

DAILY CURRENT AFFAIRS (DCA)

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Table of Content

Embodied AI: Next Frontier in Robotics
M.P. Cabinet Approves Draft UCC Bill
Government Works on New Pension Plan
Rural growth Reshapes Urban Markets
India's Opportunity to Lead the Shift to Non-Animal Drug Testing

News In Short

Taj Mahal
Birth Anniversary of Mangal Pandey
Museum of Word
Right to Protest
Electronic Gold Receipts (EGRs)
E-Commerce Council of India (ECCI)
RBI introduces SNFA Category
72nd National Film Awards for the year 2024

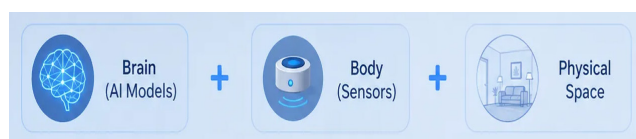
EMBODIED AI: NEXT FRONTIER IN ROBOTICS

Context

- The recent integration of Google DeepMind's Gemini Robotics-ER 1.6 and Boston Dynamics' Spot robot exemplifies the **rise of Embodied Artificial Intelligence (Embodied AI)**.

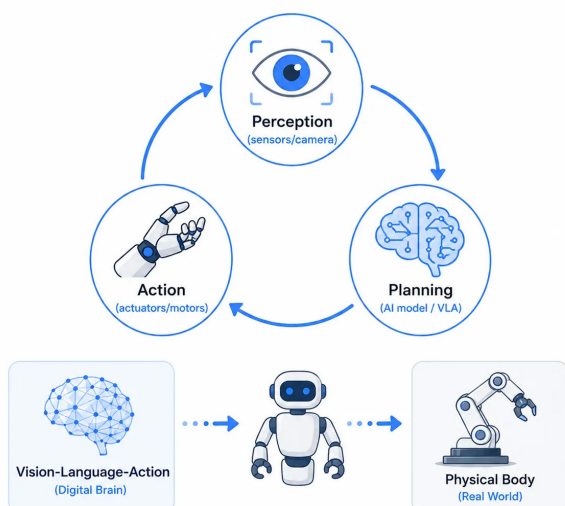
About Embodied AI & Scientific Foundation

- Embodied AI is a kind of AI that claims **intelligence is not separate from the physical body** interacting with the environment.
- It learns from **movement, perception, feedback and physical experience**, not like conventional artificial intelligence systems that learn from digital data.
- The idea is more than just putting AI in a robot, and the form of the body, its sensors, and how it interacts with the world affect cognition.



Basic Principles

- Intelligence is distributed across the brain, the body and the environment.
- Learning takes place **through constant interaction with real-world conditions**.
- Some of the **computation occurs in the physical structure** of the body (**morphological computation**).
- The behaviour arises from **sensor-motor feedback**, rather than complex internal world models alone.
 - Co-evolution of robot bodies and neural controllers, as in biological evolution.



Embodied AI vs Neuromorphic AI

Embodied AI	Neuromorphic AI
Focuses on where intelligence exists	Focuses on how computing hardware works
Intelligence is distributed across body and environment	Mimics biological neurons through spiking neural networks
Hardware-independent	Hardware-centric
Emphasises interaction	Emphasises brain-like computation
Used in robotics and autonomous systems	Used for energy-efficient AI chips

Indian Perspective

- India is moving towards **Industry 4.0** and embedded artificial intelligence can help in **boosting productivity, precision agriculture, disaster response and delivery of public services**.
- Robots being used in manufacturing, healthcare, agriculture, logistics and smart infrastructure.
 - It needs high standards of **safety, privacy and workforce reskilling**.
- IndiaAI Mission, National Strategy for Artificial Intelligence, Digital India** are continuously strengthening the AI ecosystem in India.

Way Ahead: Protecting Embodied AI

- Strengthen the Research Ecosystems:** Fund Robotics, AI, Materials Science and Neuroscience.
 - Promoting interdisciplinary partnerships between academia, industry and research institutions.
- Build Indian Datasets:** Develop large Indian datasets on agriculture, manufacturing, healthcare, logistics and disaster management to improve model robustness in local conditions.
- Campaign for Safe-by-Design Robotics:** Hardware and software should be designed with safety as a consideration.
 - It needs to include human supervision, emergency shutdowns, constant surveillance and safe communication channels.
- Build Adaptive Regulatory Systems:** India can draw on global developments on trustworthy AI and responsible innovation to develop standards to test, certify and regulate learning-enabled robots before their large-scale deployment.

- **Increase Hardware Efficiency:** By designing batteries, low-power AI chips, neuromorphic processors, light-weight materials, and strong sensors for longer operation.
- **Encourage Public Private Partnerships:** Accelerate deployment in strategic sectors through innovation, start-ups, research labs, industry and government programmes.

Source: TH

M.P. CABINET APPROVES DRAFT UCC BILL

Context

- The Madhya Pradesh Cabinet has approved the **draft Uniform Civil Code (UCC) Bill**.

Major Highlights of the Bill

- **Objective:** The Bill seeks to **prohibit polygamy and simultaneously multiple marriages across all communities**.
 - ♦ It proposes a **prohibition on practices like polygamy and nikah halala**, while introducing **strict provisions for live-in relationships**.
- **Exemptions:** The law will not apply to **Scheduled Tribes** (such as Bhil, Gond, Korku, Baiga, Sahariya, and Bharia) covered under Articles 342 and 366 of the Constitution.
 - ♦ Furthermore, communities whose traditional rights are protected under Part XXI of the Constitution have also been specifically exempted.
- **Registration:** It will be mandatory to register marriages and divorces across all communities through government portals.
- **Legitimate Status:** The Code has removed the term **'illegitimate' from the legal framework**.
 - ♦ Children of married or unmarried parents—whether biological, adopted, or born through surrogacy or Assisted Reproductive Technology (ART)—will **enjoy equal legal status**.
- **Live-in Relations:** It is mandatory for live-in couples to submit an affidavit to the local registrar **within a month** of entering in a relationship, failing which could attract legal action.
 - ♦ **Minimum age for entering a live-in relationship remains 18** but if either partner is below 21 years of age, information regarding

the commencement and termination of the relationship will be sent to their parents or guardians, and that the registrar will also share the record with the local police.

- ♦ Children born out of live-in relationships will be considered legitimate and entitled to full inheritance rights.

Uniform Civil Code

- **Definition:** These are a set of laws that govern personal matters, including marriage, divorce, adoption, inheritance, and succession, for all citizens regardless of their religion.
- **Article 44:** The code comes under Article 44 of the Constitution, which lays down that the **state shall endeavour to secure a Uniform Civil Code for the citizens throughout the territory of India**.

Do you know?

- Post Independence, Goa retained a common family law known as the **Goa civil code** and thus was the only state in India with a uniform civil code prior to 2024.
- In 2024, The **Uttarakhand Legislative Assembly** passed The Uniform Civil Code of Uttarakhand Act, 2024, becoming the first Indian State to adopt a UCC post-independence.
- **In 2026, Gujarat and Assam** also passed the UCC Bills in their respective states.

Background of Article 44

- Dr. B R Ambedkar, while formulating the Constitution had said that a UCC is desirable but for the moment it should remain voluntary, and thus the **Article 35 of the draft Constitution** was added **as a part of the Directive Principles of the State Policy as Article 44**.
- It was incorporated in the Constitution as an aspect that would be **fulfilled when the nation would be ready** to accept it and the social acceptance to the UCC could be made.

Arguments in Favor of UCC

- **Uniformity in Governance:** Having a common set of laws would streamline governance and administrative processes, making it easier for the state to administer justice and ensure the rights of its citizens.
- **Women's Rights:** Personal laws in different religions may have discriminatory provisions, particularly against women, and a uniform code will provide a more egalitarian legal framework.

- **Secularism:** A Uniform Civil Code is seen as a way to reinforce the secular fabric of the country by treating all citizens equally irrespective of their religious affiliations.
- **The Supreme Court** in various judgments including **Mohd. Ahmed Khan vs Shah Bano Begum judgment of 1985**, has called for the implementation of the Uniform Civil Code.
- **Promote national Spirit:** The implementation of a UCC will promote the integration of India by establishing a shared platform for diverse communities.
- **Modernization:** A UCC would reflect contemporary values and ensure that laws are in line with modern concepts of human rights, equality, and justice.

Arguments Against UCC

- **Plurality in existing laws:** Experts argue that if there is plurality in already codified civil and criminal laws, how can the concept of '**one nation, one law**' be applied to diverse personal laws of various communities.
- **Issues with implementation:** The implementation of the code has been difficult because India is a diverse country with various religious communities following their own personal laws.
- **Against Constitutional provisions:** UCC is perceived as an infringement upon the constitutional right to freely exercise one's chosen religion found in **Article 25 and 26** and the **Sixth Schedule** of the Constitution
- **The Law Commission of India** stated that a UCC "is neither necessary nor desirable at this stage".
 - ♦ It recommended that discriminatory practices, prejudices and stereotypes within a particular religion and its personal laws should be studied and amended.
- **Lack of Consensus:** Diverse beliefs and practices make it difficult to create a single code that is acceptable to all, potentially leading to social unrest.
- **Gradual Reform:** Critics argue that reforming personal laws gradually, with community consensus, would be more effective than imposing a uniform code.

Recommendations of Various Committees

- **B.N. Rau Committee (1947):** The committee, formed to draft the Constitution of India, recommended a uniform civil code but deferred its implementation, stating that it should be

introduced only after the country has achieved unity and consensus.

- **Sachar Committee (1986):** It emphasized the importance of a UCC, arguing that it would promote equality and social justice. However, it did not press for an immediate implementation, citing the need for social readiness.
- **Law Commission Reports (1986, 2018):**
 - ♦ **1986 Report:** The implementation of a UCC should be approached cautiously and progressively, given the religious diversity in India. It highlighted the need for reforms within personal laws before moving toward a uniform code.
 - ♦ **2018 Report:** The UCC be implemented only when there is greater social consensus. It suggested reforming existing personal laws to align them with modern values and human rights instead of rushing into a UCC.

Supreme Court's Important Judgments Relating to Personal Laws

- **Shah Bano Case (1985):** The Supreme Court ruled that Muslim women have the right to seek alimony from their husbands under Section 125 of the Criminal Procedure Code, irrespective of their personal law. The judgment highlighted the need for gender equality.
- **Sarala Mudgal Case (1995):** The Supreme Court urged the government to consider enacting a UCC to remove legal discrepancies and bring uniformity in marriage and divorce laws.
- **Triple Talaq Judgment (2017):** The Supreme Court struck down the practice of triple talaq among Muslims, declaring it unconstitutional. This judgment was seen as a step toward reforming personal laws to ensure gender equality, a principle that would be aligned with a potential UCC.
- **Indian Young Lawyers Association v. State of Kerala (2018) (Sabarimala Case):** While the case did not directly address UCC, it touched upon the issue of gender equality in religious practices. The judgment emphasized that personal laws should not be used to discriminate based on gender, setting a precedent for reforming discriminatory practices within personal laws.

Way Ahead

- The implementation of UCC in India, involves a balanced approach, focusing on gradual reforms, inclusivity, and ensuring gender justice.

- This shall be done while taking into account the religious and cultural diversity of India.

Source: TH

GOVERNMENT WORKS ON NEW PENSION PLAN

Context

- The government is working on a **new contributory pension scheme** for **unorganised and formal sector workers**.

Major Features

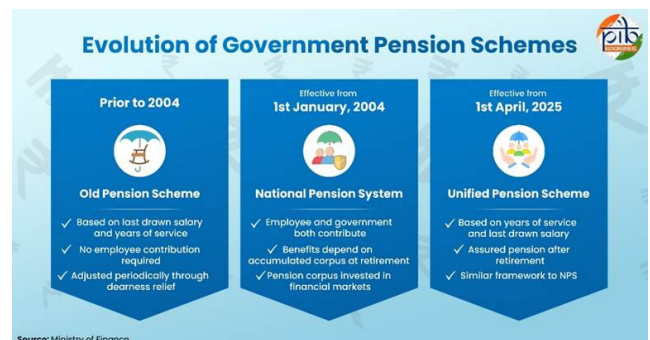
- The scheme is a part of the **3.0 reforms phase** of the **retirement fund body Employees' Provident Fund Organisation (EPFO)**.
- It will cover **existing members and those excluded from the Employees' Pension Scheme (EPS)**.
- **Contributions:** It is likely to allow **contributions from multiple sources:** workers themselves, employers, government co-contributions for workers in the lower wage segment, aggregators in the case of gig and platform workers, and corporate social responsibility (CSR) or third-party funds.
- **Each member will have an individual pension account.**
 - ♦ The system will compute the **proposed Target Retirement Sum (TRS)** dynamically based on the **member's chosen pension goal** and **expected retirement age**.
 - ♦ **Adjustments to TRS will be allowed** and contribution requirements could then be recomputed accordingly.
- **The flexibility to decide the amount for pension payouts or the drawdown** will be given to the member.
 - ♦ The system will provide **inflation-adjusted projections** as an optional feature.
- It would accumulate contributions over time, and will be invested in **long-term government-backed securities, with annual crediting of interest**.
- **Other Types of Pensions:** The scheme also proposes **family and survivor pensions** for spouse, children, and orphans funded through a pooled "Family Benefit Fund",.

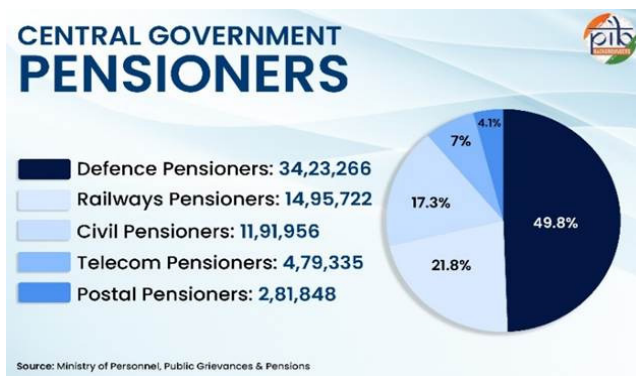
Significance

- The EPFO 3.0 reforms will bring **new tech features** and an **upgrade** to the core banking solution (CBS), and pave the way for **PF contributions for all unorganised sector workers and gig workers**.
- It is in line with the **Code on Social Security** that brings gig and platform workers into the social security net for the first time.
 - ♦ The Code mandates aggregator contributions of **1-2% of annual turnover** for social security, with the total contribution not exceeding 5% of the amount payable by the aggregator.
- The retirement fund models of other countries such as **Singapore are being studied to incorporate the best practices**.

Pension Coverage in India

- A Pension provides a **steady monthly income to people** during their **unproductive years**.
 - ♦ Declining earnings, rise of nuclear families, migration of earning members, rising living costs and longer lifespans weaken financial security. Pensions ensure a dignified and independent life.
- **India's pension architecture:**
 - ♦ **Defined benefit pension systems** for eligible Government employees, which guarantee a fixed post-retirement income.
 - ♦ **Contributory pension arrangements** where individuals or/and employers contribute to retirement savings.
 - ♦ **Statutory payroll-linked schemes** for organised private-sector workers that mandate employer and employee contributions.
 - ♦ **Tax-funded social assistance pensions**, which support elderly, widowed and vulnerable individuals with limited or no formal income sources.





All-Citizen Contributory Pension Mechanisms

- To extend retirement savings beyond formal employment, **voluntary contributory options are available.**
 - These include the **NPS and the APY (Atal Pension Yojana)** for individuals outside statutory payroll coverage.
- The NPS all-citizen model:** It allows voluntary enrolment within prescribed age limits, flexible contributions and choice of investment options. It operates through a two-tier account structure:
 - Tier I**, which is the primary retirement account with certain withdrawal restrictions and;
 - Tier II**, a voluntary savings account offering greater liquidity.
- NPS Vatsalya: Pension Account for Minors:** Under this scheme, parents or legal guardians can open and operate a pension account for a minor. Contributions are made until the minor attains the age of majority.
 - The scheme promotes early retirement savings and long-term financial planning.
- Atal Pension Yojana (APY):** It is a contributory scheme for low-income subscribers, with enrolment facilitated through banks and post offices.
- Non-Contributory Social Pension Framework:** It provides basic income support through tax-funded transfers to elderly individuals in informal employment who lack retirement savings.
- National Social Assistance Programme (NSAP):** NSAP provides financial assistance to the economically vulnerable individuals.
 - States/UTs are encouraged to provide top-up of at least an equivalent amount to the assistance provided by the Central Government.
 - This ensures that the beneficiaries avail decent level of assistance.

Conclusion

- As demographic transition accelerates, retirement income security becomes vital for long-term stability.
- Wider coverage, prudent asset management and efficient service delivery are also essential.
- Ongoing policy and institutional evolution strengthen the pension system.
- It supports inclusive and sustainable old-age income security in the years ahead.

Source: IE

RURAL GROWTH RESHAPES URBAN MARKETS

Context

- As consumer companies **look beyond crowded urban markets for growth**, “micro-markets” have emerged as a key strategy.

Micro-Markets

- These micro-markets, which vary across companies, refer to **highly segmented, untapped regions** that make it **easier for companies to focus their efforts.**
- Tier-1 and tier-2 cities**, which have a population with increasing wage growth and aspirational demand, form a large part of the micro-markets for most consumer companies.
- Many consumer brands have acknowledged this shift and made efforts to expand into tier-2 and tier-3 cities, a trend also reflected in their earnings.
 - Non-metro stores drive growth and expansion beyond urban markets.

Micromarketing

- Micromarketing is a **strategic advertising technique** focused on **tailoring messages and campaigns to a specific**, narrowly defined group of consumers.
- With micromarketing, a company defines an audience by a specific trait, such as gender or job title or age range, and then creates campaigns geared toward that specific group.
- A company's ultimate goal in micromarketing is **to communicate to a targeted group of consumers and get them to take action**, such as buying a good or service.

Why are Consumer Brands focusing on Micro-Markets?

- **Saturation of Urban Markets:** Tier-1 cities have high retail penetration and intense competition which results in the traditional retail growth slowing due to market maturity.
- **Strong Rural Demand:** Rural demand growth has continued to outpace urban demand, led by higher agricultural wages, favourable monsoons over the years, and growth in the rural non-farm economy.
- **Digitalisation:** Better internet connectivity and digital payments have enabled companies to reach remote consumers. Data-driven insights help firms customise products for local preferences.
- **Improved Infrastructure:** Better roads, electrification, logistics, and van distribution networks have improved market access. Companies can now efficiently serve remote locations.
- **Incremental Growth Opportunities:** Urban markets are nearing saturation, smaller markets provide new customers and sustained revenue growth.

Significance

- Through micro-market strategy, **companies represent a shift where they identify and serve the localised demand pockets.**
- It is evident that the maturing of urban markets intensifies the competition, in that scenario **micro-markets are expected to emerge as the major driver of India's future retail and FMCG** (Fast-Moving Consumer Goods) sectors growth.

Source: IE

INDIA'S OPPORTUNITY TO LEAD THE SHIFT TO NON-ANIMAL DRUG TESTING

Context

- The Non-Animal Testing Models (NAMs) are emerging as scientifically credible alternatives and complements to the traditional animal testing, presenting an opportunity for India to further strengthen its pharmaceutical innovation ecosystem.

What are Non-Animal Testing Models (NAMs)?

- **Non-animal testing methods (NAMs)** are scientific approaches that use human-relevant

biological systems and computational methods to generate safety, efficacy and toxicity information, instead of relying solely on animal testing.

Types of NAM platforms are as;

- **Organoids:** Miniature three-dimensional structures grown from human stem cells that mimic the architecture and function of human organs.
- **Organ-on-chip systems:** Microfluidic devices that recreate the physiological environment of human tissues and organ interactions.
- **Three-dimensional human cell culture models:** Advanced cellular systems that better replicate human tissue behaviour than conventional two-dimensional cultures.
- **Computational toxicology:** Computer-based models that predict chemical toxicity and drug responses using biological and chemical data.
- **Artificial Intelligence (AI)-enabled models:** Machine learning systems that analyse large biomedical datasets to predict human drug responses.

Why is a Shift Needed?

- **Limitations of conventional animal testing:** Animal physiology, metabolism, immune responses and disease mechanisms differ from those of humans, so traditional animal models often do not accurately predict human biological responses.
- **Drug development challenge:** Globally, only about **10–14%** of drug candidates entering Phase I clinical trials ultimately receive regulatory approval.
 - A major reason is the inability of some preclinical models to reliably predict human safety and efficacy outcomes.
- **Ethical Considerations:** These models reduce or eliminate the need for live animals (such as rodents and primates) in painful or fatal testing procedures.
- **India's Existing Strengths:** India possesses a robust generic pharmaceutical industry, enabling it to emerge as a major global supplier of affordable medicines.
 - However, future growth in the pharmaceutical sector will increasingly depend on innovation-driven value creation rather than only large-scale manufacturing.

Global Trends in NAM Adoption

- **The United States** has passed the **FDA Modernization Act 2.0** officially ending the decades-old federal mandate that required animal testing for all new drug applications.
- **The European Union:** The EU has a deeply integrated approach to safety testing under the **REACH framework**.
 - **The European Commission and the European Chemicals Agency (ECHA)** adopted a comprehensive roadmap to completely phase out animal testing for chemical safety assessments.
- **The United Kingdom** has created national centres and research networks focused on human-relevant testing technologies and **the National Centre for the Replacement, Refinement and Reduction of Animals in Research (NC3Rs)** is the primary organization leading this.
- **Japan:** Japan has invested in toxicology infrastructure through the **Japanese Center for the Validation of Alternative Methods (JaCVAM)**

Evolution of NAM Use in India

- **The Department of Biotechnology** has undertaken initiatives to nurture and develop 3D tissue models like **organoid models or in-vitro systems- 3D printed models** for potential applications in **cell therapy, pre-clinical models for drug discovery, in-vitro cell based models** for understanding disease pathophysiology.
- Platforms such as **Caenorhabditis elegans (C. elegans), Drosophila melanogaster, zebrafish systems, and yeast-based models** have been adopted for toxicology, disease modelling and drug screening.
- India recognised Non-Animal Testing Models (NAMs) in the drug-development pipeline by amending the **New Drugs and Clinical Trials Rules, 2019 in 2023**.

Opportunities for India

- **Strengthen intellectual property creation:** Advanced testing platforms support original drug discovery, novel biologics and proprietary technologies, thereby helping India generate stronger patents and innovation-based intellectual property.
- **India's global competitiveness:** Early adoption of human-relevant testing technologies can attract international collaborations, investment and high-

value research projects, positioning India as a global hub for drug discovery and biomedical innovation.

Way Ahead

- India should **integrate NAMs into generic drug quality assessment and biosimilar development** through a phased approach that does not disrupt existing manufacturing systems.
- India should **establish a national regulatory framework for NAMs**, with clear validation protocols, data acceptance guidelines and coordination among regulatory agencies, industry and research institutions.
- Early adoption of NAMs will **position India as a preferred destination** for innovative drug discovery, translational research and next-generation pharmaceutical development.

Source: TH

NEWS IN SHORT

TAJ MAHAL

Context

- The Allahabad High Court has issued notices to the Union Government and the Archaeological Survey of India (ASI) on a petition seeking a survey of the **Taj Mahal**, claiming it is a Hindu temple called "**Tejo Mahalaya**."

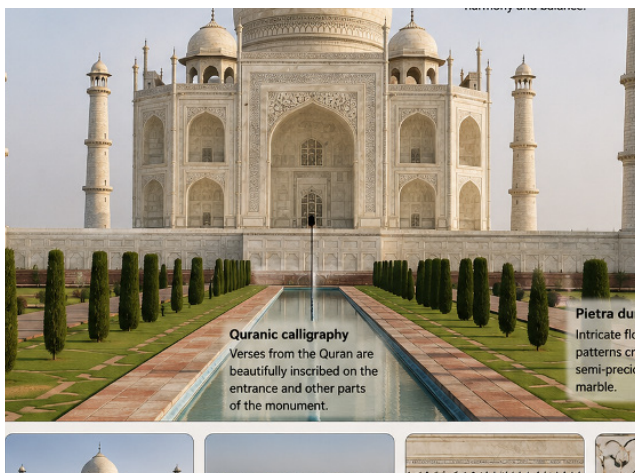
About

- Petitioners argue that the Taj Mahal was originally a Shiva temple known as Tejo Mahalaya.
- The Tejo Mahalaya theory was popularised by **P.N. Oak**, through his books **Taj Mahal is a Temple Palace (1965)** and **Taj Mahal: The True Story (1989)**.
- However, historians have consistently rejected this claim due to the absence of contemporary records, archaeological evidence, inscriptions, or architectural proof linking the structure to a pre-Mughal Hindu temple.

Taj Mahal

- The Taj Mahal is a **17th-century Mughal mausoleum** located on the **right bank of the Yamuna River in Agra** and was declared a **UNESCO World Heritage Site in 1983**.
- It was built by Mughal Emperor **Shah Jahan** in memory of his wife **Mumtaz Mahal** (Arjumand Bano Begum) with construction starting in **1632 AD and completed in 1648 AD**.

- ♦ In Mughal records, it was referred to as **“Rauza-i-Munavvara” (Illuminated Tomb)**.
- **Chief architect:** Ustad Ahmad Lahori.
- The land for the monument was acquired from **Mirza Raja Jai Singh of Amber**, who was compensated by Shah Jahan.
- **Architectural Features:** The Taj Mahal represents the zenith of Mughal architecture, combining **Persian, Timurid, and Indian architectural** traditions. Key features include:
 - ♦ White Makrana marble
 - ♦ Perfect bilateral symmetry
 - ♦ Charbagh garden layout
 - ♦ Quranic calligraphy
 - ♦ Islamic funerary design elements
 - ♦ Extensive Pietra dura, a decorative technique in which semi-precious stones are inlaid into marble to create intricate floral and geometric patterns.



Source: TH, UNESCO, TOI

BIRTH ANNIVERSARY OF MANGAL PANDEY

In Context

- Prime Minister Narendra Modi has paid tribute to the great revolutionary and freedom fighter **Mangal Pandey on his birth anniversary**.

Mangal Pandey

- **About:** Born on 19 July 1827 in Nagwa village, Ballia (present-day UP), into a Bhumihar Brahmin family. He joined the East India Company's army at 22, serving in the 34th Bengal Native Infantry.
- **The spark of Revolt:** The British had just introduced the Enfield rifle, whose cartridges had

to be bitten open to load and word spread that they were greased with beef and pork fat.

- ♦ For Hindu and Muslim sepoys alike, this was deeply offensive. Mangal Pandey refused to use it, and on 29 March 1857 at Barrackpore, he fired the first shot of rebellion at his Sergeant Major.
- ♦ That one act set off the Revolt of 1857 variously called the **Sepoy Mutiny or India's First War of Independence**.
- ♦ Pandey was court-martialled and hanged on 8 April 1857. His regiment was disbanded later.
- **Aftermath:** On 10 May 1857, sepoys in Meerut rose up, and things escalated quickly into a full-blown national revolt. They marched to Delhi and convinced the elderly Bahadur Shah II, the last Mughal emperor to become their symbolic leader.
- ♦ The British recaptured the Red Fort by September 1857, and Bahadur Shah was exiled to Rangoon, where he died in 1862.
- **As a Result:** The revolt ended East India Company rule for good. The British Crown took direct charge through Queen Victoria's Proclamation of 1858 and the Government of India Act, 1858 replacing the Governor-General with a Viceroy. Lord Canning became India's first Viceroy.

Other Key Leaders of 1857

- **Nana Sahib (Kanpur):** Peshwa Baji Rao II's adopted son, denied his pension by the British. Led the Kanpur uprising later fled to Nepal in 1859, likely died there.
- **Veer Kunwar Singh (Bihar):** An 80-year-old zamindar from Bhojpur who led guerrilla warfare, retook Jagdishpur in 1858, and died shortly after from his injuries.
- **Maulvi Liaquat Ali (Allahabad):** Briefly controlled Allahabad from Khusro Bagh, arrested in 1872 and deported to the Andamans.
- **Rani Lakshmibai (Jhansi):** Denied succession under the Doctrine of Lapse & fought General Hugh Rose's forces in 1858.
- **Khan Bahadur Khan (Bareilly):** Led resistance in Bareilly at age 82, taking on Sir Colin Campbell.
- **Begum Hazrat Mahal (Lucknow):** Widow of Nawab Wajid Ali Shah; led Lucknow's resistance and crowned her son Birjis Qadr king. Died in exile in Nepal, 1879.

Source: PIB

MUSEUM OF WORD

Context

- Union Home Minister inaugurated the **first phase of the 'Museum of Word' in Kolkata.**

About

- It is developed by the **National Library** under the **aegis of the Union Culture Ministry.**
- It is the **first immersive language museum** in the country, also known as **Shabdlok.**
 - It celebrates **India's 22 official languages** and traces their journey **from oral traditions and ancient manuscripts to printed works** and modern electronic texts.
- The museum features **nine galleries** exploring **different facets of the history of languages** and their influence on India's civilisation and culture.
- It seeks to **present language as a living entity** that has continuously shaped society while also being shaped by it.

Eighth Schedule

- The Eighth Schedule to the Constitution of India lists the **official languages of the Republic of India.**
- Part XVII** of the Indian Constitution deals with the official languages in **Articles 343 to 351.**
- The Eighth Schedule includes the recognition of the following **22 languages:**
 - Assamese, Bengali, Gujarati, Hindi, Kannada, Kashmiri, Konkani, Malayalam, Manipuri, Marathi, Nepali, Odia, Punjabi, Sanskrit, Sindhi, Tamil, Telugu, Urdu, Bodo, Santhali, Maithili and Dogri are the 22 languages presently in the Eighth Schedule to the Constitution.
 - Of these languages, 14 were initially included in the Constitution.
 - Subsequently, Sindhi was added in 1967; Konkani, Manipuri and Nepali were added in 1992; and Bodo, Dogri, Maithili and Santali were added by the 92nd Amendment Act of 2003.

Source: TH

RIGHT TO PROTEST

In News

- Recently, Delhi Police stated that the Cockroach Janta Party (CJP) has no permission to continue

the protest at Jantar Mantar or to hold the proposed march to Parliament.

Laws governing the right to protest

- In India, the right to protest is protected under Article 19(1)(a) of the Constitution that guarantees freedom of speech and expression and
 - Article 19(1)(b)** that guarantees the right to assemble peacefully without arms.
 - But it is subject to such reasonable restrictions as are necessary for maintaining public order, security and other constitutional interests.
 - Courts have always recognised that peaceful protest is an important part of democracy, but it must be lawful.
- Conditions** : Law and order is a State subject and each state has its own rules for granting permission for protests and public gatherings.
 - The organiser will have to obtain a No Objection Certificate (NOC) from the concerned police authorities, for which applications will have to be submitted to the local police station, Commissionerate or DCP office, depending on the area covered.
 - The application shall contain details of the organisers, purpose, duration, venue, expected participants, the route of the rally and arrangements such as loudspeakers or tents.
 - Besides, applicants are to submit identity and residence proofs, photographs and other required documents. In some cases police may require further information in relation to crowd control, public facilities and co-ordination arrangements, and may require the organisers to submit an affidavit.
- Refusal of Permission:** The right to protest in India is not absolute. It is subject to reasonable restrictions.
 - The authorities can refuse or withdraw permission to protest if the protest threatens public order, security, sovereignty and integrity of
 - India, morality or other legal interests such as preventing contempt of court, defamation or incitement to offences.
 - Section 163 of the Bharatiya Nagarik Suraksha Sanhita (BNSS) too allows authorities to issue prohibitory orders and bar any continuing protests.

- But there must be reasons for any refusal or withdrawal of permission, stating the risks or threats involved.

Source :IE

ELECTRONIC GOLD RECEIPTS (EGRs)

Context

- In 2026, the **National Stock Exchange of India (NSE)** introduced **Electronic Gold Receipts (EGRs)**.

About

- **Electronic Gold Receipts (EGRs)** are **exchange-traded securities** representing **ownership of physical gold (specified purity)** stored in **SEBI-regulated vaults**.
- They **can be held electronically** in a **demat account**, bought and sold in different denominations and converted into physical gold via prescribed process.
- **The EGRs are available in two purity standards:** 999 (99.9% pure gold) and 995 (99.5% pure gold).
 - ♦ In each purity category, investors have **six different denominations** such as 10 mg, 100 mg, 1 g, 10 g, 100 g and 1 kg.
 - ♦ EGRs offer denominations to suit first-time buyers and seasoned investors.
- Those who prefer physical gold **can convert EGRs into gold whenever needed**.

Significance

- EGRs combine the **advantages of physical gold** with the **convenience of electronic investing**.
- **As a SEBI-recognised security**, each EGR is backed by a specified quantity of gold of a defined purity, **securely stored in SEBI-regulated vaults**.
 - ♦ This offers a **transparent and standardised way** to own gold while removing concerns over purity and personal storage.
- EGRs enable **transparent price discovery** via exchange trading, ensuring uniform price across India at any given point in time.
- **EGRs offer liquidity, settlement guarantee, fungibility** and can help **diversify investment portfolios**.

Source: TH

E-COMMERCE COUNCIL OF INDIA (ECCI)

In News

- The **Internet and Mobile Association of India (IAMAI)** launched the E-Commerce Council of India (ECCI) in Bengaluru.

Need For E-Commerce Council of India (ECCI)

- India's digital commerce market is **estimated at over \$120 billion** and growing fast. As it expands beyond simple online retail into newer areas like quick commerce, cross-border trade, AI-powered shopping.
- The rules around data, payments, and consumer protection are also **evolving quickly**.
- IAMAI felt the sector needed a structured way to engage with government on all this, rather than reacting to regulations after they're already written.

What ECCI Will Actually Do?

- **One voice for a fragmented sector.** E-commerce today gets pulled in different directions by different ministries like commerce, IT, consumer affairs, RBI, DPIIT. Instead of every company knocking on each door separately, ECCI tries to consolidate that into one coordinated conversation.
- **Talk to policymakers with data, not just opinions.** ECCI plans to act as a research-backed bridge between industry and government.
- **Help Indian sellers go global:** A big focus is on simplifying cross-border e-commerce & making it easier for Indian brands, exporters, and MSMEs to sell internationally by tapping into global supply chains.
- **Bring small businesses online:** ECCI wants to build frameworks that help micro, small, and medium enterprises make the digital transition, giving them a more direct route into national and global supply chains.
- **Set some ground rules for AI in commerce:** ECCI plans to develop best practices around this, along with quick-commerce logistics and payment infrastructure.

About Internet and Mobile Association of India (IAMAI)

- The Internet and Mobile Association of India (IAMAI) is a not-for-profit industry body representing the digital services and mobile value-added services industry in India.

- Established in 2004, it unifies hundreds of Indian and multinational corporations, including tech startups and e-commerce giants, to shape public policy and advocate for the digital economy.

Source: TH

RBI INTRODUCES SNFA CATEGORY

Context

- The RBI has issued the **Third Amendment Directions, 2026** under its Commercial Banks-Resolution of Stressed Assets Directions, 2025.

About

- The new regulations establish **a comprehensive framework** for how **banks should acquire, value, manage and dispose of non-financial assets** obtained from defaulting borrowers.
- RBI has introduced the concept of **specified non-financial assets (SNFAs)** in the event of **loan defaults**.
 - It has mandated that disposal of such assets should primarily be through **public auctions** under SARFAESI Act principles and prohibited resale to the original borrower or related parties.
 - This measure is **expected to prevent misuse of the recovery process and improve transparency**.
- SNFAs refer to **immovable properties** that banks acquire when borrowers fail to repay loans.
 - Such assets include** residential buildings, commercial properties, industrial land or other real estate accepted by banks in settlement of outstanding debt.
- Banks may acquire an SNFA **only after a borrower's loan has been officially classified as a non-performing asset (NPA)**.
 - The acquisition must involve either full or partial settlement of the bank's outstanding exposure.
- The amendment also requires **every commercial bank to formulate a detailed internal policy** governing the acquisition and disposal of SNFAs.
- SNFAs will no longer be counted as part of gross NPAs, net NPAs** or stressed assets.

- Instead, they will appear **separately in bank balance sheets under the category "non-banking assets acquired in satisfaction of claims."**

Source: IE

72ND NATIONAL FILM AWARDS FOR THE YEAR 2024

Context

- The 72nd National Film Awards, which honoured films that received certification from the Central Board of Film Certification (CBFC) during the 2024 calendar year, were announced.

About

- National Film Awards** are the most prestigious awards, which are announced annually to **honor the best filmmaking talent** across the country.
- It aims** at encouraging the production of films of aesthetic and technical excellence and social relevance.
- The awards are given in **three sections** – Features, Non-Features and Best Writing on Cinema.

History

- The awards were first presented in **1954** and were known as the '**State Awards**'.
 - At the time, only best films in different regional languages were recognised and awarded.
- Separate awards for artists and technicians were **instituted in 1968** for the films of **1967**.
- Nargis Dutt** and **Uttam Kumar** being the first actress and actor to get the Best Actress and Best Actor Awards respectively.

Key Recipient of the Awards

- Best Feature Film:** Article 370 (Hindi)
- Best Non-feature film:** Bhangaar (Marathi & English)
- Best Documentary:** Ram-Nami (Hindi)
- Best Actor:** Mammooty (Bramayugam) and Kartik Aaryan (Chandu Champion).
- Best Actress:** Yami Gautam (Article 370)

Source: PIB

