

DAILY CURRENT AFFAIRS (DCA)

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MICRO, SMALL AND MEDIUM ENTERPRISES DEVELOPMENT (AMENDMENT) BILL, 2026

Context

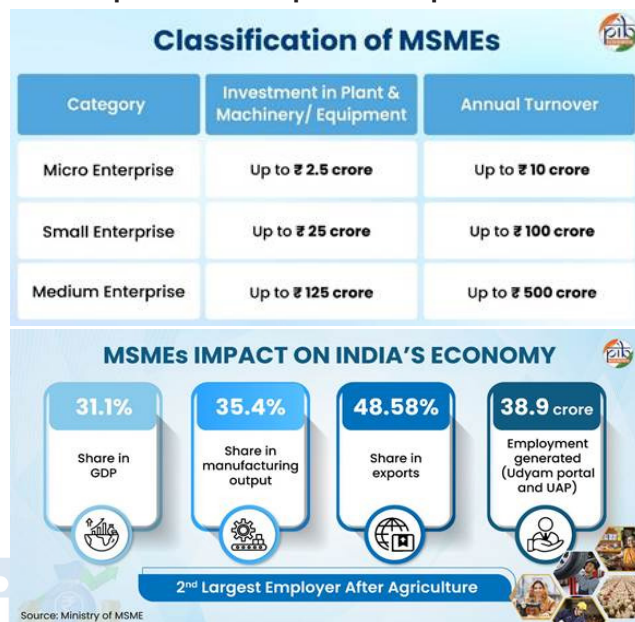
- Rajya Sabha has passed the **Micro, Small and Medium Enterprises Development (Amendment) Bill, 2026**.
 - Aim:** To improve administrative structures and payment mechanisms while balancing interests of all parties.

Major Highlights of the Bill

- Settlement through TReDS mandatory for CPSEs:** Every central public sector enterprise (CPSE) must settle all invoices for procurement of goods or services from MSMEs on the Trade Receivables Discounting System (TReDS).
 - TReDS is an RBI-regulated electronic platform that enables MSMEs to raise funds from financiers against invoices due from buyers.
- Timelines for Mediation:** The Bill states that mediation must be completed within 90 days from the date fixed for first appearance.
- Timelines for Arbitration:** Reference for arbitration must be made within 30 days from the date of termination of mediation. An award must be made within 90 days from the date of completion of pleadings.
- Decriminalisation of Offences:** The Bill adds that wilful furnishing of false information for registration will be punishable with: a warning at first instance, a penalty between Rs 1,000 and Rs 50,000 for any subsequent contravention.
 - Failure to furnish information required by the officers will also attract the same penalty.
 - The penalties will increase by 10% of the minimum amount after every three years from the commencement of the Amendment Act.
- It empowers **courts to order payment of at least 50% of the awarded amount** to MSME suppliers if an application to set aside an **order remains pending for more than six months**.
- Adjudication and Appeals:** The central government will appoint the Development Commissioner as the adjudicating officer.
 - Appeals against the decisions of the adjudicating officer will lie before the MSME Secretary.

Micro, Small and Medium Enterprises

- MSMEs or Micro, Small, and Medium Enterprises are businesses that are defined by their **investment and turnover levels**.
- They are considered an important sector of the economy as they **create jobs, generate income, and promote entrepreneurship**.



Government Initiatives

- MSME Champions scheme:** The objective of the scheme is to modernize MSMEs' manufacturing processes, reduce wastages, encourage innovativeness, sharpen business competitiveness and facilitate their National and Global reach and excellence.
- Udyam Registration:** It is an online registration process to simplify the registration of MSMEs. The objective is to provide MSMEs with a streamlined process to avail themselves of various benefits and incentives offered by the government.
- Section 15 of the Micro, Small, and Medium Enterprises Development (MSMED) Act, 2006,** and newly enacted **Section 43B(h) of the Income-tax Act** says that businesses must pay these MSME Registered Enterprises within 15 days, or up to 45 days if they have an agreement.
- Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE):** This scheme provides collateral-free credit to micro and small enterprises through a credit guarantee mechanism.
- Scheme of Fund for Regeneration of Traditional Industries (SFURTI)** was launched in 2005-06 to organise traditional artisans into clusters for improved competitiveness, product development and sustainable income generation.

Way Ahead

- MSMEs are revolutionising India's growth story by driving innovation, generating employment, and empowering local communities.
- Addressing MSME concerns through targeted credit support, and simplified compliance can strengthen enterprise resilience, protect employment, and reinforce India's manufacturing and export ecosystem.

Source: TH

NOTTO LAUNCHES E-PRATYAROPAN PORTAL FOR ORGAN TRANSPLANTATION

Context

- The National Organ and Tissue Transplant Organisation (NOTTO) has launched the e-Pratyaropan Portal along with the NOTTO mobile application to create a unified digital ecosystem for organ donation and transplantation in India.

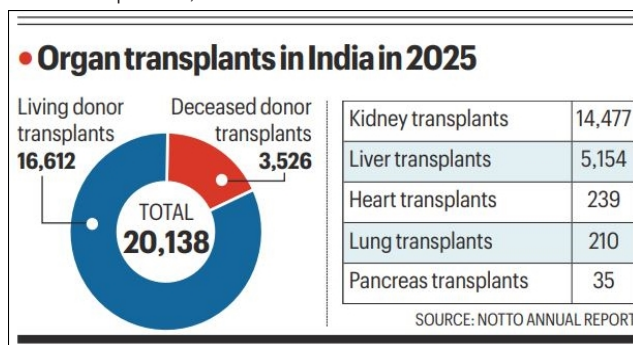
About the e-Pratyaropan Portal

- Unlike the previous system, where hospitals largely maintained their own transplant databases, the new e-Pratyaropan portal creates a common digital platform connecting hospitals, state authorities and Notto.
- Patients will continue to register for transplants through a hospital of their choice. Hospitals, state governments and Notto will have secure access to the portal, where transplant centres can upload recipient details directly.
- Based on the information uploaded, the portal automatically creates waiting lists at the hospital, state, regional and national levels, enabling organs to be matched and allocated in real time.
- The platform also records every stage of organ allocation and movement, replacing much of the manual coordination that previously relied on phone calls and messaging between transplant coordinators.
- Hospitals and state authorities can also raise "super urgent" requests through the portal for critically ill patients requiring immediate transplantation.

Organ Transplantation in India

- Organ transplantation is a surgical procedure in which an organ, tissue or group of cells is removed from one person and transplanted into another.

- A single deceased donor can save **up to eight lives** by donating the heart, lungs, liver, kidneys, pancreas and intestines.
- Both **living and deceased persons** can donate organs, subject to prescribed medical and legal conditions.
- India ranks **third globally** in the number of organ transplants, after the **United States** and **China**.



National Organ and Tissue Transplant Organisation (NOTTO)

- It is a National level organization set up under the **Directorate General of Health Services**, Ministry of Health and Family Welfare.
- Functions:** It develops policy guidelines, conducts training, monitors transplant activities, maintains a national databank, and coordinates inter-regional organ allocations.

Laws and Rules Governing Organ Transplantation in India

- Transplantation of Human Organs Act 1994:** It is the primary legislation related to organ donation and transplantation in India and is aimed at **regulation of removal, storage and transplantation** of human organs for therapeutic purposes and for prevention of commercial dealings in human organs.
 - Makes Brainstem Death (BSD)** a legal definition of death and lays down procedures for certification.
- Transplantation of Human Organs (Amendment) Act, 2011:** It allows swapping of organs and widens the donor pool by including grandparents and grandchildren in the list.
- Transplantation of Human Organs and Tissues Rules (THOT), 2014:** It has many provisions to remove the impediments to organ donation while curbing misuse/misinterpretation of the rules.

Government Initiatives

- National Organ Transplant Programme (NOTP):** The government offers financial

support in upgrading infrastructure, hiring transplant coordinators, conducting the funeral of deceased donors, transportation and successful transplantation of organs, and undertaking the capacity building and training of healthcare workers.

- **Rashtriya Arogya Nidhi (RAN):** Provides financial assistance for organ transplantation to patients belonging to the **Economically Weaker Sections (EWS)**.
- **Jug Jug Jiyo Campaign:** A year-long national campaign launched to honour organ donors and their families and promote organ donation across the country.

Facts Related to Organ Donation

- **13th August** is observed every year as **World Organ Donation Day** to raise awareness on Organ Donation.
- **Indian Organ Donation Day** was celebrated every year on **November 27** but from 2023, the day is being celebrated on August 3 to commemorate the first successful deceased heart transplant in India on **3rd August 1994**.
- NOTTO has declared **July** as the month of Organ donation.

Challenges

- **Demand-Supply Gap:** More than one lakh patients require kidney transplants annually, while only around 15,000 transplants are performed.
- **Low Deceased Organ Donation:** Cultural beliefs, lack of awareness and limited consent continue to restrict deceased organ donation.
- **Gender Gap:** A British Medical Journal analysis found that between 2018–2023, women accounted for **36,038** of **56,509** living organ donations but were recipients in only **17,041** cases.
- **Other Concerns:**
 - ♦ **Infrastructure Deficiencies:** Many government hospitals lack transplant ICUs, operation theatres, and HLA labs. ICU bed shortages hinder brain-dead donor maintenance.
 - ♦ **Human Resource Shortage:** Scarcity of trained transplant surgeons, nephrologists, and coordinators. Frequent transfers disrupt continuity in transplant programs.
 - ♦ **Financial Barriers:** High cost of lifelong immunosuppressants. Limited post-transplant support beyond the first year.

- ♦ **Data and Monitoring Gaps:** Inconsistent reporting from hospitals. Lack of centralized tracking for donor-recipient outcomes.
- ♦ **Ethical and Legal Concerns:** Instances of organ trafficking and commercial transplants still surface; Inconsistent interpretation of laws across states; Weak enforcement of penalties for violations.

Way Forward

- Develop a uniform national organ allocation policy to ensure transparency and equitable access across all States.
- Increase awareness through sustained campaigns to promote voluntary deceased organ donation and dispel misconceptions.
- Expand transplant infrastructure and strengthen human resources, particularly in underserved regions.
- Leverage digital platforms such as the e-Pratyaropan Portal for real-time allocation, monitoring and transparency.
- Ensure strict enforcement of the Transplantation of Human Organs and Tissues Act to curb illegal organ trade.
- Promote research, outcome monitoring and capacity building to strengthen India's organ donation ecosystem.

Source: IE

AGRIVOLTAICS: POWERING AI INFRASTRUCTURE SUSTAINABLY

Context

- The proposed **Google AI Data Centre in Visakhapatnam** has brought the concept of agrivoltaics into focus as a sustainable solution to meet the rising energy demand of AI infrastructure.

Background

- Google has announced a **US\$15 billion** investment to establish a **1 GW** Artificial Intelligence (AI) **Data Centre in Visakhapatnam, Andhra Pradesh**.
- AI data centres require enormous amounts of electricity to **power servers, cooling systems and digital infrastructure**.
- If this demand is met through the existing electricity grid, it could increase pressure on power supply, reduce electricity availability for agriculture and households, and increase dependence on fossil-fuel-based power generation.

What is Agrivoltaics?

- Agrivoltaics, also known as **Agri-Photovoltaics (APV)**, is a land-use system in which agricultural activities and solar power generation are carried out simultaneously on the same piece of land.
- Under this system solar panels are installed at a height of about **10–12 feet**, allowing farming activities to continue beneath them.
 - ♦ The same land produces food as well as renewable energy, improving land-use efficiency and farm income.
- **Government Support: PM-KUSUM (Pradhan Mantri Kisan Urja Suraksha evam Utthaan Mahabhiyan)** promotes decentralised solar power generation and solarisation of agriculture.
 - ♦ Agrivoltaics can complement PM-KUSUM by enabling farmers to generate electricity without reducing cultivated land.

Significance

- **Dual income for farmers:** Farmers earn from land lease or power sale alongside crop revenue, improving rural income stability.
 - ♦ **For example**, pilot agrivoltaic projects by National Institute of Wind Energy (NIWE) and IIT Bombay have shown yield benefits for shade tolerant crops.
- **Microclimate benefits:** The panels provide partial shadowing, which helps to reduce evapotranspiration and loss of soil moisture, therefore aiding water-stressed regions and enhancing climate resilience.
- **Strategic sectors' energy security:** Sustainability fuelled compute infrastructure for India's quest for AI self-reliance under the IndiaAI Mission, and not fossil fuel-dependent grids.
- **Land use efficiency:** Research suggests agrivoltaic systems can generate a greater combined land equivalent ratio than either separate solar or separate farming.
- **Alignment with climate commitments:** Supports India's Nationally Determined Contributions and aim of 500 GW non fossil fuel capacity by 2030.

Challenges

- **High capital costs** for elevated mounting structures as compared to traditional ground mounted solar.
- **Constraints on crop selection**, as not all crops can survive partial shading, restricting scalability to shade tolerant cultivars such as turmeric, ginger and green vegetables.

- **Grid integration problems**, given the unpredictable solar output requires robust storage and transmission infrastructure to consistently power ongoing AI workloads.
- **Issues of land tenure and farmers' consent**, as in other infrastructure corridors, might be raised by corporate led land acquisition for big scale projects, which can lead to displacements.

Way Ahead

- **Create a national agrivoltaics strategy** that stresses criteria for compatible crops in shade, alternative land leasing structures, and options for farmers to share in the benefits.
- **Ensure inclusive planning** that protects the land rights of farmers, while enabling India to achieve the twin goals of AI-led digital growth and climate-responsible energy transition.

Source: IE

LAB-GROWN DIAMONDS AS A SUSTAINABLE ALTERNATIVE TO MINED STONES

Context

- Lab-grown diamonds are **emerging as a sustainable alternative to the mined stones**.

About

- Some of the world's largest diamond mines, such as the **Argyle mine in Australia and the Diavik mine in Canada**, have reached a **point of exhaustion in recent years**.
- This depletion has worsened year by year, and production is now at a multi-decade low.
 - ♦ It is estimated that the **40 diamond mines accounting for 90% of global production** spread throughout Botswana, Russia and other countries have a lifespan of no more than 50 years.

Concerns Associated with Diamond Mining

- **Environmental Concerns:** Diamond mining requires large amounts of water and energy and causes considerable damage to the surrounding ecosystems.
 - ♦ It is often associated with deforestation, displacement, soil erosion and water pollution.
 - ♦ Massive open-pit excavations can also trigger landslides and mudslides.
- **Health Hazards:** Labourers suffer from a plethora of diseases as a result of working in diamond mines.

- ♦ A study in 2011 found that workers are at risk of asbestos exposure and may develop asbestos-related diseases, including asbestosis, pleural plaques, and mesothelioma.
- **Blood Diamonds:** These are mined diamonds involved in illicit sales and used to fund military action. It is nearly impossible to deduce a diamond's geographic origin.
 - ♦ Although the Kimberley Process was introduced to verify that diamonds are conflict-free, regulatory gaps continue to allow blood diamonds to be smuggled across borders.
- **Carbon Footprint:** Diamonds created using coal-heavy power grids have higher carbon emissions, while those manufactured using renewable energy sources have a much lower carbon footprint.

Lab-Grown Diamond as an Alternative

- The first **proven synthetic diamonds** were made by **GE (General Electric) in 1954**, under a project codenamed **"Project Superpressure."**
 - ♦ They utilised the **HPHT (High Pressure, High Temperature) process**, which mimics the conditions under which natural diamonds form in the Earth's mantle.
- Lab-grown diamonds are **chemically, physically and optically identical** to their natural counterparts.
- **Composition:** Pure carbon
- **Crystal structure:** Same as natural diamonds (cubic crystal lattice)
- They are made using technologies like the **chemical vapour deposition (CVD) and high-pressure high temperature (HPHT).**
- **HPHT (High Pressure High Temperature)**
 - ♦ Mimics the Earth's mantle conditions.
 - ♦ Carbon is subjected to extremely high pressure and temperature to form diamonds.
- **CVD (Chemical Vapour Deposition)**
 - ♦ Carbon-rich gas (like methane) is broken down in a vacuum chamber.
 - ♦ Carbon atoms deposit layer by layer on a diamond seed crystal.
- **How are they different from Natural?** The natural diamonds contain **small traces of nitrogen**, whereas the lab-grown diamonds are **nitrogen-free**.

- ♦ Lab-grown diamonds are **eco-friendly and conflict-free**. Unlike mined diamonds, which displace up to 250 tonnes of earth and emit greenhouse gases, lab-grown diamonds use less water and energy.
- **Market of Lab Grown Diamonds:** As of 2024 around **90% of the world's diamonds are processed in India**, accounting for approximately **75% of global turnover by value**.
 - ♦ The lab-grown diamond market is expected to make up 16% of the global diamond market by 2029 from 12% in 2024.

Table 1: presents a comparison of natural and lab-grown diamonds, drawing on findings from the Natural Diamond Council's 2025 report and a 2021 study by Vladislav Zhdanov et al

Criterion	Natural diamonds	Lab-grown diamonds
Cost per carat in India	₹1.5–7 lakhs	₹80,000
Water consumption	0.077 m ³ /ct	0–0.002 m ³ /ct
Energy consumption	150 kWh/ct (DeBeers)	36 kWh/ct (HPHT) 214.7 kWh/ct (MP-CVD)
CO2 emissions	160 kg/ct	17-260 kg/ct

Diamond prices vary based on the 4Cs — carat, cut, colour and clarity. The values shown are representative market ranges.

Conclusion

- The lab-grown diamonds **align with the United Nations Sustainable Development Goals (SDGs)**, which emphasise the transition to cleaner energy systems and more sustainable manufacturing practices.
- Furthermore, the use of renewable energy in diamond production reflects the principles of a **circular economy**, where resources are utilised more efficiently and environmental impacts are minimised throughout a product's life cycle.

Source: TH

INDIA'S TEA MAJORS FACE RISING COMPETITION FROM CHEAPER ALTERNATIVES

Context

- Tea industry in India is a Rs 15 billion industry & India remains the world's second largest producer and consumer of tea which are facing rising competition from cheaper alternatives.

Why the Squeeze Is Happening?

- **Farm gate prices have simply not kept pace:** Over the last decade, the cost of essential inputs, labour, fertiliser, energy, has climbed 9 to 15%, while tea prices have inched up by barely 4%.
- **Role of alternatives into premium markets:** Nepal's low cost tea has drifted the darjeeling's Tea demand, also low wages, around Rs 250 a day in Assam, are pushing the next generation away from plantation work altogether.
- **Regulation has added costs, even if for good reason:** The ban on 20 pesticides, necessary to meet residue limits and protect India's export credibility, has pushed producers toward costlier alternatives, squeezing already thin margins.
- **Consumer habits are shifting:** Younger, health conscious, urban Indians are increasingly drawn to coffee, ready to drink teas, energy drinks, and herbal infusions.
- **Supply still outpaces demand:** Oversupply against low consumption keeps prices under pressure.

Way Ahead

- Enforcing **stricter auction based procurement** so growers get fairer prices.
- Investing in **replantation**, since ageing tea bushes are quietly dragging down productivity.
- Encouraging **diversification into instant tea, wellness drinks, and new formats** to meet changing consumer tastes head on.
- Moving quickly to **capture the market Sri Lanka is losing**, backed by strong quality and compliance standards.
- Extending **targeted support to small growers**, similar to agricultural sector schemes, so that estate closures do not become the norm.

India's Tea Industry: Key Facts

- Tea was introduced commercially in India by the **British in Assam in the 1830s**.
- **Darjeeling Tea** was the **first product** in India to receive a **Geographical Indication (GI) tag in 2004-05**.
- The **Tea Board of India**, headquartered in **Kolkata**, functions under the Ministry of Commerce and Industry and is reconstituted every three years. It handles **licensing, export promotion, research funding, and welfare schemes**.

- India ranks as the **world's second largest producer and consumer of tea**, and its **third largest exporter, behind Kenya** (which exports nearly all it produces) and China.
- **Assam, West Bengal (Dooars, Terai, Darjeeling), Tamil Nadu, and Kerala together account for about 96% of national production**, with Assam alone contributing over half.
- About **80% of domestic production is consumed at home**. India exports to more than 25 countries, with Russia, Iran, UAE, USA, UK, and Germany among the largest buyers.

Source: TH

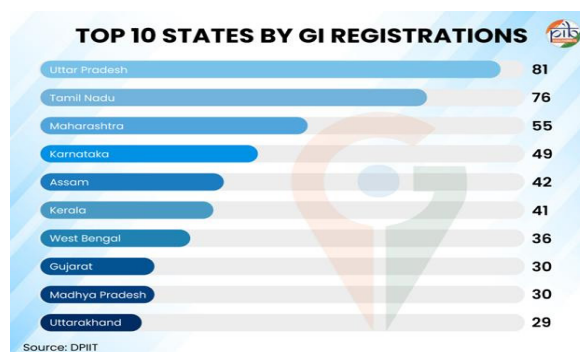
GI TAGS: SCALING TRADITIONAL WEALTH INTO GLOBAL BRANDS

Context

- Geographical Indication (GI) tags have emerged as a powerful tool for protecting India's cultural heritage while creating economic opportunities for local communities.

Geographical Indication (GI)

- A geographical indication (GI) is a **sign used on products that have a specific geographical origin** and possess qualities or a reputation that are due to that origin.
 - ♦ In order to function as a GI, a sign must identify a **product as originating in a given place**.
- Geographical indications are typically **used for agricultural products, foodstuffs, wine and spirit drinks, handicrafts, and industrial products**.
- **Darjeeling Tea from West Bengal** was the first product in India to receive a GI tag.



Significance of GI goods

- A GI tag serves as a **seal of authenticity** for artisanal crafts, safeguarding them against imitation, misuse, and unauthorised commercialisation.



Can a GI tag be revoked?

- A GI registration may be revoked or cancelled if:
 - It was obtained through **fraud or misrepresentation**.
 - It is **no longer protected in its country of origin** or has fallen into disuse.
 - Its use is likely to **deceive consumers**, violates any law, or contains scandalous or obscene matter.

GI Exclusions: What Cannot Be Registered

- Generic product** names no longer protected in their country of origin.
- Indications that mislead consumers** or falsely suggest a different geographical origin.
- Indications that offend religious sentiments** or contain scandalous, offensive, or obscene matter.
- Indications not eligible for legal protection** or that violate any law in force.

Regulation of GI

- As a form of intellectual property, GIs are recognised internationally under the **Paris Convention** for the Protection of Industrial Property and the **World Trade Organization's (WTO) Agreement on Trade-Related Aspects of Intellectual Property Rights (TRIPS)**.
- In India**, their registration and protection are overseen by the **Geographical Indications Registry under the 1999 Act**.
 - India established a legal framework for protecting products linked to specific regions through the **Geographical Indications of Goods (Registration and Protection) Act, 1999** and the accompanying Rules notified in 2002.

- The framework became operational in **2003**, and **GI registrations commenced in 2004–05**.
- The registration of a geographical indication is valid for a period of **10 years**.
- The Geographical Indications of Goods (Registration and Protection) Rules, 2002, were amended in **2025**.

Source: PIB

NEWS IN SHORT

SUPREME COURT (NUMBER OF JUDGES) AMENDMENT BILL, 2026

Context

- Lok Sabha has passed the **Supreme Court (Number of Judges) Amendment Bill, 2026**.

About

- Aim:** To further amend the Supreme Court (Number of Judges) Act, 1956, for increasing the number of Judges of the Apex Court from the **present 33 to 37 (excluding the Chief Justice of India)**.
- Earlier this year, the President had promulgated an ordinance to increase the number of Supreme Court Judges from 33 to 37.
- The bill has been brought in view of the **rising number of pending cases in the Supreme Court** and to make the judicial system more efficient and effective.
 - This step will further strengthen judicial capacity, expedite the effective disposal of cases, and mark an important milestone in ensuring timely justice for citizens.

Constitutional Provisions

- Article 124(1)** of the Constitution **empowers Parliament to determine and increase the number** of judges in the Supreme Court.
- The Constitution originally provided for a **Chief Justice of India and not more than seven judges**, thereby allowing flexibility for future expansion.
- This constitutional design reflects the need to **adapt judicial capacity** to changing socio-economic and legal demands.

Evolution of Supreme Court Strength

- The **Supreme Court (Number of Judges) Act, 1956** initially fixed the strength at **10 judges, excluding the Chief Justice of India**.

- The strength was increased to **13 judges** through the 1960 amendment and 17 through the 1977 amendment.
- The strength was increased through subsequent amendments and was last increased to **33 (excluding the Chief Justice of India)** by 2019 amendment.

Source: AIR

DELHI LAKSHMI YOJANA

Context

- The online registration portal for the **Delhi Lakshmi Yojana** has opened for registration.

About

- Under the scheme, **eligible women will receive financial assistance of 2 thousand five hundred rupees every month**. The scheme offers beneficiaries two financial options.
 - ♦ **Under the first, ₹1,000 every month** will be credited to a Central Bank Digital Currency (CBDC) wallet for day-to-day expenses, while the remaining ₹1,500 will be deposited in a recurring deposit (RD) or fixed deposit (FD) account.
 - ♦ **Under the second option**, the entire ₹2,500 monthly assistance can be deposited into an RD or FD account to help beneficiaries build long-term savings with interest.
- **Women aged between 21 and 60**, whose family income is up to **₹2.50 lakh per annum**, will be eligible to apply.
 - ♦ Applicants or their parents or husbands must have been residents of Delhi for at least 10 years, and the beneficiary must be a registered voter in the national capital.

Source: AIR

Glaw Lake Becomes India's 101st Ramsar Site

Syllabus: GS3/Environment

Context

- India's one more wetland, Glaw Lake of Arunachal Pradesh, has entered the global list of protected wetlands as a Ramsar site.

About

- It is the country's **101st such site** and the state's first to join the elite club for additional care and conservation.
- Located within the **Kamlang Tiger Reserve and Wildlife Sanctuary**, Glaw Lake is a pristine **freshwater lake** in the Eastern Himalayas and a biodiversity hotspot.

- The Glaw Lake wetland has over 150 tree species and 49 orchid species recorded within the site and its catchment, underscoring its ecological significance and surrounding landscape.

What is the Ramsar Convention?

- A Ramsar site is a **wetland designated** as one of **international importance** under the Ramsar Convention.
- The Ramsar Convention is one of the oldest **inter-governmental accords** signed by member countries to preserve the ecological character of their wetlands of international importance.
- It was signed on **February 2, 1971** in **Ramsar, Iran** and came into force in 1975.
 - ♦ India became a signatory to the **Ramsar Convention in 1982**.

Source: AIR

INDIA ACHIEVES NEAR-UNIVERSAL BANKING COVERAGE

Context

- **99.92%** of inhabited villages in India are now served by a banking outlet (Bank branch / Business Correspondent / India Post Payments Bank (IPPB)) within a radius of 5 km, as per the data by banks on Jan Dhan Darshak (JDD) App.

Initiatives taken by the Government

- Reserve Bank of India (RBI) has permitted **Commercial Banks, Small Finance Banks, Payments Banks, Local Area Banks and Regional Rural Banks**, to open bank branches anywhere in India without prior approval, provided **25% are in unbanked rural areas**.
- State Level Bankers' Committees (SLBCs) and Union Territory Level Bankers' Committees (UTLBCs) continuously identify uncovered areas and coordinate branch expansion.

Measures to Prevent Cyber Financial Frauds

- The government in consultation with the Reserve Bank of India has set up **India Digital Payment Intelligence Corporation (IDPIC)** to share real-time fraud intelligence and alerts to the banks and financial institutions by leveraging advanced technologies.
- RBI has launched an Artificial Intelligence (AI) based tool '**MuleHunter**' for identification of money mule and advised the banks and financial institutions for its uses.

Digital Initiatives for Agricultural Credit

- **The Jan Samarth Portal** has been started as a one-stop digital platform for linking government-sponsored loan and subsidy schemes.
 - ♦ It provides a quick and efficient way to apply for loans and their timely sanction based on a digital evaluation of the applicant's data.
- **Kisan Rin Portal (KRP)** has been launched by the Department of Agriculture and Farmers Welfare in September 2023, **enabling Aadhaar-based beneficiary verification** and faster digital claim settlements under the **Modified Interest Subvention Scheme (MISS)** for loans availed through **KCC**.

Source: PIB

VIKRAM SARABHAI MEDAL

Context

- Astrophysicist Annapurni Subramaniam has been awarded the **COSPAR Vikram Sarabhai Medal – 2026**.

About

- This international medal is awarded to scientists from developing countries for their outstanding contributions to the field of space research.

- It is awarded jointly by the **Committee on Space Research (COSPAR)**, an international body affiliated to the International Science Council and United Nations (through UN-COPUS), and the **Indian Space Research Organization (ISRO)**.
- The medal was constituted in **1990** in the honour of Vikram Sarabhai — the founder of India's space programme and Indian Space Research Organisation (ISRO).

Do you know?

- Subramaniam is the only fourth Indian to receive this medal, in addition to being the first Indian woman scientist and only the third female recipients of this honour.
- Among the other **Indian recipients** of this medal include ISRO scientist and director of ISRO's Physical Research Laboratory, Anil Bharadwaj (2024), Physicist Gurbax Singh Lakhina (2014) and eminent space scientist and former ISRO chairman, UR Rao, (1996).

Source: IE

