



8 Years of GST

For Prelims: [Goods and Services Tax \(GST\)](#), [Indirect Tax System](#), [E-way Bills](#), [MSMEs](#), [Cascading Effect](#), [Input Tax Credit \(ITC\)](#), [VAT](#), [GST Appellate Tribunal \(GSTAT\)](#), [GST Council](#), [Inverted Duty Structure](#), [GST Network \(GSTN\)](#), [ICEGATE](#), [Carbon Credits](#). —

For Mains: Performance of GST in last 8 years and associated challenges, Measures required to strengthen the existing GST framework.

[Source: ET](#)

Why in News?

As [Goods and Services Tax \(GST\)](#) completes **8 years** since its launch on **1st July 2017**, experts acknowledge its success in **tax integration and digitisation**, while emphasizing the need for **simplification**, **rate rationalisation**, and **reduced compliance burden**.

What are the Key Achievements of GST over the Past 8 years?

- **Record Revenue Growth:** GST revenues have consistently grown, with the highest ever **gross collection of Rs 22.08 lakh crore** in FY 2024-25, with an average monthly collection of **Rs 1.84 lakh crore**.
 - This growth has **outpaced nominal GDP**, reflecting **better compliance**, **reduced tax evasion**, and increased **economic formalization**.
- **Digital Transformation & Compliance Efficiency:** GST has undergone **digitization**—from **manual filings** to [e-invoicing](#), **real-time credit matching**, **automated returns**, and [e-way bills](#)—reducing **errors and fraud**.
 - While [MSMEs](#), once hesitant, now see it as a gateway to **credit**, **government procurement**, and **national market access**.
- **Expanded Taxpayer Base:** As of **30th April, 2025**, India boasts over **1.51 crore active GST registrations**, marking a significant increase from **65 lakh in 2017**.
 - This growth underscores the success of GST in **formalizing the economy** and enhancing tax compliance.
- **Ease of Doing Business:** GST has **removed inter-state tax barriers**, lowering **logistics costs** and enhancing **supply chain efficiency**, while the elimination of **entry taxes** and **octroi** has led to further **business cost savings**.
 - GST's '**One Nation, One Tax**' framework replaced the **multi-layered tax system**, reducing [cascading effects](#) while the [Input Tax Credit \(ITC\)](#) mechanism ensured **seamless credit flow**, lowering **business costs** and boosting **competitiveness**.
- **Efficient Refund Processing:** Automated **Integrated GST (IGST) refunds** via the **Customs ICEGATE portal** have sped up processing to **within a week**, with **₹1.18 lakh crore** disbursed in FY25, boosting **exporter liquidity**.

What is the Goods and Services Tax (GST)?

- **About:** The **101st Amendment Act, 2016** introduced a **unified indirect tax system** across India by **subsuming multiple central and state taxes** under **GST**.
 - **GST** is a **value-added tax** levied on the supply of all goods and services.
 - It replaced **central taxes** like **Excise Duty, Additional Excise Duties, and Service Tax**, and **state taxes** like **VAT, Central Sales Tax, and Luxury Tax**.

Timeline

2006-07: The govt moots a proposal for GST in the Budget; negotiations with states begin

2008: The govt. constitutes the empowered committee (EC) of state finance ministers

2009: The committee releases its first discussion paper

2011: The UPA govt. introduces the Constitution Amendment Bill for GST in Lok Sabha (LS)

Aug 2013: The Parliamentary Standing Committee submits its report; the govt incorporates recommendations of the committee in the Bill

Sep. 2013: Revised bill sent to the empowered committee

Dec 2014: The Constitution Amendment Bill introduced in the LS

May 2015: LS passes the Bill

August 2015: Congress insists on

capping GST rate at 18%, and specifying the same in the Constitution Amendment Bill

July 2016: The Centre and states agree against capping GST rate in the Constitution Amendment Bill

Aug 2016: Rajya Sabha passes Constitution Amendment Bill Industry hails reforms, says will make doing business easier

▪ Main Features:

- **Supply-Based Taxation:** GST is levied on the **supply of goods and services**, unlike earlier taxes which were imposed on **manufacture, sale, or service provision**.
- **Destination-Based System:** GST operates as a **destination-based consumption tax**, replacing the older **origin-based taxation** model.
- **Multiple Tax Slabs:** GST is imposed at **five different rates-0%, 5%, 12%, 18%, and 28%**, with **product classification** guided by the **GST Council**.
- **Dual Structure:** GST has a **dual framework**, where both the **Centre (CGST)** and the **States (SGST)** levy tax on the **same transaction value**.
 - Imports of **goods and services** are considered **inter-state supplies** and attract **IGST**, in addition to applicable **customs duties**.
- **Governance:** **GST Council** is a key decision making body. **Goods and Services Tax Network (GSTN)** provides an IT system for the **GST portal**.
 - The **Centre and States** decide **CGST, SGST, and IGST rates** based on the **recommendations of the GST Council**.

What are Key Challenges in the Current GST Framework?

- **Exclusion of Items:** **Petroleum products** and **alcohol for human consumption** remain outside **GST**, leading to **tax cascading** and **cash flow issues** due to **ineligible ITC**.
 - While **states levy VAT** under **Entry 54 of the State List** and **Article 366(12A)**, raising concerns over **revenue loss** and **fiscal autonomy** if included under GST.
- **Delay in GST Appellate Tribunal (GSTAT):** The long-delayed **GST Appellate Tribunal (GSTAT)**, though recently notified, remains **non-functional in several states**, leading to a **backlog of appeals in High Courts**, **prolonged adjudication**, and **uncertainty for taxpayers**.
- **Complex Rate Structure:** GST currently has **five main slabs** along with **special rates** of 0.25%, 1%, and 3% (mainly for **gold, silver, and diamonds**), leading to **classification disputes**, **frequent litigation**, and **working capital issues** in **inverted duty structure** sectors.
 - Though the original intent was to **rationalise a three-rate system**, there has been **no significant progress** despite **expert recommendations** and **GST Council discussions**.
- **Procedural and Compliance Hassles:** Despite progress in **automation and digitalisation**, **procedural challenges** persist, including **high-value litigations on minor issues**, **over-regulation**, and **frequent rule changes with complex notifications**.
 - Experts note that these **procedural hassles often overshadow** the government's broader efforts at **simplification**.
- **Interpretational Ambiguities:** Ambiguities in interpreting **intermediary services**, **intra-company transactions**, and **employee secondment** under GST persist despite

circulars, causing **compliance grey areas**, **operational hurdles**, and increasing **litigation risks** for businesses.

What Reforms can be Implemented to Improve the Current GST Framework?

- **Phased Approach:** A **phased approach** for petroleum inclusion could begin with **natural gas and Aviation Turbine Fuel (ATF)**, using a **revenue-neutral rate** and a **temporary compensation mechanism** for states, is a valid strategy to ensure smooth integration.
 - While **Article 366(12A)** excludes alcohol for human consumption from GST, its inclusion can be facilitated by offering higher devolution shares,
 - Launching pilot projects in states with low reliance, and providing **long-term fiscal safeguards** to build consensus.
- **Rationalization of GST Rate Slabs:** Address the **[inverted duty structure](#)** by **speeding up refunds**, **rebalancing input taxes** (on man-made fiber), and **revisiting the compensation cess** through **phasing out** or **merging with the highest GST slab**.
- **Strengthening Dispute Resolution:** **Operationalize GSTAT nationwide** by fast-tracking **tribunal appointments** to clear pending appeals in **High Courts** and ensure **standardized rulings** to prevent conflicting interpretations.
 - To reduce litigation on minor issues, implement an **amnesty scheme** waiving penalties for early procedural lapses and issue **binding circulars** on ambiguities.
- **Digital Integration:** Implement **single-window compliance** by integrating **[GST Network \(GSTN\)](#)** with **[ICEGATE](#)**, **Directorate General of Foreign Trade (DGFT)**, **RBI**, and **Ministry of Corporate Affairs (MCA)** for **real-time data sharing** and **auto-filled returns**.
 - Use **AI-driven scrutiny** to **streamline refunds and audits** with **time-bound processing**, like **15-day refunds** for exporters.
- **Expanding the Tax Base to New Sectors:** Next-generation **GST reform** must proactively address **emerging sectors** like **[crypto-assets](#)**, **[carbon credits](#)**, and **digital goods/services** to ensure **clarity**, **uniformity**, and **alignment with global standards**.

Conclusion

GST has transformed India's **tax landscape**, boosting **revenue** and **formalization**. However, challenges like **petroleum exclusion**, **rate complexity**, and **dispute delays** persist. **Reforms—phased inclusion of excluded sectors, slab rationalization, faster dispute resolution, and digital integration—**are vital to make GST a true "**One Nation, One Tax**" system and fuel India's **USD 5 trillion economy** ambition.

Drishti Mains Question:

Q. While GST has streamlined India's indirect tax system, structural and operational challenges remain." Critically analyze this statement and suggest reforms.

UPSC Civil Services Examination Previous Year Question (PYQ)

Prelims

Q. Consider the following items: (2018)

1. Cereal grains hulled
2. Chicken eggs cooked
3. Fish processed and canned
4. Newspapers containing advertising material

Which of the above items is/are exempted under GST (Good and Services Tax)?

- (a) 1 only
- (b) 2 and 3 only
- (c) 1, 2 and 4 only
- (d) 1, 2, 3 and 4

Ans: (c)

Q. What is/are the most likely advantages of implementing 'Goods and Services Tax (GST)'? (2017)

1. It will replace multiple taxes collected by multiple authorities and will thus create a single market in India.
2. It will drastically reduce the 'Current Account Deficit' of India and will enable it to increase its foreign exchange reserves.
3. It will enormously increase the growth and size of the economy of India and will enable it to overtake China in the near future.

Select the correct answer using the code given below:

- (a) 1 only
- (b) 2 and 3 only
- (c) 1 and 3 only
- (d) 1, 2 and 3

Ans: (a)

Mains

Q. Explain the rationale behind the Goods and Services Tax (Compensation to States) Act of 2017. How has COVID-19 impacted the GST compensation fund and created new federal tensions? (2020)

Q. Enumerate the indirect taxes which have been subsumed in the Goods and Services Tax (GST) in India. Also, comment on the revenue implications of the GST introduced in India since July 2017. (2019)

National Sports Policy 2025

For Prelims: [1991 Economic Reforms](#), [Olympics](#), [Khelo India](#), [Fit India Movement](#), [Wrestling Federation of India](#)

For Mains: Evolution of sports policy in India, Challenges in India's sports ecosystem, Sports governance and reforms

Source:PIB

Why in News?

The Union Cabinet has approved the **National Sports Policy (NSP) 2025 (Khelo Bharat Niti 2025)**, replacing the **National Sports Policy, 2001**. It outlines a roadmap to make India a global sporting powerhouse with a focus on the [2036 Olympics](#).

What are the Key Pillars of the National Sports Policy 2025?

▪ Pillars of NSP 2025:

- **Excellence on the Global Stage:** Focuses on strengthening sports from grassroots to elite levels through early talent identification, development of competitive leagues and infrastructure, and creation of world-class training and coaching systems.
 - It also aims to enhance National Sports Federations' governance, promote sports science and technology, and train coaches, officials, and support staff.
- **Sports for Economic Development:** It promotes sports tourism, startups, and private investment to strengthen India's role in the global sports economy.
- **Sports for Social Development:** The policy emphasizes the role of sports in promoting social inclusion by encouraging participation from marginalized groups, reviving traditional and indigenous games, and fostering diaspora engagement and volunteering.
- **Sports as a People's Movement:** To make sports a national movement, the policy aims to promote mass participation and a fitness culture through campaigns, introduce fitness indices for institutions, and improve access to sports facilities across the country.
- **Integration with Education (NEP 2020):** Aligned with National Education Policy 2020, it seeks to integrate sports into school curricula and train educators to foster early sports engagement.

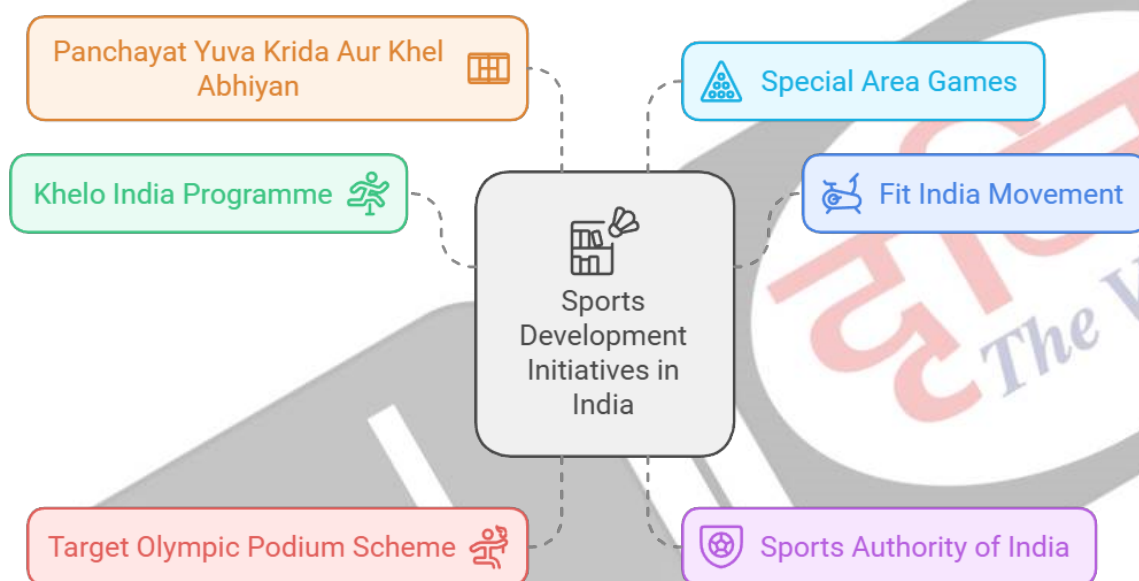
▪ Strategic Framework:

- **Governance:** NSP 2025 aims to establish a legal and regulatory framework to ensure transparency and accountability in sports administration.
- **Private Sector Participation:** Mobilize private investments via [Public-Private Partnerships \(PPPs\)](#), [Corporate Social Responsibility \(CSR\)](#) and innovative funding initiatives.
- **Technology and Innovation:** Use [Artificial Intelligence \(AI\)](#), [data analytics](#), and emerging technologies for performance tracking and program delivery.
- **Monitoring and Evaluation:** Set up a national framework with **Key Performance Indicators (KPIs)** and **time-bound targets** for regular progress tracking.
- **Model Policy for States:** Serve as a guide for **States and Union Territories** to create or update their own sports policies aligned with national goals.

How has India's Sports Policy Evolved?

- **State of Sports in India Post-1947:** India hosted the **first Asian Games in 1951**, signaling its regional aspirations. In 1954, the **All-India Council of Sports (AICS)** was created to advise the government and support elite athletes.
 - However, modest funding meant Indian athletes often missed international events due to financial constraints.
 - Despite limited state support, legends like **Milkha Singh, Gurbachan Singh, Praveen Kumar Sobti, and Kamaljeet Sandhu** brought India glory in athletics. Meanwhile, India's men's hockey team dominated the Olympics from the 1920s to the 1980s.
- **Beginning of India's Sports Policy:** The now Ministry of Youth Affairs & Sports (MYAS) began as the **Department of Sports in 1982 during the IX Asian Games in New Delhi**. It was renamed the **Department of Youth Affairs & Sports in 1985 during the International Youth Year**.
 - In 2000, it was elevated to a full-fledged Ministry, and later bifurcated into two departments as Youth Affairs and Sports.
 - **In 1984**, India introduced its **first National Sports Policy (NSP)** that focused on infrastructure, mass participation, and elite excellence.
 - It advocated integration of sports with education (formalized in the National Policy On Education 1986).
 - The Sports Authority of India (SAI) was established in 1986 to implement policies.

- Between 1986 and 2000, sports saw uneven implementation due to its **status as a State subject**, with low budgets and limited public or market engagement.
- **Impact of Liberalisation on Indian sports:** The **1991 economic reforms** and the rise of cable television significantly boosted sports visibility and public interest, especially among the **urban middle class**, which began engaging with sports beyond just cricket.
 - In response, the **1997 Draft Sports Policy** proposed States focus on mass sports and the Centre on elite athletes, but it was never enacted.
- **Indian Sports in the 21st Century:** The MYAS launched a **revised National Sports Policy (2001)** focused on mass participation and international success.
 - While sports gained budgetary support, Olympic medals remained limited—**Rathore (2004), Bindra (2008), Vijender and bronzes in boxing from Vijender Singh (2008) and Mary Kom (2012)**.
 - The **National Sports Development Code (2011)** aimed to reform NSFs, addressing governance and doping, but faced implementation challenges.
- **Major Sports Schemes:**
 - **Target Olympic Podium Scheme (2014):** Coaching and support for elite athletes.
 - **Khelo India (2017):** Talent scouting across schools/universities.
 - **Fit India Movement (2019):** Encouraged fitness at the grassroots level.



What are the Challenges in India's Sports Ecosystem?

- **Governance and Ethical Failures:** India's sports governance suffers from politicisation, **red tape**, and **lack of professionalism**. Mismanagement cases, such as the **Wrestling Federation of India sexual harassment case (2023)** and **Indian Olympic Association (IOA)'s suspension by International Olympic Committee (2022)**, reflect systemic issues.
 - Poor athlete support, seen in incidents like **Vinesh Phogat** missing Olympic qualification over a minor weight issue, exposes gaps in scientific coaching and planning.
- **Cricket-Centric Sports Market:** Cricket dominates media, sponsorships, and funding. In **2023, cricket dominated 87% of India's sports market, leaving just 13%** for all other sports like football, hockey, and badminton.
 - Other sports like athletics, hockey, or wrestling get minimal visibility and investment.
- **Low Athlete Representation:** Although India sent its **largest-ever Olympic contingent of 117 athletes to the Paris 2024 Games**, the number remains significantly lower than countries like the U.S. (594), France (572), and Australia (460).
 - This highlights persistent gaps in grassroots talent scouting and early-stage athlete development, despite India's large population.
- **Lack of Structured Talent Scouting:** India lacks a streamlined grassroots scouting system. Rural and tribal talent often goes unnoticed.
 - For example, Tulsidas Balaram (Indian footballer) was discovered by chance, highlighting

the need for systemic scouting.

- **Gender Disparity in Participation:** Women face fewer opportunities, infrastructure gaps, and social stigma.
 - **49% of girls drop out of sports** (six times higher than boys) due to safety concerns, lack of role models, and body image issues. **21% of women athletes report childhood abuse**, undermining safe and equal participation (UNESCO, 2024).
- **Overemphasis on Academics:** Cultural pressure prioritizes academics over sports as a career. Parents and schools often treat sports as extracurricular, not essential. This limits early sports participation and physical literacy.

What Measures can be Taken to Promote Sports in India?

- **Strengthen Grassroots Talent Identification:** Launch structured scouting programs in rural, tribal, and underserved regions. Leverage initiatives like **Khelo India and Fit India Movement** to create a bottom-up approach.
 - Introduce models like Australia's Talent Search Program, which uses **physiological tests in schools to identify potential Olympians**.
- **Upgrade Sports Infrastructure:** Develop inclusive and accessible sports facilities at the district and block level.
 - [**PM-USPY \(PM-Uchchatar Shiksha Prasadhan Yojana\)**](#) can be expanded to integrate sports in universities.
- **Reform Sports Governance:** Ensure autonomy, transparency, and professionalism in National Sports Federations (NSFs). Appoint sports professionals, not politicians, in key federation roles.
- **Promote Gender Equality in Sports:** Provide safe and inclusive spaces for girls and women in sports. Ensure gender audits, grievance redressal mechanisms, and equal pay in national teams.
 - **UNESCO's "Sport and Gender Equality Game Plan" (2024)** calls for eliminating violence in sports and increasing female participation globally.
- **Leverage Technology and Sports Science:** Leverage AI, wearables, and data analytics beyond cricket for performance tracking and injury prevention.
 - Establish zonal and national sports science centres for nutrition, psychology, and biomechanics support.
 - Countries like China and the UK use advanced labs and data systems for Olympic training.
- **Foster Sports Culture and Public Awareness:** Launch mass media campaigns to normalize sports as a career and lifestyle. Organize community sports festivals, school leagues, and state championships regularly.
- **Institutionalize Monitoring and Evaluation:** Set KPIs at central and state levels for tracking sports outcomes. Use real-time dashboards and third-party audits to assess progress.
 - NSP 2025 envisions a national framework for sports evaluation, which must be operationalized effectively.

Conclusion

India's transformation into a global sporting power demands more than policies—it needs implementation, accountability, and sustained vision. With NSP 2025 and the 2036 Olympic aspiration, India stands at a historic juncture. If backed by reforms, inclusivity, and investment, sports can emerge as a powerful engine of national development.

Drishti Mains Question:

Discuss the key features of the National Sports Policy 2025. Examine the persistent challenges in the Indian sports ecosystem and suggest systemic reforms.

UPSC Civil Services Examination, Previous Year Question (PYQ)

Q1. Consider the following statements in respect of the Laureus World Sports Award which

was instituted in the year 2000: (2021)

1. American golfer Tiger Woods was the first winner of this award.
2. The award was received mostly by 'Formula One' players so far.
3. Roger Federer received this award the maximum number of times compared to others.

Which of the above statements are correct?

- (a) 1 and 2 only
- (b) 2 and 3 only
- (c) 1 and 3 only
- (d) 1, 2 and 3

Ans: (c)

Q2. Consider the following statements in respect of the ICC World Test Championship: (2021)

1. The finalists were decided by the number of matches they won.
2. New Zealand was ranked ahead of England because it won more matches than England.

Which of the above statements is/are correct?

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

Ans : (d)

UN Women & the Global Gender Agenda

For Prelims: [Beijing Declaration and Platform for Action](#), [UN Women](#), [Food Insecurity](#), [Poverty](#), [UN General Assembly](#), [UN Security Council](#), [NFHS-5, 2019-21](#), [Equal Pay for Equal Work](#), [Paid Maternity Leave](#). —

For Mains: Status of women rights, Challenges associated with women empowerment and way forward.

[Source: DTE](#)

Why in News?

On the eve of the **30th anniversary of the [Beijing Declaration and Platform for Action](#)**, the **25th year of UNSC Resolution 1325 on Women, Peace and Security (WPS)**, and its

own 15th anniversary, [UN Women](#) warned that **women's rights are facing a "historic and precarious moment"** due to **rising violence**, **deepening poverty**, and increasing **digital and political exclusion**.

What are the Key Issues Faced by Women as per UN Women?

- **Political Backlash & Lack of Representation:** In 2024, nearly **1 in 4 countries** reported a **backlash against women's rights**, with women still holding only **64% of the legal rights** men have, and **51% of countries** restricting women from doing the **same jobs as men**.
 - Additionally, nearly **75% of lawmakers** are men, and only **4% of official development assistance** in 2021-2022 focused on **gender equality**.
- **Disproportionate Impact of Violence:** In 2023, **85,000 women and girls** were **intentionally killed**, with **one killed every 10 minutes** by a **partner or close relative**.
 - Between 2020 and 2023, **8 in 10 peace talks** and **7 in 10 mediation efforts** included **no women**, reflecting their continued exclusion from peace processes.
- **Economic Inequality:** Globally, **women earn 20% less** than men for **work of equal value** and perform **2.5 times more unpaid care work** than men.
- **Food and Education Insecurity:** **47.8 million more women than men** face **moderate/severe food insecurity**, despite women making up the majority of **small-scale farmers** who produce **1/3 of the world's food**.
 - **119 million girls** remain **out of school**, and **39% of young women** don't complete **upper secondary education**.
- **Climate Vulnerability:** By 2050, **climate change** could drive **158 million more women and girls** into **extreme poverty**, even as **women make up only 28% of environment ministers** worldwide.
- **Poor Health Access:** Nearly **800 women die every day** from **preventable pregnancy-related causes**.

Challenges to Women's Empowerment in India

- **Low Female Labour Force Participation (FLFPR):** India's FLFPR rose from **23.3% (2017-18)** to **41.7% (2023-24)** but remains below the **global average (50%)** and **men's rate (77.2%)**, limited by **societal norms**, **care responsibilities**, and lack of **flexible jobs**.
- **Domestic Burden:** Women spend **236 minutes/day** on **unpaid domestic work** vs **24 minutes by men**, restricting access to **education**, **skills**, and **formal employment**.
- **Gender Pay Gap:** Women earn **29.4% less in urban** and **51.3% less in rural areas** than men.
 - **81% work in the informal sector**, lacking **job security** and **benefits**.
- **Digital Divide:** Only **54% of women** own a **mobile phone** vs **82% of men**, and just **33%** have used the **internet** vs **57% of men** (NFHS-5), limiting access to **education**, **jobs**, and **digital finance**.
- **Gender-Based Violence:** India reported **4.4 lakh crimes against women** in 2022, and **29.3% of married women (18-49)** faced **spousal violence** ([NFHS-5, 2019-21](#)).

What is the Beijing Declaration and Platform for Action (BPfA)?

- **About:** The **Beijing Declaration and Platform for Action (1995)**, adopted during the **4th World Conference on Women** in Beijing, China, serves as a **landmark global framework for advancing the rights of women and girls**.
 - It outlines strategic objectives focused on **legal protection**, **access to essential services**, **youth engagement**, and **driving social transformation**.
 - **India is a signatory to BPfA**.
- **Areas for Action:** The declaration highlighted **12 critical areas requiring urgent attention** to achieve gender equality and outlined strategies to ensure **equal opportunities for everyone**. Key focus areas include:

Key Areas for Women's Advancement



- **Beijing+30 Action Agenda:** It marks the **30th anniversary (1995-2025) of the BPfA** to **review and appraise** its implementation. It focuses on **six key areas**:

Empowering Women for a Better Future



UN Women

- **Establishment & Mandate:** **UN Women**, established by the [UN General Assembly](#) in **July 2010**, is the **United Nations entity** dedicated to **gender equality** and the **empowerment of women**. Created as part of the **UN reform agenda**, it merged four pre-existing bodies:

- Division for the Advancement of Women (DAW)
- International Research and Training Institute for the Advancement of Women (INSTRAW)
- Office of the Special Adviser on Gender Issues and Advancement of Women (OSAGI)
- United Nations Development Fund for Women (UNIFEM).
- **Core Mission:**
 - **Governance & Leadership:** Ensuring **women participate equally in decision-making**.
 - **Economic Empowerment:** Securing **equal pay, decent work, and financial independence** for women.
 - **Ending Violence Against Women:** Eliminating all forms of **gender-based violence**.
 - **Peace & Humanitarian Action:** Increasing **women's role in conflict resolution, disaster response, and peacebuilding**.

UN Security Council Resolution on Women and Peace and Security (2000)

- **About:** Adopted unanimously on **31st October 2000**, the **Resolution** is a **landmark legal framework** that acknowledges the **disproportionate impact of conflict on women and girls** and calls for their **protection from gender-based violence**, including **sexual violence**.
- **Key Pillars of Resolution:** It emphasizes **women's participation** in peacebuilding, **protection** from gender-based violence, **gender-sensitive conflict prevention**, and addressing the **specific needs of women and girls in relief and recovery efforts**.

What Solutions has UN Women Proposed to Address the Challenges Faced by Women?

- **Strengthen Commitment and Leadership:** Urges **renewed political will, gender-responsive systems**, elimination of **discriminatory laws**, and promotion of **women's leadership**, including in **climate action**.
- **Gender-Inclusive Peacebuilding:** Calls for greater **investment in conflict prevention, women's participation** in peace processes, and improved **reproductive healthcare**, especially in **conflict zones**.
- **Economic Empowerment:** Advocates for **equal pay for equal work**, **anti-discrimination laws**, and investment in **care infrastructure** to ease the **unpaid care burden** and generate **300 million jobs by 2035**.
- **Eradicate Poverty and Food Insecurity:** Stresses **social protection** (cash assistance, maternity leave, pensions) and policies to close **gender gaps in agriculture and wages**.
- **Expand Access to Education & Technology:** Recommends lowering **education costs**, offering **cash incentives**, ensuring **safe learning environments, digital access**, and **online safety**, backed by increased **public-private funding** for gender equality.

Conclusion

Despite global commitments like the **Beijing Declaration** and **UNSC Resolution 1325**, women face rising **backlash, violence, and exclusion**. To achieve **gender equality**, governments must enforce **legal reforms, economic empowerment, inclusive peacebuilding, and climate justice**. Stronger **political will, funding, and women's leadership** are crucial to **reversing regression** and ensuring **progress**.

Drishti Mains Question:

Examine the barriers to women's economic participation in India. How can policy interventions address these challenges?

UPSC Civil Services Examination, Previous Year Question (PYQ)

Prelims

Q. Which of the following gives 'Global Gender Gap Index' ranking to the countries of the world? (2017)

- (a) World Economic Forum
- (b) UN Human Rights Council
- (c) UN Women
- (d) World Health Organization

Ans: (a)

Mains

Q. Distinguish between 'care economy' and 'monetized economy'. How can the care economy be brought into a monetized economy through women empowerment? (2023)

Q. "Empowering women is the key to control population growth". Discuss. (2019)

Q. Discuss the positive and negative effects of globalization on women in India? (2015)

Q. Male membership needs to be encouraged in order to make women's organizations free from gender bias. Comment. (2013)

India and Ghana Relations

For Prelims: [Unified Payments Interface](#), [Indian Technical and Economic Cooperation \(ITEC\) programme](#), [Digital Public Infrastructure](#), [e-VidyaBharati](#) and [e-AarogyaBharati \(e-VBAB\)](#)

For Mains: Role of India in promoting South-South Cooperation, India-Africa Relations

[Source:PIB](#)

Why in News?

Prime Minister Narendra Modi's state visit to Ghana, the first by an Indian PM in over 30 years, marked a historic milestone in [India-Africa relations](#).

- During the visit the PM Narendra Modi was conferred with the **country's highest civilian honour - The Officer of the Order of the Star of Ghana**.

Ghana

- **Location:** Ghana (capital Accra) is a West African country bordered by Côte d'Ivoire to the west,

Burkina Faso to the north, Togo to the east, and the Gulf of Guinea and the Atlantic Ocean to the south.

- **Significance:** Ghana, the **first Black African country** south of the Sahara to gain independence in 1957, was named after the medieval Ghana Empire.
 - It is known for its **vast gold resources**, it was called the **Gold Coast**. Cacao, introduced in the 19th century, remains a key export.
 - **Since the 1990s**, Ghana has seen political stability, economic recovery, and is now cited as a model for democratic governance and reform in Africa.
- **Mountains and Lakes:** **Mount Afadjato, Mount Djebobo, and Mount Torogbani** are all located east of the Volta River in Ghana, near the border with Togo. These mountains are part of the **Togo-Atakora mountain range**.
 - Lake Volta is one of the largest artificial lakes in the world.



What are the Key Outcomes of the PM's State Visit to Ghana?

- **Bilateral Cooperation:** The two countries agreed to elevate the relationship to a **Comprehensive Partnership**.
- **Strategic Offers:** India offered to share its [digital public infrastructure](#) experiences, including the [Unified Payments Interface \(UPI\)](#).
 - India reaffirmed its role as a strong [voice for the Global South](#), thanking Ghana for its support.
- **Memorandums of Understanding (MoUs) Signed:**
 - **MoU on Cultural Exchange Programme (CEP):** To promote greater cultural understanding and exchanges in art, music, dance, literature, and heritage.
 - **MoU between Bureau of Indian Standards (BIS) and Ghana Standards Authority (GSA):** Aimed at enhancing cooperation in standardisation, certification, and conformity assessment.
 - **MoU between the Institute of Traditional & Alternative Medicine (ITAM), Ghana and the Institute of Teaching & Research in Ayurveda (ITRA), India:** To collaborate in traditional medicine education, training, and research.
 - **MoU on Joint Commission Meeting:** To institutionalise high-level dialogue and review bilateral cooperation mechanisms on a regular basis.

How India and Ghana Relations Evolved Over Time?

- **Early Diplomatic Ties:** India opened a representative office in **Accra in 1953** and established full diplomatic relations in 1957, the same year Ghana gained independence.
- **Shared Global Platforms:** India and Ghana are founding members of the **Non-Aligned**

Movement and have consistently aligned on global issues such as **decolonisation and South-South cooperation**.

▪ **Institutional Mechanisms:**

- **India-Ghana Joint Commission (1995)** facilitates regular high-level dialogue.
- **Joint Trade Committee** and **Foreign Office Consultations** strengthen trade and diplomatic coordination.

▪ **Economic Relations:** India is a key trading partner for Ghana, with bilateral trade crossing USD 3 billion in 2024-25.

- **Ghana exports gold, cocoa, and cashew nuts** to India, while India exports pharmaceuticals, agricultural machinery, and textiles.
 - The **trade balance** is typically in favor of Ghana, driven primarily by gold exports (70% of total imports).
- Indian pharmaceuticals play a crucial role in supporting Ghana's healthcare system, and Indian companies have invested nearly USD 2 billion in about 900 projects across Ghana.

▪ **Development Projects and Financial Assistance:** India has extended over **USD 450 million** in **concessional lines of credit (LoCs)** and grants to Ghana supporting projects in rural electrification, sugar and fish processing.

- India supported the **Tema-Mpakadan railway project**, including a 300-metre bridge over the **Volta River**, as part of the **Ghana-Burkina Faso connectivity corridor**, boosting Ghana's infrastructure, connectivity, and trade.

▪ **Digital Collaboration:** Ghana-India Kofi Annan Centre of Excellence in ICT (2003) is West Africa's top IT research and education hub.

- Pan-African e-Network offers telemedicine and tele-education through Indian institutions.
- Over 1,100 Ghanaians trained under the **Indian Technical and Economic Cooperation (ITEC) programme**.
- Ghana joined **India's e-VidyaBharati and e-AarogyaBharati (e-VBAB) Network Project**, under which India offers online scholarships to African students in fields like IT, healthcare, business, tourism, and arts through reputed Indian institutions.

▪ **Indian Community:** The Indian community in Ghana, over 15,000 strong, is served by a Hindu temple, Gurudwara, and a Hindu monastery. ISKCON (mostly run by Ghanaians) and cultural centres actively promote Indian traditions.

- Prime Minister Narendra Modi was welcomed with the chant "Hare Rama Hare Krishna," showcasing the deep cultural connection between the two nations and India's rising soft power.

▪ **India-Africa Relations**

▪ **Economic Relations:** As of February 2025, India is **Africa's 4th largest trading partner**, with **USD 100 billion** in bilateral trade.

- Indian investments in Africa have reached **USD 75 billion**, with a target to **double by 2030**.

▪ **Development and Capacity Building:** India has extended over **USD 12 billion in concessional credit** for over **200 projects** in infrastructure, energy, and agriculture.

- Initiatives like **ITEC, Pan-African e-Network, e-VBAB** foster human capital development.

▪ **Amplifying Africa's Voice:** During **India's G20 presidency**, India strongly advocated for the African Union's permanent membership.

- Platforms such as the **India-Africa Forum Summit** are being utilized to foster deeper cooperation.

▪ **Strategic and Maritime Security Ties:** Africa's location in the **Indian Ocean region** is critical for **India's maritime security and sea lanes**.

- India's **first overseas naval base in Mauritius (2024)**, and **India-Africa Army Chiefs Conclave (2023)** reflect growing defence cooperation.

▪ **Energy and Critical Minerals Security:** Africa supplies vital **crude oil (e.g., Nigeria, Angola)** and **critical minerals** like **cobalt and manganese**, key for **India's clean energy transition**.

▪ **Cultural & Historical Foundations:** Strong ties through the **Indian diaspora**, shared

colonial histories, and mutual inspiration from **freedom movements** (e.g., Gandhi–Mandela).

- **Technology and Innovation Collaboration:** India is partnering in **Africa's digital transformation**, smart cities, and fintech through **Indian IT and startups**.
 - India committed **USD 2 billion for solar projects** in Africa under the [International Solar Alliance](#).
- **India-Japan-Africa Trilateral Engagement:** Through the [Asia-Africa Growth Corridor \(AAGC\)](#), India leverages **Japan's capital**, **India's tech**, and **Africa's youth** for inclusive growth.

Drishti Mains Question:

India is not just a partner but a co-traveller in Ghana's nation-building journey. In light of this statement, assess the comprehensive nature of India-Ghana relations.

Read more: [Evolving India-Africa Partnership](#)

• **UPSC Civil Services Examination, Previous Year Questions (PYQs)**

Mains

Q. 'The long-sustained image of India as a leader of the oppressed and marginalised nations has disappeared on account of its new found role in the emerging global order.' Elaborate. **(2019)**

Voluntary Amalgamation of Co-operative Banks

For Prelims: [Urban Co-operative Bank \(UCB\)](#), [Reserve Bank of India \(RBI\)](#), [Banking Regulation Act, 1949](#), Credit Societies, [Multi-State Co-operative Societies Act, 2002](#), [Non-Performing Asset \(NPA\)](#)

For Mains: Key Features of Cooperative Banks and Challenges.

Source: [Mint](#)

Why in News?

Saraswat Co-operative Bank (SCB), the largest [Urban Co-operative Bank \(UCB\)](#) in India, has received **in-principle approval from the RBI** to acquire the fraud-hit **New India Co-operative Bank (NICB)** under the [RBI's Voluntary Amalgamation Scheme for UCBs](#).

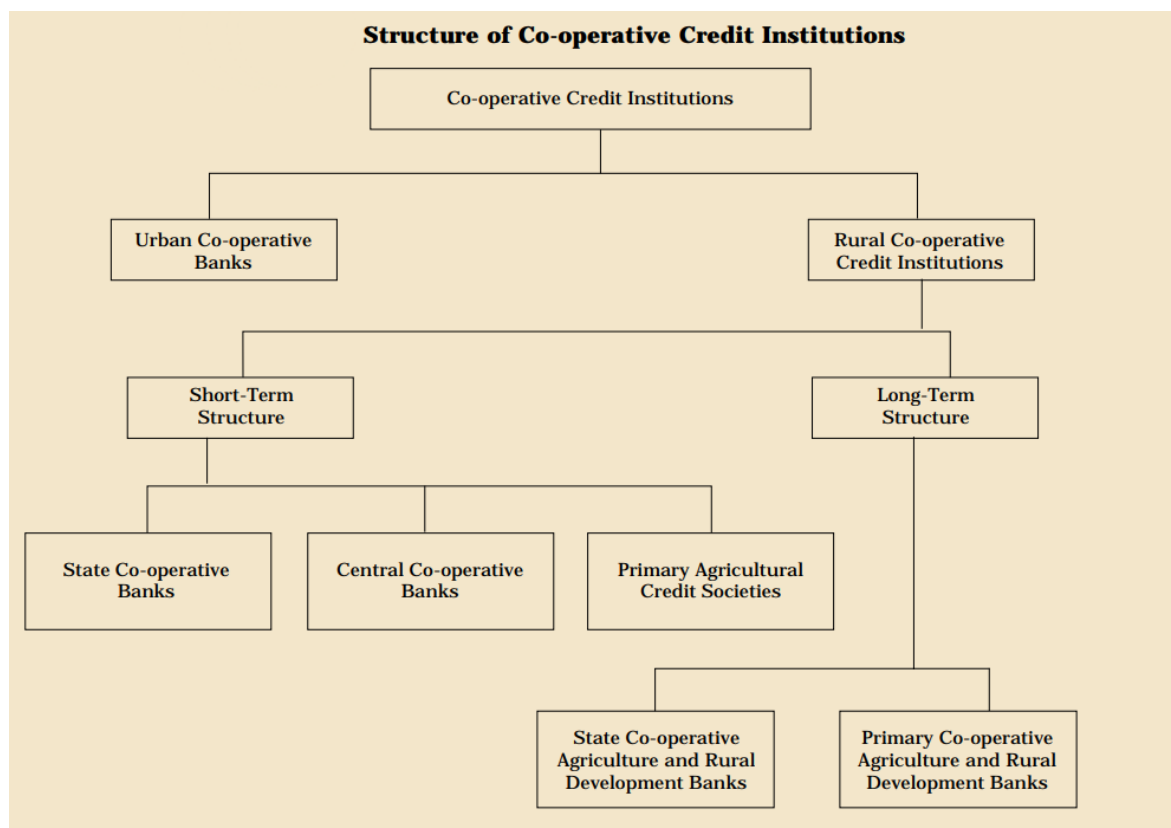
What is RBI's Voluntary Amalgamation Scheme for UCBs?

- **About:** The **Voluntary Amalgamation Scheme** is a regulatory framework introduced by the RBI to facilitate the **voluntary merger of two or more UCBs**. Its primary objective is to ensure **financial stability** and protect the interests of **depositors**.
 - This scheme is governed by the **Master Direction on Amalgamation of Urban Co-operative Banks, 2020**, issued under:

- **Section 35A** of the [Banking Regulation Act, 1949](#), which grants the RBI the authority to issue directions to banks in public interest or for proper management.
- **Section 44A**, which addresses the voluntary amalgamation of banking companies, including UCBs.
- **Section 56**, which extends the provisions of the Act to co-operative banks, with necessary modifications.
 - Amalgamation is permitted only when specific conditions related to **financial soundness** and **depositor protection** are met. Approvals are required from the **boards, shareholders**, and the **RBI**.
- **Legal Backing:** The scheme is legally supported by the **Banking Regulation (Amendment) Act, 2020**, which strengthens the RBI's authority to direct, approve, or reject UCB amalgamations to ensure financial stability and protect depositor interests.
 - In these mergers, the **Amalgamated Bank is the weaker UCB** transferring its business, while the **Amalgamating Bank is the stronger UCB** acquiring it.
- **Conditions for Amalgamation:**
 - **Positive Net Worth:** The merger can proceed if the **amalgamated bank has a positive net worth**, with the stronger bank ensuring full protection of depositors' funds.
 - **Without Government Support:** If the amalgamated bank has a **negative net worth**, the stronger bank may merge while voluntarily protecting all depositors' funds, without external assistance.
 - **With Government Support:** If the amalgamated bank has a negative net worth, the merger can proceed with full depositor protection, backed by financial support from the State Government.
- **Approval Process for Amalgamation:**
 - **Board Approval:** The amalgamation requires approval from a **two-thirds majority of the total board members** of both the amalgamating and amalgamated UCBs, not just those present and voting.
 - **Shareholder Approval:** Approval from **two-thirds of shareholders (in number and value)** of each UCB is required, with the shareholders present in person at a specially convened meeting.
 - **RBI Sanction:** After obtaining board and shareholder approvals, the draft amalgamation scheme must be submitted to the relevant **Regional or Central Office of the RBI for final approval**.
- **Applicability:** Applicable to all **Primary (Urban) Co-operative Banks**, including both **single-state** and **multi-state** UCBs.

What are Co-operative Banks?

- **About:** Co-operative Banks are financial institutions set up as [Co-operative Societies](#), registered under either the **State Co-operative Societies Acts** or the [Multi-State Co-operative Societies Act, 2002](#), and engaged in **banking business**.
- **Objective:** To provide **affordable credit** to **farmers, small businesses, self-employed**, and **low-income groups**, especially in **rural and semi-urban areas**.



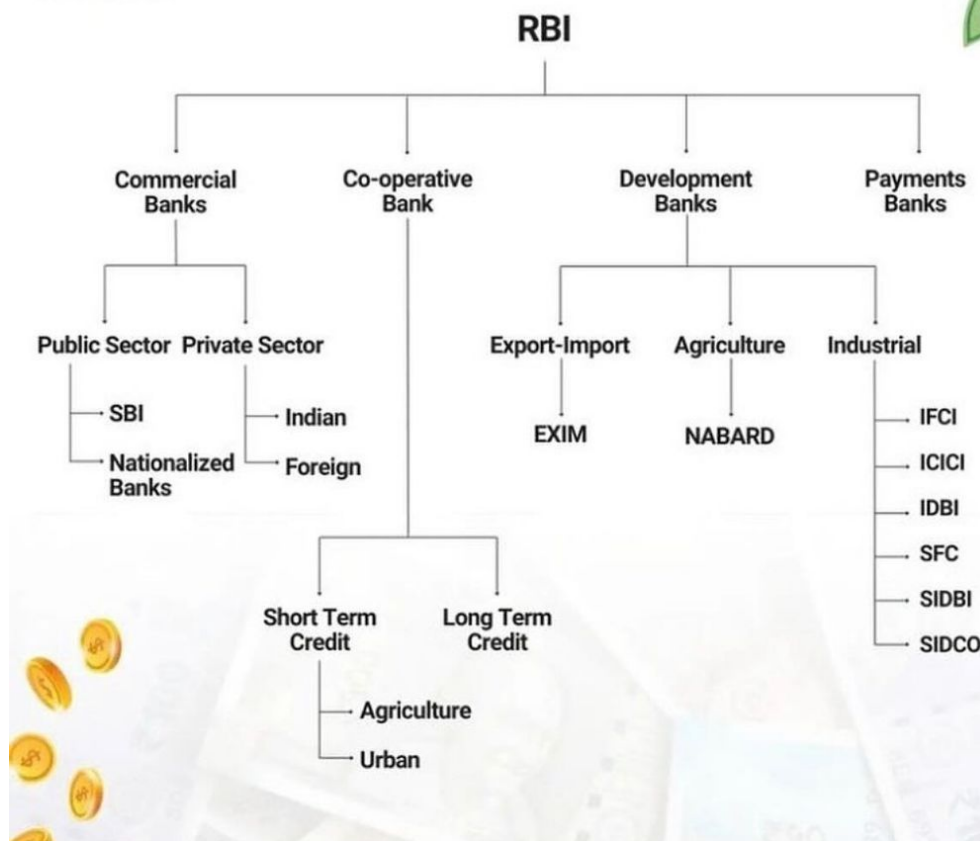
- **Ownership & Governance:** Owned and managed by their **members**, who are also the **customers**.
 - It follows the **“one person, one vote”** principle, ensuring democratic control.
- **Regulatory Framework:** Co-operative banks operate under a **dual regulatory system**:
 - **RBI’s Role:**
 - The **RBI regulates co-operative banks** under the **Banking Regulation Act, 1949**, ensuring compliance with **capital adequacy, lending norms, and financial supervision**.
 - It has the authority to **cancel a bank’s license** if it fails to meet regulatory norms or ceases operations.
 - The **Banking Regulation (Amendment) Act, 2020** has **enhanced RBI’s powers** to intervene in the **management and governance** of Urban Co-operative Banks (UCBs).
 - **Registrar of Co-operative Societies (RCS):**
 - The administrative functions are overseen by the respective state governments or the central government through the **RCS**.

What is the Significance of UCBs in India?

- **Promoters of Financial Inclusion:** UCBs play a crucial role in **serving small borrowers, micro-businesses, and low-income groups** in **urban and semi-urban areas**, thereby enhancing **financial access**.
- **Community-Centric Operations:** Their **localised focus** allows UCBs to better understand and meet **community-specific credit needs** with **customised financial services**.
- **Priority Sector Lending (PSL) Obligations:** UCBs are mandated to allocate **65% of their adjusted net bank credit (ANBC) to PSL in FY 2024-25**, with a target to **increase it to 75% by March 2026**, supporting key sectors like MSMEs, housing, and education.
- **Support to Non-Agricultural Urban Sectors:** Historically restricted to non-agricultural lending until 1996, UCBs now play an important role in financing **urban development and small-scale enterprises**, complementing commercial banks in credit outreach.

BANKING STRUCTURE

IN INDIA



Recent Developments in Co-operative Banking and Regulations

- **National Co-operative Policy (2025-2045):** Launched by the Union Government, the 20-year policy aims to establish **one co-operative in every village** and create **2 lakh new PACS by February 2026**, promoting **grassroots financial inclusion, rural development**, and the vision of **“Sahakar se Samridhi.”**
- **Reforms in Priority Sector Lending (PSL) Norms:** From **April 2025**, UCBs are required to allocate **60% of Adjusted Net Bank Credit (ANBC)/ Credit Equivalent of Off-Balance Sheet Exposures (CEOBE)** to PSL, revising older benchmarks.
 - For Small Finance Banks (SFBs), the **PSL mandate has been reduced from 75% to 60%** from FY 2025-26 to align them with universal banks and enhance operational flexibility in lending.
- **Enhanced Regulatory Oversight by RBI:** In FY 2024-25, the RBI intensified its supervision of UCBs by **issuing 215 penalties, cancelling 7 licenses**, and placing **23 UCBs under restrictions** for violations including **KYC breaches, high NPAs, and frauds**. Key reforms included:
 - **Revised prudential norms** for increased loan ceilings, relaxed provisioning timelines, and adjusted real estate exposure limits.
 - **Extension of Prompt Corrective Action (PCA)** to UCBs (from April 2025).
 - **Master Direction on Fraud Management (2024)**, introduced early warning systems and accountability mechanisms for fraud risk mitigation.
- **Digital & Institutional Strengthening:** RBI mandated **Core Banking System (CBS) adoption for all UCBs by March 2025**, supported by **NABARD and fintechs**.

- The government launched **NUCFDC** to offer **shared digital infrastructure** and services. Policy reforms aim to **streamline PACS liquidation and registration**, replacing defunct units with tech-enabled, well-governed cooperatives.

What are the Challenges Faced by UCBs in India?

- **Weak Governance and Fraud Risks:** Many co-operative banks face issues like **political interference, nepotism, and poor internal controls**, leading to **financial mismanagement, frauds, and erosion of depositor trust** (PMC Bank scam).
 - In 2023-24 alone, **24 UCB licenses were cancelled**.
- **Regulatory and Supervisory Constraints:** The legacy of **dual regulation** by RBI and State Registrars created **compliance issues and operational inefficiencies**. Although the **Banking Regulation (Amendment) Act, 2020** brought UCBs under RBI's full oversight, **overlapping functions** still pose challenges.
- **Financial Weakness and High NPAs:** Many UCBs suffer from **capital inadequacy**, limited fund access, and **rising NPAs**—**Gross NPAs stood at 8.8% in March 2024**, affecting their **profitability and stability**.
- **Limited Scale and Technological Obsolescence:** UCBs often operate in **small geographies** with limited membership and outdated infrastructure. Their **lag in digital adoption** affects **efficiency, competitiveness, and customer service**, especially against fintechs and commercial banks.
- **Declining Sectoral Relevance:** The share of co-operative banks in **agricultural lending** dropped from **64% (1992-93) to 11.3% (2019-20)**.
 - Similarly, their **share in total banking assets declined** from **3.8% (2017) to 2.5% (2024)**, reflecting a **shrinking footprint** in the financial sector.

Way Forward

- **Strengthen Governance and Oversight:** Mandate **professionalisation of UCB boards** by requiring at least **50% of directors** to have expertise in **banking, finance, or law**, ensuring better decision-making and risk management.
- **Promote Consolidation:** Encourage **voluntary mergers of weak UCBs with stronger ones** under the RBI's **Voluntary Amalgamation Scheme** to build **financially stable and efficient institutions**.
- **Ensure Independent and Regular Audits:** Institutionalise **regular audits by autonomous bodies** to enhance **transparency, accountability, and financial discipline** across co-operative banks.
- **Accelerate Technology Adoption:** Promote the adoption of **modern banking technology** (e.g., core banking, mobile banking, cybersecurity) to improve **operational efficiency and customer service**.
- **Introduce Social Audits:** Implement **stakeholder-led social audits** to assess the **effectiveness of policy implementation, fund allocation, and community impact**, thereby deepening trust and inclusivity.

UPSC Civil Services Examination, Previous Year Question (PYQ)

Q. With reference to 'Urban Cooperative Banks' in India, consider the following statements:

1. They are supervised and regulated by local boards set up by the State Governments.
2. They can issue equity shares and preference shares.
3. They were brought under the purview of the Banking Regulation Act, 1949 through an Amendment in 1966.

Which of the statements given above is/are correct?

- (a) 1 only
- (b) 2 and 3 only
- (c) 1 and 3 only
- (d) 1, 2 and 3

Ans: (b)

Mains:

Q. "In the Indian governance system, the role of non-state actors has been only marginal." Critically examine this statement. (2016)

Q. "In the villages itself no form of credit organisation will be suitable except the cooperative society." – All India Rural Credit Survey. Discuss this statement in the background of agricultural finance in India. What constraints and challenges do financial institutions supplying agricultural finance face? How can technology be used to better reach and serve rural clients? (2014)

RDI Scheme for Private Sector R&D

For Prelims: [Anusandhan National Research Foundation](#), [Deep Tech](#), [Intellectual Property](#), [Semiconductor](#), [Atal Innovation Mission](#), [National Research Foundation](#), [Corporate Social Responsibility](#), [STEM Education](#), [AI](#), [IoT](#), [Blockchain](#).

For Mains: Provisions of Research Development and Innovation (RDI) scheme, Role of private sector in R&D, associated challenges and ways to address them.

[Source: TH](#)

Why in News?

The **Union Cabinet** approved a **Rs 1-lakh crore Research Development and Innovation (RDI) scheme** that aims to **incentivise the private sector** to invest in **basic research** that would translate into **innovative products and technologies**.

What is the Research Development and Innovation (RDI) Scheme?

- **About:** It is an initiative of the **Ministry of Science and Technology** to **boost private sector investment** in **basic and applied research** to drive the **development of innovative technologies and products**.
 - This is an **exclusive fund designed for the private sector**, in contrast to the [Anusandhan National Research Foundation \(ANRF\)](#), which primarily **provides grants to academic institutions**.
- **Scope:** It promotes **R&D in sunrise and strategic sectors** by **reducing risk** and providing **concessional funding** to private players. The funds will be utilized in **four key ways**:
 - **Promoting private R&D and innovation**, especially in **sunrise sectors** such as [biotechnology](#), [robotics](#), [drones](#), and [climate change](#);
 - **Financing transformative projects** aimed at achieving a higher level of **technology**

- **readiness;**
- **Supporting the acquisition of critical or strategically important technologies;** and
- **Establishing a [Deep Tech Fund of Funds](#) as an alternative financing channel for startups in the deep tech sector.**
- **Administration & Governance:** The **Governing Board of the ANRF**, chaired by the **Prime Minister**, will provide the **overall strategic direction** for the **RDI Scheme**, while the **Department of Science and Technology** will act as the **nodal department** for its implementation.
 - A **Special Purpose Fund (SPF)** within the **ANRF** will serve as the **custodian of funds**, distributing mainly **long-term concessional loans** to **second-level fund managers**.
 - These managers will finance **R&D projects** through **low or zero-interest loans**, offer **equity support** for **start-ups**, and may contribute to **Deep-Tech or other RDI-focused Funds of Funds (FoFs)**.
- **Funding Structure:** The funds will be allocated through the **Union Budget** as a **50-year interest-free loan** to the **ANRF**, which will be **leveraged to create a multiplier effect**.
 - Funds will be provided only to products with a certain level of **development and market potential**, including **high-risk TRL-4 (Technological Readiness Level -4)** projects that often lack financial support.

Note

- India's **Gross Expenditure on R&D (GERD)** increased from **Rs 60,196 crore in 2011** to **Rs 1.27 lakh crore in 2021**, but remains low at **0.64% of GDP**.
- The goal is for **India's private sector** to eventually **surpass government funding** in **basic research**, as seen in **advanced tech nations**.
- India ranks **6th globally** in **patent filings**, with **64,480 applications in 2023**, a rise from **42,951 in 2013-14**.

What are the Challenges Facing Private Sector Participation in R&D in India?

- **Low R&D Spending by Private Sector:** India's industry invests only **0.2% of GDP in R&D**, far below the **US (2.7%)**, **South Korea (3.9%)**, and **UK (2.1%)**, as many businesses prioritise **short-term gains over long-term research**.
- **Weak Industry-Academia Collaboration:** Collaboration between **academia and industry** is hindered by a **lack of trust and alignment**, with universities often focused on **theoretical research** while businesses seek **market-ready solutions**.
 - Additionally, **disputes over [Intellectual Property \(IP\)](#) ownership** further impede effective partnerships.
- **Market & Funding Challenges:** **Low commercial viability**, particularly in **early-stage or deep-tech innovations**, deters corporate investment.
 - The **"valley of death" phase (Technological Readiness Level 3-6)**—when technologies move from lab to market—is often **underfunded and abandoned**.
 - There is also an **over-reliance on public funding** (e.g., **DST, MeitY schemes**), while **private firms face entry barriers** in **defense and strategic R&D**, largely dominated by **DRDO**.
- **Inadequate IP Protection & Enforcement:** **Lengthy patent approvals (3-6 years)** and **high litigation costs** deter innovation, while **weak enforcement** causes **revenue losses** in sectors like **pharma generics** and **software piracy**.
- **Shortage of Skilled R&D Talent:** **Brain drain** continues as top researchers move abroad for **better opportunities**, while **skill mismatch** in areas like **AI** and **advanced materials** limit domestic R&D capacity.
 - Additionally, the **high cost** of setting up **advanced labs** (e.g., **[semiconductor](#) fabs, biotech labs**) and **limited access** to **government-funded infrastructure** (e.g., **CSIR labs**) further restrict **private**

sector R&D.

- **Low-risk Appetite:** Cultural barriers such as a **fear of failure** and **hierarchical workplaces** discourage **risk-taking** and **stifle researcher creativity**.

How can the Private Sector Spur Research and Innovation in India?

- **Increased R&D Investment:** India's **R&D spending** is significantly lower than advanced economies like the **US (3.46%)**, **Japan (3.30%)**, **Israel (5.56%)**, and **South Korea (4.93%)**.
 - To bridge this gap, **private firms** can increase **R&D investment**, especially in **pharma**, **IT**, **renewable energy**, and **advanced manufacturing**, and engage in **collaborative research** with institutions like **IITs**, **IISc**, **NITs**, and labs such as **CSIR**, **DRDO**, and **ISRO**.
- **Public-Private Partnerships (PPPs):** Corporates can **promote joint innovation funds** in collaboration with the government (e.g., **Atal Innovation Mission**, **National Research Foundation**) to drive R&D.
 - They can also **support startups** by investing in **technology incubators** (e.g., **T-Hub**, **C-CAMP**) and partnering with **corporate accelerators** (e.g., **Microsoft for Startups**, **Google Launchpad**).
- **Corporate Venture Capital (CVC):** Corporates can **invest in deep-tech startups** (AI, biotech, quantum, space tech) and provide **mentorship**, **funding**, and **global market access** to accelerate innovation and scale.
- **Incentivizing Innovation:** Corporates can **incentivize innovation** by establishing **in-house innovation labs** focused on **disruptive technologies**, and by **encouraging employees to file patents**, following examples like **Wipro**, **HCL**, and **Biocon** in **IP creation**.
 - Mandate a portion of **Corporate Social Responsibility (CSR)** funds for **STEM education**, **rural innovation**, and **grassroots R&D**.
- **Adoption of Emerging Technologies:** Private sector can promote the **adoption of emerging technologies** like **AI**, **IoT**, and **Blockchain** in key sectors (e.g., **agriculture**, **healthcare**, **logistics**).

Conclusion

The **Rs 1-lakh crore RDI Scheme** is a **transformative initiative** to bridge **India's innovation gap** by **incentivising private R&D**. With **strategic funding**, **deep-tech focus**, and **institutional support**, it aims to catalyse a **research-driven economy**. **Private sector participation**, however, must be reinforced through **reforms**, **partnerships**, and an **innovation-friendly ecosystem**.

Drishti Mains Question:

Q. What is the role of the private sector in achieving India's innovation goals? Examine in the context of the RDI Scheme.

UPSC Civil Services Examination, Previous Year Question (PYQ)

Prelims

Q. Which of the following statements is/are correct regarding National Innovation Foundation-India (NIF)? (2015)

1. NIF is an autonomous body of the Department of Science and Technology under the Central Government.
2. NIF is an initiative to strengthen the highly advanced scientific research in India's premier scientific institutions in collaboration with highly advanced foreign scientific institutions. Select the correct answer using the code given below:

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

Ans: (a)

Mains

Q. Scientific research in Indian universities is declining, because a career in science is not as attractive as are business professions, engineering or administration, and the universities are becoming consumer-oriented. Critically comment. (2014)

NCB's Operation- MED MAX

Source: TH

The **Narcotics Control Bureau (NCB)**, under **Operation MED MAX** and in coordination with international agencies, has **dismantled a transnational drug cartel** operating across **more than 10 countries** in **Asia, North America, Europe, and Oceania**.

- **NCB:** Headquartered in New Delhi, NCB is the apex drug law enforcement and intelligence agency in India, constituted in 1986 under the provisions of the **Narcotic Drugs and Psychotropic Substances (NDPS) Act, 1985**.
 - The **National Policy on Narcotic Drugs and Psychotropic Substances** is based on **Article 47 of the Indian Constitution**, a Directive Principle of State Policy, which mandates the prohibition of the consumption of intoxicating drugs except for medicinal purposes.
- **Functions and Powers of NCB:** Operates under the **Ministry of Home Affairs** and coordinates with various central and state agencies for enforcement and policy implementation.
- **Significance of NCB in Internal Security:** Plays a **key role in national security and public health**, especially in light of increasing international drug syndicates.
 - Leads India's **response to digital and transnational narcotic crimes**.
 - NCB supports **multilateral enforcement actions** involving agencies like the **US DEA and Interpol**.
- **Other Major Legislation Governing Drugs:** Drugs and Cosmetics Act, 1940, and Prevention of Illicit Traffic in NDPS Act, 1988.
 - India is a signatory to key international conventions like Single Convention on Narcotic Drugs, 1961 (as amended by 1972 Protocol), Convention on Psychotropic Substances, 1971, and UN Convention against Illicit Traffic in Narcotic Drugs and Psychotropic Substances, 1988.

Read more: [Combating Synthetic Drug Trafficking in India](#)

[Source:IE](#)

India's efforts to develop a safe and effective **dengue** vaccine have taken a significant leap forward, with its **first indigenous tetravalent dengue vaccine, DengiAll**, reaching 50% enrolment in Phase 3 clinical trials.

- **DengiAll:** It is developed by **Panacea Biotec** under a licensing agreement with the US National Institutes of Health (NIH), targeting all four dengue virus subtypes.
 - The vaccine has shown a balanced and robust immune response in Phase I and II trials, with no major safety concerns reported.
 - The vaccine is significant as **dengue currently has no specific treatment for everyone**, and severe cases can lead to life-threatening complications like internal bleeding and shock.
- **Dengue:** It is a **mosquito-borne viral disease** caused by the **dengue virus (genus *Flavivirus*)**, primarily transmitted by the **female *Aedes aegypti*** mosquito.
 - This mosquito also spreads **chikungunya, yellow fever, and Zika**. There are **four distinct but related dengue serotypes: DEN-1, DEN-2, DEN-3, and DEN-4**.
 - **Symptoms:** High fever, severe headache, eye pain, muscle and joint pain, rash, and fatigue.
 - **Diagnosis and Treatment:** Diagnosis is done via **blood test**. There is **no specific antiviral treatment**; care is supportive.
 - Dengvaxia is the first dengue vaccine approved by the **US FDA in 2019**; for **ages 9-16 with prior infection** in endemic regions.
- **Burden:** India continues to bear a heavy dengue burden over 2.3 lakh cases and 297 deaths in 2024, making vaccine development crucial.



WHAT IS DENGUE?

- An infection caused by the dengue virus.
- Spread by infected mosquitoes.
- Common in parts of Central and South America, the Caribbean, Africa, the Middle East, Asia, and the Pacific Islands.

WHAT SHOULD I KNOW?

- Anyone who lives or travels to an area with risk of dengue can get infected.
- Before you travel, check to see if the country you are visiting has risk of dengue.

SIGNS AND SYMPTOMS



Fever with any of the following



Aches and pains



Rash



Nausea/vomiting

PREVENTION



Use insect repellent, and treat clothing and gear with permethrin (insecticides).



Wear loose-fitting, long-sleeved shirts and pants.



Choose a hotel or lodging with air conditioning or window and door screens.



Sleep under a mosquito net if you are outside or when screened rooms are not available.

WHEN TO SEE A DOCTOR

Seek immediate medical attention if you or a family member have any of the following symptoms:

- Belly pain or tenderness,
- Vomiting (at least 3 times in 24 hours),
- Bleeding from the nose or gums,
- Vomiting blood, or blood in poop, or
- Feeling extremely tired or restless.

Read more: [Dengue](#)