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**VIDHVATH IAS KAS ACADEMY**  
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**STUDY CENTRE**

# DAILY CURRENT AFFAIRS

FOR UPSC CIVIL SERVICE EXAMINATION

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## 1. Panel to Review Competitive Exams and Coaching Dependency

### 1. Constitution of Expert Panel by the Education Ministry

- The Union Ministry of Education has formed a **high-level committee** chaired by *Higher Education Secretary Vineet Joshi* to review India's competitive entrance exam system.
- **Objective:** To reduce student dependency on private coaching institutes and assess the **effectiveness and fairness** of competitive exams such as JEE, NEET, CUET, etc.

### 2. Panel Composition and Stakeholders Involved

- Members include representatives from premier institutions (IIT Madras, IIT Kanpur, NIT Trichy), NCERT, CBSE, school principals (KV, Navodaya, private), and relevant government departments.
- A Joint Secretary from the Higher Education Department will serve as **Member Secretary** of the panel.



### 3. Key Issues to be Addressed by the Panel

- **Rote Learning Culture:** The committee will examine how limited focus on **critical thinking, analytical ability, and innovation** in schools fosters coaching dependence.
- **'Dummy Schools':** These institutions enroll students only to maintain formal school records while they undergo full-time coaching. The panel will recommend measures to curb this practice.
- **Gap in Formative Assessments:** The panel will study how inadequate continuous evaluation affects **conceptual learning** and readiness for competitive exams.

### 4. Broader Structural Challenges Identified

- **Supply-Demand Imbalance:** Fewer seats in premier institutions vs. rising demand for higher education pushes students toward aggressive coaching culture.
- **Limited Career Awareness:** The panel will assess **career counselling gaps** and the need to expand awareness of diverse career options beyond medical and engineering streams.
- **Advertising Ethics:** The panel will review **misleading claims** by coaching centres that showcase selective success stories, creating unrealistic expectations.

### 5. Legal, Policy, and Constitutional Linkages

- *Constitutional Provision:*
  - **Article 21A:** Ensures right to quality education for all children aged 6–14 years. Excessive coaching undermines equitable and holistic education.
- *Legal Frameworks:*



- **Right of Children to Free and Compulsory Education Act, 2009** mandates quality schooling and discourages commercialization of education.
- *National Education Policy (NEP) 2020\**: Emphasizes **reducing high-stakes exams**, promoting **multidisciplinary learning**, and **critical thinking**.

### Conclusion: Towards Holistic and Equitable Education

The constitution of this expert panel marks a critical step toward **reforming India's exam-driven education system**, which currently prioritizes coaching over classrooms. By addressing structural gaps, promoting school-based learning, regulating coaching centres, and improving formative assessments and career guidance, India can build an **inclusive and meritocratic educational ecosystem** aligned with the goals of NEP 2020 and constitutional values of equity and access.

## 2. RBI Reduces Priority Sector Lending (PSL) Mandate for Small Finance Banks (SFBs)

### 1. Change in Priority Sector Lending Norms for SFBs

- The **Reserve Bank of India (RBI)** has **reduced the mandatory lending to priority sectors by Small Finance Banks (SFBs) from 75% to 60%** of their Adjusted Net Bank Credit (ANBC).
- This decision was taken after a comprehensive review of the PSL framework applicable to SFBs.



### 2. What is Priority Sector Lending (PSL)?

- **Priority Sector Lending** refers to **mandatory credit allocation** by banks to sectors crucial for **inclusive development**, including:
  - Agriculture and allied activities
  - Micro, Small and Medium Enterprises (MSMEs)
  - Education
  - Housing
  - Renewable energy
  - Export credit
- For regular commercial banks, the PSL target is **40% of ANBC**, but for SFBs, it was earlier **75%**, now reduced to **60%**.



### 3. What are Small Finance Banks (SFBs)?

- **SFBs** are a category of niche banks established to further **financial inclusion** by providing credit and deposit services to **underserved and unbanked segments**.
- Regulated under the **Banking Regulation Act, 1949**, they are required to maintain high exposure to priority sectors.
- Examples: Equitas SFB, AU Small Finance Bank, Ujjivan SFB.

### 4. Rationale Behind the Policy Shift

- The relaxation may have been driven by:
  - **Operational flexibility** to enhance profitability and risk management.
  - SFBs facing constraints in maintaining a high PSL exposure.
  - Ensuring **sustainable credit growth** without undermining financial health.
- However, it raises concerns about **reduced credit access** for key sectors such as agriculture and MSMEs.

### 5. Legal and Policy Framework Related to PSL

- *Statutory Basis:*
  - Governed under **Section 21 and 35A of the Banking Regulation Act, 1949**.
  - RBI issues PSL guidelines through **Master Directions**.
- *Policy Support:*
  - PSL is a vital component of **financial inclusion**, a core goal of the **National Strategy for Financial Inclusion (NSFI) 2019–24**.
  - Supports the objectives of **Atmanirbhar Bharat** and **Doubling Farmers' Income**.

### Conclusion: Balancing Inclusion and Efficiency

While the RBI's decision to reduce the PSL mandate for SFBs enhances **operational flexibility and financial health**, it must be balanced with the imperative of **inclusive credit delivery** to underserved sectors. Ensuring robust **monitoring, targeted refinancing schemes**, and **alternative inclusion strategies** will be critical to prevent the dilution of developmental priorities.

This change reflects RBI's evolving regulatory stance, aiming to optimize **prudential norms** without compromising on the **social banking mandate**.

## 3. Core Sector Growth at 9-Month Low

### 1. What are Core Sectors and Their Role?

- The **Eight Core Sectors** include: **Coal, Crude Oil, Natural Gas, Refinery Products, Fertilisers, Steel, Cement, and Electricity**.

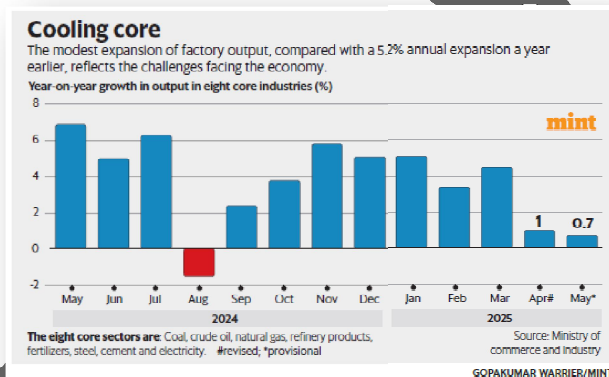




- These sectors contribute **40.27%** to the **Index of Industrial Production (IIP)** — a key indicator of the overall industrial activity.
- Their performance has a **multiplier effect** on the economy, influencing employment, investment, and exports.

## 2. Current Growth Figures (May 2025)

- **Core sector output** grew just **0.7%** in May 2025 – the **lowest in nine months**, down from **6.9%** in May 2024.
- Only **three sectors (refinery products, steel, and cement)** recorded **positive sequential growth**.
- Key contractions:
  - **Fertilisers**: -5.9%
  - **Electricity**: -5.8%
  - **Natural Gas**: -3.6%
  - **Crude Oil**: -1.8%



## 3. Industrial Production and PMI Trends

- **Index of Industrial Production (IIP)** grew by only **2.7%** in **April 2025**, marking the **slowest pace in 8 months**.
- **HSBC India Manufacturing PMI** (May 2025): **57.6**, down from 58.2 in April — though still in the expansion zone (>50).
- Slower new orders and output growth indicate a **cooling in manufacturing demand**.

## 4. Key Sectoral Insights and Drivers

- **Steel sector** grew by **6.7%**, driven by increased demand from **infrastructure, construction, and automobile sectors**.
- **Cement** output rose by **9.2%**, indicating some revival in construction and infrastructure spending.
- However, **energy-intensive sectors** like electricity and fertilizers showed **weakness**, raising concerns over **input supply constraints and high costs**.

## 5. Implications for the Indian Economy

- The core sector's weak performance may **drag down overall industrial growth**, potentially affecting **GDP in Q1 2025-26**.
- **Sluggish infrastructure activity**, supply chain issues, and lower rural demand may be contributing factors.
- A **revival in public capital expenditure** and easing of input costs could be needed to boost output in coming months.



### Legal & Policy Context (Constitutional & Statutory)

- **Entry 52, Union List:** Regulates industries declared as of national importance (e.g., coal, steel, oil).
- **Index of Industrial Production (IIP)** is published monthly by the **National Statistical Office (NSO)** under **Ministry of Statistics and Programme Implementation (MoSPI)**.
- Government policies like **PM Gati Shakti**, **PLI Scheme**, and **National Infrastructure Pipeline (NIP)** aim to boost these core sectors in the long run.

### Conclusion:

Understanding core sector performance is critical for evaluating the **health of the industrial economy**. The May 2025 data reflects **sectoral imbalances**, structural constraints, and **slowdown in foundational industries**. For India to maintain growth momentum, **reviving infrastructure-linked sectors**, addressing supply constraints, and promoting demand-driven growth through policy reforms will be essential. This case highlights the **interdependence between core sectors and macroeconomic stability**, an important theme in UPSC GS-3 and Essay papers.

## 4. India Imposes Anti-Dumping Duties on Chinese Imports

### 1. What Has India Done?

- India has **imposed five-year definitive anti-dumping duties** on:
  - **Chinese aluminium foil**, and
  - **Acetonitrile from China, Russia, and Taiwan**.
- These duties follow investigations showing **underpriced imports were harming domestic producers**.
- The new measure **replaces earlier provisional tariffs** imposed in March 2025.



### 2. Why Was the Duty Imposed?

- The **Directorate General of Trade Remedies (DGTR)** found that aluminium foil from China was being sold **below normal value**, leading to:
  - **Erosion of profit margins** of Indian firms like **Hindalco** and **Jindal Aluminium**.
  - **Reduced capacity utilization** in domestic manufacturing units.
- The duty aims to **protect strategic sectors** such as **packaging, defence, and energy**.

### 3. Details of the Anti-Dumping Duty

- **Definitive duty** on aluminium foil ranges between **\$479 to \$721 per tonne**, effective **March 17, 2025**.



- The earlier **provisional duty** (6-month) was **\$619 to \$873 per tonne**.
- A **general duty of \$721/tonne** applies to producers **not specifically named** in the notification.
- The long-term imposition shows India's **intent for structural trade protection**.

#### 4. What Is Anti-Dumping Duty? (*Definition*)

- **Anti-Dumping Duty**: A protectionist tariff imposed by a domestic government on **foreign imports priced below fair market value**.
- Permitted under **WTO rules**, anti-dumping measures aim to **protect domestic industry from unfair trade practices**.
- The **Customs Tariff Act, 1975 (Section 9A)** provides for anti-dumping duty in India, based on **DGTR recommendations**.

#### 5. Legal & Institutional Framework

- Imposition done under **Customs Tariff (Identification, Assessment and Collection of Anti-Dumping Duty on Dumped Articles and for Determination of Injury) Rules, 1995**.
- DGTR functions under the **Ministry of Commerce and Industry**.
- India must **notify WTO's Committee on Anti-Dumping Practices** for such measures, ensuring **transparency and procedural fairness**.

#### Conclusion: Strategic Economic Significance

The imposition of long-term anti-dumping duties underscores India's growing assertiveness in **protecting domestic manufacturing capacity**, especially in **strategic sectors**. It aligns with the **Atmanirbhar Bharat** vision by reducing dependency on **cheap imports**, especially from China. For UPSC aspirants, this is a significant case study highlighting India's use of **trade remedy instruments** to balance **free trade obligations** with **economic self-reliance**.

### 5. HAL Bags ISRO's SSLV Deal: Is it True Privatization?

#### 1. Context: HAL Wins SSLV Contract from ISRO

- Hindustan Aeronautics Ltd (HAL), a **public sector undertaking (PSU)** under the **Ministry of Defence**, has won a ₹511 crore contract to take over ISRO's **Small Satellite Launch Vehicle (SSLV)** programme.
- The contract is awarded by **IN-SPACe (Indian National Space Promotion and Authorization Centre)**, under the **Department of Space**, to promote commercial space activity.







## 2. Scope of HAL's Role Beyond Manufacturing

- HAL will handle **end-to-end SSLV responsibility**, including:
  - Manufacturing
  - Supply chain management
  - Client acquisition
  - Launch and maintenance operations
- ISRO will “**handhold**” HAL for two years for validation, after which ISRO may join as an **advisor on commercial terms**.

## 3. Why Is It Not Considered True Privatization?

- Critics argue the deal **does not represent real privatization**, as HAL is still **government-owned (71% stake)**.
- **Privatization** implies transfer to **private sector entities**, not PSUs, and aims to introduce **market competitiveness and efficiency**.
- Some believe the contract merely shifts public funds **within government arms**, limiting private sector participation.

## 4. Concerns Raised by Analysts and Industry Experts

- **Capability Concerns:** HAL's performance in delayed delivery of Tejas jets and PSLV rockets raises doubts about space readiness.
- **Transparency Issues:** Cost of SSLV production and bidding process not fully disclosed.
- **Missed Private Opportunity:** Startups like **Skyroot** and **Agnikul**, already launch-ready, could have boosted space commercialization.

## 5. Institutional Framework & Relevance

- **IN-SPACe:** Nodal body created under the **Space Sector Reforms (2020)** to enable private sector participation.
- **NSIL (NewSpace India Ltd):** Commercial arm of ISRO for transferring mature technologies and services to industry.
- These reforms aim to promote **Atmanirbhar Bharat** and private innovation in India's strategic sectors like space.

## Definition: Small Satellite Launch Vehicle (SSLV)

- SSLV is ISRO's **low-cost, quick-turnaround** launch platform aimed at launching satellites up to 500 kg into low Earth orbit.
- It complements larger platforms like **PSLV** and **GSLV**, and is key to India's **small-satellite and commercial space market** ambitions.

## Conclusion: A Symbolic Move, But Real Reform Needed



While the SSLV contract to HAL reflects the **intent to commercialize ISRO technologies**, it **falls short of true privatization**. For India's space sector to mature globally, it must **genuinely empower private startups**, ensure **transparent bidding**, and build a **competitive ecosystem**. HAL's involvement must be seen as a **transitional phase**, not the end goal of India's space reform agenda.

## 6. RBI's Jumbo Rate Cut: A Strategic Push for Growth

### 1. Context: RBI's Surprise 50 bps Rate Cut in June 2025

- The **Monetary Policy Committee (MPC)** of the **Reserve Bank of India (RBI)** approved a **50 basis points (bps)** cut in the **repo rate** to boost economic growth amid controlled inflation.
- 5 out of 6 MPC members supported the large cut, citing low inflation and lagging GDP growth.
- This brings the total **rate cut in 2025 to 100 bps**, with the **repo rate now at 5.5%**.

### 2. Rationale Behind the Move

- **Retail inflation** fell to **2.8% in May 2025**, down from 3.16% in April—well within the RBI's comfort zone of **4% ± 2%** under the **Flexible Inflation Targeting Framework**.
- India's **GDP growth slowed to 6.5% in FY25**, the lowest in 4 years.
- RBI Governor Sanjay Malhotra emphasized the need to support consumption and investment by **lowering borrowing costs**.

### 3. Change in Policy Stance: From Accommodative to Neutral

- While easing rates, the RBI also shifted its **monetary policy stance to neutral**, meaning future rate actions will depend on incoming data.
- The decision surprised many, as the stance was changed to "accommodative" only two months earlier.
- This reflects a balance between **supporting growth** and **maintaining price stability**, the RBI's dual mandate under **Section 45ZA of the RBI Act, 1934**.

### 4. Differing Views Within the MPC

- External member **Saugata Bhattacharya** opposed the 50 bps cut, citing **uncertain global conditions**, preferring a cautious **25 bps cut** instead.
- Others like **Deputy Governor Poonam Gupta** argued a **larger cut ensures faster monetary transmission**, particularly important as India leverages **favorable demographics** and **policy stability**.



### 5. Impact on Economy and Future Risks

- **Cash Reserve Ratio (CRR)** also cut by 100 bps to 3%, increasing liquidity with banks.



- Lower repo and CRR are expected to boost **credit availability, consumption, and private investment**.
- However, **rising crude oil prices** (projected at \$70–80/barrel in FY26) and **global uncertainties** could still dampen growth prospects.



### Key Definitions for UPSC

- **Repo Rate:** The rate at which RBI lends money to commercial banks.
- **Monetary Policy Committee (MPC):** A six-member committee formed under the **RBI Act (Amendment), 2016**, responsible for setting interest rates.
- **CRR (Cash Reserve Ratio):** The share of a bank's total deposits that it must maintain with the RBI in the form of liquid cash.

### Conclusion: Rate Cut a Growth Signal, Not Without Risks

RBI's aggressive rate cut signals a **pro-growth monetary stance** amidst low inflation, aiming to revitalize investment and demand. However, the **neutral policy stance** shows caution as **global uncertainties** and **domestic vulnerabilities** persist. This move reflects RBI's flexible approach, balancing its **statutory objective of growth and price stability** in line with evolving economic conditions.

## 7. Lighting the Spark in U.K.-India Cultural Relations

### 1. India–U.K. Sign Programme of Cultural Cooperation (POCC)

- On **May 2, 2025**, India and the U.K. signed the **Programme of Cultural Cooperation (POCC)** to boost bilateral cultural ties.
- Signed by **India's Culture Minister Gajendra Singh Shekhawat** and **U.K. Secretary of State for Culture Lisa Nandy**, POCC is a multi-sectoral initiative promoting joint cultural, technological, and creative industry exchanges.
- The agreement focuses on five key areas:
  1. Digital technologies for culture
  2. Exhibitions and collections
  3. Performances and events
  4. Cultural property
  5. Sustainability



## 2. Relevance of the Creative Economy in Bilateral Relations

- **Creative economy** refers to industries such as film, music, digital content, OTT, gaming, arts, and heritage conservation—driving innovation, soft power, and employment.
- Projected to contribute **10% of global GDP by 2030**, the sector is already a major employment generator.
- In India, this economy is valued at **\$35 billion**, employing **8% of the workforce**, second only to agriculture.
- The **G20 New Delhi Summit (2023)** called for global investment in this sector, reaffirming its strategic importance.

## 3. Opportunities and Challenges for India

- India possesses a **rich cultural base, technological strength**, and the **world's largest youth population**.
- With over **300 universities** and **3,000 colleges** offering arts and design education, India is poised to be a global creative hub.
- Key creative hubs span non-metro regions—from **Badgam (J&K)** to **Tiruppur (TN)**—showcasing India's decentralised cultural strength.
- However, challenges remain: shortage of skilled professionals, limited digital integration in arts education, and the need for global exposure.

## 4. Strategic Role of the U.K. and Multilateral Institutions

- U.K. cultural bodies (e.g., British Museum, British Library, Arts Council England) will partner with Indian institutions under POCC.
- The **British Council's** report "*Arts and Technologies in India*" stresses integrating **AI, AR/VR** into India's creative education framework.
- Projects like **Royal Enfield's Himalayan Knot**, in collaboration with **UNESCO**, show how Indo-U.K. partnerships protect **intangible cultural heritage** while fostering community development.

## 5. Constitutional and Legal Context (India)

- **Article 51(c)** of the Indian Constitution encourages international peace and cooperation.
- **Seventh Schedule, List I (Union List)** gives Parliament powers over foreign affairs and cultural exchanges.
- The **Ancient Monuments and Archaeological Sites and Remains Act, 1958**, and **UNESCO conventions** provide frameworks for cultural heritage preservation, relevant for projects under POCC.

## Key Definitions for UPSC

- **Creative Economy**: Economic systems based on intellectual property, arts, and cultural knowledge, promoting innovation, sustainability, and inclusive development.



- **Soft Power:** A country's ability to influence others through cultural or ideological appeal rather than coercion or payments.
- **Cultural Diplomacy:** Use of cultural interactions and collaborations to promote mutual understanding between nations.

### Conclusion: A New Chapter in Cultural Diplomacy

The **India-U.K. POCC** marks a turning point in **bilateral soft power and economic cooperation**. As both nations leverage their strengths—India's demographic dividend and heritage, and the U.K.'s institutional capacity—the creative economy emerges as a **tool for inclusive growth**, employment, and diplomacy. With the right policies and partnerships, this cultural synergy can redefine **India's global cultural leadership** in the 21st century.

## 8. NABARD to Lend ₹10,000 Crore in FY26 for Green Projects

### 1. NABARD's Green Lending Push in FY26

- The **National Bank for Agriculture and Rural Development (NABARD)** plans to disburse ₹10,000 crore under its **Green Lending Facility** during FY2026.
- This initiative aims to finance **green and sustainable development projects** aligned with India's environmental and climate commitments.

### 2. Purpose and Eligibility of the Facility

- The **Green Lending Facility**, launched in FY25, will support projects by:
  - **Central & State Governments**
  - **Public agencies**
  - **Private sector entities**
- The **minimum loan size** is ₹100 crore, making it suitable for **large-scale green infrastructure** projects like:
  - **Ethanol production plants**
  - **Electric vehicle (EV) infrastructure**
  - **Other sustainable and climate-resilient projects**

### 3. Importance in Sustainable Development Context

- The lending aligns with **India's commitment to the United Nations Sustainable Development Goals (SDGs)** and the **Paris Climate Agreement (2015)**.
- Supports India's targets under **Panchamrit commitments** made at COP26, such as achieving **net-zero emissions by 2070** and increasing non-fossil fuel capacity.







#### 4. Institutional Background of NABARD

- **NABARD** is a **statutory body** established under the **NABARD Act, 1981**, and functions under the **Ministry of Finance**.
- It primarily focuses on **agriculture and rural development finance**, and is increasingly integrating **climate-resilient and green financing** models.
- NABARD is also India's **National Implementing Entity (NIE)** for the **Green Climate Fund (GCF)**.

#### 5. Legal and Policy Framework

- **Environment Protection Act, 1986** – empowers the government to implement environmental projects and pollution control initiatives.
- **National Action Plan on Climate Change (NAPCC)** and **State Action Plans** provide a policy umbrella for climate finance.
- **Securities and Exchange Board of India (SEBI)** guidelines on **green bonds** also form part of the green financing ecosystem.
- NABARD's initiative promotes **climate finance**—defined as financial flows that support mitigation and adaptation to climate change.

#### Conclusion: A Green Boost to Rural and Sustainable Development

NABARD's move to lend ₹10,000 crore for green projects in FY26 is a strategic step to mainstream **climate-resilient financing in rural and infrastructure sectors**. By enabling large-scale green projects, the initiative helps India advance toward its **climate targets, SDG commitments, and clean energy transition**. For UPSC aspirants, this is a key example of the **financial institutions' role in sustainable development and environmental governance**.

### 9. IAEA Warns of Nuclear Disaster if Israel Attacks Iran's Bushehr Plant

#### 1. IAEA's Grave Warning Over Bushehr Nuclear Plant



- **Rafael Grossi**, Director-General of the **International Atomic Energy Agency (IAEA)**, warned the **UN Security Council** that an attack on **Iran's Bushehr nuclear power plant** by Israel could result in **massive radioactive fallout**, risking a **nuclear catastrophe in West Asia**.
- Bushehr is **West Asia's first civilian nuclear reactor** and contains **thousands of kilograms of nuclear material**, which, if hit, could release dangerous levels of **radioactivity**.



## 2. Potential Humanitarian and Environmental Consequences

- A **direct hit** could require **mass evacuations** and **shelter-in-place orders** across **several hundred kilometres**, affecting **Gulf countries**, disrupting food supply, and necessitating **iodine distribution** to combat radiation poisoning.
- Even **striking the power supply lines** to Bushehr could **disable cooling systems**, risking a **nuclear meltdown** similar to Fukushima or Chernobyl.

## 3. Geopolitical and Economic Ramifications

- Such an incident would jeopardize **regional stability**, threaten **global oil supply routes in the Persian Gulf**, and escalate **Middle East tensions**.
- It would also violate international norms and **risk a larger military confrontation**, drawing in global powers.

## 4. Background of Bushehr Nuclear Reactor

- Construction began in the **1970s** under the Shah of Iran with **German assistance**, but post-Islamic Revolution, **Russia assisted** in completion and maintenance.
- Bushehr is under **IAEA safeguards** as part of Iran's **civilian nuclear energy program** under the **NPT (Non-Proliferation Treaty)**.

## 5. IAEA's Role and International Legal Framework

- IAEA monitors compliance with the **NPT**, which allows for peaceful use of nuclear energy but prohibits weaponization.
- **IAEA safeguards agreements**, including **Additional Protocols**, help verify that nuclear material is not diverted for military use.
- The **UN Charter (Article 2(4))** prohibits unilateral use of force against sovereign states, unless in self-defence or authorized by the **UN Security Council**.

## Conclusion: Need for Diplomacy and De-escalation

The IAEA's warning underscores the **grave humanitarian and environmental risk** of militarizing nuclear sites. In the volatile West Asia region, any attack on nuclear infrastructure like Bushehr could trigger **irreversible disaster**. The **global community**, especially UN and IAEA, must press for **diplomatic resolution**, emphasizing **non-proliferation, regional security, and adherence to international law**.

## 10. U.K. Lawmakers Approve Bill for Assisted Dying

### 1. Assisted Dying Bill Passed by U.K. House of Commons

- The **Terminally Ill Adults (End of Life) Bill**, also known as the **Assisted Dying Bill**, was passed **314 to 291** in the **U.K. House of Commons** and now moves to the **House of Lords** for further deliberation.



- The Bill **applies only to England and Wales** and permits **assisted death for terminally ill individuals** expected to live for less than **six months**.

## 2. Safeguards and Eligibility Conditions

- To opt for assisted dying, the patient must be:
  - **Terminally ill** with <6 months life expectancy
  - **Mentally competent**
  - Have the decision reviewed and approved by **two doctors**, a **psychiatrist**, a **senior lawyer**, and a **social worker**
- The law attempts to balance **autonomy** with **ethical safeguards** against coercion.

## 3. Support and Opposition

- **U.K. Prime Minister Keir Starmer** supported the Bill, while **Opposition Leader Kemi Badenoch** voted against it.
- Supporters argue it is about the **right to die with dignity** for terminally ill patients.
- Opponents, including disability rights advocates, fear it may **pressurize vulnerable groups** and divert attention from **palliative care and social support systems**.

## 4. Ethical and Social Concerns

- Critics cite risks of **coercion, moral hazards, and mental distress** for those feeling like a **burden on families or healthcare systems**.
- Some MPs stressed the need to **fix the National Health Service (NHS)** and ensure **robust healthcare and counselling** before legislating end-of-life options.



## 5. Global Context & Relevance for India

- Assisted dying is legal in countries like **Switzerland (via Dignitas), Canada, Belgium, and some U.S. states**.
- In India, **euthanasia and assisted suicide** remain **largely illegal**, although **passive euthanasia** was allowed by the Supreme Court in *Common Cause v. Union of India (2018)* under **Article 21 (Right to Life and Dignity)** with stringent guidelines.
- The Law Commission of India's 241st Report (2012) also recommended limited scope for passive euthanasia.

## Terms for UPSC

- **Assisted Dying**: The act of providing support (usually medical) to a person to end their life voluntarily, often in the context of terminal illness.
- **Euthanasia**: The practice of intentionally ending a life to relieve pain; **active euthanasia** is illegal in India, while **passive euthanasia** is permitted under strict conditions.



- **Article 21 of the Constitution:** Guarantees the right to life, which courts have interpreted to include the **right to die with dignity** (not suicide).

## Conclusion

The Assisted Dying Bill in the U.K. marks a major ethical, legal, and social milestone in **end-of-life care policy**. While it aims to protect **individual dignity and autonomy**, it raises profound questions about **health equity, coercion, disability rights**, and the **role of the state in personal decisions**. For India, such global developments can influence **future debates on euthanasia, palliative care policy**, and the **balance between personal liberty and state safeguards**.

## 11. India Post Payments Bank Honoured with Digital Payments Award

### 1. Recognition for Advancing Digital Inclusion

- **India Post Payments Bank (IPPB)** received the **Digital Payments Award 2024–25** from the **Department of Financial Services (DFS), Ministry of Finance**, for its outstanding role in promoting **digital payments and financial inclusion**.
- The award was presented by the **Union Finance Minister Nirmala Sitharaman** and **MoS Finance Pankaj Chaudhary** in New Delhi.



### 2. Performance and Rankings

- IPPB secured **1st position among Payments Banks** in India for **FY 2024–25** in the DFS Performance Index.
- It also received a **‘Special Mention’ Award** for its contributions during **FY 2023–24**, reflecting consistency and excellence in service delivery.

### 3. Mission & Reach: Driving Financial Inclusion

- Launched in **September 2018**, IPPB is a **100% Government of India-owned** payments bank under the **Department of Posts, Ministry of Communications**.
- It leverages the **postal network of 1.65 lakh post offices** (including 1.4 lakh rural branches) and **3 lakh postal employees** including **2 lakh postmen and Gramin Dak Sevaks** to deliver **doorstep banking**.

### 4. Technology-Driven Inclusive Banking

- IPPB operates on the **India Stack** principles: **Paperless, Cashless, Presence-less** banking using **biometric devices and CBS-integrated smartphones**.
- Offers services in **13 Indian languages**, and serves **11 crore customers** across **5.57 lakh villages and towns**, enabling inclusive digital banking at scale.



## 5. Alignment with Government Initiatives

- The initiative supports:
  - **Digital India Mission**
  - **Financial Inclusion (FI) Mandate**
  - **Vision of a less-cash economy**
- IPPB acts as a **key facilitator** in bridging the **urban-rural divide**, offering **affordable, trusted, and accessible banking** to the underserved.

## Key Terms & Provisions for UPSC:

- **Payments Bank:** A differentiated bank model allowed to accept deposits up to ₹2 lakh, offer remittances, and other banking services, but **cannot offer loans or credit cards**.
- **India Stack:** A set of APIs including Aadhaar, eKYC, UPI, etc., designed to foster digital inclusion in India.
- **Financial Inclusion:** As per RBI, it is the process of ensuring access to appropriate financial products and services needed by all sections of society, especially the vulnerable groups.
- **Article 38 & 39 (DPSPs):** Promote welfare of the people by ensuring equitable distribution of resources and eliminating inequalities.

## Conclusion

The recognition of IPPB's efforts with the **Digital Payments Award 2024–25** highlights India's commitment to **inclusive, technology-enabled financial services**. By combining the **legacy reach of India Post** with modern digital tools, IPPB is a critical pillar in India's journey toward **universal banking access, empowerment of rural India**, and realization of the **Digital India** vision.

## 12. All-India CPI for Agricultural and Rural Labourers – May 2025

### 1. Latest Consumer Price Index (CPI-AL & CPI-RL) Data

- The **All-India Consumer Price Index for Agricultural Labourers (CPI-AL)** fell by **2 points**, reaching **1305**, while the **CPI for Rural Labourers (CPI-RL)** dropped by **1 point**, reaching **1319** in **May 2025** (Base Year: 1986–87=100).
- These indices reflect **inflation trends for rural and farm labour households** across India and are crucial in revising **minimum wages** and formulating **rural welfare policies**.

### 2. Inflation Trends: Year-on-Year Decline

- **Inflation (YoY)** based on CPI-AL declined to **2.84%** in May 2025 (from 7.00% in May 2024).
- **CPI-RL inflation** stood at **2.97%**, down from **7.02%** in the same period last year.
- **April 2025** rates were slightly higher: **3.48% (CPI-AL)** and **3.53% (CPI-RL)**, indicating easing rural inflation.





### 3. Group-Wise Trends

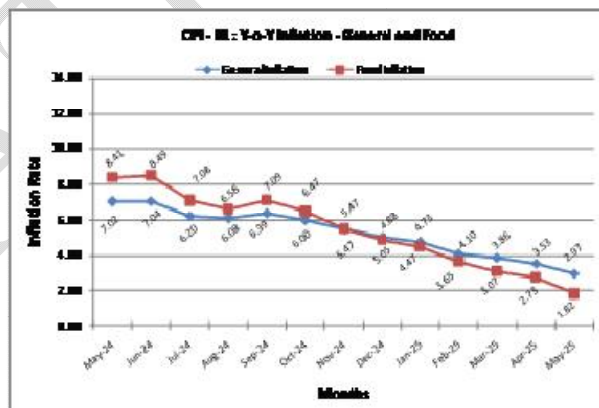
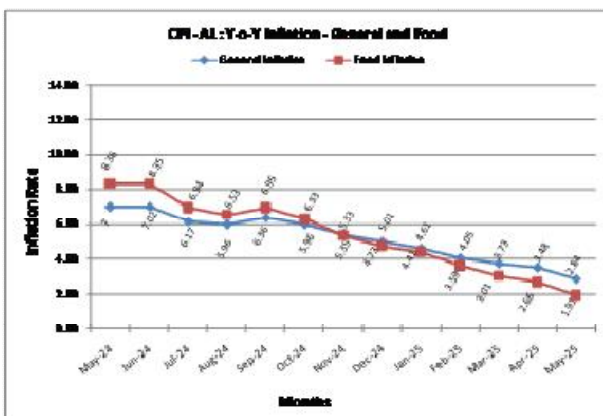
- **Food Index** dropped: from 1233 to **1228 (AL)** and 1240 to **1234 (RL)**.
- **Fuel & Light** increased slightly: to 1408 (AL) and 1397 (RL).
- **Clothing, Bedding & Footwear** and **Miscellaneous** categories saw minor rises in both indices, indicating non-food consumption resilience.

### 4. Key Definitions for UPSC

- **CPI-AL & CPI-RL**: These are **price indices** used to track inflation for **agricultural and rural labourers**, calculated monthly by the **Labour Bureau**, Ministry of Labour & Employment.
- **Inflation Rate**: Measures the percentage increase in price levels over a specific period, reflecting **purchasing power erosion**.

### 5. Relevance to Government Policy

- Used to revise **Minimum Wages Act, 1948** rates for rural labour.
- Integral for **rural development planning**, **MGNREGA wage fixing**, and framing **social security schemes**.



- Helps track **cost of living** for vulnerable sections of rural society.

### Constitutional and Legal Context

- **Directive Principles of State Policy (DPSPs)**: Article **39(a)** and **43** direct the State to ensure **adequate livelihood and living wages** for all workers.
- **Labour Welfare** is a subject in the **Concurrent List** under **Seventh Schedule**, allowing both Centre and States to legislate.

### Conclusion

The decrease in CPI-AL and CPI-RL in May 2025 indicates a **cooling trend in rural inflation**, particularly in food prices. These indices remain **crucial economic indicators** for policymaking on **wages, rural welfare, and inflation targeting**. As rural consumption patterns evolve, regular monitoring of these indices aids in achieving **inclusive and equitable growth**, aligned with the government's broader vision of **Aatmanirbhar Bharat** and **Sabka Saath, Sabka Vikas**.