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FOR UPSC CIVIL SERVICE EXAMINATION

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 **9972258970 & 9740702455**

**#317/A SKB Arcade, D. Subbaiah Road,
Ramaswamy Circle, Mysuru-570004**



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Topic 1: India's Oil Imports from Russia Hit 38-Month Low

- **Sharp Decline in Russian Share:** India's crude oil imports from Russia dropped to **\$2.7 billion in December 2025**, marking a **38-month low**. Russia's share in India's oil basket fell to **24.9%**, a significant decrease from 34% in November 2025.
- **Impact of U.S. Sanctions:** The decline is primarily attributed to the **U.S. Treasury's sanctions** on Russian oil majors (Rosneft and Lukoil) imposed in late 2024, with wind-down deadlines expiring in November 2021.
- **Rising U.S. Inflows:** Concurrently, oil imports from the **U.S. rose by nearly 31%** year-on-year (reaching \$569.3 million in Dec 2025), indicating a strategic shift toward American crude to mitigate geopolitical risks.
- **Strategic Diversification:** India sourced crude from **19 different countries** in December 2025 (up from 16 in 2024), adhering to its policy of "energy security first" while balancing relations between the West and Russia.
- **Geopolitical Narratives:** Despite claims by the U.S. administration of a "deal" to zero out Russian oil in exchange for tariff reductions, India has maintained that sourcing remains **market-driven** based on discounts and freight economics.

Key Definitions & Provisions

- **Energy Security:** The uninterrupted availability of energy sources at an affordable price. It includes **long-term** (investments) and **short-term** (supply-demand balance) security.
- **Urals Grade:** The primary reference oil brand used in Russia, characterized by high sulfur content, which Indian refineries are specially calibrated to process.
- **Brent Crude:** A major trading classification of sweet light crude oil that serves as a global benchmark price for purchases from the Middle East and Africa.

Conclusion

India is navigating a complex "strategic autonomy" path, utilizing market fluctuations and diplomatic leverage to ensure affordable energy for its 1.4 billion citizens while staying sensitive to international sanctions regimes.

UPSC Relevance

- **GS Paper 3:** Infrastructure: Energy; Effects of liberalization on the economy.
- **GS Paper 2:** Bilateral, regional, and global groupings involving India (India-Russia and India-U.S. relations).
- **Prelims:** Major sources of crude oil for India; Top import commodities.

Topic 2: India Fully Pays \$120 Million Commitment for Chabahar Port

- **Financial Milestone:** The Government of India has completed the **\$120 million disbursement** for port equipment procurement at Iran's Chabahar Port, fulfilling its commitment under the **10-year MoU signed in May 2024**.
- **Sanctions Looming:** The payment was accelerated ahead of the **April 26, 2026 expiry** of the current U.S. sanctions waiver, signaling a "wait-and-watch" approach to future operational involvement.



- **Strategic Bypass:** Chabahar serves as India's **gateway to Afghanistan and Central Asia**, bypassing Pakistan's land routes and acting as a counterweight to China's Gwadar Port in Pakistan.
- **Budgetary Signal:** The **Union Budget 2026-27** made no fresh allocation for the project, leading to concerns about India "scaling back" operations due to renewed "maximum pressure" from the U.S. administration.
- **Regional Connectivity:** The port is a central node of the **International North-South Transport Corridor (INSTC)**, aimed at reducing transit time to Russia and Europe by 40%.

Constitutional & Legal Context

- **Article 73:** Extends the executive power of the Union to matters with respect to which Parliament has power to make laws, including international treaties and agreements.
- **India Ports Global Ltd (IPGL):** The state-owned entity (under the Ministry of Ports, Shipping and Waterways) specifically tasked with the development and management of the Shahid Beheshti Terminal at Chabahar.
- **CAATSA (U.S. Law):** Countering America's Adversaries Through Sanctions Act; a U.S. federal law that imposes sanctions on Iran, North Korea, and Russia, often complicating India's strategic projects.

Key Definition

- **Strategic Autonomy:** The ability of a state to pursue its national interests and adopt its preferred foreign policy without being constrained by other states.

Conclusion

While India has fulfilled its financial obligations to maintain credibility with Iran, the future of Chabahar depends on delicate "sanctions diplomacy" with Washington to ensure the port remains a viable commercial corridor.

UPSC Relevance

- **GS Paper 2:** India and its neighborhood relations; Bilateral agreements involving India and affecting India's interests.
- **Prelims:** Locations of Chabahar and Gwadar; Nations involved in INSTC; Geography of the Gulf of Oman.

Topic 3: Supreme Court Deadline on Anti-Defection: Judicial Intervention

- **Time-Bound Adjudication:** The Supreme Court has mandated the Telangana Assembly Speaker to decide on disqualification petitions against two Bharat Rashtra Samithi (BRS) MLAs within a **three-week deadline**, stressing that legislative delay cannot undermine constitutional mandates.
- **Quasi-Judicial Role:** While the Speaker is the head of the House, under the **Tenth Schedule**, they function as a **quasi-judicial authority**. The Court reaffirmed that this role is subject to judicial review to prevent partisan inaction.
- **Warning against Contempt:** The bench warned that failure to comply would be treated as **contempt of court**, highlighting a shift from judicial "deference" to active "enforcement" when constitutional machinery appears stalled.



- **Limited Immunity:** The Court clarified that the immunity under **Article 212** (courts not to inquire into proceedings of the Legislature) does not apply to the Speaker's role as a tribunal under the Tenth Schedule.
- **Curbing Political Instability:** The ruling aims to address the "Aaya Ram Gaya Ram" culture, ensuring that the **Anti-Defection Law (1985)** serves its purpose of maintaining the stability of the executive and the integrity of the mandate.
- **Keisham Meghachandra Case Precedent:** This order builds on the 2020 precedent where the SC held that Speakers should ideally decide disqualification petitions within a **reasonable period of three months**.

Constitutional & Legal Provisions

- **Tenth Schedule:** Added by the **52nd Amendment Act, 1985**, it provides for the disqualification of members on grounds of defection.
- **Kihoto Hollohan v. Zachillhu (1992):** The landmark case where the SC ruled that the Speaker's decision under the Tenth Schedule is subject to **judicial review** on grounds of malafides, perversity, or violation of natural justice.
- **Article 212:** Protects the validity of any proceedings in the Legislature from being questioned on the ground of any alleged irregularity of procedure.

Key Definitions

- **Quasi-Judicial Authority:** An individual or body which has powers resembling those of a court of law or judge, and is able to adjudicate and determine facts and draw conclusions from them.
- **Defection:** The act of an elected representative giving up the membership of a political party on whose ticket they were elected or voting against the party line.

Conclusion

The Supreme Court's proactive stance reinforces the principle that the Speaker's office is not a sanctuary for political expediency. By imposing a strict timeline, the judiciary ensures that constitutional morality prevails over legislative procrastination.

UPSC Relevance

- **GS Paper 2:** Indian Constitution—historical underpinnings, evolution, features, and significant provisions; Appointment to various Constitutional posts, powers, functions, and responsibilities.
- **Prelims:** 52nd and 91st Constitutional Amendment Acts; Role of the Speaker; Judicial Review power of the SC.

Topic 4: Delhi High Court Ruling on Arbitrary Arrests in Mob Violence

- **Bystander Protection:** The Delhi High Court ruled that the mere presence of an individual at a site of mob violence does not justify an arrest. Law enforcement must distinguish between **curious onlookers** and **active participants**.
- **Requirement of Specific Evidence:** The Court emphasized that the police must establish **individual criminal liability** through forensic evidence, video footage, or specific eyewitness accounts rather than relying on "general allegations."



- **Article 21 Safeguards:** The judgment underscores that the right to **Personal Liberty** is paramount. Arbitrary arrests during communal or civil unrest without "prima facie" evidence violate the core tenets of the Constitution.
- **Proportional Policing:** The ruling serves as a check on "sweep-up" arrests often used by agencies to quell public pressure, mandating that the state's power to arrest must be exercised with **due process** and proportionality.
- **Vicarious vs. Individual Liability:** While **Section 149 of the IPC** (Common Object) deals with unlawful assembly, the Court noted it cannot be used as a blanket tool to implicate every person present in a crowded vicinity.
- **Focus on Investigation Quality:** The High Court pointed out that haphazard arrests often lead to weak chargesheets, ultimately resulting in low conviction rates and harassment of innocent citizens.

Constitutional & Legal Context

- **Article 21:** Protection of life and personal liberty; no person shall be deprived of their liberty except according to **procedure established by law**.
- **Section 141-149 IPC (now relevant sections of BNS):** Deals with unlawful assembly and common intention. The court noted that "common object" must be proven, not assumed.
- **DK Basu v. State of West Bengal:** Landmark SC judgment laying down guidelines for arrest and detention to prevent custodial torture and arbitrary state action.

Key Definitions

- **Individual Criminal Liability:** The legal principle that a person is responsible only for their own actions and not for the crimes committed by others, unless a common intention is proven.
- **Due Process of Law:** A legal requirement that the state must respect all legal rights that are owed to a person, balancing the power of law of the land and protecting the individual person from it.

Conclusion

The Delhi High Court's observation acts as a vital judicial shield for civil liberties. It compels the police to shift from "mass detentions" to "evidence-based investigation," ensuring that the frenzy of a mob does not lead to a miscarriage of justice.

UPSC Relevance

- **GS Paper 2:** Fundamental Rights; Judiciary; Criminal Justice Reforms in India.
- **Ethics (GS4):** Justice, fairness, and the ethical conduct of law enforcement agencies during public crises.

Topic 5: Illegal Rat-Hole Mining in Meghalaya and Governance Failure

- **Persistence of Prohibited Practices:** A catastrophic blast in East Jaintia Hills in **February 2026** resulted in the death of **25 miners**, proving that illegal "rat-hole" mining continues unabated despite a **2014 ban** by the National Green Tribunal (NGT) and subsequent Supreme Court (SC) affirmations.
- **Structural and Safety Hazards:** Rat-hole mining involves digging narrow horizontal tunnels (3–4 feet high) where miners, including children and migrants, crawl to extract coal. The absence of engineered roofs or side-wall support leads to frequent collapses and flooding, making it a "death trap" for the labor force.



- **The Governance Deficit:** The persistence of this practice is linked to a complex interplay of **Sixth Schedule autonomy**, where community/private land ownership complicates state regulation, and a lack of political will to enforce the **MMDR Act**.
- **Environmental Degradation:** Beyond the loss of life, the process causes severe **Acid Mine Drainage (AMD)**, turning rivers like the Lukha and Myntdu acidic (orange-yellow hue), destroying aquatic life and contaminating drinking water for local tribes.
- **Economic Impasse:** With daily wages as high as **₹2,000**, the lack of viable livelihood alternatives drives vulnerable populations into these unregulated pits. The "illegal coal" often enters formal supply chains through a network of intermediaries and fake invoices.
- **Judicial Oversight:** The **Justice (Retd.) B.P. Katakey Committee**, appointed by the Meghalaya High Court, has repeatedly flagged over **22,000 illegal mine openings** in East Jaintia Hills alone, recommending real-time satellite surveillance and strict administrative accountability.

Key Definitions & Provisions

- **Rat-Hole Mining:** A primitive coal extraction method where small tunnels are dug into hillsides, resembling a rat's burrow, often used in Meghalaya due to the thinness of the coal seams.
- **Mines and Minerals (Development and Regulation) Act, 1957 (MMDR Act):** The primary legal framework governing the mining sector in India. Section 21 of the Act provides for stringent penalties for illegal mining.
- **Sixth Schedule (Article 244(2) & 275(1)):** Provides for the administration of tribal areas in Assam, Meghalaya, Tripura, and Mizoram. In Meghalaya, the Autonomous District Councils (ADCs) hold significant power over land and minerals.

Conclusion

The Meghalaya mining crisis is a classic case of "regulatory capture," where local economic interests override the rule of law. A transition to scientific, regulated mining, coupled with diversified livelihood programs, is the only way to break the cycle of tragedy.

UPSC Relevance

- **GS Paper 3:** Environmental pollution and degradation; Disaster management.
- **GS Paper 2:** Governance; Statutory, regulatory, and various quasi-judicial bodies (NGT, SC).
- **Ethics (GS4):** Environmental ethics vs. economic survival; Administrative accountability.

Topic 6: Global Climate Governance at COP30: Drift and Inadequacy

- **The "Belém Outcome":** Held in Brazil in **November 2025**, COP30 concluded with the **"Baku to Belém Roadmap,"** aiming to mobilize **\$1.3 trillion annually by 2035** for climate action in developing nations. However, it lacked a clear, binding timeline for a fossil fuel phase-out.
- **Widening Finance Gap:** The **2025 Adaptation Gap Report** highlighted that developing nations need **\$310–\$365 billion annually** by 2035, while current flows remain stagnant at approximately **\$26 billion**, creating a "yawning gap" that threatens global South economies.
- **Emissions at an All-Time High:** Global emissions reached a record **57.4 GtCO₂e in 2024**. Current Nationally Determined Contributions (NDCs) put the world on a path toward **2.3°C–2.8°C warming**, far exceeding the 1.5°C target of the Paris Agreement.



- **Institutional Challenges:** The UNFCCC process is increasingly criticized for "process over action." The **unilateral withdrawal of the U.S.** from the Paris Agreement in early 2025 further weakened the collective leverage of the forum.
- **Operationalizing Equity:** India and other developing nations successfully pushed for the **Just Transition Mechanism**, but "Common But Differentiated Responsibilities" (CBDR) remains a point of contention as developed nations push to shift the mitigation burden.
- **Loss and Damage Fund:** While the fund is operational, its capitalization remains "paltry" compared to actual needs. COP30 failed to establish a mandatory replenishment cycle, leaving it reliant on voluntary "pledge-diplomacy."

Key Definitions & Provisions

- **GtCO₂e:** Gigatonnes of Carbon Dioxide Equivalent; a standard unit for measuring carbon footprints from different greenhouse gases.
- **CBDR-RC:** Common But Differentiated Responsibilities and Respective Capabilities; a principle within the UNFCCC that acknowledges different capabilities and differing responsibilities of individual countries in addressing climate change.
- **Article 6 (Paris Agreement):** Relates to carbon markets. COP30 made progress on the **Paris Agreement Crediting Mechanism (PACM)** to allow countries to trade emissions reductions.

Conclusion

COP30 underscored the reality that global climate governance is struggling to keep pace with ecological tipping points. For India, the outcome reinforces the need for "domestic climate resilience" and self-funded adaptation, as international finance remains unpredictable.

UPSC Relevance

- **GS Paper 3:** Conservation, environmental pollution, and degradation; International environmental conventions.
- **GS Paper 2:** Bilateral and global groupings/agreements affecting India's interests.
- **Prelims:** Major reports (Emissions Gap Report, Adaptation Gap Report); UNFCCC structure; Terms like "Net Zero" and "Just Transition."

Topic 7: India-EU Trade Agreement: A Strategic Turning Point

- **Historic Accord:** On January 27, 2026, India and the European Union (EU) concluded their Free Trade Agreement (FTA) negotiations, ending a nearly 20-year deadlock. The deal encompasses a market of **2 billion people** and 25% of global GDP.
- **Deep Tariff Liberalisation:** The agreement provides immediate zero-duty access for over **99% of India's exports** by value. In return, India will gradually reduce tariffs on EU cars (from 110% to 10%) and wines/spirits over a 5–10 year period.
- **Beyond Traditional Trade:** Uniquely, the deal includes a **Security and Defence Partnership framework**, moving beyond commodities to co-development of military hardware, maritime security, and counter-terrorism cooperation.
- **Technology & Green Transition:** A dedicated "Trade and Sustainable Development" chapter aligns both regions on climate goals. It facilitates the transfer of EU high-tech for **semiconductors, AI, and green hydrogen** to support India's energy transition.



- **Mobility for Professionals:** India secured a facilitative framework for the mobility of professionals, including **AYUSH practitioners** and IT experts, while the EU extended working rights to family members of intra-corporate transferees.
- **Geopolitical Hedging:** The "Mother of All Deals" serves as a strategic hedge for both parties against global economic fragmentation and over-dependence on single-market supply chains (de-risking from China and the US).

Key Definitions & Provisions

- **Free Trade Agreement (FTA):** A pact between two or more nations to reduce barriers to imports and exports among them. Under an FTA, goods and services can be bought and sold across borders with little or no government tariffs or quotas.
- **Rules of Origin (RoO):** Criteria used to determine the national source of a product. These ensure that only goods truly produced in India or the EU benefit from the lower tariffs, preventing "trade deflection" from third parties.
- **Geographical Indications (GIs):** A sign used on products that have a specific geographical origin and possess qualities or a reputation that are due to that origin (e.g., Darjeeling Tea, Champagne). A separate agreement on GIs is being finalized alongside the FTA.

Conclusion

The India-EU FTA signifies a shift from purely commercial transactions to a comprehensive strategic alignment. It anchors India's "Atmanirbhar" ambitions within the European value chain while offering the EU a reliable alternative in a multipolar world.

UPSC Relevance

- **GS Paper 2:** Bilateral, regional and global groupings and agreements involving India and/or affecting India's interests.
- **GS Paper 3:** Effects of liberalization on the economy, changes in industrial policy and their effects on industrial growth.

Topic 8: RBI's Compensation Framework for Cyber Fraud Victims

- **Targeted Relief:** In February 2026, the RBI proposed a first-of-its-kind framework to compensate victims of **small-value digital frauds** (typically transactions below ₹50,000), which account for 65% of reported cases.
- **Compensation Cap:** The scheme offers a one-time relief covering **85% of the lost amount or ₹25,000**, whichever is lower. This is designed to provide a "safety net" for the most vulnerable users of digital payments.
- **"No Questions Asked" Policy:** Crucially, the RBI stated that compensation would be provided even if the victim **shared an OTP** under deception, provided it was the first instance and no malafide intent is found.
- **Shared Responsibility Model:** To maintain "skin in the game," the loss is shared: the **DEA Fund** (via the regulator) covers the bulk, while the bank and the customer each bear a 15% share of the loss.
- **Funding Mechanism:** The payouts will be financed by the **Depositor Education and Awareness (DEA) Fund**, which utilizes interest accrued on unclaimed deposits (inoperative for over 10 years).



- **Boosting Digital Trust:** The move accompanies other safety measures like "lagged credits" (delayed fund transfers for verification) and enhanced authentication for senior citizens to bolster confidence in the UPI ecosystem.

Constitutional & Legal Context

- **Section 26A of the Banking Regulation Act, 1949:** Empowers the RBI to establish the **DEA Fund** using unclaimed balances. The fund's primary mandate is the promotion of depositors' interests.
- **RBI's 2017 Guidelines on Limited Liability:** The current framework that defines Zero Liability (when the bank is at fault) and Limited Liability (when the customer is at fault). The new 2026 proposal expands protection even to cases of "user error."
- **Article 21 (Financial Security):** Though indirectly, ensuring the safety of one's hard-earned money in a state-mandated digital economy aligns with the broader right to a dignified life and protection of property.

Key Definitions

- **Unauthorised Electronic Transaction:** A transaction that occurs without the knowledge or consent of the account holder, often through phishing, vishing, or sim-swapping.
- **Lagged Credit:** A proposed security mechanism where funds are not immediately available to the receiver, allowing a short window for the sender to report and freeze a fraudulent transaction.

Conclusion

The RBI's shift toward a "consumer-first" compensation model acknowledges the sophistication of modern cyber-criminals. By reducing the penalty for human error in digital transactions, the regulator aims to protect the integrity of India's digital financial infrastructure.

UPSC Relevance

- **GS Paper 3:** Indian Economy (Banking); Challenges to internal security through communication networks (Cybersecurity).
- **Prelims:** DEA Fund (Banking Regulation Act); Role of the Monetary Policy Committee (MPC); Digital India initiatives.

Topic 9: Official Definition of 'Deep Tech' Start-Ups Introduced

- **Institutional Recognition:** The Department for Promotion of Industry and Internal Trade (DPIIT) notified a formal definition for "**Deep Tech Start-ups**" on February 5, 2026, creating a distinct category within the Startup India ecosystem to support high-frontier innovation.
- **Core Characteristics:** To qualify, an entity must develop solutions rooted in **new scientific or engineering knowledge**, demonstrate high **R&D intensity**, and own or be creating significant **novel Intellectual Property (IP)**.
- **Extended Eligibility Runway:** Acknowledging longer gestation periods, Deep Tech firms can now retain "Start-up" status for up to **20 years** (compared to 10 years for others) and remain eligible until their turnover exceeds **₹300 crore** (compared to ₹200 crore for regular startups).
- **Funding and Support:** The definition facilitates targeted access to the **Anusandhan National Research Foundation (ANRF)** and its ₹1 lakh crore RDI Fund, offering concessional financing and patient capital necessary for capital-intensive development cycles.



- **Investment Safeguards:** To ensure funds are used for innovation, the notification prohibits these startups from investing in **speculative assets**, real estate, or non-core financial activities during their recognition period.
- **National Strategic Shift:** This move aligns India with global standards (like the US CHIPS Act), aiming to transition the nation from a "technology adopter" to a "technology innovator" in sectors like quantum computing, AI, and semiconductors.

Key Definitions & Provisions

- **Deep Tech:** Technology based on tangible engineering innovation or scientific discoveries and diagnoses. It is characterized by high technical risk and long "lab-to-market" timelines.
- **Intellectual Property (IP):** Intangible creations of the human intellect. In the context of Deep Tech, this usually refers to patents, proprietary algorithms, or trade secrets derived from intensive R&D.
- **Anusandhan National Research Foundation (ANRF):** Established under the **ANRF Act, 2023**, it acts as an apex body to provide strategic direction for scientific research in India, bridging the gap between academia and industry.

Conclusion

The formalization of "Deep Tech" as a legal entity marks a watershed moment in India's industrial policy. By providing a 20-year policy cushion, the government is incentivizing "patient capital" and long-term research, essential for India to lead the Fourth Industrial Revolution.

UPSC Relevance

- **GS Paper 3:** Science and Technology- developments and their applications; Indigenization of technology; Effects of liberalization on the economy.
- **Prelims:** DPIIT (Ministry of Commerce); ANRF Act; Differences between regular and Deep Tech startup criteria.

Topic 10: Advisory Issued After Detection of H5N1 Avian Influenza

- **Detection in Urban Centers:** In early February 2026, the **H5N1 virus (Highly Pathogenic Avian Influenza)** was confirmed in crow samples in Chennai and parts of Kerala, prompting the Union and State governments to issue immediate health advisories.
- **Zoonotic Risk Management:** While human transmission remains rare and typically occurs through direct contact with infected carcasses, authorities have warned poultry handlers and slaughterhouse workers to use **Personal Protective Equipment (PPE)**.
- **Biosecurity Protocols:** The advisory mandates "deep burial" of bird carcasses with lime powder, restriction of bird movements in affected zones, and rigorous disinfection of live-bird markets to prevent "spillover" to the commercial poultry sector.
- **"One Health" Framework:** The government has operationalized the **National One Health Mission**, integrating human, animal, and environmental surveillance data to monitor the virus's evolution and potential mutation.
- **Public Hygiene Mandates:** Citizens are advised to avoid raw or undercooked poultry products and report unusual bird mortality (like "falling birds") to the Animal Husbandry Department via dedicated helplines.



- **Global Context:** The outbreak coincides with migratory bird patterns, highlighting the role of the **Central Asian Flyway** in transporting viruses across borders, necessitating international coordination via the World Organisation for Animal Health (WOAH).

Key Definitions & Provisions

- **Zoonotic Disease:** An infectious disease caused by a pathogen that has jumped from an animal to a human (e.g., Bird Flu, Rabies, COVID-19).
- **H5N1:** A subtype of the Influenza A virus which is highly contagious among birds and has a high mortality rate in poultry; designated as "Highly Pathogenic" (HPAI).
- **One Health Approach:** A collaborative, multisectoral, and transdisciplinary approach—working at the local, regional, national, and global levels—with the goal of achieving optimal health outcomes recognizing the interconnection between people, animals, plants, and their shared environment.

Conclusion

The recurring detection of H5N1 underscores the vulnerability of India's urban and rural ecosystems to emerging pathogens. Strengthening grassroots-level "integrated surveillance" is the only sustainable defense against future zoonotic pandemics.

UPSC Relevance

- **GS Paper 3:** Science and Technology- Health; Disaster Management; Biodiversity (Migratory species).
- **GS Paper 2:** Governance; Issues relating to development and management of Social Sector/Health.

Topic 11: RBI Holds Repo Rate at 5.25% with Neutral Stance

- **Status Quo Maintained:** In its February 2026 meeting, the RBI Monetary Policy Committee (MPC) unanimously voted to keep the **policy repo rate unchanged at 5.25%**, following a cumulative reduction of 125 basis points over the previous year.
- **Upward Growth Revision:** The RBI revised India's real GDP growth projection for **FY2025-26 upward to 7.4%** (from 7.3%), citing robust domestic consumption, a revival in manufacturing, and strong credit growth (approx. 14%).
- **Inflation Trajectory:** Headline CPI inflation is projected at **2.1% for FY26** but is expected to trend toward **4.0% in Q1 FY27** and **4.2% in Q2 FY27** due to unfavorable base effects and rising prices of precious metals like gold.
- **Neutral Policy Stance:** The MPC retained its **"neutral" stance** (voted 5:1), signaling flexibility to act in either direction based on incoming data, rather than committing to further pre-emptive easing.
- **Liquidity & External Risks:** While system liquidity remains in surplus (avg. ₹70,000 cr), the RBI flagged risks from **geopolitical frictions** and trade tensions that could unravel global economic stability and impact energy prices.
- **MSME Credit Boost:** In a key regulatory move, the limit for **collateral-free loans to MSMEs** was enhanced from **₹10 lakh to ₹20 lakh** to strengthen last-mile credit delivery and entrepreneurship.

Key Definitions & Provisions

- **Repo Rate:** The interest rate at which the RBI lends money to commercial banks against government securities to manage liquidity and inflation.



- **Monetary Policy Committee (MPC):** A 6-member statutory body (constituted under the **RBI Act, 1934**) empowered to determine the policy interest rate required to achieve the inflation target.
- **Standing Deposit Facility (SDF):** The floor of the liquidity corridor (currently **5.0%**) used to absorb excess liquidity from banks without the need for collateral.
- **Neutral Stance:** A policy position where the central bank is neither in an expansionary (rate-cutting) nor contractionary (rate-hiking) mode, keeping future options open.

Conclusion

The RBI's decision reflects "strategic patience," balancing the need to support a 7.4% growth momentum while remaining vigilant against a projected uptick in inflation. The focus has shifted from aggressive rate cuts to ensuring effective credit transmission and maintaining financial stability.

UPSC Relevance

- **GS Paper 3:** Indian Economy; Issues relating to planning, mobilization of resources, growth, and development.
- **Prelims:** Components of Monetary Policy (Repo, SDF, MSF); Composition of MPC; Inflation targeting framework (4% +/- 2%).

Topic 12: Expiration of New START Treaty and Nuclear Arms Control Vacuum

- **End of an Era:** The New **START (Strategic Arms Reduction Treaty)** officially expired on **February 5, 2026**, without a successor agreement, marking the first time in over 50 years that the world's two largest nuclear powers have no binding limits on their arsenals.
- **Caps and Constraints:** The treaty had limited the U.S. and Russia to **1,550 deployed strategic warheads** and **700 deployed delivery systems** (ICBMs, SLBMs, and heavy bombers). These caps have now legally ceased to exist.
- **Verification Breakdown:** The expiration terminates the robust verification regime, including **short-notice on-site inspections** and data exchanges, significantly increasing the risk of strategic miscalculation and mistrust.
- **Trilateral Deadlock:** The U.S. push for a **trilateral framework including China** was rejected by Beijing, which maintains that its arsenal (approx. 600 warheads) is significantly smaller than those of the U.S. and Russia (approx. 5,000+ each).
- **Voluntary Restraint:** While Russia expressed a conditional willingness to abide by the treaty's central limits for one more year, the lack of a formal pact creates a **strategic vacuum** that could trigger a renewed global nuclear arms race.
- **Global Security Implications:** UN Secretary-General António Guterres described the lapse as a "**grave moment**," warning that the collapse of arms control frameworks undermines the **Non-Proliferation Treaty (NPT)** and regional security in Europe and Asia.

Key Definitions & Provisions

- **Strategic Nuclear Weapons:** Long-range weapons (intercontinental range) designed to target an enemy's heartland, as opposed to tactical weapons meant for battlefield use.
- **New START (2010):** Signed by Presidents Obama and Medvedev; it was the last surviving pillar of bilateral arms control after the collapse of the ABM, INF, and Open Skies treaties.



- **Nuclear Non-Proliferation Treaty (NPT) - Article VI:** Obligates nuclear-weapon states to pursue negotiations in good faith on effective measures relating to the cessation of the nuclear arms race and to nuclear disarmament.

Conclusion

The expiration of New START signifies a transition from a "rules-based" nuclear order to one of "unconstrained competition." Without verifiable limits, the global community faces heightened instability, necessitating urgent new-age diplomacy to prevent a 21st-century arms race.

UPSC Relevance

- **GS Paper 2:** Important International institutions, agencies and fora- their structure, mandate; Bilateral, regional and global groupings and agreements involving India and/or affecting India's interests.
- **Prelims:** New START vs START I; Countries with nuclear weapons; Major arms control treaties (INF, PTBT, CTBT).