



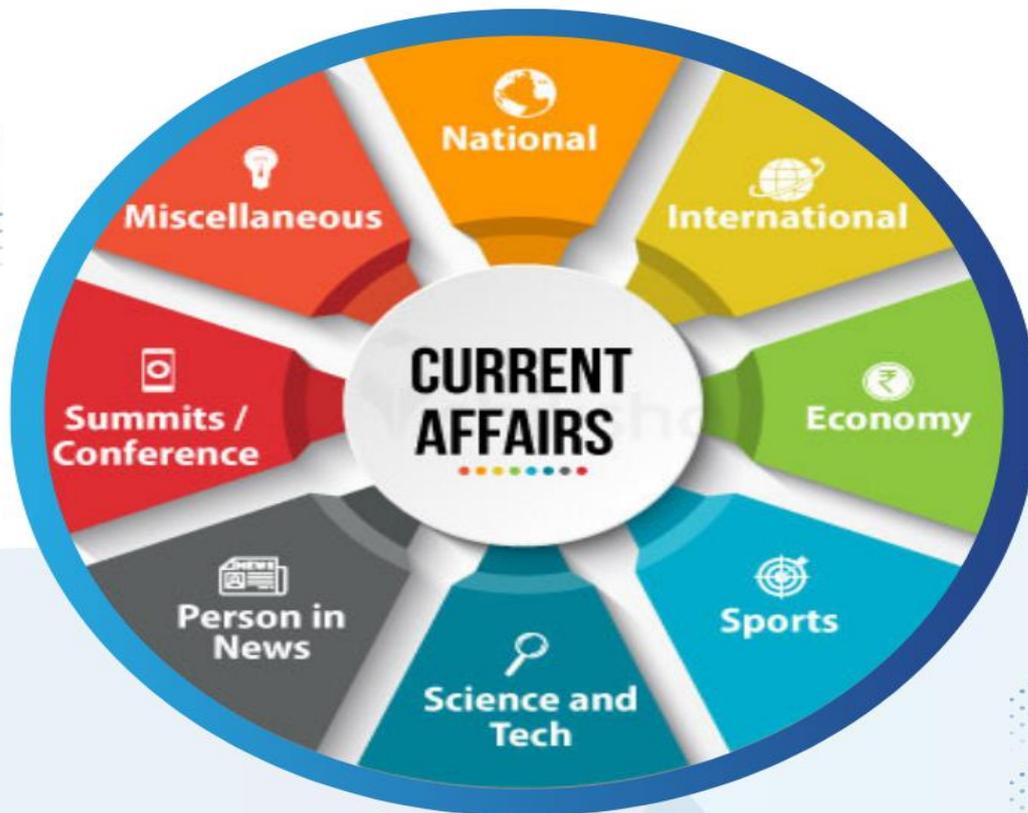
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# **VIDHVATH IAS KAS ACADEMY & STUDY CENTRE**

## **DAILY CURRENT AFFAIRS**

**FOR UPSC CIVIL SERVICE EXAMINATION**

**DATE: 13/02/2026 (FRIDAY)**



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## 1. Revision of Consumer Price Index (CPI) Series: 2024 Base Year

The Ministry of Statistics and Programme Implementation (MoSPI) has officially transitioned the Consumer Price Index (CPI) to a new series with **2024 as the base year**, replacing the long-standing 2012 series. This shift ensures that inflation tracking aligns with contemporary consumption patterns.

### Key Highlights of the New CPI Series

- **Base Year Transition:** The base year has been updated from 2012 to **2024** to reflect the structural transformation of the Indian economy over the last decade.
- **Expanded Basket of Goods:** The total number of items has increased from 299 to **358**. This includes 308 goods (up from 259) and 50 services (up from 40), capturing a wider array of modern consumer needs.
- **Updated Weightage Logic:** Weights have been recalibrated based on the **Household Consumption Expenditure Survey (HCES) 2023-24**, likely leading to a reduction in the weight of food items and an increase in non-food/service categories.
- **Broadened Data Collection:** Price monitoring has expanded geographically, now covering **1,465 rural markets** (previously 1,181) and **1,395 urban markets** (previously 1,114) to improve data precision.
- **Current Inflation Printing:** Under the inaugural data release of this series, retail inflation for **January 2026** was recorded at **2.75%**.
- **Policy Alignment:** The new series facilitates a more accurate assessment of the "cost of living," aiding the RBI's Monetary Policy Committee (MPC) in inflation targeting.

### Index overhaul

The 2024-base CPI basket includes 358 items vs. earlier 299, with goods covered rising from 259 to 308 and services from 40 to 50

- Number of rural markets covered rose from 1,181 to 1,465, urban from 1,114 to 1,395, with 12 online platforms added



- The weightage assigned to the food and beverages category is now 36.75% from earlier 45.86%

- The CPI framework has been expanded from 6 broad groups to 12, offering more granular tracking of goods and services

### Constitutional & Legal Framework

- **MoSPI & NSO:** The National Statistical Office (NSO), under the Ministry of Statistics and Programme Implementation, is the nodal agency responsible for compiling and releasing CPI data.
- **Collection of Statistics Act, 2008:** Data collection for these indices is empowered by this Act, ensuring the reliability and legality of the survey processes.
- **Article 246:** Matters related to "Census" and "Statistics" fall under the Union List (Entry 69 and 94) of the Seventh Schedule of the Constitution.
- **Inflation Targeting:** Under the **RBI Act, 1934** (amended in 2016), the central bank is legally mandated to maintain inflation at 4% with a tolerance band of +/-2%, using CPI as the primary anchor.

### Definitions of Key Terms

- **Consumer Price Index (CPI):** A measure that examines the weighted average of prices of a basket of consumer goods and services, such as transportation, food, and medical care. It is used to measure inflation from the perspective of the buyer.



- **Base Year:** A specific year used as a benchmark for economic indices. It is assigned a value of 100 to allow for the comparison of price changes over time.
- **Headline Inflation:** The total inflation figure which includes commodities such as food and energy prices, which tend to be much more volatile.
- **HCES (Household Consumption Expenditure Survey):** A survey conducted by the NSO to collect data on the consumption patterns of households, which forms the basis for deciding the weights in the CPI basket.

### Conclusion

The update to the 2024 base year is a critical step in "de-biasing" inflation data. By incorporating more services and expanding the rural-urban market coverage, the index now better reflects the transition from a subsistence-heavy consumption model to a more diversified, service-oriented economy. This ensures that the Monetary Policy remains grounded in the actual economic reality of Indian households.

### UPSC Relevance

- **Prelims:** Understanding the difference between CPI and WPI; identifying the agency (NSO/MoSPI) responsible for data; understanding the significance of base year changes and the HCES.
- **Mains (GS Paper III):** Issues related to Indian Economy, Inflation Targeting (MPC), and the impact of updated statistical methodologies on inclusive growth and policy formulation.

## 2. India-U.S. Interim Trade Deal: Zero Tariff Facility for Textiles

The Union Minister of Commerce and Industry, Piyush Goyal, recently clarified that India is set to receive **zero reciprocal tariff** benefits on textile exports to the United States. This provision aims to place Indian exporters on a level playing field with competitors like Bangladesh, ensuring that the domestic textile industry remains globally competitive.

### Key Highlights of the Proposed Agreement

- **Parity with Bangladesh:** India will receive the same trade concessions as Bangladesh, specifically a **0% tariff** on textile and apparel exports, provided certain conditions regarding raw material sourcing are met.
- **Conditionality of Zero Tariff:** To avail of the duty-free benefit, garments must be manufactured using **raw materials (such as cotton or man-made fibres) sourced from the U.S.**, processed in India, and then exported back to the U.S.
- **Interim Tariff Structure:** Under the broader framework, the U.S. has already agreed to reduce baseline tariffs on Indian goods to **18%** (down from as high as 50%), giving India a marginal edge over Bangladesh's general rate of 19%.
- **Protection of Sensitive Sectors:** The Minister emphasized that 90-95% of India's agricultural produce, including **dairy, poultry, wheat, and rice**, remains outside the scope of the deal to protect the interests of Indian farmers.





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- **Strategic "Fine Print":** While the current framework establishes the 18% rate, the specific "cotton-for-zero-tariff" clause is expected to be detailed in the **final interim agreement** scheduled for signing in mid-March 2026.
- **Market Significance:** The U.S. is the largest destination for Indian textiles, accounting for approximately **30% of total exports** (valued at nearly \$7.5 billion annually); this deal is projected to help double textile exports to \$60 billion.

### Constitutional & Legal Provisions

- **Article 253:** Grants Parliament the exclusive power to make any law for implementing **international treaties, agreements, or conventions** with other countries.
- **Article 73:** Specifies that the **Executive power** of the Union extends to matters where Parliament has the power to make laws, allowing the Union Cabinet to negotiate and sign trade deals.
- **Seventh Schedule (Union List):** "Foreign affairs" (Entry 10) and "Entering into treaties and agreements with foreign countries" (Entry 14) fall under the exclusive jurisdiction of the Central Government.
- **Collection of Statistics Act, 2008:** Used for gathering industrial and trade data that informs the negotiation of such bilateral trade agreements.

### Definitions of Key Terms

- **Reciprocal Tariff:** A trade policy where a country applies the same tariff rates on imports from a partner country that the partner country applies to its own exports.
- **Interim Trade Agreement:** A preliminary deal that covers a limited set of goods and services, often serving as a precursor to a Comprehensive Economic Partnership Agreement (CEPA) or a full Free Trade Agreement (FTA).
- **Rules of Origin:** The criteria used to determine the national source of a product. In this deal, the "origin" of the raw material (U.S. cotton) is the deciding factor for the zero-duty benefit.
- **Fine Print:** A term referring to the specific, detailed terms and conditions of an agreement that may not be apparent in the initial summary or framework.

### Conclusion

The "zero-tariff" assurance for Indian textiles manufactured with U.S. cotton is a strategic move to neutralize the competitive advantage recently gained by Bangladesh. By securing this "reciprocal" arrangement, India not only protects its massive labor-intensive textile sector but also deepens its economic integration with the U.S. without compromising sensitive agricultural segments.

### UPSC Relevance

- **Prelims:** Understanding concepts like **Reciprocal Tariffs, Rules of Origin**, and the role of **MoC&I** in trade negotiations.
- **Mains (GS Paper II & III):** International Relations (Bilateral groupings & agreements involving India); Indian Economy (Effects of liberalization on the textile sector, export-led growth, and balancing farmer interests with global trade).



### 3. Supreme Court Stay on Aravali Zoo Safari Project

In a significant move for environmental conservation, the Supreme Court has prohibited any intervention in the Aravali range until a scientific and holistic definition of the "Aravali Range" is finalized by an expert committee. The Court specifically refused to grant the Haryana government permission to proceed with the detailed project report (DPR) for its proposed 10,000-acre **Aravali Zoo Safari project**, which is touted to be the world's largest.

#### Key Highlights of the Supreme Court Ruling

- **Holistic Range Definition:** Chief Justice Surya Kant emphasized that the Aravalis are a continuous range traversing Delhi, Haryana, Rajasthan, and Gujarat; hence, the court will not allow piecemeal projects until the entire range is defined by domain experts.
- **Stay on Zoo Safari:** The Court stalled the "Aravali Zoo Safari project," which intended to develop big cat zones and house hundreds of species in the Gurugram and Nuh districts, citing risks to the region's fragile ecology.
- **Refusal of State's Revised Plan:** Even though the Haryana government reduced the proposed area from 10,000 acres to 3,300 acres, the Bench remained firm, stating that a "rosy picture" of wildlife and trees cannot bypass scientific scrutiny.
- **Expert Committee Prerogative:** The Court clarified that it would wait for the opinion of a high-powered expert committee rather than relying solely on the **Central Empowered Committee (CEC)**, noting that the CEC had sometimes been "selective" in its permissions.
- **Abeyance of Height Criteria:** The Bench previously kept in abeyance its 2025 order that had accepted a 100-meter height-based definition, fearing that such narrow technicalities might strip environmental protection from significant portions of the hills.
- **Ecological Precaution:** The ruling reinforces the **Precautionary Principle**, prioritizing the protection of the world's oldest fold mountain system over large-scale tourism or commercial development.



#### Constitutional & Legal Provisions

- **Article 48A (DPSP):** Mandates that the State shall endeavor to protect and improve the environment and safeguard the forests and wildlife of the country.
- **Article 51A(g) (Fundamental Duties):** It is the duty of every citizen of India to protect and improve the natural environment including forests, lakes, rivers, and wildlife.
- **Article 21 (Right to Life):** The Supreme Court has repeatedly interpreted the Right to Life to include the right to a healthy environment, a principle central to the **M.C. Mehta vs. Union of India** cases concerning the Aravalis.
- **Environment (Protection) Act, 1986:** Provides the framework for the Central Government to take measures to protect and improve the quality of the environment, including the Aravali Notification of 1992.



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- **Forest (Conservation) Act, 1980:** Restricted the use of forest land for non-forest purposes; notably, the 2023 amendment allows zoos and safaris in forest areas, which is a point of legal contention in this case.

### Definitions of Key Terms

- **Aravali Range:** One of the oldest fold mountain systems in the world (dating back to the Proterozoic era), acting as a natural barrier against the eastward expansion of the Thar Desert.
- **Central Empowered Committee (CEC):** A body established by the Supreme Court in 2002 to monitor and report on the implementation of its orders regarding forest and wildlife conservation.
- **Detailed Project Report (DPR):** A comprehensive outline of all aspects of a project, including technical, financial, and environmental assessments, required before its commencement.
- **Abeyance:** A state of temporary inactivity or suspension; here, the Court suspended its own previous judgment until further scientific clarity is achieved.

### Conclusion

The Supreme Court's refusal to "allow anyone to touch the Aravalis" underscores a shift from purely technical definitions to a function-based ecological approach. By prioritizing a scientific definition over immediate developmental goals, the judiciary has acted as a bulwark against potential habitat fragmentation in the Delhi-NCR region. The final outcome of this expert definition will determine the legal status of thousands of hectares of land across four states, impacting mining, urban expansion, and conservation projects alike.

### UPSC Relevance

- **Prelims:** Geography of the Aravali Range (States, highest peak-Guru Shikhar, drainage); Role of the Central Empowered Committee (CEC); Key Environmental Acts and Constitutional Provisions.
- **Mains (GS Paper III):** Conservation, Environmental Pollution, and Degradation; Environmental Impact Assessment (EIA); Balance between Infrastructure/Tourism and Ecology.

  
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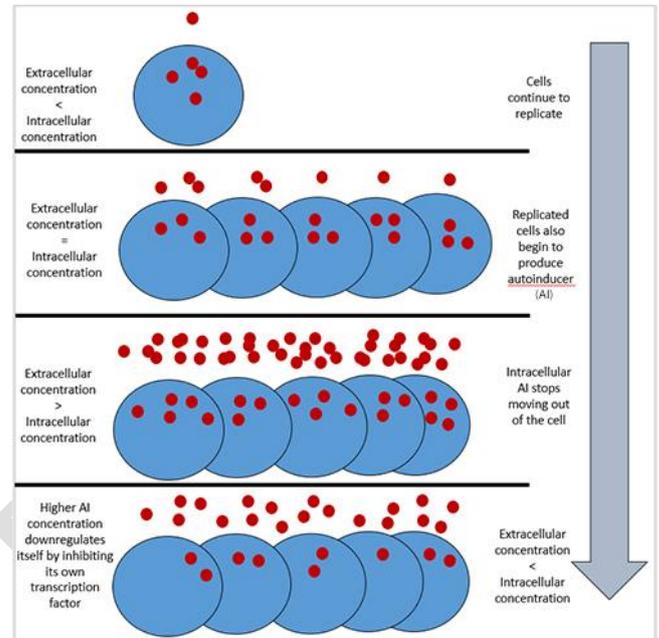


## 4. Bacterial Communication and Quorum Sensing: Implications for Modern Science

Molecular biologist Bonnie Bassler has highlighted the revolutionary potential of "bacterial communication," describing microbes as multilingual entities capable of collective behavior. This research shifts the perspective on bacteria from mere pathogens to essential biological partners with immense promise in medicine, agriculture, and environmental science.

### Key Highlights of Bacterial Communication

- **Quorum Sensing Mechanism:** Bacteria use a chemical language to communicate and coordinate their behavior based on population density, a process known as "quorum sensing."
- **Multilingual Capabilities:** Microbes are "multilingual," using specific chemical signals for their own species and a "universal" language to communicate with different bacterial species.
- **Medicinal Paradigm Shift:** Understanding these chemical signals allows for the development of "anti-quorum sensing" therapies, which could replace or supplement traditional antibiotics by "silencing" bacterial coordination.
- **Symbiotic Relationships:** Many bacteria exist in vital symbiotic states, such as the *Vibrio fischeri* providing bioluminescence to squids or the gut microbiome facilitating human digestion and nutrient absorption.
- **Collective Evolution:** Bacterial communication provides a window into how collective behaviors and multicellularity evolved on Earth, suggesting that complex life shares foundational traits with these "magical microbes."
- **Pathogenic Coordination:** Deadly bacteria like *Vibrio cholerae* (cholera) rely on quorum sensing to time their attack on the host, ensuring they only produce toxins when their numbers are sufficient to overwhelm the immune system.



### Constitutional & Legal Provisions

- **Article 51A(h):** The Indian Constitution mandates that it is a fundamental duty of every citizen to develop "scientific temper, humanism and the spirit of inquiry and reform."
- **Biological Diversity Act, 2002:** Regulates access to biological resources and associated knowledge, ensuring equitable sharing of benefits arising from the use of microbes found in Indian territory.
- **National Biotechnology Development Strategy:** A policy framework by the Department of Biotechnology (DBT) that prioritizes research in microbial technologies for healthcare and sustainable agriculture.
- **Patent Act, 1970:** Specifically Section 3(j), which excludes certain biological processes from patentability, though it allows for patents on innovative microbial applications and formulations.



### Definitions of Key Terms

- **Quorum Sensing:** A cell-to-cell communication process that allows bacteria to share information about cell density and adjust gene expression accordingly.
- **Bioluminescence:** The production and emission of light by a living organism, often used by bacteria like *Vibrio fischeri* in symbiotic relationships.
- **Gut Microbiome:** The complex community of microorganisms, including bacteria, viruses, and fungi, that live in the digestive tracts of humans and assist in metabolism.
- **Anti-Quorum Sensing (Quorum Quenching):** A therapeutic approach that disrupts bacterial communication to prevent them from launching a coordinated attack, thereby reducing virulence without necessarily killing the bacteria.

### Conclusion

The discovery that bacteria are "social" organisms challenges the traditional "kill-all" approach of antibiotics. By decoding their chemical languages, science can move toward precision medicine and sustainable biotechnological solutions. This transition from viewing bacteria as solitary enemies to understanding them as sophisticated, communicative networks marks a new frontier in biological sciences.

### UPSC Relevance

- **Prelims:** Science and Technology—Basic biology, concepts of symbiosis, bioluminescence, and the mechanism of antibiotics vs. anti-quorum sensing.
- **Mains (GS Paper III):** Developments and their applications and effects in everyday life; Achievements of Indians in science & technology; Indigenization of technology and developing new technology; Issues relating to intellectual property rights and biotechnology.

## 5. Constitutional Status of Vande Mataram and the 2026 MHA Directive

The Ministry of Home Affairs (MHA) has recently issued a directive mandating the playing of all six stanzas of **Vande Mataram** at official functions, requiring all present to stand at attention. This order has reignited a constitutional debate regarding the distinction between the National Anthem and the National Song, the rights of religious minorities, and the limits of executive power in enforcing patriotic observance.

### Key Highlights of the Controversy

- **The 1937 Consensus:** Historically, the Congress Working Committee (including Gandhi, Nehru, and Patel) unanimously decided to adopt only the **first two stanzas** of the song. They recognized that while the first two stanzas describe the beauty of the motherland, the later stanzas invoke specific Hindu deities (Durga, Lakshmi, Saraswati), which could conflict with the monotheistic beliefs of other faiths.
- **Constituent Assembly's Choice:** On January 24, 1950, Dr. Rajendra Prasad declared *Jana Gana Mana* as the National Anthem. While *Vande Mataram* was given equal status as the National Song, the Assembly deliberately focused on the secular first two stanzas for official use to maintain the Republic's inclusive character.



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- **Legal Distinction:** Unlike the National Anthem, the National Song is **not mentioned** in Article 51A (Fundamental Duties) or the Prevention of Insults to National Honour Act, 1971. This implies there is no statutory penalty for not singing or standing for the song.
- **Judicial Precedent (Bijoe Emmanuel Case):** The Supreme Court has established that "standing respectfully" is sufficient to show respect; forcing a citizen to sing—especially if it violates their religious conscience—is a violation of Article 19 (Freedom of Speech) and Article 25 (Freedom of Religion).
- **The "Fixed Star" Principle:** The judiciary maintains that no state official can prescribe a "political or religious orthodoxy" or force citizens to confess faith through acts like mandatory participation in religious-toned verses.
- **Executive vs. Legislative Power:** The current mandate is an **Executive Order**. Legal experts argue that such significant changes to national symbols and civil liberties should ideally require legislative debate or constitutional amendment rather than a ministry directive.



### Constitutional & Legal Provisions

- **Article 19(1)(a):** Protects Freedom of Speech and Expression, which the Supreme Court interprets to include the **"Right to remain silent."**
- **Article 25:** Guarantees the right to freedom of conscience and the right freely to profess, practice, and propagate religion.
- **Article 51A(a):** Specifies the fundamental duty to respect the **National Flag and National Anthem**, notably omitting the National Song.
- **Prevention of Insults to National Honour Act, 1971:** Provides punishment for disrespecting the Constitution, Flag, and Anthem, but does not include provisions for the National Song.
- **Article 162:** Relates to the extent of the Executive power of the State/Union, which is generally co-extensive with legislative power but cannot override fundamental rights.

### Definitions of Key Terms

- **National Anthem vs. National Song:** The Anthem (*Jana Gana Mana*) is a constitutional symbol of sovereignty protected by law. The Song (*Vande Mataram*) is a historical symbol of the freedom struggle with "equal honour" but different legal standing.
- **Constitutional Vandalism:** A term used by legal critics to describe executive actions that undermine the settled consensus or spirit of the Constitution without following the due process of amendment.
- **Jehovah's Witnesses:** A Christian denomination whose members (as seen in the *Bijoe Emmanuel* case) decline to sing any anthem or song other than hymns to God, though they show respect by standing.
- **Secularism (Indian Context):** Unlike Western secularism (strict separation), Indian secularism (*Sarva Dharma Sambhava*) implies the State maintains an equal distance from all religions and does not impose one's religious imagery on others.



## Conclusion

The MHA order to play all six stanzas shifts the National Song from a secular celebration of nature into a religiously charged invocation. While *Vande Mataram* remains a cornerstone of Indian patriotism, the forced inclusion of the latter four stanzas risks violating the "**Right to Conscience**" of diverse citizens. True constitutional patriotism, as envisioned by the founders, lies in the voluntary respect for shared symbols rather than coerced participation in religious verses.

## UPSC Relevance

- **Prelims:** Distinction between National Anthem and National Song; historical background of the 1937 Calcutta resolution; major Supreme Court cases related to Fundamental Rights.
- **Mains (GS Paper II):** Indian Constitution—historical underpinnings, evolution, features, amendments, and significant provisions; Rights and issues related to minorities; Executive vs. Judiciary; Comparison of the Indian constitutional scheme with that of other countries.

## 6. India's Artificial Intelligence (AI) Rules 2026: Takedown Timelines and Ethics

The Government of India has notified its first dedicated legislation concerning AI-generated content and digital media ethics. These rules aim to combat the rise of malicious deepfakes while establishing a framework for transparency in the digital ecosystem. By introducing aggressive takedown windows and mandatory labeling, the policy seeks to balance technological innovation with individual digital rights.

### Key Summary Points for UPSC

- **Strict Takedown Mandates:** The rules establish a two-hour deadline for platforms to remove non-consensual sexual deepfakes upon reporting. For other AI-modified content, the window is three hours.
- **Mandatory Watermarking:** All content significantly generated or modified by AI (text, image, or video) must carry a visible watermark to inform users of its synthetic nature, though basic filters are exempted.
- **Safe Harbour Accountability:** Intermediaries (Social Media Companies) risk losing their "Safe Harbour" legal immunity under the IT Act if they fail to comply with these rules by February 20, 2026.
- **Geographical and Regulatory Context:** India's two-hour window is currently the most stringent globally, surpassing the U.S. "Take It Down" Act (24 hours) and exceeding proactive monitoring requirements in the EU AI Act.
- **Impact on Creative Industries:** While the rules safeguard intellectual property and individual dignity, artists and advertisers have raised concerns regarding creative liberty and potential "shadow banning" of labeled content.
- **Grievance Redressal Mechanism:** The rules streamline the reporting process, though experts remain cautious about the technical capacity of platforms to implement such rapid automated moderation.





### Constitutional & Legal Provisions

- **Information Technology Act, 2000 (Section 79):** The primary legislation governing intermediary liability. The new rules act as a subset of the IT (Intermediary Guidelines and Digital Media Ethics Code) Rules.
- **Article 21 (Right to Privacy):** The Supreme Court in *Puttaswamy v. Union of India* upheld privacy as a fundamental right; these rules provide a regulatory shield against digital identity theft (Deepfakes).
- **Article 19(1)(a):** Freedom of Speech and Expression includes the right to receive truthful information. Labeling AI content prevents the spread of misinformation that could manipulate public opinion.
- **Seventh Schedule (Union List):** "Communication" (Entry 31) grants the Central Government the power to regulate internet-based services and AI technologies.

### Definitions of Key Terms

- **Deepfake:** Synthetic media in which a person in an existing image or video is replaced with someone else's likeness using artificial neural networks.
- **Safe Harbour Protection:** A legal provision that protects social media platforms from being held liable for content posted by their users, provided they follow government-mandated "due diligence."
- **Watermarking:** The process of embedding a digital signal or visible label into AI-generated content to identify its origin and authenticity.
- **Intermediary:** An entity that receives, stores, or transmits electronic records on behalf of another person (e.g., WhatsApp, X, Facebook, Google).

### Global Regulatory Comparison

Country/Region	Key Legislation	Takedown Window	Primary Focus
India	IT (AI) Rules 2026	2 to 3 Hours	Rapid response to Deepfakes
USA	Take It Down Act	24 Hours	Sexual deepfakes & Child safety
EU	EU AI Act / DSA	Not specified (Proactive)	Risk-based classification
Australia	Crim. Code Amendment	Varies	Criminalization of harmful AI

### Conclusion

India's AI rules represent a proactive "Digital Sovereignty" approach. By prioritizing the removal of sexually explicit deepfakes within a two-hour window, the government has placed the onus of safety squarely on big-tech intermediaries. However, the success of this regime will depend on bridging the gap between legislative intent and the technical capability of platforms to detect AI content in real-time without stifling legitimate creative expression.

### UPSC Relevance

- **Prelims:** Identifying the nodal ministry (MeitY); understanding "Safe Harbour" and Section 79 of the IT Act; comparing global AI regulations (EU AI Act vs. India).



- **Mains (GS Paper III):** Challenges to Internal Security through Communication Networks; Basics of AI and Cyber Security; Role of Media and Social Networking Sites in Internal Security Challenges.
- **Mains (GS Paper IV - Ethics):** Ethical concerns of Deepfakes (Consent, Dignity, Truth); Corporate Social Responsibility of Tech Giants in the digital age.

## 7. Geopolitical Shift: Venezuela's Oil Re-entry and India's Energy Security

As U.S. sanctions on Venezuela ease, India is set to potentially receive a significant portion of the 400,000 barrels per day (bpd) of crude oil previously destined for China. This strategic pivot aligns with India's objective to diversify its energy basket while navigating complex trade negotiations with the United States under the current administration.

### Key Summary Points for UPSC

- **Strategic Diversification:** India is re-establishing its energy ties with Venezuela, aiming to restore imports to the pre-2020 level of 400,000 bpd, thereby reducing over-reliance on any single region or supplier.
- **Infrastructure Readiness:** Indian refineries, specifically Reliance's Jamnagar and IOCL's Panipat units, possess the advanced "complexity" required to process Venezuela's heavy, coarse, and viscous crude oil.
- **U.S.-India Trade Dynamics:** The U.S. has recently withdrawn a 25% punitive tariff on Indian imports, linked to a strategic understanding regarding the reduction of Russian oil purchases, prompting India to seek alternatives like Venezuelan crude.
- **Rising Domestic Demand:** With India's petroleum consumption projected to hit a record 252.9 million metric tonnes in FY26 (a 4.65% increase), securing stable long-term supply chains is a national economic priority.
- **Economic Trade-offs:** While Venezuelan oil offers a viable alternative, it presents a fiscal challenge as it may lack the steep \$8-12 per barrel discounts currently offered by Russian suppliers, potentially impacting the overall energy import bill.
- **Global Capacity Expansion:** India currently stands as the world's fourth-largest refiner with a capacity of 258.1 mtpa, which is strategically planned to expand to 309.5 mtpa by 2030 to bolster its role as a global refining hub.

## Venezuela's reopening could mean an oil windfall for India

Caracas may dispatch to India and the US 400,000 barrels per day that it now sends to Beijing

### Constitutional & Legal Provisions

- **Article 73:** Specifies the extent of the Executive power of the Union to include international treaties and trade negotiations conducted by the Ministry of Petroleum and Natural Gas and the Ministry of External Affairs.
- **Seventh Schedule (Union List):** Entries 53 (Regulation and development of oilfields and mineral oil resources) and 14 (Entering into treaties and agreements with foreign countries) empower the Central Government to manage oil diplomacy.



- **Foreign Trade (Development and Regulation) Act, 1992:** Provides the legal framework for the government to regulate the import of essential commodities like crude oil to maintain national economic stability.

### Definitions of Key Terms

- **Coarse/Heavy Crude:** Oil that is highly viscous and dense, requiring complex refining processes (secondary processing units) to convert it into high-value products like petrol or diesel.
- **Refinery Complexity Index:** A measure of the secondary conversion capacity of a refinery; higher complexity allows a refinery to process cheaper, heavier crudes into higher-quality fuels.
- **BPD (Barrels Per Day):** A standard unit of measurement for the production and consumption of crude oil.
- **Sanction Waiver:** A legal exemption granted by a sanctioning body (like the U.S. OFAC) allowing specific trade activities that would otherwise be prohibited.

### Comparative Energy Sourcing (Projected Shift)

Feature	Russian Crude (2022-2025)	Venezuelan Crude (2026 Forecast)
Pricing	High Discount (\$8-12/barrel)	Market-linked / Better than China's rates
Geopolitics	Tensions with G7/U.S.	Improving ties under U.S. reopening
Crude Quality	Medium Sour (Urals)	Heavy/Ultra-heavy
Refining Cost	Lower	Higher (Requires complex units)

### Conclusion

India's pivot back to Venezuelan oil represents a sophisticated balancing act in its "Strategic Autonomy" doctrine. By leveraging its superior refining technology, India is utilizing the geopolitical opening in South America to offset the potential loss of discounted Russian oil. While this shift ensures supply security, the primary challenge for the government remains managing the impact on the current account deficit as the "discount era" of the last few years evolves into a more market-competitive landscape.

### UPSC Relevance

- **Prelims:** Geography of Venezuela (Orinoco Belt); Refining process (Heavy vs Light crude); Nodal agencies for oil imports.
- **Mains (GS Paper II):** Effect of policies and politics of developed and developing countries on India's interests; India-U.S. and India-Venezuela bilateral relations.
- **Mains (GS Paper III):** Energy Security; Infrastructure (Energy sector); Effects of liberalization on the economy.



## 8. India Withdraws from Mali Lithium Project: Security and Geopolitical Implications

India has officially decided to pull out of a critical lithium exploration project in Mali, which was being developed in collaboration with Russia's Rosatom. The decision highlights the growing challenges India faces in securing "critical minerals" from politically volatile regions, specifically the "coup belt" of West Africa, where rising militancy and internal instability threaten foreign investments.

### Key Highlights of the Withdrawal

- **Security Imperatives:** The primary driver for the withdrawal is the deteriorating security environment in Mali, characterized by a surge in al-Qaeda-linked militancy and internal civil unrest.
- **Collaboration with Rosatom:** The project was an rare instance of Indo-Russian collaboration in a third country (West Africa), intended to leverage Russian state nuclear corporation Rosatom's expertise in mineral extraction.
- **Critical Mineral Strategy:** The exit is a strategic setback for India's "Mission Critical Minerals," which aims to secure lithium—the "White Gold"—essential for the domestic electric vehicle (EV) industry and battery storage goals.
- **Western Diplomatic Influence:** The move coincides with urgent advisories from Western nations for their citizens to evacuate Mali, indicating a consensus on the unviability of long-term commercial projects in the current climate.
- **Risk Mitigation Policy:** New Delhi is shifting its focus toward "safer" geographies like the "Lithium Triangle" in South America (Argentina, Bolivia, and Chile) and Australia to ensure a stable supply chain.
- **Geopolitical Balancing:** Pulling out of a Russian-backed project in a conflict zone reflects India's pragmatic approach to avoid being embroiled in regional African power struggles involving Russian mercenaries (Wagner Group) and local insurgents.



### Constitutional & Legal Provisions

- **Article 73:** Extends the Executive power of the Union to international trade and the protection of Indian state-backed investments abroad.
- **National Mineral Policy, 2019:** Emphasizes the need for securing strategic minerals through overseas acquisitions to ensure national industrial security.
- **KABIL (Khanij Bidesh India Ltd):** A joint venture of three CPSEs (NALCO, HCL, and MECL) formed specifically to identify and acquire strategic mineral assets overseas; this entity is the lead negotiator for such international lithium deals.
- **Foreign Policy Directives:** Decisions regarding exits from sovereign projects are guided by the Ministry of External Affairs (MEA) and the Ministry of Mines, balancing economic needs with the safety of Indian personnel.



## Definitions of Key Terms

- **Lithium (White Gold):** A soft, silvery-white alkali metal, critical for making rechargeable batteries for mobile phones, laptops, and electric vehicles.
- **Critical Minerals:** Metallic or non-metallic elements that are essential for modern technologies, economy, or national security, and have a supply chain at risk of disruption.
- **Coup Belt:** A geopolitical term used to describe the region across the Sahel in Africa (including Mali, Niger, and Burkina Faso) that has experienced a series of military takeovers in recent years.
- **Sovereign Risk:** The risk that a foreign central bank or government will alter its laws or default on its obligations, impacting foreign investments and projects.

## Conclusion

The withdrawal from the Mali project underscores the "risk-return" dilemma in India's energy diplomacy. While Mali holds significant lithium potential, the physical risk to assets and personnel outweighed the strategic benefits. This development will likely accelerate India's diplomatic outreach to the "Lithium Triangle" in South America and strengthen the Mineral Security Partnership (MSP) with Western allies to diversify sourcing away from high-conflict zones.

## UPSC Relevance

- **Prelims:** Geography of Mali (Landlocked status, Sahel region, border countries); Identification of "Critical Minerals" by the Ministry of Mines; KABIL and its mandate.
- **Mains (GS Paper II & III):** India's interests in Africa and the impact of regional instability; Energy Security and the transition to Green Energy; Supply chain resilience for high-tech manufacturing; Geopolitics of mineral resources.

## 9. Debt Management Strategy: Government's ₹75,505 Crore G-Sec Switch Auction

The Government of India, in coordination with the Reserve Bank of India (RBI), executed a significant "switch auction" involving the buyback of short-term maturing securities worth ₹75,504.43 crore. By replacing near-term liabilities with long-term debt maturing in 2040, the Centre aims to smoothen its redemption profile and reduce the immediate pressure on the exchequer.

### Key Highlights of the Switch Operation

- **Maturity Extension:** The primary objective was to replace securities maturing in FY2026 and FY2027 with long-term bonds maturing in 2040, effectively pushing back the repayment obligation by 14 years.
- **Volume of Transaction:** The Centre repurchased G-Secs worth ₹75,504.43 crore while issuing fresh bonds worth ₹69,436.15 crore, resulting in a net reduction of the immediate debt stock.
- **Specific Securities Involved:** The buyback targeted high-interest vintage bonds, including the 8.33% GS 2026 and 8.15% GS 2026, which represented significant upcoming redemption pressures.
- **Fiscal Prudence:** This move is a proactive debt management tool used to prevent a "redemption bunching" scenario, where too many bonds mature simultaneously, potentially straining government liquidity.



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- **Interest Rate Dynamics:** By issuing 8.30% GS 2040 bonds in exchange for older high-coupon rates, the government stabilizes its long-term borrowing cost in a fluctuating interest rate environment.
- **Market Liquidity:** Such operations help in managing systemic liquidity and provide the market with longer-duration papers, which are often in high demand by insurance companies and pension funds.

### Constitutional & Legal Provisions

- **Article 292:** Grants the Executive power of the Union to borrow upon the security of the Consolidated Fund of India within limits fixed by Parliament.
- **Article 266(1):** All borrowings by the Government of India form part of the **Consolidated Fund of India**, from which redemptions are eventually made.
- **FRBM Act, 2003:** The Fiscal Responsibility and Budget Management Act mandates the government to ensure long-term macro-economic stability and sustainable debt levels.
- **RBI Act, 1934:** Under Section 20 and 21, the RBI acts as the "Investment Banker" and "Debt Manager" to the Central Government, conducting auctions and managing the public debt office.



### Definitions of Key Terms

- **G-Sec (Government Security):** A tradeable instrument issued by the Central or State Governments acknowledging the government's debt obligation. They are considered "Gilt-edged" (risk-free).
- **Switch Auction:** A liability management exercise where the government buys back short-term securities from investors (or the RBI) and issues long-term securities of equal or similar value in exchange.
- **Redemption Bunching:** A situation where a large volume of debt matures within a short window, potentially causing a cash flow crisis for the borrower (the State).
- **Coupon Rate:** The fixed annual interest rate paid by the bond issuer to the bondholder until the security matures.

### Conclusion

The ₹75,505 crore switch operation is a strategic move to insulate the 2026-27 fiscal years from heavy repayment burdens. By utilizing the RBI's window for this auction, the Centre has demonstrated active "Active Liability Management," ensuring that the fiscal deficit remains manageable and the domestic bond market remains stable without sudden spikes in yields due to massive upcoming redemptions.

### UPSC Relevance

- **Prelims:** Understanding G-Secs, the role of RBI as debt manager, and the mechanics of "Switch Auctions" or "Buybacks."
- **Mains (GS Paper III):** Indian Economy and issues relating to planning, mobilization of resources, and fiscal policy. The significance of debt-to-GDP ratio and the importance of smoothing the debt maturity profile for sustainable growth.



## 10. The Crisis of Commission Inflation in India's Life Insurance Sector

The Indian life insurance industry is witnessing a structural faultline characterized by a sharp divergence between premium growth and distribution costs. While the industry paid ₹60,799 crore in commissions in FY2025, the alarming trend lies in the 18% surge in payouts against a modest 6.7% growth in premiums. This escalation, flagged by the RBI in its Financial Stability Report, suggests that bargaining power has shifted heavily toward corporate intermediaries, potentially eroding value for policyholders.

### Structural Faultlines and Key Highlights

- **Rising Acquisition Costs:** Distribution costs are currently rising nearly three times faster than the business they support, indicating a significant drop in operational efficiency across the sector.
- **Public-Private Divergence:** LIC, with its agency-dominated model, reduced its commission ratio to 5.17%, whereas private insurers reliant on alternate channels (banks/brokers) saw ratios jump to 8.95%.
- **Concentrated Bargaining Power:** The "Bancassurance" model has created an imbalance where banks, controlling over 4,00,000 branches, dictate terms to insurers, leading to commission inflation rather than competitive pricing for consumers.
- **The EOM Framework Paradox:** The shift to the Expenses of Management (EOM) framework in 2023-24 aimed at transparency, but instead allowed institutional intermediaries to assertively demand higher payouts previously hidden in other accounting heads.
- **Impact on Penetration:** Insurance penetration has declined from 4% to 3.7% of GDP. Rising acquisition costs risk making insurance products unviable for middle-income households, threatening the "Insurance for All by 2047" vision.
- **Incentive Misalignment:** Current distribution economics favor "front-loading" (high initial commissions) over "renewal income," which prioritizes immediate sales over long-term policy persistency and service quality.



### Constitutional & Legal Provisions

- **Article 38 (DPSP):** Mandates the State to promote the welfare of the people by securing a social order in which justice—social, economic, and political—informs all institutions, including fair financial services.
- **Insurance Act, 1938:** The primary legislation governing the sector. Section 402A (inserted later) deals with the limitation of expenses of management in life insurance business.
- **IRDAI Act, 1999:** Established the Insurance Regulatory and Development Authority of India (IRDAI) to protect the interests of policyholders and regulate the orderly growth of the industry.
- **IRDAI (Expenses of Management) Regulations, 2023:** Replaced specific commission caps with an aggregate EOM limit, providing insurers more flexibility but requiring stricter board-level oversight.



## Definitions of Key Terms

- **Bancassurance:** A partnership between a bank and an insurance company that allows the insurance company to sell its products to the bank's client base.
- **Commission Ratio:** The percentage of premium income that is paid out as commission to intermediaries; a rising ratio indicates higher costs of acquiring new business.
- **Persistency Ratio:** The percentage of policies remaining in force over a specific period; it is a key metric for measuring customer satisfaction and long-term value.
- **Front-loading:** A commission structure where a disproportionately high percentage of the total commission is paid in the first year of the policy.
- **Open Architecture:** A regulatory setup where a single distributor (like a bank) can sell products from multiple insurance companies to promote competition.

## Conclusion

The escalation of distribution costs is not a mere compliance failure but a structural market issue. To safeguard the industry's sustainability, the regulatory focus must shift from process-based compliance to outcome-based metrics like service satisfaction and claims experience. Rebalancing incentives toward renewal income and establishing joint RBI-IRDAI oversight for Bancassurance are essential steps to ensure that the bargaining power of distributors does not come at the cost of the common policyholder's savings.

## UPSC Relevance

- **Prelims:** Understanding IRDAI and RBI mandates; basic concepts like Bancassurance, EOM, and Insurance Penetration vs. Density.
- **Mains (GS Paper III):** Mobilization of Resources; Indian Economy and issues relating to planning and growth; Impact of financial sector regulations on inclusive growth and social security.

## 11. SHANTI Act 2026: Private Participation and the New Nuclear Liability Framework

The Strategic Harnessing of Atomic Energy for National Transformation (SHANTI) Act, passed during the Winter Session of Parliament, marks a paradigm shift in India's nuclear energy policy. By opening the sector to private players and amending the liability protocols established under the Civil Liability for Nuclear Damage Act (CLNDA) 2010, the government aims to achieve a target of 100 GW by 2047. However, the legislation has sparked intense debate over supplier indemnity and victim compensation.

### Key Summary Points for UPSC

- **End of State Monopoly:** The Act terminates the Union government's exclusive control over nuclear power, allowing private domestic entities to own and operate nuclear power plants for the first time.





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- **Supplier Indemnity & Recourse:** A critical departure from the CLNDA is the omission of the "Right of Recourse." Suppliers are now indemnified, meaning operators cannot sue them for defective equipment or design flaws that lead to accidents.
- **Liability Caps:** The Act sets an operator's liability cap at ₹100 crore for small reactors and ₹3,000 crore for large plants. The total liability, including the State's share, is capped at 300 million Special Drawing Rights (approx. ₹3,900 crore).
- **Legal Immunity:** The SHANTI Act omits Clause 46 of the previous framework, effectively preventing victims from using other civil or criminal laws to seek additional damages from operators or suppliers.
- **Regulatory Oversight:** It provides a legislative framework for the Atomic Energy Regulatory Board (AERB) but ties its independence to the Atomic Energy Commission (AEC) for member selection, raising concerns about "regulatory capture."
- **Global Alignment:** The Act aligns India's liability rules with international conventions (like the CSC), a long-standing demand of multinational suppliers from the U.S. and France to facilitate technology transfer.

### Constitutional & Legal Provisions

- **Article 246 (Union List):** "Atomic Energy and mineral resources necessary for its production" (Entry 6) falls under the exclusive jurisdiction of the Parliament.
- **Atomic Energy Act, 1962:** The parent legislation that originally restricted nuclear activities to the State; the SHANTI Act significantly amends this stance.
- **Doctrine of Absolute Liability:** Established by the SC in *M.C. Mehta v. Union of India*, this doctrine holds hazardous industries liable for damages without exceptions. Critics argue the SHANTI Act's "natural disaster" exemption dilutes this.
- **Right to Life (Article 21):** The Supreme Court has consistently held that the right to a clean and safe environment is part of the Right to Life, which forms the basis for legal challenges against liability caps.

### Definitions of Key Terms

- **Supplier Indemnity:** A legal protection that shields the manufacturer of nuclear components from financial or legal consequences if those components fail and cause an accident.
- **Right of Recourse:** The legal right of a nuclear plant operator to claim damages from the supplier if an accident is caused by the supplier's "act of omission or commission" or defective supplies.
- **Special Drawing Rights (SDR):** An international reserve asset created by the IMF. Its value is based on a basket of five currencies (US Dollar, Euro, Chinese Renminbi, Japanese Yen, and British Pound).
- **Moral Hazard:** A situation where an entity takes more risks because the potential costs or burdens of those risks are borne by others (in this case, the victims or the State).



### Comparative Analysis of Liability Frameworks

Feature	CLNDA 2010 (Old)	SHANTI Act 2026 (New)
<b>Operator</b>	Only Govt/PSUs	Govt & Private Entities
<b>Supplier Liability</b>	Right of Recourse exists	Suppliers fully indemnified
<b>Victim Remedy</b>	Can invoke other civil/criminal laws	Restricted to the SHANTI Act
<b>Natural Disaster</b>	Operator held liable	Operator exempted

#### Conclusion

The SHANTI Act prioritizes "Ease of Doing Business" in the high-tech energy sector by insulating private capital and global suppliers from the catastrophic financial risks of nuclear accidents. While this may accelerate capacity addition and attract foreign investment, it creates a potential gap in accountability. The significant disparity between the ₹3,900 crore liability cap and the multi-lakh-crore damages seen in Fukushima or Chernobyl suggests that the ultimate financial and environmental burden of a mishap would fall on the Indian taxpayer.

#### UPSC Relevance

- **Prelims:** Nuclear power capacity in India; Atomic Energy Regulatory Board (AERB); SDR valuation; Major nuclear accidents (Chernobyl, Fukushima, Three Mile Island).
- **Mains (GS Paper II):** Government policies and interventions for development; Regulatory bodies; International treaties and their impact on domestic law.

## 12. Dal Lake Conservation Shift: Shelving Relocation for In-Situ Protection

The Jammu and Kashmir government has recently shelved the ambitious ₹416.72-crore Dal Lake restoration project, which originally proposed the relocation of nearly 9,000 families. Shifting away from the 2009 "Rakh-e-Arth" resettlement model, the new policy adopts an **in-situ conservation approach**, recognizing lake dwellers as integral stakeholders in the ecosystem. This shift marks a significant change in urban environmental governance, prioritizing socio-ecological integration over mass displacement.

#### Key Summary Points for UPSC

- **Strategic Policy Reversal:** The 17-year-old relocation plan was scrapped after achieving only 27% progress, failing primarily due to poor infrastructure at resettlement sites and the ecological unsuitability of the marshy Bemina area.
- **Anthropogenic Pressures:** Dal Lake faces severe degradation from "point and non-point" sewage sources, encroachment, and nutrient enrichment, leading to a massive shrinkage in water spread and the rise of invasive weeds.
- **In-Situ Conservation Model:** The new plan proposes transforming 58 internal hamlets into "eco-hamlets," installing modular Sewage Treatment Plants (STPs), and dredging interior channels to restore water circulation.



- **Ecosystem Stakeholders:** Under the new High-Level Committee recommendations, lake dwellers are categorized as an "integral part" of the ecosystem rather than a threat, emphasizing community-led conservation.
- **Hydrological Revitalization:** Key technical focus has shifted to widening interior water channels to improve navigation and water movement, addressing the "stagnation" that fuels eutrophication.
- **Financial Re-allocation:** A fresh Detailed Project Report (DPR) by IIT Roorkee, worth ₹212.38 crore under the PM's Development Package, is now the primary vehicle for the "Integrated Management of Dal-Nigeen Lake Ecosystem."



### Constitutional & Legal Provisions

- **Article 48A (DPSP):** Mandates that the State shall endeavor to protect and improve the environment and safeguard the forests and wildlife of the country.
- **Article 51A(g) (Fundamental Duties):** Explicitly states it is the duty of every citizen to protect and improve the natural environment including forests, lakes, rivers, and wildlife.
- **Ramsar Convention Principles:** Although Dal Lake is not yet a designated Ramsar site, its management follows international standards for the "wise use" of wetlands, emphasizing the integration of local livelihoods with conservation.
- **The Environment (Protection) Act, 1986:** Provides the overarching legal framework under which the J&K Lake Conservation and Management Authority (LCMA) operates to regulate activities within the eco-sensitive zone.

### Definitions of Key Terms

- **In-situ Conservation:** The preservation of components of biological diversity or ecosystems in their natural habitats; in this context, it refers to protecting the lake while allowing human settlement within managed zones.
- **Eutrophication:** A process where a water body becomes overly enriched with nutrients (nitrates and phosphates), leading to excessive plant growth (algae/weeds) and depletion of dissolved oxygen.
- **Anthropogenic Pressure:** Environmental stress or degradation caused by human activities, such as untreated sewage discharge and deforestation.
- **Rakh-e-Arth:** A resettlement colony in Srinagar's Bemina area established for displaced Dal dwellers, which faced criticism for being built on "low-lying silt/clay" prone to liquefaction.

### Comparison: Relocation vs. In-Situ Model

Feature	Relocation Model (2009)	In-Situ Conservation (2026)
Philosophy	Segregation (Human vs. Nature)	Integration (Eco-hamlets)
Livelihood	Displacement from tourism/fishing hubs	Livelihood preservation on-site
Infrastructure	Centralized resettlement colony	Decentralized Modular STPs



Feature	Relocation Model (2009)	In-Situ Conservation (2026)
Outcomes	Low success (27%); social distress	High community participation expected

### Conclusion

The decision to shelve the mass relocation of Dal dwellers signals a pragmatic acceptance of the socio-economic realities of Srinagar. By pivoting to an in-situ model, the J&K government aims to balance the "liquid heart" of Kashmir's tourism with the rights of its traditional inhabitants. The success of this transition now hinges on the timely execution of modular STPs and scientific dredging to ensure that "living on the lake" does not translate into the "death of the lake."

### UPSC Relevance

- **Prelims:** Geography of J&K (Dal Lake, Jhelum River system, floating gardens or 'Raad'); National Plan for Conservation of Aquatic Ecosystems (NPCA).
- **Mains (GS Paper III):** Environmental Impact Assessment (EIA); Conservation, environmental pollution, and degradation; Sustainable Urbanization.
- **Mains (GS Paper II):** Welfare schemes for vulnerable sections; Challenges of resettlement and rehabilitation (R&R) in ecologically sensitive zones.
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