and marginalized communities.
  - ♦ **Standardize technical education** to ensure employability and promote entrepreneurship.
    - The government expects to bring it for passage by the **end of the 2026 Budget Session**.

#### Looking Ahead

- **AI-in-education drive** is part of a broader vision to make India a **global hub for AI literacy and educational innovation** by 2030.
  - ♦ It aligns with the Digital India Mission and supports the Skill India and Samagra Shiksha Abhiyan initiatives.
- The **phased rollout** is expected to begin in the 2026–27 academic session, starting with pilot programs in 200 Kendriya Vidyalayas and select NIOS study centers.
- The government aims to **create a more inclusive, lifelong learning framework**, aligned with India's vision for **Viksit Bharat (Developed India)** by expanding its scope and relaxing institutional requirements.

Source: TH

#### Challenges and Ethical Concerns

- **Digital Divide:** Unequal access to AI tools between rural and urban schools.
- **Data Privacy:** Ensuring the protection of student data.
- **Teacher Preparedness:** Teachers need training to use AI responsibly.
- **Bias and Transparency:** AI algorithms may reinforce socio-economic biases if not designed carefully.

#### Other Related Efforts & Initiatives

- **National AI Portal:** A platform to promote AI awareness and collaboration in education.
- **AI for All Program:** Introduced AI curriculum in CBSE schools to promote digital literacy.
- **National Digital Education Architecture (NDEAR):** Uses AI for data-driven decision-making and personalized student learning.

## NEWS IN SHORT

### 195TH BIRTH ANNIVERSARY OF SAVITRIBAI PHULE

#### Context

- PM Modi paid homage to social reformer Savitribai Phule on her birth anniversary, remembering her contributions to society in the field of education.



**About Savitribai Phule**

- Savitribai Phule, a **poet and social reformer**, is widely recognised as the **first female teacher of modern India**.
- Born in 1831, she was married to social activist Jyotirao Phule at the age of 10.

**Key Contributions**

- **Pioneer of Women's Education:** In 1848, alongside her husband Jyotirao Phule, she established India's first school for girls at Bhide Wada in Pune.
  - ♦ She founded the **Mahila Seva Mandal in 1852** to raise awareness about women's rights and social status.
- **Social Reformer:** She fought tirelessly against **caste-based discrimination** and untouchability.
- **Advocate for Vulnerable Groups:** She established **Balhatya Pratibandhak Griha**, a shelter for pregnant rape victims and widows to prevent infanticide and provide them a safe place to deliver.
- **Literary Work:**
  - ♦ Kavya Phule in 1854
  - ♦ Bavan Kashi Subodh Ratnakar in 1892.

Source: [AIR](#)

**RANI VELU NACHIYAR****Context**

- PM Modi paid tribute to **Rani Velu Nachiyar** on her **birth anniversary**.

**About**

- **Rani Velu Nachiyar (1730–1796)** was one of the **earliest Indian queens** to wage an armed struggle against British colonial rule.
- She was daughter of **King Sellamuthu Sethupathy**, ruler of the Ramanathapuram (Ramnad) kingdom
- After her husband was killed in 1772 by the British East India Company with the help of the Arcot Nawab, she fled and began organizing resistance.
- She organized **one of India's first organized armed rebellions** against the British.
  - ♦ She successfully recaptured Sivagangai in 1780 and became the first Indian queen to defeat the British in battle.
- She ruled Sivagangai for about 10 years, later she handed over administration to her daughter Vellachi Nachiyar.

**Significance:**

- ♦ One of the first women freedom fighters of India.
- ♦ Early example of women's participation in armed resistance.
- ♦ Symbol of anti-colonial resistance in South India.
- ♦ Demonstrates that organized resistance to British rule began much before 1857.

Source: [AIR](#)

**MAGH MELA 2026****Context**

- 'Magh Mela 2026' festival has begun in Prayagraj.

**About**

- Magh Mela is held **annually** at the sacred region of **Prayagraj** on the banks of **Sangam** during the month of **Magh**.
  - ♦ It is held from **Paush Purnima to Mahashivratri**.
- Prayagraj is the site of the confluence of the **Ganges, Yamuna, and Saraswati**.
  - ♦ The confluence of these three sacred rivers enhances the **importance of bathing and donating**.
- **Kalpavas:** Many devotees undertake Kalpavas, a vow to live simply on the riverbanks for the entire month — rising early, bathing at Brahma Muhurat, meditating, chanting, and performing charity.

Source: [IE](#)

**REPEALING AND AMENDING ACT, 2025****In News**

- The Repealing and Amending Act, 2025, was passed in the recently concluded winter session of the Parliament.

**Did You Know?**

- **Repeal** means an abrogation or removal of any law by a competent authority.
- **Amendment** is an action or result of amending an existing statute by alteration or by adding, deleting or substituting something.

### The Repealing and Amending Act, 2025



- It streamlines India's legal framework by removing 71 obsolete or redundant laws (from 1886–2023) and making targeted amendments to modernize and correct inconsistencies in key statutes.
- The Act uses a **two-pronged approach**: It **eliminates** outdated enactments, amendment Acts already incorporated into principal laws, and other laws no longer needed.
  - It updates foundational laws like the General Clauses Act (1897), Code of Civil Procedure (1908), Indian Succession Act (1925), and Disaster Management Act (2005) to correct drafting errors and modernize language.
- A savings clause ensures continuity, preserving existing rights, legal processes, and practices despite the repeals.



Source : [Air](#)

## STAPHYLOCOCCUS

### In News

- Researchers from Jawaharlal Nehru University collected air samples from parts of Delhi and found high levels of **antibiotic-resistant staphylococci** in both the indoor and outdoor environment.

### About Staphylococcus

- Staphylococcus is a genus of **Gram-positive bacteria**.
- Staphylococci are spherical bacteria, commonly called “staph.” They exist in clusters and are found on skin and mucous membranes.
- Eight staphylococcal species were identified, with Staphylococcus epidermidis and Staphylococcus arlettae being the most prevalent human- and animal-associated species.

Source: IE

## GLP-1 WEIGHT-LOSS DRUGS

### In News

- In 2025, GLP-1 weight-loss drugs, including Eli Lilly's Mounjaro (tirzepatide) and Novo Nordisk's Wegovy (semaglutide), entered the Indian market, quickly becoming high-value pharmaceutical products despite limited patient uptake.

### GLP-1

- It is a hormone released from the enteroendocrine cells of the small bowel in response to the arrival of a nutrient bolus.
- It is secreted continuously at low basal levels and rises within minutes of food ingestion.

### Impacts of GLP-1 medications

- GLP-1 medications have revolutionized weight loss and can reduce body weight in obese patients.
- GLP-1 drugs carry known risks including gastrointestinal issues, pancreatitis, and rare thyroid cancers, as well as possible lean body mass loss and premature facial aging.

Source : [IE](#)

## NINE YEARS OF PRADHAN MANTRI MATRU VANDANA YOJANA

### Context

- Pradhan Mantri Matru Vandana Yojana, a flagship scheme for pregnant women and lactating mothers, has completed nine years.

### About the scheme

- Pradhan Mantri Matru Vandana Yojana is a **Centrally Sponsored flagship scheme** to provide **maternity benefits** to women belonging to **socially and economically disadvantaged sections** of society.
  - It was launched on the **1st January 2017**.



- **Objectives:** To provide cash incentive for **partial compensation for the wage loss** so that the woman can take adequate rest before and after delivery of the first child;
  - ♦ To **improve health** seeking behavior amongst the Pregnant Women & Lactating Mothers (PW&LM).
  - ♦ To promote **positive behavioral change** towards the **girl child** by providing **additional cash incentive** for the second child, if that is a girl child.
- **Benefits:** The benefit is available to a woman for the **first two living children** provided the second child is a girl.
  - ♦ A **cash benefit of five thousand rupees** for the **first child** and
  - ♦ **six thousand rupees** for the second girl child.
- **Cash incentives in two instalments** as per the schedule provided in table below:

Instalment	Conditions	Amount
First Instalment	On registration of pregnancy and at least one Ante-natal check-up within 6 months from LMP date at the Anganwadi Centre (AWC)/ approved Health facilities may be identified by the respective administering State /UT	₹ 3,000/-
Second Instalment	1. Child Birth is registered 2. Child has received first cycle of BCG, OPV/DPT and Hepatitis-B or its equivalent/substitute	₹ 2,000/-

- Benefits can be availed **only on the basis of the Aadhaar Number of Beneficiary** so as to avoid any duplication or malpractices.
- In case of **miscarriage/still birth**, the beneficiary would be treated as a fresh beneficiary in the event of any future pregnancy.

Source: [AIR](#)

## ELECTRONICS COMPONENT MANUFACTURING SCHEME (ECMS)

### Context

- The Ministry of Electronics and Information Technology (MeitY) approved 22 new projects under the ₹22,919 crore Electronics Component Manufacturing Scheme (ECMS).

### Electronics Component Manufacturing Scheme

- **Objective:** To develop a robust component manufacturing ecosystem by attracting investments (global / domestic) across the value chain by integrating its domestic electronic industry with the Global Value Chains (GVCs).

- **The Target Segment Category under Scheme includes;**

- ♦ Sub-assemblies
- ♦ Bare components
- ♦ Selected bare components
- ♦ Supply chain ecosystem and Capital equipment
- ♦ Sub-assembly - Telecom.

- **Types of Incentive:** Turnover linked incentive, capex incentive and hybrid incentive.

- **Tenure of the Scheme:**

- ♦ Turnover Linked Incentive: Six years with one year of gestation period.
- ♦ Capex Incentive: Five years.

### Global Scenario of Electronics sector

- The global electronics market is estimated at around **US\$ 4.3 trillion**.
- The electronics GVC is intricate, with a select group of nations like **China, Taiwan, the USA, South Korea, Vietnam, Japan, Mexico, and Malaysia**.
  - ♦ **China** is the world's largest electronics producer, accounting for nearly **60%** of worldwide electronics production.
- **Indian Scenario:** India's electronics sector reached in 2024-25, with production touching **₹11.3 lakh crore**, a **six-fold increase** from ₹1.9 lakh crore in 2014-15.

Source: [TH](#)

## KEY INTERVENTIONS LAUNCHED TO STRENGTHEN MSME EXPORTS UNDER EXPORT PROMOTION MISSION

### Context

- The government has launched **two key interventions** under the NIRYAT PROTSAHAN sub-scheme as part of the initial roll-out of the **Export Promotion Mission** to strengthen MSME exports and improve access to trade finance.

### Interest Subvention for Export Credit

- It is related to interest subvention for **pre and post shipment export credit**, aimed at reducing the cost of export credit and easing working-capital constraints faced by MSME exporters.

### Key Provisions:

- Base interest subvention of **2.75%**, with **scope for additional incentives for exports** to notified under-represented or emerging markets, subject to operational readiness.
- Applicable only to exports under a notified positive list at the **HS six-digit level**.



### Collateral Guarantee Support for Export Credit

- It relates to **collateral support for export credit**, aimed at addressing collateral constraints faced by MSME exporters and improving access to bank finance.
- Under this a **collateral guarantee support for export credit** is being introduced in partnership with the **Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE)**. It **guarantee coverage of**
  - Up to 85 percent** will be provided for **Micro and Small exporters** and
  - Up to 65 percent** for **Medium exporters**, with a maximum outstanding guaranteed exposure of **₹10 crore** per exporter in a financial year.

Source: [AIR](#)

## GALAXY FROGS

### Context

- According to the study, a group of seven **galaxy frogs** vanished from Western Ghats due to disturbances and behavioural changes due to **photo tourism**.

### About

- Galaxy frogs (*Melanobatrachus indicus*)** are **one of the rarest amphibians** in the world that live exclusively under **rotten logs in Kerala's Western Ghats**.
- Galaxy frogs were first discovered in **1878**, not much is known about them since they are difficult to find.
- Galaxy frogs require **precise ecological conditions**, such as temperature and humidity, to survive.
- It is endemic to wet evergreen forests of **southern Western Ghats in Kerala and Tamil Nadu states of India**.
- Measuring between 2 cm and 3.5 cm, these frogs do not produce sounds.
  - Scientists believe they use their spots to communicate.



- They were designated as the **flagship species of Kerala's Mathikettan Shola National Park in 2021**.
- The species is currently listed as **vulnerable** on the IUCN Red List.

Source: [IE](#)

