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VIDHVATH IAS KAS ACADEMY
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DAILY CURRENT AFFAIRS

FOR UPSC CIVIL SERVICE EXAMINATION

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1. How Stars Die: White Dwarfs, Neutron Stars, and Supernovae – Key Points

1. Life Cycle of Stars & Nuclear Fusion:

- Stars maintain equilibrium between inward gravitational pull and outward pressure from nuclear fusion.
- Hydrogen is fused into helium in the core, producing energy. When hydrogen depletes, the core contracts, triggering helium fusion.
- The fate of a star depends primarily on its initial mass.

2. End of Low- and Medium-Mass Stars (e.g., Sun):



- Such stars evolve into **red giants** after hydrogen exhaustion.
- Outer layers are expelled to form **planetary nebulae**, leaving behind a **white dwarf** (mostly carbon and oxygen).
- White dwarfs are stable remnants unless their mass exceeds the **Chandrasekhar limit** (~1.4 solar masses).

3. Chandrasekhar Limit & White

Dwarf Collapse:

- Proposed by **Subrahmanyan Chandrasekhar** in 1930; earned him the Nobel Prize.
- Beyond this mass, white dwarfs collapse under gravity, potentially forming neutron stars or black holes.
- In binary systems, accreting white dwarfs can trigger **Type Ia supernovae**, important for measuring cosmic distances.

4. Fate of Massive Stars & Supernovae:

- Stars >8 solar masses undergo successive fusion up to iron, beyond which fusion consumes energy.
- Core collapses rapidly, forming **neutron stars** or **black holes**, while outer layers eject violently in a **supernova**.
- Supernovae are among the most energetic events in the universe and critical to cosmic recycling.



5. Origin of Heavy Elements & Cosmic Recycling:

- Elements heavier than iron (e.g., gold, uranium) are formed in supernovae via neutron capture (r-process).
- These elements are dispersed across galaxies, enriching interstellar gas for future star and planet formation.
- Earth and humans are composed of such recycled stellar material.

6. Scientific & Constitutional Relevance for UPSC:

- **Scientific advancements:** Hans Bethe (fusion processes), Chandrasekhar (white dwarf physics), Nobel laureates in astrophysics.
- **Ethical perspective (GS-IV):** Interconnectedness of life and cosmos reflects a deep philosophical outlook on sustainability and cosmic unity.
- Promotes **scientific temper** as enshrined in **Article 51A(h)** of the Indian Constitution.

These insights are critical for GS Paper-3 (Science & Technology), Essay Paper (philosophical/ethical themes), and GS Paper-4 (ethics in science).

2. India Assumes Chairmanship of Asian Productivity Organization (APO): Key Points

1. India Chairs APO for 2025–26:

- India has taken over the Chairmanship of the **Asian Productivity Organization (APO)** during its **67th Governing Body Meeting** held in Jakarta, Indonesia (20–22 May 2025).
- The Indian delegation was led by **Shri Amardeep Singh Bhatia, IAS**, Secretary, DPIIT, and APO Director for India.

2. Strategic Focus for APO under India's Leadership:

- India will lead APO's agenda for **2025–26** with a focus on:
 - **Innovation and entrepreneurship**
 - **Sustainability and digital transformation**
 - **Inclusive and results-driven development**
- India reaffirmed its commitment to **APO Vision 2030** and the **Green Productivity 2.0** initiative.



3. India's Long-standing Role in APO:

- India is a **founding member** of APO (est. 1961, HQ in Tokyo).
- Plays a crucial role in shaping productivity strategies in the **Asia-Pacific region**.
- Over **100 Indian professionals** annually benefit from APO capacity-building via the **National Productivity Council (NPC)** under **DPIIT**.

4. Implementation of Green & Digital Productivity Projects:

- India has successfully implemented **demonstration projects** focusing on:
 - **Green Productivity** (environment-friendly industrial practices)
 - **Industry 4.0** applications, especially for **MSMEs**
- These efforts align with India's goals of **sustainable industrial growth** and global climate commitments.



5. Relevance for UPSC:

- **GS Paper 2:** India's role in international organizations and regional cooperation.
- **GS Paper 3:** Industrial policy, innovation, sustainability, and digital economy.
- **Essay & Ethics Papers:** Themes of inclusive development, productivity, sustainability.

6. Constitutional & Legal Framework:

- Promotes **Directive Principles of State Policy** (Article 39, 43 – equitable growth and promotion of cottage industries).
- Fulfills **Fundamental Duty** under **Article 51A(h)** – to develop scientific temper and spirit of inquiry.
- Aligns with **India's National Productivity Policy** and **SDG Goals** (esp. SDG 8 – Decent Work and Economic Growth).

This development enhances India's diplomatic and developmental influence in the Asia-Pacific, reinforcing its leadership in innovation-led sustainable growth.



3. DoT Launches Financial Fraud Risk Indicator (FRI): Key Points

1. What is FRI? – A Cyber Risk Metric for Mobile Numbers:

- The **Department of Telecommunications (DoT)** has introduced the **Financial Fraud Risk Indicator (FRI)** as part of the **Digital Intelligence Platform (DIP)** to prevent cyber and financial fraud.
- FRI classifies mobile numbers into **Medium, High, or Very High risk** based on their involvement in fraudulent activities, helping **banks, UPI providers, and NBFCs** assess digital transaction risks.

2. Multi-Stakeholder Intelligence Sharing Mechanism:

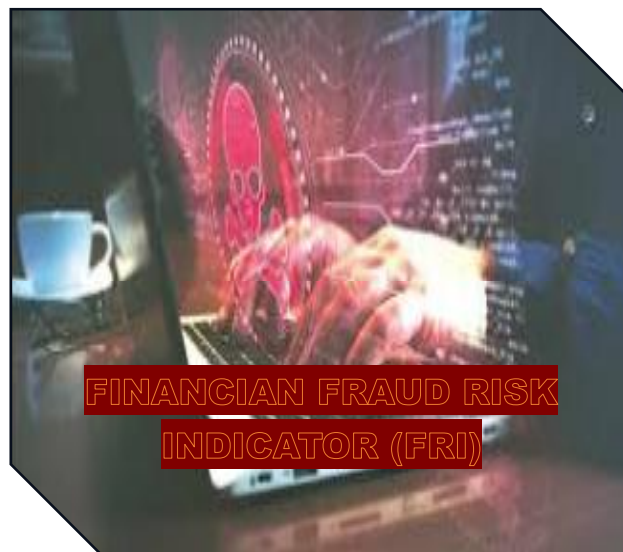
- FRI is based on inputs from:
 - **Indian Cybercrime Coordination Centre (I4C)** – NCRP
 - **DoT's Chakshu portal**
 - **Banks and financial institutions**
- Enables **advance warnings** and **validation checks** before processing digital transactions to high-risk numbers.

3. Integration into UPI and Digital Payment Ecosystem:

- Major UPI platforms—**PhonePe, Paytm, Google Pay**—have begun integrating FRI.
- **PhonePe Protect** uses FRI to decline transactions or warn users of high-risk mobile numbers.
- Other platforms have implemented **transaction delays and alerts** to prevent fraud.

4. Operational Mechanism of FRI:

- Mobile numbers flagged as suspicious are analyzed using DIP and classified by risk.
- **Disconnected mobile numbers (MNRL)** linked to cybercrime are shared with financial entities for proactive intervention.
- Allows **real-time response** and prevention of fraud before full





verification is completed.

5. Relevance for UPSC GS Papers:

- **GS Paper 2 (Governance):** e-Governance, cybercrime regulation, stakeholder collaboration.
- **GS Paper 3 (Internal Security):** Cyber security, digital payment frauds, role of technology in securing financial systems.
- **Ethics (GS Paper 4):** Promotes accountability and ethical digital practices in public service delivery.

6. Constitutional and Legal Framework:

- **Article 21:** Protection of life and personal liberty includes the right to secure digital transactions.
- **Information Technology Act, 2000:** Empowers the government to regulate cybercrime and data misuse.
- **RBI Guidelines on Digital Payments:** Promote secure, resilient payment infrastructure and user awareness.

Conclusion:

The launch of FRI marks a significant step towards strengthening India's cyber fraud prevention strategy by integrating **telecom intelligence with digital finance**. It supports India's vision of a **secure, efficient, and inclusive digital economy**, especially as UPI dominates the payment landscape.

4. India Hosts 2nd Blue Talks Ahead of 3rd UN Ocean Conference: Key Points

1. Strategic Diplomatic Engagement for Ocean Sustainability:

- India hosted the **2nd Blue Talks** on 20 May 2025 in collaboration with the **Embassy of France and Costa Rica**, ahead of the **3rd United Nations Ocean Conference (UNOC3)** to be held in **Nice, France (June 2025)**.
- The event aimed at advancing discussions on **SDG 14 – Life Below Water**, marine governance, and international cooperation on ocean sustainability.

2. Launch of India's Blue Economy White Paper:

- The **Ministry of Earth Sciences (MoES)** released a white paper titled **"Transforming India's Blue Economy: Investment, Innovation and Sustainable Growth"**.



- It outlines a national framework to **align government actions**, attract **private investment**, bridge **technology gaps**, and promote **cross-sectoral synergy** for ocean-based development.

3. Policy and Economic Relevance of India's Marine Assets:

- The report underlines the potential of India's **7,500 km coastline** and **2.3 million sq. km Exclusive Economic Zone (EEZ)** for sustainable economic growth.
- It reinforces **India's G20 Presidency commitments** and the **Chennai High-Level Principles** for a sustainable Blue Economy under **Viksit Bharat 2047**.

4. Key Themes Discussed at the Blue Talks:

- **Marine ecosystem conservation and restoration**
- **Scientific cooperation, marine technology, and ocean literacy**
- **Reduction of marine pollution, especially from land-based sources**
- **Climate-ocean-biodiversity linkages**

5. Challenges and Interventions Highlighted:

- Identified issues: **low private investment, poor inter-ministerial coordination, and limited data sharing**.
- Highlighted scalable initiatives: **women-led seaweed farming, green ship recycling, and smart port development** as models of **sustainable livelihood and innovation**.

6. Legal and Constitutional Linkages:

- **Article 48A**: Mandates the State to protect and improve the environment and safeguard forest and wildlife.
- **Article 51(c)**: Encourages respect for international law and treaty obligations, relevant to **UNCLOS** and **BBNJ Agreement**.
- **Environment Protection Act, 1986**: Legal backing for marine pollution





control and coastal zone regulation.

- India is progressing with **ratification of the BBNJ (Biodiversity Beyond National Jurisdiction) Agreement**, reinforcing its global ocean governance role.

Conclusion:

The 2nd Blue Talks signify India's rising global profile in **ocean diplomacy and blue economy leadership**. With strategic frameworks, international collaboration, and focus on sustainability, India is aligning national efforts with global ocean targets, contributing meaningfully to SDG 14 and the **UN Decade of Ocean Science for Sustainable Development (2021–2030)**.

5. Aravalli Landscape Restoration Action Plan Unveiled: Key Points

1. Comprehensive Action Plan for Aravalli Restoration:

- The **Union Minister for Environment, Forest and Climate Change, Shri Bhupender Yadav**, unveiled the **Detailed Action Plan for Aravalli Landscape Restoration** during a national workshop in Udaipur.
- This initiative aims to restore **India's oldest mountain range**, the **Aravallis**, spanning **Delhi, Haryana, Rajasthan, and Gujarat**, to enhance ecological integrity and climate resilience.

2. 'Whole of Government and Society' Approach Emphasized:

- The Action Plan adopts a **multi-stakeholder and inter-sectoral approach** involving Central and State Governments, civil society, scientific bodies, and local communities.
- Focus on **public participation, convergence of schemes (e.g., MNREGA, CAMPA), youth involvement via MY Bharat volunteers**, and innovative practices like **green credit programmes and restoration of mined areas**.

3. Five-Pillar Strategy for Restoration:

- **Ecological Restoration**: Assisted regeneration, native species afforestation, and waterbody rejuvenation.



- **Community Participation**:

Involving **women, youth, eco-clubs**, and **local panchayats** in plantation and monitoring.



- **Policy and Governance:** Strengthening regulations, inter-state cooperation, and annual reviews.
- **Sustainable Livelihoods:** Promotion of **eco-tourism, bamboo-based industries, NTFP enterprises**, and green jobs.
- **Research and Innovation:** Integration of **GIS, remote sensing, and ecological sciences** via institutions like **ZSI** and **BSI** under **NIRANTAR**.

4. Legal and Constitutional Provisions:

- **Article 48A:** State's duty to protect and improve the environment and safeguard forests and wildlife.
- **Article 51A(g):** Fundamental duty of every citizen to protect the natural environment.
- **Environment Protection Act, 1986** and **Forest Conservation Act, 1980** provide statutory backing for restoration efforts.
- The **CAMPA Act, 2016** (Compensatory Afforestation) aids financing for afforestation and ecosystem recovery.

5. Aravalli Green Wall Project and National Relevance:

- Linked to the **Aravalli Green Wall initiative** launched in 2023 to increase **forest cover, biodiversity, soil fertility, and water conservation** across a 5-state corridor.
- Supports India's broader goals under **UN Convention on Desertification, SDG 15 (Life on Land)**, and **climate adaptation strategies** under the **National Action Plan on Climate Change (NAPCC)**.

6. Institutional Support and Way Forward:

- Annual **stakeholder workshops** and **monitoring mechanisms** to review progress, share best practices, and revise strategies.
- Emphasis on removing **invasive species**, promoting **eco-awareness campaigns**, and integrating **Amrit Sarovars** and water harvesting systems into restoration efforts.

Conclusion:

The Aravalli restoration plan marks a **landmark effort in ecological conservation** rooted in **scientific planning, community ownership, and inter-governmental cooperation**. It addresses critical environmental challenges like **desertification, biodiversity loss, and urban ecological stress**, reinforcing India's commitment to sustainable development and environmental stewardship.



6. India at 78th World Health Assembly: Key Highlights

1. India Reaffirms Global Health Equity under "One World for Health":

- At the 78th **World Health Assembly (WHA)**, India reiterated its commitment to **Universal Health Coverage (UHC)** and equitable global health.
- **Union Health Secretary Punya Salila Srivastava** represented India, advocating for an inclusive, legally binding **Pandemic Agreement** ensuring fair access to vaccines, diagnostics, and therapeutics, especially for the **Global South**.

2. Ayushman Bharat: A Model for UHC and Health Infrastructure Development:

- Ayushman Bharat has significantly improved **access to healthcare**, upgraded infrastructure, and **financial protection** for secondary and tertiary care.
- It has also accelerated the adoption of **digital health systems** (like ABDM and eSanjeevani) and expanded **health insurance to all citizens above 70**, irrespective of income.

3. India's Disease Elimination Commitments Recognized by WHO:

- India was recently declared **Trachoma-Free** by the **World Health Organization**.
- India is committed to eliminating **TB by 2025**, along with **Leprosy, Kala-azar, Lymphatic Filariasis, Measles, and Rubella**, aligning with **SDG 3** (Good Health and Well-Being).

4. Expansion of Medical Education Infrastructure:

- The number of **medical colleges has nearly doubled** from 387 to 780 in the last decade to address the shortage of healthcare professionals and improve service delivery.
- This expansion strengthens **public health systems**, especially in **rural and underserved areas**.





5. India's Role in Global Health Governance and Pandemic Preparedness:

- India supports a **legally binding international pandemic treaty** that balances **global cooperation** with **national sovereignty**, including provisions for **data sharing, technology transfer, and capacity building**.
- India called for **inclusive decision-making**, especially for **low- and middle-income countries (LMICs)**.

6. Relevant Constitutional & Legal Provisions:

- **Article 21**: Right to life includes the right to health (as interpreted by the Supreme Court).
- **Directive Principles** (Article 47): Duty of the State to improve public health and nutrition.
- Initiatives like **Ayushman Bharat, National Health Policy 2017**, and the **National Digital Health Mission** align with India's constitutional and global obligations.

Conclusion:

India's address at WHA-78 reinforced its growing leadership in **global health governance**, with a strong emphasis on **inclusive health systems, pandemic preparedness, and technology-enabled universal care**. These developments are critical in the context of **public health infrastructure, diplomacy, and SDG achievement**, making it a relevant topic for both **GS Paper II (Governance and IR)** and **GS Paper III (Science and Tech – Health Sector)** in UPSC.

7. India Accelerates EV Charging Infrastructure under PM E-Drive: Key Points

1. PM E-Drive Scheme: ₹2,000 Crore for 72,000 EV Charging Stations

- Aimed at establishing **72,000 public EV charging stations** nationwide under the **PM E-Drive scheme**, with a financial outlay of ₹2,000 crore.
- Stations to be located strategically along **50 national highway corridors**, and high-footfall areas like **metro cities, airports, toll plazas, railway stations, fuel outlets, and industrial zones**.

2. BHEL as Nodal Agency and Unified Super App for EV Ecosystem

- **BHEL** (Bharat Heavy Electricals Ltd) proposed as **NODAL AGENCY** for **demand aggregation and coordination**.



- Tasked with developing a **Unified EV Super App** for users with features such as **real-time booking, payment, charger status, and deployment dashboards** to track progress.

3. Clean Mobility & Energy Security Goals

- The initiative aims to reduce **dependence on fossil fuels**, promote **sustainable and affordable transport**, and enhance **India's energy security**.
- Supports India's **commitment to net-zero emissions by 2070** and aligns with **COP26 climate goals** and **India's INDCs (Intended Nationally Determined Contributions)**.



4. Green Jobs and Industrial Growth Under 'Make in India'

- The scheme is expected to **generate green jobs**, promote **domestic manufacturing** of EV components and chargers under **Make in India**, and catalyze **clean tech industries**.
- Encourages the development of a **green industrial corridor**, boosting **investment and innovation** in the EV sector.

5. Collaborative Federalism and Multi-Ministerial Coordination

- The project is being coordinated through **inter-ministerial and inter-agency cooperation**, involving the Ministries of **Heavy Industries, Road Transport, and Petroleum & Natural Gas**.
- Emphasizes **collaborative governance** and **mission convergence**, ensuring synchronized implementation at national and state levels.

6. Constitutional & Legal Relevance

- Aligns with **Article 21 (Right to Life)** – interpreted by the Supreme Court to include **clean air and environment**.
- Supports **Article 48A (Directive Principle)** – state's duty to protect and improve the environment.



- Complements national policies such as **FAME II (Faster Adoption and Manufacturing of Hybrid and Electric Vehicles)** and the **National Electric Mobility Mission Plan (NEMMP)**.

Conclusion:

The PM E-Drive scheme represents a transformative push toward **green mobility**, **decarbonizing the transport sector**, and building a **pan-India EV ecosystem**. It holds high relevance for **GS Paper II (Governance, Policy Initiatives)**, **GS Paper III (Environment, Infrastructure, Energy)**, and **Essay/Current Affairs** in UPSC Civil Services Examination.

8. Sustainable Plastic Alternatives and Circular Economy Initiatives in Urban India: Key Points

1. Tripura's Kamalpur Nagar Panchayat Leads with Compostable PBAT Bags

- Kamalpur has introduced **biodegradable bags made of PBAT**, a **chemical-free polymer** certified by CIPET, under **Swachh Bharat Mission-Urban (SBM-U)**.
- These **compostable bags degrade in 180 days**, providing an effective and eco-friendly alternative to **single-use plastic (SUP)**.
- The initiative integrates **community engagement** and affordability (₹145–₹160/kg) to promote sustainable consumer behavior.

2. Innovative State-Level Models Tackling Plastic Waste

- **Trichy City (Tamil Nadu)** launched "**ThunippaiThiruvizhai**", a campaign promoting **reusable cloth bags**, leading to the **aversion of over 3,000 kg** of SUPs across key markets.
- Combines education and behavioral change at grassroots level to reduce plastic use in informal and formal market spaces.

3. Digital Deposit Refund System (DRS) in Char Dham for Plastic Bottle Recovery

- Implemented in **Kedarnath, Badrinath, Gangotri, Yamunotri**, the system





incentivizes plastic returns via **QR-coded bottles and Reverse Vending Machines (RVMs)**.

- Has recycled **20 lakh bottles**, reduced **66 MT CO₂ emissions**, and boosted **informal sector earnings by 37.5%**, linking environmental goals with livelihoods.

4. **Buy-Back Scheme in Andaman & Nicobar Islands for Milk Pouch Recycling**

- Residents exchange used plastic pouches for **milk rewards or discounts**, promoting **community-led plastic collection** and **public awareness**.
- By November 2024, over **17,600 pouches** were collected, demonstrating an effective **incentive-based recycling model**.

5. **CSR-Led Plastic Recycling in Patiala: Converting MLPs into Chipboards**

- Patiala's facility processes **10 tonnes/day** of **multilayered plastic waste** into **waterproof chipboards** for use in construction and furniture.
- Supports **Make in India** and **resource-efficient infrastructure**, enhancing the **circular economy** model and reducing landfill dependency.

6. **Legal and Constitutional Provisions Relevant for Plastic Waste Management**

- **Article 48A**: Directive for the State to protect the environment.
- **Article 51A(g)**: Fundamental duty of citizens to protect the environment.
- **Plastic Waste Management Rules, 2016** (amended in 2021): Ban on SUP, Extended Producer Responsibility (EPR), and mandatory registration of plastic producers.
- Aligned with **UN SDGs**: Especially Goals 11 (Sustainable Cities), 12 (Responsible Consumption), and 13 (Climate Action).

Conclusion:

These diverse models—from Tripura to Kedarnath—demonstrate India's move toward a **multi-pronged, inclusive, and sustainable plastic waste management system**, integrating **innovation, behavioral change, and legal compliance**. The initiatives are highly relevant for **GS Paper II (Governance, Policy Initiatives)** and **GS Paper III (Environment, Waste Management, Circular Economy)** in UPSC Civil Services Examination.



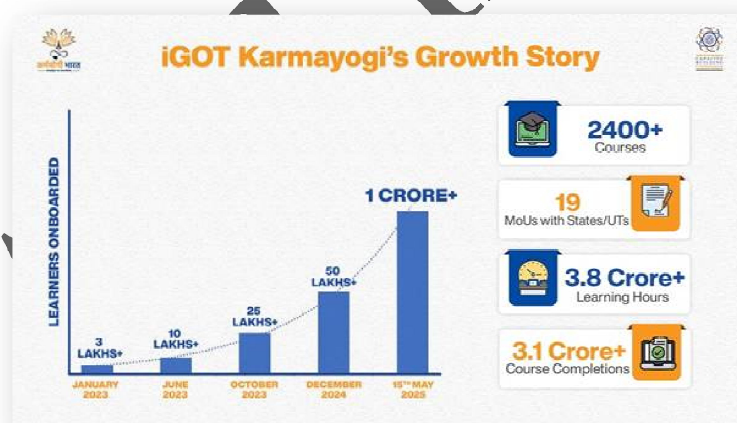
9. iGOTKarmayogi Crosses 1 Crore Users: Key Points

1. Milestone Achievement in Digital Capacity Building

- The **iGOTKarmayogi platform**, launched under the **Mission Karmayogi** (National Programme for Civil Services Capacity Building), has crossed **1 crore registered users**, up from 3 lakh in Jan 2023—a **30-fold increase** in just over 2 years.
- This highlights **rapid digital transformation** in civil services training and a **citizen-centric approach to governance**.

2. Pan-India Reach and Inclusivity

- Over **60% of users are from States/UTs**, showcasing effective federal integration.
- Top contributing states include **Bihar, Andhra Pradesh, Madhya Pradesh, Rajasthan, and Uttar Pradesh**, reinforcing capacity building at grassroots governance levels.
- Over **3.8 crore learning hours** and **3.1 crore certificates** have been issued, indicating widespread engagement.



3. Comprehensive Learning Ecosystem and KCM Framework

- iGOT offers **2,400+ courses in 16 languages**, contributed by **200+ organizations**, including government ministries, CSTIs, academia, civil society, and private experts.
- All courses align with the **Karmayogi Competency Model (KCM)**—anchored in **Indic wisdom and modern public administration principles**.

4. Learning Events as Accelerators: National and State Learning Weeks

- The **first KarmayogiSaptah (Oct 2024)** saw **32 lakh course completions** and **38 lakh hours of learning**.
- States like **Maharashtra, Rajasthan, and Andaman & Nicobar Islands** replicated the model, fostering dynamic public service reform.



5. Digital Public Infrastructure (DPI) and International Interest

- iGOT is designed as a **Digital Public Infrastructure**, ensuring **scalability, security, and sustainability**.
- It has drawn **global interest** from Caribbean and other nations, underlining India's emerging leadership in **digital governance innovation**.

6. Constitutional & Legal Provisions and Relevance to UPSC

- Aligned with **Article 51A(j)** (Fundamental duty to strive towards excellence) and **Article 309** (recruitment and conditions of service of civil servants).
- Enhances goals of **Good Governance, Minimum Government, Maximum Governance**, and **Viksit Bharat@2047** vision.
- Relevant for **GS Paper II** (Governance, Civil Services, E-Governance) and **GS Paper IV** (Ethics, Accountability, Public Administration).

Conclusion:

The success of iGOTKarmayogi represents a **paradigm shift in Indian bureaucracy** from rule-based to **role-based governance**, enhancing efficiency, transparency, and accountability. It is a model of **digital-first, continuous learning governance** that supports **competency-driven reforms**, a key theme for future civil servants and policy administrators.

10. Recent Covid-19 Spike in Asia: Key Points

1. Current Status of Covid Cases in India and Asia

- India has reported a modest spike with **257 active cases**, mostly from **Kerala, Tamil Nadu, and Maharashtra**, and **one death** under verification.
- Countries like **Singapore (14,200 cases)**, **Hong Kong**, and **China** have seen a similar rise. China reported **16.2% positivity rate** in tested samples and **6% hospitalization rate** in early May.

2. Variant Behind the Spike

- The spike is attributed to descendants of the **JN.1 variant**, which was declared a **Variant of Interest (VOI)** by WHO in December 2023.
- Other variants such as **LF.7 and NB.1.8** are linked to the rise in Singapore, though **WHO has not classified them as variants of concern** as of April 2025.

3. Unique Seasonal Pattern of Covid Resurgence

- Covid is now showing **non-seasonal surges**, with outbreaks occurring even during **summer months** unlike typical respiratory viruses.



- This pattern indicates a shift toward **year-round transmission**, requiring continuous vigilance and adaptive public health strategies.

4. Public Health Advisory and Precautions

- Experts recommend **basic preventive measures**: mask use, cough hygiene, handwashing, staying home when unwell, and vaccination updates.
- No new **restrictions or lockdowns** have been imposed by Indian or global health agencies due to low case severity.



5. Impact Assessment and Current Risk Level

- The new variants, including JN.1, are associated with **mild symptoms only**, and there is **no evidence of increased severity or mortality**.
- Compared to 2021's peak (over **3 lakh cases per day**), the current situation is **not alarming**, and the **healthcare systems are**

better prepared.

6. Legal and Policy Framework (UPSC-Relevant)

- **Disaster Management Act, 2005** and **Epidemic Diseases Act, 1897** remain key legal tools for pandemic response in India.
- **Article 47 (Directive Principles)** obligates the state to improve public health, relevant to proactive pandemic management.
- Also aligns with **SDG-3 (Good Health and Well-being)**, emphasizing preparedness and prevention in public health policy.

Conclusion:

While the resurgence of Covid-19 cases in parts of Asia and India is **not a cause for panic**, it serves as a **reminder for sustained vigilance** and public awareness. Strengthening **healthcare infrastructure, continuous monitoring of variants, and promoting civic responsibility** remain vital components of India's long-term public health strategy.

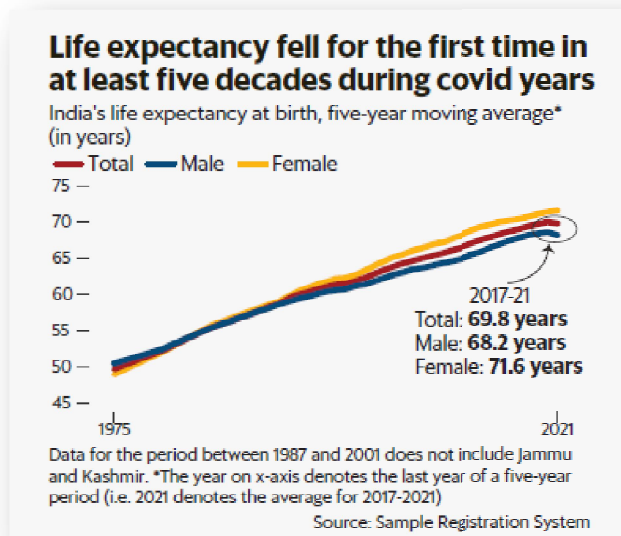
11. India's Birth and Death Trends: Key Takeaways

1. Decline in Life Expectancy: A Covid-Driven Anomaly

- For the **first time in five decades**, life expectancy at birth **declined** in India during 2017–21 to **69.8 years** from **70.0 years** (2016–20).



- The decline was **male-specific** (from 68.6 to 68.2 years), while female life expectancy rose (71.4 to 71.6 years).



- The fall is largely attributed to **excess deaths (approx. 2.1 million)** during the **Covid second wave in 2021**.

2. Changing Disease Profile: Rise in Non-Communicable and Respiratory Diseases

- **Heart disease** remained the leading cause of death, rising from **28.9% to 30.2%** of total deaths between 2017–19 and 2019–21.
- **Respiratory infections**, driven by the pandemic, jumped from **3.6% to 9.2%** of deaths.

- **Diabetes** entered the top 10 causes of death by 2019–21, reflecting the growing burden of **lifestyle diseases**.

3. Family Planning Trends: Birth Spacing Improving Gradually

- In 2021, **52.4%** of second or higher-order births had a spacing of **3+ years**, up from **42% in 2011**, indicating better awareness and maternal health outcomes.
- However, **25%** of births still occur within **2 years**, indicating room for improvement in some regions—**Madhya Pradesh** and **Bihar** had the **lowest compliance** with ideal spacing.

4. Institutional Births: Increasing Formalization of Childbirth

- Over **90%** of births in 2021 occurred in **medical institutions**, with **government hospitals** witnessing a jump in share from **45% (2011)** to **66% (2021)**.
- This contributed to significant health gains:
 - **Maternal Mortality Ratio (MMR)** declined to **93 per 1 lakh live births** (from 130 in 2014–16).
 - **Infant Mortality Rate (IMR)** declined to **27 per 1,000 live births** (from 39 in 2014).



5. Sex Ratio at Birth: Improving but Still Uneven

- The **Sex Ratio at Birth (SRB)** rose from **898 (2014–16)** to **913 (2019–21)**, showing **gradual correction of gender bias**.
- **Kerala** led with a ratio of **962**, while **Uttarakhand (852)** and **Delhi (863)** had the lowest.
- States like **Rajasthan and Haryana** showed marked improvements, but **six large states/UTs** still have an SRB below **900**.

6. Constitutional and Legal Provisions

- **Article 47**: Directs the State to improve public health and nutrition.
- **National Health Mission (NHM)** and **POSHAN Abhiyan** promote maternal and child health.
- **PCPNDT Act, 1994**: Prohibits sex-selective abortion, relevant to improving the sex ratio.
- **SDG-3** (Good Health and Well-being) and **SDG-5** (Gender Equality) directly align with these indicators.

Conclusion:

India has made **notable progress in institutional deliveries, maternal health, and gender equity**, but the **temporary reversal in life expectancy** and **rising lifestyle diseases** are areas of concern. Continued **policy attention, health infrastructure strengthening**, and **behavioral change campaigns** are essential for sustainable demographic and health outcomes.

12. PSU Bank Dividends and Fiscal Implications for FY25: Key Takeaways

1. Record PSU Bank Profits Fuel Dividend Windfall

- The Centre expects **₹20,000–25,000 crore in dividends** from **Public Sector Banks (PSBs)** in FY25, up from **₹18,000 crore** in FY24 and **₹13,804 crore** in FY23.
- This follows a **record net profit of ₹1.78 trillion** posted by the 12 PSBs in FY25 (a 26% increase from **₹1.41 trillion** in FY24).
- The high profitability is attributed to improved **loan growth, asset quality**, and **capital adequacy**.



2. Boost to Non-Tax Revenue & Fiscal Consolidation

- These dividend inflows contribute to the **Centre's non-tax revenue**, strengthening its ability to meet the **fiscal deficit target of 4.4% of GDP in FY26**.
- The FY26 Union Budget sets a **non-tax revenue target of ₹5.83 trillion**, with over ₹3.25 trillion expected from dividends and profits, including PSU banks and RBI surplus.

3. Greater Fiscal Space for Capex & Welfare Spending

- Higher dividends give the government **fiscal flexibility** to fund **infrastructure (capex)** and **social sector programmes** without widening the fiscal deficit.
- **Central capital expenditure** grew by **47.7% in Q3 FY25**, supported by post-election spending and improved revenue inflows.

4. PSBs Narrowing the Gap with Private Banks

- PSU banks are showing **improved net interest margins (NIMs)**, better **return on assets (RoA)** (0.96% in FY25 vs. 0.52% in FY23), and **high NPA coverage**, closing the gap with private banks.
- These structural improvements support sustained **profitability** and dividend-paying capacity.

5. Role of RBI Surplus and Macroeconomic Outlook

- The Centre expects a **record ₹2.3–2.5 trillion transfer from RBI**, significantly enhancing non-tax revenue.
- **Favourable monsoon, expected RBI rate cuts**, and **steady credit growth** are projected to boost **economic momentum** further.

6. Constitutional & Legal Provisions

- **Article 112** of the Constitution mandates the preparation of an **Annual Financial Statement (Union Budget)**, including expected revenues like dividends.
- **FRBM Act, 2003** provides a statutory framework for **fiscal discipline**, targeting deficit reduction and prudent revenue-expenditure balance.
- Dividends from PSUs are governed under the **Companies Act, 2013**, and disbursed to the majority shareholder—**the Government of India** in the case of PSBs.



Conclusion:

The projected surge in PSU bank dividends reflects India's **robust banking sector recovery** and offers the Centre critical fiscal room for **capital expenditure and welfare schemes**. This aligns with the objectives of **fiscal prudence, inclusive growth, and macroeconomic stability**, making it a key development in public finance management relevant for UPSC aspirants.

13. RNOR: A Golden Tax Window for Returning NRIs

1. RNOR Status and Its Tax Advantages

- **Resident but Not Ordinarily Resident (RNOR)** is a transitional tax residency status under **Section 6(6) of the Income Tax Act, 1961**.

- It allows returning NRIs to be classified as residents but exempts their **foreign income** from Indian taxation for up to **2–3 years**, unless it is received or accrued in India.

RNOR: A smart tax buffer for returning NRIs

Resident but not ordinarily resident (RNOR) is a transitional tax status that treats you as a resident, but exempts certain foreign income from Indian taxes during this period.

Who qualifies for RNOR?
You must satisfy both conditions

Step 1: You must be a resident

- a) Reside in India for **182 days** or more in the current financial year.
- or
- b) Reside **60 days** in the year of return, and **365 days** over the past four years

Step 2: Meet one of the following criterion

- a) Non resident in nine of the last 10 years.
- or
- b) Reside in India for **729 days** or less over the past 7 years.

Also treated as RNOR

- ▶ Indian citizens or persons of Indian origin (PIO) with income over **₹15 lakh** in India, who stayed in India for **120-182 days** in a financial year.
- ▶ Individuals deemed residents because their global income is not taxed in any other country.

How to claim RNOR status

- ▶ Declare your residential status correctly under Section 6 of the Income-tax Act when filing your ITR.
- ▶ Maintain all records: passport stamps and travel history.

How long can you be RNOR?

- ▶ Typically, RNOR status can last up to 2-3 consecutive financial years. You must check eligibility for each year.
- ▶ Returning late in the year may help extend your RNOR status.

How RNOR status helps?

- ▶ Foreign income not taxed in India.
- ▶ Interest on RFC account remains tax-free.
- ▶ Can use tax credits via Form 67.

Don't confuse tax residency with FEMA residency

- ▶ Tax residency is based on days spent in India.
- ▶ FEMA residency depends on your intent — whether you're settling in India or just visiting.
- ▶ You can be a tax resident but FEMA non-resident, which means you need to report your NRE/FCNR accounts and foreign assets.

Please note

- ▶ On status change to RNOR, notify banks and re-designate NRE/FCNR accounts to RFC accounts.
- ▶ Submit Form 67 (DTAA) in time to claim foreign tax credit (if applicable).
- ▶ Keep track of days spent in India

Resident foreign currency (RFC); Double Tax Avoidance Agreement (DTAA); Non-resident Indians (NRIs); FEMA: Foreign Exchange Management Act; NRE: Non-resident external (account); FCNR: Foreign currency non-resident (account); ITR: Income tax return.

- This status helps reduce the **tax burden** and avoid immediate global income taxation upon return.

2. Eligibility Criteria for RNOR

- A person is RNOR if:
 - a) They were **non-resident for 9 out of 10 preceding financial years**, or
 - b) They have stayed in India for **≤729 days in the past 7 years**.

- Also includes Indian citizens earning **> ₹15 lakh in India** who are **not liable to pay tax in any other country**, despite being in India for **120–182 days**.
- These conditions were **tightened by the Finance Act, 2020** to address misuse by HNIs.



3. Legal and Procedural Provisions

- **Section 6 of the Income Tax Act** governs tax residency.
- **Section 9 of the General Clauses Act, 1897** is used for day count computation—exclude the day of arrival and include the day of departure.
- RNORs are **not required to disclose foreign assets** under *Schedule FA* or the *Black Money Act, 2015*, unlike RORs (Resident and Ordinarily Residents).

4. Tax Compliance & Financial Steps

- File the **correct ITR (typically ITR-2 or ITR-3)** and ensure accurate day tracking via **passport and travel records**.
- Convert **NRE/FCNR accounts to RFC (Resident Foreign Currency) accounts** upon acquiring RNOR status to continue enjoying tax-free interest.
- **Form 67** must be submitted before the ITR deadline to claim **Double Taxation Avoidance Agreement (DTAA)** benefits.

5. Planning and Strategic Recommendations

- NRIs should ideally plan their return in **February or March** to maximize RNOR status over the next two financial years.
- Maintain a **clear audit trail** of foreign income and assets to avoid future scrutiny and reassessment.

6. Constitutional and FEMA Relevance

- Tax residency is governed by income tax law, **distinct from FEMA residency**, which is based on the *intention to stay*.
- Under **FEMA (Foreign Exchange Management Act, 1999)**, one can be a tax resident but still a FEMA non-resident—important for foreign account and asset reporting.

Conclusion:

The RNOR status is a **crucial transitional buffer** in India's tax framework, offering returning NRIs significant tax relief and planning flexibility. For UPSC aspirants, this exemplifies **policy design to attract global talent and investments**, balancing compliance with incentivisation.