



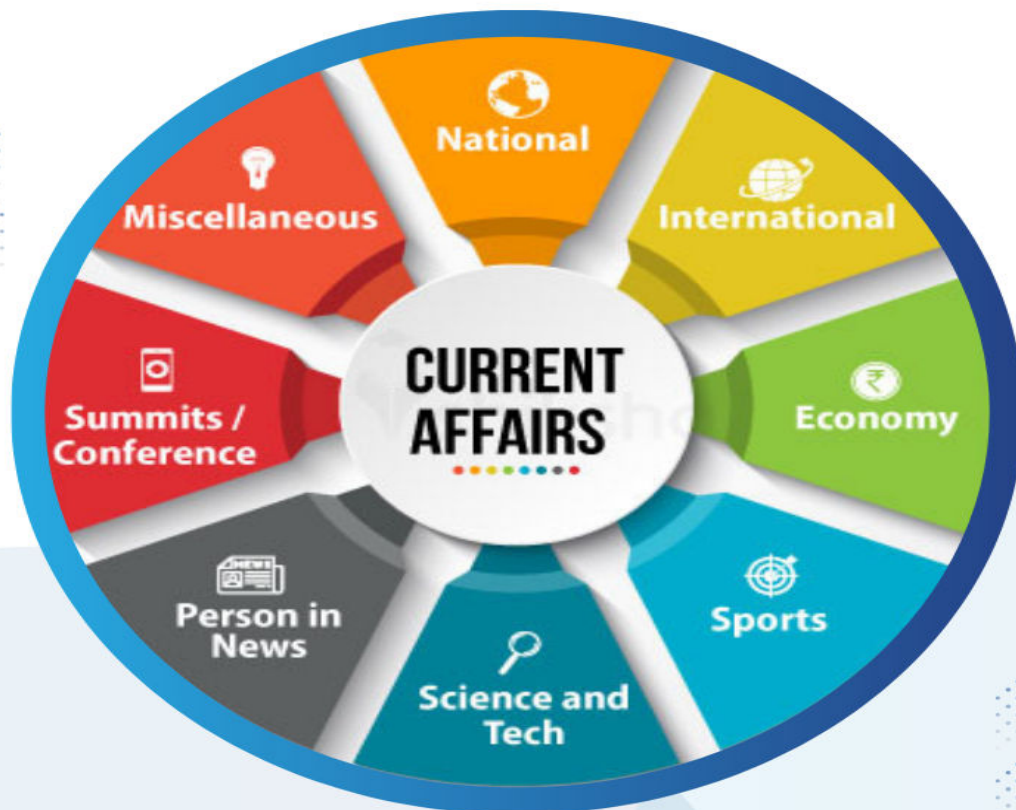
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# VIDHVATH IAS KAS ACADEMY & STUDY CENTRE

## DAILY CURRENT AFFAIRS

FOR UPSC CIVIL SERVICE EXAMINATION

**DATE: 06/05/2026 (WEDNESDAY)**



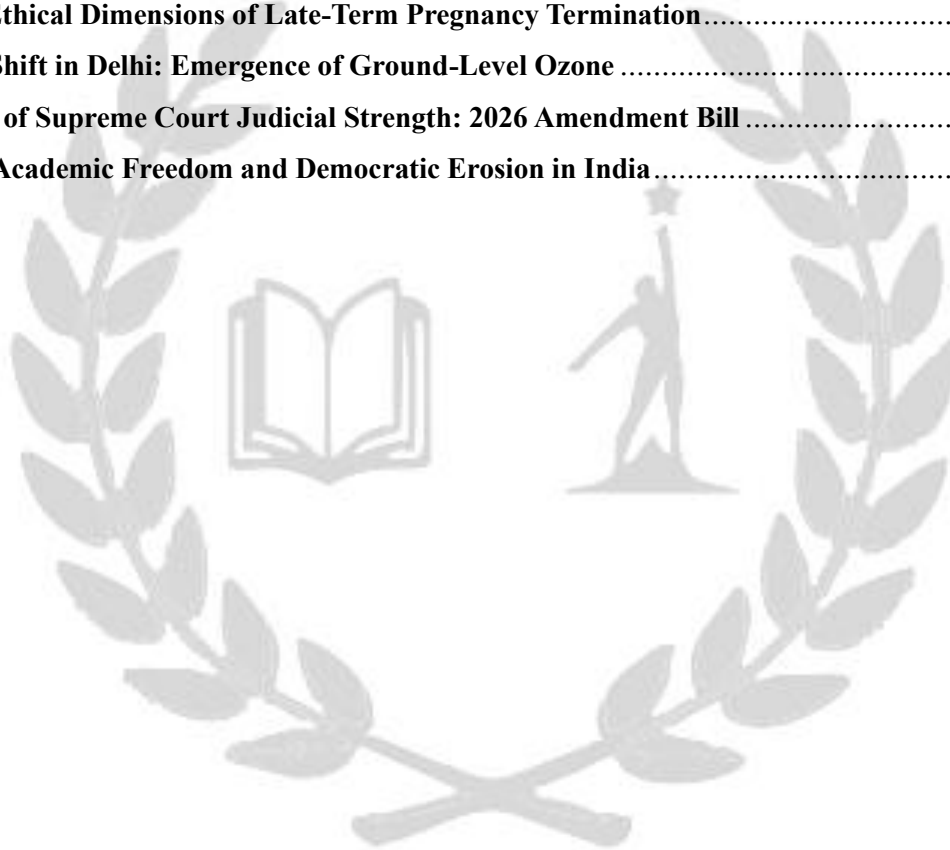
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## **Table of Contents**

1. Repatriation of Gold Reserves by the RBI: Strategic and Economic Implications .....	2
2. Crisis and Viability of Payments Banks in India .....	3
3. Emergency Credit Line Guarantee Scheme (ECLGS 5.0): Strategic Financial Cushion.....	5
4. National Small Savings Fund (NSSF) and Fiscal Deficit Management .....	6
5. Resilience of India as a Leading Emerging Market (EM) .....	8
6. India-Vietnam Defence Cooperation: The BrahMos Dimension.....	10
7. RBI Proposal: Foreign Currency Bond Issuance by PSBs .....	11
8. New Standard Operating Procedure (SOP) for FDI Clearance .....	13
9. Legal and Ethical Dimensions of Late-Term Pregnancy Termination.....	15
10. Pollution Shift in Delhi: Emergence of Ground-Level Ozone .....	16
11. Expansion of Supreme Court Judicial Strength: 2026 Amendment Bill.....	18
12. Declining Academic Freedom and Democratic Erosion in India.....	19



**VIDHVATH IAS ACADEMY**



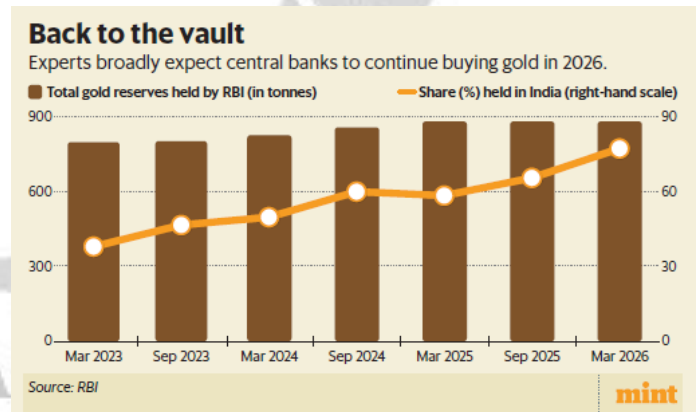
# 1. Repatriation of Gold Reserves by the RBI: Strategic and Economic Implications

## Key Highlights and Summary

- **Strategic Repatriation:** The Reserve Bank of India (RBI) shifted over 100 tonnes of gold from the UK to domestic vaults in the six months ending March 2026, bringing total gold stored within India to 680 tonnes.
- **Shift in Storage Dynamics:** Historically, a significant portion of India's gold was held with the Bank of England and the Bank for International Settlements (BIS); however, domestic holdings have surged as the share of gold stored overseas dropped from 48.5% in 2023 to 22% by end-March 2026.
- **Diversification of Reserves:** Gold now constitutes approximately 17% of India's total \$698.5 billion reserves, a steady increase from 7.8% in 2023, reflecting a move to reduce over-reliance on foreign currency assets (FCAs).
- **Mitigating Geopolitical Risk:** The move is largely driven by "weaponization of finance" concerns, following the freezing of Russia's foreign assets by Western nations, prompting central banks to prioritize physical possession to avoid potential sanctions.
- **Global Trend of Accumulation:** Led by nations like Poland and India, central banks are aggressively buying gold (244 tonnes in Q1 2026 alone) to hedge against rising US Treasury yields and global inflationary pressures.
- **Signaling Economic Strength:** Keeping gold onshore serves as a psychological buffer for global investors, signaling that India possesses immediate "firepower" to handle Balance of Payments (BoP) crises without external interference.

## Conceptual Definitions

- **Gold Repatriation:** The process of a country moving its physical gold reserves from foreign storage locations (like London or New York) back to its own sovereign territory.
- **Foreign Exchange (Forex) Reserves:** Assets held by a central bank in foreign currencies, gold, and Special Drawing Rights (SDRs) to back liabilities and influence monetary policy.
- **Sanction Net:** A restrictive measure where a country's assets held in foreign jurisdictions are frozen or seized, preventing their use in international trade or debt servicing.



## Constitutional and Legal Provisions

- **RBI Act, 1934:** Section 17 and Section 33 of the Act empower the RBI to manage the nation's foreign exchange reserves and authorize the purchase, sale, and custody of gold as part of its "Issue Department" and "Banking Department" assets.
- **Management of Forex:** While the Government of India sets the overall policy framework, the RBI acts as the custodian and manager of reserves under the legal mandate to maintain external stability.
- **Article 246:** Under the Seventh Schedule (Union List), the Parliament has exclusive power to legislate on matters related to currency, coinage, legal tender, and foreign exchange.



## Additional Important Keypoints

- **Storage Logistics:** Domestic gold is primarily stored in secure vaults in Mumbai and Nagpur.
- **Opportunity Cost:** While gold provides security, it does not yield interest like sovereign bonds; however, the current yield volatility in US Treasuries has made gold's capital appreciation more attractive.
- **Confidence Building:** Repatriation reduces the storage costs paid to foreign central banks and eliminates "counterparty risk"—the danger that the holding institution might fail to deliver the asset during a crisis.

## Conclusion

The RBI's decision to bring gold back to Indian soil marks a shift toward "strategic autonomy" in financial management. In an era of fragmented geopolitics and volatile debt markets, physical possession of gold ensures that India's ultimate "reserve of last resort" remains liquid, safe, and immune to external diplomatic pressures. This de-risking strategy strengthens the rupee's credibility and fortifies the nation against global economic shocks.

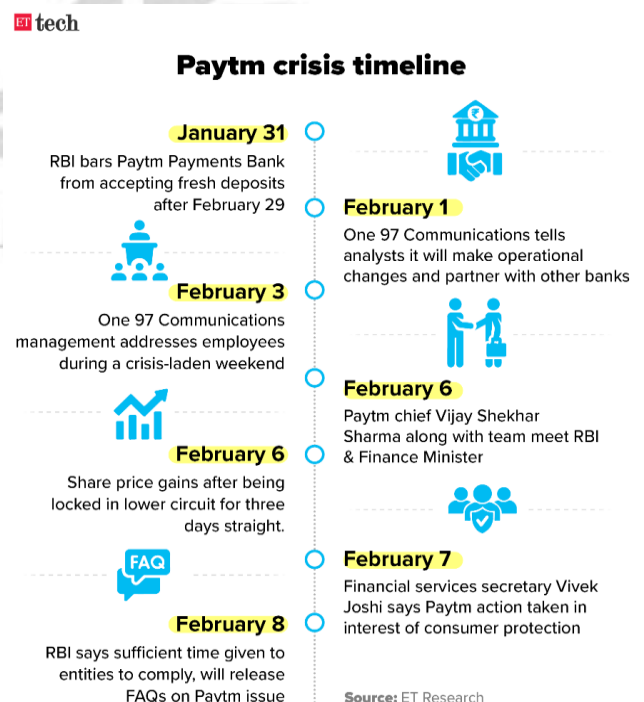
## UPSC Relevance

- **General Studies Paper III (Economy):** Issues relating to mobilization of resources, growth, and development; External sector and Forex reserve management.
- **General Studies Paper II (International Relations):** Impact of global geopolitics (e.g., Russia-Ukraine conflict) on domestic policy and the concept of "Strategic Autonomy."
- **Prelims Perspective:** Composition of India's Forex reserves, functions of the RBI, and trends in global gold demand reported by organizations like the World Gold Council.

## 2. Crisis and Viability of Payments Banks in India

### Key Highlights and Summary

- **Regulatory Crackdown:** The RBI's cancellation of Paytm Payments Bank's licence due to persistent supervisory non-compliance and onboarding violations has triggered a survival crisis for the "differentiated banking" model in India.
- **The UPI Challenge:** The rapid proliferation of the Unified Payments Interface (UPI) has eroded the core value proposition of payments banks; UPI's zero-cost, bank-to-bank transfers have rendered digital wallets and small-value stored balances largely redundant.
- **Structural Revenue Constraints:** Unlike traditional commercial banks that earn through high-interest lending spreads (averaging 10-12%), payments banks are legally barred from lending, forcing them to rely on thin margins (6-7%) from government securities and fee-based services.





- **Market Concentration:** The sector exhibits heavy dominance by a few players; India Post Payments Bank (IPPB) holds 73% of total deposits, leveraging its massive rural postal network, leaving little room for smaller private entities to scale.
- **Profitability Lag:** Despite being conceived in 2014, the sector only turned profitable in 2022-23; however, this recovery remains fragile due to high compliance costs, intense fintech competition from platforms like PhonePe and Google Pay, and limited monetization avenues.
- **Divergence from Global Models:** While mobile money (e.g., M-Pesa) revolutionized finance in Sub-Saharan Africa, India's model faces "obsolescence risk" due to near-universal bank account ownership under Jan Dhan Yojana and the "public good" nature of free digital payments.

### Conceptual Definitions

- **Differentiated Banks:** Specialized banks licensed by the RBI to provide specific services or cater to a particular niche, such as Payments Banks (deposits/payments) and Small Finance Banks (credit to unserved sections).
- **Payments Bank:** A non-full-service bank that can accept demand deposits (up to ₹2 lakh) and offer remittance services but cannot issue credit cards or loans.
- **Net Interest Margin (NIM):** The difference between the interest income earned by a bank and the interest paid out to its lenders/depositors, which is structurally narrow for payments banks.

### Constitutional and Legal Provisions

- **Banking Regulation Act, 1949:** Provides the legal framework for the RBI to grant and cancel banking licences and conduct "Supervisory Action" against non-compliant entities.
- **RBI Act, 1934:** Empowers the central bank to regulate the credit system and manage the country's monetary stability.
- **Nachiket Mor Committee (2014):** The expert committee on Comprehensive Financial Services for Small Businesses and Low Income Households that originally recommended the creation of Payments Banks.

### Additional Important Keypoints

- **Investment Mandate:** Payments banks must invest 75% of their demand deposit balances in Statutory Liquidity Ratio (SLR) eligible Government securities with maturity up to one year.
- **Financial Inclusion Paradox:** While payments banks were meant to drive inclusion, the success of the PM Jan Dhan Yojana (PMJDY) meant that the "unbanked" population they targeted now already has functional savings accounts with commercial banks.
- **Operational Costs:** High upfront technology costs and strict KYC (Know Your Customer) compliance requirements have made the low-margin business model difficult to sustain for most of the 11 original "in-principle" licensees.

### Conclusion

The "Payments Bank" experiment in India stands at a crossroads. While the model successfully pioneered digital-first banking, the concurrent rise of UPI as a free public utility and the saturation of basic savings accounts have stripped these banks of their unique competitive edge. The exit of a major player like Paytm suggests that for the remaining entities, survival will depend on transitioning into Small Finance Banks or finding niche para-banking roles that UPI cannot fulfill.



## UPSC Relevance

- **General Studies Paper III (Economy):** Evolution of the banking sector, financial inclusion initiatives, and the impact of fintech on traditional banking models.
- **General Studies Paper II (Governance):** Regulatory role of the RBI and the effectiveness of differentiated banking in reaching the "last mile."
- **Prelims Perspective:** Specific restrictions on Payments Banks (e.g., no lending, no NRIs), deposit limits, and the impact of SLR requirements on their profitability.

## 3. Emergency Credit Line Guarantee Scheme (ECLGS 5.0): Strategic Financial Cushion

### Key Highlights and Summary

- **Fiscal Stimulus for Resilience:** The Union Cabinet has approved an ₹18,100-crore allocation for ECLGS 5.0, forming part of a broader ₹50,000-crore support package aimed at stabilizing sectors like shipping, railways, and electronics amid global volatility.
- **Credit Multiplier Effect:** This government-backed guarantee is projected to facilitate an additional credit flow of approximately ₹2.55 trillion into the economy, addressing liquidity mismatches caused by the West Asia crisis and geopolitical disruptions.
- **Tiered Guarantee Coverage:** The scheme provides a 100% guarantee for MSMEs and a 90% guarantee for non-MSMEs and the aviation sector (specifically allocated ₹5,000 crore) on defaulted amounts of the additional credit facility.
- **Scope of Credit Access:** Eligible borrowers can access additional collateral-free credit of up to 20% of their peak outstanding debt, specifically designed to ease working capital pressures and prevent business insolvency.
- **Sectoral Diversification:** Beyond MSMEs, the scheme identifies critical infrastructure and high-employment sectors like aviation and electronics to sustain operations and protect employment during external shocks.
- **Operational Mechanism:** By providing sovereign guarantees, the scheme encourages Banks and Non-Banking Financial Companies (NBFCs) to lend to stressed sectors without the fear of rising Non-Performing Assets (NPAs).



Emergency Credit Line  
Guarantee Scheme (ECLGS)

### Conceptual Definitions

- **Credit Guarantee:** A financial mechanism where a third party (the government) promises to pay the lender if the borrower defaults, thereby reducing the risk for the lender.
- **Liquidity Stress:** A condition where a business has sufficient long-term assets but lacks enough cash or liquid assets to meet its immediate short-term obligations.
- **MSME (Micro, Small and Medium Enterprises):** Defined under the MSMED Act based on investment in plant/machinery and annual turnover (e.g., Micro: Investment <₹1cr, Turnover <₹5cr).



## Constitutional and Legal Provisions

- **Article 292:** Empowering the Union Government to give guarantees within limits fixed by Parliament, providing the constitutional basis for sovereign guarantee schemes.
- **FRBM Act, 2003:** While the government provides guarantees, these are "contingent liabilities" that must be disclosed under the Fiscal Responsibility and Budget Management framework to ensure transparency in fiscal health.
- **MSME Development (MSMED) Act, 2006:** The legal bedrock for policy interventions aimed at enhancing the competitiveness and credit flow to the MSME sector.

## Additional Important Keypoints

- **Geopolitical Linkage:** The scheme specifically targets "short-term liquidity mismatches" triggered by the West Asia crisis, highlighting the vulnerability of Indian supply chains and shipping costs to external conflicts.
- **Collateral-Free Nature:** The additional credit is provided without requiring further collateral, which is crucial for MSMEs that often lack additional assets to pledge during a crisis.
- **National Credit Guarantee Trustee Company (NCGTC):** The implementing agency that manages the guarantee trust and handles claims from lending institutions.
- **Employment Preservation:** By stabilizing working capital, the scheme acts as a social safety net, preventing large-scale layoffs in labor-intensive sectors like aviation and manufacturing.

## Conclusion

ECLGS 5.0 represents a proactive shift in India's economic management, moving from generic stimulus to targeted "geopolitical hedging." By absorbing the credit risk of stressed businesses, the government ensures that external shocks do not translate into domestic industrial collapse. However, the long-term success of the scheme depends on the eventual recovery of global trade routes and the ability of businesses to transition from credit-supported survival to organic growth.

## UPSC Relevance

- **General Studies Paper III (Economy):** Government budgeting, effects of liberalization on the economy, and changes in industrial policy.
- **General Studies Paper II (Governance):** Government schemes for various sectors and their design/implementation.
- **Prelims Perspective:** Specifics of ECLGS (Guarantee %, implementing agency NCGTC), definition of MSMEs, and the impact of the West Asia crisis on India's "Current Account Deficit" and "Import Cover."

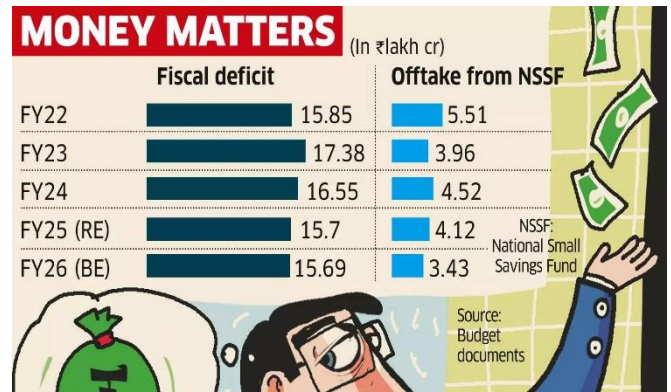
## 4. National Small Savings Fund (NSSF) and Fiscal Deficit Management

### Key Highlights and Summary

- **Increased Fiscal Reliance:** The Central Government has increasingly leaned on the National Small Savings Fund (NSSF) to finance its budget deficit, with collections rising to ₹2.19 trillion in the 11 months leading to February 2026.



- **Reduction in Market Borrowing:** Robust inflows into long-term, lock-in-based schemes like the Public Provident Fund (PPF) and National Savings Certificate (NSC) have provided a "stable cushion," allowing the government to reduce its reliance on volatile market bond auctions.
- **Interest Rate Attraction:** Despite global economic uncertainty, a 21.7% increase in NSSF collections reflects a household shift toward these instruments, driven by marginally higher interest rates and the sovereign guarantee of returns compared to equities or private bonds.
- **Counteracting Yield Pressures:** By utilizing small savings, the government can contain the supply of government securities (G-Secs) in the open market, which helps in softening bond yields and reducing the overall interest cost of public debt.
- **Impact of Tax Regimes:** While the "New Tax Regime" does not offer deductions for these investments, the "Old Regime" under Section 80C continues to drive massive inflows, particularly in March, as taxpayers seek to maximize their ₹1.5 lakh deduction limit.
- **Fiscal Deficit Targets:** For FY26, the government has pegged the fiscal deficit at 4.4% of GDP (₹15.58 trillion), with the NSSF expected to contribute a revised estimate of ₹3.72 trillion toward this financing.



### Conceptual Definitions

- **National Small Savings Fund (NSSF):** Established in 1999 within the Public Account of India, it pools all collections from small savings schemes. The net collections are invested in Central and State Government special securities.
- **Fiscal Deficit:** The gap between the government's total expenditure and its total receipts (excluding borrowings), indicating the total amount of money the government needs to borrow.
- **Bond Yields:** The annual return an investor gets on a bond. When the government borrows less from the market, bond prices rise and yields fall, lowering borrowing costs for the entire economy.

### Constitutional and Legal Provisions

- **Article 266(2):** Small savings collections are credited to the **Public Account of India**, not the Consolidated Fund. This money does not belong to the government; it belongs to the depositors, and the government acts as a banker or custodian.
- **Government Savings Promotion Act, 1973:** The primary legislation (amended recently) that governs the operation and regulation of small savings instruments in India.
- **Article 292 & 293:** These articles define the borrowing powers of the Union and State Governments respectively. NSSF acts as an "internal debt" component under these provisions.

### Additional Important Keypoints

- **Shyamala Gopinath Committee:** The benchmark for small savings interest rates is based on this committee's recommendation to link rates to G-Sec yields of comparable maturity with a spread of 25–100 basis points.



- **Administrative Structure:** While the Department of Economic Affairs (Ministry of Finance) oversees policy, the **National Savings Institute (NSI)** handles promotion, and India Post serves as the primary distribution channel.
- **Non-Lapsable Nature:** Unlike the Consolidated Fund, the NSSF is a non-lapsable fund where balances are carried forward annually, providing a consistent liquidity pool for the government.

### Conclusion

The surge in NSSF collections acts as a vital "internal hedge" for India's fiscal policy. By channeling domestic household savings into public debt, the government not only fosters a culture of thrift but also secures a low-risk financing route that is insulated from global capital flight. However, the sustainability of this model depends on balancing attractive interest rates for savers with the government's need to keep its own borrowing costs manageable.

### UPSC Relevance

- **General Studies Paper III (Economy):** Government budgeting, mobilization of resources, and the structure of domestic debt.
- **General Studies Paper II (Governance):** Social security aspects of schemes like Sukanya Samriddhi Yojana and Senior Citizens Savings Scheme.
- **Prelims Perspective:** Difference between Public Account and Consolidated Fund, the role of NCGTC or NSI, and the impact of NSSF on the "Crowding Out" effect in the credit market.

## 5. Resilience of India as a Leading Emerging Market (EM)

### Key Highlights and Summary

- **Shock Absorption Capacity:** A Moody's Ratings report highlights that India, along with other large emerging economies, has successfully navigated five years of continuous global shocks (pandemic, geopolitical conflicts, and interest rate hikes) without losing international market access.
- **Policy Framework Strength:** The resilience is attributed to significantly improved domestic policy frameworks, including inflation targeting, fiscal consolidation efforts, and digital infrastructure that enhances governance efficiency.
- **Robust External Buffers:** India's substantial foreign exchange reserves and a manageable current account deficit have acted as a shield against external volatility and capital outflows.
- **Institutional Stability:** Stronger regulatory oversight in the banking sector and a transition toward a more formal economy through GST and IBC have reduced the vulnerability of the financial system.
- **Market Credibility:** Unlike many peers, India maintained its investment-grade rating and continued to attract Foreign Direct Investment (FDI), signaling high investor confidence in its long-term growth trajectory.
- **Domestic Demand Insulation:** A massive domestic consumption market provides a "safety net," making India's GDP growth less dependent on global trade cycles compared to export-led emerging markets.

### Conceptual Definitions

- **Emerging Markets (EMs):** Nations with some characteristics of a developed market but which do not yet fully meet its standards; they typically experience rapid growth and high industrialization.



- **Market Access:** The ability of a sovereign nation or its businesses to borrow money from international capital markets by issuing bonds or securities.
- **External Shocks:** Unexpected events originating outside a country's borders (like a global oil price surge or a US Federal Reserve rate hike) that have a significant negative impact on its economy.



### Constitutional and Legal Provisions

- **Article 292:** Authorizes the Union Government to borrow upon the security of the Consolidated Fund of India, within limits set by Parliament.
- **FEMA, 1999:** The Foreign Exchange Management Act provides the legal framework for managing foreign exchange transactions, essential for maintaining external stability.
- **FRBM Act, 2003:** The Fiscal Responsibility and Budget Management Act mandates the government to ensure inter-generational equity in fiscal management and long-term macro-economic stability.

### Additional Important Keypoints

- **Digital Public Infrastructure (DPI):** India's "India Stack" (Aadhaar, UPI, Gati Shakti) has lowered transaction costs and improved the direct benefit transfer system, reducing fiscal leakage during crises.
- **Banking Sector Health:** The "Twin Balance Sheet" problem has largely been resolved, with Scheduled Commercial Banks reporting lower Gross NPAs and higher Capital to Risk-Weighted Assets Ratio (CRAR).
- **Diversified Trade:** While global demand remains weak, India's shift toward exporting high-end services and entering Global Value Chains (GVCs) through PLI schemes has diversified its economic risks.
- **Monetary Policy Efficacy:** The Monetary Policy Committee (MPC) has been proactive in managing the "impossible trinity"—balancing capital flows, exchange rate stability, and independent monetary policy.

### Conclusion

India's emergence as a "resilient island" in a turbulent global economy is the result of a decade of structural reforms. By prioritizing macroeconomic stability over populist spending and building deep foreign exchange buffers, the Indian economy has moved from being part of the "Fragile Five" in 2013 to a pillar of global growth in 2026. This stability ensures that the nation remains a preferred destination for global capital, even when external conditions remain restrictive.

### UPSC Relevance

- **General Studies Paper III (Economy):** Indian Economy and issues relating to planning, mobilization of resources, growth, development, and employment.
- **General Studies Paper II (International Relations):** Impact of global institutions (like Ratings Agencies) on national policy and the geopolitical significance of economic resilience.



- **Prelims Perspective:** Definitions of "Investment Grade," role of Credit Rating Agencies, components of Forex reserves, and features of the FRBM Act.

## 6. India-Vietnam Defence Cooperation: The BrahMos Dimension

### Key Highlights and Summary

- **Strategic High-Level Visit:** Vietnamese President To Lam's state visit to India (5–7 May 2026) marks a critical juncture in the Comprehensive Strategic Partnership, with a primary focus on deepening maritime security and defence industrial cooperation.
- **Potential BrahMos Acquisition:** Discussions are centered on a potential \$629 million (approx. ₹6,000 crore) deal for the BrahMos supersonic cruise missile, which would include comprehensive training, technical integration, and long-term logistical support.
- **Shift in Export Strategy:** This development follows India's successful BrahMos export to the Philippines, signaling New Delhi's transition from a leading arms importer to a significant defence exporter under the "Atmanirbhar Bharat" initiative.
- **Maritime Security Synergy:** The sale reflects shared interests in maintaining a rules-based order in the Indo-Pacific, specifically addressing regional security dynamics in the South China Sea where both nations advocate for freedom of navigation.
- **Capacity Building:** Beyond hardware, the engagement emphasizes "Integrated Defence Partnerships," involving joint exercises, hydrography cooperation, and the potential for a fresh Line of Credit (LoC) for defence procurement.
- **Geopolitical Balancing:** While a formal signing may not occur during this specific visit, the ongoing negotiations underscore India's "Act East Policy" and its role as a "Net Security Provider" in the Southeast Asian region.



### Conceptual Definitions

- **Supersonic Cruise Missile:** A missile that travels at speeds greater than the speed of sound (Mach 1) but typically less than Mach 5, maintaining a constant speed throughout its flight path.
- **Comprehensive Strategic Partnership:** The highest level of diplomatic and economic cooperation India accords to its closest international partners, involving deep integration in security, trade, and technology.
- **Line of Credit (LoC):** A soft loan extended by one country to another at concessional interest rates, often earmarked for the purchase of goods and services from the lending country.

### Constitutional and Legal Provisions

- **Article 51:** A Directive Principle of State Policy (DPSP) which mandates the State to promote international peace and security and maintain just and honorable relations between nations.
- **The Weapons of Mass Destruction (WMD) Act, 2005:** Regulates the export of dual-use technologies and materials, ensuring that India's defence exports comply with international non-proliferation standards.



- **MTCR Compliance:** As a member of the Missile Technology Control Regime (MTCR), India adheres to strict guidelines regarding the export of missile systems with ranges exceeding 300km, a factor that influences the specific variants of BrahMos offered for export.

### Additional Important Keypoints

- **BrahMos Specifications:** Jointly developed by India (DRDO) and Russia (NPO Mashinostroyeniya), it is a "fire and forget" weapon capable of being launched from land, sea, sub-sea, and air.
- **Defence Credit Lines:** India has previously extended \$100 million and \$500 million Lines of Credit to Vietnam for high-speed patrol boats and other military equipment.
- **ASEAN Centrality:** Vietnam is a key pillar of India's engagement with ASEAN; strengthening its credible deterrence helps maintain the regional balance of power.
- **Maintenance and Repair Hub:** India is positioning itself as a regional hub for the Maintenance, Repair, and Overhaul (MRO) of Russian-origin equipment, which is extensively used by the Vietnamese People's Army.

### Conclusion

The potential sale of BrahMos missiles to Vietnam is more than a commercial transaction; it is a profound statement of India's growing geopolitical weight and its commitment to the security of its partners. By empowering Vietnam with advanced defensive capabilities, India reinforces the principles of sovereignty and international law. This partnership serves as a cornerstone for a stable Indo-Pacific, ensuring that regional players have the necessary "credible deterrence" to prevent unilateral disruptions to peace.

### UPSC Relevance

- **General Studies Paper II (International Relations):** India and its neighborhood-relations; Bilateral, regional and global groupings involving India; Effect of policies of developed/developing countries on India's interests.
- **General Studies Paper III (Security):** Indigenization of technology and developing new technology; Role of external state and non-state actors in creating challenges to internal security.
- **Prelims Perspective:** Features of BrahMos (speed, range, joint venture), Act East Policy, and the significance of MTCR and Wassenaar Arrangement in Indian arms exports.

## 7. RBI Proposal: Foreign Currency Bond Issuance by PSBs

### Key Highlights and Summary

- **Strategic Rupee Support:** The Reserve Bank of India (RBI) is exploring a mechanism where Public Sector Banks (PSBs) issue foreign-currency denominated bonds to attract stable capital inflows and stabilize the Indian Rupee (INR) against global volatility.
- **Capital Inflow Channel:** By encouraging state-owned lenders to tap international debt markets, the RBI aims to increase the supply of foreign exchange (specifically USD) within the domestic economy, thereby easing depreciation pressure on the Rupee.
- **Bond Specifications:** Preliminary discussions suggest these instruments may carry a five-year maturity period, providing a medium-term cushion for the country's Balance of Payments (BoP) and diversifying the funding sources for PSBs.



- **Managing External Volatility:** This move is a proactive response to global economic shifts, such as fluctuating US Treasury yields and geopolitical tensions, which often lead to "taper tantrums" or sudden capital flight from emerging markets.
- **Alternative to Direct Intervention:** Issuing bonds through banks allows the RBI to bolster forex liquidity without directly depleting its own Foreign Exchange Reserves through open market operations (selling dollars).
- **Boosting Bank Liquidity:** Besides supporting the currency, these bonds will help PSBs raise lower-cost capital from global investors to fund their expanding credit portfolios, especially for infrastructure and long-term projects.

### Conceptual Definitions

- **Foreign-Currency Bonds:** Debt instruments issued by an entity in a currency other than its domestic currency (e.g., an Indian bank issuing a bond in US Dollars).
- **Rupee Depreciation:** A decrease in the value of the Rupee relative to another currency, making imports costlier and contributing to domestic inflation.
- **Balance of Payments (BoP):** A comprehensive record of all economic transactions between residents of a country and the rest of the world over a specific period.

### Constitutional and Legal Provisions

- **RBI Act, 1934:** Grants the RBI the mandate to maintain the external value of the Rupee and manage the nation's foreign exchange reserves.
- **FEMA, 1999:** The Foreign Exchange Management Act regulates the external commercial borrowings (ECB) and the issuance of debt instruments by Indian entities to non-residents.
- **Article 292:** While this pertains to Union Government borrowings, the oversight of state-owned bank liabilities falls under the regulatory ambit of the RBI and the Ministry of Finance to ensure "Sovereign Rating" stability.

### Additional Important Keyoints

- **Historical Precedents:** Similar measures were taken during the 2013 "Taper Tantrum" (e.g., FCNR-B deposits) to attract billions of dollars and arrest the Rupee's fall.
- **Cost of Hedging:** A critical factor for banks will be the cost of hedging the exchange rate risk; if the Rupee depreciates significantly, the cost of repaying the foreign debt could rise unless protected.
- **Impact on Bond Yields:** Increased supply of high-quality Indian bank bonds in the international market could help establish a benchmark for other Indian corporates seeking global capital.
- **Credit Rating Sensitivity:** Since these are state-owned banks, the pricing of these bonds is closely linked to India's sovereign credit rating, making macroeconomic stability essential for the plan's success.





## Conclusion

The proposal to allow PSBs to issue foreign-currency bonds marks a sophisticated shift in India's currency management strategy. By leveraging the balance sheets of state-owned banks, the RBI is creating a secondary line of defense for the Rupee. If executed successfully, it will not only stabilize the exchange rate but also integrate Indian banking more deeply with global capital markets, provided that the underlying exchange rate risks are managed through prudent hedging.

## UPSC Relevance

- **General Studies Paper III (Economy):** Issues relating to mobilization of resources, growth, and development; Banking sector reforms; and External sector dynamics (Forex and Rupee volatility).
- **General Studies Paper II (Governance):** Regulatory role of the RBI and the government's intervention in state-owned enterprises to achieve macroeconomic objectives.
- **Prelims Perspective:** Difference between ECB and Masala Bonds, functions of the RBI in the forex market, and the impact of capital inflows on the "Capital Account."

## 8. New Standard Operating Procedure (SOP) for FDI Clearance

### Key Highlights and Summary

- **Strict Timeline Implementation:** The Department for Promotion of Industry and Internal Trade (DPIIT) has issued an updated Standard Operating Procedure (SOP) mandating a maximum 12-week timeline for the disposal of all Foreign Direct Investment (FDI) proposals requiring government approval.
- **Paperless Governance:** The entire application and processing cycle is now transitioned to a fully digital, paperless format through the Foreign Investment Facilitation Portal (FIFP) and the National Single Window System (NSWS).
- **Inter-Ministerial Coordination:** After an application is filed, DPIIT identifies and assigns it to the relevant administrative ministry within two days; security clearances from the Ministry of Home Affairs (MHA) and comments from the Ministry of External Affairs (MEA) must now adhere to fixed intervals.
- **"No Objection" Presumption:** To prevent administrative delays, if consulted departments (including the RBI and MHA) do not provide comments within the stipulated four-week window, it will be presumed they have "no comments" to offer.
- **Expedited Clearance for Land-Border Nations:** In a strategic move, the government has identified 40 sub-sectors (including rare earth processing and electronics) where FDI proposals from countries sharing land borders with India will be fast-tracked for clearance within 60 days.
- **Exclusion of Delays:** The 12-week clock pauses during the period taken by the applicant to rectify deficiencies or provide additional information, ensuring that the official timeline reflects only the government's processing speed.

### Conceptual Definitions

- **Foreign Direct Investment (FDI):** An investment made by a firm or individual in one country into business interests located in another country, usually by establishing business operations or acquiring assets.



- **Standard Operating Procedure (SOP):** A set of step-by-step instructions compiled by an organization to help workers carry out complex routine operations, aimed at achieving efficiency and uniformity.
- **Automatic vs. Government Route:** Under the Automatic Route, no prior approval is required; under the Government Route, the proposal must be scrutinized and approved by the respective administrative ministry.



### Constitutional and Legal Provisions

- **FEMA, 1999:** The Foreign Exchange Management Act provides the legal framework that empowers the RBI and the Central Government to regulate foreign capital inflows.
- **Press Note 3 (2020):** A critical amendment that made prior government approval mandatory for FDI from countries sharing a land border with India to curb opportunistic takeovers.
- **Business Allocation Rules:** The procedural shifting of FDI proposal handling from the erstwhile Foreign Investment Promotion Board (FIPB) to individual ministries was done under the legal authority of the Government of India (Allocation of Business) Rules.

### Additional Important Keypoints

- **Evolution of Timelines:** The previous SOP issued in 2017 had a 10-week target, but the 2026 update provides a more realistic and strictly monitored 12-week framework with integrated security checks.
- **CCEA Threshold:** Proposals involving a total foreign equity inflow of more than ₹5,000 crore continue to require approval from the Cabinet Committee on Economic Affairs (CCEA).
- **Sensitive Sectors:** Mandatory security clearance remains a prerequisite for FDI in sensitive areas such as Defence, Telecommunication, Private Security Agencies, and Mining.
- **Onus on Investee:** For investments involving land-bordering nations, the reporting onus lies with the Indian investee firm to submit comprehensive details of beneficial ownership to the DPIIT.

### Conclusion

The updated SOP represents a significant leap toward "Minimum Government, Maximum Governance." By codifying timelines and digitizing the entire workflow, India is signaling its readiness to integrate more deeply into Global Value Chains (GVCs). While the scrutiny for land-bordering nations remains robust for national security, the overall reduction in red tape is expected to lower the "cost of doing business" and boost investor confidence in a competitive global landscape.

### UPSC Relevance

- **General Studies Paper III (Economy):** Investment models; effects of liberalization on the economy; changes in industrial policy and their effects on industrial growth.
- **General Studies Paper II (Governance):** E-governance; transparency and accountability; and the role of the bureaucracy in facilitating economic growth.



- **Prelims Perspective:** Identifying the nodal department (DPIIT), the threshold for CCEA approval (₹5,000 crore), the significance of the NSWS portal, and the names of the seven land-bordering countries (Afghanistan, Bangladesh, Bhutan, China, Myanmar, Nepal, and Pakistan).

## 9. Legal and Ethical Dimensions of Late-Term Pregnancy Termination

### Key Highlights and Summary

- **Supreme Court Verdict:** The Supreme Court dropped contempt proceedings against AIIMS Delhi after the hospital complied with orders to medically terminate the 30-week pregnancy of a 15-year-old girl.
- **Medical Outcome:** The procedure resulted in the birth of a baby boy with certain disabilities; the infant currently has an 80% survival rate and is under neonatal intensive care (NICU).
- **Reproductive Autonomy:** The Court emphasized that forcing a minor to carry an unwanted pregnancy to term violates her fundamental right to reproductive autonomy under Article 21 of the Constitution.
- **AIIMS' Initial Hesitation:** The medical institute initially sought a review, citing high risks of the child being born alive with disabilities at 30 weeks and suggested waiting for a healthy delivery for adoption.
- **Societal Concerns:** Justice Nagarathna flagged a rise in unwanted minor pregnancies and noted that by the time families overcome the shock to decide, the pregnancy often reaches the seven-month mark, creating a legal crisis.
- **Prevention of Unsafe Abortions:** The Court maintained that without legal intervention in such cases, vulnerable women might turn to unqualified practitioners or "quacks," significantly risking their lives.

### Conceptual Definitions

- **Medical Termination of Pregnancy (MTP):** A legal procedure to terminate a pregnancy before it reaches full term, governed by specific statutory conditions in India.
- **Reproductive Autonomy:** The right of an individual to make their own choices regarding their reproductive system and health, recognized as a facet of personal liberty.
- **Curative Petition:** The final legal resort available in the Supreme Court to review its own judgment after a review petition has been dismissed.

### Constitutional and Legal Provisions

- **Article 21 of the Constitution:** Guarantees the Right to Life and Personal Liberty; the Judiciary interprets this to include a woman's right to reproductive choice and bodily integrity.
- **MTP (Amendment) Act, 2021:** While the law generally allows termination up to 24 weeks for certain categories (like minors or rape survivors), terminations beyond this period require authorization from a Medical Board or a court order in cases of substantial foetal abnormalities or threats to the mother's life.
- **POCSO Act, 2012:** Since the case involves a minor, provisions of the Protection of Children from Sexual Offences Act are triggered, mandating reporting and specialized care for the victim.



### Additional Important Keypoints

- **Foetal Viability vs. Maternal Rights:** This case highlights the judicial tension between the "rights of the unborn" (foetal viability) and the established fundamental rights of the mother.
- **Lacuna in Law:** Justice Nagarathna pointed toward a potential "lacuna" in the law regarding the timeline for decision-making in cases involving minors and social stigma.
- **Adoption as an Alternative:** The medical team's suggestion of continuing the pregnancy for a "healthy delivery for adoption" was ultimately overridden by the priority given to the minor's mental and physical health.

### Conclusion

The Supreme Court's intervention underscores that reproductive rights are inseparable from the right to live with dignity. By prioritizing the minor's autonomy over the medical complexities of a 30-week-old foetus, the Court has reinforced that the psychological and physical burden of an unwanted pregnancy on a minor constitutes a grave injury to her health. However, the birth of a child with disabilities despite the termination order raises complex questions regarding long-term care and the legal definition of a "successful" termination.

### UPSC Relevance

- **General Studies Paper II (Polity & Governance):** Issues related to the functioning of the Judiciary, Fundamental Rights (Article 21), and the protection of vulnerable sections (Minors/Women).
- **General Studies Paper IV (Ethics):** Ethical dilemmas involving foetal rights versus maternal autonomy, and the role of medical ethics in legal mandates.
- **Prelims Perspective:** Specific timelines and conditions under the MTP Act 2021, and the landmark judgments defining reproductive rights in India (e.g., Justice K.S. Puttaswamy case).

## 10. Pollution Shift in Delhi: Emergence of Ground-Level Ozone

### Key Highlights and Summary

- **Changing Pollutant Profile:** Long-term data from 2015 to 2025 reveals a significant shift in Delhi's air quality, characterized by a steady decline in Nitrogen Dioxide (NO<sub>2</sub>) and Carbon Monoxide (CO) alongside a concerning rise in Ground-level Ozone (O<sub>3</sub>).
- **Reduction in Combustion Emissions:** NO<sub>2</sub> levels saw a 21% reduction, and CO levels dropped by 30% between the 2015-2019 and 2021-2025 periods, indicating a long-term decrease in primary combustion emissions from vehicles and industry.
- **Ozone as a Secondary Threat:** Unlike primary pollutants, Ozone is increasing; annual averages rose from 52  $\mu\text{g}/\text{m}^3$  in 2021 to 66  $\mu\text{g}/\text{m}^3$  in 2025, with peak concentrations reaching 91.6  $\mu\text{g}/\text{m}^3$  during summer months due to photochemical reactions.
- **Particulate Matter Trends:** While PM<sub>2.5</sub> and PM<sub>10</sub> annual averages have declined since 2015 (PM<sub>2.5</sub> from 117.5 to 96.4  $\mu\text{g}/\text{m}^3$ ), they remain persistent and well above safe national and global limits, especially during winter months.
- **Regional Pollution Spread:** The rise in Ozone is not restricted to Delhi; cities such as Meerut, Noida, and Muzaffarnagar recorded steep increases, indicating a broader regional shift in atmospheric chemistry across the National Capital Region (NCR).



- **Meteorological Influence:** Seasonal dips in pollution are often driven by rainfall and strong winds rather than emission cuts alone, while stagnant atmospheric conditions in winter continue to trap pollutants close to the ground.

### Conceptual Definitions

- **Ground-level Ozone (O<sub>3</sub>):** A secondary pollutant formed when Nitrogen Oxides (NO<sub>x</sub>) and Volatile Organic Compounds (VOCs) react in the presence of strong sunlight.
- **Secondary Pollutant:** A pollutant that is not directly emitted into the atmosphere but forms through chemical reactions between primary pollutants.
- **Particulate Matter (PM<sub>2.5</sub> & PM<sub>10</sub>):** Microscopic solid or liquid droplets that can be inhaled and cause serious health problems; PM<sub>2.5</sub> is finer and more hazardous as it can enter the bloodstream.

### Constitutional and Legal Provisions

- **Article 21:** The Supreme Court has interpreted the Right to Life to include the right to a clean and healthy environment, making air pollution a direct violation of fundamental rights.
- **Article 48A:** A Directive Principle of State Policy (DPSP) that mandates the State to protect and improve the environment.
- **Air (Prevention and Control of Pollution) Act, 1981:** The primary legal framework providing for the prevention, control, and abatement of air pollution in India.
- **The Commission for Air Quality Management (CAQM) Act, 2021:** Established a dedicated body for better coordination and research to tackle air pollution specifically in the NCR and adjoining areas.

### Additional Important Keypoints

- **Summer Ozone Peaks:** Ozone reaches its highest levels in May when sunlight is most intense, whereas particulate matter peaks in winter due to lower temperatures and stagnant air.
- **Sources of PM<sub>10</sub>:** While combustion drives PM<sub>2.5</sub>, PM<sub>10</sub> is largely dominated by non-combustion sources such as road dust, construction activities, and resuspended soil.
- **Health Impacts:** Rising Ozone is a potent respiratory irritant that can trigger asthma and reduce lung function, complicating the existing health burden from particulate matter.
- **NCAP Targets:** The National Clean Air Programme (NCAP) aims for a 20% to 30% reduction in particulate matter concentrations, but the emergence of Ozone necessitates a more complex multi-pollutant strategy.

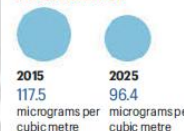
### Conclusion

The transition of Delhi's air crisis from a particulate-heavy winter problem to a chemically complex year-round challenge marks a new phase in environmental governance. While efforts to curb combustion have yielded a decline in NO<sub>2</sub> and CO, the

#### • POLLUTANT TRENDS IN DELHI

##### PM<sub>2.5</sub>

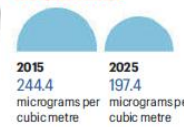
**SOURCE:** Vehicle emissions, industry, coal combustion, biomass burning, including stubble  
**ANNUAL AVERAGE**



**TREND:** Declining but still high  
**PEAK:** 170 micrograms per cubic metre average in Oct-Feb vs 43 micrograms per cubic metre in monsoon

##### PM<sub>10</sub>

**SOURCE:** Road dust, construction, open soil, resuspended particles, some industrial emissions  
**ANNUAL AVERAGE**



**TREND:** DECLINING, BUT YEAR-ROUND PERSISTENT  
**PEAK:** 309 micrograms per cubic metre average in Oct-Nov vs 292 micrograms per cubic metre in winter

##### CO (Carbon monoxide)

**SOURCE:** Incomplete combustion from vehicles, generators, industry, household fuels  
**ANNUAL AVERAGE**



**TREND:** STRONG DECLINE  
**PEAK:** 3.5 micrograms per cubic metre average in 2016 vs 1.6 micrograms per cubic metre in 2020



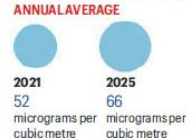
**NO<sub>2</sub>** (Nitrogen dioxide)  
**SOURCE:** Vehicles, thermal power plants, industrial combustion  
**ANNUAL AVERAGE**



**TREND:** CLEAR LONG-TERM DECLINE, INDICATES REDUCTION IN COMBUSTION EMISSIONS  
**PEAK:** 60.4 micrograms per cubic metre average in 2016

##### O<sub>3</sub> (Ground-level ozone)

**SOURCE:** Secondary pollutant formed from Nitrogen dioxide, Carbon monoxide and volatile organic compounds under sunlight  
**ANNUAL AVERAGE**



**TREND:** GRADUAL RISE, EMERGING SEASONAL RISK  
**PEAK:** March-June average of 79.9 micrograms per cubic metre vs May highest of 91.6 micrograms per cubic metre



subsequent rise in Ozone suggests that the reduction of certain precursors is inadvertently altering atmospheric chemistry. Future mitigation strategies must move beyond simple emission cuts to address the volatile organic compounds and sunlight-driven reactions that fuel this "Ozone shift."

### UPSC Relevance

- **General Studies Paper III (Environment):** Environmental pollution and degradation; specifically, the changing nature of urban air pollution and its management.
- **General Studies Paper II (Governance):** Role of statutory bodies like the Central Pollution Control Board (CPCB) and policy frameworks like NCAP in mitigating public health crises.
- **Prelims Perspective:** Identifying primary vs. secondary pollutants, understanding the National Air Quality Index (AQI) parameters (including  $O_3$ ), and the legal mandate of the CAQM.

## 11. Expansion of Supreme Court Judicial Strength: 2026 Amendment Bill

### Key Highlights and Summary

- **Proposed Legislative Change:** The Union Cabinet, chaired by Prime Minister Narendra Modi, has approved the Supreme Court (Number of Judges) Amendment Bill, 2026, to increase the judge strength from the current 34 to 38.
- **Judicial Recommendation:** This move follows a formal recommendation made in March 2026 by Chief Justice of India (CJI) Surya Kant to address the acute shortage of judges hindering the formation of permanent Constitution Benches.
- **Focus on Constitutional Matters:** The primary objective of the increase is to allow the apex court to constitute dedicated Constitution Benches to hear high-stakes matters, such as the Sabarimala review, without disrupting regular judicial proceedings.
- **Addressing Vacancy Pressures:** The court currently operates with a working strength of 32 judges, facing additional pressure from several high-profile retirements—including Justices J.K. Maheshwari, Pankaj Mithal, Sanjay Karol, and Satish Sharma—scheduled throughout 2026.
- **Fiscal Provisions:** Financial implications, including the salaries of the additional judges and supporting staff, will be met through the Consolidated Fund of India.
- **Evolution of Strength:** This marks the latest expansion since 2019; historically, the court started with 8 judges (including the CJI) in 1950, growing incrementally to 14 in 1960, 18 in 1978, 26 in 1986, 31 in 2008, and 34 in 2019.



### Conceptual Definitions

- **Constitution Bench:** A special bench of the Supreme Court consisting of at least five judges, constituted for cases involving a substantial question of law as to the interpretation of the Constitution (Article 145(3)).
- **Supreme Court Collegium:** A system for the appointment and transfer of judges that has evolved through decisions of the Supreme Court, currently headed by the CJI and comprising the four most senior associate judges.



- **Consolidated Fund of India:** The primary account of the Government of India where all revenues received and loans raised are credited, and from which all legally authorized expenditure is met.

### Constitutional and Legal Provisions

- **Article 124(1):** Vests the Parliament with the power to increase the number of Supreme Court judges by law. The Supreme Court (Number of Judges) Act, 1956, is the specific legislative vehicle used for this purpose.
- **Article 145(3):** Mandates that any case involving a "substantial question of law as to the interpretation of the Constitution" must be heard by a bench of at least five judges.
- **Article 124(2):** Details the appointment process of Supreme Court judges by the President in consultation with such judges of the Supreme Court and High Courts as deemed necessary.

### Additional Important Keypoints

- **Speedy Justice:** Union Home Minister Amit Shah noted the bill aims to expedite the resolution of pending constitutional matters and provide relief to poor and remote petitioners.
- **Imminent Collegium Tasks:** If the bill is cleared, the SC Collegium under CJI Surya Kant will need to make at least nine recommendations this year to fill both new and existing vacancies.
- **Historical Restriction:** In 1979, the Cabinet temporarily restricted the working strength to 15 judges, a restriction later withdrawn at the request of the then CJI.

### Conclusion

The decision to raise the judicial strength to 38 is a strategic response to the burgeoning caseload and the specific need for specialized benches. By expanding the bench, the government aims to bridge the gap between judicial demand and supply, ensuring that fundamental constitutional interpretations are not delayed by the pressures of routine litigation. This structural reform is essential for maintaining the Supreme Court's role as the final arbiter of law and the protector of constitutional values.

### UPSC Relevance

- **General Studies Paper II (Polity & Governance):** Crucial for topics related to the Structure, Organization, and Functioning of the Judiciary; Judicial Appointments; and Pendency of Cases.
- **General Studies Paper IV (Ethics):** Relevant to the concept of "Access to Justice" and the ethical obligation of the state to provide timely judicial redressal.
- **Prelims Perspective:** Focus on Article 124(1), the authority to increase judge strength (Parliament, not President), the original vs. current strength of the SC, and the requirements for a Constitution Bench.

## 12. Declining Academic Freedom and Democratic Erosion in India

### Key Highlights and Summary

- **Global Classification as "Electoral Autocracy":** The Varieties of Democracy (V-Dem) Institute 2026 report classifies India as an "electoral autocracy," noting a steady decline in free expression and media independence.
- **Restriction of Academic Freedom:** The Scholars at Risk *Free to Think 2024* report categorizes India's academic freedom as "completely restricted," citing rising political interference and university autonomy loss.



- **Systematic Ideological Enforcement:** Reports indicate the enforcement of a Hindu nationalist agenda within higher education through curricula changes and the reduction of space for intellectual dissent.
- **Punitive Actions Against Academics:** Data from 2014–26 shows that 62 academics faced punitive actions for their political stances, often penalized under service rules that define faculty as "government servants".
- **Centralization of Control:** The proposed Viksit Bharat Shiksha Adhishthan Bill is viewed as a mechanism to further centralize institutional control, prioritizing conformity over free scholarly inquiry.
- **International Human Rights Stance:** While a party to the ICCPR since 1979, India's refusal to sign the First Optional Protocol prevents citizens from seeking international redress for rights violations.

### Conceptual Definitions

- **Electoral Autocracy:** A regime type where elections are held but fundamental democratic standards, such as freedom of expression and institutional accountability, are systematically undermined.
- **Academic Freedom:** The freedom of teachers and students to teach, study, and pursue knowledge and research without unreasonable interference or restriction from law, institutional regulations, or public pressure.
- **V-Dem Institute:** A research organization that conceptualizes and measures democracy through a multidimensional and disaggregated dataset.



### Constitutional and Legal Provisions

- **Article 19(1)(a):** Guarantees the fundamental right to freedom of speech and expression, which forms the legal basis for academic dissent.
- **Article 14 and 21:** Ensure equality before the law and the right to life and personal liberty; the Supreme Court has used these to expand human rights interpretations.
- **ICCPR Treaty (1979):** The International Covenant on Civil and Political Rights, which India joined, though it remains a non-signatory to the protocol allowing individual complaints to the UN.

### Additional Important Keypoints

- **Institutional Complicity:** Internal complaints committees are described by critics as "ornamental," failing to provide substantive accountability or protection for faculty and students.
- **Asymmetry in Justice:** High-profile figures accused of crimes have secured repeated parole, while young scholars like Umar Khalid and Sharjeel Imam remain undertrials for five years.
- **Shrinking Public Debate:** A healthy democracy relies on a strong civil society and access to evidence-based information, both of which are under strain due to campus restrictions.
- **Self-Censorship:** Regulatory pressure and funding cuts are fostering an environment of self-censorship, eroding the university's role as an arena for pluralistic debate.

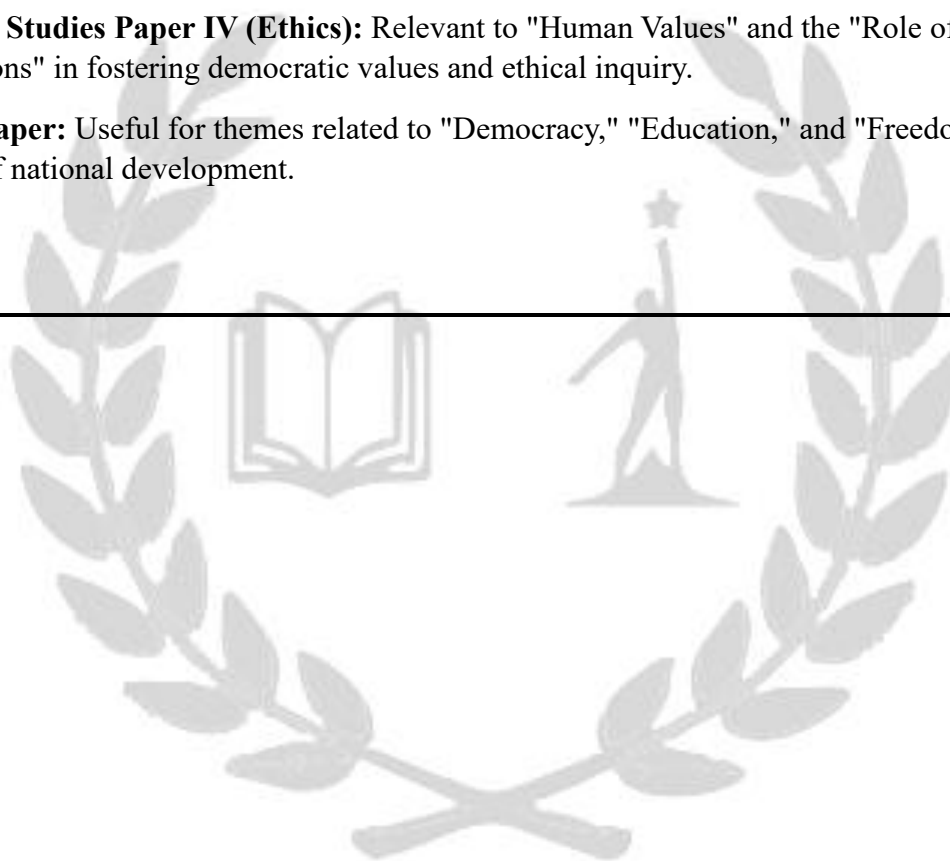


## Conclusion

The documented decline in academic freedom is not merely an institutional issue but a barometer for the health of Indian democracy. When universities—historically the refuges for challenging orthodox thinking—are silenced through punitive measures and regulatory centralization, the foundation of democratic accountability is dismantled. Reclaiming the purpose of these institutions is essential for sustaining a pluralistic society capable of critical thought and meaningful engagement with governance.

## UPSC Relevance

- **General Studies Paper II (Governance & Polity):** Critical for topics on "Pressure Groups," "Civil Services in a Democracy," and "Fundamental Rights." It highlights the tension between state regulation and individual liberties.
- **General Studies Paper IV (Ethics):** Relevant to "Human Values" and the "Role of Educational Institutions" in fostering democratic values and ethical inquiry.
- **Essay Paper:** Useful for themes related to "Democracy," "Education," and "Freedom of Thought" as pillars of national development.



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