

# Daily Current Affairs



जनसत्ता



The Indian EXPRESS

THE FINANCIAL EXPRESS



3  
**The Hindu**



1  
**PIB, PRS & Other newspaper**



2  
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0  
**Jansatta**



1  
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“Exams reward those who respect time, not those who fear it.”

# UMANG 360



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INSIDE



Iran needs to get  
smart on nuclear  
ambition: Trump

**YEMEN**  
President Donald Trump warned Tehran on Wednesday that it should "get smart" and capitulate to Washington's demands for tight controls on its nuclear programme, as a U.S. naval blockade barred the access on Iran's economy. U.S. press reports suggested Mr. Trump has already decided to reject Iran's latest proposal that it request the lifting of Hormuz's Strait.



Courts cannot reform  
matters of faith, says SC

**NEW DELHI**  
The Supreme Court on Wednesday said courts cannot herald reforms in religion even as senior advocate Indira Jaising, appearing for two women who made history by entering the Sasanwala temple in Varanasi to enforce their right to worship under a 2010 top court verdict, said religion must remain relevant.

Judiciary chapter was reviewed at top level, SC told

**NEW DELHI**  
The controversial chapter on judiciary that appeared in the new-edition Class 8 social science textbook released by the National Council of Educational Research and Training (NCERT) earlier this year, was reviewed under the NCERT Director D.K. Khosla, as per an affidavit by educationist Suparna Dasgupta.

What exit polls say

The tables show what political analysts predict in final phases and one house territory.

WEST BENGAL	BJP	INC	TRD	Others
Assembly	182,181	1,00,141	10,141	10,141
Parliament	118,141	14,141	14,141	14,141
Statewide seats	200,322	114,282	24,282	24,282
Statewide votes	1,12,111	1,12,111	1,12,111	1,12,111
Parliament	1,12,111	1,12,111	1,12,111	1,12,111
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Parliament	1,12,111	1,12,111	1,	

# NSO survey shows better health-seeking behaviour

**Bindu Shajan Perappadan**  
NEW DELHI

Health-seeking behaviour in India is improving as the proportion of the population reported ailing (PPRA) in 2025 nearly doubled from 2017-18 figures, with rural area numbers going up to 12.2% from 6.8% and those of urban areas rising to 14.9% from 9.1%, according to the latest findings of the National Statistical Office (NSO) in the 80th round of household consumption health survey released on Wednesday.

Expansion in coverage under government health insurance and financing schemes rose more than threefold – increasing to 45.5% from 12.9% in rural areas, and 31.8% from 8.9% in urban areas, the NSO re-

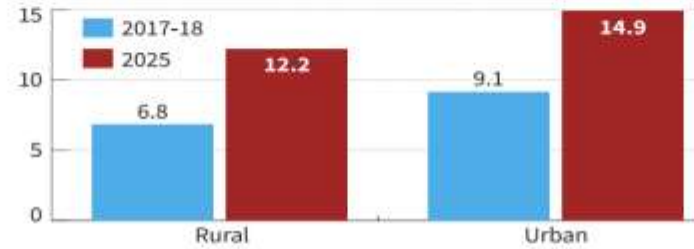
ported. Institutional deliveries have risen to 95.6% in rural areas, and to 97.8% in urban areas, the survey said.

Covering both rural and urban areas across the country, the survey canvassed 1,39,732 households, including 76,296 households in rural areas and 63,436 households in urban areas.

The findings of the NSO noted that median out-of-pocket medical expenditure (OOPE) per case of hospitalisation in 2025 has been recorded as ₹11,285, indicating that relatively low expenditure was incurred in over half of the cases of hospitalisation in the country. Only a small number of high-cost cases were observed to push up the average (mean value),

## Health report

The proportion of urban and rural populations reported to be ailing in 2017-18 to 2025



SOURCE: NATIONAL STATISTICAL OFFICE

the NSO said.

“This shows that high expenditure is not widespread but limited to specific cases requiring specialised treatment. Moreover, the OOPE in more than half of the entire hospitalisation cases in the public health facilities incur only ₹1,100. Importantly, for

non-hospitalisation (outpatient) care, the median OOPE in public health facilities is zero, reflecting that a large proportion of citizens are able to access essential healthcare services entirely free of cost,” the survey said.

India has also registered a decline in infectious dis-

eases and a rising prevalence of non-communicable diseases, including diabetes and cardiovascular conditions.

In response to rising demand, the utilisation of public healthcare facilities has strengthened, particularly for outpatient care in rural areas, where utilisation increased from 33% to 35%, the survey said.

### Expansion of services

This improvement has been attributed to the expansion of comprehensive primary healthcare services, with an emphasis on preventive, promotive, and early diagnostic care, supported by the availability of free drugs and diagnostics, the NSO said.

Additionally, in India, financial risk protection has

expanded with the rapid scaling-up of government-financed health insurance coverage, including under the Ayushman Bharat Pradhan Mantri Jan Arogya Yojana, and various State schemes.

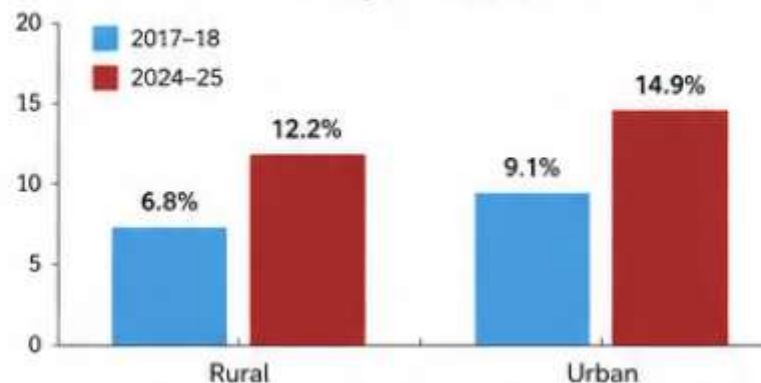
The percentage of population covered under these government health finance and insurance schemes in the country has notably increased from 12.9% to 45.5% in rural areas, and from 8.9% to 31.8% in urban areas, the survey said.

There is an increasing trend towards the utilisation of public health facilities, the NSO survey has also shown. In 2014, around 28% of the rural population headed to public facilities for outpatient care, and this surged to 35% in 2025, the survey said.

## LATEST UPDATE

The National Statistical Office (NSO) has released the findings of its 80th Round of the Household Consumption Expenditure Survey (HCES): Health (2024–25). The survey shows a significant improvement in health-seeking behaviour in India, with a higher proportion of the population reporting ailing and increased utilisation of public health facilities.

## Health Report: Proportion of Population Reported to be Ailing (PPRA) (%)



Source: National Statistical Office (NSO)

## KEY TAKEAWAYS

- ✓ Rural: 6.8% (2017–18) → 12.2% (2024–25)
- ✓ Urban: 9.1% (2017–18) → 14.9% (2024–25)
- ✓ Nearly doubled in both rural and urban areas.
- ✓ Indicates better awareness, access and willingness to seek healthcare.

## SURVEY HIGHLIGHTS



Covered both rural and urban areas across India.



Sample: 1,39,732 households

- 76,296 rural households
- 63,436 urban households



Median Out-of-Pocket Expenditure (OOPE) per case of hospitalisation (2024–25):

- ₹11,285
- Over half of hospital cases had relatively low expenditure
- Only a small number of high-cost cases push up the average (mean value ₹1,100 for public facilities in specialisation cases)

- OOPE in more than half of hospitalisation cases in public facilities is zero.
- India has also registered a **decline in infectious diseases** and a rise in **non-communicable diseases** (diabetes, cardiovascular, etc.).

## UTILISATION OF PUBLIC HEALTH FACILITIES (Outpatient Care)



Rural Areas: 33% (2014) → 35% (2024–25)

Urban Areas: 8.9% (2014) → 31.8% (2024–25)

Shows a major shift towards public health facilities in both rural and urban areas.

## EXPANSION OF SERVICES & COVERAGE



- Expansion of primary healthcare services.
- Emphasis on preventive, promotive and early diagnostic care.
- Availability of free drugs and diagnostics.
- Scaling up of government-financed health insurance:
  - Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB PM-JAY)
  - Various State schemes



## TURNING POINTS

- Health infrastructure expansion (Sub-Centres, PHCs, CHCs, District Hospitals).
- National Health Policy 2017 and Ayushman Bharat.
- COVID-19 pandemic increased health awareness and utilisation of health services.
- Digital health initiatives like e-Sanjeevani, ABHA (Ayushman Bharat Health Account).



## SIGNIFICANCE

- Strengthens India's progress towards Universal Health Coverage (UHC).
- Reduces financial risk and OOPE.
- Supports SDG 3: Good Health & Well-being.
- Promotes inclusive and equitable healthcare access.



## HISTORICAL BACKGROUND

- **1986:** National Health Policy (NHP) – “Health for All by 2000”.
- **2005:** National Rural Health Mission (NRHM) launched.
- **2013:** National Urban Health Mission (NUHM) launched.
- **2017:** National Health Policy – focus on UHC, preventive care, digital health.
- **2018:** Ayushman Bharat launched.
- **2021–25:** Health infrastructure and coverage scaled up under PM-JAY and State schemes.



## ECONOMIC ANALYSIS

- High health expenditure reduces household savings and pushes poverty (WHO estimate: ~60 million people in India face catastrophic health expenditure annually).
- Increased public healthcare utilisation reduces Out-of-Pocket Expenditure (OOPE) → improves disposable income and economic productivity.
- Healthier workforce → higher labour productivity and economic growth.



## POLITY & GOVERNANCE

- Health is a State subject (Entry 6, State List) but Centre provides policy guidance and funding.
- Constitutional Directive Principles: Article 47 – State shall raise the level of nutrition and standard of living and improve public health.
- Tiered governance:  
Centre – Policy & funding  
State – Implementation  
Local – Service delivery



## RELATED SCHEMES & INITIATIVES

- Ayushman Bharat – PM Jan Arogya Yojana (Health Insurance cover up to ₹5 lakh per family).
- Health and Wellness Centres (HWCs).
- Pradhan Mantri Swasthya Suraksha Yojana (PMSSY).
- Mission Indradhanush.
- POSHAN Abhiyaan.
- National Digital Health Mission (NDHM).



## IMPORTANT FACTS FOR EXAMS

- NSO is under the Ministry of Statistics and Programme Implementation (MoSPI).
- 80th Round of HCES: Health refers to the year 2024–25.
- OOPE = Out-of-Pocket Expenditure.
- UHC Day is celebrated on **12th December**.
- India ranks **63rd** in the World Health Assembly resolution on UHC (2023).
- SDG 3 aims to “Ensure healthy lives and promote well-being for all at all ages.”
- India’s public health expenditure (Union + State) ~ 1.3–1.5% of GDP (Economic Survey 2024–25).



## MCQs – PRACTICE

- Q1.** Which survey is conducted by the National Statistical Office (NSO) that provides data on health-seeking behaviour in India?
- A. NFHS                      B. HCES  
C. NSSO                      D. CES
- Q2.** The proportion of rural population reported to be ailing (PPRA) increased from \_\_\_\_\_ in 2017–18 to \_\_\_\_\_ in 2024–25.
- A. 5.1%, 10.9%              B. 6.8%, 12.2%  
C. 7.2%, 14.5%              D. 8.9%, 13.8%
- Q3.** OOPE in more than half of hospitalisation cases in public health facilities is:
- A. More than ₹20,000  
B. ₹25,000  
C. ₹15,000
- Q4.** Which scheme provides health insurance cover up to ₹5 lakh per family per year?
- A. PMSSY  
B. Ayushman Bharat PM-JAY  
C. ABHA  
D. Mission Indradhanush
- Q5.** Health is primarily a subject in which list of the Constitution of India?
- A. Union List  
B. State List  
C. Concurrent List  
D. Residuary List

## PREVIOUS YEAR RELATED MCQs

### (UPSC Prelims 2024)

Q. NITI Aayog's Health Index aims to:

- A. Rank States on educational outcomes
- B. Rank States on health outcomes
- C. Rank States on agricultural productivity
- D. Rank States on crime control

Ans: B

### (UPSC Prelims 2023)

Q. Which of the following is a component of Ayushman Bharat?

- A. PM Kisan Samman Nidhi
- B. PM Jan Arogya Yojana
- C. Atal Pension Yojana
- D. National Apprenticeship Scheme

Ans: B

### (UPSC Prelims 2022)

Q. Consider the following statements about Out-of-Pocket Expenditure (OOPE):

1. It is expenditure incurred directly by households at the time of using health services.
2. It is the main source of revenue for public hospitals in India.

Which of the statements given above is/are correct?

- A. 1 only
- B. 2 only
- C. Both 1 and 2
- D. Neither 1 nor 2

Ans: A

# U.S. returns 657 trafficked artefacts to India in \$14 million restitution

**R. Sivaraman**  
CHENNAI

U.S. authorities have announced the return of 657 antiquities, collectively valued at nearly \$14 million, to India. The pieces were recovered pursuant to several ongoing investigations into criminal trafficking networks, including those of alleged antiquities trafficker Subash Kapoor and convicted trafficker Nancy Wiener.

The artefacts were returned at a ceremony attended by the Consul-General of India, Rajlakshmi Kadam, in New York.

“The scale of the trafficking networks that tar-

geted cultural heritage in India is massive, as demonstrated by the return of more than 600 pieces today,” Manhattan District Attorney Alvin Bragg said in a statement.

Sources said the 657 antiquities were delivered in three phases: 612 were returned in November 2024, 26 in July 2025, and in the third phase, 19 were returned to India on Tuesday. Of the 19, 17 are linked to Subash Kapoor.

Among the pieces being returned is a red sandstone figure of Buddha standing with his right hand raised in *abhaya mudra*, a gesture of protection. The Buddha’s feet are broken below

the knees, and only fragments of the halo behind his head remain – damage that likely occurred when the statue was looted from northern India. The statue worth \$7.5 million was smuggled into New York by Subash Kapoor and later seized by the Antiquities Trafficking Unit from one of his storage units.

## Ancient figures

Another returned artefact is a bronze figure of Avalokiteshvara, seated on an inscribed double-lotus base over a lion-flanked throne. The inscription identifies the craftsman as Dronaditya of Sirpur, located near modern-day Raipur in



A red sandstone Buddha figure worth \$7.5 million, which has been returned to India.

Chhattisgarh. The Avalokiteshvara sculpture was part of a large hoard of bronzes discovered near the Lakshmana Temple in 1939 and had entered the

collection of the Mahant Ghasidas Memorial Museum, Raipur, by 1952. It was later stolen from the museum and smuggled into the U.S. by 1982, eventually ending up in a private collection in New York by 2014.

The \$2 million bronze figure was located and seized from that collection in 2025.

Another artefact includes a sandstone figure of a dancing Ganesha, which was looted by one of Kapoor’s indicted co-conspirators, Ranjeet “Shantoo” Kanwar, from a temple in Madhya Pradesh in 2000. Convicted trafficker Vaman Ghiya later sold

and shipped the Ganesha to New York-based gallery owner Doris Wiener. In 2012, following her mother’s death, Nancy Wiener – later convicted for antiquities trafficking – knowingly created false provenance for the sculpture and sold it through Christie’s New York. The Ganesha was purchased by a private collector at the 2012 auction, who surrendered it to the District Attorney earlier this year.

Commenting on the development, S. Vijay Kumar, cultural enthusiast and co-founder of India Pride, said, “We are seeing the results of our work over more than a decade bear

fruit. India must thank Homeland Security Investigations (HSI) for its sustained efforts in tracking these looted artefacts and ensuring their restitution. This is the result of over a decade-and-a-half of deciphering and dismantling the Indian art smuggling market, which stole our Gods and supplied them to the West via dealers like Subash Kapoor and the Wieners.”

He added: “There are more than 1,000 artefacts yet to be returned, and we hope India and HSI will continue to work on these cases and further decipher the Kapoor and Wiener dossiers, which span nearly 50 years of looting.”

612

Phase 1  
Nov 2024

26

Phase 2  
Jul 2025

19

Phase 3  
Latest

\$7.5M

Buddha  
Statue Value

\$2M

Ganesha  
Bronze

~50 yrs

Kapoor's  
Looting

★ Why in News | चर्चा में क्यों

- ▶ **U.S. authorities returned 657 antiquities (~\$14M) to India in 3 phases (Nov 2024 – 2025) from trafficking networks of Subash Kapoor & Nancy Wiener.**  
अमेरिकी अधिकारियों ने सुभाष कपूर और नैन्सी वीनर के नेटवर्क से 657 पुरावशेष (~\$14M) 3 चरणों में (2024–2025) लौटाए।
- ▶ **Manhattan DA Alvin Bragg & HSI (Homeland Security Investigations) facilitated recovery over a decade.**  
मैनहट्टन DA एल्विन ब्रैग और HSI ने एक दशक से वसूली में सहयोग किया।
- ▶ **Ceremony attended by India's Consul-General Rajlakshmi Kadam, New York. S. Vijay Kumar (India Pride Project) commented.**  
भारत की महावाणिज्य दूत राजलक्ष्मी कदम, न्यूयॉर्क ने समारोह में भाग लिया।
- ▶ **1,000+ artefacts still pending return — Kapoor & Wiener dossiers span nearly 50 years of looting.**  
1,000+ पुरावशेष अभी शेष — कपूर और वीनर की फाइलें ~50 वर्षों की लूट।

🏺 Key Returned Artefacts | मुख्य पुरावशेष

- ▶ **ARTEFACT 1 — \$7.5 MILLION**  
**Red Sandstone Buddha** — standing, right hand in Abhaya Mudra; feet broken below knees; halo fragments remain. Stolen from Mahant Ghasidas Memorial Museum, Raipur by 1952; smuggled to U.S. by 1982.  
लाल बलुआ पत्थर बुद्ध (\$7.5M) — अभय मुद्रा; महंत घासीदास संग्रहालय, रायपुर से 1952 तक चोरी।
- ▶ **ARTEFACT 2 — LAKSHMANA TEMPLE HOARD**  
**Bronze Avalokiteshvara** — seated on double-lotus base, lion-flanked throne; craftsman identified as Dronaditya of Sirpur (near Raipur, Chhattisgarh). Part of 1939 hoard discovery.  
कांस्य अवलोकितेश्वर — सिरपुर, छत्तीसगढ़; शिल्पकार द्रोणादित्य; 1939 लक्ष्मण मंदिर खोज।
- ▶ **ARTEFACT 3 — \$2 MILLION**  
**Sandstone Dancing Ganesha** — Madhya Pradesh temple; looted by Ranjeet "Shantoo" Kanwar (2000) → Vaman Ghiya → Christie's NY (2012 auction) → private collector → surrendered to DA 2025.  
नृत्य गणेश (\$2M) — MP मंदिर; कानवर → वामन घिया → Christie's → निजी संग्रहकर्ता → DA को सौंपा।

### HISTORY / इतिहास

**Gupta & Post-Gupta art (5th–8th CE): red sandstone Buddha tradition of N. India; Abhaya Mudra = "fear not" gesture; Avalokiteshvara = Mahayana Bodhisattva of compassion; Sirpur (Chhattisgarh) = major Buddhist site. Mahant Ghasidas Museum est. 1875.**

गुप्त/गुप्तोत्तर कला (5वीं–8वीं सदी); अभय मुद्रा; अवलोकितेश्वर = करुणा का बोधिसत्व; सिरपुर = प्रमुख बौद्ध स्थल; घासीदास संग्रहालय 1875।

### GEOGRAPHY / भूगोल

**Sirpur — near Raipur, Chhattisgarh (Mahanadi basin); Raipur = capital of Chhattisgarh; Lakshmana Temple, Raipur = early medieval brick temple; Madhya Pradesh heritage — Khajuraho (UNESCO), Sanchi (UNESCO), Bhimbetka (UNESCO).**

सिरपुर — रायपुर, छत्तीसगढ़ (महानदी बेसिन); MP की विरासत — खजुराहो, सांची, भीमबेटका (सभी UNESCO)।

### POLITY & LAW / राजव्यवस्था

**Antiquities & Art Treasures Act 1972 — prohibits export without ASI licence; Archaeological Survey of India (ASI) under Ministry of Culture; UNESCO Convention 1970 — India signatory; UNIDROIT Convention 1995 — India not yet ratified (Needs verification).**

पुरावशेष अधिनियम 1972 — ASI लाइसेंस अनिवार्य; ASI — संस्कृति मंत्रालय; UNESCO 1970 — भारत हस्ताक्षरकर्ता; UNIDROIT 1995 — भारत अभी पक्षकार नहीं।

### ECONOMY / अर्थव्यवस्था

**Global illicit art/antiquities market ~ \$6–8 billion/year; Cultural diplomacy as soft power; Christie's auction house transparency issues; Asset recovery mechanism; Heritage tourism economic value — India's cultural heritage = ~12% of tourism GDP.**

वैश्विक अवैध कला बाजार ~\$6–8 बिलियन/वर्ष; Christie's पारदर्शिता मुद्दा; विरासत पर्यटन = भारत GDP में ~12%।

### SCIENCE & TECH / विज्ञान-तकनीक

**THL (Thermoluminescence) dating used to authenticate artefacts; DNA & isotope analysis for provenance verification; Digital inventory systems (National Mission for Manuscripts); INTERPOL Works of Art database; HSI uses forensic provenance investigation.**

THL डेटिंग — प्रामाणिकता; DNA/आइसोटोप विश्लेषण; INTERPOL कला डेटाबेस; HSI फॉरेंसिक जांच।

### STATIC GK / स्थैतिक GK

**HSI = Homeland Security Investigations (under DHS, USA); Antiquities Trafficking Unit = Manhattan DA's unit; India Pride Project = NGO by S. Vijay Kumar; ASI HQ = New Delhi; Ministry of Culture = Gajendra Singh Shekhawat (2024); Archaeological Survey est. 1861 by Alexander Cunningham.**

HSI = DHS अमेरिका; India Pride Project = S. विजय कुमार; ASI स्थापना 1861 — Alexander Cunningham; MoC मंत्री = गजेंद्र सिंह शेखावत।



## Legal Framework | कानूनी ढाँचा

**1972 Antiquities & Art Treasures Act, 1972 (India) — Prohibits export of antiquities (>100 years old) without ASI licence. Violation = up to 3 years + fine.**

भारत में 100+ वर्ष पुरानी वस्तु का ASI लाइसेंस बिना निर्यात प्रतिबंधित।

**1970 UNESCO Convention 1970 — Preventing illicit import/export/transfer of cultural property. India is signatory. USA ratified 1983.**

UNESCO 1970 — सांस्कृतिक संपत्ति तस्करी रोकने की संधि; भारत और अमेरिका दोनों पक्षकार।

**1995 UNIDROIT Convention 1995 — International return of stolen/illegally exported cultural objects. India has NOT ratified yet. (Needs verification)**

UNIDROIT 1995 — चोरी की सांस्कृतिक वस्तुओं की वापसी; भारत ने अभी अनुसमर्थन नहीं किया।

**1970 U.S. National Stolen Property Act — Makes trafficking of stolen foreign cultural property a federal crime; basis for Kapoor's prosecution.**

US संघीय कानून — विदेशी सांस्कृतिक संपत्ति की तस्करी संघीय अपराध; कपूर पर मुकदमे का आधार।

### PAST / भूतकाल

**Subash Kapoor ran 50-yr smuggling network. Mahant Ghasidas Museum (est.1875) — artefact stolen ~1952. Lakshmana Temple hoard found 1939 (Chhattisgarh). Christie's 2012 auction = unknowing buyer.**

कपूर का 50-वर्षीय तस्करी नेटवर्क; 1939 लक्ष्मण मंदिर खोज; 1952 चोरी; Christie's 2012 नीलामी।

### PRESENT / वर्तमान

**657 pieces returned (2024–25) in 3 phases; 1,000+ pending; India-US cooperation through HSI active; India Pride Project tracking; Kapoor & Wiener dossiers under investigation.**

657 वापस (2024–25); 1,000+ शेष; HSI सक्रिय; India Pride Project ट्रैकिंग जारी।

### FUTURE / भविष्य

**India must: ratify UNIDROIT 1995; strengthen 1972 Act; build bilateral MoUs; create national digital artefact registry; accredit ASI provenance teams; engage more auction houses.**

UNIDROIT 1995 अनुसमर्थन; डिजिटल पंजीकरण; ASI टीम मजबूत करें; नीलामी घरों से MoU।

UPSC PRELIMS 2014

With reference to Buddhist history, which of the following is a Bodhisattva associated with compassion?

- (a) Manjushri (b) Avalokiteshvara ✓  
(c) Maitreya (d) Vajrapani

UPSC PRELIMS 2015

The Antiquities and Art Treasures Act 1972 restricts export of antiquities in India. Which body regulates this?

- (a) Ministry of Home Affairs (b) Archaeological Survey of India ✓  
(c) National Museum (d) INTACH

UPSC PRELIMS 2019

UNESCO Convention 1970 deals with which of the following?

- (a) Marine pollution (b) Nuclear testing  
(c) Illicit traffic of cultural property ✓ (d) Climate change

SSC CGL 2022

Archaeological Survey of India was founded in which year?

- (a) 1850 (b) 1858  
(c) 1861 ✓ (d) 1875

SSC CHSL 2021

Khajuraho temples, associated with rich artistic heritage, are located in which state?

- (a) Rajasthan (b) Madhya Pradesh ✓  
(c) Chhattisgarh (d) Uttar Pradesh

RAILWAY NTPC 2022

Sirpur, a major Buddhist heritage site, is located in which Indian state?

- (a) Odisha (b) Madhya Pradesh  
(c) Chhattisgarh ✓ (d) Jharkhand

BANK PO 2023

Homeland Security Investigations (HSI) operates under which U.S. department?

- (a) Department of Justice (b) Dept. of Homeland Security ✓  
(c) State Department (d) Treasury Dept.

UP PCS 2022

Mahant Ghasidas Memorial Museum is located in which city of Chhattisgarh?

- (a) Raipur ✓ (b) Bilaspur  
(c) Jagdalpur (d) Korba

NEW MCQ 2025

Which NGO tracks Indian cultural artefacts smuggled abroad, co-founded by S. Vijay Kumar?

- (a) INTACH (b) ASI Foundation  
(c) India Pride Project ✓ (d) Heritage India Trust

Consider the following statements about India's cultural heritage restitution efforts:

भारत की सांस्कृतिक विरासत प्रतिपूर्ति के संदर्भ में निम्नलिखित कथनों पर विचार करें:

1. India is a signatory to the UNESCO Convention on the Means of Prohibiting and Preventing the Illicit Import, Export and Transfer of Ownership of Cultural Property, 1970.  
✓ CORRECT — India ratified UNESCO 1970. / सही — भारत ने UNESCO 1970 की पुष्टि की है।
2. India has ratified the UNIDROIT Convention 1995 on Stolen or Illegally Exported Cultural Objects.  
✗ INCORRECT — India has NOT ratified UNIDROIT 1995 as of available records. / गलत — भारत ने UNIDROIT 1995 की पुष्टि नहीं की है।
3. The Antiquities and Art Treasures Act, 1972 empowers the Archaeological Survey of India to grant licences for export of antiquities.  
✓ CORRECT — ASI grants licences; export without licence = illegal. / सही — ASI लाइसेंस देता है; बिना लाइसेंस निर्यात अवैध।
4. The red sandstone Buddha statue worth \$7.5 million was stolen from the National Museum, New Delhi.  
✗ INCORRECT — It was stolen from Mahant Ghasidas Memorial Museum, Raipur. / गलत — यह महंत घासीदास संग्रहालय, रायपुर से चुराई गई थी।

Which of the above statements are correct?

उपरोक्त में से कौन से कथन सही हैं?

(a) 1 only

(b) 1 and 3 only ✓

(c) 1, 2 and 3

(d) 2, 3 and 4

GS-2 | INTERNATIONAL RELATIONS / अंतर्राष्ट्रीय संबंध

"The return of 657 antiquities by the U.S. to India underscores the importance of cultural diplomacy. Examine the legal framework and bilateral mechanisms that facilitate repatriation of India's stolen cultural heritage." (250 words)

"अमेरिका द्वारा 657 पुरावशेषों की वापसी सांस्कृतिक कूटनीति के महत्व को रेखांकित करती है। कानूनी ढाँचे और द्विपक्षीय तंत्र की जांच करें।"

GS-1 | ART & CULTURE + HERITAGE / कला-संस्कृति एवं विरासत

"Critically examine the role of post-colonial art trafficking in the depletion of India's cultural heritage. What legislative and diplomatic steps can India take to prevent recurrence?" (150 words)

"भारत की सांस्कृतिक विरासत में कमी में उत्तर-औपनिवेशिक कला तस्करी की भूमिका पर समीक्षात्मक विवेचन करें।"

GS-3 | INTERNAL SECURITY / आंतरिक सुरक्षा

"Transnational art trafficking networks pose a challenge to India's cultural sovereignty. Analyse the role of agencies like HSI, INTERPOL and India Pride Project in combating this menace." (150 words)

"अंतरराष्ट्रीय कला तस्करी नेटवर्क भारत की सांस्कृतिक संप्रभुता के लिए खतरा — HSI, INTERPOL, India Pride Project की भूमिका।"

INTERVIEW QUESTION / साक्षात्कार प्रश्न

"India has recovered significant cultural artefacts in recent years. What systemic reforms do you suggest to prevent future trafficking of India's archaeological heritage?"

"भारत ने हाल के वर्षों में कई पुरावशेष वापस पाए हैं। भविष्य में तस्करी रोकने के लिए आप कौन से सुधार सुझाएंगे?"

⚡ 10 Quick Revision Points — Last Minute Prep | 10 त्वरित पुनरावृत्ति बिंदु

01

657 artefacts, ~\$14M returned by U.S. to India in 3 phases (Nov 2024–2025).

3 चरणों में 657 पुरावशेष (~\$14M) वापस।

02

Key accused: Subash Kapoor (~50 yrs trafficking) & Nancy Wiener (convicted).

सुभाष कपूर (~50 वर्ष) और नैन्सी वीनर दोषी।

03

Red sandstone Buddha (\$7.5M) — Abhaya Mudra — stolen from Mahant Ghasidas Museum, Raipur.

लाल बुद्ध (\$7.5M) — अभय मुद्रा — घासीदास संग्रहालय, रायपुर।

04

Bronze Avalokiteshvara — Sirpur, Chhattisgarh; craftsman Dronaditya; 1939 Lakshmana Temple hoard.

कांस्य अवलोकितेश्वर — सिरपुर, CG; द्रोणादित्य; 1939 लक्ष्मण मंदिर।

05

Dancing Ganesha (\$2M) — MP temple → Kanwar → Ghiya → Christie's → private collector → surrendered 2025.

नृत्य गणेश (\$2M) MP → Christie's → 2025 सौंपा।

06

HSI = Homeland Security Investigations (U.S. DHS). Manhattan DA Alvin Bragg facilitated.

HSI = U.S. DHS जांच शाखा; DA एल्विन ब्रैग।

07

India Pride Project (NGO) — co-founder S. Vijay Kumar — tracks Indian artefacts abroad.

India Pride Project — S. विजय कुमार — विदेश में पुरावशेष ट्रैक।

08

Antiquities & Art Treasures Act 1972 — ASI grants licences; UNESCO 1970 — India signatory.

अधिनियम 1972 — ASI लाइसेंस; UNESCO 1970 — भारत हस्ताक्षरकर्ता।

09

ASI founded 1861 by Alexander Cunningham. HQ — New Delhi. Under Ministry of Culture.

ASI — 1861, Alexander Cunningham; संस्कृति मंत्रालय।

10

1,000+ artefacts still pending return. Kapoor & Wiener dossiers span ~50 years of looting.

1,000+ अमी शेष; ~50 वर्षों की लूट की फाइलें।

IN BRIEF



12 labourers killed as van overturns in Madhya Pradesh

Twelve labourers were killed and more than 20 injured in an accident in Umar district of Madhya Pradesh on Wednesday night, the police said. The van they were travelling in overturned and collided with a car on the Indore - Ahmedabad National Highway. Murali Kumar Singh, DCP, Indore District, told The Hindu that the deceased included six women and two children. Prime Minister Narendra Modi expressed grief and announced compensation of ₹2 lakh each for the families of the deceased and ₹50,000 each to those injured. Chief Minister Mohan Yadav said that ₹4 lakh each would be given to the kin of the deceased, ₹1 lakh each to the seriously injured, and ₹50,000 each to the injured.

6 killed, 8 injured as private bus rams van in Gujarat

Six persons were killed and eight injured after a private bus rammed a van carrying a group of women travelling together for a social function in Gujarat's Sabarkantha district on Wednesday, police said. The accident occurred on the National Highway 48, connecting Sharda and Himmatnagar, when the speeding bus rammed the van from behind. The victims were part of a catering team and were on their way from NCC in neighbouring Aravali district to Hauj village near Himmatnagar, according to the police. Six women travelling in the van died in the crash, officials confirmed.

Minister to flag off Vande Bharat from Jammu Tawi

The Hindu Bureau NEW DELHI

Union Minister for Railways Ashwini Vaishnaw will flag off the extended Srinagar-Katra Vande Bharat Express service from the Jammu Tawi railway station on April 30. The train, which previously operated from Srinagar to the Mata Vaidyan Devi Katra, will now run all the way to Jammu Tawi. Mr. Vaishnaw will also inspect the Aaji Bridge and the Chenab Bridge on the Udhampur-Srinagar-Baramulla Rail Link, a 372 km route on which the Vande Bharat train operates. The Katra-Srinagar Vande Bharat Express was flagged off on June 6 last year. The extended Jammu Tawi-Srinagar Vande Bharat Express will offer regular service from May 2.

Judiciary chapter in NCERT textbook was reviewed 'at highest level', SC told

In affidavit in Supreme Court, educationist Suparna Divakar says she had 'no authorial, evaluative or decision-making role' in the drafting of the chapter in now-banned textbook; the chapter was not finalised without 'senior oversight', she adds

MADRI POTESHA

The controversial chapter on judiciary that appeared in the now-banned Class 12 social science textbook revised by the National Council of Educational Research and Training (NCERT) earlier this year, was reviewed within the NCERT and scrutinised at the highest levels, including by NCERT Director D.P. Saklani, an affidavit filed by the educationist Suparna Divakar has said. The affidavit, accessed by The Hindu, said that the chapter was reviewed and scrutinised at the highest institutional level within NCERT. It was not finalised in the absence of senior oversight.

Mr. Divakar was one of three experts barred by the Supreme Court from all state appointments over drafting of the chapter on corruption in the judiciary. The textbook, released by NCERT, was subjected to review by the Department of Education in Social Sciences (DESS) within the NCERT. The comments arising from such reviews were considered under the supervision of Prof. (Dr.) D.P. Saklani, Director, NCERT, who, in his capacity as Member-Convener of NCC (National Curriculum Framework for School Education Committee), bore institutional responsibility for reviewing the chapter.

Mr. Divakar was responsible for drafting the chapter. The court, in its order of March 12, 2020, asked all governments, public universities and institutions receiving funds from Central or State governments to "discontinue" from Mr. Divakar, Mr. Dattin and Mr. Dwivedi. Mr. Divakar, in the affidavit, sought a modification of the aforementioned order and pleaded with the court to permit her to continue her professional engagements. She has said that the preparation of the textbook in question was not done by any single individual but was the result of a multi-tiered institutional process, with distinct levels of oversight. "Final authority over content, approval and publication was vested not by any individual but by the Curricular Area Group, or CAG (Social Science), and some members of the NCC and NCTE, including Professor Saklani."

Professor Saklani, in his affidavit, had stated that the textbook in question was not placed before the National Syllabus and Teaching Learning Material Committee (NSTC), but the members of the Textbook Development Team (TDT) had clarified the same only among a few members digitally. However, Mr. Divakar's affidavit argued that at various stages of the process, the chapter was checked initially by TDT Chairperson Nishel Dattin, with the Curricular Area Group, or CAG (Social Science), and some members of the NCC and NCTE, including Professor Saklani. Professor Saklani, in his affidavit, had stated that the textbook in question was not placed before the National Syllabus and Teaching Learning Material Committee (NSTC), but the members of the Textbook Development Team (TDT) had clarified the same only among a few members digitally.

Webinar to explore opportunities in the pharma industry

The Hindu Bureau CHENNAI

The Future Career Conversations series, organised by SRM Institute of Science & Technology and The Hindu, will host the sixth webinar in this series, 'Pharma 2030: Innovation, Regulation and the Rise of Frugal Tech', on May 3 at 11.30 am. With advancements in drug discovery, growing focus on research and development, integration of digital health, and shifting regulatory frameworks, the webinar will unpack what these changes mean for the industry. It will provide insights into emerging career paths in the sector. The panel will feature V. Chitra, Dean, Professor & Head, Department of Pharmacology, SRM College of Pharmacy, S. A. Vireem, Member Secretary, Tamil Nadu State Council for Science and Technology, Government of Tamil Nadu, N. Ramakrishnan, Vice-Principal, Professor & Head, Department of Pharmacology, SRM College of Pharmacy, and Vasan Bhatnagar, Senior Vice President (Strategic & Global Operations) at Magenta Bioscience. The session will be moderated by Adithi Ghose Chakrabarti, Senior Reporter, The Hindu. To register, visit <https://www.thhindu.com/webinars/2020/05/03/pharma-2030> or scan the QR code.

EPFO to launch portal to track inoperative accounts

The Hindu Bureau NEW DELHI

The Employees Provident Fund Organisation (EPFO) is set to launch E-PRAAPEI, a dedicated digital platform to facilitate identification, tracking, unique account number (UAN) linking, and activation of old EPF accounts. A senior Labour Ministry official said E-PRAAPEI, or EPF Aadhaar-Based Account Portal for Tracking Inoperative Accounts, will provide a streamlined Aadhaar-based authentication mechanism that will enable members to securely verify their old EPF accounts which may not have an UAN linked with it and initiate the process for updating their member profile, followed by seamless UAN linking and activation. "In the initial phase, the portal will be member ID-based, ensuring a secure and efficient roll-out while delivering immediate benefits to a large segment of members who possess their member IDs," the official said. Going forward, E-PRAAPEI's scope will be expanded to include members who may not be able to recall or access their old member IDs. "The platform is expected to reduce manual intervention, minimise documentation, and ensure transparency and efficiency," he said. Claims settled: The official said the EPFO had settled 8.28 crore claims in 2025-26, compared with 6.09 crore in 2024-25. "5.34 crore claims were for advance or partial withdrawal, indicating the ease of access to PF accounts, enabling members to direct their savings to meet their needs. 71.1% of advance claims were processed in three days, up from 38.1% in the previous year, minimising manual intervention. 6.08 crore members were able to file their claims without the hassle of uploading cheque leaf image," he said.

The Hindu's SIR data story wins gold at WAN-IFRA awards

The Hindu Bureau NEW DELHI

At WAN-IFRA's Digital Media South Asia Awards 2020, The Hindu bagged the "Gold" in the category of "Best AI-driven news product, format or strategy", for its data story on the annual election pattern in the Bihar Special Intensive Revision (SIR). The Hindu also won the "Silver" for "Best in content storytelling/information". "The Hindu Explains" newsletter won the bronze in the "best newsletter" category. The newspaper won bronze awards in the categories of "Best marketing campaign for a new brand", "best use of audience data", "best reader revenue". Among other winners, Cultures Newsworld bagged the "Gold" for best data visualisation, while Spot On won top honours for best emerging news source transparency and efficiency, he said.

NMC does away with ceiling on MBBS intake

The Hindu Bureau NEW DELHI

The National Medical Commission (NMC), in its latest notification, has deleted two important provisions related to intake of MBBS students in medical colleges across India. The clause in the Undergraduate Medical Education Regulations, 2023 that "colleges seeking increased number of seats cannot exceed a total of 150 MBBS students from the year 2024-25" shall be deleted. The notification also removed the limit of 100 MBBS seats per 10 lakh population in a state or a Union Territory. Changes have also been made in the maximum distance allowed between a medical college and the attached hospital. "The maximum distance between the plots of college and hospital shall be 15 km and in the case of North Eastern Region States and Himalayan States, maximum distance between the plots of college and hospital shall be 15 km," the notification said. The earlier stipulation was a fixed time of a maximum 30 minutes. The new regulations are expected to bring in more flexibility in establishing colleges.

Crossword puzzle grid with clues and solutions. Clues include: 1. Little one bearing and running (7), 2. Day a summer came back for a pilgrim (3,4), 3. Unearthed under ocean, perhaps a primitive craft (10), 4. Perfect example of pressure on a gas all around (7), 5. Standard location, abated by Johnny-come-lately (7), 6. The televiewer glad to reform part of the country (7), 7. Angered in other words (7), 8. Man with idea is mournful (8), 9. One left out to learn (8), 10. Down: 1. A top defender is a jumble (3,4), 2. Letter over weight, carrying on with an Asian flower (8), 3. With Teflon component rotate traffic sign (2,4), 4. Some of the old horse poems added up (4), 5. One over hundred, pronto (2,4), 6. "Hard over the place" - that's sensational news! (8), 7. Managed to involve staff subject (7), 8. Dobby breakdown analysis (5), 9. Unrepaired distribution for the beneficiaries (10), 10. Potty night in for a famous consonant (7), 11. Ginger worried about one coming out (8), 12. Fight over catching river fish (8), 13. Trick used to get uniform breath and defeat (8), 14. Delight with Royal Salute in the end (8), 15. Stop flipping at the top - it's most uncommon... (8), 16. ...skip short and clean (8).

Sudoku puzzle grid with clues and solutions. Clues include: 1. Relative to another article (7), 2. 8 5 5 4 6 9 1 2 6, 3. 6 1 9 2 4 6 9 1 3 4, 4. 2 8 1 3 5 6 7 9 4, 5. 9 8 1 4 6 9 9, 6. 9 8 1 4 6 9 9, 7. 4 4 4 3 6 6 8.

Lord Nrisimha, the saviour. Personal manifestation as Nrisimha is a personification of ferociousness. At the same time, Nrisimha is synonymous with supreme majesty, stature and poise, said the Dalai Lama. He is all pervasive and finds mention in every scripture, ranging from Bhagavata, Valmiki Ramayana, Vishnu Sahasranamam, Tiruppavai and Narayana among others. Nrisimha's quality is such that it is carried to other manifestations as well. Swami Vedanta Desikan's description of Rama disembarking from the pushpaka vimana sums it up beautifully when he refers to him as Raghava Simha. Similarly, in Tiruppavai, Andal introduces Krishna as Vinodai dan nagan (Vandaa's young lion). Both reinforce the profound majesty of Rama and Krishna. Nrisimha bursts from the pillar the minute Prahlada says Hari is present everywhere, at the exact moment of danger in order to protect his devotee. In other words, Nrisimha is ever-ready to spring to the defence of His devotee. In his intense to Krishna that Rakasini pours and dispatches through a cadaver, she entrusts Him help, but neither does she mention Krishna by name, even though she refers to Him in other ways. Rakasini further notes the equestrian's name as Nrisimha in Dwaraka. When the cadaver wonders why she is addressing it to Nrisimha when she wants him to deliver it to Krishna, Rakasini's reasoning is splendid. By addressing the receiver as Nrisimha, Rakasini is making it clear it is a cry for help and one needed at the earliest. As Kala Nrisimha, He would rush to the aid of His devotee and prevent her from falling from Nrisimha, who in turn offers her Shrayakastapa (return).

# EPFO to launch portal to track inoperative accounts

**The Hindu Bureau**

NEW DELHI

The Employees Provident Fund Organisation (EPFO) is set to launch E-PRAAPTI, a dedicated digital platform to facilitate identification, tracking, unique account number (UAN) linking, and activation of old EPF accounts.

A senior Labour Ministry official said E-PRAAPTI, or EPF Aadhaar-Based Access Portal for Tracking Inoperative Accounts, will provide a streamlined Aadhaar-based authentication mechanism that will enable members to securely access their old EPF account which may not have an UAN linked with it and initiate the process for updating their member profile, followed by seamless UAN linking and activation.

“In the initial phase, the



**Official says the portal will deliver immediate benefits to those who possess their member IDs**

portal will be member ID-based, ensuring a secure and efficient roll-out while delivering immediate benefits to a large segment of members who possess their member IDs,” the official said.

Going forward, E-PRAAPTI's scope will be expanded to include members who may not be able to recall or access their old

member IDs. “The platform is expected to reduce manual intervention, minimise documentation, and enhance transparency and efficiency,” he said.

**Claims settled**

The official said the EPFO had settled a record 8.31 crore claims in 2025-26, compared with 6.01 crore in 2024-25. “5.51 crore claims were for advance or partial withdrawals, indicating the ease of access to PF accounts, enabling members to draw upon their savings to meet their needs. 71.11% of advance claims were processed in auto mode (processed in three days), up from 59.19% in the previous year, minimising manual intervention. 6.68 crore members were able to file their claims without the hassle of uploading cheque leaf image,” he said.

## E-PRAAPTI

New Portal  
Aadhaar-based

## 8.31 Cr

Claims 2025-26  
(Record)

## 6.01 Cr

Claims 2024-25  
(Previous)

## 5.51 Cr

Advance/Partial  
Withdrawals

## 71.11%

Auto-mode  
Processing

## 3 Days

Auto-claim  
Settlement

### ★ Why in News | चर्चा में क्यों

- ▶ **EPFO is set to launch E-PRAAPTI (EPF Aadhaar-Based Access Portal for Tracking Inoperative Accounts) — a digital platform for UAN linking and activation of old EPF accounts.**  
EPFO ने E-PRAAPTI पोर्टल लॉन्च करने की घोषणा की — पुराने EPF खातों की UAN लिंकिंग और सक्रियकरण के लिए।
- ▶ **Portal provides Aadhaar-based authentication, allowing members to securely access old EPF accounts that may not have a UAN linked.**  
आधार-आधारित प्रमाणीकरण से सदस्य पुराने EPF खातों तक सुरक्षित पहुंच पाएंगे।
- ▶ **EPFO settled a record 8.31 crore claims in 2025-26 vs 6.01 crore in 2024-25 — a significant jump in PF accessibility.**  
2025-26 में रिकॉर्ड 8.31 करोड़ दावे निपटाए — 2024-25 में 6.01 करोड़ की तुलना में।
- ▶ **71.11% of advance claims processed in auto-mode (within 3 days), up from 59.19% in previous year — improving efficiency.**  
71.11% अग्रिम दावे ऑटो-मोड (3 दिन) में — पिछले वर्ष 59.19% से वृद्धि।
- ▶ **6.68 crore members filed claims without uploading cheque leaf image — digital ease.**  
6.68 करोड़ सदस्यों ने चेक लीफ अपलोड किए बिना दावे दाखिल किए।

### 📄 E-PRAAPTI: Full Details | पूर्ण विवरण

#### FULL FORM / पूरा नाम

**E-PRAAPTI = EPF Aadhaar-Based Access Portal for Tracking Inoperative Accounts**

ई-प्राप्ति = EPF आधार-आधारित एक्सेस पोर्टल फॉर ट्रैकिंग इनऑपरेटिव अकाउंट्स

#### 🕒 PHASE 1 — INITIAL

Member ID-based portal; secure roll-out; immediate benefits for members who possess their member IDs.  
प्रारंभिक चरण — सदस्य ID वाले सदस्यों को तत्काल लाभ।

#### 🕒 PHASE 2 — EXPANDED

Scope expanded to include members who cannot recall or access old member IDs — broader coverage.  
विस्तारित चरण — पुरानी ID याद न रखने वाले सदस्यों को भी कवर।

#### 🔑 KEY FEATURES

Aadhaar authentication → profile update → UAN linking → account activation → seamless PF access.  
आधार → प्रोफाइल अपडेट → UAN लिंकिंग → खाता सक्रियकरण।

#### 🎯 GOAL

Reduce manual intervention, minimise documentation, enhance transparency and efficiency in PF management.  
मैनुअल हस्तक्षेप कम करना, दस्तावेजीकरण न्यूनतम करना, दक्षता बढ़ाना।

### HISTORY / इतिहास

**Provident Fund concept in India: EPF Act 1952 enacted post-Independence to provide social security to industrial workers — part of Nehruvian welfare state vision. Pre-independence: Coal Mines Provident Fund (1948) was precursor. Royal Commission on Labour (1931) recommended PF for workers.**

EPF अधिनियम 1952 — स्वतंत्रता के बाद श्रमिकों को सामाजिक सुरक्षा; नेहरूवादी कल्याण राज्य। 1931 रॉयल लेबर कमीशन ने PF की सिफारिश की।

### ECONOMY / अर्थव्यवस्था

**EPFO manages Rs 21+ lakh crore corpus — 3rd largest pension fund globally. PF = forced savings → capital formation. 6.5+ crore inoperative accounts = locked capital worth thousands of crores. Advance claims = consumption support = multiplier effect on economy. EPFO invests in ETFs (15% of incremental corpus since 2015).**

EPFO कॉर्पस Rs 21+ लाख करोड़ — विश्व का तीसरा सबसे बड़ा पेंशन फंड; 6.5+ करोड़ निष्क्रिय खाते = बंद पूंजी; ETF में 15% निवेश।

### POLITY & GOVERNANCE / राजव्यवस्था

**EPF & Miscellaneous Provisions Act, 1952 — Central subject (List I); Ministry of Labour & Employment governs EPFO; EPFO = statutory body under Central Board of Trustees. Aadhaar-based KYC under Aadhaar Act 2016. Digital India mission integration. DLC (Directly Linked Claim) system = good governance example.**

EPF अधिनियम 1952 — केंद्रीय विषय; श्रम मंत्रालय; EPFO = वैधानिक निकाय; आधार अधिनियम 2016 KYC; डिजिटल इंडिया एकीकरण।

### SCIENCE & TECH / विज्ञान-तकनीक

**Aadhaar-based biometric authentication (UIDAI); UAN (Universal Account Number) = 12-digit unique identifier for EPFO members; Auto-mode claim processing using AI/ML algorithms; UMANG App integration; DigiLocker for document upload; E-nomination portal; EPFO Unified Member Portal.**

UIDAI आधार प्रमाणीकरण; UAN = 12-अंकीय पहचानकर्ता; AI/ML ऑटो-प्रोसेसिंग; UMANG ऐप, DigiLocker एकीकरण।

### SOCIAL JUSTICE / सामाजिक न्याय

**EPFO covers ~7 crore active subscribers in India; Social security for organised sector workers; Inoperative accounts affect migrant workers most — they change jobs across states; Women empowerment through PF withdrawal rights; Old age income security goal.**

EPFO ~7 करोड़ सक्रिय सदस्य; प्रवासी श्रमिकों के लिए सबसे उपयोगी; महिला सशक्तिकरण; वृद्धावस्था आय सुरक्षा।

### STATIC GK / स्थैतिक GK

**EPFO HQ: New Delhi | Founded: 1952 | Under: Ministry of Labour & Employment | Chairman: Union Labour Minister | CEO: Central Provident Fund Commissioner | EPFO interest rate 2024-25: 8.25% p.a. | EPS (Employees' Pension Scheme): 1995 | EDLI: Employees' Deposit Linked Insurance.**

EPFO मुख्यालय: नई दिल्ली; स्थापना: 1952; श्रम मंत्रालय; ब्याज दर 2024-25: 8.25%; EPS: 1995; EDLI बीमा।



## Legal & Regulatory Framework | कानूनी ढाँचा

- 1952** **EPF & Miscellaneous Provisions Act, 1952** — Mandates provident fund, pension, insurance for employees in establishments with 20+ workers. Penalty for non-compliance.  
20+ कर्मचारियों वाले प्रतिष्ठानों में PF, पेंशन, बीमा अनिवार्य।
- 1995** **Employees' Pension Scheme (EPS), 1995** — Monthly pension to EPF members on retirement at 58 years; employer contributes 8.33% to EPS, 3.67% to EPF.  
58 वर्ष पर मासिक पेंशन; नियोक्ता का 8.33% EPS में, 3.67% EPF में।
- 2016** **Aadhaar Act, 2016** — Legal basis for Aadhaar-based authentication used in E-PRAAPTI; Supreme Court 2018 upheld for welfare services.  
E-PRAAPTI के लिए आधार प्रमाणीकरण का कानूनी आधार।
- EDLI** **EDLI Scheme, 1976** — Employees' Deposit Linked Insurance; provides life cover to EPF members; max Rs 7 lakh claim.  
EDLI 1976 — EPF सदस्यों को जीवन बीमा; अधिकतम Rs 7 लाख।
- UAN** **UAN (Universal Account Number)** — 12-digit number allotted to each EPF member; remains same across employers/jobs; introduced 2014.  
UAN — 12-अंकीय; सभी नियोक्ताओं में एक ही; 2014 में शुरू।

**UPSC PRELIMS 2017**

With reference to EPFO, which of the following statements is correct?

- (a) Only central govt employees covered
- (b) Statutory body under Central Board of Trustees ✓
- (c) Under Finance Ministry
- (d) Voluntary for firms with 50+ workers

**UPSC PRELIMS 2021**

The Social Security Code, 2020 extends EPF benefits to which category?

- (a) Only private sector
- (b) Agricultural workers
- (c) Gig & platform workers ✓
- (d) Self-employed professionals

**UPSC GS-3 MAINS 2019**

Employees' Pension Scheme (EPS) is associated with which ministry?

- (a) Finance Ministry
- (b) Ministry of Labour & Employment ✓
- (c) Ministry of Social Justice
- (d) Commerce Ministry

**SSC CGL 2022**

EPFO was established under which Act?

- (a) Industrial Disputes Act 1947
- (b) Factories Act 1948
- (c) EPF & Misc. Provisions Act 1952 ✓
- (d) Payment of Wages Act 1936

**SSC CHSL 2021**

UAN stands for:

- (a) Unique Aadhaar Number
- (b) Unified Account Network
- (c) Universal Account Number ✓
- (d) Unique Account Nodule

**RAILWAY NTPC 2022**

The headquarters of EPFO is located in:

- (a) Mumbai
- (b) New Delhi ✓
- (c) Bangalore
- (d) Hyderabad

**BANK PO 2023**

EPFO interest rate for 2024-25 was fixed at:

- (a) 8.10%
- (b) 8.15%
- (c) 8.25% ✓
- (d) 8.50%

**UP PCS 2022**

Employees' Deposit Linked Insurance (EDLI) provides maximum cover of:

- (a) Rs 5 lakh
- (b) Rs 6 lakh
- (c) Rs 7 lakh ✓
- (d) Rs 10 lakh

**NEW — 2025**

E-PRAAPTI portal launched by EPFO uses which technology for authentication?

- (a) PAN-based
- (b) Aadhaar-based ✓
- (c) Bank KYC
- (d) Passport-based

Consider the following statements about EPFO and E-PRAAPTI:

EPFO और E-PRAAPTI के संदर्भ में निम्नलिखित कथनों पर विचार करें:

1. EPFO is a statutory body under the Ministry of Labour and Employment, functioning under the EPF & Miscellaneous Provisions Act, 1952.

✓ CORRECT — EPFO operates under the EPF Act 1952 and Labour Ministry. / सही।

2. E-PRAAPTI uses PAN-based verification to help members access inoperative EPF accounts.

✗ INCORRECT — E-PRAAPTI uses Aadhaar-based authentication, not PAN. / गलत — आधार-आधारित, PAN नहीं।

3. EPFO settled a record 8.31 crore claims in 2025-26, a significant increase over 6.01 crore in 2024-25.

✓ CORRECT — As per the article. / सही — लेख के अनुसार।

4. Universal Account Number (UAN) was introduced in 2010 to provide portability of PF accounts.

✗ INCORRECT — UAN was introduced in 2014, not 2010. / गलत — UAN 2014 में शुरू हुआ, 2010 में नहीं।

Which of the above statements are correct?

(a) 1 and 2 only

(b) 1 and 3 only ✓

(c) 2 and 4 only

(d) 1, 3 and 4

GS-2 | GOVERNANCE / शासन

"The launch of E-PRAAPTI portal by EPFO is a step towards realising the goals of Digital India. Critically examine how technology-driven reforms in social security can enhance welfare delivery in India." (250 words)

EPFO का E-PRAAPTI पोर्टल डिजिटल इंडिया के लक्ष्यों की दिशा में एक कदम — सामाजिक सुरक्षा में तकनीकी सुधारों का समालोचनात्मक विश्लेषण।

GS-3 | ECONOMY — SOCIAL SECURITY / अर्थव्यवस्था

"With over 6.5 crore inoperative PF accounts holding significant unclaimed funds, discuss the economic implications and the measures needed to reintegrate this capital into the financial system." (150 words)

6.5+ करोड़ निष्क्रिय PF खाते — आर्थिक निहितार्थ और पुनः एकीकरण के उपाय।

GS-2 | SOCIAL JUSTICE / सामाजिक न्याय

"The Social Security Code 2020 aims to extend EPFO coverage to gig and platform workers. Evaluate the challenges and opportunities in providing social security to India's informal workforce." (150 words)

सामाजिक सुरक्षा संहिता 2020 — गिग/प्लेटफॉर्म श्रमिकों को कवरेज — चुनौतियाँ और अवसर।

INTERVIEW / साक्षात्कार

"EPFO has over 7 crore active subscribers but millions of accounts remain inoperative. What structural reforms would you suggest to make India's provident fund system truly accessible and efficient for all workers?"

EPFO के 7 करोड़ सदस्य — फिर भी लाखों निष्क्रिय खाते — आप क्या सुधार सुझाएंगे?



## 10 Quick Revision Points — Last Minute Prep | 10 त्वरित पुनरावृत्ति बिंदु

01

**E-PRAAPTI = EPF Aadhaar-Based Access Portal for Tracking Inoperative Accounts; Aadhaar-authenticated.**

E-PRAAPTI — आधार-आधारित निष्क्रिय EPF खाते ट्रैक पोर्टल।

02

**EPFO settled record 8.31 crore claims in 2025-26 vs 6.01 crore in 2024-25.**

2025-26 में 8.31 करोड़ रिक्लेम दावे; 2024-25 में 6.01 करोड़।

03

**71.11% advance claims processed in auto-mode (3 days); up from 59.19% previous year.**

71.11% ऑटो-मोड (3 दिन); पिछले वर्ष 59.19%।

04

**5.51 crore claims = advance/partial withdrawals; 6.68 crore = no cheque leaf upload needed.**

5.51 करोड़ अग्रिम/अंशिक; 6.68 करोड़ बिना चेक लीफ।

05

**EPFO established 1952; HQ New Delhi; under Ministry of Labour & Employment; governed by CBT.**

EPFO 1952; नई दिल्ली; श्रम मंत्रालय; CBT।

06

**UAN = Universal Account Number; 12-digit; introduced 2014; portable across employers.**

UAN = 12-अंकीय; 2014 में शुरू; नियोजक-पोर्टेबल।

07

**EPF contribution: Employee 12% + Employer 12% of basic wages; employer split — EPS 8.33%, EPF 3.67%.**

कर्मचारी + नियोजक दोनों 12%; EPS = 8.33%, EPF = 3.67%।

08

**EPFO interest rate 2024-25: 8.25% p.a.; manages Rs 21+ lakh crore corpus; 3rd largest pension fund globally.**

ब्याज दर 8.25%; Rs 21+ लाख करोड़ कॉर्पस; विश्व में तीसरा।

09

**EDLI: max Rs 7 lakh; EPS retirement at 58 yrs; Social Security Code 2020 extends to gig workers.**

EDLI Rs 7 लाख; EPS 58 वर्ष; SS Code 2020 = गिग श्रमिक।

10

**6.5+ crore inoperative accounts = locked capital; E-PRAAPTI targets their reactivation through Aadhaar.**

6.5+ करोड़ निष्क्रिय खाते = E-PRAAPTI से पुनः सक्रिय।

## INBRIEF

**DRI gets Canada nod for generic Semaglutide injection**

Dr. Reddy's Laboratories has received a Notice of Compliance (NOC) from Health Canada for its generic Semaglutide injection. It has become the first company to receive the market authorisation for generic Semaglutide Injection in Canada, ahead of Health Canada's review target date. The authorisation covers the 2 mg/ml and 1 mg/ml (0.34 mg/ml) Canada is recognised as the world's second-largest market for Semaglutide. Dr. Reddy's said, citing RPA's MAY 13 2025 numbers. With launch preparations under way, it is well-positioned to bring the "important treatment option available to Canadian patients". Semaglutide is indicated for the once-weekly treatment of adult patients with Type 2 diabetes to improve glycaemic control, the company said.

**Oil firms selling petrol at ₹14 a litre loss, diesel at ₹18. ICRA**

Oil marketing companies (OMCs) are selling petrol and diesel at a loss of ₹14 per litre and ₹18 per litre, respectively, at elevated crude prices, outpace capped retail fuel rates, squeezing marketing margins. Steeper losses on petrol and diesel, the elevated energy price per West Asia crisis are likely to leave companies with an under recovery of ₹100-150 crore on cooking gas LPG in the current fiscal, while fertiliser subsidy is projected to rise to ₹2.09 to 2.25 lakh crore. The Ministry of Petroleum and Chemicals, Public and increasing cost pressures across downstream industries. Crude prices before the West Asia crisis broke cost were around \$70-72 a barrel. "The stable pump prices for auto fuels amid elevated international oil prices are impacting the profitability of the OMCs," said Prashant Vaidya, Senior VP and Co-Group Head, ICRA.

**Safran, Uni Titech ally for plane engine parts**

The Hindu Business

MUMBAI

Safran Aircraft Engines, which is into aircraft propulsion systems, has signed a memorandum of understanding with Uni Titech Pvt. Ltd., a Bengaluru Group firm, to make components for the CFM LEAP engine programme.

Under this, Uni Titech would start producing aluminium investment cast parts for the LEAP-1A and LEAP-1B engines at its facility in Bharuod, Karnataka.

"The components will be cast, precisely machined and receive specialised treatment to India. In accordance with the strict quality, safety, and certification standards required for next-generation commercial aircraft engines."

The LEAP engine powers the world's most advanced single-aisle commercial aircraft.

"This partnership with Safran Aircraft Engines highlights our expertise in advanced metallurgy and precision engineering, as well as our commitment to supporting global aerospace programmes," said Rajendra Bhat, group vice president of global metallurgy, Nestorvala Group.

"By manufacturing critical LEAP engine components in India, we intend to contribute to the growth of a globally competitive aerospace ecosystem," he said.

"Our collaboration with Uni Titech, our first aircraft engine partner in India, marks an important step in strengthening the end-to-end supply chain of our global supply chain," said Dominique Dupuy, VP manufacturing at Safran Aircraft Engines.

**Increased imports buoy natural gas stocks in March**

Total natural gas available for sale in India grew 7.8% in March, the gross domestic production of 2,874 MMSCM during the month, as per provisional PVAC data, was 4.9% lower on a YoY basis

Sudhakar Ghosh  
NEW DELHI

Amid the looming fuel supply disruptions due to the West Asia conflict, the total natural gas available for sale in India grew 7.8% in March 2026, fuelled by an increase in imports of liquefied natural gas (LNG), according to latest government data.

The increase in availability comes despite India's net domestic production of natural gas for sale dipping 4.3% in March 2026, the first month following the start of the West Asia crisis.

Separately, during a press briefing, Mukesh Mangal, Additional Secretary in the Ministry of Ports, Shipping and Waterways, confirmed to reporters that the Shipping Corporation of India (SCI) was looking at how it could resume services to West Asia.



March has seen India's imports of LNG jumped 20.5% on a year-on-year basis to 2,888 MMSCM during this period. AP/PTI

"Starting shipping services is not like we decide today and start tomorrow, it is a combination of many things like getting cargo, arranging berthing on West Asia ports, transport of cargo from that port to the country of different countries," he said.

On India's assessment of the UAE cutting the Organisation of the Petroleum Exporting Countries (OPEC) and its impact on prices, Sujata Sharma,

Joint Secretary in the Petroleum Ministry said "It is too early to comment". India's imports of LNG, on the other hand, jumped 20.5% on a year-on-year basis to 2,888 MMSCM during this period.

Overall, according to the provisional data, the total gas available for consumption, inclusive of both imports and domestic production, stood at 5,726 MMSCM, although PVAC cautioned that the figures could be "much lower" owing to the situation in West Asia.

**Govt. proposes E100 as approved fuel**

Jashil Chandra  
NEW DELHI

The Ministry of Road Transport and Highways has issued a draft notification proposing to recognise E100 or 100% ethanol as an approved automotive fuel, clearing the way for the production of vehicles capable of running on ethanol. The proposed amendments relate to Rule 115, sub-rule 115 of the Central Motor Vehicle Rules (CMVR), which governs the recognition and certification of automobiles as fuels in India.

A key change allows vehicles to be certified for up to 88% ethanol blend to now be certified for 100% ethanol, paving the way for pure ethanol-powered vehicles rather than just blended fuel options. A senior government official explained that the amendment will allow for "homologation" and type approval of E-100 vehicles by testing against Indian Automotive Research

Association of India, facilitating their roll-out and certification by manufacturers. Homologation is the official certification process used to certify a vehicle, or its component, against technical, safety, and environmental regulations before it can be sold or used on public roads.

**Gold shining as investment: WGC**

The Hindu Business

MUMBAI

Demand for the yellow metal in India in the January to March quarter (Q1 2026) rose 10% year-on-year (YoY) to 16.6 tonne despite high prices.

India's Q1 2026 gold demand rose 10% to ₹2,27,830 crore, as per the data released by World Gold Council (WGC).

A six-member panel gold jewellery on display inside a showroom in Kolkata.

As volume trends and value growth, shaped by record-high prices and evolving consumer preferences," said Jashil Jain, regional CEO, India, WGC.

He said when jewellery demand faced notable headwinds during the quarter, investment demand emerged as a key driver of overall growth.

"This strong momentum highlights increasing investor confidence in gold as a strategic asset, supported by heightened global uncertainty and its role as an effective hedge against inflation and market volatility," he said.

On the future, he said while elevated prices may act as a near-term headwind for jewellery demand, the summer wedding season and regional festivals would provide support, building on the momentum seen during Akshaya Tritiya.

**Gold shining as investment: WGC**

Lalendu Mishra  
NEW DELHI

"At the same time, investment demand is likely to remain robust, with gold contributing to be viewed as a safe-haven asset and an important portfolio diversifier amid ongoing global uncertainty and global.

We estimate full year demand to be in the range of 65-70 tonne," the WGC official stated.

The average quarterly price of an ounce of gold in Q1 2026 was \$1,916.19 compared with \$1,873.79 in Q1 2025, WGC said.

"Gold imports in India surged 39% to 196.4 tonne in the quarter from 141.2 tonne a year ago.

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"Gold imports in India surged 39% to 196.4 tonne in the quarter from 141.2 tonne a year ago.

**You've got mail...**

Mail delivery by courier has a 120-year-old tradition in the apartment region. Surveys show, more than 100 letters are delivered across the city, as many of the 65 households in Lohde do not have a street mail connection. AP/PTI

**AWL flags 20% rise in oil-linked costs amid West Asia conflict**

Bengaluru

Indian consumer goods maker AWL Aqil Business is grappling with a roughly 20% surge in some crude-linked input costs as a result of the West Asia conflict, the company said.

The pressures reflect a broader industry trend, with prices such as refined white sugar maker Hindustan Unilever raising prices to counter higher crude-linked input costs.

"Costs have gone up for us in terms of chemicals, packing material and coal, so that is something which remains a cause of concern even today," Shrikant Kas

translating into a cost impact of roughly 2% to 3% on the bottom line, he added.

Global oil prices have surged amid fears of supply disruptions. Brent crude has climbed from the low \$70s to barrel before the Middle East conflict to above \$100, market analysts in an interview.

The company, which is producing packaging and fuel use at its plants in India, is adjusting prices in line with market movements, which is about 20% above the rest of the industry, he said.

Input costs for some crude-linked materials have risen by about 20% since the conflict began,

**'India, U.K. need to simplify regulatory mechanisms'**

Vinaya Deshpande Panth  
MUMBAI

India and the United Kingdom need to simplify their complex regulatory mechanisms, London's Lady Mayor Dame Susan Langley told *The Hindu*.

The comments are significant on the background of the India-U.K. Free Trade Agreement (FTA) which will be effective soon. During her maiden visit to India, the International Ambassador for the U.K.'s financial and professional services sector, emphasised on the need for both the countries to understand each other's markets more strategically, and discussed the barriers for the rolling out of the FTA.

She lauded India's Aarogya experiment but added that the U.K. will not walk that path, though it is looking for a universal identification of the system.

"What you have done with Aarogya is really impressive, but I can't say that we will be following it up," she said. She also spotted the opportunities for the British insurance companies in India, which are one of the under-insured countries in the world. She developed links between London and Mumbai, adding that their financial sectors by and large looked similar.

"There is a need to understand each other's regulatory environment," she said, when asked about the constant issues she hears from the British companies about the regulatory environment in India, which she said is not as clear as it should be.

Speaking at the launch of think-tank Council on Energy, Environment and Water (CEEW)'s digital analytics platform "CRANEV", Mr. Goyal said, "There can be no better way to get more acceptability, more conviction and more action from corporates than consumer demand".

He added, "If we consumers value products made with lower carbon emissions and not carbon impact on environment, businesses will become more conscious".

Further, he sought to encourage, notwithstanding the potential hindrance among corporates to green products and services, it was essential they have an economically-viable proposition.

Look at EBITDA. At the end of the day, after all the good intention, the companies are going to look at the EBITDA and profit, he said. It is the stock market and shareholder are going to recognise. Therefore, we will have to correct each of these opportunities into an economically viable product," he stated, adding the government would also have to go along with the effort.



Dame Susan Langley

round. "The thing with regulation is, each year when you review it, you add more to it. You rarely remove anything or make things simpler. Over time, it gets to a stage where it becomes too complex. I think, India and the U.K. have recognised the need. I would not say, deregulate. I would never advocate that. But simplification is a very good word," she said. Ms. Langley visited New Delhi and Mumbai from April 25 to April 28, where she met industry leaders, government officials and Ministers.

Barriers for FTA. Speaking of the barriers in the success of the long-awaited Free Trade Agreement, she said that the British companies still lacked an understanding of the Indian markets and financial ecosystem. "Even with the FTA, we need case studies and real success stories to encourage people to invest in both directions," she said, emphasising on the need to highlight the success stories from India and the U.K.

**'Consumer demand must to spur green products'**

The Hindu Business

MUMBAI

Consumers demanding products and services with lower carbon footprint would be a crucial factor in driving corporates towards adopting more green practices and products, Union Minister for Commerce and Industry Piyush Goyal said on Wednesday.

He added it was also essential for corporates to have economically-viable proposition.

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**'Global auto industry facing demanding environment'**

Press Trust of India  
NEW DELHI

The global automotive industry is facing a demanding environment due to factors such as uncertainty linked to trade tensions, supply chains and energy prices, said International Organisation of Motor Vehicle Manufacturers, president Shashil Chandra.

Speaking at the launch of OICA's Global Automotive Industry's annual assessment and investment data on the sidelines of the Beijing Motor Show, he said technological change, geopolitical pressures and diverging public policies are reshaping the global automotive industry.

He said the industry is facing a demanding environment due to factors such as uncertainty linked to trade tensions, supply chains and energy prices, said International Organisation of Motor Vehicle Manufacturers, president Shashil Chandra.

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# Govt. proposes E100 as approved fuel

**Jagriti Chandra**

NEW DELHI

The Ministry of Road Transport and Highways has issued a draft notification proposing to recognise E100 (or 100% ethanol) as an approved automotive fuel, clearing the way for certification and large-scale production of vehi-


cles capable of running entirely on ethanol. The proposed amendments relate to Rule 115, sub-rule (18) of the Central Motor Vehicles Rules (CMVR), which governs the recognition and specification of alternative fuels in India.

A key change allows vehicles earlier approved for up to 85% ethanol

blends to now be certified for 100% ethanol, paving the way for pure ethanol-powered vehicles rather than just blended fuel options. A senior government official explained that the amendments will allow for “homologation” and type approvals of E-100 powered vehicles by agencies like Automotive Research

Association of India, facilitating their roll-out and adoption by consumers.

Homologation is the official certification process ensuring a vehicle, or its components, complies with government technical, safety, and environmental regulations before it can be sold or used on public roads.

Aspect	Details (English)	विवरण (Hindi)	
News	Govt proposes <b>E100 (100% ethanol)</b> as approved automotive fuel	सरकार ने E100 (100% एथेनॉल) को वाहन ईंधन के रूप में प्रस्तावित किया	
Ministry	Ministry of Road Transport & Highways (MoRTH)	सड़क परिवहन एवं राजमार्ग मंत्रालय	
Legal Change	Amendment in <b>Rule 115(18), CMVR</b>	CMVR नियम 115(18) में संशोधन	
Purpose	Enable certification & production of ethanol-only vehicles	एथेनॉल आधारित वाहनों को अनुमति देना	
Earlier Limit	Vehicles allowed up to <b>E85 (85% ethanol)</b>	पहले E85 तक अनुमति थी	
New Proposal	Allow vehicles running on <b>E100</b>	अब 100% एथेनॉल की अनुमति	
Approval Process	<b>Homologation (type approval)</b> by agencies like ARAI	ARAI द्वारा होमोलोगेशन	
Meaning of Homologation	Certification that vehicle meets safety & emission norms	सुरक्षा व उत्सर्जन मानकों की जांच	

## Background & History

Year	Development
2003	Ethanol Blending Programme (EBP) started
2018	National Biofuel Policy launched
2021	EBP Phase-II (target E20 by 2025-26)
2024-25	India achieved ~15–20% blending
2026	Proposal for E100

## What is E100?

Feature	Explanation
Composition	100% Ethanol (no petrol)
Source	Sugarcane, maize, biomass
Type	Renewable biofuel
Current Use	India uses E10–E20 mostly

## Economic Significance

Area	Impact
Oil Import	Reduces crude oil import bill
Farmers	Increases income (sugarcane, maize demand)
Rural Economy	Boost to ethanol industry
Forex Saving	Saves foreign exchange
Employment	Biofuel sector job creation

## Polity & Governance

Aspect	Details
Law	Central Motor Vehicles Rules (CMVR), 1989
Ministry	MoRTH
Agencies	ARAI, ICAT
Policy Link	National Biofuel Policy
Governance Goal	Atmanirbhar Bharat

## Environmental Impact

Benefit	Explanation
Lower Emissions	Reduces CO <sub>2</sub> emissions
Cleaner Fuel	Less pollution than petrol
Climate Goals	Supports India's Net Zero 2070
SDGs	SDG 7 (Clean Energy), SDG 13

## Challenges

Issue	Explanation
Engine Compatibility	Need for E100 compatible engines
Infrastructure	Storage & distribution issues
Feedstock	Dependence on agriculture
Cost	May not be cheaper initially
Food vs Fuel	Debate over crop usage

## *You've got mail...*



**Boat mail:** Deutsche Post delivery staff member Andrea Bunar manoeuvres her vessel as she makes the season opening delivery tour of the Spreewald barge postal delivery service on Wednesday. Mail delivery by barge has a 129-year-old tradition in the Spreewald region. Every week, more than 600 letters are delivered across the river, as many of the 65 households in Lehde do not have a direct road connection. AFP

# RBI LAUNCHES MISSION SAKSHAM FOR COOPERATIVE BANKS



📅 April 29, 2026 | Current Affairs Today – Latest Current Affairs 2026-2027

## WHY IN NEWS?

The Reserve Bank of India (RBI) has launched **Mission SAKSHAM**, a nationwide capacity-building programme for **Urban Cooperative Banks (UCBs)** to improve governance, resilience, and professional standards across the sector.

## WHAT IS MISSION SAKSHAM?

- A mission-mode programme for Urban Cooperative Banks (UCBs).
- Aims to modernise cooperative banking while preserving its community-focused character.
- Covers nearly 1.40 lakh participants across India.
- Delivered through both physical (classroom) and digital (e-learning) training modules.



## OBJECTIVES OF MISSION SAKSHAM



- Strengthen managerial and operational capabilities within UCBs.
- Improve governance **standards**, compliance culture and institutional resilience.
- Build professionally managed cooperative banks aligned with modern banking standards.
- Enhance risk management, digital adoption and customer service.
- Foster a sustainable ecosystem for long-term institutional strengthening.

## WHO WILL BE TRAINED?



A wide range of stakeholders within Urban Cooperative Banks, including:

- Board Members
- Senior Management
- Risk Officers
- Compliance Officers
- Audit Heads
- IT Staff and Employees
- Other key operational staff

Training will be through a combination of classroom sessions and e-learning modules, with course material available in regional languages wherever possible.

## COLLABORATIVE SECTOR-WIDE APPROACH



Mission SAKSHAM has been designed in consultation with:

- Umbrella organisation of cooperative banking sector
- National-level cooperative federations
- State-level cooperative federations

This ensures that training reflects the real needs of the sector and supports long-term institutional strengthening across the country.

## EXAM BACKGROUND: COOPERATIVE BANKING IN INDIA



- Cooperative banking in India has a long and rich history dating back to the early 20th century.
- First cooperative credit societies were established under the Cooperative Credit Societies Act, 1904.
- The sector includes:
  - Urban Cooperative Banks (UCBs)
  - State Cooperative Banks (StCBs)
  - District Central Cooperative Banks (DCCBs)
  - Primary Agricultural Credit Societies (PACS)
- UCBs were brought under RBI regulation w.e.f. 1966.

## IMPORTANT FACTS FOR EXAMS



- Urban Cooperative Banks are regulated by RBI for banking operations and by state cooperative laws for management aspects.
- RBI was established on April 1, 1935, under the Reserve Bank of India Act, 1934.
- NUCFDC (National Urban Cooperative Finance and Development Corporation) provides umbrella support to UCBs.
- Cooperative banks mainly serve local communities and small businesses with a member-owned structure.



## ECONOMIC SIGNIFICANCE

- Mobilise savings and provide credit to underserved urban and semi-urban areas.
- Support MSMEs, retail trade, housing finance and small businesses.
- Promote financial inclusion and local economic development.
- Strengthen the cooperative movement and community participation in finance.



## CHALLENGES FACING UCBs

- Weak governance and lack of professional management.
- High NPAs and inadequate risk management systems.
- Limited technology adoption and digital infrastructure.
- Compliance gaps and regulatory complexities.
- Competition from commercial banks, NBFCs and digital lenders.



## MISSION SAKSHAM: EXPECTED IMPACT

- Stronger governance and transparency.
- Better compliance with regulatory norms.
- Improved service delivery and customer trust.
- Enhanced financial stability and risk management.
- Future-ready UCBs capable of leveraging technology and innovation.
- Contributes to 'Sahakar se Samridhi' (prosperity through cooperation).

# BANGLADESH NEARS NUCLEAR POWER WITH ROOPPUR PLANT



📅 April 29, 2026 | Current Affairs Today – Latest Current Affairs 2026-2027



## WHY IN NEWS?

Bangladesh has entered the final stage before nuclear power generation as uranium fuel loading began at Unit-1 of the **Rooppur Nuclear Power Plant**. This is a historic milestone in the country's energy sector.

## KEY HIGHLIGHTS

- Uranium fuel loading started at Unit-1.
- Final stage before trial electricity generation.
- Around 300 MW electricity may be supplied to the national grid on a trial basis by August 2026.
- Full-scale commercial generation expected within 10 months after successful testing.

## ABOUT ROOPPUR NUCLEAR POWER PLANT



**Location:** Rooppur, Pabna District, Bangladesh



**Project:** Rooppur Nuclear Power Plant



**Implemented by:** Bangladesh Atomic Energy Commission (BAEC)



**International Partner:** Russia (Rosatom – Russia's state nuclear corporation)



**Units:** 2 Units



**Capacity:** 1,200 MW per unit



**Total Installed Capacity:** 2,400 MW



**Estimated Cost:** ~\$12.65 billion (approx.)



**Expected Commercial Operation:** 2026-27

## SIGNIFICANCE

- Bangladesh will become the 33rd country in the world to generate nuclear power.
- Will meet around 10-12% of Bangladesh's total electricity demand once fully operational.
- Reduces dependence on imported fossil fuels.
- Strengthens energy security and ensures stable long-term power supply.
- Supports climate commitments by providing large-scale low-carbon electricity.

## HISTORY & BACKGROUND

- 1960s** • Bangladesh (then East Pakistan) started exploring nuclear energy for development and energy needs.
- 1973** • Bangladesh Atomic Energy Commission (BAEC) was established.
- 2009** • MoU signed with Russia for construction of a nuclear power plant at Rooppur.
- 2017** • Construction work formally began.
- 2026** • Uranium fuel loading at Unit-1 marks the final pre-generation stage.

## India–Bangladesh Power Relations

- India is a major power trade partner for Bangladesh.
- Bangladesh imports electricity from India through the power grid.

The Rooppur project will strengthen Bangladesh's self-reliance in power and may reduce import dependence in the future.



## ECONOMIC IMPORTANCE



- Reduces dependence on imported coal, LNG and oil.
- Ensures stable and cheaper electricity for industries and households.
- Supports industrial growth, FDI attraction and job creation.
- Strengthens energy infrastructure and long-term economic development.



## POLITY & GOVERNANCE

- The project is managed by Bangladesh Atomic Energy Commission (BAEC) under the Ministry of Science and Technology.
- Approved by the government as part of Bangladesh's long-term energy policy.
- Subject to regulatory oversight for safety, security and environmental compliance.
- Strengthens Bangladesh's strategic autonomy in the energy sector.



## INTERNATIONAL & DIPLOMATIC ASPECTS

- Implemented with Russia's support through Rosatom.
- Reflects strong Bangladesh–Russia strategic partnership.
- Enhances regional energy cooperation in South Asia.
- Important for Bangladesh's diplomatic standing and technological collaboration.



## ENVIRONMENT & SAFETY

- Nuclear power is a low-carbon source of electricity.
- Strict safety protocols, modern technology and international standards are being followed.
- Radioactive waste management and emergency preparedness systems are in place.



## CHALLENGES

- High initial capital cost and loan dependency.
- Safety and security concerns (earthquakes, floods, terrorism).
- Need for skilled manpower and advanced technology.
- Public awareness and radiation safety concerns.



## EXAM RELEVANCE (GS PAPER)

- GS Paper 1 – Geography: Locations, physical features and natural resources.
- GS Paper 2 – Polity & Governance: Role of BAEC, science & technology policy.
- GS Paper 3 – Economy: Energy security, infrastructure development, international trade.
- GS Paper 3 – Environment: Climate change, low-carbon energy sources.
- GS Paper 2 – International Relations: India-Bangladesh relations, Russia ties.

## POSSIBLE PRELIMS QUESTIONS

- Q1. Rooppur Nuclear Power Plant is located in which country?  
(a) India (b) Bangladesh (c) Nepal (d) Sri Lanka
- Q2. Which country is assisting Bangladesh in the construction of the Rooppur Nuclear Power Plant?  
(a) China (b) Russia (c) Japan (d) USA
- Q3. What is the total installed capacity of the Rooppur Nuclear Power Plant?  
(a) 1,200 MW (b) 2,400 MW (c) 4,800 MW (d) 6,000 MW
- Q4. Which organisation is responsible for implementing the Rooppur Nuclear Power Plant in Bangladesh?  
(a) NPCIL (b) Rosatom (c) BAEC (d) IAEA
- Q5. Nuclear power is considered a low-carbon source of energy because it:  
(a) Produces more carbon (b) Uses fossil fuels  
(c) Emits very low greenhouse gases (d) Depends on coal

# FRANCE SETS 2050 DEADLINE TO END FOSSIL FUELS



📅 April 29, 2026 | Current Affairs Today – Latest Current Affairs 2026-2027

## WHY IN NEWS?

France has unveiled a detailed roadmap to phase out fossil fuels by 2050, becoming one of the first countries to set legally binding deadlines to end the use of coal, oil and gas. The plan was announced at the International Conference on the Just Transition Away from Fossil Fuels in Santa Marta, Colombia.

## KEY HIGHLIGHTS

- France will phase out coal by 2030, oil by 2045, and gas by 2050.
- It is a comprehensive roadmap integrating climate and energy targets.
- Aims to reduce greenhouse gas emissions by 5% annually (2024–2028) and achieve carbon neutrality by 2050.
- Focus on nuclear energy, electrification of transport and heating, and global clean energy support.



## TIMELINE: FRANCE'S FOSSIL FUEL PHASE-OUT PLAN



Reduce GHG emissions by 5% annually (2024–2028).

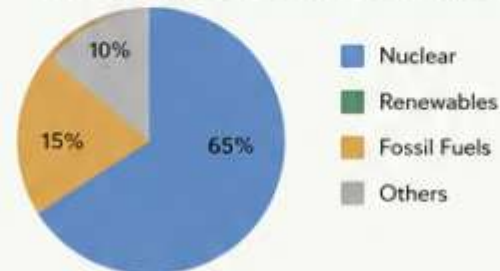
## WHY THIS PLAN IS UNIQUE?

- Unlike net-zero pledges, France's plan sets a clear end date for fossil fuel use.
- Focuses on real economy-wide transformation, not just emissions targets.
- Described by experts as a "first mover" roadmap.
- Provides clarity for investors, industries and global climate diplomacy.

## BACKGROUND & HISTORY

- 1973** • Oil Crisis: France invested in nuclear energy for energy security.
- 1970s-80s** • Expansion of nuclear power under the 'Messmer Plan'.
- 1990s** • France became a leader in low-carbon electricity.
- 2015** • Played a key role in negotiating the Paris Agreement.
- 2026** • Announces first-of-its-kind roadmap to end fossil fuel use by 2050.

## ABOUT FRANCE'S ENERGY MIX (2024)



- France gets ~65% of its electricity from nuclear power.
- One of the lowest carbon intensity grids in the world.

## ECONOMIC SIGNIFICANCE

- Reduces dependence on imported fossil fuels and improves energy security.
- Boosts green industries, innovation and job creation.
- Supports sustainable economic growth and competitiveness.
- Long-term savings on fuel imports and climate-related damages.

## POLICY & GOVERNANCE ASPECTS



- Roadmap aligned with France's Climate & Resilience Law.
- Regular monitoring, transparent reporting and public accountability.
- Strong state role in energy planning and infrastructure.
- Supports Just Transition ensuring social fairness & worker retraining.

## ENVIRONMENTAL IMPACT



- Significant reduction in greenhouse gas emissions.
- Improves air quality and public health.
- Protects biodiversity and ecosystems.
- Reinforces global goal of limiting warming to 1.5°C.

## INTERNATIONAL & DIPLOMATIC IMPORTANCE



- Strengthens France's leadership in global climate action.
- Supports Paris Agreement and COP process.
- Encourages other nations to adopt clear phase-out timelines.
- Promotes climate justice and equitable energy transition.

## CHALLENGES AHEAD



- High transition costs and infrastructure investments.
- Managing public acceptance and energy affordability.
- Phase-out of gas-dependent industries.
- Global coordination and technology transfer needed.



## IMPORTANT FACTS FOR EXAMS

- France is Europe's second-largest economy.
- First major country to set legally binding deadline to end all fossil fuels.
- Hosts major climate diplomacy forums and contributes to global climate finance.
- COP30 (2025) was held in Brazil (Belém).
- Tuvalu is among the most vulnerable to sea-level rise.
- Carbon neutrality = Net-zero emissions.



## GLOBAL CONTEXT

- Many countries have net-zero targets (e.g., UK 2050, EU 2050, China 2060), but France is first to target phase-out of fossil fuels.
- Fossil fuel phase-out is crucial to keep global warming within 1.5°C.
- The roadmap was welcomed by climate-vulnerable nations during Santa Marta conference.

100% PRACTICE

PREVIOUS YEAR RELATED MCQ

PREVIOUS YEAR RELATED MCQ

### MCQs – PRACTICE

**Q1.** Which country has set a target to end all fossil fuel use by 2050?

- A. Germany      B. France  
C. Japan        D. India

**Q2.** France plans to phase out:

1. Coal by 2030  
2. Oil by 2045  
3. Gas by 2050

Which of the statements given above are correct?

- A. 1 and 2 only      B. 2 and 3 only  
C. 1 and 3 only      D. 1, 2 and 3

**Q3.** GHG emissions reduction target set by France for 2024–2028 is:

- A. 3% annually      B. 5% annually  
C. 7% annually      D. 10% annually

**Q4.** COP30 will be held in which country?

- A. India      B. Brazil      C. Egypt      D. UAE

### PREVIOUS YEAR RELATED MCQs

(UPSC Prelims 2023)

**Q.** Consider the following statements about the Paris Agreement:

1. It aims to limit global warming well below 2°C.  
2. It is legally binding on all countries.  
3. India is a signatory to it.

Which of the statements given above are correct?

- A. 1 and 3 only      B. 2 and 3 only  
C. 1 and 2 only      D. 1, 2 and 3

(UPSC Prelims 2022)

**Q.** Consider the following about carbon neutrality:

1. It is achieved when greenhouse gas emissions released to the atmosphere are balanced by removals.  
2. It means zero emissions of CO<sub>2</sub> from fossil fuels.

Which of the above statements is/are correct?

- A. 1 only      B. 2 only      C. Both 1 and 2      D. Neither 1 nor 2

### PREVIOUS YEAR RELATED MCQs

(UPSC Prelims 2021)

**Q.** With reference to the COP-26 climate summit, consider the following statements:

1. It was held in Glasgow, Scotland.  
2. The theme was 'Together for Our Planet'.  
3. It aimed to finalize the Paris Rulebook.

Which of the statements given above are correct?

- A. 1 and 2 only      B. 2 and 3 only  
C. 1 and 3 only      D. 1, 2 and 3

(UPSC Prelims 2019)

**Q.** Consider the following statements:

1. Emission of methane contributes more to global warming than carbon dioxide.  
2. Methane emissions can be reduced by adopting organic farming practices.

Which of the above statements is/are correct?

- A. 1 only      B. 2 only      C. Both 1 and 2      D. Neither 1 nor 2

# THE DAILY QUIZ

## Adolf Hitler died on this day in 1945. A quiz on the dictator of Germany

Radhika Santhanam

### QUESTION 1

What word meaning 'guide' in German was used to refer to Hitler?

### QUESTION 2

In 1923, Hitler attempted to pull off a coup and overthrow the Weimar Republic; the attempt landed him in prison. What was it called?

### QUESTION 3

What is the name of the totalitarian dictatorship set up by Hitler from 1933 to 1945?

### QUESTION 4

In 1936, the Nazi regime used this international sporting event for propaganda. It wasn't held again until 1948. Which event was this, and what event caused its delay?

### QUESTION 5

The Axis Alliance was formed between Hitler, Mussolini, and another leader. Name him.



### Visual Question:

If you're a Harry Potter fan, you would have heard of the Chamber of Secrets. But have you heard of the Chamber of Horrors? This statue is found in which museum's chamber of horrors?

# Word of the day

## **Esoteric:**

confined to and understandable by only an enlightened inner circle

---

**Synonyms:** obscure, difficult, complex

---

**Usage:** *The book uses esoteric terms that most readers don't understand.*

---

**Pronunciation:** [newsth.live/esoteric](http://newsth.live/esoteric)

---

**International Phonetic Alphabet:** /esə'terɪk/

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# Word of the day

## **Formidable:**

inspiring fear

---

**Synonyms:** redoubtable, unnerving

---

**Usage:** *The army faced a formidable enemy on difficult terrain.*

---

**Pronunciation:** [newsth.live/3nYFYA/](http://newsth.live/3nYFYA/)  
formidable

---

**International Phonetic Alphabet:** /fə'mɪdəbəl/

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