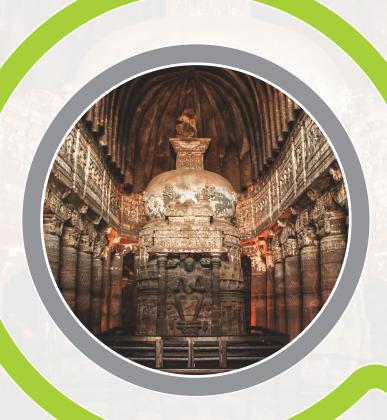


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New Commandant of the Pune's Military Institute of Technology

Why in News?

Rear Admiral V. Ganapathy, a distinguished Indian Navy Flag Officer, has taken charge as Commandant of the Military Institute of Technology (MILIT), Pune.

Key Points

- Military Institute of Technology (MILIT):
 - ★ Background:
 - The MILIT was established on 19 January 2012, after being carved out from the Defence Institute of Advanced Technology (DIAT)—a Deemed University and grantsin-aid institution under the **Defence Research and Development Organisation** (DRDO).
 - ★ Administrative Transition and Reorganisation:
 - From 2012 to 31st March 2015, MILIT functioned under HQ DRDO as its 52nd lab.
 - On 1st April 2015, MILIT was reconstituted as an Armed Forces Training Institute (AFTI) under the Headquarters Integrated Defence Staff (IDS).
 - ★ Location and Composition:
 - MILIT is located in Girinagar, Pune, and now operates under the Ministry of Defence as a dedicated inter-service training institution.
 - It is headed by a Commandant of the rank of Major General or equivalent, appointed on a rotational basis from the Army, Navy, and Air Force for a two-year tenure.

Indian Navy

- The **East India Company's naval arm** came under the British Crown on 1st May 1830, becoming the Indian Navy, and was later renamed Her Majesty's Indian Navy in 1858.
 - ★ The Indian Navy adopted the Vedic invocation to Lord Varuna, "Sam no Varunah," as its emblem motto, meaning "Be auspicious unto us, O Varuna."

- On 21st October 1944, Navy Day was celebrated for the first time.
 - ★ Since 1972, Navy Day has been celebrated on 4th December to honor the successful 1971 naval operations in the Arabian Sea, Bay of Bengal, and the Karachi harbor missile attack, and to pay tribute to war martyrs.

Khadi and Village **Industries Commission (KVIC)**

Why in News?

The Union Micro, Small & Medium Enterprises (MSME) Minister visited the Khadi and Village Industries Commission (KVIC) in Mumbai to review its performance, achievements, challenges, and future roadmap for strengthening its initiatives.

The Minister reviewed key flagship schemes-Prime Minister's Employment Generation Programme (PMEGP), which is under KVIC.

Key Points

- **Khadi and Village Industries Commission (KVIC):**
 - ★ It is a statutory body established under the KVIC Act, 1956 and functions under the Ministry of Micro, Small & Medium **Enterprises.**
 - Its head office is based in Mumbai, with its six zonal offices in Delhi. Bhopal. Bangalore, Kolkata. Mumbai and Guwahati.
 - Objectives of KVIC:
 - KVIC aims to generate employment opportunities, especially in rural areas, fulfilling a core social objective.
 - It focuses on the economic objective of producing marketable and saleable products through village industries.
 - It works toward the broader goal of fostering self-reliance among the poor and strengthening rural community spirit.











Prime Minister's Employment Generation Programme (PMEGP)

Launch:

- ★ The Government of India approved the introduction of a credit linked subsidy programme called Prime Minister's Employment Generation Programme (PMEGP) in 2008 for the generation of employment opportunities through the establishment of micro enterprises in rural as well as urban areas.
- ★ It allows entrepreneurs to set up factories or units.

• Administration:

- ★ It is a central sector scheme administered. by the Ministry of Micro, Small and Medium **Enterprises (MoMSME).**
- Implementing Agency at the National Level: Khadi and Village Industries Commission (KVIC).

Launch of C-FLOOD System

Why in News?

The Union Minister of Jal Shakti inaugurated C-FLOOD, a Unified Inundation Forecasting System. This new initiative aims to enhance India's flood management capabilities by providing advanced flood forecasting and early warning systems.

Key Points

- About the C-FLOOD System:
 - ★ It is a web-based system that delivers two-day advance inundation forecasts up to the village level.
 - ★ The system includes flood inundation maps and water level predictions, enabling authorities to prepare for potential flooding more effectively.

★ This initiative aims to enhance flood management by offering a **unified system** that integrates data from various national and regional flood modeling agencies.

Collaboration and Development:

- ★ C-FLOOD was developed through collaboration between the Centre for Development of Advanced Computing (C-DAC) Pune, Central Water Commission (CWC), and National Remote Sensing Centre (NRSC) under the guidance of the Ministry of Jal Shakti.
- ★ The initiative is part of the National Supercomputing Mission (NSM), a joint effort between the **Ministry of Electronics and** Information Technology (MeitY) and the Department of Science and Technology (DST).

Advanced Features and Coverage:

- ★ The platform utilizes 2-D hydrodynamic modeling to simulate flood scenarios and is run on High-Performance Computing (HPC) infrastructure at C-DAC Pune.
- ★ Currently, the system covers the Mahanadi, Godavari, and Tapi river basins, with plans to expand to other river basins in the future.
- ★ It serves as a comprehensive decision-support tool for disaster management authorities by integrating outputs from multiple agencies, thereby improving coordination and timely decision-making during flood events.
- ★ The system is designed to integrate seamlessly. with the National Disaster Management Emergency Response **Portal** facilitating effective coordination during flood emergencies.

National Supercomputing Mission (NSM)

- The National Supercomputing Mission (NSM) was launched in 2015 to enhance High-Performance Computing (HPC) capabilities in India.
- **Type: Central Sector Scheme**













- Nodal Ministries: Department of Science and Technology (DST), Ministry of Electronics and Information Technology (MeitY).
- Implementing Agencies: C-DAC (Pune), IISc (Bengaluru).
- Key Objectives:
 - ★ Supercomputer Installation: To empower academic and research institutions with advanced supercomputing facilities.
 - ★ Skill Development: Promotes HPC skill development through dedicated training centers in Pune, Kharagpur, Chennai, Palakkad, and Goa.

Significance:

- ★ Advances scientific research in areas like drug discovery, climate modeling, disaster management, and material science.
- ★ Supports start-ups and innovation, product development, and HPC and Al training.

Mahanadi River

- The Mahanadi River system is the **third largest of** peninsular India after Godavari and Krishna, and the largest river of Odisha state.
- The catchment area of the river extends to Chhattisgarh, Madhya Pradesh, Odisha, Jharkhand and Maharashtra.
- Its basin is bounded by the Central India hills on the north, by the Eastern Ghats on the south and east and by the Maikala range in the west.

Godavari River

- The Godavari is the largest Peninsular River system. It is also called the Dakshin Ganga.
- The basin is bounded on the north by the Satmala hills, on the south by the Ajanta range and the Mahadeo hills, on the east by the Eastern Ghats and on the west by the Western Ghats.

Godavari River rises from Trimbakeshwar near Nasik in Maharashtra and flows for a length of about 1465 km before outfalling into the Bay of Bengal.

Successful Trials of ERASR

Why in News?

The **Indian Navy** successfully conducted user trials of the Extended Range Anti-Submarine Rocket (ERASR) from **INS Kavaratti.**

Defence Research and Development Organisation (DRDO)'s Armament Research & Development Establishment (ARDE), Pune, Maharashtra, led the design and development of ERASR.

Key Points

- **ERASR**
 - Key Features:
 - ERASR is a completely indigenous antisubmarine rocket designed to neutralize underwater threats.
 - It is launched from onboard in-real-life (IRL) systems of Indian Naval Ships.
 - The system features a twin-rocket motor **configuration**, enabling it to meet a broad range of operational distances with high accuracy and consistency.
 - It uses an indigenously developed **Electronic Time Fuze** for precision engagement.

INS Kavaratti:

⋆ About:

- Kavaratti, the capital of the Lakshadweep islands.
- It revives the legacy of the erstwhile Arnala Class missile corvette INS Kavaratti (P 80), which played a key role in the 1971 **Bangladesh Liberation War.**











Project 28 and ASW Capabilities:

- INS Kavaratti is the fourth and final stealth corvette built under Project 28 (Kamorta Class) by Garden Reach Shipbuilders and Engineers (GRSE), Kolkata.
- It joins its three sister ships—INS Kamorta, INS Kadmatt, and INS Kiltan—in the Eastern Naval Command (ENC).

Strategic Importance:

- The ship significantly boosts India's ASW (Anti-Submarine Warfare) capabilities, especially amid rising Chinese submarine activity in the **Indian Ocean.**
- Its induction marks a strategic gamechanger on the eastern seaboard.

Stealth and Structural Innovation:

- INS Kavaratti features enhanced stealth capabilities, including reduced Radar Cross Section (RCS) through sloped surfaces and stealthy superstructure design.
- Along with INS Kiltan, it is one of the first major Indian warships with a carbon fibre composite superstructure, offering high strength and reduced weight.

Combat-Ready Design:

- The ship carries state-of-the-art systems to operate in Nuclear, Biological, and Chemical (NBC) warfare conditions.
- integrates high-tech indigenous equipment such as **Combat Management** System (CMS), Torpedo Tube Launchers and Infra-Red Signature Suppression System.

Maharashtra Special Public Security (MSPS) Bill, 2024

Why in News?

The Maharashtra Assembly passed the Maharashtra Special Public Security (MSPS) Bill 2024, through a voice vote which seeks to curb the unlawful activities of Left Wing Extremist (LWE) organisations and similar groups.

The Bill will now be introduced in the Legislative Council. Upon approval, it will be sent to the **Governor** for assent, becoming law thereafter.

Note: Once enacted, Maharashtra will become the fifth state after Chhattisgarh, Telangana, Andhra Pradesh, and Odisha to pass a public security law targeting LWE.

Key Points

- Purpose Behind the Legislation:
 - ★ The state government introduced the Bill to counter the urban spread of Naxalism.
 - Maharashtra's Gadchiroli and Gondia **districts** remain among the worst-affected regions by Left Wing Extremism.
 - ★ The Statement of Objects and Reasons states that Naxalism has moved beyond remote regions and now operates through frontal organisations in urban areas.
 - These organisations allegedly offer logistics and shelter to armed cadres, while existing laws are deemed inadequate.
- Key Provisions of the MSPS Bill:
 - ★ The Bill empowers the state to declare any organisation as unlawful.

















- ★ It outlines four punishable offences:
 - Membership of an unlawful organisation
 - when not a member, for raising funds for an unlawful organisation
 - Managing or assisting in the management of such a group
 - Committing unlawful activities
- ★ These offences carry imprisonment of 2-7
 years, along with fines ranging from Rs 2 lakh
 to Rs 5 lakh. The offence relating to committing
 an unlawful activity carries the toughest
 punishment: imprisonment of 7 years and a
 fine of Rs 5 lakh.
- ★ Under the proposed law offences are cognizable and non-bailable.
- Definition of 'Unlawful Activity':
 - ★ Unlawful Activities include actions such as speech, writing, or signs that disturb public order, obstruct law enforcement or government functioning, or involve the use of criminal force or intimidation against public servants.
 - ★ They also cover acts of violence, vandalism, spreading fear, promoting disobedience to law, and fundraising to support such disruptive activities.
- Key Amendments Suggested by Joint Select Committee:
 - ★ Amendment to the Long Title and Preamble
 - The original preamble stated: "A Bill to provide far more effective prevention of certain unlawful activities of individuals and organisations..."
 - The Committee recommended replacing "individuals and organisations" with "Left

- Wing Extremist organisations or similar organisations".
- This change was made to clearly reflect the Bill's objective of targeting Urban Naxalism.
- Amendment to Clause 5(2): Composition of Advisory Board
 - Initially, the clause proposed that the Advisory Board consist of 3 High Court judges or those qualified to be judges, with one designated as Chairperson.
 - The Committee revised it to:
 - A Chairperson who is or has been a High Court judge,
 - One retired judge, and
 - One government pleader of the High Court, all appointed by the state government.
 - This change aimed to broaden representation and legal expertise within the Board.
- ★ Amendment to Clause 15(2): Authority for Investigation
 - Originally, the Bill allowed police officers not below the rank of Sub-Inspector to investigate offences.
 - The Committee recommended assigning investigations to officers of the rank of Deputy Superintendent of Police (DSP) or above.
 - This was intended to ensure greater accountability and experience in handling sensitive cases.

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IWIN

ABOUT_

- Originated: 1967 uprising in Naxalbari, West Bengal
- Aim: Societal and political change through revolutionary methods

IDEOLOGY_

- (9) Overthrow central government through armed revolution (Violence and guerilla warfare)
- (9) Establishment of a communist state based on Maoist principles

FACTORS RESPONSIBLE _

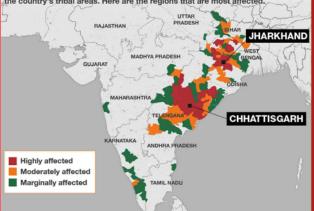
- (9) Massive displacement of tribal population; Due to development projects, mining operations
- (9) **Tribal dissatisfaction**; Forest (Conservation) Act 1980 prohibits tribes from harvesting forest resources
- (s) Poverty and lack of sustainable means; Driving factors for joining Naxalite movement
- (9) Lack of effective governance; Insufficient technical intelligence against Naxalism

STATES AFFECTED BY LWE _

- (5) Red Corridor: Experiences severe Naxalism-Maoist insurgency
- (5) Chhattisgarh, Jharkhand, Odisha, Bihar, West Bengal, Andhra Pradesh, Telangana, Maharashtra, Madhya Pradesh and Kerala

A map of India's Maoist conflict

A crackdown on Maoist rebels has led to a rise in the number of casualties in the country's tribal areas. Here are the regions that are most affected.



GOVERNMENT INITIATIVES TO CURB LWE.

- National Policy and Action Plan to address Left Wing Extremism 2015
- SAMADHAN Doctrine
 - **S-** Smart Leadership
 - A- Aggressive Strategy
 - M- Motivation and Training
 - A- Actionable Intelligence
 - D- Dashboard Based KPIs (Key Performance Indicators) and KRAs (Key Result Areas)
 - ✐ H-Harnessing Technology
 - A-Action plan for each Theatre
 - N- No access to Financing
- Special Central Assistance (SCA) in Public Infrastructure and Services
- **Operation Green Hunt**
- (9) Greyhounds (Elite commando force in Andhra Pradesh)
- (local recruits in Chhattisgarh who know the language and terrain that could generate intelligence and conduct operations)

Countering Naxalism - Bandyopadhyay Committee (2006)

- Highlighted the lack of governance, economic, socio-political and cultural discrimination against the tribals
- Recommended tribal-friendly land acquisition and rehabilitation





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Maharashtra Reverses Hindi Language Mandate

Why in News?

The Maharashtra government scrapped government resolutions (GRs) mandating Hindi as a **compulsory third language** from Grades 1 to 5 in Marathi and English medium schools.

• The government has appointed a committee under renowned economist **Dr. Narendra Jadhav** to study the three-language policy.

Key Points

- About the Issue:
 - ★ On 16 April 2025, the state government mandated Hindi as the third language from Grades 1 to 5 in all English and Marathimedium State Board schools, citing alignment with NEP 2020 and the State Education Framework 2024.
 - ★ Though the move was in line with National Education Policy (NEP) 2020, which promotes multilingualism through the three-language formula, it was withdrawn due to concerns over linguistic identity, cultural hegemony, and the feasibility of implementation.
- Provisions on Language under NEP 2020:
 - ★ **Medium of Instruction**: NEP 2020 recommends using the mother tongue, local, or regional language as the medium of instruction at least till Grade 5, and preferably till Grade 8 and beyond.
 - It also promotes bilingual teaching, encouraging the use of the home language or mother tongue alongside English, especially in the early years of schooling.
 - However, the 8th All India School Education Survey (AISES), by the National Council of Educational Research and Training (NCERT), shows a decline in the use of mother tongue as the medium of instruction.

- At the primary stage, 86.62% of schools used the mother tongue in 2009, down from 92.07% in 2002.
- The drop is seen in both rural (from 92.39% to 87.56%) and urban areas (from 90.39% to 80.99%).
- Multilingualism: The three-language formula under NEP 2020 marks a shift from the earlier NEP 1968.
 - NEP 1968 prescribed Hindi, English, and a modern Indian language (preferably a southern language) in Hindi-speaking states, and Hindi, English, and a regional language in non-Hindi-speaking states.
 - In contrast, NEP 2020 allows greater flexibility and clearly states that no language will be imposed on any state.
 - It also encourages the inclusion of classical languages like Tamil, Telugu, Kannada, and Malayalam within the three-language formula.
- Foreign Languages: NEP 2020 allows students to learn foreign languages like Korean, Japanese, French, German, and Spanish at the secondary level.
 - As per CBSE guidelines, students will study two Indian languages till Class 10, and can choose one Indian and one foreign language in Classes 11 and 12.

Note: The Kothari Commission (1964–66) proposed the three-language formula to promote national integration and cultural exchange through a common educational framework. This was later adopted in the National Policy on Education, 1968.

- Issues in Implementing the Three Language Policy:
 - ★ Federal Concerns: Since education falls under the Concurrent List, imposing Hindi without state consultation raises concerns about federal overreach.
 - The Three-Language Policy has faced **criticism** for allegedly promoting Hindi at the expense of regional languages.













- Tamil Nadu, influenced by the Dravidian movement, adopted a two-language policy (Tamil and English) in 1968, rejecting the central formula.
- This stance remains firm, and in 2019, Tamil Nadu's opposition led to the removal of mandatory Hindi from the draft NEP 2020.
- ★ Deviation from NEP 2020 Intent: NEP 2020 primarily emphasizes learning in the mother tongue (referred to as 'R1') and an additional second language (R2- a language other than R1), not three languages, in early years.
- Cultural and Societal Concerns: Civil society groups argue that compulsory Hindi could discourage the use of tribal and minority languages.
 - Critics have termed it a "backdoor imposition of Hindi", raising concerns over a lack of transparency in decisionmaking.
 - They also highlight that some state-level Hindi policies were introduced without proper consultation with language experts or public stakeholders.
- Administrative and Infrastructure Issues: Many rural schools lack qualified teachers for all three languages, leading to uneven quality of instruction.
 - Developing age-appropriate and integrated curricula for three languages at the foundational level is a major challenge.
 - This often overburdens students and teachers, resulting in rote learning and poor comprehension.

Constitutional Provisions Regarding Language

Provisions	Explanation		
Article 29	Protects the right of citizens to conserve		
	their distinct language and culture.		

Article 343	Declares Hindi in Devanagari script as the official language of the Union; allows continued use of English for official purposes for 15 years from 1950 (later extended by legislation).
Article 346	Governs the official language for communication between states and with the Union. Hindi may be used if the states involved agree.
Article 347	Allows the President to recognize a language as an official language of a state or part thereof, if a substantial section of the population demands it.
Article 350A	Directs states to provide primary education in the mother tongue for linguistic minority children.
Article 350B	Provides for a Special Officer for Linguistic Minorities , appointed by the President, to report on the implementation of safeguards for linguistic minorities.
Article 351	Obligates the Union to promote Hindi while enriching it with elements from other Indian languages.
Eighth Schedule	Lists 22 officially recognized languages, including Hindi, Bengali, Tamil, Telugu, Urdu, and others, referred to as "Scheduled Languages."

Maratha Military Landscapes Added to UNESCO World Heritage List

Why in News?

At the **47**th **Session** of the **World Heritage Committee**, India's official nomination for the 2024–25 cycle, <u>'Maratha Military Landscapes of India,'</u> was inscribed on the <u>UNESCO World Heritage List</u>, making it **India's 44th World Heritage Site**.

It followed the 2024 inscription of the <u>Moidams of</u> Charaideo, Assam.

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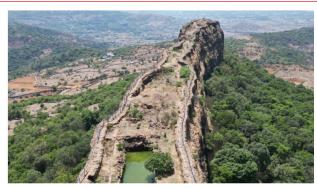




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Key Points

About Maratha Military Landscape

- About: The Maratha Military Landscapes of India include 12 major forts, mostly in Maharashtra and one in Tamil Nadu, built or expanded between the late 17th and early 19th centuries.
 - Strategically located in coastal and hilly areas, the forts formed a strong defence system that supported Maratha military power, trade, and territorial control.

• 12 Major Forts:

- ★ Maharashtra: Salher. Shivneri. Lohgad, Khanderi. Raigad, Rajgad, Pratapgad, Suvarnadurg, Panhala, Vijaydurg, Sindhudurg
- ★ Tamil Nadu: Gingee Fort

Classification by Terrain:

- ★ Hill Forts: Salher, Shivneri, Lohgad, Raigad, Rajgad, Gingee.
- ★ Hill-Forest Fort: Pratapgad.
- ★ Hill-Plateau Fort: Panhala.
- Coastal Fort: Vijaydurg.
- * Island Forts: Khanderi, Suvarnadurg, Sindhudurg.
- Protection: 8 forts (Shivneri, Lohgad, Raigad, Suvarnadurg, Panhala, Vijaydurg, Sindhudurg, and Gingee) are protected by the Archaeological Survey of India (ASI).
 - ★ 4 forts (Salher, Rajgad, Khanderi, and Pratapgarh) are under the Directorate of Archaeology and Museums, Government of Maharashtra.
- World Heritage Site Recognition: The Maratha Military Landscape was nominated under **UNESCO**

criteria (iv) and (vi) for its architectural, technological, and cultural significance, as well as its links to historic events.

★ Such inscriptions aim to protect and promote heritage with Outstanding Universal Value (OUV) across 196 countries.

About UNESCO World Heritage Selection Criteria

- **Criteria for Selection:** To be listed as a UNESCO World Heritage Site, a place must have OUV and meet at least one of the ten selection criteria. These are outlined in the Operational Guidelines, which serve as the main reference for implementing the World Heritage Convention.
 - Originally, there were six cultural and four natural criteria, but since 2005, a single unified set of ten criteria is used. The guidelines are updated regularly to reflect changes in how heritage is understood and protected.
 - ★ After selecting a site from the Tentative List, the State submits a detailed nomination file. The World Heritage Centre reviews it before sending it for evaluation.
- **Evaluation:** A nominated property is independently evaluated by Advisory Bodies mandated by the World Heritage **Convention: ICOMOS** (International Council on Monuments and Sites), **IUCN** (International Union for Conservation of Nature).
 - ★ ICCROM (International Centre for the Study of the Preservation and Restoration of Cultural Property), an intergovernmental organization that provides the Committee with expert advice on cultural site conservation and training activities.











- Inscription: After evaluation, the World Heritage Committee meets annually to decide on site inscriptions. It may also defer decisions and seek more information from States Parties.
 - ★ India became a member of the World Heritage Committee from 2021-25.

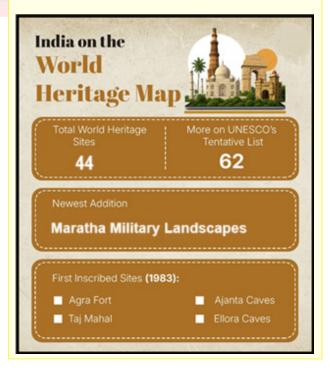
	Selection Criteria
(i)	to represent a masterpiece of human creative genius;
(ii)	to exhibit an important interchange of human values, over a span of time or within a cultural area of the world, on developments in architecture or technology, monumental arts, town-planning or landscape design;
(iii)	to bear a unique or at least exceptional testimony to a cultural tradition or to al civilization which is living or which has disappeared;
(iv)	to be an outstanding example of a type of building, architectural or technological ensemble or landscape which illustrates (a) significant stage(s) in human history;
(v)	to be an outstanding example of a traditional human settlement, land-use, or sea-use which is representative of a culture (or cultures), or human interaction with the environment especially when it has become vulnerable under the impact of irreversible change;
(vi)	to be directly or tangibly associated with events or living traditions, with ideas, or with beliefs, with artistic and literary works of outstanding universal significance. (The Committee considers that this criterion should preferably be used in conjunction with other criteria);
(vii)	to contain superlative natural phenomena or areas of exceptional natural beauty and aesthetic importance;
(viii)	to be outstanding examples representing major stages of earth's history, Including the record of life, significant on-going geological processes in the development of landforms, or significant geomorphic or physiographic features;
(ix)	to be outstanding examples representing significant on-going ecological and biological processes in the evolution and development of terrestrial, fresh water coastal and marine ecosystems and communities of plants and animals;

(x) to contain the most important and significant natural habitats for in-situ conservation of biological diversity, including those containing threatened species of outstanding universal value from the point of view of science or conservation.

Operational Guidelines (year)		Cultural criteria						Natural criteria			
2002	(i)	(ii)	(iii)	(iv)	(v)	(vi)	(i)	(ii)	(iii)	(iv)	
2005	(i)	(ii)	(iii)	(iv)	(v)	(vi)	(viii)	(ix)	(vii)	(x)	

Note: UNESCO, through the **1972 World Heritage Convention**, helps countries identify and protect cultural and natural heritage sites. India joined the Convention in 1977 (a total of 196 countries have ratified the 1972 World Heritage Convention).

- Every year, each State Party may propose just one site for consideration of the World Heritage Committee for inscription to the World Heritage List
- India ranks 6th globally and 2nd in the Asia-Pacific for the highest number of World Heritage Sites. With 62 sites on its Tentative List of the World Heritage, which is a mandatory threshold for any site to be considered as a World Heritage property in the future.



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Maharashtra Clears Loan Guarantee for Metro Expansion

Why in the News?

The Maharashtra government has approved a loan guarantee for six Metro projects being implemented by the Mumbai Metropolitan Region Development Authority (MMRDA).

These projects are part of MMRDA's broader goal to create a 300-km metro network by the end of the decade.

Key Points

- **Government Approval:** The approval facilitates continued funding from international financial **institutions**, ensuring that the ongoing construction work for these Metro corridors proceeds smoothly.
 - ★ The approval allows for the continuation of tendering and contracting activities for these Metro lines.
- Construction and Planning: These Metro corridors are either under construction or in advanced planning stages, requiring significant funding due to the complexity of both elevated and underground alignments.
- Project Costs: The cumulative cost for the six Metro corridors **exceeds Rs 36,000 crore**, and the financial support is vital to avoid delays and prevent cost escalation.
- Funding from Multilateral Agencies: With the government guarantee, MMRDA can now approach agencies like the **Asian Infrastructure Investment** Bank and the Asian Development Bank to secure loans for the projects.
- Loan Repayment: The responsibility for repaying the loans, including interest and other liabilities,

rests entirely with MMRDA, while the state's role is limited to acting as a guarantor.

- ★ The state guarantee is crucial to meet the eligibility criteria set by the funding institutions, preventing potential delays in negotiations or costly financial restructuring.
- **Expected Benefits:** The new metro lines are expected to ease congestion in various areas, improve connectivity between key regions, provide a vital link to the airport, and serve a large number of daily commuters, thereby reducing road traffic.

Note:

- A 'guarantee' is a legal obligation for a State to make payments and protect an investor/lender from the risk of default by a borrower.
- A guarantee, as per the **Indian Contracts Act**, **1872**, is a contract to "perform the promise, or discharge the liability, of a third person in case of his default.

Asian Development Bank (ADB)

- **About: ADB** is a multilateral development bank established in 1966 with a mission to foster economic growth and cooperation in the Asia-Pacific Region.
- **Headquarters:** Located in Manila, Philippines.
- Membership: Comprises 68 members, including 49 from Asia and the Pacific, and 19 from other regions.
- India and ADB: India is a founding member and the 4th largest shareholder (after Japan, the US, and China) of ADB.
- ADB's Support to India: ADB aligns its support with India's priorities for sustainable, climateresilient, and inclusive growth, in line with its ADB's Strategy 2030 and the country partnership strategy for 2023–2027.













Asian Infrastructure Investment Bank (AIIB)

- **About:** The Asian Infrastructure Investment Bank (AIIB) is a multilateral development bank established in 2016 with a mission to finance infrastructure for tomorrow, focusing on green, sustainable, and connected infrastructure in Asia and beyond.
- Headquarters: Located in Beijing, China.
- Membership: Comprises 110 members as of 2025, spanning Asia, Europe, Africa, Oceania, South America, and North America.
 - ★ Membership includes both regional (Asia) and Oceania) and non-regional countries, reflecting a broad international reach.
- India and AIIB: India is a founding member and the second-largest shareholder of AIIB, after China. India holds about 7.6% of the voting shares.
 - ★ India is also the largest borrower from AIIB, having secured more project financing than any other member country.
 - ★ India's infrastructure projects have received more than USD 10 billion in funding as of 2023, covering sectors such as transport, energy, and urban infrastructure.

India's First IICT Inaugurated in Mumbai

Why in News?

India's first Indian Institute of Creative Technologies (IICT), modeled on <u>IITs and IIMs</u>, was inaugurated in Mumbai by Union Minister of Information and Broadcasting (I&B), with another campus under construction at Film City, Goregaon.

• It was launched in parallel with the outcome report of WAVES 2025, attended by over 1 lakh visitors from 100+ countries.

Key Points

About IICT

- About: The institute is a national centre of excellence for the AVGC-XR (Animation, Visual Effects, Gaming, Comics, and Extended Reality) sector.
- Institutional Infrastructure and Launch: Inaugurated at the National Films Development Corporation (NFDC) premises on Pedder Road, Mumbai.
 - ★ Designed as a state-of-the-art campus with media labs, animation training zones, and post-production suites.
 - ★ First academic session starts September 2025 with 300 students.
- **Industry Collaboration & Curriculum:** Partnerships with Google, Meta, Microsoft, NVIDIA, Apple, Adobe, YouTube, WPP, JioStar for:
 - Curriculum design
 - Internships and placements
 - ★ Startup incubation
 - ★ Scholarship programs
 - MoU signed with University of York (UK) for global certification and faculty exchange.
- Vision and Funding: Part of Prime Minister's vision for a global creative economy under **Digital India**.
 - ★ ₹400 crore allocated by the Centre for campus construction.
 - ★ Additional ₹150 crore fund by Maharashtra Government to promote WAVES & creative economy.
- Significance for India: The global AVGC-XR market is projected to grow at 10–15% CAGR; IICT aims to tap into this opportunity.











- ★ It is projected to become a tourist attraction and cultural landmark in Mumbai.
- ★ Supports India's Atmanirbhar Bharat and Skill **India** missions by creating a skilled workforce for future digital jobs.
- ★ Positions India as a hub for immersive tech and content creation, reducing dependency on foreign-trained talent.
- ★ Elevates Mumbai's status as a creative capital, with future IICT campuses planned across India.

About WAVES 2025 Summit

- The state of the s entertainment (M&E) industry, organized by the Ministry of Information and Broadcasting.
 - It aims to promote dialogue, innovation, and collaboration across the media and entertainment (M&E) sector, boosting India's role as a global hub for digital content and innovation.
 - Bharat Pavilion, a museum on the visual history and legacy of India's entertainment industry, was also inaugurated at Gulshan Mahal on the same premises as IICT.
 - The Bharat Pavilion will feature four immersive storytelling zones — Shruti, Kriti, Drishti, and Creator's Leap under the theme "Kala to Code".
 - These zones celebrate India's transition from traditional arts to digital creativity and global cultural engagement.

Birth Anniversary of Lokmanya Bal Gangadhar Tilak

Why in News?

Lok Sabha Speaker Shri Om Birla paid tribute to Lokmanya Bal Gangadhar Tilak on the occasion of his birth anniversary (23rd July, 2025).

Key Points

Bal Gangadhar Tilak

• About:

- ★ Bal Gangadhar Tilak was born in July 1856 in Ratnagiri, Maharashtra, and revered as the father of Indian unrest.
- ★ He was one of the earliest and the most vocal proponents of complete independence or swarajya (self-rule).
- ★ Along with Lala Lajpat Rai and Bipin Chandra Pal, he was part of the Lal-Bal-Pal trio of leaders with extremist ideology.

The Surat Split of 1907:

- ★ The Surat Split of 1907 in the Indian National Congress (INC) marked a division into Extremist and Moderate factions. Extremists, primarily from the Bombay Presidency, supported Tilak or Lajpat Rai for the presidency.
 - But the split took place when Rasbehari Ghose was elected.

Home Rule League & Luckow Pact:

★ He founded (1914) and served as president of the Indian Home Rule League. In 1916, he concluded the Lucknow Pact with Mohammed Ali Jinnah, which provided for Hindu-Muslim unity in the nationalist struggle.

Contribution to Education:

- ★ Along with his associate Gopal Ganesh Agarkar and others, he co-founded the Deccan Education Society in 1884.
- ★ Through this society, Tilak played a pivotal role in establishing Fergusson College in Pune in 1885.

Literary Works:

- ★ Newspapers: Kesari (Marathi) and The Maratha (English)
- ★ Books: Gita Rahasya and Arctic Home of the Vedas













Mumbai Celebrates 166th Income Tax Day

Why in News?

The Income Tax Department, Mumbai, celebrated the 166th Income Tax Day on 24th July 2025, marking the enactment of India's first income tax law in 1860.

The event, attended by Maharashtra Governor Shri C.P. Radhakrishnan and key dignitaries from the Income Tax Department and the Income Tax Appellate Tribunal (ITAT), emphasized the department's crucial role in revenue **mobilization**, voluntary compliance, and combating economic malfeasance.

Key Points

📍 The Principal Chief Commissioner of Income Tax, Mumbai, reflected on the evolution of income tax laws in India since 1860.













- She emphasized the importance of adapting tax frameworks to align with India's growing economy as it aims to become the thirdlargest global economy by 2028.
- The Governor unveiled a statue of Chanakya (Kautilya), whose famous verse 'kosha moolo danda' (treasury is the root of administration) is the motto of the Income Tax Department, symbolizing the foundation of the taxation system.

Use of AI by the Income Tax Department: The Income Tax Department, through the use of advanced artificial intelligence (AI) tools, has generated an additional Rs 11,000 crore in tax revenue over the past four years (since 2021-22).

In addition to the Rs 11,000 crore generated from updated returns, the AI tools also revealed Rs 29,000 crore worth of previously undisclosed foreign assets and Rs 1,000 crore in foreign income related to cryptocurrencies or virtual digital assets (VDAs) in the 2024-25 financial year.

Note:

Maharashtra has a diverse economy with a mix of agriculture, industry, and services sectors. Maharashtra has a nominal Gross State **Domestic Product (GSDP) of approximately USD** 435 billion (2022-23), which makes it the largest economy in India.

Trends in Tax Revenue Collection

- A data released by the **Central Board of Direct** Taxes (CBDT) under the Ministry of Finance revealed the trends in tax revenue collection for the FY 2023-24.
- Direct taxes surged to 56.72% of total revenue in FY24, the highest in 14 years while indirect taxes dropped to 43.28%.
 - ★ A Direct tax is imposed directly on the taxpayer and paid directly to the government by the persons (juristic or natural) on whom it is imposed.
 - ★ An indirect tax is one collected by an intermediary (like a store) from the person

- who ultimately pays it (the customer). The taxpayer can pass this tax on to others.
- Personal income tax (PIT) (Rs 10.45 lakh crore) was higher than corporate tax (Rs 9.11 lakh crore) collections.
- The direct tax-to-GDP ratio climbed to a 20-year high of 6.64%.
- **Tax buoyancy** grew to 2.12 in 2023-24.
 - ★ A tax buoyancy above 2 means tax revenues grew more than twice as fast as **nominal GDP**, reflecting strong tax collection growth.

Nobel Prize Dialogue

Why in News?

The Nobel Prize Dialogue will be held in India for the first time in November 2025, in collaboration with Tata Trusts, with events in Bengaluru and Mumbai.

Key Points

- About:
 - ★ The Nobel Prize Dialogue is a prestigious event that brings together Nobel Prize laureates and leading thinkers to engage in discussions about global challenges and solutions.
 - ★ The event emphasizes the importance of investing in knowledge, creativity, and the potential of young people to create a more equitable, sustainable, and innovative world.
 - ★ The Nobel Prize Dialogue is inspired by the Nobel Week Dialogue, which has been taking place annually in Sweden since 2012, on the eve of the Nobel Prize award ceremony.
- Prominent Participants: Nobel laureates David MacMillan (Chemistry, 2021) and James Robinson (Economic Sciences, 2024) will participate, alongside experts from diverse fields such as science, business, and policy-making.
- Focus Area: The central theme of the dialogue is "The Future We Want", which explores pathways to a sustainable future through collaborative efforts in science, policy, and innovation.











The Nobel Prize

- About: Alfred Nobel, a Swedish inventor, entrepreneur, scientist, poet, and playwright, established the Nobel Prizes in 1895.
- First Awards: The first Nobel Prizes were awarded in 1901, and they have been awarded annually since. There were no prizes awarded during World War I and World War II.
- Categories: The Nobel Prizes are awarded in Physics, Chemistry, Physiology or Medicine, Literature, and Peace.
 - In 1968, the Sveriges Riksbank Prize in Economic Sciences in Memory of Alfred Nobel was added.
- Other Features: A Nobel Prize can be shared by up to three individuals, or an organization in the case of the Peace Prize.
 - Nobel Prizes cannot be awarded posthumously.
 - Nobel's will and the Nobel Foundation's statutes do not allow for the revocation of a Nobel Prize.

Divya Deshmukh Becomes Women's World Cup Champion

Why in News?

19-year-old **Divya Deshmukh** made history by winning the **FIDE Women's World Cup**, defeating **veteran Koneru Humpy** in a tiebreaker, and earning the **grandmaster title** despite starting the tournament without any norms.

Key Points

• Grandmaster: Divya is now India's 88th Grandmaster and the fourth woman to achieve this title, joining Harika Dronavalli, Vaishali Rameshbabu, and Humpy Koneru.

- ★ She defeated top players such as the World No. 6 from China, Zhu Jiner, the Indian veteran Harika Dronavalli, and former Women's World Champion Tan Zhongyi before facing Humpy in the final.
- ★ Starting as an International Master, her victory qualifies her to become India's fourth female Grandmaster, bypassing traditional norms under a special FIDE regulation.
- Previous Achievements: Last year, she was crowned the World Junior Champion in the girls' category.
 - Additionally, she played an important role in helping India win the gold medal at the <u>Chess</u> <u>Olympiad</u> in Budapest, where she also <u>earned</u> an individual gold.
- Future Prospects: She is set to be a formidable player in future competitions, including the Candidates Tournament, where the top eight players battle for a chance to challenge the World Champion.
- Historic Finale: The presence of both finalists from India reflects the country's rising influence in women's chess, paralleling the success of Gukesh and Praggnanandhaa in the open section, and marking India's growing presence alongside the long-standing dominance of Chinese and Russian players.





Mains Test Series 2025



UPSC Classroom Courses















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