DAILY CURRENT AFFAIRS (DCA)

Time: 45 Min

Date: 13-08-2026

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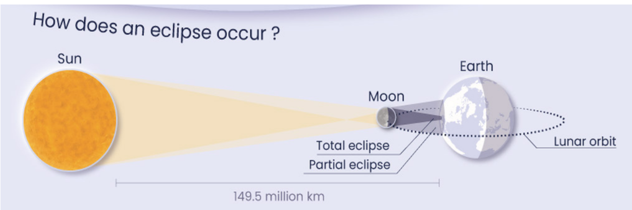
TOTAL SOLAR ECLIPSE

Context

- Recently, a **total solar eclipse** occurred, providing an important opportunity to understand celestial mechanics, the Earth–Moon system and solar phenomena.

About Solar Eclipse

- It occurs when the **Moon is between the Sun and Earth** and the **shadow of the Moon is cast on Earth**, blocking the Sun's light from reaching certain parts of the world.



- Solar eclipses are classified **mainly into three types:**
  - **Total Solar Eclipse (Umbra):** The Moon fully blocks the visible disc of the Sun. Those in the line of totality will get to experience a brief darkness in the daylight.
  - **Partial Solar Eclipse (Penumbra):** The Moon obscures part of the Sun, causing a 'bite' to be taken out of the solar disc.
  - **Annular Solar Eclipse (Antumbra):** When the Moon is approaching the point of its orbit farthest from Earth, its apparent size is smaller than the Sun. It therefore leaves a dazzling outer ring, commonly known as the **'Ring of Fire'.**

Total, Partial and Annular Solar Eclipses

Significance & Importance of Solar Eclipse

- **Study of the Solar Corona:** During a **total solar eclipse**, the Moon blocks the bright solar disc, making the **solar corona** visible.
  - It provides an opportunity to study its structure, temperature, magnetic fields and dynamics, which are important for understanding **solar activity and space weather**.
- **Understanding Solar–Earth Relations:** Eclipses temporarily reduce incoming solar radiation over a region.
  - Scientists can study changes in atmospheric temperature and winds, ionosphere, radiative and meteorological parameters, and near-earth space environment.
  - Such observations contribute to understanding **space-weather processes** and their possible effects on communication and navigation systems.
- **Verification of Scientific Theories:** Solar eclipses have historically served as natural laboratories for testing astronomical and physical theories.
  - The **total solar eclipse (1919)**, for instance, provided observations that supported Einstein's prediction of the bending of starlight by gravity.
- **Understanding Celestial Mechanics:** The occurrence and precise prediction of eclipses demonstrate our understanding of the **orbital motion of the Earth and Moon**.
  - Their timing and path can be calculated with great accuracy, reflecting advances in astronomy and mathematical modelling.
- **Historical and Cultural Significance:** Solar eclipses have been recorded in historical chronicles across civilizations, including **India, China and the Middle East**.
  - Such records can help researchers reconstruct past astronomical conditions and, in some cases, study variations in **Earth's rotation**.
- **Scientific Temper and Public Awareness:** Eclipses provide an opportunity to promote **scientific temper** by explaining an apparently unusual phenomenon through astronomy rather than superstition.
  - They generate public interest in **astronomy, space science and STEM education**.

Source: IE

REFORMING THE NATIONAL FOOD SECURITY FRAMEWORK

Context

- The Department of Food and Public Distribution has proposed the **Draft National Food Security (Amendment) Bill, 2026.**

National Food Security Act (NFSA), 2013

- NFSA aims to supplement the food requirements of up to **75% of the rural** and up to **50% of the urban population,** which at Census 2011 comes to 81.35 crore persons.

- It aims to ensure food and nutritional security by providing affordable foodgrains through the **Targeted Public Distribution System (TPDS).**
- Eligible households receive subsidized foodgrains based on;
  - **Antyodaya Anna Yojana (AAY) households:** These households constitute the poorest of the poor. AAY households are entitled to **35 kg** of food grains **per household per month.**
  - **Priority Households (PHH):** These households are entitled to **5 kg** of food grains **per person per month.**

Who are the Beneficiaries?

- **Antyodaya Anna Yojana (AAY) Households:** Chosen by States/UTs based on Central Government criteria, covering the poorest of the poor. **The Eligible Categories are;**
  - Households headed by widows, terminally ill persons, disabled persons, or elderly persons (60+) with no assured means of subsistence or societal support.
  - Widows or terminally ill persons or disabled persons or persons aged 60 years or more or single women or single men with no family or societal support or assured means of subsistence.
  - All primitive tribal households.
  - Landless agricultural labourers, marginal farmers, rural artisans/craftsmen, slum dwellers, and people earning a daily livelihood in the informal sector and other similar categories in both rural and urban areas.
  - **All eligible Below Poverty Line (BPL)** families of HIV-positive persons.
- **Priority Households:** Selected by State Governments/Union Territory Administrations as per their own criteria.

Merger With PMGKAY

- During the COVID-19 pandemic in **2020**, the government launched the **Pradhan Mantri Garib Kalyan Anna Yojana (PMGKAY),** under which additional foodgrains were provided free of cost.
- From January 2023, the government **merged PMGKAY with NFSA** and made the **regular NFSA entitlement itself free of cost.**
- In November 2023, this free foodgrain scheme was **extended for five years** (January 2024 to December 2028).

Proposed Amendments to NFSA

- A new provision In **Section 3** of the **National Food Security Act, 2013**, proposes that **every person** belonging to households covered under the **Antyodaya Anna Yojana (AAY)** shall be entitled to **7 kg of foodgrains** every month to a **maximum of 35 kg per household.**
  - Earlier, it was 35 kg per AAY household, irrespective of the number of members in the household.
- For AAY cardholders, this allocation will be **free of any charges.**
- **Rational behind the proposal:** Rationalise foodgrain allocation by addressing the imbalance whereby smaller households receive disproportionately higher per-capita entitlements than larger households.

What are the Concerns?

- **Inadequate Nutritional Security:** The amendment focuses exclusively on cereals and does not include pulses, edible oils, or other nutrient-rich foods.
- **Demand for Higher Entitlement:** Right to Food activists have demanded **14 kg** of foodgrains per person instead of 7 kg, particularly for the poorest households.
- **Disadvantage to Large Families:** The amendment retains the ceiling of 35 kg per household. As a result, larger households would continue to receive lower per-capita allocations than intended.
- **Regional Disparities:** Smaller households, which are more common in southern States, may receive lower foodgrain allocations than under the existing system.
- **Outdated Coverage:** The coverage of the National Food Security Act continues to be based on the 2011 Census despite significant population growth. Millions of eligible households are estimated to remain outside the ambit of the Public Distribution System.
- **Implementation Challenges:** The amendment does not address operational issues affecting the Public Distribution System.
  - **Biometric authentication failures, e-KYC-related exclusions, connectivity issues,** and difficulties faced by migrant workers, elderly persons, and persons with disabilities continue to prevent eligible beneficiaries from accessing their foodgrain entitlements.

Way Ahead

- **Update NFSA beneficiary coverage** using the latest Census data to reflect current demographic realities.
- There is a need to ensure that no existing beneficiary experiences food insecurity due to the transition.
- Consider supplementing cereals with **pulses, edible oil, and fortified foods** to improve nutritional security.
- There is a need for consultations with states to build consensus and strengthen **cooperative federalism** before finalising the amendment.

Source: TH

RAJYA SABHA PASSES BILL TO CHANGE KERALA'S NAME

Context

- The Rajya Sabha has passed a Bill to change the **name of Kerala to Keralam.**

About

- **The Kerala (Alteration of Name) Bill, 2026** changes the name of the state to Keralam and makes the **necessary amendments to the Constitution, including in the First Schedule.**
- The Kerala Assembly passed a resolution in **2024**, urging the Centre to bring a law to change the name of the state to Keralam.

Background

- **Origin of the name:** The earliest epigraphic record that mentions Kerala is emperor **Asoka's Rock Edict II of 257 BC**.
    - The inscription refers to the local ruler as **Keralaputra** ("son of Kerala"), and also "**son of Chera"** referring to the Chera dynasty.
- At present the **First Schedule** of the Constitution also specifies the name of the State as 'Kerala.'

Formation of the Modern State

- The people speaking Malayalam had been ruled by various kings and princely states in the region.
    - In the **1920s**, **the Aikya (unified) Kerala movement** gathered momentum and a demand for a separate state for Malayalam-speaking people came up.
    - It aimed at the integration of Malabar, Kochi and Travancore into one territory.
- **After independence,** merger and integration of princely states was a major step towards the formation of the state of Kerala.
    - On 1 July 1949, the two states of Travancore and Kochi were integrated.
- When it was decided to reorganize states on a linguistic basis**,** the **State Reorganisation Commission** of the Union Government recommended creation of the state of Kerala.
- The state of Kerala came into being on **November 1, 1956.** In Malayalam, the state was referred to as Keralam, while in English it was Kerala.

Process to Rename a State in India

- **Article 3** authorizes the Parliament to:
    - form a new state by separation of territory from any state or by uniting two or more states or parts of states or by uniting any territory to a part of any state;
    - increase the area of any state;
    - diminish the area of any state;
    - alter the boundaries of any state; and
    - alter the name of any state.
- However, **Article 3** lays down two conditions in this regard:
    - a bill contemplating the above changes can be introduced in the Parliament only with the prior recommendation of the President;
    - and before recommending the bill, the President has to refer the same to the state legislature concerned for expressing its views within a specified period.
- The **President (or Parliament) is not bound** by the views of the state legislature and may either accept or reject them.
- The **Indian Constitution (Article 4)** itself declares that laws made for alteration of names of existing states (under Articles 3) are not to be considered as amendments of the Constitution under **Article 368**.
    - Such laws can be passed by a simple majority and by the ordinary legislative process.

Source: TH

LS PASSED NATIONAL CO-OPERATIVE DEVELOPMENT CORPORATION(NCDC) (AMENDMENT) BILL

In News

- Recently, Parliament has passed the **National Co-operative Development Corporation(NCDC) (Amendment) Bill, 2026.**

Key Highlights of National Cooperative Development Corporation Bill

- **Broader concept of co-operative development:** NCDC would be able to arrange, promote and finance co-operative initiatives, directly or through intermediary entities, not simply co-operative societies.
- **Direct loans and grants:** NCDC may give direct loans and grants to cooperative societies and other qualifying bodies involved in cooperative development subject to security conditions.
- **Investment in cooperatives**: NCDC may, with the agreement of the Central Government, assume an interest in the share capital of cooperative societies and cooperative development agencies.
- **Broader range of assistance:** "Foodstuffs" shall include processed foods and other foodstuffs.
    - Industrial objects would no longer be constrained by location -- support would be provided regardless of location.
    - References to the Multi-State Co-operative Societies Act, 1984 will be replaced by the 2002 Act.
- **New incidental powers**: Section 9A would be inserted to give the power to the NCDC to do anything which is necessary or incidental to the accomplishment of its functions.
- **Credit information powers**: Proposed Section 13A would empower the NCDC to collect or furnish credit and other information to the Central Government, RBI, banks and registered financial institutions.
- **State Government funding**. The NCDC will continue to finance cooperative societies through the state governments and can finance other organisations engaged in cooperative development if the monies are to eventually benefit cooperative societies.

National Cooperative Development Corporation (NCDC)

- It is a **statutory organisation** under the Ministry of Cooperation.
- It was established in 1963 under the **National Co-operative Development Corporation Act, 1962.**
    - The 1962 law has been amended several times, including in 1973, 1974 and 2002, to expand NCDC's activities and allow direct financing of eligible cooperative societies.
- Its existing role includes planning, promoting and financing programmes related to the production, processing, marketing, storage and export-import of agricultural produce, foodstuffs and other notified commodities, primarily through cooperative societies.

Source :IE

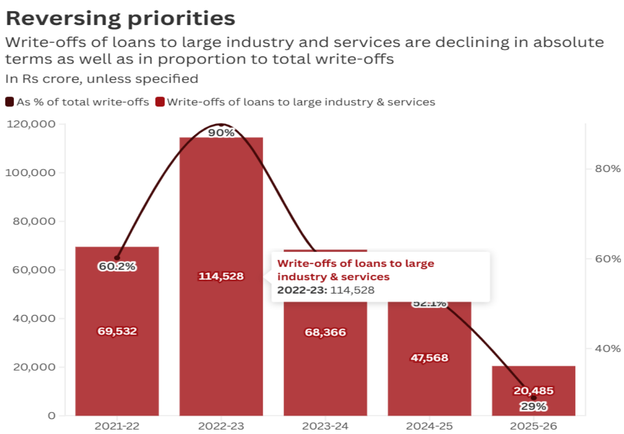
RISING RECOVERIES REFLECT STRENGTHENING BANKING SECTOR HEALTH

Context

- According to data shared by the government, the total amount of bad loans written off by public sector banks (PSBs) has been declining each year, while recoveries from these loans have been steadily expanding.

Key Trends in Loan Write-off

- **Declining write-offs:** PSB bad-loan write-offs fell from ₹1.15 lakh crore in 2021-22 to ₹70,528 crore in 2025-26, a decline of nearly 40%.
- Write-offs had **peaked at around ₹1.30 lakh crore in 2022-23**, partly reflecting the stress following the COVID-19 period.
- **Recoveries improved:** Recoveries from written-off loans increased from ₹24,739 crore in 2021-22 to ₹42,889 crore in 2025-26.
    - Consequently, the **recovery-to-write-off ratio** improved from 21.4% to 60.8% during the same period.
- **SBI accounted** for the largest share of PSB write-offs. Its write-offs declined from ₹24,061 crore in 2022-23 to ₹17,803 crore in 2025-26.



What is a loan write-off?

- Debt write-off is an **accounting measure** used by a bank to **remove a bad loan from its books** after making the necessary provisions.

- It is an accounting exercise that provides no relief to the debtor. Also, **banks may continue recovery proceedings** even after the loan has been written off.

Reasons for Improvement in Recoveries

- **Insolvency and Bankruptcy Code (IBC), 2016:** IBC provides a time-bound framework for the resolution of the insolvency of companies and recovery of dues from the stressed borrowers.
    - It has given banks the power to control the resolution process through the **Committee of Creditors (CoC).**
- **Debt Recovery Tribunals (DRTs):** DRTs provide a specialised judicial process for the recovery of outstanding debts for banks and financial institutions.
    - These tribunals are provided with a legal framework under the Recovery of **Debts and Bankruptcy Act, 1993.**
- **Improved identification and resolution of stressed assets:** Post the **Asset Quality Review (AQR) undertaken by the RBI in 2015**, banks have been better at systematically identifying stressed as well as non-performing assets.
- **Bank provisioning:** Banks need to build provisions for potential losses arising from stressed loans.
    - The banks have already adequately provisioned for a substantial part of the expected loss, so the resolution or write-off is less disruptive to the banks' balance sheets.

What are the concerns?

- **The recovery is still incomplete:** The recovery-to-write-off ratio of **60.8%** does not mean that 60.8% of all the loans that have ever been written off have been recovered.
- There is a need for **careful monitoring to differentiate between genuine financial distress and wilful default** given the increasing share of write-offs in the case of individuals, MSMEs and farmers.
- **Large write-offs,** if perceived to benefit large defaulters, can **undermine public confidence** in banking institutions.
- **Judicial and insolvency proceedings are delayed**, reducing the value of recoverable assets.
- Emerging stress, if not monitored properly, can be **hidden by repeated restructuring of loans or by evergreening.**

Way Ahead

- **Strengthening recovery institutions:** There is a need to improve the capacity and efficiency of IBC, DRTs and other recovery mechanisms.
- **Improve credit appraisal:** Use better data analytics and early-warning systems to identify stressed borrowers.
- **Balance recovery with rehabilitation:** Viable MSMEs and small borrowers facing temporary distress should receive appropriate restructuring rather than immediate liquidation.

Source: TH

NEWS IN SHORT

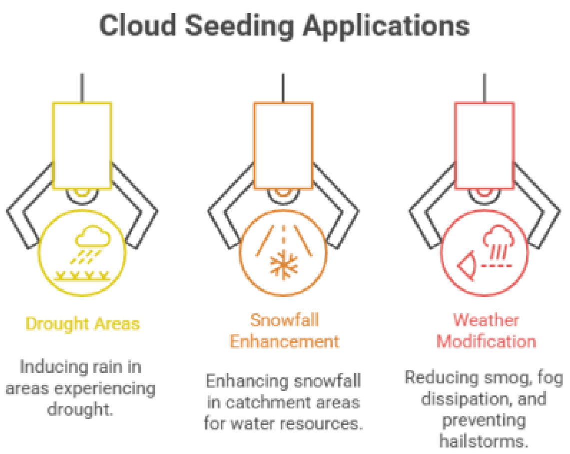
KAZAKHSTAN OPTED FOR CLOUD-SEEDING

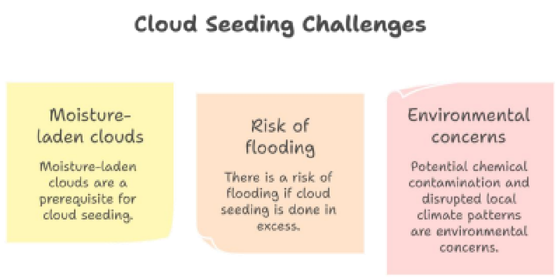
Context

- To tackle the severe droughts and water shortages that plague the country, Kazakhstan has resorted to cloud seeding, a weather modification method previously unseen in Central Asia.

What is Cloud Seeding?

- Cloud seeding is a **weather modification method** to enhance a cloud's ability to produce rain or snow.
- **History:** First demonstrated in **1946** by **Vincent J. Schaefer**, an American chemist and meteorologist.
- **Seeding Agents:** Clouds are usually injected with salts like **silver iodide, potassium iodide, or sodium chloride** to trigger condensation.
    - Silver iodide and dry ice (solid CO_2) – effective in supercooled clouds (below freezing).
    - Calcium chloride – used for warmer clouds (above freezing).
- **Working Principle:** The salts, or the seeding agents, serve as nuclei around which water droplets can form or ice can crystallise.
    - As water droplets grow, they collide with others in the cloud. As they become heavy, the cloud gets saturated and it rains.
    - Meteorologists identify clouds for seeding which have sufficient moisture but are unable to produce enough precipitation on their own.
- **Methods of Delivery:** These particles are dispersed into clouds using special aircraft, rockets, or dispersion devices kept on the ground.





Source: TH

SUPREME COURT CLARIFIES SCOPE OF POLICE CUSTODY UNDER BNSS

Context

- Recently, the SC held that **Section 187(2) of the Bharatiya Nagarik Suraksha Sanhita (BNSS), enlarges the window** during which **police custody may be sought by the investigating agency.**

SC Observations

- **Expanded Scope:** The police custody is now available in parts **during the first 40/60 days of detention though not exceeding 15 days.**
  - Earlier it was **confined to the first 15 days of remand alone.**
- **Right to Meet an Advocate:** The right to meet an advocate of choice is guaranteed **under Section 38 of the BNSS;** it does not mean continuous ongoing physical presence of an advocate for the entirety of each interrogation session.
- **Role of Magistrate:** A magistrate or a court while exercising its supervisory jurisdiction, cannot place an absolute and non-extendable outer limit on custody.
  - The Court permitted **7 days of (additional) police custody** so that the total period of police remand, including that granted by the lower courts would not exceed 15 days.
- This legislative change wa**s intended to meet situations where fresh facts, discoveries or leads** may emerge during the course of investigation.
  - Therefore, the **window of police remand was enlarged beyond the initial 15 days, up to 40 days or 60 days of investigation.**

Current Law on Police Remand

- **Section 58 of the BNSS** provides that any person **arrested by the police without warrant cannot be detained for more than 24 hours,** unless **authorised by a magistrate under Section 187.**
- **The maximum period of police custody is 15 days.** It may be spread over:
  - 60 days where the offence is punishable with at least 10 years of imprisonment, or 40 days for any other offence.
- **Section 187(3)** provides that the magistrate may authorise the (judicial) detention of an accused person beyond the period of 15 days, if he is satisfied that adequate grounds exist for doing so, for a period exceeding:
  - 90 days, where the investigation relates to an offence punishable with death, imprisonment for life or imprisonment for a term of 10 years or more;
  - 60 days, where the investigation relates to any other offence.
- Thus, in case the probe is not completed within the above stipulated time period, the accused person may be released, which is widely known as **default bail.**

Source: TH

MERCHANT DISCOUNT RATE (MDR)

Context

- The Standing Committee on Finance has asked the government to consider a sustainable financing model for UPI with the possibility of introducing Merchant Discount Rate (MDR) on some high-value transactions and high-turnover merchants.

What is Merchant Discount Rate (MDR)?

- Merchant Discount Rate (MDR) is the **charge paid by the merchants to banks/payment service providers** for digital payment transactions.
- It is generally calculated as a **percentage of the transaction value** and is shared among banks, payment service providers, and payment networks.

- To promote digital payments, the government has recommended Zero MDR on UPI and RuPay debit card transactions from **January 2020.**

What is the issue?

- **Unified Payments Interface (UPI)** has become the backbone of India's digital payments ecosystem.
    - However, UPI transactions currently do not carry Merchant Discount Rate (MDR). Payment ecosystem participants, including banks, payment processors and gateways, therefore have limited direct revenue from UPI transactions.
- The government currently provides incentives to compensate ecosystem participants for **processing low-value UPI transactions** at small merchants.
- **The Finance Ministry** is now examining ways to gradually reduce dependence on government support.

Source: TH

GLUEBALL

Context

- The Beijing Spectrometer(BESIII) Experiment has provided the evidence that X(2370) may be a glueball—a particle composed predominantly of gluons, the carriers of the strong nuclear force.

What is a Glueball?

- A glueball is a **hypothetical composite particle** made primarily of gluons.
- Gluons are the **force-carrying particles** of the strong nuclear force, which binds quarks together inside protons and neutrons.
- Glueballs are predicted by **Quantum Chromodynamics (QCD),** the theory governing strong interactions.

> **Types of Particles**
>
> - **Elementary Particles:** These are the most basic particles, not made up of anything smaller. For example, quarks, leptons, and gauge bosons.
> - **Composite Particles:** Made up of elementary particles. The most famous examples are protons and neutrons (made of quarks).

Source: TH

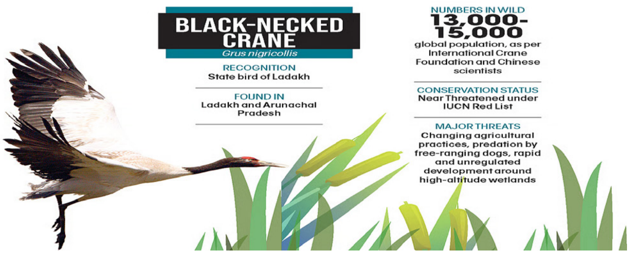
BLACK-NECKED CRANES (BNC)

Context

- The **Bombay Natural History Society (BNHS)** has sterilised over 2,950 Free Ranging Dogs (FRD) to save **Black-necked Cranes (BNC)** and wildlife in Ladakh.

Black-necked Crane (Grus nigricollis)

- Of the **15 crane species** found worldwide, the Black-necked Crane is considered the only high-altitude/alpine crane species.
- **Habitat & Distribution:** In India, it is found in **Ladakh and Arunachal Pradesh**, particularly in high-altitude wetlands and marshes.
    - Its global range extends across the Tibetan Plateau and adjoining Himalayan regions, including **China, India, Bhutan and Nepal**.
- **Population:** Fewer than **100 Black-necked Cranes** are estimated to remain in India, out of a global population of around 15,000.
- **Major Threats:** Predation by free-ranging dogs, changing agricultural practices, rapid and unregulated development around high-altitude wetlands.
- **Conservation Status:** The species receives the highest legal protection under **Schedule I of the Wildlife (Protection) Act, 1972**, and is also protected under **CITES** and the Convention on the Conservation of Migratory Species, or **CMS**.
    - **Near Threatened** under **IUCN Red List**.
- **State Bird**: It is the **State bird of Ladakh** and holds special significance in **Ladakh's Buddhist culture**.



> **Bombay Natural History Society (BNHS)**
>
> - BNHS is one of the largest and oldest **non-governmental organizations** in India dedicated to nature conservation and biodiversity research.
> - Founded on September 15, **1883**, in Mumbai, its mission is to conserve nature through action based on research, education, and public awareness.

Source: DTE

GREEN HYDROGEN

In News

- Germany is looking to deepen its partnership with India in green hydrogen and renewable energy, with a possibility to import Indian green hydrogen to lower its reliance on fossil fuels.

Hydrogen as a fuel

- It is the most abundant element in nature, but it is not found in the free state and must be liberated from compounds such as water.
- It is a clean fuel, but the process to find it is energy intensive.
- It is categorised into different 'colours' depending on its source and the way it is produced.

Types

- **Grey hydrogen:** Hydrogen produced from fossil fuels is called grey hydrogen.
  - Currently, most of the hydrogen produced for industrial consumption and applications is grey hydrogen.
- **Blue hydrogen:** Hydrogen generated from fossil fuels with carbon capture and storage options is called blue hydrogen.
- **Green hydrogen:** It refers to hydrogen produced from water electrolysis—splitting water into hydrogen and oxygen—by using renewable energy-powered electrolysers.
  - It is considered a virtually emission-free pathway for hydrogen production.

Green Hydrogen and Its Benefits

- It is hydrogen produced via electrolysis of water using sustainable energy sources such as solar, wind, or hydropower.
- It is a clean-burning molecule that can be used to decarbonize a variety of industries, such as transportation, chemicals, and iron and steel.
- Its manufacturing can lead to very low greenhouse-gas emissions.
- It **does not produce any CO 2** when used as fuel, hence, it is considered a clean fuel.

Steps Taken

- The **National Green Hydrogen Mission (NGHM)** was approved by the Union Cabinet in 2023, recognising the role of Green Hydrogen in India's ambitions of energy **independence by 2047 and Net Zero by 2070.**
  - It is supported by the Ministry of New and Renewable Energy (MNRE).
  - It views Green Hydrogen as a sunrise sector for India. It has the objective of making India a **global hub for the production, usage and export of Green Hydrogen and its derivatives.**
  - The **2030 target for green hydrogen production** capacity under the NGHM is 5 million tonnes per annum, contributing to a reduction in dependence on imports of fossil fuels.
  - Achievement of the mission targets is expected to reduce India's fossil fuel imports by a cumulative Rs 1 lakh crore by 2030.

Source:TH

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