

DAILY CURRENT AFFAIRS (DCA)

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PASSPORT NOT A PROOF OF CITIZENSHIP: MEA

Context

- The Ministry of External Affairs (MEA) has clarified that an **Indian passport is strictly a travel document** and should **not be treated as conclusive proof of citizenship**.

About

- An Indian passport is an official travel document issued by the **Ministry of External Affairs (MEA)**.
- It **serves as proof of the holder's identity** and nationality for international travel and enables access to consular assistance abroad.
- An ePassport is a combined paper and electronic passport with a **Radio Frequency Identification (RFID) Chip** and an antenna embedded as an inlay of passport that contains the personal particulars and biometric information of the passport holder.
- They are designed in accordance with the **International Civil Aviation Organization (ICAO)** standards for biometric travel documents.

Citizenship

- Citizenship is listed in the **Union List under the Constitution** and thus is **under the exclusive jurisdiction of Parliament**.
- The Constitution **does not define the term 'citizen'** but **details of various categories** of persons who are entitled to citizenship are given in **Part II (Articles 5 to 11)**.

Acquisition of Indian Citizenship

- The **Citizenship Act of 1955** prescribes five ways of acquiring citizenship:
 - Citizenship conferred by birth;
 - Citizenship through descent;
 - Citizenship through registration;
 - Naturalization leads to citizenship;
 - Territorial incorporation (by the Government of India).
- Under The **Indian Citizenship Act, 1955**, **Persons of Indian Origin are not allowed dual citizenship**.
 - If a person has ever held an Indian passport and has obtained the passport of another country, they are required to immediately surrender their Indian passport.

Termination of Indian Citizenship

- Renunciation:** Any Indian citizen who is also a national of another country who renounces his Indian citizenship in the prescribed manner through a declaration ceases to be an Indian citizen.
- Termination:** An Indian citizen's citizenship can be revoked if he or she knowingly or voluntarily adopts the citizenship of another country.
- Deprivation:** In some cases, the Indian government may deprive a person of his citizenship. However, this does not apply to all citizens. Conditions for deprivation are:
 - Obtained the citizenship by fraud.
 - Citizens have shown disloyalty to the Constitution of India.
 - Citizens have unlawfully traded or communicated during the times of war.
 - Within 5 years of naturalization, the said citizen is imprisoned for a term of two years.
 - Citizen has been ordinarily resident out of India for a period of 7 years.

Source: IE

INDIA'S RISE DEMANDS A SEAT AT THE UNSC

Context

- The need to make the UNSC more representative of contemporary geopolitical realities has brought renewed focus to India's candidature for permanent membership.

Need for the Reforms in the UNSC

- Non-representative Council membership:** When the UN was founded in **1945**, the Council consisted of **11 members out of 51 members** of UN; around **22%**.
 - Today, there are 193 member-states of the UN, and only 15 members of the Council — **fewer than 8%**.
- Inability to Address Conflicts:** The current composition of the council has an **inability to address critical conflicts** and maintain international peace and security.
- Changes in World Order:** The world has undergone significant **changes since 1945** and the **new realities need to be reflected** in the permanent membership.

- **Veto Power:** Currently, **only the five permanent members** hold veto powers and through its use have stalled action in the Council to address global challenges and conflicts such as in Ukraine and Gaza.
 - ♦ The remaining 10 nations in the Council are elected to sit as non-permanent members for two-year terms and **do not have veto powers**.
- **Im-balance of Power:** The composition of the Council also gives undue weightage to the balance of power of those days.
 - ♦ Europe, accounting for **5%** of the world's population, controls **33%** of the seats in any given year (and that does not count Russia, another European power).
- **Legitimacy:** The disproportionate power held by the five permanent members, particularly their veto power **lead to a perception of unfairness and lack of legitimacy**.

United Nations Security Council (UNSC)

- It is one of the **UN's six main organs** and is aimed at maintaining international peace and security.
- It held its first session on **17th January 1946** in Westminster, London.
- **Headquarters:** New York City.
- **Membership:** The Council is composed of 15 Members.
 - ♦ **Five Permanent members with veto power:** China, France, Russia, the United Kingdom and the United States.
 - ♦ Ten Non Permanent members

Election of Non Permanent members

- Each year the **General Assembly elects five non-permanent members** (out of 10 in total) for a **two-year term**.
- The 10 non-permanent seats are distributed on a regional basis as follows:
 - ♦ Five for African and Asian States;
 - ♦ One for the Eastern European States;
 - ♦ Two for the Latin American and Caribbean States;
 - ♦ Two for Western European and other States.
- To be elected to the Council, candidate countries need a **two-thirds majority** of ballots of the Member States that are present and voting in the Assembly.

- ♦ The elections were held with each of the **193 member states casting its vote in a secret ballot**.
- More than 50 United Nations Member States have never been Members of the Security Council.
 - ♦ **India** last sat at the UN high table as a non-permanent member in **2021-22**.

Factors Strengthening India's Bid for a Permanent Seat

- **Demographic Weight:** India, as the world's largest democracy, represents one-sixth of its total population.
- **Economic Powerhouse:** India ranks among the **top three** in purchasing power parity, with estimates placing its 2026 GDP PPP around **\$20 trillion**.
 - ♦ It influences global trade flows, technology supply chains, energy markets, and developmental finance.
- **Military advancement:** India's armed forces are among the world's largest, and it is among the top defence spenders, with its 2026 defence budget reaching a record **\$86 billion**.
 - ♦ India is currently among the few countries with a credible **nuclear triad**.
- **Contribution to international peace and security:** Its troop contribution has been one of the largest since **1948**, despite suffering one of the highest numbers of fatalities among UN peacekeeping contributors.
 - ♦ This reflects India's commitment to **multilateralism** and its willingness to support UN mandates at all costs.
- **Voice of the Global South:** India demonstrated its leadership in the **International Solar Alliance**, **Global Biofuels Alliance**, **G20 presidency**, and the **AI Impact Summit in the Global South** etc.
- **On maritime security,** its role in the Indian Ocean shows a strong commitment to freedom of navigation and adherence to the **UN Convention on the Law of the Sea** and its institutions, such as the **International Tribunal for the Law of the Sea**.

Challenges to India's Bid

- **Complex Amendment Process:** Any reform requires approval by two-thirds of the UN General Assembly and ratification by all five permanent members. This makes institutional reform extremely difficult.

- **Chinese Opposition:** China remains cautious about India's elevation to permanent-member status and has often avoided explicit support for India's permanent seat aspirations.
- **Coffee Club: Uniting for Consensus (UfC)** or Coffee Club, is a movement that developed in the 1990s in opposition to the possible expansion of permanent seats in the United Nations Security Council.
 - ♦ **Under the leadership of Italy,** it aims to counter the bids for permanent seats proposed by **G4 nations (Brazil, Germany, India, and Japan).**

Concluding remarks

- A permanent seat for India at the Council would **strengthen stability in Asia** and beyond.
- It would closely align the institution with changing geopolitical realities and establish the legitimacy of its decisions, offering the UNSC a chance to revamp itself.

Source: IE

INDIA-TURKIYE REBUILDING TIES

Context

- Turkiye's support for Pakistan during Operation Sindoor pushed ties with India to a low.
 - ♦ A year later, the **two sides are rebuilding their ties through diplomatic engagement and security cooperation.**

Background

- **Turkiye's Support for Pakistan on Kashmir:** Since the abrogation of Article 370 in 2019, Turkish President repeatedly raised the Kashmir issue at international forums. Turkiye supported Pakistan's position and called for UN-led dialogue on Kashmir.
 - ♦ Following the Pahalgam terror attack, Turkiye criticized India's Operation Sindoor and termed it "unprovoked aggression."
- **Defence Cooperation with Pakistan:** Reports of Pakistan using Turkish-origin drones during Operation Sindoor deepened India's security concerns.
- **Diplomatic and Economic Fallout:** India responded through:
 - ♦ Deepening engagement with Cyprus and Greece.
 - ♦ Cancellation of Air India's aircraft maintenance contract with a Turkish firm.

- ♦ Suspension of several academic MoUs and the Indian tourist arrival declined by 37% to Turkiye.

Cyprus Question

- **Background:** Cyprus was a **British colony** until it gained independence in **1960**.
 - ♦ Its constitution was designed to **balance power** between **Greek Cypriots (majority)** and **Turkish Cypriots (minority)**.
 - ♦ Tensions emerged between the two communities over governance.
 - ♦ Greek Cypriots favored Enosis (union with Greece), while Turkish Cypriots sought Taksim (partition).
- **Coup:** A Greek-backed coup attempted to **annex Cyprus to Greece**.
 - ♦ In response, Turkiye invaded Cyprus, citing its rights as a guarantor power under the 1960 Treaty of Guarantee.
 - ♦ Turkiye occupied about **37% of the northern part of the island**.
- **Since 1974** Cyprus has been divided between **Turkiye-backed Northern Cyprus** and the **internationally recognised Republic of Cyprus**, and the dispute has been known as the **Cyprus question**.
- **Since 1974, Cyprus remains de facto divided:**
 - ♦ **Republic of Cyprus in the south** (internationally recognized, EU member since 2004).
 - ♦ **Turkish Republic of Northern Cyprus (TRNC)** in the north which is **only recognized by Turkiye**.

Recent Engagements between Both Nations

- **Revival of Diplomatic Dialogue:** India and Turkiye resumed Foreign Office Consultations in April 2026 after a four-year gap. Discussions covered areas such as trade and investment, tourism, technology and innovation, energy cooperation, counter-terrorism and security.
- **Security Cooperation:** Turkiye facilitated the deportation of fugitive narcotics trafficker Salim Dola to India. Both countries are reportedly cooperating on additional extradition requests.
- **Economic Realities:** Turkiye realized that India is a major economic partner with bilateral trade exceeding \$10 billion annually.

- ♦ India is an important market for Turkish exports such as machinery, marble, and agricultural products.
- ♦ Turkish firms seek opportunities in India's infrastructure and construction sectors.
- ♦ Tourism and investment ties are economically significant.

India's Interest in Re-engagement with Türkiye

- **Strategic Geographical Location:** Türkiye acts as a bridge between Europe, West Asia, the Caucasus, and Central Asia. Its location makes it important for India's connectivity, trade, and energy security interests.
- **Important Economic Partner:** Bilateral trade exceeds \$10 billion annually, India exports chemicals, textiles, automobiles, machinery, and pharmaceuticals to Türkiye.
- **Securing Trade Routes:** Maintaining ties with Türkiye provides India flexibility amid uncertainties surrounding the India-Middle East-Europe Economic Corridor and the International North-South Transport Corridor.
- **Influence in the Islamic World:** Constructive relations help India strengthen engagement with West Asian and Islamic countries.
- **Assurance from Türkiye:** Türkiye reportedly clarified that military cooperation with Pakistan was part of existing arrangements rather than new assistance during Operation Sindoor and emphasized that **it has no bilateral dispute with India.**

Way Ahead

- **Institutionalise High-Level Dialogue:** Regular Foreign Office Consultations, ministerial visits, and strategic dialogues should be maintained to prevent misunderstandings and build trust.
- **Expand Economic Engagement:** Both countries should focus on increasing trade, investment, tourism, infrastructure cooperation, and business-to-business partnerships, insulating economic ties from political differences.
- **Promote People-to-People Contacts:** Expanding academic exchanges, cultural diplomacy, tourism, and educational cooperation can create a stronger foundation for long-term bilateral relations.

Conclusion

- The current India–Türkiye rapprochement reflects a pragmatic recognition by both sides that **economic and geopolitical interests outweigh the costs of prolonged estrangement.**

- However, the durability of this thaw will depend largely on Türkiye's future approach toward Kashmir and Pakistan, as well as both countries' ability to compartmentalize differences while expanding areas of cooperation.

Source: IE

TWIN CLIMATE AND ENERGY CRISES: A CALL FOR CLEAN ENERGY TRANSITION

Context

- United Nations (UN) Secretary-General António Guterres warned that the world is confronting twin climate and energy crises driven by fossil fuel dependence, calling for a rapid transition to clean energy with stronger adaptation measures.

The Twin Crises

- **Climate Tipping Points:** The world has experienced its 11 hottest years on record and the average annual temperatures are likely to exceed the 1.5 degrees Celsius threshold agreed under the Paris Agreement in the coming years.
 - ♦ It is risking **coral reef systems towards collapse**, accelerating the **loss of ice sheets** in Greenland and West Antarctica, weakening major ocean circulation systems and shifting parts of the Amazon rainforest towards savanna-like conditions.
- **Energy Crisis:** Recent conflicts in West Asia, had created extreme volatility in global energy supplies, exposing the vulnerability of development models that remain heavily tethered to fossil fuels.

Reasons for the Crisis

- **Windfall Profits of Fossil Fuel Companies:** Energy price fluctuations during geopolitical conflicts have **generated additional profits** for the oil and gas companies.
 - ♦ These profits **discourage investments** in clean energy solutions.
- **Grid Bottlenecks:** There are many countries that lack adequate electricity transmission and distribution infrastructure. Renewable energy projects face delays because **existing power grids cannot efficiently integrate** new renewable capacity.
 - ♦ Insufficient energy storage facilities also limit the use of renewable energy.

- **AI Data Centers:** Data centres require large amounts of energy and water for their operations, further contributing to the energy crisis and climate change.
- **Inadequate Climate Finance:** Developing countries **lack sufficient financial resources** to invest in clean energy and climate adaptation projects.
 - ♦ **Existing climate finance** commitments remain below the levels required to address the scale of the challenge.

Why is Renewable Energy Important?

- **Falling Costs:** The cost of **solar power, wind power, and battery storage** has declined over the last decade, becoming **more affordable** and competitive than fossil fuel-based energy sources.
- **Economic Benefits:** Renewable energy reduces the import of fossil fuels. Also it is creating employment **opportunities in manufacturing, installation, and maintenance sectors.**
- **Environmental Benefits:** Dependence on oil and gas makes countries vulnerable to geopolitical tensions and supply disruptions and fluctuations in fossil fuel prices increase **economic uncertainty.**

Global Call for Methane Reduction

- **The UN Secretary-General** launched a **global Call to Action on Methane**, targeting emissions from waste, agriculture and fossil fuel operations.
- **Methane as a Greenhouse Gas:** Methane is a highly potent greenhouse gas with a strong short-term warming impact.
 - ♦ It is over 80 times more effective than carbon dioxide at trapping heat over a 20-year period.
 - ♦ It is responsible for around 30% of the current global warming since the pre-industrial era.

India's Efforts Towards Climate and Energy Security

- **National Solar Mission (NSM):** It was launched in 2010, it has set ambitious targets for solar capacity installation, including grid-connected and off-grid solar power projects.
- **National Clean Energy Fund (NCEF):** It was established to support research and innovation in clean energy technologies and projects that help in reducing greenhouse gas emissions.

- **Renewable Purchase Obligation (RPO):** This requires power distribution companies and large electricity consumers to **procure a certain percentage of their power from renewable sources**, encouraging the demand for renewable energy.
- **Financial Support & Incentives:** Viability Gap Funding (VGF) for large-scale solar and hybrid projects.
 - ♦ Production Linked Incentive (PLI) scheme for solar PV manufacturing.
 - ♦ Subsidies for rooftop solar and off-grid systems.
 - ♦ Renewable Energy Certificates (RECs) to promote green power trading.
- **Infrastructure Development:** Green Energy Corridor to improve RE grid integration.
 - ♦ **PM-KUSUM** Scheme for solarizing agricultural pumps.
 - ♦ **Revamped Distribution Sector Scheme (RDSS)** to strengthen DISCOMs.
- **PM Surya Ghar Muft Bijli Yojana:** Launched in 2024 it is the world's largest domestic rooftop solar initiative, designed to promote rooftop solar energy adoption in residential areas.
- India has committed to achieving **Net Zero emissions by 2070** and reducing the emissions intensity of its GDP under its climate commitments.
- **The National Green Hydrogen Mission** aims to make India a global hub for the production and export of green hydrogen, reducing dependence on fossil fuels.

Way Ahead

- The UN chief set out **three steps** governments and industry can take towards tackling methane's negative effects:
 - ♦ **Detect and fix every leak** and eliminate routine flaring and cold venting
 - ♦ **Make emissions measurable**, reportable and verifiable
 - ♦ **Adopt a science-based global methane standard** and build a market for near-zero-methane energy.
- According to the **International Energy Agency**, around **70 per cent of oil and gas methane emissions** can be eliminated using existing technologies, much of it at low or no net cost.

Source: DTE, UN, PIB

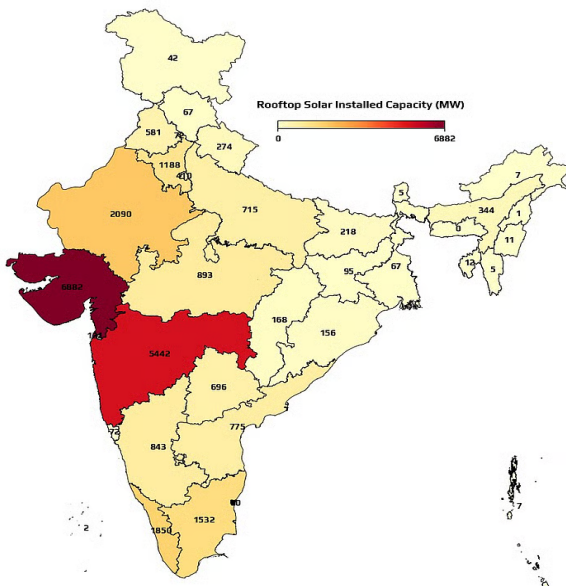
INDIA'S ROOFTOP SOLAR BOOM: GROWTH & REGIONAL IMBALANCES

Context

- Recent analysis by **Climate Compatible Futures (CCF)** and **data from MNRE** highlights significant regional disparities in **adoption in rooftop solar**.

India's Rooftop Solar Landscape

- India's total rooftop solar capacity reached **25.7 GW**, with **2.7 GW added in Q1 of 2026 alone**, marking a **125% year-on-year growth**.
- Gujarat and Maharashtra now carry more rooftop solar** than the rest of the country put together, while West Bengal, Odisha and much of the east have barely started.



Reason Behind Rooftop Solar Boom

- PM Surya Ghar: Muft Bijli Yojana (2024):** It aims to cover **1 crore households** and to provide subsidies up to **₹78,000** for residential rooftop systems.
 - It aims to promote decentralised clean energy generation and to reduce household electricity expenditure.
 - Residential consumers contributed nearly **82% of new rooftop additions** in early 2026.
- Strong Ecosystem in Leading States:** Major solar rooftop states have developed related infrastructure, easier access to credit, efficient DISCOM and faster net-metering approvals.

Regional Distribution of Rooftop Solar

- Western and Southern Leadership:** The top ten states constitute almost 86% of India's rooftop solar power installations.
 - Important factors include timely government policies, well-developed solar market, better performing DISCOMS, and presence of vendors and financial institutions.
- Eastern Region of India:** Eastern states are still struggling due to sufficient sunshine in the region.
 - Main barriers are stressed DISCOMS, insufficient number of installers, lack of credit access, poor awareness among consumers, and delayed approval of net metering systems.
- North-Eastern Region:** Deployment of rooftop solar is still low despite increased government support centrally.
 - Important barriers include shortage of vendors, poor utility capabilities, delayed approvals, lack of financing options, and poor public awareness.

Key Issues Hindering Expansion

- Institutional Challenges:** Unhealthy financial condition of DISCOMs, delay in getting approvals for net metering, and poor coordination among different state departments.
- Economic Challenges:** Lack of access to finance and high initial cost even after subsidy.
- Market Challenges:** Insufficient presence of installer in backward areas, and absence of network of after-sales services.
- Social Challenges:** Poor knowledge of subsidies and cost savings, and poor consumer confidence.

India's Renewable Energy: Recent Trends & Future Projection

- India stands at **3rd position for solar power**, 4th position for wind power, and 4th position for total renewable energy installed capacity worldwide. (**IRENA Renewable Energy Statistics 2025**)
- Total **solar power has surpassed 150 GW**, including the projects which are under implementation and pipeline.
- India has **outpaced its NDC target for the year 2030**, and it can attain 500 GW of non-fossil fuel power by 2030.

- **Solar capacity** may touch **1,500 GW by 2050** on account of Current Policy Scenario, and about **2,400 GW by 2050** on account of **Net Zero Scenario. (NITI Aayog)**

- ♦ Hence, solar power is important for India's Net Zero target by 2070.

India's Climate Pledges

- The third nationally determined contribution (NDC 3.0) by India was approved in March 2026 for submission to the UNFCCC, which pledged to:
 - ♦ 47% emission intensity reduction of GDP.
 - ♦ 60% non-fossil installed power capacity by 2035.

Path Ahead

- **Empowering DISCOMs:** State governments must modernize utilities and motivate them to consider rooftop solar installations as their assets.
- **Expanding the Installer Base:** Motivating the private sector installers to move to underserved eastern and northeastern states.
- **Improving Financial Access:** Creating new financial arrangements including low-interest loans, pay-as-you-go schemes, and micro-finance.
- **Consumer Awareness Campaigns:** Huge efforts by the state are required in this regard through Panchayats, municipal corporations, and DISCOMs.
- **Timely Approvals for Installations:** Single window approach and digital means can help in that.

Source: DTE

NEWS IN SHORT

THEWA ART

Context

- PM Modi presented **Thewa motif cufflinks to the Slovak President** during his recent visit.

About Thewa Art

- Thewa art is among India's most distinctive traditional crafts of **Pratapgarh, Rajasthan**.
- The art form dates back **nearly 400 years** and **traces its origins to the Mughal era**.

- It is known for its **intricate gold engravings on coloured glass**.

- ♦ It involves creating delicate designs in **23-carat gold** and embedding them on **multicoloured glass surfaces**.
- ♦ Thewa work requires **precision and patience**, it takes around three days to create a single set.

- Over the years, it has emerged as a **symbol of India's cultural heritage** while also generating livelihood opportunities for artisans associated with the craft.

Source: DD

SUSHRUTA

In News

- The Royal College of Surgeons of Edinburgh in Scotland has **unveiled a statue honouring Sushruta**, the ancient Indian physician believed to have lived around 2,600 years ago.

About Sushruta

- Sushruta was an ancient Indian physician and surgeon, widely regarded as the **Father of Surgery and the Father of Plastic Surgery**.
- He is known for advanced surgical techniques, anatomical studies and systematic medical education.
- He performed **complex surgical procedures centuries** before these practices became common in the Western world.
- Sushruta's medical knowledge is **compiled in the Sushruta Samhita**, one of the oldest and most comprehensive medical texts.
- The text is divided into:
 - ♦ **Purva Tantra:** Surgery, anatomy, internal medicine, pediatrics, and toxicology.
 - ♦ **Uttara Tantra:** Diseases of the eye, ear, nose, throat, psychiatry, and geriatric care.

Major Contributions

- **Pioneered Rhinoplasty:** Nasal reconstruction using a skin flap from the forehead or cheek (pedicle flap).
- **Eight Types of Surgery (Ashtavidha Shastrakarma):** Classified surgical procedures into excision, incision, scraping, puncturing, probing, extraction, drainage, and suturing.

- **Burn and Trauma Management:** Classified burns and other thermal injuries, including heat stroke and frostbite.
- **Lifestyle Diseases:** Described conditions resembling diabetes, obesity, and cardiovascular disorders, emphasizing the role of lifestyle in health.

Source: TH

CASPIAN SEA

Context

- Since the mid-1990s, the Caspian Sea has lost nearly 24,000 sq km of its surface area, roughly equivalent to the size of Sicily, the largest island in the Mediterranean Sea.

About the Caspian Sea

- The **Caspian Sea** is the **world's largest inland body of water**, located between **Europe and Asia**.
- It is bordered by **Russia, Kazakhstan, Turkmenistan, Iran, and Azerbaijan**.
- Despite its name, it is technically a **saltwater lake** with **no natural outlet**.
- Major rivers draining into it include the **Volga** (largest), **Ural**, **Kura**, and **Terek** rivers.
- The region is rich in **oil and natural gas reserves**, making it strategically important.



Do you know?

- Despite the **2018 Aktau Convention** (Convention on the Legal Status of the Caspian Sea), the Caspian Sea still lacks a comprehensive and enforceable framework for water sharing, hydrological monitoring, and ecological protection.

Source: DTE

INDEPENDENT INTERNATIONAL SCIENTIFIC PANEL ON AI

Context

- IIT Madras Professor **B. Ravindran** has been appointed to the Independent International Scientific Panel on Artificial Intelligence, established by the **United Nations**.

Independent International Scientific Panel on AI

- It is the **first global scientific body** on Artificial Intelligence (AI), which brings together leading experts to assess how AI is transforming our lives.
- It **aims to strengthen** global scientific cooperation, generate evidence-based insights on AI deployment, and support international governance efforts by providing independent, multidisciplinary expertise on the technology's societal, economic, and ethical implications.

Trusted AI Commons

- The Trusted AI Commons is an initiative being developed under India's broader efforts on **Safe and Trusted AI** within the **IndiaAI Mission**.
- It is envisioned as an **open repository of datasets, benchmarks, testing tools, protocols, and best practices** for responsible AI development and deployment.

Need for Global AI Governance

- Global AI governance is necessary **to prevent regulatory fragmentation** and promote common standards for AI development and deployment.
- It is needed to ensure that **developing countries are not marginalized** or reduced to **digital colonies** due to limited regulatory capacities.
- It will **help address cross-border risks** arising from the misuse of AI in cyberattacks, disinformation campaigns, and the development of biological or chemical weapons.
- It is needed to **balance data sovereignty concerns** while **preventing the concentration of AI capabilities** in a few countries and corporations.
- It promotes **equal access to AI benefits** and supports inclusive, responsible, and trustworthy AI innovation.

Source: IE, PIB, UN

RBI REVAMPS DIGITAL FRAUD COMPENSATION RULES

Context

- The Reserve Bank of India (RBI) unveiled a revised compensation mechanism for victims of digital payment frauds and widened its framework for limiting customer liability.

Need to Revising RBI Framework

- The existing framework, introduced in 2017, primarily covered unauthorized electronic banking transactions such as hacking incidents where **customers had not authorized the transaction**.
- However, a growing share of digital frauds now occur through **social engineering techniques**, where customers are deceived, coerced, or manipulated into approving transactions themselves. The revised framework seeks to address these emerging forms of fraud.

RBI Revamps Digital Fraud Compensation Rules

- The RBI has expanded the definition of **Fraudulent Electronic Banking Transactions (EBTs)** to include transactions executed using customer credentials obtained through fraudulent means, transactions approved under **coercion** and unauthorized transactions arising from **bank negligence or third-party security breaches**.
- The framework now covers emerging forms of digital fraud such as **digital arrest scams**, fraudulent collection of OTPs and banking credentials, and **unauthorized transfers resulting from cyberattacks** or security breaches.
- Compensation amount:** According to the central bank, a bona fide victim who has lodged a complaint involving gross loss of up to **Rs 50,000** on account of fraudulent EBT will be compensated **85%** of the net loss amount or **Rs 25,000**, whichever is less, once during the lifetime.
 - Roughly **three fourths of the amount will be paid by RBI** itself, while the customer and beneficiary banks will **pay half** the remaining amount.
 - To qualify for compensation, customers must report the fraud to the National Cyber Crime Helpline **within five calendar days** and inform the concerned bank within the prescribed timeline.

- Customers who ignore fraud warnings** issued by banks or payment platforms will **not be eligible for compensation**.
 - Failure to maintain updated mobile numbers or email addresses with the bank may be treated as negligence and can lead to denial of compensation.
- Any unauthorized transaction, **occurring after the customer reports the fraud**, will be fully reversed, and the customer will **bear zero liability** for such losses.

Source: TH, IE

BHARATI PROGRAMME

In News

- The Agricultural and Processed Food Products Export Development Authority (APEDA), under the Ministry of Commerce & Industry, has successfully concluded the first cohort of **BHARATI (Bharat's Hub for Agritech, Resilience, Advancement and Incubation for Export Innovation)**.

About BHARATI

- BHARATI (Bharat's Hub for Agritech, Resilience, Advancement and Incubation for Export Innovation)** is APEDA's flagship export acceleration programme aimed at helping Indian agri-food startups become globally competitive exporters.

Objectives:

- Promote an **'export-first'** approach among agri-food startups.
- Build a pipeline of export-ready enterprises to support India's target of **USD 50 billion in APEDA-scheduled exports by 2030**.
- Address challenges related to product development, quality standards, sustainability, logistics, and export compliance.

Who Can Apply?

- Agri-food startups
- APEDA-registered exporters
- Farmer Producer Companies (FPCs)
- Startups and researchers working on **Sanitary and Phytosanitary (SPS)** solutions

Startup Eligibility

- An entity must:**
 - Be registered as a **Private Limited Company, LLP, or Partnership Firm**.

- ♦ Be **not more than 5 years old**.
- ♦ Have an annual turnover **not exceeding ₹10 crore** in any financial year.

Key Features

- Selected **100 startups** from over **700 applications**.
- Offers a **120-hour export acceleration programme** covering export readiness, branding, regulatory compliance, business scaling, and investor engagement.
- Provides international market exposure, with top-performing startups participating in **Gulfood 2026, Dubai**.
- Encourages participation across age groups, with entrepreneurs ranging from **17 to 75 years**.

Source: PIB

PADMA AWARDS

In News

- President Droupadi Murmu presented the second set of Padma Awards at Rashtrapati Bhavan, New Delhi, and conferred 65 Padma Awards.

More about the News

- The awards are announced annually on Republic Day. For 2026, the President approved **131 Padma Awards**, including 5 Padma Vibhushan, 13 Padma Bhushan, and 113 Padma Shri.
- Earlier, President Droupadi Murmu had conferred Padma Awards on **66 eminent personalities**.

Padma Awards

- Instituted in **1954**, the Padma Awards are among the **highest civilian awards** in India and are conferred in **three categories**:

- ♦ **Padma Vibhushan**: Second-highest civilian award in India.
- ♦ **Padma Bhushan**: Third-highest civilian award.
- ♦ **Padma Shri**: Fourth-highest civilian award.
- They are **awarded annually** in various disciplines and fields of activities, including art, social work, public affairs, science and engineering, trade and industry, medicine, literature and education, sports, and civil service.
- Open to **all persons, regardless of race, occupation, position, or gender**.
- Can be **awarded posthumously**.
- **Selection Process**:
 - ♦ Recommendations are made by state governments, central ministries, previous awardees, and the public.
 - ♦ Managed by the Padma Awards Committee, constituted by the Prime Minister annually.
 - ♦ Committee recommendations are submitted to the Prime Minister and President for approval.

Do you know?

- **Bharat Ratna**, the **highest civilian award** in India, is awarded for exceptional service or performance of the highest order in any field of human endeavour and is open to all persons irrespective of race, occupation, position, or gender.

Source: PIB

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