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FOR UPSC CIVIL SERVICE EXAMINATION

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Table of Contents

1. Trump's Problem with Paracetamol: A Public Health Controversy	2
2. Ongoing Government Projects and Cost Overruns in India.....	3
3. US Not Alone in Turning Away Skilled Indians	5
4. RBI's Large Exposure Rule and Its Impact on Corporate Lending	7
5. India Considers US Blueprint for New Trade Deal with Japan	8
6. India to Rewrite Drug Quality Rules to Match US, EU, Japan	10
7. EAM Urges More South-South Trade and Tech Tie-ups	11
8. Green Bonds Unable to Attract Investors Despite Centre's Push	13
9. QR Code-Based UPI Payments Now Enabled in Qatar	14
10. Leh Protest Turns Deadly: Statehood and Sixth Schedule Demands.....	16
11. NIRF Ranking System Must Be Objective, Transparent, and Open.....	17
12. Asia's Largest Sewage Treatment Plant (STP) to be Inaugurated at Okhla.....	18
13. Indian Fuel Exports Surge to Multi-Year Highs	20
14. Follow the Rains, Not the Calendar, to Fight Floods	21
15. Protection of Personality Rights in India: Judicial Interventions and Challenges	22



1. Trump's Problem with Paracetamol: A Public Health Controversy

Key Summary Points

- **Trump's Claims and Policy Response**

- Former US President Donald Trump linked **paracetamol (acetaminophen) use during pregnancy** with an increased risk of **autism spectrum disorder (ASD)** in children.
- He advised pregnant women to avoid the drug and suggested that doctors should stop prescribing it.
- The **US FDA** has been directed to review **safety labeling** of paracetamol, and the **US Department of Health and Human Services (HHS)** is planning a **nationwide public awareness campaign**.

- **Scientific Evidence and Counterclaims**

- Trump's administration cited large-scale studies (e.g., **Nurses' Health Study II, Boston Birth Cohort**) suggesting a possible association between paracetamol exposure and **ASD/ADHD**.
- However, researchers stressed the need for further confirmation, noting only **correlation, not causation**.
- The **WHO** and independent studies, including a 2024 **Swedish cohort study** of 2.4 million births, found **no causal link** between prenatal paracetamol use and autism.



- **Litigation and Legal Context**

- In 2022, hundreds of lawsuits were filed against Tylenol marketer **Kenvue**, alleging paracetamol-autism links.
- US courts dismissed these cases in 2023 due to **lack of conclusive evidence**. Appeals are underway, potentially strengthened by political statements like Trump's.
- This reflects broader issues of **scientific evidence in litigation**, where courts often rely on the **"Daubert standard"** (requiring reliable scientific methodology).

- **Indian Context**

- In India, paracetamol is one of the **most widely used OTC drugs**, sold under brands like **Dolo-650, Calpol, and Crocin**.
- Annual sales cross **₹800 crore**, showing its widespread acceptance.
- While India banned **156 fixed-dose drug combinations (FDCs)** in 2023 for safety reasons, **standalone paracetamol remains permitted**. Concerns continue around **overdose and misuse**, but not autism.

- **Public Health and Ethical Concerns**

- Trump's claims were criticized as **"irresponsible"** by medical experts, potentially fueling misinformation.



- Health misinformation can undermine **public trust in medicines**, much like earlier debunked vaccine-autism claims.
- **Precautionary principle** in public health suggests careful monitoring of high-consumption drugs but emphasizes **evidence-based policymaking**.
- **Definitions (for conceptual clarity)**
 - **Autism Spectrum Disorder (ASD):** A neurodevelopmental condition characterized by difficulties in social interaction, communication, and repetitive behaviors.
 - **Over-the-Counter (OTC) Drug:** Medicines available without a prescription for self-medication, subject to regulatory guidelines.
 - **Precautionary Principle:** A governance principle stating that in case of uncertain scientific evidence, preventive action may be taken to avoid potential harm.

Constitutional & Legal Provisions (India)

- **Article 21 (Right to Life):** Ensures access to safe medicines as part of the right to health.
- **Drugs and Cosmetics Act, 1940:** Regulates manufacture, distribution, and sale of medicines including paracetamol.
- **Consumer Protection Act, 2019:** Protects patients from misleading drug claims and unsafe products.

Conclusion

The paracetamol-autism controversy highlights the **tension between politics, public health, and scientific evidence**. While Trump's statements triggered alarm, **scientific consensus remains that paracetamol is safe when used responsibly during pregnancy**. Unverified claims risk eroding public trust in essential medicines, underscoring the importance of **evidence-based decision-making and responsible communication** by leaders.

UPSC Relevance

- **GS Paper II (Governance & Health Policy):** Role of public health bodies (FDA, HHS, WHO) in drug regulation.
- **GS Paper III (Science & Tech):** Ethical concerns of linking drugs with neurodevelopmental disorders without conclusive evidence.
- **GS Paper IV (Ethics):** Responsibility of leaders in shaping public opinion on health.
- **Prelims Focus:** OTC drugs, Drugs & Cosmetics Act, Precautionary Principle, Autism basics.

2. Ongoing Government Projects and Cost Overruns in India

Key Summary Points

- **Extent of Ongoing Projects (as of August 2025)**
 - Only central infrastructure projects worth **over ₹150 crore** are considered.
 - **Railways Ministry** has the **maximum number of ongoing projects (263)**, followed by:
 - **Coal – 124 projects**



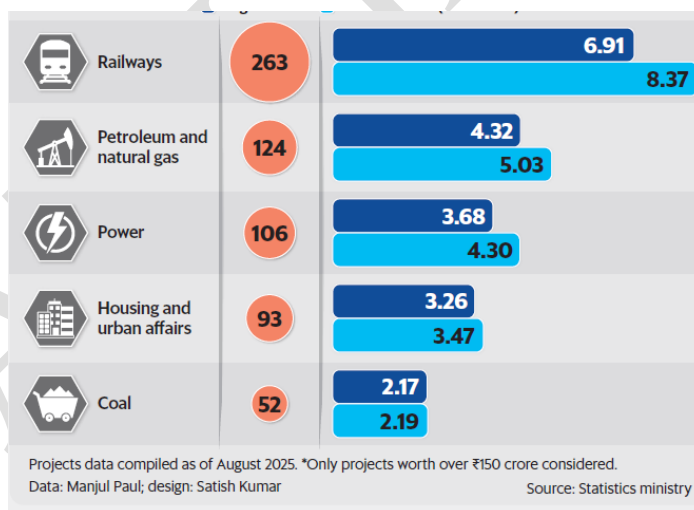
- **Housing & Urban Affairs – 106 projects**
- **Power – 93 projects**
- **Petroleum & Natural Gas – 52 projects**

- **Cost Overruns**

- **Railways:** Original cost – ₹6.91 trillion; Revised – ₹8.37 trillion.
- **Coal:** Original – ₹4.32 trillion; Revised – ₹5.03 trillion.
- **Housing & Urban Affairs:** Original – ₹3.68 trillion; Revised – ₹4.30 trillion.
- **Power:** Original – ₹3.26 trillion; Revised – ₹3.47 trillion.
- **Petroleum & Natural Gas:** Original – ₹2.17 trillion; Revised – ₹2.19 trillion.
- This reflects significant **time and cost overruns** in core sectors, particularly Railways.

- **Reasons for Cost Overruns**

- **Land acquisition delays,** environmental clearances, litigation.
- **Escalation of input costs** (steel, cement, fuel).
- **Design changes, contractual disputes, and slow fund release.**
- Inadequate planning and weak monitoring mechanisms.



- **Key Terms**

- **Cost Overrun:** When actual project expenditure exceeds the initial budgeted cost.
- **Time Overrun:** Delay in project completion beyond its scheduled timeline.
- **Mega Infrastructure Project:** Large-scale public works exceeding ₹150 crore in value, often with national economic significance.

- **Constitutional & Legal Provisions**

- **Article 148:** Role of the Comptroller and Auditor General (CAG) in auditing public expenditure.
- **Article 266 & 282:** Parliamentary control over public funds and grants.
- **FRBM Act, 2003:** Mandates fiscal discipline in government spending.
- **Public Procurement Bill, 2022 (proposed):** Aims to improve transparency and efficiency in large government contracts.

- **Policy Significance**

- Infrastructure is a key driver of **economic growth, employment generation, and regional development.**



- Persistent overruns undermine fiscal discipline, increase **public debt**, and reduce funds for welfare schemes.
- Need for **digital monitoring systems, independent evaluation, and performance-linked contracts** to ensure accountability.

Conclusion

The analysis shows that India's infrastructure sector, especially the **Railways**, suffers from systemic **time and cost overruns**. While these projects are critical for economic modernization, weak planning and delays create fiscal stress. Strengthening project management, faster clearances, and accountability mechanisms are essential to align with **India's \$5 trillion economy goal**.

UPSC Relevance

- **GS Paper II (Governance):** Public finance, accountability, and institutional checks like CAG.
- **GS Paper III (Economy & Infrastructure):** Challenges of infrastructure financing, cost overruns, and reforms.
- **Prelims Focus:** CAG's role, FRBM Act, Public Procurement Bill, and definitions (Cost Overrun, Time Overrun).
- **Essay/GS-IV (Ethics):** Transparency, efficiency, and responsibility in use of public resources.

3. US Not Alone in Turning Away Skilled Indians

Key Summary Points

- **H-1B Visa Shock in the US**
 - The Trump administration imposed a **one-time fee of \$100,000** for new H-1B visa applications (September 2025).
 - This move reflects rising **anti-immigration sentiment**, with the US aiming to prioritize domestic workers.
 - Indians are most affected, as they account for **nearly 70% of H-1B visa holders**, especially in IT, healthcare, education, and research sectors.
- **Global Anti-Immigration Trends**
 - The US is not alone—other countries are tightening immigration rules:
 - **UK:** Minimum salary threshold for work permits raised to **£41,700** in July 2025.
 - **Australia:** Planned **10–16% reduction** in approvals for students and workers.
 - **Canada:** **34% cut in student visas** in FY24 to reduce net migration.
 - **Sweden:** More than doubled minimum salary requirements for work permits in 2023.
 - This reflects a **global wave of protectionism and labour nationalism**.





- **Declining Work Opportunities for Indians**

- Visa approvals for Indians fell sharply in FY24:
 - **US:** -27%
 - **UK:** -50%
 - **Australia:** -36%
- The **Covid-19 pandemic**, rising **cost-of-living crisis**, and **sluggish job markets** in the West have intensified public pressure to limit foreign workers.

- **Economic Impact of Skilled Indians Abroad**

- According to the **World Bank's "Migrants, Refugees and Societies" report**, Indian migrants' incomes abroad often **double compared to India**.
- Mint analysis: Indian-origin workers earn **1.5–2 times higher incomes** than native citizens in countries like the US, UK, Germany, and Australia.
- Remittances sent back significantly benefit India's **balance of payments**, household savings, and social mobility.

- **Definitions (Key Terms)**

- **H-1B Visa:** A US non-immigrant visa that allows companies to employ foreign workers in specialty occupations.
- **Remittances:** Transfers of money by foreign workers to individuals in their home country, vital for India's economy.
- **Labour Nationalism:** A policy trend prioritizing employment of domestic citizens over foreign skilled labour.

- **Constitutional & Legal Provisions (India)**

- **Article 19(1)(g):** Right of citizens to practice any profession or carry on any occupation.
- **Article 21:** Right to livelihood and dignity, indirectly impacted by overseas job prospects.
- **Emigration Act, 1983:** Regulates recruitment and emigration of Indian workers for employment abroad.
- **Indian Diaspora Policy (MEA):** Promotes welfare of overseas Indians and leverages their contribution to India's growth.

Conclusion

The H-1B visa fee hike and similar restrictions worldwide reflect a **paradigm shift in immigration policies** of advanced economies. While aimed at protecting domestic workers, such policies may hurt global innovation, diversity, and bilateral economic ties. For India, the challenge lies in creating **high-quality domestic employment opportunities** while also negotiating **favourable mobility partnerships** with developed nations.

UPSC Relevance

- **GS Paper II (International Relations):** Migration diplomacy, Indo-US ties, diaspora issues.



- **GS Paper III (Economy):** Impact of remittances, brain drain vs brain gain, global labour markets.
- **GS Paper IV (Ethics):** Ethical debates on fairness in global labour mobility and responsibilities of developed nations.
- **Prelims Focus:** H-1B visa basics, Emigration Act, diaspora statistics.

4. RBI's Large Exposure Rule and Its Impact on Corporate Lending

Key Summary Points

- **The Rule and Its Purpose**
 - The **Large Exposure Framework (LEF)** was introduced by the **Reserve Bank of India (RBI)** in **2019** (originally conceptualized in 2016).
 - It limits bank lending to reduce **credit concentration risk** and ensure financial stability.
 - **Exposure caps:**
 - **Single borrower/company:** Maximum **20%** of a bank's eligible capital base.
 - **Group of connected companies:** Maximum **25%** of the bank's eligible capital base.
- **Calculation of Exposure**
 - RBI counts the **higher of sanctioned (committed) credit lines or outstanding loans** as exposure.
 - Even **undisbursed and unused sanctioned amounts** are included in exposure, restricting banks' flexibility.
 - In project loans disbursed in tranches, the **entire sanctioned amount** still adds to exposure, raising concerns for banks nearing the ceiling.
- **Banking Industry Concerns**
 - Major lenders are close to the **25% exposure ceiling** for top conglomerates.
 - This leads to **cautious lending practices**, especially towards large corporate groups.
 - The industry argues that this hampers **private sector credit growth** at a time when **government-led infrastructure spending** dominates.
- **Economic Implications**
 - India's private capital expenditure (capex) remains **sluggish**, limiting the investment cycle.
 - Excessive restrictions could discourage banks from supporting big-ticket projects needed for India's **infrastructure push**.
 - Balancing **financial stability (avoiding over-leveraged corporate groups)** with **economic growth needs** is the policy challenge.
- **Definitions (Key Terms)**





- **Large Exposure:** The sum of all exposures of a bank to a single counterparty or a group of connected counterparties, exceeding 10% of its eligible capital.
- **Capital Base (Eligible Capital):** Common Equity Tier 1 (CET1) capital, as per **Basel III norms**.
- **Credit Concentration Risk:** The risk of loss due to excessive exposure to a single borrower/group.
- **Constitutional & Legal Provisions (India)**
 - **Article 300A:** Protection of property, indirectly relevant to safeguarding depositor money through prudent lending.
 - **RBI Act, 1934:** Empowers RBI to regulate credit flow and impose exposure limits.
 - **Banking Regulation Act, 1949:** Provides RBI with supervisory powers over banks' lending practices.
 - **Basel III Framework (international norm):** Guides India's prudential exposure limits.

Conclusion

The RBI's Large Exposure Rule is a **prudential safeguard** designed to prevent systemic risk by limiting banks' reliance on a few large borrowers. However, strict calculation methods, including undisbursed credit lines, have constrained banks' ability to finance large corporate projects. As India seeks to revive **private capex alongside government infrastructure push**, a calibrated review of exposure norms may be required to strike a balance between **financial stability and credit availability**.

UPSC Relevance

- **GS Paper II (Governance):** Role of RBI in regulating the economy.
- **GS Paper III (Economy):** Credit flow, investment cycle, Basel norms, financial stability vs. growth trade-offs.
- **Prelims Focus:** Large Exposure Framework, Basel III, Banking Regulation Act.
- **Essay/GS IV (Ethics):** Prudence vs. growth – ethical responsibility of regulators and banks in financial stability.

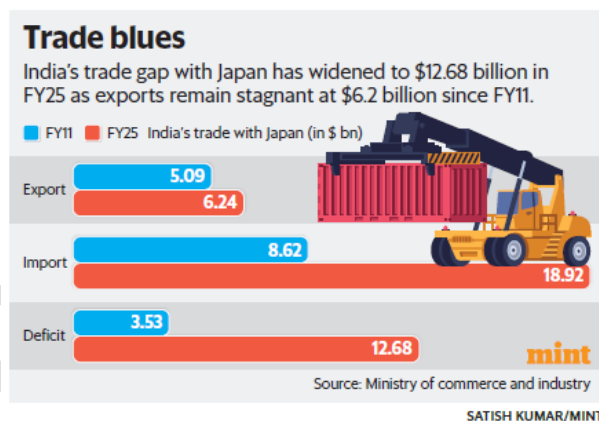
5. India Considers US Blueprint for New Trade Deal with Japan

Key Summary Points

- **Background and Context**
 - India is reviewing its **2011 Comprehensive Economic Partnership Agreement (CEPA) with Japan**.
 - The aim is to address **trade imbalances, tariff structures, and market access issues**.
 - India plans to model the revised deal on Japan's recent trade agreement with the **United States**, which secured greater concessions for US exporters.
- **Current Trade Deficit**
 - **Japan's exports to India:** Increased from **\$8.62 billion (2010-11)** to **\$18.92 billion (FY25)**.



- **India's exports to Japan:** Stagnant around **\$6.2 billion** over the same period.
- Result: **Bilateral trade deficit widened** from **\$3.53 billion (FY11)** to **\$12.68 billion (FY25)**.
- **Strategic Objectives of India**
 - Gain **greater market access** for Indian agricultural and industrial goods, particularly **rice exports**.
 - Rebalance trade flows to reduce dependence on imports and make the agreement more **mutually beneficial**.
 - Align with Japan's practice of allowing **duty-free access** to US products while seeking **fair treatment** for Indian exports.
- **Comparative US–Japan Deal**
 - Under the US-Japan agreement, **Japan procures 75% more rice** from the US.
 - In exchange, the US levies a **15% fixed tariff** on Japanese exports, ensuring reciprocity.
 - India seeks a **similar balance**, ensuring tariff concessions without widening its deficit further.
- **Definitions (Key Terms)**
 - **FTA (Free Trade Agreement):** Pact between two or more countries to reduce or eliminate tariffs, quotas, and trade barriers.
 - **CEPA (Comprehensive Economic Partnership Agreement):** A deeper form of FTA, covering not only goods and services but also investment, intellectual property, and regulatory cooperation.
 - **Trade Deficit:** Situation where a country's imports exceed its exports, leading to outflow of foreign exchange.
- **Constitutional & Legal Provisions (India)**
 - **Article 246 & Seventh Schedule:** Trade and commerce with foreign nations fall under Union List (exclusive Parliament power).
 - **Article 253:** Parliament can enact laws to give effect to international trade agreements.
 - **Foreign Trade (Development and Regulation) Act, 1992:** Governs India's international trade policy.
 - **Customs Act, 1962:** Provides the legal framework for import-export duties and tariff structures.



Conclusion

India's push to renegotiate its CEPA with Japan is a step towards **correcting structural trade imbalances** and securing fairer market access. By drawing on the **US-Japan trade model**, India aims to safeguard its



export potential while minimizing dependency on imports. A successful renegotiation could strengthen bilateral economic ties and align with India's broader goal of **balanced, equitable trade partnerships**.

UPSC Relevance

- **GS Paper II (International Relations):** India-Japan relations, bilateral trade agreements, diplomacy.
- **GS Paper III (Economy):** Trade deficits, FTAs/CEPAs, WTO norms, agricultural exports.
- **Prelims Focus:** CEPA vs FTA, Articles 246 & 253, Foreign Trade Act 1992, key trade deficit figures.
- **Essay/GS-IV (Ethics):** Fairness in trade agreements, balancing national interest with global cooperation.

6. India to Rewrite Drug Quality Rules to Match US, EU, Japan

Key Summary Points

- **Background and Initiative**
 - India's **\$50-billion pharmaceutical industry** is undergoing a quality overhaul.
 - The government, through the **Indian Pharmacopoeia Commission (IPC)** under the Ministry of Health & Family Welfare, is introducing **new legally enforceable standards** for **123 drugs** and updating **200 existing monographs**.
 - Objective: Align with **global benchmarks** in the **US, European Union, and Japan** to reinforce trust in Indian-made medicines.
- **Indian Pharmacopoeia (IP) Standards**
 - **Definition:** IP Monographs are legally binding documents prescribing standards on a drug's **identity, purity, and strength**.
 - Purpose: Provide a **blueprint for manufacturing, testing, and quality control** of medicines.
 - Last updated in **2022**, the revised version incorporates **advanced testing methods, dissolution specifications, and related substance standards**.
- **Scope of Coverage**
 - **Critical therapeutic categories** included:
 - **Anticancer drugs:** Dactinomycin, Fulvestrant, Pomalidomide.
 - **Antidiabetic drugs:** Dapagliflozin, Vildagliptin, Metformin.
 - **Antiretrovirals:** Etravirine.
 - **Antibiotics:** Cefprozil, Cefuroxime Axetil.
 - **Anti-TB drugs:** Bedaquiline.





- **Others:** Prednisolone, Dexamethasone, Bacitracin.

- **Global Role of India's Pharma Sector**

- India is the **largest supplier of generic drugs**, contributing **20% of global supply by volume**.
- The sector plays a key role in providing **affordable medicines** worldwide, particularly to developing and low-income countries.
- The new standards will apply not only to India but also to **14 other countries** that follow IP guidelines.

- **Constitutional & Legal Provisions**

- **Article 47 (Directive Principles):** Duty of the State to improve public health and nutrition.
- **Drugs and Cosmetics Act, 1940 & Rules, 1945:** Regulates import, manufacture, distribution, and quality standards of drugs.
- **Indian Pharmacopoeia Commission (IPC):** Statutory authority to publish IP and enforce drug quality norms.
- **Legal enforceability:** Any deviation from IP standards can invite **penal action under the Drugs and Cosmetics Act**.

- **Significance of the Reform**

- Enhances **credibility and acceptance** of Indian medicines in global markets.
- Promotes **uniform testing standards** to ensure safety, efficacy, and affordability.
- Strengthens **public health security** by addressing growing challenges like antimicrobial resistance and drug misuse.

Conclusion

India's move to revise drug quality rules reflects its ambition to become not just the **pharmacy of the world** but also a **global benchmark setter in pharmaceutical quality and safety**. By aligning with the **US, EU, and Japanese standards**, India seeks to expand its market reach, reduce compliance barriers, and reinforce confidence in its affordable generics.

UPSC Relevance

- **GS Paper II (Governance & Health Policy):** Public health, regulatory frameworks, role of state in ensuring safe medicines.
- **GS Paper III (Economy & Science-Tech):** Pharmaceutical industry, generics, global trade in drugs.
- **Prelims Focus:** Indian Pharmacopoeia, IPC, Drugs & Cosmetics Act, Article 47.
- **Essay/GS-IV (Ethics in Governance):** Ethical responsibility of ensuring drug safety and affordability.

7. EAM Urges More South-South Trade and Tech Tie-ups

Key Summary Points

- **Context and Background**



- External Affairs Minister **S. Jaishankar**, addressing the **Like-Minded Global South Countries meeting** at the 80th UNGA, emphasized strengthening **South-South cooperation**.
- He highlighted global challenges—**pandemic shocks, Ukraine and Gaza wars, extreme climate events, volatile trade, slowing SDGs, and financial instability**—which disproportionately affect the Global South.

- **Definition of Key Term**

- **Global South:** Refers to developing nations in Asia, Africa, Latin America, and Oceania, often facing economic vulnerabilities and seeking equitable participation in global governance.
- **South-South Cooperation:** A framework where developing countries collaborate in **trade, technology, capacity-building, and knowledge exchange** to reduce dependence on advanced economies.

- **Main Proposals by India**

- **Resilient and diversified supply chains** – to reduce overdependence on a single supplier or market.
- **Fair and transparent economic practices** – democratizing production and trade.
- **Enhanced South-South trade and technology partnerships** – for sustainable development and innovation.
- **Urgent conflict resolution** – addressing disruptions in **food, fertilizer, and energy security** caused by wars.



- **Concerns Over Multilateralism**

- Jaishankar cautioned that **multilateralism is under attack**, with global institutions being weakened or underfunded.
- He stressed the need for the **Global South to present a united front** in demanding reforms and a level playing field in international decision-making.

- **Constitutional & Legal Provisions**

- **Article 51 of the Indian Constitution (DPSP):** Directs the State to foster respect for international law, treaty obligations, and promote international peace and security.
- **India's Foreign Policy Principles:** Panchsheel, Non-Alignment, South-South solidarity, and strategic autonomy align with this call.
- **SDG Commitments:** India is obligated to contribute to global efforts in sustainable development, particularly under the **UN 2030 Agenda**.

- **Significance for India and Global South**

- Strengthens India's leadership role in the **Global South narrative**.
- Offers opportunities for India to expand **trade, digital technology exports, renewable energy solutions, and pharmaceutical outreach**.



- Supports **collective bargaining** of developing countries in multilateral forums like WTO, UN, and G20.

Conclusion

India's call for **greater South-South trade and technology collaboration** reflects its vision of a **multipolar world order** where developing nations gain equitable influence. In a time of global conflicts, climate crisis, and slowing SDGs, building **resilient supply chains, democratized production, and collective multilateral reforms** is crucial for safeguarding the economic security of the Global South.

UPSC Relevance

- **GS Paper II (International Relations):** India's foreign policy, Global South cooperation, UN reforms, multilateralism.
- **GS Paper III (Economy & Environment):** Resilient supply chains, trade diversification, technology partnerships, food-energy-fertilizer security.
- **Essay & Ethics:** Equity in global governance, responsibility of developing nations in promoting fair economic practices.
- **Prelims:** Global South, South-South Cooperation, Article 51, UNGA, SDGs 2030.

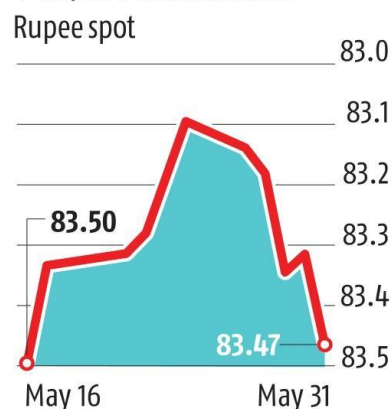
8. Green Bonds Unable to Attract Investors Despite Centre's Push

Key Summary Points

- **Context and Background**
 - India launched its **Sovereign Green Bond (SGB) Programme in FY 2022-23** to mobilize funds for climate-focused projects.
 - For FY 2025-26, the Centre targeted ₹25,342 crore via SGBs but raised only **₹5,000 crore** in its first reissuance (₹10,000 crore attempted).
 - The problem lies in the **lack of differentiation** of green bonds from conventional government securities.
- **Definition of Key Terms**
 - **Green Bond:** A fixed-income instrument where proceeds are exclusively used to finance environmentally sustainable projects.
 - **Greenium (Green Premium):** The lower yield investors are willing to accept on green bonds compared to traditional bonds, as a mark of support for sustainability.
 - **SLR (Statutory Liquidity Ratio):** The minimum percentage of commercial banks' net demand and time liabilities that they must maintain in the form of liquid cash, gold, or approved securities before offering credit.
- **Challenges in Attracting Investors**

DOWN AGAIN

₹ vs \$ in inverted scale



Source: Bloomberg



- No strong **greenium appetite** in India – investors are not ready to accept lower yields for sustainability.
- Green bonds are being treated **like normal government debt**, with little incentive for buyers.
- Lack of **dedicated green investment vehicles** (like green mutual funds, sovereign wealth fund windows) reduces demand.
- Bid rejections rose in FY 2024-25 (₹10,302.60 crore rejected), indicating weak investor interest.
- **Policy Recommendations & Market Reforms**
 - **Differentiated regulatory support** – e.g., special SLR sub-category with mandatory allocation for green bonds.
 - Developing a **deep sustainable finance market** in India to link green bonds directly with climate commitments.
 - Building **domestic green investors** through policy nudges for pension funds, insurance, and ESG-focused financial institutions.
- **Constitutional & Legal Provisions**
 - **Article 48A (DPSP)**: Directs the State to protect and improve the environment.
 - **Article 51A(g)**: Fundamental duty of every citizen to safeguard the environment.
 - **SEBI Guidelines on Green Bonds (2017)**: Provide disclosure norms for green debt securities.
 - **Paris Climate Agreement (2015) & India's NDCs**: Commit India to financing renewable energy, energy efficiency, and low-carbon pathways.

Conclusion

India's green bond programme has not yet created a **distinct investment identity**. While sovereign issuance shows intent, building a **differentiated sustainable finance ecosystem**, regulatory incentives, and investor confidence will be key to achieving India's **climate finance goals** and mobilizing resources for the **energy transition**.

UPSC Relevance

- **GS Paper II (Governance & International Relations)**: India's climate commitments, Paris Agreement, sustainable development goals.
- **GS Paper III (Economy & Environment)**: Green finance, bond markets, climate transition, SEBI regulations.
- **Essay & Ethics**: Role of financial instruments in promoting sustainable development.
- **Prelims**: Green bonds, Greenium, SLR, SEBI guidelines, Indian NDCs under Paris Agreement.

9. QR Code-Based UPI Payments Now Enabled in Qatar

Key Summary Points

- **Context and Development**



- **NPCI International Payments Ltd (NIPL)**, in collaboration with **Qatar National Bank (QNB)** and **NETSTARS**, has enabled **UPI-based QR code payments** in Qatar.
- Indian travellers can now use UPI seamlessly at **Qatar Duty Free outlets** and other **tourist attractions**, making cross-border digital transactions more convenient.

- **Definition of Key Terms**

- **UPI (Unified Payments Interface):** A real-time payment system developed by the **National Payments Corporation of India (NPCI)** that allows instant fund transfer between bank accounts using a mobile app.
- **QR Code (Quick Response Code):** A machine-readable code used for storing and processing information, enabling quick digital transactions at point-of-sale terminals.

- **Significance of the Move**

- Promotes **digital financial inclusion** for Indian tourists and business travellers abroad.
- Enhances **India's fintech diplomacy** by projecting UPI as a **global digital public good**.
- Strengthens **bilateral financial cooperation** between India and Qatar.
- Supports India's vision of making **UPI an international payment standard**.

- **Constitutional & Legal Provisions**

- **Article 246 & Union List (Entry 36 & 45):** Empower Parliament to legislate on currency, banking, and foreign exchange.
- **RBI Act, 1934 & Payment and Settlement Systems Act, 2007:** Provide regulatory framework for digital payments and cross-border transactions.
- **Foreign Exchange Management Act (FEMA), 1999:** Governs cross-border financial transactions to ensure compliance with forex laws.



- **Global Outreach of UPI**

- UPI has already been accepted in countries like **UAE, Singapore, France, Nepal, Bhutan, Sri Lanka, and Mauritius**.
- This strengthens India's role as a **leader in digital payments innovation** and promotes **soft power diplomacy**.

Conclusion

The introduction of **UPI-based QR code payments in Qatar** is a strategic step in India's **digital payments globalization journey**. It boosts **ease of travel**, strengthens **India-Qatar financial ties**, and enhances India's image as a **fintech innovator**. Going forward, such initiatives can contribute to making India's UPI a **benchmark for international payment systems**.

UPSC Relevance

- **GS Paper II (International Relations):** India's fintech diplomacy, digital cooperation with Gulf countries.



- **GS Paper III (Economy & Science & Tech):** Digital payments ecosystem, financial inclusion, fintech innovation.
- **Prelims:** UPI, NPCI, NIPL, FEMA 1999, Payment and Settlement Systems Act 2007.
- **Essay & Ethics:** Role of digital technologies in globalization, financial inclusion, and India's global leadership.

10. Leh Protest Turns Deadly: Statehood and Sixth Schedule Demands

Key Summary Points

- **Background of the Protest**
 - In Leh (Union Territory of Ladakh), ongoing protests demanding **Statehood** and **inclusion under the Sixth Schedule** (tribal status) turned violent.
 - Protesters torched the **BJP office** and vandalized the **Ladakh Autonomous Hill Development Council (LAHDC)** premises.
- **Trigger and Escalation**
 - Climate activist **Sonam Wangchuk** initiated a hunger strike on **10 September**, pressing for Ladakh's Statehood and tribal safeguards.
 - The Union Home Ministry accused his "provocative statements" (references to **Arab Spring** and **Gen Z protests in Nepal**) of instigating violence.
 - Around **30 police personnel were injured**, and police firing caused casualties.
- **Constitutional and Legal Context**
 - **Article 239A:** Provides for legislatures and councils in Union Territories.
 - **Article 244 & Sixth Schedule:** Grants **autonomous district councils** for tribal areas (currently in Assam, Meghalaya, Tripura, Mizoram). Ladakh seeks similar safeguards.
 - **Fifth Schedule (Article 244(1))** covers tribal areas in mainland India; **Sixth Schedule (Article 244(2))** specifically for Northeast. Extension to Ladakh requires **Parliamentary amendment** under **Article 368**.
 - **Right to Protest (Article 19(1)(a) & (b))** vs. **Reasonable Restrictions (Article 19(2) & (3))** ensures protests remain peaceful.
- **Government's Stand**
 - The Centre stated it has been engaging with **Leh Apex Body (LAB)** and **Kargil Democratic Alliance (KDA)**, with a high-powered committee discussing safeguards.
 - Assurances were given that Ladakh's aspirations would be addressed, but violence undermined negotiations.
- **Key Definitions**





- **Statehood:** Granting a Union Territory full constitutional status as a State with its own legislature, executive, and greater autonomy.
- **Sixth Schedule Status:** Special constitutional protection for tribal populations, allowing self-governance through autonomous councils.

Conclusion

The Leh protests highlight the **simmering discontent in Ladakh** post-2019 (after Article 370 abrogation and UT status). The demand for **Statehood and Sixth Schedule protection** reflects concerns about **identity, culture, and land safeguards**. The violent turn of events underlines the need for **inclusive dialogue, constitutional solutions, and trust-building measures** to balance national security with democratic aspirations.

UPSC Relevance

- **GS Paper I (Society & Geography):** Tribal rights, regional aspirations, Ladakh's strategic geography near China.
- **GS Paper II (Polity & Governance):** Union Territories, Sixth Schedule, federalism, role of constitutional safeguards.
- **GS Paper III (Security):** Internal security challenges, protests in border regions, Centre–UT relations.
- **Essay & Ethics:** Balancing democratic dissent with law and order; role of peaceful protest in democracy.

11. NIRF Ranking System Must Be Objective, Transparent, and Open

Key Summary Points

- **Context and Background**
 - Union Education Minister **Dharmendra Pradhan** emphasized the importance of **objectivity, transparency, and openness** in the **National Institutional Ranking Framework (NIRF)**.
 - NIRF, launched under **PM Narendra Modi's vision in 2015**, ranks Indian higher education institutions to provide credible benchmarks.
- **Definition of Key Terms**
 - **NIRF (National Institutional Ranking Framework):** A methodology adopted by the Ministry of Education to rank universities and colleges across India based on parameters like **Teaching, Learning, Research, Graduation Outcomes, Inclusivity, and Perception**.
 - **NAAC (National Assessment and Accreditation Council):** An autonomous body under the UGC that evaluates and accredits higher education institutions in India.
 - **Autonomous Body:** An institution functioning independently but accountable to society and government for governance and performance.
- **Key Issues Highlighted**





- Certain parameters like the **‘perception criterion’** were questioned for subjectivity.
- Minister stressed the **government’s role as custodian of student interests**, ensuring societal expectations are reflected in ranking processes.
- Emphasis on **institutional reforms** and improvement in governance to maintain credibility and accountability.
- **Constitutional and Legal Provisions**
 - **Article 19(1)(g)**: Right to practice any profession, which implies access to quality education.
 - **Article 21**: Right to life includes the **right to education of appropriate quality**.
 - **University Grants Commission Act, 1956**: Governs higher education standards and authorizes bodies like NIRF and NAAC for assessment and ranking.
- **Significance and Reforms**
 - NIRF provides **comparative insights for students and policymakers** on institutional performance.
 - Transparent ranking encourages **academic competition, better infrastructure, research output, and teaching quality**.
 - Aligns with **India’s global higher education aspirations** under initiatives like **Study in India** and international accreditation recognition.

Conclusion

Ensuring **objective and transparent institutional rankings** under NIRF is crucial for maintaining **public trust, academic excellence, and societal accountability**. Autonomous bodies like **NIRF and NAAC must balance independence with governance reforms** to enhance India’s higher education system.

UPSC Relevance

- **GS Paper II (Polity & Governance)**: Role of autonomous bodies, accountability, governance in education.
- **GS Paper III (Science & Tech / Economy)**: Higher education, quality benchmarking, research and innovation.
- **Prelims**: NIRF, NAAC, UGC, Article 21, Article 19(1)(g).
- **Essay & Ethics**: Promoting transparency, accountability, and reform in public institutions; right to quality education.

12. Asia’s Largest Sewage Treatment Plant (STP) to be Inaugurated at Okhla

Key Summary Points

- **Project Overview**
 - Union Home Minister **Amit Shah** will inaugurate **Asia’s largest STP at Okhla, Delhi**, on **30 September**.
 - The project is part of a larger **₹4,500 crore initiative for Yamuna river rejuvenation**, including **46 schemes** of STPs, sewer lines, and water reservoirs.



- **Definition of Key Terms**

- **Sewage Treatment Plant (STP):** A facility designed to treat wastewater (sewage) to remove contaminants and produce **environmentally safe effluent** for discharge or reuse.
- **Yamuna Rejuvenation:** Initiatives aimed at improving water quality, reducing pollution, and restoring ecological balance in the river.
- **Effluent:** Treated or untreated wastewater released from industrial or municipal sources.

- **Project Details and Timeline**

- Work on the Okhla STP began during the **Aam Aadmi Party's tenure** and completed in **2025**.
- Originally announced by **Delhi Jal Board in May 2019** at a cost of **₹1,161 crore**, it has now become **Asia's largest STP** in capacity.

- **Significance and Benefits**

- Will treat **millions of liters of wastewater per day**, reducing **pollution load on the Yamuna**.
- Supports **Sustainable Development Goal (SDG) 6 – Clean Water and Sanitation**.
- Enhances **urban water management**, improves public health, and enables potential **reuse of treated water** for industrial and non-potable purposes.



- **Constitutional and Legal Provisions**

- **Article 48A:** Duty of the State to protect and improve the environment and safeguard forests and wildlife.
- **Water (Prevention and Control of Pollution) Act, 1974:** Governs discharge of pollutants into water bodies.
- **Environment Protection Act, 1986:** Framework for environmental regulations and pollution control.

- **Additional Keypoints**

- Represents India's push for **large-scale infrastructure projects for urban sanitation**.
- Part of broader efforts under **Namami Gange Programme** and state-level initiatives to rejuvenate rivers.

Conclusion

The Okhla STP is a **milestone in India's urban sanitation and river conservation efforts**, showcasing the integration of **technology, infrastructure, and environmental governance**. It represents a strategic step toward achieving **clean and sustainable water resources in Delhi** and serves as a model for **mega STPs across Asia**.

UPSC Relevance



- **GS Paper II (Governance & Environment):** Urban water management, pollution control, river rejuvenation policies.
- **GS Paper III (Environment & Infrastructure):** Sewage treatment, SDG 6, public health, and technological solutions.
- **Prelims:** Delhi Jal Board, Yamuna rejuvenation initiatives, Water Act 1974, EPA 1986, SDGs.
- **Essay & Ethics:** Sustainable urban infrastructure, water conservation, balancing development with environmental protection.

13. Indian Fuel Exports Surge to Multi-Year Highs

Key Summary Points

- **Overview of the Trend**
 - Indian oil refiners are exporting **petrol and diesel at multi-year highs**.
 - Growth is driven by **expanded crude processing capacity** and increased **domestic ethanol blending**, which frees up surplus fuel for overseas markets.
- **Definition of Key Terms**
 - **Crude Processing Capacity:** The total volume of crude oil that refineries can process into petroleum products.
 - **Ethanol Blending:** The addition of ethanol (biofuel) to petrol, reducing the consumption of fossil fuel and increasing renewable content, as part of the **Ethanol Blended Petrol (EBP) Programme**.
 - **Fuel Exports:** Selling domestically refined petroleum products like petrol, diesel, and LPG to international markets.
- **Strategic and Economic Significance**
 - Strengthens India's **position in the global energy market**.
 - Contributes to **trade balance improvement** through higher export earnings.
 - Helps **utilize domestic refinery capacity efficiently** and manage crude oil imports strategically.
- **Policy and Regulatory Framework**
 - **Energy Conservation Act, 2001:** Promotes energy efficiency and renewable blending initiatives like ethanol blending.
 - **Petroleum and Natural Gas Regulatory Board (PNGRB) Act, 2006:** Regulates the downstream petroleum sector.
 - **National Biofuel Policy (2018):** Supports ethanol blending targets (currently 10–20% by volume) to reduce fossil fuel dependency.
- **Additional Key Points**





- Rising exports are also supported by **domestic supply-demand dynamics**, where blending reduces domestic petrol consumption.
- Boosts India's **energy diplomacy**, as fuel-exporting nations gain leverage in international trade negotiations.

Conclusion

India's surge in petrol and diesel exports reflects **strengthened refinery infrastructure, strategic ethanol blending, and enhanced energy security**, while contributing to **economic growth, global market presence, and trade balance improvement**.

UPSC Relevance

- **GS Paper II (Governance & Economy):** Energy policy, trade balance, petroleum sector regulation.
- **GS Paper III (Economy & Environment):** Crude processing, ethanol blending, renewable energy integration.
- **Prelims:** PNGRB, Ethanol Blended Petrol (EBP) Programme, National Biofuel Policy.
- **Essay & Ethics:** Sustainable energy management, balancing domestic consumption with exports, energy security strategy.

14. Follow the Rains, Not the Calendar, to Fight Floods

Key Summary Points

- **Urban Flood Vulnerability**
 - Indian cities face **frequent flooding** during monsoon due to **untimely, intense rainfall**, outdated drainage systems, and poor urban planning.
 - Examples include **Punjab, Delhi, Gurugram, Uttarakhand, Himachal Pradesh, and Kolkata**, all witnessing heavy rainfall beyond traditional monsoon schedules.
- **Definition of Key Terms**
 - **Flooding:** Overflow of water onto land that is normally dry, causing damage to life, property, and infrastructure.
 - **IDF (Intensity-Duration-Frequency) Curves:** Statistical tools that describe **rainfall intensity, duration, and recurrence**, used to design urban drainage systems.
 - **Sub-daily Rainfall:** Rainfall occurring in intervals **shorter than 24 hours**, crucial for planning stormwater infrastructure.
- **Key Challenges**
 - Drainage systems are designed based on **long-term average rainfall** rather than **high-intensity, short-duration events**.
 - Lack of coordination between **stormwater management and municipal solid waste departments** aggravates flooding.





- Urban planning often relies on **historical climate data**, ignoring shifts in rainfall patterns due to **climate change**.

- **Recommended Measures**

- Incorporate **real-time sub-daily rainfall data** into city monsoon preparedness.
- **Coordinate drain cleaning and waste management schedules** to prevent blockages during intense rainfall.
- **Update IDF curves every 5–10 years** and conduct **micro-catchment hydrological analysis** for drainage planning.
- Implement **separate stormwater networks** to avoid sewerage overload during peak rainfall.

- **Impact of Floods**

- Floods are **the leading natural disaster in India** in terms of life and property loss.
- A single flood event can cause damages up to **₹8,700 crore**, highlighting the urgent need for resilient urban infrastructure.

Conclusion

India's urban flooding is not solely a consequence of **monsoon volume**, but of **misaligned planning and outdated infrastructure**. Following **actual rainfall patterns instead of the calendar**, along with **integrated urban planning and regular updates of rainfall data**, is key to mitigating flood risks.

UPSC Relevance

- **GS Paper III (Disaster Management & Environment):** Urban flooding, climate change adaptation, disaster preparedness.
- **GS Paper II (Governance & Policy):** Role of municipal authorities, coordination among departments, urban infrastructure planning.
- **Key Schemes & Policies:**
 - **National Disaster Management Authority (NDMA) Guidelines** on urban flood management.
 - **Ministry of Housing and Urban Affairs (MoHUA)** recommendations for stormwater drainage maintenance.
 - **Smart Cities Mission** initiatives for climate-resilient infrastructure.
- **Prelims & Mains:** IDF curves, sub-daily rainfall, municipal solid waste management, integrated urban flood planning, climate adaptation strategies.

15. Protection of Personality Rights in India: Judicial Interventions and Challenges

Key Summary Points

- **Definition of Personality Rights**
 - Personality rights protect an individual's **name, likeness, image, voice, signature, and other distinctive traits** from **unauthorised commercial exploitation**.



- [illegible]

- **R. Rajagopal vs. State of Tamil Nadu (1994):** Supreme Court recognised control over identity under the right to privacy.
- **Madras HC – Rajinikanth case:** Misuse of celebrity image without consent actionable even without proof of deception.
- **Delhi HC (2023–2024):** Wide-ranging injunctions granted to actors like **Anil Kapoor, Jackie Shroff, Aishwarya Rai Bachchan, Abhishek Bachchan** against AI-generated content, deepfakes, and digital misuse.
- **Bombay HC – Arijit Singh case:** Voice cloning considered violation of personality rights; courts emphasise protection against generative AI threats.
- **Statutory and Legal Framework**
 - **Copyright Act, 1957:** Exclusive and moral rights over performances.
 - **Trade Marks Act, 1999:** Protection of distinctive personal attributes as trademarks.
 - **Common law tort of passing off (Section 27):** Protects goodwill of unregistered marks and prevents misleading commercial use.
 - Courts issue **injunctions, damages, and takedown orders** to curb misuse.
- **Balancing Free Speech and Personality Rights**
 - **Article 19(1)(a):** Right to freedom of speech includes **parody, satire, critique, and artistic expression**.
 - Courts uphold **free expression** but restrict commercial exploitation, tarnishment, or dilution of personal identity.
 - Key rulings: **DM Entertainment vs. Baby Gift House (2010), Digital Collectibles PTE Ltd. vs. Galactus Funware (2023)**.
- **Challenges and Concerns**
 - Rapid rise of **AI-generated content, deepfakes, and digital impersonation**.
 - Lack of **comprehensive legislation**, leading to **piecemeal judicial protection**.
 - Ordinary citizens, especially women, face **deepfake harassment and privacy breaches**; enforcement is complex.
- **Recent Developments**
 - Delhi HC has barred **unauthorised commercial use** of celebrity images, voices, and personas.



- Courts emphasise that **genuine criticism, parody, and artistic use are permissible**, maintaining balance between rights and free expression.

Conclusion

Personality rights in India are increasingly relevant in the **digital and AI era**, protecting individuals from commercial exploitation while balancing **free speech under Article 19(1)(a)**. Judicial interventions have evolved to address modern threats such as **AI-generated deepfakes, voice cloning, and digital impersonation**, but a **comprehensive legislative framework** is urgently needed.

UPSC Relevance

- **GS Paper II (Polity & Governance):** Right to privacy (Article 21), freedom of speech (Article 19(1)(a)), judicial protection of rights.
- **GS Paper III (Science & Technology):** Legal and ethical challenges of **AI, generative technologies, and deepfakes**.
- **Prelims & Mains:**
 - **Key Terms:** Personality rights, deepfakes, passing off, moral rights, publicity rights.
 - **Important Cases:** R. Rajagopal (1994), DM Entertainment (2010), Anil Kapoor (2023), Arijit Singh (2024).
- **Policy/Legislation Gap:** Highlights the need for India-specific **comprehensive legal framework** addressing digital and AI threats to personal identity.