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NOBEL PRIZE IN CHEMISTRY 2026: CHIRALITY & HOMOCHIRALITY

Context

- The **2026 Nobel Prize in Chemistry** has brought global attention to chirality and homochirality, highlighting how chemical reactions can selectively produce one mirror-image form of a molecule.

About Nobel Prize in Chemistry & Its 2026 Recipient

- The **Nobel Prize in Chemistry**, established under Alfred Nobel's will, recognises discoveries or improvements of greatest benefit to humankind in chemistry.
- In 2026, **Henri B. Kagan and Kenso Soai** were recognised for work explaining how chemical reactions can generate and amplify **one enantiomer** over its mirror image.
- Their work connects **fundamental stereochemistry** with the chemistry of life and has important **applications in pharmaceuticals, agriculture, flavours and fragrances**.

• **'FOR THE DISCOVERY OF NON-LINEAR EFFECTS AND AUTOCATALYSIS IN ASYMMETRIC ORGANIC SYNTHESIS'**

“Like hands, all amino acids exist as two mirrored variants, but only one of them is found in the proteins in your cells. The other is rarely found in nature.”

WHEN MIRROR-IMAGE MOLECULES HARMED BABIES

A DRUG FOR MORNING SICKNESS: Thalidomide was introduced in the late 1950s and marketed by a West German pharma company as a sedative. It was widely prescribed, including to pregnant women for morning sickness.

BIRTH DEFECTS: By 1961, doctors had linked the drug to severe birth defects. Thousands of babies across 46 countries were affected, many with phocomelia, in which limbs are severely shortened or absent.

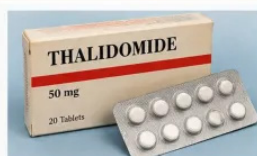
THE MIRROR-IMAGE PROBLEM: Thalidomide exists as two mirror-image molecules, or enantiomers. One caused birth defects while the other produced the desired effects. Later, it was found the two forms can interconvert (change into each other) in the body.

ON THURSDAY: NOBEL PRIZE IN LITERATURE

HENRI B. KAGAN, 96
Professor Emeritus at then Université Paris-Sud, France

KENSO SOAI, 76
Professor Emeritus at Tokyo University of Science, Japan

When mirror image molecules harmed thousands of babies



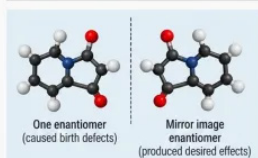
1 A drug for morning sickness

Thalidomide was introduced in the late 1950s and marketed by a West German pharma company as a sedative. It was widely prescribed, including to pregnant women for morning sickness.



2 Birth defects

By 1961, doctors had linked the drug to severe birth defects. Thousands of babies across 46 countries were affected, many with phocomelia, in which limbs are severely shortened or absent.



3 The mirror-image problem

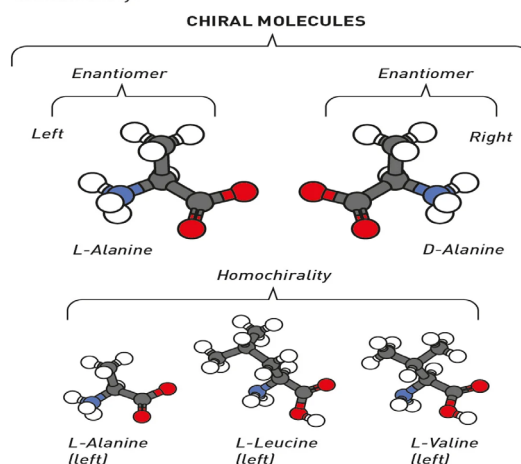
Thalidomide exists as two mirror-image molecules, or enantiomers. One caused birth defects while the other produced the desired effects. Later, it was found the two forms can interconvert in the body.

About Chirality

- It refers to the property of an object or molecule that cannot be superimposed on its mirror image, analogous to the left and right hands.
 - The two mirror-image molecules are called **enantiomers**.
- Although **enantiomers have the same atoms and connectivity**, their **three-dimensional arrangements differ**.
- This distinction is crucial in biology because living systems exhibit **homochirality**, a strong preference for one enantiomer.
- For example**, proteins predominantly use **L-amino acids**, while biological sugars predominantly occur in the **D-configuration**.
- The persistence of this **molecular 'handedness'** has been a major question concerning the **origin of life**.

About chirality

Molecules that exist as two non-identical mirror images are called **chiral** molecules. The mirror images are called **enantiomers** and are defined as either right or left. If a group of molecules – such as amino acids – consists of only right enantiomers or left enantiomers, this is called **homochirality**.



©Johan Jarnestad/The Royal Swedish Academy of Sciences

From Asymmetric Catalysis to Enantioselectivity

- Ordinary synthesis of a chiral compound generally produces both enantiomers in **nearly equal quantities**, known as a **racemic mixture**.
- In the 1980s, **Kagan demonstrated nonlinear effects in asymmetric catalysis** i.e. a catalyst possessing only modest enantiomeric excess could produce a product with a disproportionately greater enantiomeric excess.
- Thus, the relationship between catalyst chirality and product selectivity was **nonlinear rather than proportional**.
- It laid the foundation for modern **asymmetric synthesis**, in which chemical reactions are deliberately designed to favour one enantiomer.

Soai Reaction: Self-Replication of Chirality

- **Kenso Soai** took the concept further through **asymmetric autocatalysis**. In an autocatalytic reaction, the product itself promotes the formation of more products.
- In the **Soai reaction**, a small initial imbalance in chirality can be amplified because the chiral product acts as an asymmetric catalyst for its own formation.
 - ♦ It creates a form of **self-replication of molecular handedness**.
- The reaction can produce an **exceptionally high enantiomeric excess**, demonstrating that powerful chiral amplification is possible outside biological systems.

Significance for Origin of Life

- **Kagan and Soai's work** does **not solve the origin-of-life problem**. It does, however, demonstrate that **homochirality** need not be exclusive to biological systems.
- Their findings provide a plausible chemical mechanism through which a tiny initial asymmetry could be **amplified into a dominant molecular handedness**, offering insights into **theories of prebiotic chemistry** and the emergence of biological homochirality.

Pharmaceutical and Industrial Applications

- Chirality is critically important in pharmaceuticals because different enantiomers can interact differently with biological receptors.
 - ♦ One may be therapeutically useful, while another may be less effective or even harmful.
- Earlier, manufacturers often produced racemic mixtures and subsequently separated the desired enantiomer, increasing **cost, waste and technical complexity**.
- **Asymmetric synthesis** enables preferential production of the desired enantiomer at the reaction stage itself.
 - ♦ The principle is consequently valuable not only for medicines but also for **agrochemicals, pesticides, flavours and fragrances**.

Source: IE

MAKING AIR TRAVEL ACCESSIBLE FOR PERSONS WITH DISABILITIES

Context

- The Supreme Court has sought responses from the Union government and key aviation authorities

on a petition alleging systemic accessibility failures faced by Persons with disabilities (PwDs) across the air-travel journey.

Disability Scenario in India

- A **“person with disability”** is someone who has a long-term physical, mental, intellectual or sensory impairment which, in interaction with barriers, hinders their full and effective participation in society equally with others. (**According to The Rights of Persons with Disabilities Act, 2016**).
- According to **Census 2011**, there are **2.68 crore persons** with disabilities in India which constitute **2.21 percent** of the total population.

Problems Faced by Persons with Disabilities (PwDs)

- **Loss of mobility:** Crucial personal assistive equipment, including specialised battery-operated wheelchairs, are found regularly damaged, misplaced, or outright denied loading into aircraft held by ground handling staff.
- **In-flight systems fail to incorporate accessibility settings**, leaving visually handicapped passengers unable to call cabin crew or access basic safety information on foreign scheduled air transport services.
- **Digital exclusion:** Inaccessible airline websites, apps and payment systems prevent visually impaired passengers from independently booking, checking in or requesting assistance.
- **Communication gaps:** Audio-only announcements exclude passengers with hearing disabilities, while visual-only alerts exclude those with visual disabilities, particularly during gate changes and emergencies.
- **Grievance Redressal:** Accessibility-related complaints often get absorbed into generic customer-service systems, making it difficult to secure specialised and timely resolution.

Constitutional Provision

- **Article 14** guarantees equality before law and equal protection of laws.
- **Article 21** protects life and personal liberty and has been judicially interpreted to include the right to live with dignity.
- **Article 19(1)(d)** guarantees citizens the right to move freely throughout India, subject to reasonable restrictions.

Key Judicial Interventions

- **Jeeja Ghosh v. Union of India, 2016:** The SC ruled that forcibly deboarding a person with

a disability from an aircraft without proper medical evaluation or legal justification **violates fundamental human rights, equality, and dignity.**

- **Arushi Singh v. Union of India (2024):** The SC examined accessibility issues in air travel, including assistance and security screening, and directed measures such as real-time information regarding **wheelchair availability and sensitisation of airport personnel.**

Measures taken by India

- **The Rights of Persons with Disabilities Act, 2016,** adopts a rights-based approach towards disability and provides for equality, non-discrimination, accessibility and reasonable accommodation.
- **The Accessibility Standards and Guidelines for Civil Aviation, 2022,** prescribe accessibility requirements for airports, airlines and other aviation stakeholders.
- India is also a party to the **UN Convention on the Rights of Persons with Disabilities (UNCRPD),** which recognises accessibility as essential for equal participation.
- **Sugamya Bharat Abhiyan (Accessible India Campaign):** Launched in **2015,** the Campaign addresses long-standing barriers faced by persons with disabilities.
 - ♦ It focuses on three key domains — **built infrastructure, transport systems and information and communication technology (ICT)** — ensuring equal access and participation for all.

Way Ahead

- **Accessibility-by-design:** Airports, airline websites, mobile applications and passenger-processing systems should follow universal design principles from the beginning rather than relying on retrofitting after complaints arise.
- **Digi Yatra and airline digital platforms** should undergo regular accessibility audits for screen-reader compatibility, accessible authentication, payment systems and alternative modes of verification.
- **Grievance mechanisms:** Airports and airlines should establish clearly identifiable accessibility help desks and grievance channels with time-bound resolution and institutional accountability.
- **Accessibility Audits:** Independent accessibility audits involving organisations representing PwDs

can identify barriers that may remain invisible to administrators designing systems without lived experience of disability.

Source: TH

ILLEGAL HERBICIDE-TOLERANT BT COTTON EXPANDS ACROSS INDIA

Context

- India has not approved **herbicide-tolerant Bt (HTBt) cotton,** still farmers appear to be adopting it at scale.

About

- A new field study was conducted by the **South Asia Biotechnology Centre (SABC)** with support from the Federation of Seed Industry of India (FSII) and National Seed Association of India (NSAI).
- It estimates that **unauthorised cotton** was cultivated on 65-72 lakh acres during the 2025-26 kharif season, accounting for **24-30% of India's total cotton acreage.**

Introduction of BT Cotton in India

- In 2002, the government approved the **commercial cultivation of Bt cotton** as cleared by the **Genetic Engineering Appraisal Committee (GEAC).**
 - ♦ The **first Bt hybrids** incorporating the **cry1Ac gene** were approved to resist the **bollworm complex.**
 - ♦ By 2006, GEAC had approved **Bollgard II,** a second-generation hybrid with two stacked genes.

Bt Cotton

- **Bt cotton** has two alien genes from the **soil bacterium Bacillus thuringiensis (Bt)** that allows the crop to develop a protein toxic to the common pest **pink bollworm.**
- Till now, it is the **only Genetically Modified (GM) crop that is allowed in India.**

HTBt Cotton

- **HTBt cotton** is Bt cotton with an **added herbicide-tolerance trait,** allowing farmers to **use glyphosate for weed control.**
 - ♦ HTBt cotton essentially adds **another trait to Bt cotton — herbicide tolerance.**
- HTBt cotton is **not approved for commercial cultivation** in India rather than that a blanket scientific finding has declared the **technology inherently unsafe.**

Concerns with Use of HTBt Cotton

- **Unauthorised cultivation:** A major concern is the illegal cultivation, sale and distribution of unapproved HTBt seeds. This bypasses India's biosafety regulatory framework and makes it difficult to ensure the quality, safety and traceability of seeds.
- **Excessive herbicide use:** Herbicide tolerance can encourage greater dependence on chemical weed control, particularly glyphosate.
 - ♦ Repeated herbicide use may contribute to herbicide-resistant weeds and affect vegetation in and around agricultural fields.
- **Impact on biodiversity:** Broad-spectrum herbicides can eliminate plants that are traditionally regarded as weeds but may also provide fodder, food and habitat for insects and other organisms.
 - ♦ This can reduce agro-biodiversity and affect ecological interactions in farming landscapes.
- **Development of resistance:** Over-reliance on a particular herbicide or Bt-based pest-control technology can create selection pressure, potentially encouraging the emergence of resistant weeds or insect pests.

Why are Farmers using it Despite the Ban?

- For many cotton farmers, **HTBt technology is primarily a weed-management technology.**
 - ♦ **Labour shortages and the rising cost of manual weeding** have made conventional weed control increasingly expensive.
- The latest FSII-NSAI-backed study estimates that **two-three glyphosate applications can cost about Rs 750-850 per acre**, compared with Rs 12,000-15,000 for manual weeding.
- For farmers, therefore, the attraction is not necessarily the GM label but the **possibility of reducing labour dependence and controlling weeds more cheaply.**

Regulatory Framework

- Under India's regulatory framework, environmental release of GM crops requires clearance from the **Genetic Engineering Appraisal Committee (GEAC)** under the **Environment (Protection) Act framework and the 1989 rules** governing genetically engineered organisms.
- **Bt cotton is the only GM crop cleared** for commercial cultivation. Consequently, cultivation, production or sale of **unapproved GM cotton is unauthorised.**

Conclusion

- The debate is increasingly shifting from "ban versus allow" to "**whether and how India should regulate a technology that is already being used.**"
- The bigger issue for India's cotton sector, therefore, is no longer merely the legality of HTBt cotton. It is whether the country can close the **widening gap between agricultural regulation and what farmers are actually planting in their fields.**

Source: IE

ICELAND COURTS INDIA FOR GEOTHERMAL AND CCUS

Context

- Iceland is confident about the opportunities emerging in India's evolving **geothermal energy landscape** and believes regulatory challenges can be overcome.

About

- Iceland pointed to **potential opportunities for deploying its Carbfix technology**, which converts captured carbon dioxide into stone.
- Iceland is also venturing into the "**next-generation geothermal utilisation**". The technology involves **drilling deeper into the earth**, potentially increasing the productivity of each borehole by about ten times.
- Iceland generates **around 70% of its electricity from hydropower** and the **remaining 30% from geothermal sources.**
- India, meanwhile, has an **estimated geothermal potential of about 10.6 GW.**

Geothermal Energy

- Geothermal energy is a **type of renewable energy** that comes from the **heat stored within the Earth.**
- This heat is produced by the **natural decay of radioactive materials and by the heat that's left over from the planet's formation.**

Ways to Harness Geothermal Energy

- **Geothermal Power Plants:** These use steam from heated water reservoirs beneath the Earth's surface to drive turbines connected to electricity generators. There are three main types:

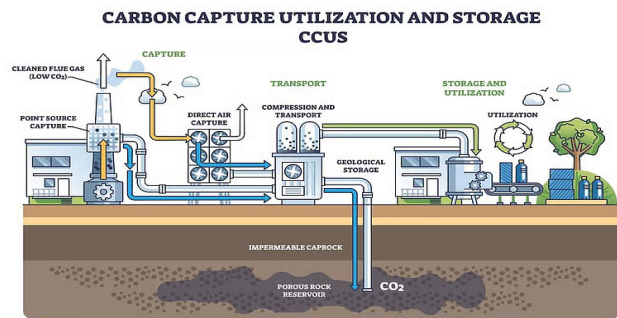
- ♦ **Dry Steam Plants:** Directly use steam from a geothermal reservoir to turn the turbines.
- ♦ **Flash Steam Plants:** Pull high-pressure hot water into lower-pressure tanks to create steam.
- ♦ **Binary Cycle Plants:** Transfer heat from geothermal hot water to another liquid with a lower boiling point, which vaporizes and drives the turbine.
- **Geothermal Heat Pumps:** These systems use the Earth's constant temperature to heat and cool buildings. In winter, they bring heat from the ground into buildings, and in summer, they transfer heat from buildings back into the ground.
- **Direct Use Applications:** Geothermal energy can also be used directly for heating buildings, growing plants in greenhouses, drying crops, and even in some industrial processes.
- **Drawbacks:** It can have some environmental impacts, such as land subsidence and the potential for induced seismicity (earthquakes triggered by human activity).
 - ♦ Geothermal resources are often location-specific, which means they are most effective in regions with significant geothermal activity, such as Iceland.

Carbfix

- **Carbfix** is a **carbon capture, utilisation and storage technology** that mineralises carbon dioxide by turning it into stone.
 - ♦ In practical terms, the process **traps captured emissions permanently underground**, creating a storage pathway that is designed to be durable rather than temporary.
- The technology could be particularly useful for **sectors such as cement and steel in India**.

Carbon Capture, Storage and Utilisation (CCUS)

- CCUS refers to a set of technologies that **capture carbon dioxide emissions from industrial processes** or power plants and either reuse them or store them safely underground, helping reduce the amount of climate-warming gases released into the atmosphere.
- In practice, this involves capturing CO₂ at the source, transporting it via pipelines or other means, and then either using it in industrial applications or **storing it deep underground** to prevent its release into the atmosphere.



- **Status in India:** India is still largely at the R&D, pilot and demonstration stage of dedicated CCUS deployment.
 - ♦ Existing carbon capture is particularly associated with processes such as urea production, while pilot projects have also been undertaken in sectors such as steel and oil refining.
- The first of its kind R&D Roadmap to Enable India's Net Zero Targets through Carbon Capture, Utilisation and Storage (CCUS) was launched in **2025**. It proposes a **three-phase R&D strategy** for developing CCUS technologies in India.
 - ♦ **First, near-term efforts** focus on scaling up and deploying existing, proven carbon capture and storage technologies across industrial sectors.
 - ♦ **Second**, mid-term work prioritises the demonstration and validation of next-generation capture, utilisation and storage solutions that improve performance and cost efficiency.
 - ♦ **Third**, long-term investments support fundamental research into breakthrough concepts and disruptive innovations that could transform CCUS capabilities and reduce costs over time.

Why is CCUS important for India?

- **Decarbonising hard-to-abate sectors:** Steel, cement, chemicals, fertilisers and refineries have significant process-related emissions that are difficult to eliminate through electrification alone.
- **Supports Net Zero 2070:** CCUS can complement renewable energy, energy efficiency and electrification in India's pathway towards net-zero emissions by 2070.
- **Enables low-carbon products:** Captured CO₂ can potentially become an industrial feedstock, creating economic value alongside emission reduction.

- **Supports coal-transition technologies:** CCUS can potentially facilitate low-carbon hydrogen and coal gasification while reducing associated emissions.
- **Large storage potential:** NITI Aayog's assessment identifies substantial potential in saline aquifers, basaltic formations, enhanced oil recovery and enhanced coal-bed methane recovery.

What the partnership could mean for India?

- **Diversifying Clean Energy:** The conversation comes at a time when India is trying to diversify its clean-energy toolkit.
 - ♦ Solar and wind remain the headline sectors, but policymakers and industry are increasingly looking at technologies that can provide firm power, industrial heat and emissions reduction for sectors that are harder to decarbonise.
- **Carbon mineralisation** could become more attractive if India's industrial emitters seek long-duration storage options that go beyond conventional capture-and-compression models.
- **Geothermal** may not be a mass-market solution across India, but it could be **relevant in specific regions, industrial zones and applications** where underground heat resources are viable.

Conclusion

- Rather than offering a generic clean-energy partnership, Iceland is targeting areas where it has a **specific comparative advantage:** geothermal regulation, deeper drilling methods and carbon mineralisation.
- For India, the opportunity lies in whether these niche technologies can be **adapted to a much larger and more complex energy system.**
- If the collaboration advances, it could **add another layer to India's decarbonisation strategy**, especially in industrial sectors that need solutions beyond conventional renewables.

Source: TH

CHARACTER AND CONDUCT AS THE FOUNDATION OF MORAL AUTHORITY

Context

- The Prime Minister quoted a Sanskrit Subhashitam which says that character and conduct are above knowledge, eloquence and accomplishment as determinants of an individual's ethical worth.

About Character and Conduct

- **Character** refers to the **internal moral qualities, values and dispositions** that shape an individual's choices, such as integrity, honesty, courage, empathy, fairness and self-discipline. It answers the question **"What kind of person am I?"**
- **Conduct** refers to the **actual behaviour and actions** through which those values are expressed in real situations. It answers the question **"How do I behave and act?"**
- Thus, **character is the inner foundation, while conduct is its external manifestation.** Character shapes conduct, and consistent conduct provides evidence of character.
 - ♦ **Example:** An officer may value integrity internally, but refusing an illegal favour despite political or personal pressure demonstrates that integrity through conduct.

Character and Conduct as the Basis of Moral Authority

- **Moral authority** is different from authority derived from office, law, wealth or social status.
- A person may possess **formal authority because of their position**, but moral authority is earned through credibility, integrity, fairness and consistency between words and actions.

Philosophical Foundations of Character and Conduct

- **Virtue Ethics (Aristotle):** Ethical life is the cultivation of virtues through habitual right action. Character shapes conduct, enabling an officer to act ethically even when rules are silent.
- **Kantian Ethics:** Moral worth lies in acting from duty and virtuous will, rather than consequences. Hence, honesty remains a moral duty even when dishonesty offers personal gain.
- **Gita and Nishkama Karma:** Performing one's duty without attachment to its fruits reduces the influence of greed, favour and self-interest, strengthening ethical conduct.
- **Gandhian Ethics:** "Knowledge without character" and "politics without principle" illustrate that competence or achievement without ethical foundations lacks moral legitimacy.
- **Kautilya's Arthashastra:** The ruler's self-discipline and conduct are linked to public welfare, making personal integrity an essential dimension of responsible governance.

Ethics in Public Service

- **Integrity of Institutions:** The NEET debate highlighted that examination integrity is not just

an administrative requirement but an ethical base of equal opportunity.

- **Institutional Credibility:** The 2025 controversy involving alleged unaccounted cash at a High Court judge's residence highlighted that individual conduct can directly affect institutional legitimacy.
 - ♦ Judicial authority ultimately rests not only on constitutional position but also on public confidence in judicial integrity.
- **Public Interest:** IES officer Satyendra Dubey's exposing irregularities in highway construction is an example of the ultimate moral fortitude, where a person puts public interest before personal protection.
- **Accountability Through Leadership:** Lal Bahadur Shastri's resignation as Railway Minister after a severe railway accident is a testimony to the notion of ministerial accountability, where public office is synonymous with responsibility beyond the issue of personal culpability.

Contemporary Relevance of Character and Conduct

- **Declining Institutional Trust:** The repeated occurrence of corruption and abuse of authority indicates that institutional legitimacy is increasingly dependent on the integrity and behaviour of individuals in positions of responsibility.
- **Complexity of Public Decision-Making:** Modern governance is a complex arena of competing interests, technology dangers and of situations when rules do not provide answers. Character helps us to make ethical judgements beyond simple rule-following.
- **Digital Governance:** Artificial intelligence, big data and digital platforms have empowered organisations.
 - ♦ Their responsible use needs ethical judgement, accountability and respect for privacy and justice, not just technical proficiency.
- **Beyond Compliance to Ethical Governance:** Today's administration requires more than adherence to established procedures.
 - ♦ Character provides the internal compass when rules are confusing, inconsistent, or insufficient.

Way Forward

- **Civil service training** should use genuine administrative challenges to build ethical awareness, moral courage and moral reasoning.

- **Career growth** should value ethical conduct as much as efficiency and verifiable accomplishments.
- Individual integrity can be complemented by institutional safeguards such as **social audits, integrity processes, open data and transparent decision-making.**

Source: PIB

NEWS IN SHORT

WHO RELEASES FIRST GLOBAL GUIDELINES ON CHILD OBESITY

Context

- The World Health Organisation (WHO) has issued its **first global guidelines** for addressing **obesity among children and adolescents.**

Obesity

- It is a chronic, relapsing disease whose consequences can begin early in life. Overweight is a Body Mass Index (BMI) greater than or equal to 25; and obesity is a BMI greater than or equal to 30.
 - ♦ Obesity can increase the **risk of non-communicable diseases**, including type 2 diabetes and cardiovascular disease.
 - ♦ Children and adolescents living with obesity may also face **mental health challenges, stigma, discrimination and bullying.**

Status of Obesity

- **Around 170 million children and adolescents aged 5-19 years** were living with obesity in 2024.
 - ♦ This includes approximately **70 million children aged 5-9 years** and 100 million adolescents aged 10-19 years.
- The prevalence of obesity among 5-19-year-olds has **quadrupled since 1990, rising from 2% to 8%.**

Recommendations

- WHO recommends structured interventions **covering diet, physical activity and behaviour change.**
- It has also conditionally recommended **digital health interventions**, provided they are carried out under the supervision of a parent or caregiver.
- **For children aged 0-9 years**, the WHO does not recommend the use of weight-loss medicines, bariatric surgery or weight-loss devices for obesity treatment.

- **For adolescents aged 10-19 years**, approved medicines may be considered only when a supervised multimodal lifestyle programme has not delivered the desired results.
- **Bariatric surgery** may also be considered for adolescents with severe obesity, but only under strict conditions.
- **Healthcare workers should address obesity and mental health conditions together**, using inclusive and age-appropriate approaches that involve families.

Source: WHO

RBI TO ALLOW INTEROPERABILITY AMONG ACCOUNT AGGREGATORS

Context

- The Reserve Bank of India (RBI) will enable interoperability among Non-Banking Finance Company Account Aggregators (NBFC-AAs), allowing individuals to access information on their financial assets through a single platform.

About

- The move will **allow customers to link bank accounts with demat accounts** and access consolidated financial information through their account aggregator.
- It will also enable Sebi-regulated depositories to include bank deposit information in their consolidated account statements (CAS).

About Account Aggregators

- An Account Aggregator (AA) is a type of **Non-Banking Financial Company (NBFC-AA)** regulated by the **Reserve Bank of India (RBI)**.
- It is a **consent-based financial data-sharing platform** that enables individuals to securely access and share their financial information between participating financial institutions.
- The AA **does not store the customer's financial data**; it facilitates its secure transfer between the relevant entities.
- **Examples of licensed Account Aggregators (AAs):**
 - ♦ **CAMS FinServ**, A subsidiary of Computer Age Management Services (CAMS).
 - ♦ **OneMoney**, operated by FinSec AA Solutions.
- **Key Stakeholders:**
 - ♦ **Financial Information Providers (FIPs):** Banks, mutual fund companies, insurance companies, etc.

- ♦ **Financial Information Users (FIUs):** Lenders, wealth managers, insurers, etc.
- ♦ **Account Aggregators (AAs):** Licensed entities that facilitate data flow between FIPs and FIUs.

Source: TH

LIVING PLANET REPORT, 2026

Context

- The average size of monitored vertebrates — mammals, fish, birds and amphibians — populations **declined 73%** over 52 years between 1970 and 2022, according to the World Wide Fund for Nature (WWF) **biennial Living Planet Report, 2026**.

About

- The report is based on the data of **Living Planet Index (LPI)**, produced by the Zoological Society of London (ZSL).
- The 2026 assessment covers **35,803 population trends** across **5,790 vertebrate** species.

Key Findings

- The decline was highest in freshwater ecosystems at **85%**, followed by terrestrial ecosystems at **69%** and marine ecosystems at **59%**.
- Around half of the monitored populations were stable or increasing, showing that conservation interventions can reverse population declines.
- **Threat:** Habitat loss and degradation, overexploitation of resources, climate change, impact of invasive species, pollution and disease are some of the dominant drivers of changes across ecosystems and wildlife populations.

Source: IE

GHANA

Context

- India and Ghana have signed a **five-year Memorandum of Understanding (MoU)** to strengthen cooperation in **agricultural research, education, technology transfer and commercialisation**.

About Ghana (Accra)

- Ghana is a resource-rich country in **West Africa and a unitary multiparty republic**. It became independent from British rule on 6 March 1957,

under **Kwame Nkrumah**, and played a major role in inspiring African decolonisation.

- It is located along the **Gulf of Guinea on the Atlantic coast**. It lies slightly north of the Equator and is crossed by the Prime Meridian.
- The country is largely drained by the **Volta River system**. Lake Volta, covering about 8,500 sq km, is one of the world's largest artificial reservoirs and supports hydropower generation through the Akosombo Dam.
- Formerly known as the Gold Coast, **Ghana is rich in gold, bauxite, manganese and diamonds**, and also has offshore petroleum resources. It is a major cocoa producer and exporter.
- Seasonal movement of the **ITCZ influences Ghana's climate**. Harmattan winds bring dry, dusty air from the Sahara, while southwesterly monsoon winds bring moisture from the Atlantic.



Source: PIB

