



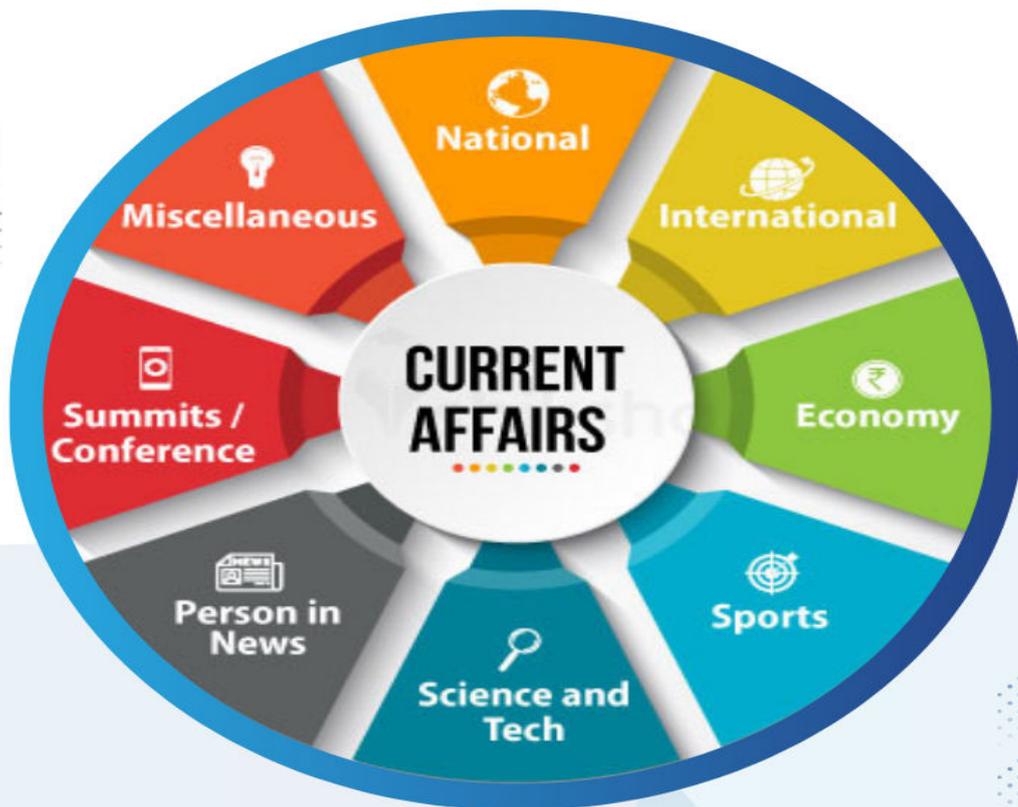
“ We help you reach for the star ”

VIDHVATH IAS KAS ACADEMY & **STUDY CENTRE**

DAILY CURRENT AFFAIRS

FOR UPSC CIVIL SERVICE EXAMINATION

DATE: 12/09/2025 (FRIDAY)



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1. India–EU Free Trade Agreement (FTA) Negotiations on EVs and Farm Goods

• Background & Current Status

- India and the European Union (EU) are in the 13th round of negotiations on a Free Trade Agreement (FTA), aiming to finalize by year-end.
- Discussions are narrowing differences on contentious sectors like **electric vehicles (EVs)** and **agricultural goods**.
- Negotiators are exploring a model similar to the **India–UK FTA**, which balanced duty-free access with selective protections.

• Key Areas of Negotiation

- **Tariffs & Market Access:** EU seeks reduced duties on European wine, whisky, and high-end EVs; India is pushing for tariff relief on textiles, gems & jewellery, farm goods, and engineering exports.
- **Government Procurement:** India may open parts of procurement markets to EU firms.
- **Policy Areas:** Over 20 domains under discussion including **goods, services, investment protection, customs, intellectual property, and sustainable development**.



• Carbon Border Adjustment Mechanism (CBAM)

- India is pressing for exemptions from the EU's CBAM, which imposes tariffs on carbon-intensive imports.
- Concerns: It could raise costs for Indian exporters and reduce competitiveness in EU markets.
- **Definition:** CBAM is a climate policy tool of the EU to prevent "carbon leakage" by charging imports based on embedded carbon emissions.

• Comparative Insights (India–UK Model)

- Duty-free access for Indian EVs in the UK, with gradual tariff reduction on UK EVs.
- Agricultural goods like spices, seafood, and processed foods got UK market access, while India protected dairy and edible oils.
- India–EU FTA may adopt similar reciprocity with strategic safeguards.

• Economic & Strategic Significance

- EU is India's **second-largest trading partner**, accounting for €120 billion trade in goods in 2024 (11.5% of India's total trade).
- India is EU's **ninth-largest partner**, making the FTA critical for diversifying India's export markets amid strained trade ties with the US.
- Strengthened trade with EU aligns with India's strategic goal of **balancing global economic partnerships**.

• Constitutional & Legal Context



- **Article 253:** Parliament has the power to make laws to implement international agreements.
- **Article 246 read with Union List (Entry 41 & 42):** Union government has exclusive competence over foreign trade and treaties.
- **Foreign Trade (Development & Regulation) Act, 1992:** Provides the legal framework for managing India's international trade relations.

Conclusion

The India–EU FTA, if finalized, will be a landmark deal addressing sensitive areas like EVs, agricultural goods, CBAM, and government procurement. It has the potential to deepen India's integration with European markets while ensuring protection of domestic interests.

UPSC Relevance

- **Prelims:** Key provisions of India–EU trade relations, CBAM, India–UK FTA model, EU as trading partner.
- **Mains (GS-II & GS-III):** International trade negotiations, impact of FTAs on domestic economy, balancing environmental commitments with trade.
- **Essay/Ethics:** Sustainable trade, climate justice, and global economic cooperation.

2. RBI's Proposal to Empower Lenders in Recovery of Small Loans

• Background & Context

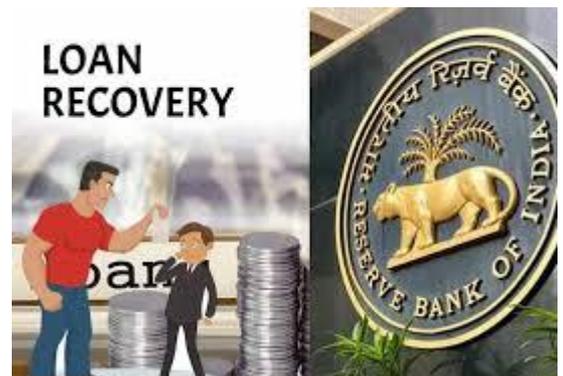
- The Reserve Bank of India (RBI) is planning to allow lenders to **remotely lock mobile phones** purchased on credit in case of loan defaults.
- This move is aimed at curbing **bad assets** in the small-ticket loan segment (loans below ₹1 lakh), which face higher delinquency rates.
- Non-bank lenders (NBFCs) provide nearly **85% of consumer durable loans**, making this mechanism crucial for recovery.

• Mechanism & Safeguards

- Phone-locking will be implemented through apps installed at the time of loan disbursement.
- Borrower's **prior consent** will be mandatory under the updated **Fair Practices Code**.
- Lenders will be barred from accessing **personal data** on locked phones, ensuring privacy protection.
- Earlier, RBI had halted this practice, but after consultations, new guidelines are expected soon.

• Economic & Market Significance

- Over **one-third of consumer electronics** in India, including smartphones, are bought through credit-based small loans.





- With **1.16 billion mobile connections**, India represents a deeply penetrated but high-risk market for digital credit.
- Companies like Bajaj Finance, DMI Finance, and Cholamandalam Finance are expected to benefit through reduced defaults and wider lending to weaker credit profiles.
- **Legal & Regulatory Provisions**
 - **RBI Act, 1934**: Provides RBI with regulatory powers over NBFCs and banks.
 - **Banking Regulation Act, 1949**: Governs fair lending practices.
 - **Information Technology Act, 2000 & Right to Privacy (Puttaswamy Judgment, 2017)**: Safeguard personal data and privacy, relevant to concerns over digital phone-locking.
 - **Consumer Protection Act, 2019**: Ensures borrower rights against unfair practices.
- **Definition of Key Term**
 - **Small-ticket loan**: A loan typically under ₹1 lakh, used for purchasing consumer durables like smartphones, appliances, and electronics. These loans have higher risk of default due to minimal collateral.
- **Concerns & Balancing Act**
 - **Pros**: Boosts recovery, reduces NPAs, encourages lending to riskier borrowers.
 - **Cons**: Raises **consumer rights issues**, risk of misuse, digital exclusion, and stress for vulnerable borrowers.
 - RBI aims to balance **financial inclusion** with **consumer protection** through strict guidelines.

Conclusion

RBI's move reflects a balancing act between strengthening the recovery framework for small-ticket loans and protecting borrower privacy. If implemented with robust safeguards, it can reduce defaults, stabilize NBFC lending, and deepen financial inclusion, though consumer protection concerns remain critical.

UPSC Relevance

- **Prelims**: Fair Practices Code, role of RBI in regulating NBFCs, definition of small-ticket loans.
- **Mains (GS-III)**: Issues of NPA management, digital lending practices, RBI regulations, consumer protection vs financial stability.
- **Essay/Ethics**: Ethical dimensions of financial recovery vs borrower rights, data privacy in digital credit systems.

3. India's \$680 Million Security & Development Package for Mauritius

- **Background & Context**
 - India announced a **\$680 million economic assistance package** for Mauritius, including **\$25 million budgetary support**, during Mauritian PM Navinchandra Ramgoolam's visit to India.
 - The initiative aligns with India's **Neighbourhood First Policy** and seeks to strengthen ties rooted in shared history, including the legacy of "**Girmitiyas**" (indentured Indian laborers sent to Mauritius in the 19th century).



- **Maritime Security & Strategic Dimension**

- A major focus is on bolstering Mauritius's **maritime surveillance and capacity building** in its **Exclusive Economic Zone (EEZ)**.
- This has become crucial after the **UK transferred sovereignty of the Chagos Islands** to Mauritius in May, expanding its EEZ.
- India and Mauritius jointly emphasized a **free, open, secure, and stable Indian Ocean Region**, resonating with India's **SAGAR (Security and Growth for All in the Region)** vision.

- **Economic & Developmental Components**

- The package includes infrastructure development and employment generation in Mauritius.
- India framed the package not as aid but as an **“investment in a shared future”**, highlighting mutual prosperity and long-term partnership.

- **Constitutional & Legal Provisions (India's Perspective)**

- **Article 51(c) of Directive Principles:** Calls for fostering respect for international law and treaty obligations.
- **Article 246 & Union List (Entries 10, 14, 15):** Gives Union Government exclusive powers over foreign affairs, defence, and international agreements.
- **Exclusive Economic Zone (EEZ):** As per **United Nations Convention on the Law of the Sea (UNCLOS, 1982)**, a coastal state has sovereign rights over natural resources and security within 200 nautical miles.

- **Definition of Key Term**

- **Exclusive Economic Zone (EEZ):** A sea zone prescribed by UNCLOS over which a state has special rights regarding the exploration and use of marine resources, extending up to 200 nautical miles from its coast.

- **Geopolitical Significance**

- Strengthens India's role as a **net security provider in the Indian Ocean Region**.
- Counters growing **Chinese influence** in the Indian Ocean under the **Belt and Road Initiative (BRI)**.
- Enhances regional cooperation and positions Mauritius as a key partner in **Blue Economy development** and maritime safety.

\$680 MN ECONOMIC PACKAGE

GRANT-BASED PROJECTS (USD 215 million)

- Construction of Sir Seewoosagur Ramgoolam National Hospital
- Establishment of AYUSH Centre of Excellence
- Setting up of a veterinary School and animal hospital
- Provision of helicopters

GRANT-CUM-LOC PROJECTS (USD 440 million)

- Completion of the Air Traffic Control tower at SSR International Airport
- Development of the Motorway M4
- Expansion of the Ring Road (Phase II)
- Procurement of port-related equipment

\$25 MN BUDGETARY ASSISTANCE TO MAURITIUS

STRATEGIC COOPERATION

- Redevelopment and restructuring of the Mauritius port
- Development and surveillance of Chagos Marine Protected Area

MoUs INKED: 7

From cooperation in the field of science and technology to cooperation in power sector. The two countries also signed an MoU Cooperation for Establishment of Telemetry, Tracking, and Telecommunications Station for Satellites and Launch Vehicles, and for cooperation in the fields of space research, science and application.



Conclusion

The \$680 million package represents India's strategic and developmental outreach to Mauritius, reinforcing maritime security, economic resilience, and cultural ties. It not only cements bilateral relations but also strengthens India's leadership in the Indian Ocean amid increasing global competition.

UPSC Relevance

- **Prelims:** Location and importance of Mauritius, UNCLOS & EEZ provisions, SAGAR doctrine, Neighbourhood First Policy.
- **Mains (GS-II):** India's foreign policy in the Indian Ocean, strategic importance of Mauritius, India's role as a net security provider.
- **Essay/Ethics:** India's responsibility in regional security, balancing aid and investment, shared heritage in diplomacy.

4. Government's Plan to Retain Borrowing Target after Tax Cuts

- **Background & Context**
 - The Government of India plans to **retain its borrowing programme unchanged** for the second half of FY26 despite recent **consumption tax cuts**.
 - The approach signals confidence in fiscal management and resilience in public finance.
- **Fiscal Deficit & Expenditure Commitments**
 - The government aims to meet its **fiscal deficit target of 4.4% of GDP in FY26**, aligning with the roadmap for fiscal consolidation.
 - **Capital expenditure (Capex)** will not be reduced, ensuring continuity in infrastructure building and growth-oriented spending.
- **Borrowing Programme & Market Stability**
 - By not expanding borrowing, the government reassures markets and investors, keeping **bond yields and interest rates stable**.
 - This reflects prudent debt management in line with the **FRBM (Fiscal Responsibility and Budget Management) Act, 2003**, which mandates fiscal discipline.
- **Key Definitions**
 - **Fiscal Deficit:** The excess of total government expenditure over its total receipts (excluding borrowings).
 - **Capital Expenditure:** Spending on asset creation like infrastructure, roads, railways, and energy projects, which have long-term growth impacts.
- **Constitutional & Legal Provisions**
 - **Article 112:** Union Budget (Annual Financial Statement) presentation.





- **Article 292:** Borrowing by the Government of India is subject to limits fixed by Parliament.
- **FRBM Act, 2003:** Provides a legal framework for setting targets on fiscal deficit, revenue deficit, and debt sustainability.
- **Economic Significance**
 - Maintaining Capex amid tax cuts shows a strategy to **boost demand (via tax relief)** and **support supply-side growth (via infrastructure spending)** simultaneously.
 - This balance prevents crowding out of private investment and keeps India's **macroeconomic fundamentals strong**.

Conclusion

The government's decision to retain its borrowing target despite revenue loss from tax cuts highlights fiscal prudence and growth orientation. By sticking to the fiscal deficit target while protecting capital expenditure, India aims to ensure economic stability, investor confidence, and sustainable development.

UPSC Relevance

- **Prelims:** Definition of fiscal deficit, FRBM Act provisions, Articles 112 & 292.
- **Mains (GS-III):** Fiscal policy, debt management, balancing growth with fiscal consolidation.
- **Essay/Ethics:** Responsible fiscal governance, intergenerational equity in public borrowing.

5. Centre's Directive to States on Malaria Prevention

- **Background & Context**
 - The Central Government has directed **states and Union Territories (UTs)** to intensify **preventive measures against malaria and dengue**.
 - A special review has been planned for **Delhi and the National Capital Region (NCR)**, which are prone to seasonal outbreaks.
- **Government's Advisory & Action Plan**
 - Union Health Minister J.P. Nadda has advised state health ministers to **review the ground situation** and prepare **action plans within 20 days**.
 - The directive emphasizes **vector control, public awareness, and inter-state coordination** for effective disease management.
- **Constitutional & Legal Provisions**
 - **Article 21:** Right to life includes the right to health and a clean environment.
 - **Article 47 (DPSP):** Duty of the State to improve public health and nutrition.
 - **Seventh Schedule (List II & III):** "Public health and sanitation" is primarily a **State subject**, but disease prevention often involves **concurrent efforts**.





- **Epidemic Diseases Act, 1897** and **National Disaster Management Act, 2005** provide legal backing for coordinated disease control measures.

- **Definition of Key Terms**

- **Malaria:** A mosquito-borne infectious disease caused by *Plasmodium* parasites, transmitted by the female *Anopheles* mosquito.
- **Vector-borne diseases:** Illnesses transmitted by vectors like mosquitoes, ticks, and flies, e.g., malaria, dengue, chikungunya.

- **Significance of the Directive**

- India is a signatory to the **WHO's Global Technical Strategy for Malaria (2016–2030)**, which aims for a **90% reduction in malaria cases by 2030**.
- The advisory reflects India's commitment to **public health preparedness, disease elimination, and sustainable healthcare systems**.
- Early preventive measures can reduce the economic burden of outbreaks and prevent healthcare system overload.

Conclusion

The Centre's directive highlights the urgency of proactive public health measures against malaria and dengue, especially in high-risk regions like NCR. Coordinated efforts between the Union and States, backed by legal and constitutional provisions, are crucial for achieving India's goal of malaria elimination by 2030.

UPSC Relevance

- **Prelims:** Malaria parasite (*Plasmodium* species), National Vector Borne Disease Control Programme (NVBDCP), WHO's malaria elimination targets.
- **Mains (GS-II & GS-III):** Centre–State relations in health, challenges in disease prevention, public health infrastructure, SDG Goal 3 (Good Health and Well-being).
- **Essay/Ethics:** State responsibility in public health, ethics of preventive action vs reactive healthcare.

6. India–ADB Loan Agreement for Sustainable Tourism in Uttarakhand

- **Background & Context**

- India signed a **\$126.42 million loan agreement with the Asian Development Bank (ADB)** to promote **sustainable tourism and rural development in Tehri Garhwal district, Uttarakhand**.
- The region is among the **most climate-vulnerable and economically disadvantaged** in the Himalayan belt, requiring targeted interventions.

- **Objectives of the Project**

- To develop **eco-friendly tourism infrastructure** that balances conservation with livelihood generation.
- To boost **rural development** by creating new income opportunities through community-based tourism.



- To improve **resilience of local communities** against climate risks while reducing pressure on fragile mountain ecosystems.
- **Economic & Social Significance**
 - Tourism is a major growth driver in Uttarakhand, contributing to **employment and regional development**.
 - The project aligns with **SDG 8 (Decent Work & Economic Growth)** and **SDG 13 (Climate Action)** by ensuring sustainable livelihoods.
 - It also supports diversification of the regional economy beyond traditional agriculture.
- **Constitutional & Legal Framework**
 - **Article 48A (DPSP)**: Mandates the State to protect and improve the environment.
 - **Article 51A(g) (Fundamental Duties)**: Duty of citizens to safeguard natural resources.
 - **Seventh Schedule (Union & State subjects)**: Tourism development is a subject involving **both Union and State efforts**.
 - **Environment Protection Act, 1986** and **Eco-Sensitive Zone Regulations** provide legal backing for environmentally sound tourism.
- **Definition of Key Term**
 - **Sustainable Tourism**: Tourism that meets the needs of present tourists and host regions while protecting and enhancing opportunities for the future, ensuring ecological balance, cultural preservation, and community benefit.
- **Strategic Importance**
 - Enhances **India–ADB partnership** in financing climate-resilient infrastructure.
 - Strengthens India's role in **regional and global climate action frameworks**.
 - Acts as a model for sustainable tourism across other Himalayan and ecologically sensitive regions.



Conclusion

The ADB loan agreement reflects India's dual focus on **sustainable development and climate resilience** in vulnerable regions like Uttarakhand. By promoting eco-tourism and rural development, it ensures a balance between economic growth, community welfare, and environmental protection.

UPSC Relevance

- **Prelims**: Location of Tehri Garhwal, ADB headquarters (Manila), SDGs linked to sustainable tourism, Environment Protection Act, 1986.
- **Mains (GS-II & GS-III)**: Role of international financial institutions in India, sustainable tourism as a development model, climate resilience in Himalayan states.



- **Essay/Ethics:** Balancing development with ecological sustainability, ethics of eco-tourism, community participation in conservation.

7. Supreme Court on Constitutional Duties and Role of Governors

- **Background of the Case**

- The **Supreme Court (SC)**, led by Chief Justice of India (CJI) B.R. Gavai, stated that it would not “sit idle” if a **constitutional authority fails to discharge its duties**.
- The matter arose from a **Presidential Reference** concerning delays by Governors in giving assent to Bills passed by State legislatures.
- The dispute highlights **Centre–State tensions**, especially in **non-BJP ruled States**, over gubernatorial delays.

- **Core Legal Issue**

- The April 8 SC judgment mandated a **three-month deadline** for Governors and the President to act on Bills presented for assent.
- The court clarified that **Governors cannot indefinitely withhold assent** as it undermines governance and the will of the elected legislature.
- The Union government, however, argued against a “one-size-fits-all” deadline, citing **context-specific deliberations** required for different Bills.

- **Doctrinal Principles Involved**

- **Doctrine of Separation of Powers:** CJI emphasized judicial restraint but maintained that the SC, as the **custodian of the Constitution**, cannot remain powerless if democratic processes are stalled.
- **Judicial Activism vs. Judicial Overreach:** The CJI warned against “judicial terrorism” but justified judicial intervention when constitutional duties are neglected.

- **Constitutional & Legal Provisions**

- **Article 200:** Governor’s options on State Bills – assent, withhold, or reserve for President.
- **Article 201:** Presidential power to withhold or return Bills.
- **Article 32 & 226:** Empower citizens/States to approach SC/HC for enforcement of constitutional provisions.
- **Article 361:** Provides limited immunity to Governors, but their inaction can still be questioned.
- **Basic Structure Doctrine:** Ensures that constitutional authorities cannot act arbitrarily against the spirit of parliamentary democracy.





- **Key Definitions**

- **Presidential Reference (Art. 143):** A constitutional provision that allows the President to seek the opinion of the SC on important legal questions.
- **Mandamus:** A judicial writ compelling a public authority to perform its constitutional duty.

- **Arguments Presented**

- **Union Government:** Imposing deadlines is “self-destructive,” as Governors may need time to consult or deliberate.
- **Supreme Court:** Governors cannot keep Bills pending endlessly; a **mandamus may compel decision-making**, though not dictate outcomes.
- **Attorney General:** Governors can withhold assent but must communicate their decision; indefinite silence is unconstitutional.

Conclusion

The SC’s intervention underlines its role as the **guardian of constitutional accountability**. While respecting the doctrine of separation of powers, it ensures that **no constitutional authority, including Governors or the President, can paralyze governance** by inaction. The upcoming judgment will shape the balance of powers between the executive and legislature at the State level.

UPSC Relevance

- **Prelims:** Articles 143, 200, 201, 361; definition of Mandamus; doctrine of separation of powers.
- **Mains (GS-II):** Centre–State relations, role of Governors, judicial activism vs judicial overreach, constitutional remedies.
- **Essay/Ethics:** Accountability of constitutional functionaries, harmony in federal democracy, ethics of power vs duty.

8. Innovative Wound-Healing Pad from Red Ivy Plant

- **Research Background**

- Scientists at **Jawaharlal Nehru Tropical Botanic Garden & Research Institute (JNTBGRI), Kerala**, have developed a **multifunctional wound-healing pad** using **red ivy plant (Strobilanthes alternata)**, locally called *murikooti pacha*.
- The plant belongs to the **Acanthaceae family** and has been used in **traditional medicine** for treating cuts and wounds.

- **Key Scientific Discovery**

- Researchers isolated a molecule called **acteoside** from red ivy for the first time, though it is already known for its **pharmacological and therapeutic properties** in other plants.
- Acteoside is highly effective in **wound healing, anti-inflammatory, and antioxidant activities**, even at **0.2% concentration**.





- **Design & Technology Used**

- The wound pad uses an **electrospun nanofiber layer**, made from **biodegradable, non-toxic, FDA-approved polymers**.
- It incorporates **acteoside** and the antibiotic **neomycin sulfate**, enhancing both healing and infection prevention.
- The **porous nanofiber structure** allows optimal **gas exchange**, enabling the wound to “breathe” while maintaining protection.

- **Constitutional & Legal Framework**

- **Article 51A(h) (Fundamental Duties)**: Promotes scientific temper, innovation, and research.
- **National Biodiversity Act, 2002**: Provides legal framework for using bio-resources sustainably while ensuring benefit-sharing with local communities.
- **Intellectual Property Rights (IPR) & Patents Act, 1970**: Relevant for protection and commercialization of indigenous plant-based innovations.
- **Drugs and Cosmetics Act, 1940**: Ensures regulatory approval of biomedical products before public use.

- **Definition of Key Terms**

- **Electrospinning**: A nanotechnology technique that uses an electric field to produce fine fibers from a polymer solution.
- **Acteoside**: A natural phenylpropanoid glycoside compound known for antioxidant, anti-inflammatory, and antimicrobial activities.
- **Nanofiber Wound Dressing**: A biomedical innovation designed to provide enhanced healing by mimicking the natural extracellular matrix of skin.

- **Strategic Importance**

- Promotes **traditional knowledge–modern science integration**.
- Encourages **Make in India & Atmanirbhar Bharat** initiatives in healthcare innovation.
- Contributes to **SDG 3 (Good Health and Well-being)** and **SDG 9 (Industry, Innovation, Infrastructure)**.

Conclusion

The red ivy–based wound-healing pad demonstrates how **traditional ethnomedicine** can be translated into **modern nanotechnology-driven biomedical solutions**. This innovation not only supports rural medicinal knowledge but also strengthens India’s position in **biotechnology and healthcare research**.

UPSC Relevance

- **Prelims**: Plant species *Strobilanthes alternata*, National Biodiversity Act 2002, Acteoside properties, nanotechnology applications.
- **Mains (GS-III)**: Biotechnology in healthcare, traditional knowledge and modern science integration, IPR in bio-resources, sustainable use of biodiversity.



- **Essay/Ethics:** Role of science in improving human welfare, bioethics in medicinal research, indigenous knowledge preservation.

9. Great Nicobar Island Project – Strategic and National Importance

- **Project Components and Strategic Significance**

- Envisages **International Container Transshipment Terminal (14.2 million TEU capacity), greenfield international airport, 450 MVA gas & solar power plant, and 16,610-hectare township.**
- Aims to make **Great Nicobar a maritime and air connectivity hub** in the Indian Ocean Region (IOR), enhancing **defence preparedness, trade efficiency, and regional influence.**

- **Environmental and Legal Safeguards**

- Cleared under **Environmental Impact Assessment (EIA) Notification, 2006** with detailed **Environmental Management Plan (EMP)** and **Risk Assessment.**
- Compensatory afforestation to be carried out as per **Forest Conservation Act, 1980**, with land identified in **Haryana** for Phase I diversion.
- Wildlife corridors and conservation measures incorporated; **institutions like ZSI, BSI, SACON, WII** involved in ecological studies.



- **Tribal Welfare and Constitutional Provisions**

- No displacement of **Shompens and Nicobarese** (Particularly Vulnerable Tribal Groups – PVTGs).
- **Article 338A** mandates consultation with **National Commission for Scheduled Tribes (NCST)** on major policy matters affecting STs.
- In compliance with **Shompen Policy (2015)** and **Jarawa Policy (2004)** ensuring tribal rights, welfare, and consent-based development.
- **Net increase of 3.912 sq. km tribal reserve** after re-notification to safeguard tribal land.

- **Phased Development and Scale**

- Total land: **166.10 sq. km (130.75 sq. km forest, 35.35 sq. km revenue).**
- To be executed in **three phases (2025–2047)** with ecological safeguards.
- Represents **only ~2% of Andaman & Nicobar area** and **~1.82% of forest cover**, showing limited ecological footprint.

- **Key Definitions**

- **EIA (Environmental Impact Assessment):** A process of evaluating the likely environmental impacts of a proposed project, including mitigation measures.



- **PVTGs (Particularly Vulnerable Tribal Groups):** A sub-classification of Scheduled Tribes with declining populations, low literacy, and dependence on forests.
- **Transshipment Terminal:** A port facility where cargo is transferred from one ship to another for onward transportation.
- **Strategic and Economic Outcomes**
 - Boosts India's **Blue Economy and Sagarmala Vision**.
 - Enhances **maritime security in IOR** and reduces dependence on foreign ports like Colombo and Singapore.
 - Creates **employment, infrastructure growth, and tourism potential** while balancing ecology and economy.

Conclusion

The **Great Nicobar Island Project** embodies the principle of **strategic infrastructure with sustainable safeguards**, integrating **national security, tribal welfare, and environmental protection**. With constitutional compliance and global best practices, it aims to position India as a leading maritime power in the Indo-Pacific.

UPSC Relevance

- **Prelims:** Location of Great Nicobar, Shompen tribe, EIA Notification 2006, Forest Conservation Act 1980.
- **Mains (GS-II & GS-III):** Issues of Centre–State–Tribe consultation, environmental clearance, balancing development with ecology, Blue Economy, and India's strategic interests in IOR.
- **Essay/Ethics:** Development vs. environment dilemma, inclusive growth with tribal welfare, ethics of large-scale infrastructure in ecologically sensitive regions.

10. GST 2.0 Health-Care Reforms – Key Summary

- **Major Reforms in Insurance and Core Services**
 - Complete removal of **GST on individual health and life insurance premiums** (term, ULIP, endowment, family floaters, senior citizen policies).
 - Reduces cost of insurance by **18%**, addressing low penetration (India: 3.7% of GDP vs global avg. 6.8%).
 - Core medical services (treatment by hospitals, doctors, paramedics) remain **GST-exempt**, ensuring affordability of essential care.
- **Hospital Room Charges and Critical Care**
 - **Non-ICU rooms below ₹5,000/day** remain tax-free, safeguarding middle- and lower-income groups.
 - **Non-ICU rooms above ₹5,000/day** attract 5% GST without ITC (Input Tax Credit).

5%-7% SAVINGS

- **Cancer patients:** The cost of treatment could slide by 15%-20%
- **Health cover:** Reduced premiums and broad coverage
- **Overall savings:** Overall treatment costs are expected to reduce by 5%-7%
- **Out-of-pocket expenses** may reduce

GST cut will make healthcare more accessible & affordable

R Venkatesh | COO (EAST), NARAYANA HOSPITALS



- All ICU/CCU/ICCU/NICU rooms remain fully exempt, ensuring lifesaving care is untaxed.
- **Pharma, Diagnostics, and Medical Devices**
 - GST on most medicines reduced to **5%**, and **life-saving drugs exempted entirely**.
 - Medical devices (e.g., **CT scan machines**) brought under **5% slab from earlier 12–18%**, lowering capital costs.
 - Diagnostics: inputs like kits and reagents taxed at 5% (earlier 12%), likely lowering cost of **blood tests, MRIs, X-rays** if savings are passed on.
- **Preventive Health and Wellness Services**
 - GST reduced to **5% on gyms, yoga studios, salons, and wellness services**, making preventive health more affordable.
 - **Personal care items** (toothpaste, shampoo, soaps, shaving creams) moved to 5% slab from 12–18%, cutting household expenditure.
 - “**Sin goods**” taxed higher – sugary drinks shifted to **40% slab**; cigarettes remain under **28% + cess (52–88% effective tax)**.
- **Definitions & Legal Framework**
 - **GST (Goods and Services Tax)**: A comprehensive indirect tax on manufacture, sale, and consumption of goods/services (constitutional basis: **101st Constitutional Amendment Act, 2016; Article 246A; GST Council under Article 279A**).
 - **Input Tax Credit (ITC)**: Mechanism allowing businesses to reduce tax paid on inputs from tax liability on output.
 - **Universal Health Coverage (UHC)**: WHO concept ensuring all people access needed health services without financial hardship.
- **Policy Perspective and Long-Term Goals**
 - Aligns with **Viksit Bharat 2047** by reshaping health financing.
 - Balances **equity (tax-free essential services)** with **revenue needs (sin tax on unhealthy consumption)**.
 - Encourages preventive health practices and improves affordability of insurance, diagnostics, and medicines.

Conclusion

The new **GST 2.0 health-care reforms** mark a paradigm shift toward **affordable, preventive, and universal health coverage**. By rationalizing taxes on insurance, medicines, diagnostics, and wellness services, while heavily taxing unhealthy products, India has set the stage for a more inclusive and sustainable health system.

UPSC Relevance

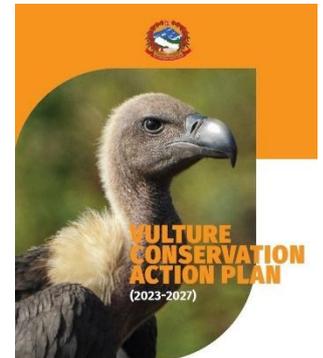
- **Prelims**: GST Council (Article 279A), GST slabs on healthcare, Universal Health Coverage (UHC).



- **Mains (GS-III):** Health financing, preventive healthcare, GST impact on social sectors, sin tax rationale.
- **GS-II (Governance):** Cooperative federalism in GST Council decisions, health policy reforms.
- **Essay/Ethics:** Equity in taxation, “health as a right,” preventive vs curative healthcare, balancing welfare and revenue.

11. Vultures and Pandemic Preparedness – Key Summary

- **Ecological and Public Health Role of Vultures**
 - Vultures are nature’s most efficient **waste managers**, feeding on carcasses and preventing spread of zoonotic pathogens such as **anthrax, rabies, and Clostridium botulinum**.
 - Their presence reduces risk of **disease spillover** from animal remains, linking **biodiversity conservation to pandemic preparedness**.
 - India’s vulture population has declined by **over 95% since the 1990s**, mainly due to **diclofenac toxicity**, creating long-term ecological and public health risks.
- **Central Asian Flyway (CAF) and Regional Health Security**
 - Vultures are part of the **Central Asian Flyway (CAF)**, a migratory route spanning 30+ countries.
 - Carcass dumps, landfills, and stopover sites along CAF can turn into **spillover hotspots**, making vulture conservation a **transboundary health issue**.
 - Conservation aligns with India’s obligations under the **Convention on Migratory Species (CMS)**.
- **National and International Policy Context**
 - **National Action Plan for Vulture Conservation (2016–25)** nearing completion; post-2025 strategy must integrate **One Health framework**.
 - **One Health:** An integrated approach that links human, animal, and environmental health to prevent pandemics.
 - Supports **International Health Regulations (IHR)** and **WHO South-East Asia Health Security Roadmap (2023–27)**.
- **Proposed Five-Pillar Strategy for India**
 1. **Satellite telemetry** to map habitats, carcass dumps, and hotspots.
 2. **Decision Support System (DSS)** integrating human, livestock, and wildlife health data.
 3. Stronger **cross-sector coordination** (environment, veterinary, public health).
 4. **Transboundary cooperation** under CAF for disease preparedness.
 5. **Community stewardship** with local groups, women, and youth as partners in conservation and surveillance.





- **Cost-Effectiveness and Community Role**

- Vulture conservation requires **small investments** compared to outbreak response costs.
- Communities living with vultures can act as **frontline actors** in carcass management, awareness, and monitoring.
- Conservation safeguards **keystone species** while reinforcing **pandemic preparedness infrastructure**.

Conclusion

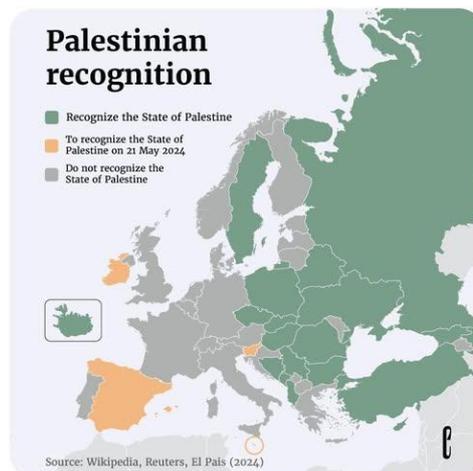
Vultures, once numbering over 40 million in India, are not just ecological custodians but **public health allies**. Protecting them through One Health strategies, transboundary cooperation, and community participation can significantly reduce zoonotic spillover risks and enhance health security.

UPSC Relevance

- **Prelims:** National Action Plan for Vulture Conservation, Central Asian Flyway, Convention on Migratory Species (CMS), diclofenac ban.
- **Mains (GS-III):** Biodiversity conservation, disaster management (pandemic preparedness), One Health approach, zoonotic diseases.
- **GS-II (Governance & Health):** International Health Regulations, WHO SEARO Roadmap, Centre-State cooperation in conservation.
- **Essay/Ethics:** Interlinkages of environment and public health, cost-effectiveness of prevention vs. cure, community role in sustainability.

12. Recognition of Palestine by European Nations – Key Highlights

- **Recent Diplomatic Shift**
 - Spain, Ireland, and Norway have formally recognised Palestine; France has expressed conditional readiness.
 - This marks a departure from the traditional stance of delaying recognition until a final settlement.
- **Catalysts Behind Recognition**
 - **Gaza War (Post-October 7, 2023 Attacks):** Massive civilian casualties and humanitarian crisis intensified global scrutiny.
 - **Israeli Rejection of Two-State Solution:** PM Netanyahu's stance weakened the foundation of peace diplomacy.
 - **ICJ Proceedings:** South Africa's case under the *Genocide Convention (1948)* added legal urgency.
- **Impact of Ukraine Conflict**
 - Russia's invasion (2022) reinforced Europe's defence of sovereignty and territorial integrity.
 - Highlighted Europe's "consistency gap" between defending Ukraine but ignoring Palestinian sovereignty.
 - Recognition is seen as restoring credibility in adherence to *UN Charter principles (Art. 2(4) – prohibition of acquisition of territory by force)*.





- **Domestic Political Pressures in Europe**
 - Public opinion: 72% Europeans (Eurobarometer 2023) support upholding international law universally.
 - Pro-Palestine demonstrations, student protests, and human rights campaigns intensified pressure.
 - Progressive and left-leaning governments face electoral costs of inaction.
- **Divergent European Positions**
 - Supportive: Spain, Ireland, Norway (tradition of internationalist/left-leaning diplomacy).
 - Reluctant: Germany, Austria (Holocaust responsibility, Israel's security priority).
 - Eastern Europe: Earlier recognition under Soviet influence, but today align with U.S. positions.
- **EU Institutional Constraints**
 - *Common Foreign and Security Policy (CFSP)* requires unanimity; hence no unified EU stance.
 - “Like-minded group” coordination among smaller states builds momentum and symbolic leverage.

Key Definitions

- **Two-State Solution:** Proposal for independent states of Israel and Palestine coexisting peacefully.
- **Recognition of State:** A sovereign acknowledgment by other states under *Montevideo Convention (1933)* principles—defined territory, permanent population, government, and capacity for relations.

Constitutional & Legal Provisions (India & International Context)

- **India's Position:** India recognised Palestine in 1988; supports a two-state solution under *UN Resolutions 242 (1967)* and *338 (1973)*.
- **International Law:**
 - *UN Charter, 1945* – Upholds sovereignty and self-determination (Art. 1(2)).
 - *Genocide Convention, 1948* – Legal accountability for mass atrocities.
 - *ICJ Jurisdiction* – Provides legal basis for disputes like Palestine-Israel conflict.

Conclusion

The recognition of Palestine by European nations is a **symbolic but significant geopolitical shift**, driven by humanitarian concerns, international law consistency, and domestic political pressures. While it may not directly end the occupation, it reinforces global discourse on the **two-state solution** and redefines Europe's role in conflict resolution.

UPSC Relevance

- **GS Paper II (International Relations):** India's foreign policy, UN role, recognition of states.
- **GS Paper I (World History/Geopolitics):** Colonial legacies, territorial conflicts.
- **GS Paper IV (Ethics):** Humanitarian responsibility vs. realpolitik.
- **Essay Paper:** “Recognition of States in International Law – Symbolism vs. Real Change.”

13. Government's Move to Raise Civil Border Guards along China Border – Key Points

- **Background & Proposal**
 - The Ministry of Home Affairs (MHA) is considering raising **Border Wing Home Guards (BWHGs)** along the **India–China border** on the lines of the India–Pakistan border model.
 - Currently operational only in Rajasthan, BWHGs are drawn from local civilian populations in border areas to assist **border guarding forces and the Army** during emergencies.



- **Structure & Role of BWHGs**
 - Voluntary force, functions like constables, usually enlisted for 3–4 years.
 - Financial Model: 25% cost of training and support borne by the Central Government; daily pay comparable to a constable (₹800–900/day).
 - Duties: Information collection and dissemination among border populations, support during operations (e.g., **Operation Sindoor**).
 - Present strength: ~2,279 active in Rajasthan.
- **Strategic Importance Along China Border**
 - ITBP guards the 3,488 km-long India–China border (Line of Actual Control).
 - Since the **2020 Galwan clashes**, >50,000 Army and ITBP personnel deployed in eastern Ladakh.
 - Raising BWHGs will enhance intelligence gathering, local civilian engagement, and augment troop presence in sensitive zones.
- **Security Concerns & Border Situation**
 - June 20, 2020: Violent Galwan clash killed 20 Indian personnel including a Colonel – worst incident in decades.
 - Out of 65 **Patrolling Points (PPs)** in eastern Ladakh, 26 remain unpatrolled since April–May 2020; buffer zones created where neither Indian nor Chinese troops patrol.
 - PPs are critical for asserting territorial claims along the undefined LAC.
- **Legal & Constitutional Framework**
 - **Union List, Seventh Schedule (Entry 2A, 10 & 11):** Defence of India, armed forces, and deployment of forces for public order.
 - **Article 355:** Union’s duty to protect states against external aggression and internal disturbance.
 - **Home Guards Act, 1947 (and state amendments):** Provides legal basis for raising Home Guards as auxiliary force.
 - **Special Powers of Union under Article 73:** Centre’s authority in border management and national security.
- **Definitions of Key Terms**
 - **Border Wing Home Guards (BWHGs):** A voluntary civilian auxiliary force to support regular border guarding units.
 - **Line of Actual Control (LAC):** The demarcation separating Indian and Chinese controlled territories; not internationally agreed upon, leading to frequent disputes.
 - **Buffer Zone:** Demilitarised area created by mutual agreement to prevent clashes.



Conclusion

The proposal to expand BWHGs along the India–China border reflects India’s **multi-layered border security strategy**, combining regular armed forces with auxiliary civilian support for intelligence and local engagement. This move also underlines the enduring challenges of the **LAC and unresolved territorial disputes with China**, especially after the 2020 clashes.

UPSC Relevance

- **GS Paper II:** India’s border management, Centre–State relations in security, India–China relations.
- **GS Paper III:** Internal security challenges, role of auxiliary forces, defence preparedness.



- **Essay Paper:** “Civilian participation in national security: Opportunities and challenges.”
 - **Prelims:** Statutory provisions on Home Guards, India–China border length, Galwan incident facts.
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