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KEY TOPICS: Financialisation, NaBFID, Small modular reactors, VSHORADS, Gaia Mission, Mount Taranaki and Much More

MINI MAGAZINE

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FINANCIALISATION

The Economic Survey 2024-25 has warned that excessive financialisation can harm the economy, with potentially severe consequences for a low-middle-income country like India.

- Financialization refers to the **increasing influence of financial motives, markets**, instruments, actors, and institutions **in both domestic and international economies**.
- It involves the growing dominance of finance tools in firm management, the **impact of financial markets on decision-making**, and the significance of the global financial system in **capital distribution worldwide.**
- It represents the **shift from traditional industrial** or productive **activities** (like manufacturing) **to financial activities** that involve the trading, management, and speculation of financial assets.
- Financialization transforms the functioning of the economic system at both the macro and micro levels.

Impacts of Financialisation

- Elevate the significance of the financial sector relative to the real sector;
- **Transfer income from the real sector to the financial sector**;
- **Increase income inequality** and contribute to **wage stagnation**.
- Financialization operates through three different conduits: changes in the structure and operation of financial markets, changes in the behavior of non-financial corporations, and changes in economic policy.

NEW RAMSAR SITES

Recently, four more wetlands from India have got an international tag of Ramsar Convention sites.

Sakkarakottai Bird Sanctuary

- **Location:** Tamil Nadu
- It is a unique mosaic wetland ecosystem located close to the Gulf **of Mannar** on the **Central Asian flyway,** a regular route for the migratory birds that comes from Iran, Afghanistan and Pakistan.
- This wetland acts as a breeding ground for several Resident/Resident-Migrant species of waterfowl.

Therthangal Bird Sanctuary

- **Location:** Tamil Nadu
- It lies **along the Central Asian Flyway** and are critical breeding and foraging grounds for waterbirds, including the Spot-billed Pelican, Black-headed Ibis, and Oriental Darter.
- It plays a crucial role in climate regulation, recharging of groundwater, and irrigation.
- The sanctuary is home for many important endemic and near threatened species including the **Painted stork, Black-headed ibis, Spot-billed pelican**, Oriental darter and Pallied harrier among others

Udhwa Lake

- **Location:** Jharkhand
- Itis named after **saint Uddhava** of Mahabharat times, a friend of Lord Krishna.
- It falls within the Gangetic Plains bio-geographic zone.
- The Sanctuary has two water bodies i.e. **Patauran** (155 ha) and **Berhale** (410 ha), interconnected by a water channel. Patauran is a comparatively clean water body.
- It is the **first Ramsar designated wetland** from Jharkhand.

Khecheopalri Lake

- **Location:** Sikkim
- It is a sacred gem revered by both Buddhists and Hindus.
- It is known as a **wish-fulfilling lake**, its tranquil waters are believed to be blessed by Guru Padmasambhava and the Goddess Tara.
- It is surrounded by lush forests and the mystical aura of ancient legends, this enchanting lake, part of the **revered Demazong valley.**

BHARATIYA BHASHA PUSTAK SCHEME

The Union Budget 2025-26 has announced Bharatiya Bhasha Pustak Scheme to provide digital-form Indian language books for students.

- It is a new initiative aimed at making learning more accessible by **offering digital textbooks and study materials in various Indian languages**.
- Under the Bharatiya Bhasha Pustak Scheme, **students in schools and universities** will be able to **access textbooks and learning resources in digital format**s.
- The scheme is designed to benefit students from different linguistic backgrounds by **providing study materials in regional languages.**
- The initiative aims to bridge the gap in educational resources for students from diverse linguistic groups.
- This initiative also **complements the government's** previous steps to enhance educational infrastructure, such as the **ASMITA (Augmenting Study Materials in Indian Languages through Translation and Academic Writing) initiative.**

Key Facts about ASMITA Initiative

- It is an initiative to **develop 22,000 books in Indian languages** in the next **five years.**
- It is a collaborative effort of the **UGC and the Bharatiya Bhasha Samiti,** a **high-powered committee under the Ministry of Education.**
- The primary objective of this initiative is **to promote and integrate Indian languages** more deeply **into the education system**, thereby enriching the learning experience and making it more inclusive.

- This project is seen as part of a broader strategy to enhance the accessibility and quality of educational materials across various Indian languages.
- Thirteen nodal universities have been identified to lead the project, along with member universities from various regions.
- TheUGC has also created a **standard operating procedure (SOP) for the book-writing** process in each assigned language.
- The SOP includes the identification of nodal officers, authors, allocation of title, subject, and programme, writing and editing, submission of the manuscript, review and plagiarism check, finalisation, designing, proofreading and e-publication.

National Manufacturing Mission: A Boost to India's Industrial Growth

The Union Finance Minister, while presenting the Union Budget 2025-26, announced the launch of the **National Manufacturing Mission** to strengthen India's industrial base and further the objectives of *Make in India* and *Atmanirbhar Bharat*.

Key Features of the National Manufacturing Mission:

1. Comprehensive Coverage:

- Encompasses **small, medium, and large industries**, ensuring an inclusive approach to industrial growth.
- Focuses on both traditional and emerging manufacturing sectors.

2. Five Core Focus Areas:

- **Ease and cost of doing business** – Streamlining regulations, reducing compliance burdens, and improving infrastructure.
- **Future-ready workforce** – Skilling and reskilling programs aligned with industry demands.

- **Vibrant MSME sector** – Strengthening the micro, small, and medium enterprises (MSMEs) ecosystem to drive industrialization.
- **Technological advancement** – Encouraging research, development, and adoption of cutting-edge manufacturing technologies.
- **Quality products** – Enhancing standards to boost global competitiveness and exports.

3. Strategic Industrial Focus:

- The mission seeks to **increase domestic value addition** and reduce import dependency in key sectors, including:
    - **Renewable Energy Manufacturing** – Solar PV cells, wind turbines, and electrolysis technology.
    - **Electric Mobility** – EV batteries, motors, and controllers.
    - **Power Infrastructure** – High-voltage transmission equipment and grid-scale batteries.
- Promotes **Clean Tech manufacturing**, aligning with India's commitment to sustainability and green industrialization.

4. Support for Footwear Industry:

- Encourages **design capacity, component manufacturing, and machinery development** for non-leather quality footwear.
- Strengthens the **leather footwear and leather products** segment to enhance domestic and export potential.

5. Institutional Support & Policy Measures:

- Provides **policy assistance, implementation roadmaps, and governance structures** for ministries and state governments.
- Establishes **monitoring mechanisms** to ensure effective execution and impact assessment.

6. Strengthening MSMEs through Credit & Investment Support:

- **Credit guarantee cover** for MSMEs **enhanced from ₹5 crore to ₹10 crore** to improve access to finance.
- **Investment and turnover limits** for MSME classification increased by **2.5 times and 2 times, respectively**, expanding the eligibility for policy benefits.

Significance for Indian Economy:

- **Boost to manufacturing sector**: Aligns with the goal of increasing the manufacturing sector's share in GDP under *Make in India 2.0*.
- **Employment generation**: Addresses skill development and job creation in high-growth industries.
- **Technological self-reliance**: Encourages indigenous production of critical components to reduce import dependence.
- **Export promotion**: Enhances global competitiveness of Indian manufacturers.
- **Green industrialization**: Supports India's transition to clean and sustainable manufacturing practices.

Way Forward:

- Effective **policy implementation and state-level coordination** will be crucial for realizing the mission's objectives.
- Integration with existing schemes such as **Production Linked Incentive (PLI), Startup India, and Skill India** can amplify the impact.
- Strengthening **infrastructure, logistics, and R&D ecosystems** will further enhance the sector's growth potential.

Challenges and Shortcomings in the Indian Manufacturing Sector

Despite the ambitious goals of the **National Manufacturing Mission**, the Indian manufacturing sector continues to face several structural and operational challenges that hinder its global competitiveness. These challenges can be categorized under key areas:

1. Structural and Policy Challenges

a) High Cost of Doing Business

- **Complex regulatory environment**: Multiple layers of bureaucracy, licensing requirements, and frequent policy changes create uncertainty for investors.
- **Logistical inefficiencies**: High transportation costs, inadequate port infrastructure, and supply chain bottlenecks affect cost-effectiveness.
- **High power and land costs**: Electricity costs in India remain higher compared to competing manufacturing nations like China and Vietnam. Land acquisition remains cumbersome due to legal hurdles.

b) Rigid Labour Laws

- Stringent labour regulations make hiring and firing employees difficult, discouraging large-scale formal employment.
- The informal nature of a significant portion of the workforce leads to lower productivity and skill mismatch.

c) Low R&D and Innovation Investment

- India's **Gross Expenditure on R&D (GERD)** is around **0.65% of GDP**, significantly lower than countries like South Korea (4.5%) and China (2.4%).

- Dependence on foreign technology for critical sectors such as semiconductors, advanced electronics, and high-end manufacturing.

2. Infrastructure and Supply Chain Bottlenecks

a) Inadequate Industrial Infrastructure

- While initiatives like **PM Gati Shakti** aim to improve infrastructure, issues such as:
    - Unreliable power supply
    - Inefficient industrial corridors
    - Poor connectivity between manufacturing hubs and ports
      continue to hamper growth.

b) Weak MSME Ecosystem

- **MSMEs contribute 30% to GDP and 40% to exports**, but they face:
    - **Limited access to credit** despite government schemes like MUDRA and CGTMSE.
    - Lack of modern technology and automation leading to lower productivity.
    - Limited integration with global supply chains.

c) Logistics and Export Competitiveness

- **High logistics costs (~14% of GDP)** compared to China (8-10%), making Indian products expensive in global markets.
- **Port congestion and delays** reduce efficiency in trade and exports.

3. Dependence on Imports & Supply Chain Vulnerabilities

a) Import Dependence in Key Sectors

- India **imports nearly 70% of its semiconductor demand**, highlighting its weakness in electronic manufacturing.
- Dependence on **China for critical raw materials** (e.g., lithium-ion batteries, solar modules, pharma APIs) creates vulnerabilities in supply chains.
- Limited domestic manufacturing capacity in capital goods and high-tech sectors.

b) Unstable Global Trade Environment

- Disruptions due to **geopolitical tensions** (e.g., US-China trade war, Russia-Ukraine conflict) affect supply chain security.
- Protectionist measures by other nations and **FTA asymmetry** (e.g., RCEP exclusion) impact India's export potential.

4. Skill Deficit and Workforce Challenges

a) Skill Mismatch and Workforce Productivity

- India's **labour productivity in manufacturing** is lower than that of China and other emerging economies due to:
    - Inadequate **vocational training and skilling** programs.
    - Lack of **industry-academia collaboration** in technical education.
    - Large informal workforce with low job security and productivity.

b) Limited Adoption of Automation and Industry 4.0

- **Low penetration of AI, robotics, and IoT** in manufacturing limits efficiency and innovation.
- Slow transition towards **smart manufacturing and digital transformation** due to cost and technical barriers.

5. Environmental and Sustainability Concerns

a) High Carbon Footprint of Manufacturing

- Many industries continue to rely on coal-based energy, raising environmental concerns.
- Limited progress in **green manufacturing and circular economy** models.

b) Slow Adoption of Clean Technology

- Manufacturing in **renewable energy, EV components, and battery storage** is still at a nascent stage.
- Dependence on China for solar PV cells and EV battery components contradicts the self-reliance goal.

INLAND MANGROVE OF GUNERI

Recently, the Gujarat government declared the inland mangrove in Kutch district's Guneri village as the first Biodiversity Heritage Site of Gujarat.

- It is a **natural inland mangrove** site located in **Kutch district of Gujarat.**
- It is located at a distance of **45 km from the Arabian Sea** and four km **from the Kori Creek,** where seawater never approaches.
- It is also devoid of any sludge, and is spread over a flat piece of land like a forest.
- It is the last remains of **inland mangrove** in India.

- This inland mangrove is rare and has been reported from only eight locations across the globe till date.
- They are assumed to have originated **either after the marine transgression** which occurred in the area **during the Miocene period** or on the bank of the lost river (the Saraswati River) in the Great Rann of Kachchh.
- Studies elsewhere have reported that the **inland mangroves survive** in areas having **limestone deposition** which connects with the sea bed.
- The limestone provides a continuous flow of groundwater to the mangrove ecosystem/vegetation. The Western Kutch and areas surrounding the Guneri mangroves have records of limestone depositions.
- The announcement has been done under the **provisions of The Biodiversity Act, 2002**. The Act empowers the state government to notify an area as a BHS after consulting concerned local bodies.

NATIONAL BANK FOR FINANCING INFRASTRUCTURE AND DEVELOPMENT

The Union Finance Minister recently announced that the **National Bank for Financing Infrastructure and Development (NaBFID)** will establish a **partial credit enhancement facility** for corporate bonds in the infrastructure sector. This move aims to strengthen the **bond market and facilitate long-term infrastructure financing** in India.

About NaBFID (Prelims Focus):

- **Type:** Development Finance Institution (DFI).
- **Established:** 2021 under the **National Bank for Financing Infrastructure and Development Act, 2021**.

- **Regulation: RBI** as an **All-India Financial Institution (AIFI)**.
- **Mandate:** Long-term financing for infrastructure projects.
- **Key Function:** Strengthening the **bond and derivatives market** in India.
- **Funding Sources:** Government borrowings, pension funds, sovereign wealth funds, and insurance companies.

Role of NaBFID in Infrastructure Financing (GS-3)

1. Objectives and Rationale

- **Bridging the Infrastructure Financing Gap**: Addresses the shortage of long-term, non-recourse financing for infrastructure projects.
- **Boosting Bond Market Development**: Enhances corporate bond liquidity by providing **partial credit enhancement**, improving investor confidence.
- **Reducing Banking Sector Burden**: Banks face asset-liability mismatches in long-term lending; NaBFID diversifies funding sources.
- **Facilitating Sustainable Growth**: Ensures steady capital inflow for national infrastructure projects, crucial for India's $5 trillion economy goal.

2. Significance of the Partial Credit Enhancement Facility

- **Enhances Creditworthiness**: Supports corporate bonds by reducing credit risk, making them more attractive to investors.
- **Strengthens Debt Market**: Encourages long-term investments by institutional players such as pension and insurance funds.
- **Reduces Financing Costs**: Allows infrastructure developers to raise funds at competitive interest rates.

- **Encourages Private Sector Participation**: Attracts private investors into infrastructure financing through improved risk mitigation.

Development Finance Institutions (DFIs) and Their Role

- **Government-backed financial institutions** that provide **long-term financing** for infrastructure and large-scale projects.
- Unlike commercial banks, DFIs **do not accept deposits**; instead, they raise funds through:
    - **Government borrowings**
    - **Insurance and pension funds**
    - **Sovereign wealth funds**

Key Functions of DFIs in India

- **Infrastructure Financing**: Support for projects in energy, roads, railways, urban development, etc.
- **Credit Enhancement**: Providing guarantees to improve credit ratings of bonds and loans.
- **Capital Market Development**: Strengthening the corporate bond and derivative markets.
- **Technical Assistance**: Offering project viability studies, risk assessments, and consultancy services.

Challenges of DFIs in India

- **High Non-Performing Assets (NPAs)**: Infrastructure lending involves long gestation periods, leading to repayment risks.
- **Dependence on Government Support**: Limited private sector participation in DFIs affects their financial autonomy.
- **Bond Market Depth**: Despite initiatives, India's corporate bond market remains underdeveloped compared to advanced economies.

Way Forward

- **Strengthening Bond Markets**: Ensuring deeper liquidity and investor confidence in corporate bonds.
- **Diversifying Funding Sources**: Encouraging foreign and domestic institutional investors in infrastructure financing.
- **Enhancing Risk Management**: Strengthening due diligence and project appraisal mechanisms to reduce credit risks.
- **Integrating with Other Infrastructure Initiatives**: Aligning with **National Infrastructure Pipeline (NIP)** and **PM Gati Shakti** for coordinated development.

Conclusion

NaBFID plays a crucial role in **catalyzing long-term infrastructure financing**, reducing reliance on traditional banking channels, and enhancing **India's financial ecosystem for large-scale projects**. The introduction of **partial credit enhancement for corporate bonds** is a significant step toward making India's **debt market more resilient** and attracting **private investment in infrastructure development**.

PRADHAN MANTRI DHAN DHANYA KRISHI YOJANA (PMDDKY)

The Finance Minister, in her **8th Union Budget presentation (2025-26)**, announced the **Pradhan Mantri Dhan Dhanya Krishi Yojana (PMDDKY)**, also referred to as the **Developing Agri-Districts Programme**. This scheme aims to **revitalize agriculture in underperforming districts** and **enhance rural livelihoods** through targeted interventions.

Key Features of PMDDKY

1. Scheme Details:

- **Type:** Central Sector Scheme with State Collaboration
- **Ministry: Ministry of Agriculture & Farmers' Welfare**
- **Coverage:** 100 underperforming agricultural districts
- **Target Beneficiaries: 1.7 crore small and marginal farmers**
- **Implementation:** Collaboration between **Central & State Governments**

2. Core Intentions of the Scheme:

- Enhancing Agricultural Productivity: Focus on improved farming techniques, hybrid seeds, and mechanization.
- Strengthening Irrigation Infrastructure: Expanding micro-irrigation and water conservation efforts.
- Improving Credit Availability: Providing easy access to institutional finance and Kisan Credit Cards (KCC).
- Encouraging Crop Diversification: Promoting climate-resilient crops, horticulture, and organic farming.
- Developing Post-Harvest Infrastructure: Setting up storage, cold chains, and rural processing units at Panchayat and Block levels.

GS-3 Agriculture & Rural Development

1. Rationale Behind the Scheme

- **Low Productivity Regions**: Many districts suffer from **poor soil health, limited irrigation, and outdated farming practices**.
- **Financial Exclusion**: Farmers in these areas **struggle to access credit and insurance**, increasing their vulnerability.
- **Unchecked Rural Distress**: Seasonal unemployment and crop failures **push rural populations towards migration**.

- **Post-Harvest Losses**: Lack of proper storage and marketing infrastructure leads to **high wastage and low farmer incomes**.

2. Key Implementation Mechanisms

- **Decentralized Approach**: The scheme will be implemented **at the district level** in collaboration with state governments.
- **Financial & Technical Assistance**: Farmers will receive support in **input subsidies, credit facilitation, and technology adoption**.
- **Infrastructure Development**: **Gram Panchayats and Blocks** will have **community storage units and agri-processing hubs**.
- **Sustainability Focus**: Encouraging **natural farming, agroforestry, and precision agriculture**.

3. Expected Outcomes & Impact

- **Increased Farmer Incomes**: Better yields, improved marketing, and credit access will lead to **higher profitability**.
- **Reduction in Distress Migration**: Rural employment opportunities will ensure that **migration becomes an option, not a necessity**.
- **Resilient Agriculture**: Adoption of **sustainable and climate-smart practices** will safeguard against weather shocks.
- **Boost to Rural Economy**: Strengthening agri-processing and storage **will generate employment and enhance value addition**.

Challenges & Way Forward

Potential Challenges:

🔴 **Land and Water Constraints**: Limited irrigation and fragmented landholding structures may **impede productivity gains**.
🔴 **Implementation Bottlenecks**: Coordination issues between **state and central authorities** could slow progress.
🔴 **Credit Access Issues**: Despite initiatives, **bureaucratic hurdles in loan disbursement** remain a challenge.
🔴 **Market Linkages**: Ensuring that farmers **gain direct access to markets** rather than relying on middlemen.

Way Forward:

- **Strengthening Public-Private Partnerships (PPPs)** for irrigation and agri-tech solutions.
- **Enhancing Digital Interventions** like **e-NAM, Agri-stack, and AI-based soil health monitoring**.
- **Robust Monitoring Mechanisms** to ensure funds **reach intended beneficiaries** without leakages.
- **Farmer Producer Organizations (FPOs)** should be actively involved in storage, processing, and marketing efforts.

Conclusion

The **PM Dhan Dhanya Krishi Yojana** is a **strategic intervention** to uplift **low-productivity agricultural districts**, focusing on **productivity, irrigation, financial inclusion, and market linkages**. Successful implementation can **reduce agrarian distress, enhance rural prosperity, and contribute to India's goal of doubling farmers' incomes**. However, addressing **structural challenges and ensuring effective execution** will be critical for its success.

NATIONAL GEOSPATIAL MISSION

The Finance Minister, in the **Union Budget 2025-26**, announced the **National Geospatial Mission (NGM)**, aimed at **modernizing land records, enhancing urban planning, and improving infrastructure development** using geospatial technology.

Key Features of the National Geospatial Mission

- **Ministry: Ministry of Science & Technology** (Department of Science and Technology - DST).
- **Implementation Framework:** Aligned with the **PM Gati Shakti** framework to enhance infrastructure planning.
- **Key Objectives:**
  - **Modernizing Land Records** for better governance and dispute resolution.
  - **Enhancing Urban Planning** through geospatial mapping.
  - **Developing Foundational Geospatial Infrastructure** for efficient land use.
  - **Supporting Private Sector Growth** in geospatial and drone industries.
- **Technology Focus:**
  - **Use of GIS, remote sensing, drones, and AI** for mapping.
  - **Creation of an integrated geospatial database** accessible to multiple stakeholders.

Mains Focus: GS-2 & GS-3 Analysis

1. Significance of the Mission

(a) Governance & Policy (GS-2)

- **Land Records Modernization**: Aims to address issues of **land disputes, illegal encroachments, and inefficient land use**.
- **Transparency & Accountability**: Digital land records and geospatial data will **reduce corruption and improve land acquisition processes**.
- **Urban and Rural Development**: Helps in **planned expansion of cities, smart city development, and rural land management**.
- **E-Governance & Digital India**: Aligns with **Digital India initiatives** by promoting **data-driven governance**.

(b) Economic & Infrastructure Development (GS-3)

- **Boost to Infrastructure Planning**: Integration with **PM Gati Shakti** will streamline transport, energy, and logistics infrastructure.
- **Support for Private Sector & Startups**: The demand for **GIS, satellite mapping, and drone technologies** will enhance private sector growth.
- **Disaster Management & Environmental Protection**: Helps in **flood risk assessment, climate change adaptation, and disaster resilience planning**.
- **Agricultural & Land Reforms**: Assists in **precision farming, soil mapping, and better land use patterns**.

2. Challenges in Implementation

🔴 **Data Privacy & Security Issues**: The collection and sharing of geospatial data pose **risks of surveillance and misuse**.

🔴 **High Cost of Technology & Infrastructure**: **Developing and maintaining geospatial infrastructure**

requires significant investment.

🔴 **Coordination Among Departments**: Various ministries and state governments **need to collaborate effectively** for implementation.

🔴 **Digital Divide**: **Rural areas** with **limited access to digital tools** may face challenges in adapting to geospatial technology.

3. Way Forward

✅ **Legal and Policy Framework**: Strengthen laws on **geospatial data governance, security, and access control**.

✅ **Capacity Building**: Train **government officials, urban planners, and local bodies** in geospatial technology applications.

✅ **Public-Private Partnerships (PPPs)**: Encourage private sector participation for **technology adoption and innovation**.

✅ **Integration with Other Digital Initiatives**: Link geospatial data with **Aadhaar, JAM Trinity, and e-Governance portals** for seamless service delivery.

Conclusion

The **National Geospatial Mission** is a transformative step towards **modernizing land governance, enhancing infrastructure planning, and promoting digital innovation**. By leveraging geospatial technology, India can **address longstanding land-related disputes, optimize resource allocation, and ensure sustainable urban growth**. However, its success will depend on **efficient implementation, data security frameworks, and strong inter-ministerial coordination**.

Land Record Modernization in India

Land is a **crucial economic asset** in India, with nearly **60% of the population dependent on agriculture**. However, **incomplete, outdated, and inaccurate land records** have led to **land disputes, corruption, and inefficiencies** in governance. **Land record modernization** is essential for improving **ease of doing business, urban planning, financial inclusion, and rural development**.

Significance of Land Record Modernization

1. Governance & Legal Clarity

- Ensures **clear ownership titles**, reducing litigation and land disputes.
- Strengthens **property rights**, benefiting farmers and investors.

2. Economic Growth & Development

- Facilitates **land monetization** for infrastructure projects.
- Encourages **investment in agriculture, housing, and industrial sectors**.

3. Financial Inclusion

- Enables **credit access** by allowing land as collateral for loans.
- Reduces **distress migration** by enhancing economic security in rural areas.

4. Urban & Rural Development

- Supports **smart city initiatives** by improving land-use planning.
- Prevents **illegal encroachments and slum expansion**.

5. Environmental & Disaster Management

- Helps in **climate-resilient agriculture** through precision land mapping.
- Assists in **disaster response, flood control, and deforestation monitoring**.

Historical Context of Land Records in India

Period	Land Record System	Features
Pre-Colonial Era	Village-based revenue records	Community-based land ownership, informal documentation
British Era	Zamindari, Ryotwari, Mahalwari systems	Revenue maximization focus, introduction of land surveys
Post-Independence	Land reforms and tenancy laws	Abolition of intermediaries, but land records remained fragmented
21st Century	Digital Land Record Modernization	Focus on digitization, GIS mapping, and online access

Major Land Record Modernization Initiatives in India

1. National Land Records Modernization Programme (NLRMP) – 2008

- **Merged into: Digital India Land Records Modernization Programme (DILRMP) – 2016**.
- **Objectives:**
  ✅ **100% digitization** of land records.
  ✅ **Computerization of land registration and mutation processes**.
  ✅ **Integration of textual and spatial land records** (cadastral maps).
  ✅ **Surveying & re-surveying using modern technology** (GIS, drones, satellite imagery).
  ✅ **Citizen services through e-portals** (e-Bhoomi, Bhulekh, etc.).

2. SVAMITVA Scheme (2020)

- **Implemented by: Ministry of Panchayati Raj**.
- **Objective:** Provide **property ownership certificates** to rural households using **drone-based mapping**.
- **Significance:**
  ✅ Empowers **villagers with legal ownership of property**.
  ✅ Helps in **credit linkage** and reduces land disputes.
  ✅ Enables **better land-use planning** in rural areas.

3. PM Gati Shakti & National Geospatial Mission (2025)

- **Aims to integrate geospatial technology** with land records for **better urban and infrastructure planning**.
- **Improves efficiency in land acquisition** for large-scale projects.

4. One Nation One Registration (Under Consideration)

- Proposes a **unified digital land registry** across states.
- **Ensures uniformity in property transactions** across India.

5. State-Level Initiatives

State	Key Initiative
Karnataka	Bhoomi Project
Telangana	Dharani Portal
Madhya Pradesh	Bhulekh MP
Maharashtra	MahaBhulekh
Rajasthan	Apna Khata

Challenges in Land Record Modernization

1. Administrative & Governance Issues

🔴 **Lack of Uniformity**: Different states follow **varied land laws and record formats**.
🔴 **Coordination Gaps**: Land records, registration, and revenue departments **lack integration**.

2. Technological Barriers

🔴 **Slow Adoption of Digital Tools**: Many rural areas still **rely on manual record-keeping**.
🔴 **Data Inconsistencies**: Discrepancies between **textual records and physical land surveys**.

3. Socio-Economic Challenges

🔴 **Lack of Awareness**: Many landowners, especially in rural areas, **do not claim or update records**.

🔴 **Land Ownership Disputes**: **Inheritance laws, tenancy rights, and illegal encroachments** make digitization difficult.

4. Political and Bureaucratic Resistance

🔴 **Corruption in Land Offices**: Land records manipulation is a major **source of corruption** at local levels.
🔴 **Opposition to Structural Changes**: Land reform efforts often face resistance from **powerful local interests**.

Way Forward: Strategies for Effective Land Record Modernization

1. Legal & Policy Reforms

✅ **National Land Titling Law**: Establishing **Torrens System** for **conclusive land titles**.
✅ **Uniform Registration System**: Implementing **One Nation One Registration** for property transactions.

2. Technological Innovations

✅ **AI & Blockchain for Land Records**: Ensuring **tamper-proof, transparent record-keeping**.
✅ **Drone & Satellite Mapping**: Using **geospatial technology** for accurate land surveys.

3. Institutional Strengthening

✅ **Single-Window Land Governance System**: Unifying **revenue, registration, and survey departments**.
✅ **Capacity Building**: Training **officials and citizens** in digital land record management.

4. Public Awareness & Participation

✅ **Community Land Mapping Programs**: Engaging local communities in **land surveys and updates**.
✅ **Simplifying Access to Land Records**: Strengthening online portals with **multilingual, user-friendly interfaces**.

Global Best Practices in Land Record Modernization

Country	Best Practice
Estonia	Blockchain-based land registry for **tamper-proof transactions**
United Kingdom	**Torrens System** ensuring **conclusive land titles**
Sweden	Open land data accessible via **public portals**
South Korea	Integrated land information system for **real-time property transactions**

Conclusion

Land record modernization is **critical for legal security, economic growth, and infrastructure development** in India. While **initiatives like DILRMP, SVAMITVA, and Geospatial Mission** have improved land governance, challenges such as **data inconsistencies, bureaucratic hurdles, and lack of awareness** persist. By adopting **AI, Blockchain, and participatory governance models**, India can achieve a **transparent, efficient, and citizen-friendly land administration system**.

PRADHAN MANTRI SHRAM YOGI MAANDHAN YOJANA (PM-SYM)

(Union Budget 2025-26)

- **The allocation for PM-SYM has been increased by 37%** compared to the previous financial year, reflecting the government's focus on expanding social security coverage for unorganised sector workers.

  India has a **large informal workforce** comprising **over 90% of total employment**. Workers in this sector **lack formal social security** mechanisms, making old-age financial security a major concern. The **Pradhan Mantri Shram Yogi Maandhan Yojana (PM-SYM)** was launched in **2019** to provide **assured pension benefits** for unorganised workers, ensuring economic stability post-retirement.

Key Features of PM-SYM

Feature	Details
Type of Scheme	Voluntary and contributory pension scheme
Administered by	**Ministry of Labour and Employment**
Implemented through	Life Insurance Corporation of India (LIC) & CSC eGovernance Services India Limited (CSC SPV)
Target Beneficiaries	Unorganised workers (street vendors, construction workers, rickshaw pullers, agricultural labourers, etc.)
Eligibility Criteria	Indian citizens aged **18-40 years**, monthly income below **₹15,000**, and **not a member of EPFO/ESIC/NPS**

Feature	Details
Contribution	Varies with age, starting from ₹55/month (at 18 years) to ₹200/month (at 40 years)
Government Contribution	**50:50 matching contribution by the Central Government**
Minimum Assured Pension	**₹3,000 per month** after the age of **60 years**
Family Pension	50% of pension to the spouse in case of subscriber's death
Exit Provisions	- Before **10 years**: Refund of the subscriber's contribution + interest. - After **10 years but before 60 years**: Refund of contribution + accumulated interest. - If a beneficiary dies before 60, the spouse can continue contributions or withdraw.

Significance of PM-SYM

1. Social Security for Informal Sector Workers

- Addresses **old-age financial insecurity** in India's vast unorganised workforce.
- **Encourages financial inclusion**, aligning with the principles of social justice.

2. Reducing Economic Vulnerabilities

- Provides **income stability** post-retirement.
- Reduces dependence on **daily wage earnings** in old age.

3. Strengthening Labour Welfare

- Complements other labour welfare schemes such as **PM Shramjeevi Maandhan** and **Atal Pension Yojana**.

- Encourages unorganised workers to participate in **formal pension planning**.

4. Promoting Financial Literacy and Inclusion

- Encourages **Jan Dhan Yojana-linked savings**, fostering **financial awareness**.
- Helps in achieving **UN Sustainable Development Goals (SDGs) on social security**.

Challenges and Implementation Issues

1. Low Awareness & Enrollment

🔴 Many unorganised workers **lack awareness** about the scheme and its benefits.
🔴 Low financial literacy limits participation.

2. Affordability Issues

🔴 Workers earning irregular incomes may **struggle to make regular contributions**.
🔴 Competing financial priorities often lead to **opt-outs or dormant accounts**.

3. Implementation Gaps

🔴 **CSC (Common Service Centres) are not uniformly efficient**, leading to regional disparities in scheme outreach.
🔴 **Lack of robust digital infrastructure** limits effective enrollment and monitoring.

4. Concerns over Pension Sustainability

🔴 The **government's financial burden** in matching contributions may increase if enrollment grows significantly.
🔴 The **returns from the pension fund investments** need to be sustainable to ensure timely disbursements.

Way Forward: Strengthening PM-SYM for Greater Impact

1. Enhancing Awareness & Outreach

✅ **Mass campaigns** via radio, TV, and social media to improve awareness among unorganised workers.
✅ **Leverage Self-Help Groups (SHGs) and cooperative societies** to promote the scheme.

2. Ensuring Affordable & Flexible Contributions

✅ Allow **quarterly or half-yearly contributions** instead of mandatory monthly payments.
✅ Introduce a **government-subsidized contribution scheme** for ultra-poor workers.

3. Digital and Administrative Strengthening

✅ Improve **digital registration processes** and integrate with Aadhaar for easy verification.
✅ Strengthen **Common Service Centres (CSCs)** to ensure smooth enrollment.

4. Policy Integration for Comprehensive Social Security

✅ Link PM-SYM with other schemes like **Atal Pension Yojana, E-Shram Portal, and MGNREGA** for holistic coverage.
✅ Explore possibilities of **state-specific top-up contributions** to strengthen financial security.

Comparison with Similar Global Social Security Models

Country	Social Security Scheme	Key Features
India	PM-SYM	**Voluntary pension scheme** with **50:50 govt. contribution**
USA	Social Security System	**Payroll tax-funded**, covers formal sector employees
UK	National Insurance	**Mandatory for employees**, govt. pension benefits
Germany	Statutory Pension Insurance	**Mandatory, earnings-based pension system**
Brazil	Previdência Social	**Worker & employer contributions**, informal sector remains outside coverage

Conclusion

The **Pradhan Mantri Shram Yogi Maandhan Yojana** is a **critical step toward universal social security**, particularly for informal sector workers who **lack old-age financial protection**. While the scheme has **expanded social safety nets**, challenges related to **awareness, affordability, and long-term viability** need to be addressed. **A multi-pronged approach**, including **better outreach, digital efficiency, and policy integration**, can enhance the scheme's effectiveness, making **India's informal workforce financially secure in their later years**.

RBI's Digital Payments Index

The **RBI's Digital Payments Index (DPI) rose to 465.33** in **September 2024**, up from **445.5 in March 2024**.

- This reflects the **rapid adoption of digital payments** in India, driven by increasing smartphone penetration, UPI expansion, fintech innovation, and government initiatives promoting cashless transactions.

Prelims Focus: RBI Digital Payments Index (DPI)

✅ **Introduced by:** Reserve Bank of India (RBI)
✅ **First Released in:** January 2021
✅ **Base Year:** March 2018 (Index value = **100**)
✅ **Purpose:** Measures the **extent of digitization** in payments across India
✅ **Current DPI Value (September 2024): 465.33**
✅ **Five Key Parameters of DPI Index:**

Parameter	Weightage
Payment Enablers	**25%**
Payment Infrastructure (Demand-Side)	**10%**
Payment Infrastructure (Supply-Side)	**10%**
Payment Performance	**45%**
Consumer Centricity	**5%**

✅ **Significance:**

- Provides a **quantitative measure of India's digital payments landscape**.
- Helps **policymakers and financial regulators** track progress and implement reforms accordingly.
- Supports **financial inclusion and digitization** goals.

Mains Perspective: Digital Payments and Financial Inclusion

Enhances Financial Inclusion:

- UPI and mobile banking services have brought **millions of unbanked individuals** into the formal financial system.
- Promotes the **Digital India** mission by enabling easy access to banking services.

Boosts Economic Efficiency:

- **Reduces transaction costs**, cash-handling charges, and financial frauds.
- Increases **transparency in financial transactions**, reducing the scope for tax evasion and corruption.

Supports Government Initiatives:

- Aligns with **Pradhan Mantri Jan Dhan Yojana (PMJDY), Aadhaar-linked payments, and Direct Benefit Transfers (DBT)**.
- Strengthens **GST compliance** by increasing digital invoicing and transaction tracking.

Encourages Innovation & Fintech Growth:

- Fintech companies and **startups** are driving digital payments through **AI, blockchain, and real-time settlements**.
- The rise of **Buy Now Pay Later (BNPL), digital wallets, and tokenization** is revolutionizing transactions.

Enhances Resilience in Crisis Situations:

- During **COVID-19**, digital payments ensured uninterrupted economic activity.
- Reduces reliance on physical currency, helping in disaster and pandemic scenarios.

Challenges in Digital Payments Growth in India

🚨 1. Digital Divide & Infrastructure Gaps

- Rural and semi-urban areas **lack digital literacy** and access to high-speed internet.
- Digital payments adoption is **skewed towards urban areas**, limiting financial inclusion.

🚨 2. Cybersecurity and Fraud Risks

- Increasing cases of **phishing, identity theft, and UPI frauds** pose a major risk.
- Need for **stronger cybersecurity measures and consumer awareness campaigns**.

🚨 3. Low Awareness Among MSMEs and Small Merchants

- Many **micro and small enterprises** still prefer cash transactions due to a lack of awareness or distrust in digital modes.
- The high cost of **PoS machines and MDR (Merchant Discount Rate)** is a barrier.

🚨 4. Reliability and Technical Glitches

- **UPI failures, bank server downtimes, and transaction delays** hinder consumer confidence.
- Need for **better infrastructure, redundancy mechanisms, and faster dispute resolution**.

🚨 5. Data Privacy and Regulatory Concerns

- The **lack of a comprehensive data protection law** increases the risk of **misuse of financial data**.
- Need for a **robust framework under the Digital Personal Data Protection Act**.

Way Forward: Strengthening India's Digital Payment Ecosystem

✅ 1. Expanding Digital Infrastructure

- Promote **last-mile internet connectivity** through BharatNet and 5G expansion.
- Strengthen **digital literacy programs** in rural areas.

✅ 2. Enhancing Cybersecurity & Consumer Protection

- Implement **AI-based fraud detection systems** for real-time risk mitigation.
- Strengthen **RBI's cybersecurity guidelines for digital transactions**.

✅ 3. Encouraging MSME Adoption & Incentivization

- Provide **subsidized MDR rates** for small merchants.
- Increase awareness through **targeted financial literacy campaigns**.

✅ 4. Promoting Innovations in Digital Payments

- Expand **Central Bank Digital Currency (CBDC) adoption** under the Digital Rupee initiative.
- Develop **offline digital payment solutions** for remote areas.

✅ 5. Strengthening Regulatory Oversight

- Enforce **data privacy regulations under the Digital Personal Data Protection Act**.
- Ensure **transparent and consumer-friendly grievance redressal mechanisms**.

Conclusion

The **RBI's Digital Payments Index (DPI)** serves as a **critical indicator of India's progress in financial digitization**. While **India has emerged as a global leader in digital payments**, addressing **cybersecurity risks, digital literacy gaps, and infrastructure challenges** remains key. A **balanced approach focusing on inclusion, innovation, and security** will ensure **sustainable growth in digital payments**, supporting India's **$5 trillion economy vision** and fostering a **cashless, transparent financial ecosystem**.

NUCLEAR ENERGY MISSION & SMALL MODULAR REACTORS (SMRS)

(Union Budget 2025-26)

- The **Finance Minister announced a ₹20,000 crore 'Nuclear Energy Mission'** to develop **indigenous Small Modular Reactors (SMRs)** in India.
- This initiative aims to **enhance India's nuclear energy capacity, reduce reliance on fossil fuels, and support clean energy goals**.

Prelims Focus: Small Modular Reactors (SMRs)

- **Small Modular Reactors (SMRs)** are advanced **nuclear reactors** with a **maximum output of 300 Megawatt electric (MWe)**.
- They can generate **7.2 million kWh per day**, compared to **1,000+ MWe reactors producing 24 million kWh per day**.

✅ Key Features:

- **Small:** Physically **smaller than conventional nuclear reactors**.
- **Modular:** Factory-assembled and transported to sites for easy installation.
- **Efficient:** Uses **nuclear fission** to generate heat for electricity production.

✅ Advantages of SMRs:

Advantage	Explanation
Compact & Flexible	Requires **less land area**, suitable for diverse locations.
Lower Capital Investment	Cost-effective compared to full-scale nuclear plants.
Faster Deployment	Factory-made components enable **quicker installation**.
Scalability	Power capacity can be increased **incrementally**.
Enhanced Safety	Advanced cooling systems and passive safety mechanisms.
Diverse Applications	Supports **power generation, industrial heating, desalination, and hydrogen production**.

✅ Potential Uses of SMRs:

✓ **Electricity generation** in remote areas
✓ **Process heat** for industries
✓ **Desalination** to provide clean drinking water
✓ **Hydrogen production** for clean energy transitions

Mains Perspective: Role of SMRs in India's Energy Security

1. Need for Small Modular Reactors in India

- **Energy Security & Decarbonization:**

- Nuclear energy is a **reliable, low-carbon energy source** that can support **India's Net Zero 2070 target**.
- SMRs provide **continuous power** compared to intermittent **solar and wind energy**.

- **Reduction of Import Dependence:**

- India relies heavily on **coal (50%) and oil imports**.
- SMRs reduce dependence on **fossil fuels and enhance energy self-sufficiency**.

- **Land & Water Constraints:**

- Large nuclear plants require **extensive land and cooling water sources**.
- SMRs can be deployed in **coastal areas, industrial hubs, and remote regions**.

- **Support for Industrial & Urban Growth:**

- SMRs can **supply power to smart cities, IT hubs, and high-energy industries**.
- Useful for **steel, cement, and fertilizer industries** requiring process heat.

- **Potential for Hydrogen Economy:**

- SMRs can generate **clean hydrogen**, reducing dependence on **fossil fuel-based hydrogen production**.

2. Challenges in SMR Development in India

🚨 1. High Initial Costs & Financing Issues

- Though cost-effective in the long run, **initial investments are high**.
- **Private sector participation is limited** in nuclear energy due to regulatory constraints.

🚨 2. Nuclear Regulatory & Safety Challenges

- **Long approval processes** and strict nuclear safety regulations can delay implementation.
- Need for **modernized policies** under **Atomic Energy Act, 1962**.

🚨 3. Technology & Infrastructure Gaps

- India lacks **domestic expertise** in SMR technology.
- Dependence on **foreign collaborations (Russia, US, France, Canada) for SMR designs**.

🚨 4. Public Perception & Environmental Concerns

- **Concerns about radiation safety** and **nuclear waste disposal**.
- Need for **transparent communication and public awareness campaigns**.

Way Forward: Strengthening SMR Deployment in India

✅ 1. Policy & Regulatory Reforms

- Amend **Atomic Energy Act, 1962** to allow **private sector participation in nuclear energy**.
- Develop a **clear roadmap for SMR approvals and safety regulations**.

✅ 2. Investment & Public-Private Partnership (PPP)

- Encourage **foreign collaborations** with countries like **Russia, USA, and Canada**.

- Provide **financial incentives** for SMR R&D and local manufacturing.

✅ **3. Indigenous SMR Development**

- Strengthen **Bhabha Atomic Research Centre (BARC) and NPCIL** capabilities for domestic **SMR design and production**.
- Promote "**Make in India" for nuclear components**.

✅ **4. Strategic Deployment & Infrastructure**

- Install SMRs in **energy-deficient states, industrial hubs, and remote locations**.
- Ensure **grid modernization** to integrate SMR-generated power efficiently.

✅ **5. Public Awareness & Safety Measures**

- Address **misconceptions about nuclear energy**.
- Strengthen **waste disposal and radiation safety mechanisms**.

4. Global Context: SMR Development Worldwide

Country	SMR Development Status
USA	NuScale Power SMRs approved by NRC
Canada	Investing in **CANDU-based SMRs**
Russia	Floating SMRs operational in **Arctic regions**
China	HTR-PM **(High-Temperature Gas-cooled Reactor)** operational
France & UK	Scaling up **nuclear energy through SMR adoption**

Conclusion

India's **₹20,000 crore Nuclear Energy Mission** marks a major step toward **clean energy security**. Small Modular Reactors (SMRs) provide a **safe, scalable, and low-carbon solution** for India's energy transition. However, challenges related to **costs, regulations, technology, and public perception** must be addressed.

By focusing on **policy reforms, private-sector participation, and indigenous R&D**, India can emerge as a **global leader in SMR technology** and achieve its **Net Zero 2070 target** while ensuring **energy security and economic growth**.

VERY SHORT-RANGE AIR DEFENCE SYSTEM

Recently, the Defence Research & Development Organisation (DRDO) has successfully conducted three successive flight-trials of the Very Short-Range Air Defence System (VSHORADS) from Chandipur off the coast of Odisha.

- It is a **Man Portable Air Defence system.**
- **Features of Very Short-Range Air Defence System**
- It is **short-range, lightweight** and portable **surface-to-air missiles** that can be fired by individuals or small groups to destroy aircraft or helicopters.
- **Range:** They have a maximum range of 8 kilometres and can engage targets at altitudes of 4.5 km.
- The missile incorporates many novel technologies including a miniaturized **Reaction Control System** (RCS) and integrated avionics, which have been successfully proven during the tests.
- The RCS is responsible for attitude control and steering by the use of thrusters and is also capable of providing small amounts of thrust in any desired direction or combination of directions.
- It is designed and developed indigenously by the Research Center Imarat in collaboration with other **DRDO laboratories** and Development cum Production Partners.
- The missile system has the capability to meet the needs of **all the three branches of the Armed Forces**, viz. Indian Army, Navy and Air Force.

GAIA MISSION

Astronomers have recently discovered a gigantic black hole named Gaia BH3 hiding close to the earth, the third of its kind using the European Space Agency's Gaia telescope.

- Gaia, the **Global Astrometric Interferometer for Astrophysics**, is a **European Space Agency** (ESA) astronomical observatory mission.
- Its **goal** is to create the largest, m**ost precise three-dimensional map of the Milky Way** by s**urveying about 1% of the galaxy's 100 billion stars.**
- It was launched in **2013**.
- **Nestled in the Lagrange Point 2**, some 930,000 (1.5 million kilometers) miles away from Earth, Gaia o**rbits the sun in sync with our planet.**
- Shielded by Earth from the sun's glare but also **free from the distorting effects of Earth's atmosphere**, which plague ground-based telescopes' observations, the flying-saucer-like spacecraft **scans the whole sky every two months.**
- The 7.5-foot-wide (2.3 meters) Gaia satellite is attached to a 33-foot-wide (10 m) circular sunshield and is **fitted with two telescope**s that sit 106 degrees apart.
- Gaia will provide **unprecedented positional and radial velocity measurements** with the accuracies needed to produce a stereoscopic and kinematic census ofabout one billion stars in our Galaxy and throughout the Local Group.
- With its all-sky survey of the position, brightness, and motion of over one billion stars in our Milky Way galaxy, Gaia will **provide a large dataset to search for exoplanets.**

- These will be uncovered by monitoring tiny changes in a star's position and motion caused by the gravitational pull of one or more planets around it, and by looking for dips in the stellar light caused by a planet transiting in front of its parent star.
- Gaia will also **map thousands of Solar System objects,** primarily main belt asteroids circling the Sun between the orbits of Mars and Jupiter.
- With its ability to detect faint and fast-moving objects, it is expected that Gaia will also detect several thousand **Near-Earth Objects (NEOs).**

MOUNT TARANAKI

Mount Taranaki, now known by its Maori name Taranaki Maunga, in New Zealand has achieved a human status.

- It has two official names **Mount Egmont** or Mount Taranaki.
- It is located in Egmont National Park.
- **Features of Mount Taranaki**
    - It is **a stratovolcano** (also called a composite cone) – and is made up of alternating layers of ash and lava flow.
    - It is one of the most **symmetrical volcanic cones** in the world.
    - There is a circular ring plain of volcanic material formed from lahars and landslides.

- It was created by **subduction of the Pacific Plate** below the Australian Plate. The magma is probably coming from deeper than the Taupo Volcanic Zone volcanoes as the subducting slab is deeper.
- It is a **snow-capped dormant volcano** and the second highest mountain (8,261 feet) located in North Island of **New Zealand.**

- Mount Taranaki has become the third natural feature in New Zealand to be bestowed with an individual status, after Te Urewera National Park and Whanganui River.
- The Indigenous Maori people of New Zealand respect the snow-covered Taranaki Maunga as a sacred ancestor.

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