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Water Hyacinth in Maharashtra

Why in News?

A thick layer of <u>water hyacinth</u> has engulfed **the Mula River** near **Holkar Bridge** in **Maharashtra**, severely affecting its flow and visibility.

Key Points

- About the Issue:
 - Residents report that despite multiple complaints, authorities have made minimal efforts to clear the invasive weed from this crucial waterbody.
 - The presence of water hyacinth is a key bio-indicator of <u>high organic pollution</u> in the river, highlighting the deteriorating water quality.
 - Regular visitors express concerns over increasing the risk of <u>vector-borne diseases</u> such as <u>malaria</u>, <u>dengue</u>, and <u>chikungunya</u>.
 - Environmental activists reveal that over 50% of untreated sewage from Pune continues to flow into city rivers, exacerbating pollution levels.
 - Despite the ongoing Mula-Mutha pollution abatement project, progress remains sluggish, failing to mitigate the crisis effectively.
- Water Hyacinth:



o About:

 Water hyacinth, scientifically known as Eichhornia crassipes Mart. (Pontederiaceae), is an aquatic weed common in waterbodies across South Asia, including India.

- This is not an indigenous species but was introduced to India during the British colonial rule as an ornamental aquatic plant from South America.
- The plant produces beautiful purple flowers that have high aesthetic value.
- Significance:
 - The plant has been used as a bio-fertiliser in some organic agriculture practices.
 - This plant is a good phytoremediation species, suggesting it has the ability to trap and remove toxic metabolites and harmful heavy metals from water.

Mula River

- The Mula River flows through Pune in the state of Maharashtra.
- It is dammed near the Western Ghats at the Mulshi Dam, which creates the Mulshi Lake.
- Within Pune city, the Mula River merges with the Pawana River on its left bank and the Mutha River on its right bank.
 - After these confluences, the river is known as the Mula-Mutha River.
- The Mula-Mutha River eventually joins the Bhima River, contributing to its flow.

Maharashtra Withdraws Proposed Tax on Premium EVs

Why in News?

Maharashtra Chief Minister announced that the state government will not impose the proposed 6% tax on electric vehicles (EVs) priced above Rs 30 lakh.

Key Points

- > Proposed in Budget 2025-26:
 - The tax on high-end EVs was initially introduced in <u>Maharashtra's 2025-26 state budget</u> before being withdrawn.
 - The government reconsidered the tax after stakeholders raised concerns about its potential impact on EV adoption and revenue generation.

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- The Chief Minister highlighted that Maharashtra is emerging as a key EV manufacturing hub, with major plants coming up in Pune and Chhatrapati Sambhajinagar.
- He emphasized that shifting from petrol and diesel vehicles to EVs would significantly reduce <u>air pollution</u>, as conventional vehicles are the primary contributors.
- Over 2,500 electric buses are being introduced in phases, and more than 50% of newly registered vehicles in Maharashtra are now electric, reflecting the state's strong push for clean mobility.

Electric Vehicles

- About: Electric vehicles are a type of vehicle that use one or more electric motors for propulsion, instead of a traditional internal combustion engine (ICE) that burns gasoline or diesel.
 - Though the concept of electric vehicles has been around for a long time, it has drawn a considerable amount of interest in the past decade amid a rising carbon footprint and other environmental impacts of fuel-based vehicles.
- Types of Electric Vehicles:
 - Battery Electric Vehicles (BEVs): Solely rely on battery power for propulsion and produce zero tailpipe emissions.
 - Plug-in Hybrid Electric Vehicles (PHEVs): Combine an electric motor with a gasoline engine. They can be charged externally and run on battery power for a limited range, then switch to the gasoline engine for longer journeys.
 - Hybrid Electric Vehicles (HEVs): Use both an electric motor and a gasoline engine, but the battery cannot be charged directly by plugging in.
 - The battery is charged by the gasoline engine or through regenerative braking.

FATF Private Sector Collaborative Forum 2025

Why in News?

Mumbai is going to host the Financial Action Task Force (FATF) Private Sector Collaborative Forum (PSCF) 2025 from 25 to 27 March 2025.

The Reserve Bank of India (RBI) and the Department of Revenue, Ministry of Finance, will organize the event, reaffirming India's leadership in global efforts to combat money laundering and terrorist financing.

Key Points

- > India's Leadership Initiatives:
 - India plays a key role in FATF's global initiatives and serves as a member of the FATF Steering Group while also co-chairing the Risks, Trends, and Methodologies Working Group.
 - India hosted the Eurasian Group (EAG) Plenary on Anti-Money Laundering and Counter-Terrorism Financing (AML/CFT) in Indore in November 2024, reinforcing its leadership in regional anti-money laundering efforts.
 - India's FATF Mutual Evaluation Report was tabled in June 2024 at the FATF Plenary in Singapore and released in September 2024.
 - India achieved 'regular follow-up' status, a distinction awarded to only a few countries in FATF's Mutual Evaluations.
 - The FATF report commended India's efforts in curbing financial crimes, particularly its advanced fintech ecosystem, <u>UPI-based transactions</u>, <u>Aadhaar-enabled digital identity verification</u>, and inter-agency coordination.
 - India's tech-driven financial security approach has set a global benchmark for integrating innovation with AML/CFT strategies.

Significance of PSCF 2025:

- PSCF is an annual FATF event that provides a crucial platform for dialogue between FATF member countries, international organizations, and private sector stakeholders.
- The forum aims to strengthen AML/CFT implementation by fostering international collaboration, sharing best practices, and addressing emerging financial crime threats.
- Participants will include representatives from FATF's Global Network countries, financial institutions, designated non-financial businesses and professions (DNFBPs), virtual asset service providers (VASPs), international organizations, and academia.

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Financial Action Task Force (FATF)

> About:

 FATF is the global money laundering and terrorist financing watchdog set up in 1989 out of a G-7 meeting of developed nations in Paris.

> Objective:

- Initially, its objective was to examine and develop measures to combat money laundering.
- After the 9/11 attacks on the US, the FATF in 2001 expanded its mandate to incorporate efforts to combat terrorist financing.
- In April 2012, it added efforts to counter the financing of proliferation of <u>Weapons of Mass</u> <u>Destruction (WMD).</u>

Money Laundering

> About:

 Money laundering is a complex process used by individuals and organisations to conceal the origins of illegally obtained money. It involves making illicit funds appear legitimate through a series of transactions.

Stages:

- Placement: The initial stage where illicit funds are introduced into the financial system. This can involve deposits into bank accounts, currency exchanges, or purchases of valuable assets.
- Layering: The process of separating the illicit funds from their source through a series of complex financial transactions. This often involves transferring funds between accounts or across borders to obscure their origin.
- Integration: The final stage where the laundered funds are reintroduced into the economy as legitimate funds. This can involve investing in businesses, purchasing real estate, or other means of legitimising the funds.

Terror Financing

According to the <u>International Monetary Fund (IMF)</u> and <u>World Bank</u>, criminals launder an estimated two to nearly four trillion dollars each year. Fund movements by terrorists have also been concealed through charities and alternative remittance systems.

- o It **taints the international financial system** and **erodes public trust** in the integrity of the system.
- Furthermore, the lack of regulation of <u>cryptocurrency</u> could make it a breeding ground for terrorists.

Infrastructure Boost Under HAM Phase-1 Project

Why in News?

Maharashtra Chief Minister announced a major advancement in the State's infrastructure development by successfully implementing the Hybrid Annuity Model (HAM) Phase-1 project.

This initiative will upgrade 6,000 kilometres of roads across the State with an investment of Rs 41,730 crore.

Key Points

- > Project Progress and Financial Closure:
 - The Chief Minister highlighted the project's progress, announcing that Rs 25,875 crore has been secured in financial closure.
 - He credited banks such as HUDCO, IIFCL, Canara Bank, PNB, UCO, BOM, NABFID, PSB, and SBICAPS for their crucial support.

> Accelerated Implementation:

The initiative has exceeded expectations, achieving
 5% more progress in record time under the State's
 100-day program.

> Upcoming Infrastructure Projects:

o The Chief Minister revealed that infrastructure projects worth Rs 1 lakh crore are set for completion this year, signifying a transformative phase in Maharashtra's development.

Hybrid Annuity Model (HAM)

- ➤ It is a mix of EPC and BOT-Annuity models. As per the design, the government will contribute 40% of the project cost in the first five years through annual payments (annuity).
- The remaining payment will be made on the basis of the assets created and the performance of the developer.

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Note:

Tansa Wildlife Sanctuary

Why in News?

A forest guard spotted a Eurasian goshawk, a medium-large raptor, during routine patrolling at <u>Tansa</u> <u>Wildlife Sanctuary</u>, highlighting the region's ecological richness.



Key Points

- > Eurasian Goshawk in Maharashtra:
 - O About:
 - The Eurasian goshawk has been recorded in Maharashtra at least three times before.
 - This bird of prey is widely distributed across Europe, Asia, and parts of North America.
 - Its Scientific Name is Accipiter gentilis.
 - o Features:
 - It has relatively **short**, **broad wings and a long tail**.
 - It is blue-grey above or brownish-grey with dark barring or streaking over a grey or white base color below, but Asian subspecies in particular range from nearly white overall to nearly black above.
 - Females are significantly larger than males.
- Tansa Wildlife Sanctuary's Avian Richness:
 - The sanctuary is renowned for its diverse bird species and serves as an important habitat for avifauna.
 - Among its most significant discoveries is the critically endangered <u>Forest Owlet</u> in 2014.
 - O Conservation Significance:
 - The International Union for Conservation of Nature (IUCN) Red List classifies the Forest Owlet as critically endangered, indicating a high risk of extinction.

 Earlier, researchers believed this species was endemic only to the Satpura mountain ranges in central India.

Tansa Wildlife Sanctuary

- Location and Geography:
 - It is situated in Thane District, Maharashtra, about 90 km northeast of Mumbai, in the foothills of the Western Ghats.
 - The Tansa and Vaitarna rivers flow through the sanctuary, with the Tansa River dividing it into two parts.
- Water Resources and Catchment Area:
 - The sanctuary forms the catchment area of Tansa Lake, along with the surrounding Khardi, Vaitarna, Wada, and Shahapur forests.
 - Tansa, Vaitarna, and Bhatsa reservoirs serve as major water sources for Mumbai and Thane.
- > Vegetation and Flora:
 - Features Southern Tropical Moist Deciduous Forest, with patches of **Evergreen forest.**
 - Key tree species include Kalamb, Bibla, Khair, Hed, Teak, and Bamboo.
- > Fauna and Avian Diversity:
 - Home to 54 species of animals and 200 species of birds.
 - Major wild animals include Panther, Barking Deer, Mouse Deer, Hyena, and Wild Boar.
 - Hosts two Critically Endangered Gyps vulture species and the Vulnerable Pallas's Fish-Eagle (Haliaeetus leucoryphus).

Sagreshwar Wildlife Sanctuary

Why in News?

The Sagreshwar Wildlife Sanctuary in Sangli district of Maharashtra hosts 536 sambars and 295 cheetals (spotted deer), making it one of the most densely populated deer sanctuaries, especially among man-made wildlife reserves.

Key Points

- > Study on Deer Population Density:
 - Researchers conducted a study to estimate sambar and cheetal density using the line transect method and 27 trap cameras.

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- This method was used for the first time to map the sanctuary area and assess population density.
 - The study found sambar density at 49.5 per square km and cheetal density at 54.15 per square km.
- Wildlife Diversity in the Sanctuary:
 - O Deer are the dominant species, but the sanctuary also hosts wild boars, monkeys, rabbits, foxes, and peacocks.
 - o **Established in 1985,** the sanctuary spans 11 square kilometers.
 - o 50 species were introduced, but some, like the blackbuck, became extinct over time.
- > Translocation Efforts for Ecosystem Balance:
 - The deer population remains balanced with the available biomass.
 - O Authorities are translocating deer to the Sahyadri Tiger Reserve (STR) as prey for tigers.
 - Tigers will be introduced to STR once a sufficient prey base is established.

Sahyadri Tiger Reserve

- > About:
 - Located in the Sahyadri Ranges of the Western Ghats, Maharashtra.
 - O Notified in 2010 by merging Chandoli National Park and Koyna Wildlife Sanctuary.
 - o It encompasses areas around Koyna Dam, Warna River, and multiple small rivers and streams originating from the Western Ghats and flowing eastward.
- > Geographical Features:
 - o The landscape is undulating with steep escarpments along the western boundary.
 - O Contains barren rocky and lateritic plateaus (locally called Sadas) with sparse perennial vegetation, overhanging cliffs, and fallen boulders covered with dense thorny bushes.
 - O The reserve is one of the few areas with climax and near-climax vegetation, facing minimal human disturbance.
- Vegetation and Biodiversity:
 - o Forest types: Moist evergreen, semi-evergreen, moist deciduous, and dry deciduous forests.

- o Flora: Rich in medicinal and fruit-bearing trees, alongside commercial hardwood species.
- o Fauna: Home to tigers, leopards, lesser cats, wolves, jackals, and wild dogs.
- Other Tiger Reserves in Maharashtra:
 - Melghat Tiger Reserve
 - Bor Tiger Reserve
 - Navegaon-Nagzira Tiger Reserve
 - Pench Tiger Reserve
 - <u>Tadoba-Andhari Tiger Reserve</u>

Meteorites in Maharashtra

Why in News?

Scientists examined and identified two stones that crashed from the sky in Beed Village of Maharashtra as meteorites.

Key Points

- Scientists Invited for Examination:
 - The Beed district administration called upon experts from the MGM APJ Abdul Kalam Astro and Space Science Centre, based in Chhatrapati Sambhajinagar, to analyze the fallen stones.
- Meteorite Origin:
 - Scientists assessed the objects based on gravity, magnetic properties, and other parameters.
 - Preliminary analysis suggests the stones are small fragments of an asteroid that entered Earth's atmosphere.
 - Further studies are underway to confirm their composition and origin.
- > Probability of Meteorites Reaching Earth:
 - o It was emphasized that meteorites rarely reach Earth's surface.
 - Meteors, commonly seen in the sky, originate from comets or asteroids and typically burn up upon entering the atmosphere.
 - Only a meteoroid that survives atmospheric entry and lands on Earth's surface qualifies as a meteorite.
- First Recorded Meteorite Incident in Marathwada in Years:
 - O Experts noted that this is the **first known meteorite** fall in Marathwada in many years, making it a rare astronomical event.

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Meteorite

- > About:
 - A meteorite is a **solid piece of debris from space** that survives its passage through the **Earth's atmosphere** and **lands on the Earth's surface.**
- > Difference between Meteor, Meteorite and Meteoroid:
 - o The difference between a **meteor, meteorite and meteoroid** depends on where the object is.
 - Meteoroids are objects in space that range in size from dust grains to small asteroids.
 - o But when meteoroids enter the Earth's atmosphere, they are called **meteors.**
 - o But if a meteoroid enters the Earth's atmosphere and hits the ground, it is called a **meteorite**.



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Project 'Sustainable Phansad'

Why in News?

The first honey harvest took place near the Phansad Wildlife Sanctuary in Raigad district of Maharashtra, marking a significant success and source of encouragement for conservation experts, naturalists, and tribal communities.

Kev Points

- Madhukosh:
 - O Under the 'Sustainable Phansad' project, the **Madhukosh initiative** was introduced to support tribal livelihoods through honey production.
 - Green Works Trust, in partnership with SBI Foundation, launched this initiative.
 - O By providing a stable income, the initiative reduces dependence on activities that may harm the sanctuary's ecosystem.
 - o The presence of bees enhances pollination, improving biodiversity in Phansad Wildlife Sanctuary and surrounding areas.
- Sustainable Honey Harvesting:
 - The harvested honey represents a fusion of traditional knowledge and modern bee-keeping
 - o This initiative demonstrates that human activity and nature can coexist harmoniously, fostering a sustainable future for the region.
- Expanding Conservation and Livelihood Efforts:
 - o Project 'Sustainable Phansad' aims to **expand the** bee-keeping initiative and further strengthen community participation in conservation.
 - o In addition to Madhukosh, Green Works Trust and **SBI Foundation** run other initiatives:
 - EcoBEES Provides nature education in schools and manages dry waste collection in villages.
 - Training the Tribes Offers supplementary education for tribal children.
 - Conserving Jatayu Works on reviving the vulture population in Phansad Wildlife Sanctuary.
 - Biodiversity Counts Focuses on monitoring birds and herpetofauna (reptiles and amphibians) in collaboration with the Maharashtra Forest Department.

Phansad Wildlife Sanctuary

- **Location and Significance:**
 - o It is situated in the Murud region of Raigad district, Maharashtra.
 - o It was established to preserve the coastal woodland ecosystem of the Western Ghats.
 - o It covers 17,250 acres of forests, grasslands, and wetlands.
- **Historical Background:**
 - The area was once part of the hunting reserves of the princely state of Murud-Janjira.
 - Features open grassland pockets known as "mals", scattered throughout the sanctuary.
- Flora:
 - The sanctuary hosts diverse plant species, including Ain, Kinjal, Teak, Hirda, Jamba, Mango, Ficus, and many more.
- Fauna:
 - Major mammal species found in the sanctuary include <u>Leopard</u>, Hyena, Sambar, and Mouse Deer.
 - o Rich in avian biodiversity, with notable bird species such as:
 - Malabar Pied Hornbill, Black Eagle, Yellow-Footed Green Pigeon, Pompadour Green Pigeon, and Forest Wagtail, White-rumped Vulture.

Finance Commission Grants for Maharashtra

Why in News?

The Union Government has released the Fifteenth Finance Commission (XV FC) Grants for Rural Local Bodies in Maharashtra during the Financial Year 2024–25.

Key Points

- Grant Allocation:
 - Second installment of Untied Grants amounting to Rs 611.6913 crores.
 - Withheld portion of the first installment of Untied Grants amounting to Rs 8.4282 crores.
 - O These funds have been allocated to various District, Block, and Gram Panchayats in the state.

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Note:



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- Utilization of Untied and Tied Grants:
 - O Untied Grants:
 - Panchayati Raj Institutions (PRIs) can utilize these funds for location-specific felt needs under the 29 Subjects listed in the Eleventh Schedule of the Constitution.
 - The funds cannot be used for salaries or establishment costs.
 - O Tied Grants:
 - These grants support basic services, including:
- Sanitation and maintenance of <u>ODF status</u>, covering household waste management, human excreta treatment, and fecal sludge management.
- Drinking water supply, <u>rainwater harvesting</u>, and water recycling to ensure water security in rural areas.
- Grant Disbursement Process:
 - The Government of India, through the Ministry of Panchayati Raj and the Ministry of Jal Shakti (Department of Drinking Water and Sanitation), recommends the release of XV FC Grants.
 - The Ministry of Finance then disburses these grants to states in two installments per Financial Year.

15th Finance Commission

- The Finance Commission (FC) is a constitutional body that determines the method and formula for distributing the <u>tax</u> proceeds between the Centre and states, and among the states as per the constitutional arrangement and present requirements.
- Under Article 280 of the Constitution, the President of India is required to constitute a Finance Commission at an interval of five years or earlier.
- The 15th Finance Commission was constituted by the President of India in November 2017, under the chairmanship of NK Singh. Its recommendations will cover a period of five years from the year 2021-22 to 2025-26.

Industry Dialogue on PRIP Scheme

Why in News?

The Department of Pharmaceuticals, Government of India, hosted an Industry Dialogue in Mumbai to promote research and innovation under the Pharma-MedTech Sector (PRIP) Scheme.

Key Points

> Key Discussions & Participation:

- The event provided a platform for industry leaders, associations, and research institutes from <u>Indian</u> <u>Council of Medical Research (ICMR)</u>, <u>Council</u> <u>of Scientific & Industrial Research (CSIR)</u>, and <u>National Institutes of Pharmaceutical Education</u> <u>and Research (NIPERs)</u>.
- Discussions focused on strengthening industryacademia linkages, fostering collaboration, and leveraging government initiatives to accelerate R&D and commercialization of innovative solutions in pharmaceuticals and medical technology.
- Government Initiatives:
 - PRIP Scheme: Detailed insights on its role in supporting research and innovation.
 - o ICMR Initiatives:
 - PATENT MITRA Support for patent filing.
 - MEDTECH MITRA Assistance in the innovation journey and clinical trials.
 - INTENT Facilitation of research and development efforts.
- Government's Vision for Pharma-MedTech:
 - Secretary, Department of Pharmaceuticals emphasized:
 - The importance of **futuristic products and affordable healthcare** solutions.
 - The transformative role of data-driven markets in shaping **Pharma-MedTech R&D**.
 - India's unique advantage in precision and personalized medicine due to its diverse gene pool and large population.
 - The PRIP Scheme's role in supporting costeffective and innovative healthcare solutions for global impact.

Indian Council of Medical Research

- Indian Council of Medical Research (ICMR) is the apex body in India for the formulation, coordination and promotion of biomedical research.
- Its mandate is to conduct, coordinate and implement medical research for the benefit of the Society; translating medical innovations into products/ processes and introducing them into the public health system.

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It is **funded by** the Government of India through the Department of Health Research, Ministry of Health & Family Welfare.

Council of Scientific and Industrial Research (CSIR)

- **About:** CSIR is the largest research and development (R&D) organisation in India. CSIR has a pan-India presence and has a dynamic network of 37 national laboratories, 39 outreach centres, 3 Innovation Complexes and 5 units.
- Established: September 1942
- > Headquarters: New Delhi
 - o It is funded by the Ministry of Science and Technology and it operates as an autonomous body through the Societies Registration Act, 1860.
- CSIR covers a wide spectrum of streams from radio and space physics, oceanography, geophysics, chemicals, drugs, genomics, biotechnology and nanotechnology to mining, aeronautics, instrumentation, environmental engineering and information technology.
 - o It provides significant technological intervention in many areas with regard to societal efforts which include the environment, health, drinking water, food, housing, energy, and farm and non-farm sectors.

First Temple of Chhatrapati Shivaji Maharaj

Why in News?

The Chief Minister of Maharashtra inaugurated Chhatrapati Shivaji Maharaj's first temple in Bhiwandi, Thane district, to mark the Maratha warrior king's birth anniversary according to the Hindu lunar calendar.

Key Points

- National Temple:
 - o The CM referred to the **temple** as a "national" temple", emphasizing its inspirational value.
 - o He highlighted that the **temple honours Shivaji** Maharaj's legacy, allowing devotees to witness the glory of the Maratha king.



 Shivaji Maharaj fought battles for God, country, and faith, ensuring the right to worship Ishta Devas (personal Gods).

Structure & Design:

- o The first grand temple of Chhatrapati Shivaji Maharaj in Maharashtra spans four acres in the Marade Pada region, Thane district.
- Architect Vijaykumar Patil designed the temple's structure.
- Sculptor Arun Yogiraj, who also created the Ram temple idol in Ayodhya, carved the 6.5-feet idol of Shivaji Maharaj for this temple.
- **Efforts for UNESCO Recognition & Memorial in Agra:**
 - o The Maharashtra government has approached UNESCO to recognize 12 forts associated with Shivaji Maharaj under the Maratha Military Landscape of India.
 - These 12 forts are:
 - Maharashtra: Lohagad, Salher, Raigad, Pratapgad, Shivneri, Suvarnadurg, Vijaydurg, Sindhudurg, Panhala, Khanderi Fort.
 - Tamil Nadu: Gingee Fort.
 - The State has also sought permission from Uttar Pradesh to build a memorial in Agra, marking Shivaji Maharaj's escape from Aurangzeb's captivity in 1666.

Chhatrapati Shivaji Maharaj

Birth:

- O He was born on 19th February, 1630 at Shivneri Fort in District Pune in the present-day state of Maharashtra.
- O He was born to Shahaji Bhonsle, a Maratha general who held the jagirs of Pune and Supe under the Bijapur Sultanate and Jijabai, a pious woman whose religious qualities had a profound influence on him.

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Early Life:

- He displayed his military zeal for the first time in 1645 when as a teenager, he successfully got control of the Torna Fort which was under Bijapur.
- He also acquired the Kondana Fort. Both these forts were under Adil Shah of Bijapur.

Granted Title:

- He was crowned as the king of the Marathas on 6th June, 1674, at Raigad.
- He took on the titles of Chhatrapati, Shakakarta, Kshatriya Kulavantas and Haindava Dharmodhhaarak.
- The Maratha Kingdom founded by Shivaji grew larger over time and became the dominant Indian power in the early 18th century.

Death:

He died on 3rd April 1680.

Solapur Handloom Industry

Why in News?

Weavers have been urging **the Maharashtra government** to recognize their <u>'Solapuri silk saree'</u> as a traditional textile under <u>the 2023 textile policy.</u>

Key Points

- > Inclusion of Solapuri Silk Saree:
 - This inclusion would grant access to old-age pension schemes, employment as master trainers in government handloom institutes, and an annual festival allowance of Rs 15,000 for female weavers and Rs 10,000 for male weavers.
 - They argue that other textiles, like <u>Himru</u>, are included despite limited production in the state, while their sarees remain unrecognized.
- Challenges in Government Schemes and Weaver ID Cards:
 - Weaver's Pehchan Card is essential to avail benefits under the National Handloom Development Programme (NHDP), including MUDRA loans and workshed support.
 - Many applicants face delays in receiving their cards, with some waiting for years before gaining access to central government benefits.

- Weavers struggle to secure loans under <u>the Weavers</u>
 <u>Mudra Scheme</u>, as banks often reject applications due to high default rates.
- The Pehchan Card also offers financial aid for weavers' children, covering Rs 2 lakh annually for textile education and a monthly stipend of Rs 5,000.
- > Financial Struggles and Seasonal Market Demand:
 - Each handloom produces one to two sarees per month, which sell for Rs 12,000 to Rs 15,000 during festive seasons but see minimal demand in off-seasons.
 - The community relies on markets in Pune, but buyers frequently reject or undervalue their products, reducing profitability.
- > Collective Workshed and Yarn Bank:
 - They demand a collective workshed, where multiple handlooms can operate in a shared facility, improving efficiency and working conditions.
 - A yarn bank with a 15% subsidy under the Raw <u>Material Supply Scheme (RMSS)</u> is also sought, as middlemen currently exploit subsidies, leaving weavers without direct benefits.
- > Lack of Effective Government Marketing Support:
 - The government proposed <u>Urban Haat</u>, a dedicated marketplace for handloom products, but its feasibility is questioned due to low financial aid and high infrastructure costs.
 - Weavers seek better marketing opportunities and government support to expand their reach and ensure fair pricing for their sarees.

> Future Concerns:

- Many young generations are reluctant to enter weaving, citing unstable income and lack of social security.
- Weavers express concerns over financial insecurity, with no government assistance during medical emergencies or crises.
- They urge policy improvements to protect traditional handloom artisans and sustain their craft for future generations.

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National Handloom Development Programme (NHDP)

> Objective:

o NHDP aims to **promote the sustainable development of handloom weavers**, both within and outside identified handloom clusters, by transforming them into self-managed and competitive socio-economic units.

> Implementation Period:

o The scheme is designed for the 2021-22 to 2025-26 financial years.

Approach:

o It **follows a need-based strategy** for the integrated and holistic development of handlooms and the welfare of handloom weavers.

Target Beneficiaries:

• The scheme benefits individual weavers, cooperatives, and <u>Self-Help Groups (SHGs)</u>, both within and outside the cooperative system.

Key Support Areas:

- Raw material assistance for production sustainability.
- O Design inputs to enhance product quality and market appeal.
- o **Technology upgradation** for improved efficiency and competitiveness.
- Marketing support through exhibitions and trade events.
- o Permanent infrastructure creation, including Urban Haats and marketing complexes, to provide direct market access to weavers.

PM MUDRA Yojana

- > The aim of PMMY is to facilitate easy collateral-free micro credit to non-corporate, non-farm small and micro entrepreneurs for income generating activities.
- > MUDRA (Micro Units Development and Refinance Agency) was launched in 2015, to provide refinance support to financial institutions like banks, micro-finance institutions (MFIs), and non-banking financial companies (NBFCs).
- > It provides **refinance**, **credit guarantee**, **and development support to financial institutions**, helping them extend financial services to micro-enterprises in manufacturing, trading, and services.



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Toxic Wheat

Why in News?

A study by Padma Shri Dr. Himmatrao Bawaskar links the unexplained **hair loss** in Maharashtra's Buldhana district to toxic elements in wheat consumption.

Key Points

Contaminated Wheat:

- A month-long study found that Public Distribution System (PDS) wheat contained dangerously high selenium levels and significantly low zinc content.
 - Lab tests detected selenium levels of 14.52 mg/ kg, far exceeding the normal 1.9 mg/kg.
- o The wheat consignments originated from Punjab.

> Rapid Onset of Alopecia:

- O Villagers developed total baldness within 3-4 days of symptom onset.
- Around 300 individuals across 18 villages, including college students and young girls, suffered severe hair loss between December 2024 and January 2025.

Excess Selenium and Zinc Deficiency:

- o Tests on affected individuals showed:
 - 35-fold increase in blood selenium levels
 - 60-fold increase in urine selenium levels
 - 150-fold increase in hair selenium levels
- o The study suggests excess selenium intake directly caused the outbreak, while low zinc levels worsened the condition.

Social Impact:

- o The condition has affected people aged 8 to 72 years, leading to social stigma, disrupted education, and postponed marriages.
- Many children have stopped attending school and college due to the psychological impact.

> Further Investigations:

- o Scientists from the **Indian Council of Medical** Research (ICMR) collected water and soil samples and submitted its report to the central government.
- O Dr. Bawaskar has not yet submitted his study report to the administration.

Indian Council of Medical Research (ICMR)

- It is the apex body in India for the formulation, coordination and promotion of biomedical research.
- Its mandate is to conduct, coordinate and implement medical research for the benefit of the Society; translating medical innovations into products/ processes and introducing them into the public health system.
- It is **funded by** the Government of India through the Department of Health Research, Ministry of **Health & Family Welfare.**

Selenium

- Selenium is an essential mineral, and is crucial for various bodily functions, including metabolism, thyroid function, and immune health.
- Rich food sources include Brazil nuts, seafood, meat, poultry, and organ meats.
- Selenium Toxicity symptoms are nausea, vomiting, nail and hair discoloration, brittleness, and loss, fatigue, irritability, and foul breath odor.

Zinc

- It is an essential trace mineral that plays a vital role in many bodily functions, including immune system function, wound healing, and DNA synthesis.
- Zinc deficiency can lead to various health problems, including hair loss, impaired immune function, and delayed wound healing, and can be caused by inadequate intake, malabsorption, or increased needs.

Maharashtra Budget 2025

Why in News?

The Maharashtra Finance Minister presented the Rs 7-lakh-crore budget for 2025-26 in the Assembly, emphasizing industrial growth, infrastructure development, and job creation.

Key Points

Budget Outlay and GSDP Share:

- o The total budget outlay constitutes 14.17% of the estimated Gross State Domestic Product (GSDP) of Rs 49.4 lakh crore.
- O This is lower than the 14.8% of GSDP allocated in the 2024-25 Revised Estimates, making this budget smaller than the previous one.

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Fiscal Deficit Reduction:

 The government has lowered the <u>fiscal deficit</u> to 2.7% of GSDP, down from 2.9% in the 2024-25 Revised Estimates, by budgeting lower spending.

> Industrial Policy and Job Creation:

- The Finance Minister announced plans to introduce an <u>industrial policy</u> for 2025.
- The policy aims to attract Rs 40 lakh crore in investments and generate 50 lakh jobs over the next five years.

> Decline in Capital Expenditure:

- Capital expenditure is projected to fall by 14.5% in 2025-26, from Rs 1,09,031.5 crore in the current fiscal to Rs 93,165.5 crore.
- Its share in the total budget outlay has been reduced to 13.3%.

> Ladki Bahin Yojana Allocation:

 The scheme has been allocated Rs 36,000 crore, which is 21% lower than the current fiscal's allocation.

> Government's Five-Point Agenda:

- The State Chief Minister stated that the budget is based on five key focus areas:
 - Agriculture
 - Industry
 - Infrastructure
 - Employment
 - Social Welfare

Ladki Bahin Yojana

- ➤ The scheme aims to **rehabilitate**, **economically develop**, **and empower women** aged 21 to 65 years by disbursing Rs 1,500 per month.
- ➤ Up to December 2024, the total disbursement under the scheme amounted to Rs 17,505.90 crore.

New Frog Species in Maharashtra

Why in News?

Researchers from Maharashtra have discovered a new endemic frog species, 'Minervarya ghatiborealis' at Mahabaleshwar.

They included it in the genus Minervarya, commonly known as the 'Cricket frog'. The international journal Zootaxa has published their study on this species.



Key Points

> Etymology and Meaning:

- The species' name combines the Sanskrit word 'Ghati' (Western) and the Latin word 'Borealis' (Northern).
- It translates to 'from the north-western Ghats', reflecting its habitat.

Distinctive Features:

- Frogs of the Minervarya genus have parallel lines on their abdomens, making them easy to identify.
- They nest near standing water or small springs.
- Their calls resemble nightingale sounds, a unique trait among frogs.
 - Male frogs of this species produce distinct breeding calls, which set them apart from other Minervarya species.

Conservation Importance:

- The need for continuous conservation efforts in the Western Ghats was emphasized.
- The Mahabaleshwar Plateau is now recognized as a key area for endemic species, requiring enhanced conservation measures.

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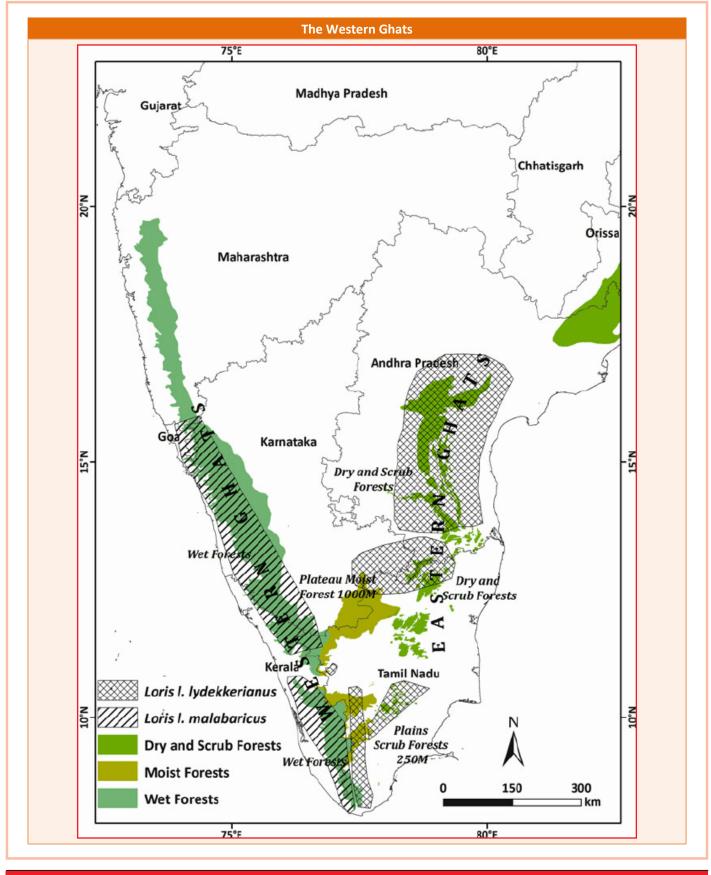












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> About:

- These are the **mountain ranges** running parallel along the western coast of India starting from Gujarat and ending in Tamil Nadu.
- O Gujarat, Maharashtra, Goa, Karnataka, Tamil Nadu and Kerala are the six Indian states covered by Western Ghats.
- The mountain range is also a "Hottest Hotspot" of biodiversity.
- The Ghats are often called the **Great Escarpment of** India and are also a UNESCO World Heritage Site.
- o **High Biodiversity and Endemism** are special features of Western Ghats along with the presence of Evergreen Forests.

> Significance:

- O The Ghats influence the Indian monsoon weather patterns that mediate the warm tropical climate of the region.
- O They act as a barrier to rain-laden monsoon winds that sweep in from the south-west.
- Western Ghats are home to tropical evergreen forests, as well as to 325 globally threatened species.
- o Plateaus are the dominant landscapes in the Western Ghats, significant because of the predominance of endemic species.

Memorial for Maratha **Warriors**

Why in News?

On 10th March 2025, Maharashtra's Deputy Chief Minister announced that the state government will build a memorial in Haryana and Agra to honor the Maratha warriors who fought and were martyred in the third battle of Panipat.

Key Points

- Memorial for Chhatrapati Shivaji:
 - O The Maharashtra government will **build a memorial** in Agra to commemorate Chhatrapati Shivaji's escape from Mughal custody.
 - o The state will coordinate with the Uttar Pradesh government to establish the memorial.

Memorial and Statue at Panipat:

- o In January, the state Chief Minister announced plans to erect a statue of Chhatrapati Shivaji at Panipat.
- o A grand memorial will also be built at the **historic** battlefield where the third battle of Panipat took place.
- > Historic Significance of the Battle of Panipat:
 - o The battle, fought on January 14, 1761, saw Afghan ruler Ahmad Shah Abdali's forces defeat the Marathas.
 - o Thousands of soldiers died on both sides, and the Afghans secured victory with the support of Mughal forces.

Chhatrapati Shivaji Maharaj

About:

O Born on 19th February 1630, at Shivneri Fort, Pune was a visionary leader from the Bhonsle clan and the founder of the Maratha Empire, known for resisting the Mughal Empire and striving for self-rule.

Major Battles:

- Battle of Pratapgad, Battle of Pavan Khind, Sacking of Surat, Battle of Purandar, Battle of Sinhagad, and Battle of Sangamner.
- The Wagh nakh, was used by Shivaji to kill Afzal Khan in the 1659 Battle of Pratapgad.

Titles:

O Chhatrapati, Shakakarta, Kshatriya Kulavantas, and Haindava Dharmodhhaarak.

Administration:

- O Centralized administration with the **Ashtapradhan** (Council of Eight Ministers), abolished the Jagirdari System, implemented the Ryotwari **System**, and built a **strong naval force** for coastal defense.
- O Shivaji is renowned for his innovative guerrilla warfare tactics, which influenced subsequent rulers and shaped the Maratha Military Landscapes.

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Majhi Ladki Bahin Yojana

Why in News?

The Maharashtra government provided over Rs **17,000 crore** in financial assistance to 2.38 crore women since launching the Majhi Ladki Bahin Yojana in 2024.

Key Points

- Majhi Ladki Bahin Yojana:
 - o The scheme aims to rehabilitate, economically develop, and empower women aged 21 to 65 years by disbursing Rs 1,500 per month.
 - O Up to December 2024, the total disbursement under the scheme amounted to Rs 17,505.90 crore.
- Gender Budget Allocation:
 - The share of the gender budget in the total State budget increased from 3.1% in 2023-24 to 3.3% in 2024-25.
 - The financial allocation for gender-related initiatives rose marginally from Rs 20,391 crore in 2023-24 to Rs 21,951 crore in 2024-25.
- Decline in Women-Specific Schemes:
 - Shelter Homes, Hostels, and Protective Homes:
 - Expenditure fell from Rs 15.31 crore (2023-24) to Rs 9.82 crore (2024-25 up to December).
 - The number of beneficiaries dropped from 6,654 to 4,527.
 - Women's Counselling Centres:
 - Budget reduced from Rs 4.2 crore (previous year) to RS 1.32 crore (current year).
 - Beneficiaries decreased from 25,734 to 18,322.
 - O Manodhairya Scheme (Rehabilitation for Rape and Acid Attack Survivors):
 - Funding dropped nearly 50%, from Rs 48 crore last year to Rs 19.48 crore this year.
 - However, the number of beneficiaries increased from 374 to 422.
 - O Pink E-Rickshaw Scheme:
 - Announced in July 2024, but no disbursement has been recorded yet.
 - The scheme targets 10,000 women (ages 20-40 years) in major cities across eight districts.

Panchaganga River

Why in News?

The Maharashtra government has appointed a panel, led by the executive engineer of the Kolhapur irrigation department, to investigate the causes of pollution in the Panchaganga River.

Key Points

- State's Response to River Pollution Concerns:
 - o The State Environment Minister provided a written response on the causes of pollution and the death of fishes in the Panchaganga and Warna rivers.
- Pollution and Fish Deaths in Warna River:
 - o Recently, dead fish were found at Bhadole and Chikurde along the Warna River.
 - o The inspection revealed that untreated effluent from sugar mills caused the pollution.
 - The Warna Cooperative Sugar Mill was identified as the source of untreated sewage discharge during that period.
- **Action Taken Against Polluters:**
 - Officials conducted an inspection in December **2024** to assess the pollution levels.
 - O Based on the findings, the government imposed a fine of Rs 5 lakh on the sugar factory responsible for the pollution.
- **Investigation Panel:**
 - To further investigate pollution in the Panchaganga River, the government appointed a panel which will examine the sources of pollution and recommend corrective measures.

Panchaganga River

About:

- It is a major tributary of the Krishna River, flowing through Maharashtra.
- O The river **originates from Prayag Sangam** in the Sahyadri mountain ranges.
- o Its birthplace is Chikhlee Taluka, a small village in Kolhapur district, Maharashtra.
- o It is formed by the confluence of five rivers— Kasari, Kumbhi, Tulsi, Bhogawati, and Saraswati.
- o The river flows for approximately 80 km before merging with the Krishna River in Maharashtra.

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- - **Spiritual and Agricultural Importance:**
 - o The river holds immense spiritual significance, with its banks lined with numerous temples and shrines.
 - o The Panchaganga valley is **highly fertile**, **producing rich winter crops**.
 - o The river's water is extensively used for sugarcane cultivation.

Maharashtra's Tiger Count

Why in News?

Maharashtra Forest Minister stated that the State's tiger population had risen to 444 in 2025 from 101 in 2000. He attributed the rise in man-animal conflicts, including fatal attacks on humans, to the increasing tiger population.



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Key Points

> Proposal for Animal Museum in Maharashtra:

- o The Forest Minister stated that he had written to businessman Anant Ambani, founder of the non-profit Vantara, to establish an "animal museum" in Maharashtra.
- o He also mentioned plans to approve the creation of a museum modeled after similar initiatives in Gujarat, where businesspersons could contribute to setting up such a facility.

Human-Animal Conflict:

- o The Minister highlighted the increasing incidents of tiger attacks on humans.
- o The concerns about the safety of farmers living near forested areas, including those close to the wildlife sanctuary in Bhandara was raised.
- o It was pointed out that tiger attacks have created fear among farmers and also led to crop destruction.

Government's Response to the Crisis:

- o The Forest Minister clarified that the tigress's two-year-old cub had attacked humans and assured that it would soon be captured.
- He announced that the government had **approved Rs 200 crore for solar fencing** in villages near tiger zones.
- o He also assured that the Forest Department was implementing necessary measures to prevent further incidents.
 - The government had **introduced a policy change**, ensuring that farmers would pay only a nominal sum for solar fencing.
 - Instructed authorities to fence villages near forests at no charge to enhance protection.



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