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Guiding Dreams, Empowering Future
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EXCLUSIVE CURRENT AFFAIRS BULLETIN

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18th BRICS Summit 2026: Adoption of the New Delhi Declaration

Summit Overview

- Host: India (2026 BRICS Chair)
- Venue: Bharat Mandapam, New Delhi
- Dates: 12–13 September 2026
- Theme: "Building for Resilience, Innovation, Cooperation and Sustainability"
- Participation: 32 delegations, including 11 member states, 10 partner countries, 4 regional organisations, and 7 international organisations
- Declaration: 140-point New Delhi Declaration adopted unanimously
- Scale of Engagement: Over 350 meetings and high-level engagements held across 25+ Indian cities during India's Chairship

Key Outcomes of the 18th BRICS Summit Financial, Economic and Trade Initiatives

- Cross-Border Payments and Local Currency: The BRICS Payment Task Force was mandated to advance interoperability of payment and messaging channels for trade settlements using local currencies, aiming to insulate BRICS economies from Western financial sanctions and exchange rate volatility. The declaration encouraged trade and investment settlements in BRICS local currencies while respecting national priorities.
- BRICS Risk Lab at GIFT City: India's pro-

Why in News?

India hosted the 18th BRICS Summit (2026) in New Delhi at Bharat Mandapam on 12–13 September 2026. This was India's fourth BRICS Chairship, held under the theme "Building for Resilience, Innovation, Cooperation and Sustainability." The summit concluded with the unanimous adoption of the New Delhi Declaration, marking the 20th anniversary of BRICS.



posal to host a BRICS Risk Lab at GIFT City, Gujarat, was endorsed. It aims to build a self-reliant reinsurance ecosystem that mitigates geopolitical risks for large-scale Global South infrastructure projects. The Risk Lab operates under a voluntary BRICS Insurance Resilience Centre, developing common risk models and sharing best practices.

- MSME Invoice Discounting (Jaipur Consensus): BRICS welcomed the Jaipur Consensus to study the establishment

of an Invoice Discounting Mechanism to help MSMEs unlock working capital from unpaid invoices and strengthen their participation in international trade.

- Contingent Reserve Arrangement (CRA): Amendments to the CRA Treaty were approved and the 9th Test Run was initiated to strengthen the bloc's internal financial safety net, ensuring swift liquidity support during balance-of-payment crises without relying on the International Monetary Fund (IMF).
- Taxation and Customs Cooperation: The BRICS Tax Cross-Learning Lab and the Authorised Economic Operator (AEO) Action Plan 2026 were launched, mandating annual joint customs enforcement operations to dismantle smuggling networks and prevent illicit financial flows.
- New Development Bank (NDB) and Multilateral Guarantees: The BRICS-NDB Knowledge Portal was launched, and pilot transactions for Multilateral Guarantees were advanced to de-risk infrastructure projects and mobilise private institutional capital for developing nations.
- BRICS Startup Innovation Fund: Proposed to finance early-stage ventures and address funding gaps faced by startups in member countries.

Science, Technology and Digital Infrastructure

- Space and Satellite Cooperation: The BRICS Remote Sensing Satellite Constellation was expanded, and terms for a BRICS

Space Council were drafted to democratise access to outer space technology for disaster risk reduction and climate monitoring.

- **Digital Public Infrastructure (DPI):** The creation of a BRICS DPI Repository was approved, with pilot projects to share scalable, open-source digital public goods (like digital identity and payment systems), preventing monopolistic control by private tech giants.
- **Global Research Advanced Infrastructure Network (GRAIN):** An Action Plan was adopted to pool financial and intellectual resources for high-cost megascience projects, ensuring long-term technological sovereignty.
- **Submarine Cable Network:** A feasibility study was tasked for a direct high-speed submarine communication network to ensure secure, resilient data connectivity that bypasses traditional routing choke points.
- **Digital Centre of Excellence for Smart Grids:** Established to integrate renewable energy seamlessly using AI.

Agriculture & Food Security

- **BRICS Grain Exchange:** Aims to launch by 2027. Proposed in 2023 and championed by Russia, it seeks to strengthen food security, reduce grain price volatility, and facilitate intra-BRICS trade.
- **BRICS AGRIN (Agro-Inputs, Genetic Resources, and Information Network):** A collaborative, voluntary, and farmer-centric cooperation framework for seeds, germplasm, and agricultural inputs.
- **Global Forum on Farmers' Rights in Seed Systems:** A platform dedicated to protecting farmers' rights and preserving traditional agricultural knowledge.
- **Centres of Excellence on Agroecology and Regenerative Agriculture:** A network to promote natural and sustainable farming practices for climate resilience.
- **BRICS Network on Digital Agriculture:** A tech-focused initiative to scale AI-driven decision-support systems, geospatial intelligence, and IoT-enabled monitoring across agriculture, agroforestry, fisheries, and aquaculture.

Health and Medicine

- **BRICS Mission for Healthy Lifestyle:** Endorsed along with a Joint Roadmap for Healthy Lifestyle Promotion (2026–2029).

- **Mental Health and Traditional Medicine:** A Training Hub Network led by India's NIMHANS was created for mental well-being, and an Expert Working Group was established to integrate safe traditional medicine into modern health systems.
- **BRICS BioDesign Initiative:** Spearheaded by the Andhra Pradesh MedTech Zone (AMTZ), the newly launched BRICS BioDesign Centre will advance cross-border healthcare innovation and translate medical ideas into accessible healthcare solutions for the Global South.

Transport, Logistics and Climate

- **BRICS Logistics Supply-Chain Cooperation Framework:** A voluntary framework to strengthen the resilience and sustainability of transport logistics and supply chains through technical cooperation, knowledge sharing, and capacity building.
- **BRICS Cooperation on Global Value Chains:** The GVC Action Plan 2026–2030 was adopted, including a Technical Council and Joint Study, to make global value chains more resilient and efficient while promoting market opening and economic diversification.
- **Sustainable Aviation and Urban Mobility:** A Sustainable Aviation Fuels Forum was launched, the BRICS Urban Mobility Hub was created, and Voluntary Principles for Climate-Resilient Urban Infrastructure were adopted.
- **Climate Adaptation and Forestry:** Principles for Integrated Landscape-Based Greening and Wildfire Preparedness were adopted to combat desertification, protect carbon sinks like tropical forests, and enhance community-level resilience.

Security, Law and Society

- **Counter-Terrorism:** The declaration strongly condemned cross-border terrorism and specifically the April 22, 2025 Pahalgam terror attack in Jammu and Kashmir (which killed 26 people). It urged the adoption of the UN Comprehensive Convention on International Terrorism to hold perpetrators accountable and dismantle terror financing networks. It also rejected double standards in countering terrorism.
- **Asset Recovery and Corruption:** An Expert Network and a Repository for Tracing Fugitive Offenders were established to deny safe havens to economic offenders, trace

illicit financial flows, and facilitate the legal recovery of stolen national assets.

- **Labour, Social Security and Culture:** The BRICS CONNECT (BRICS Cooperation Network for Capacity Building, Employability, and New Skills and Technologies) was adopted to strengthen the rights of gig workers and promote cross-border portability of social security. An Artist Registry was also created to protect cultural heritage and curb illicit trafficking of antiquities.
- **BRICS Youth Cooperation:** The BRICS Youth Cooperation Framework 2026 and the Joint Statement of the 2026 BRICS Youth Ministers' Meeting were adopted, and a Working Group on Sport Technology was established.

Geopolitical Mandates and Endorsements

- **UNSC Reform:** BRICS officially backed the Ezulwini Consensus and Sirte Declaration to secure African representation in a reformed UN Security Council. Crucially, China and Russia explicitly supported the aspirations of India and Brazil for a greater role in the UN, including the Security Council.
- **WTO and ICAO Expansion:** BRICS formally endorsed the WTO accession bids of Ethiopia and Iran, and backed Ethiopia and Indonesia for newly expanded seats on the International Civil Aviation Organization (ICAO) Council.
- **Future Chairship:** China was confirmed as the host for the 19th BRICS Summit in 2027 to ensure seamless continuation of the New Delhi Declaration's mandates.
- **Roadmap for Global Governance Reform:** India proposed a 10-point roadmap to reform global governance based on the "3Rs" (Representation, Responsiveness, and Rule-making). Prime Minister Modi called for transforming the current international system from a "pyramid of privilege" to a "platform of partnership".

Positions on Global Conflicts

- **Gaza:** BRICS called for an immediate Israeli ceasefire in Gaza and insisted on complete, unimpeded delivery of humanitarian aid. The declaration firmly rejected any temporary or permanent forced relocation of Palestinian civilians under any pretext. It endorsed full UN membership for Palestine and a two-state

solution based on 1967 borders, with East Jerusalem as the capital of Palestine.

- **Lebanon:** BRICS urged Israel to honor agreements with the Lebanese government and withdraw occupying forces from Lebanese territory. Condolences were offered for four Indonesian peacekeepers and other personnel deployed with UNIFIL.
- **Nuclear Facilities:** The declaration expressed serious concern over attacks on civilian infrastructure and peaceful nuclear facilities under IAEA safeguards, stating such attacks violate international law and IAEA resolutions.
- **Trade and Sanctions:** BRICS raised serious concerns over rising unilateral tariff and non-tariff measures, stating they distort trade and conflict with WTO rules. It condemned unilateral economic sanctions and secondary sanctions not authorised by the UN Security Council. It also opposed protectionism presented as environmental policy, specifically targeting carbon border adjustment mechanisms that clash with international legal standards.

India-Specific Outcomes

- **Pahalgam Attack Condemnation:** For India, a key diplomatic win was the declaration's explicit condemnation of the April 22, 2025 Pahalgam terror attack, reaffirming commitment to combating terrorism in all forms, including cross-border movement of terrorists and terror financing, with zero tolerance and no double standards.
- **China-Russia Support on UN Role:** The declaration saw China and Russia reiterate support for India and Brazil's aspirations to play a greater role in the UN, including the Security Council. This provides explicit backing within the BRICS framework for India's long-standing campaign.
- **Modi-Xi Meeting:** The summit provided the setting for a Modi-Xi meeting, where both leaders welcomed steady progress in bilateral relations since their August 2025 Tianjin meeting, agreeing that differences should not become disputes. Modi stressed that peace and tranquillity in border areas remained essential for bilateral relations, and both committed to a fair, reasonable, and mutually acceptable resolution of the boundary question.
- **International Big Cats Alliance:** BRICS endorsed India's initiative to create an International Big Cats Alliance and en-

couraged member countries to cooperate on big-cat conservation.

- **Culinary Diplomacy:** India showcased Guccchi Marmik featuring rare Himalayan Guccchi mushrooms, and delegates were given Koraput coffee from Odisha, promoting "Vocal for Local" and grassroots economic empowerment.

India's BRICS Chairships: Evolution

2012: Laying the Institutional Foundation

- **Theme:** "BRICS Partnership for Global Stability, Security and Prosperity"
- **New Development Bank (NDB):** Proposed the creation of a multilateral institution to mobilise resources for infrastructure and sustainable development
- **Contingent Reserve Arrangement (CRA):** Laid the conceptual foundation for a financial safety mechanism
- **Intra-Bloc Trade:** Championed the Master Agreement on Extending Credit Facility in Local Currency

2016: Expanding Regional Outreach (Goa Summit)

- **Theme:** "Building Responsive, Inclusive and Collective Solutions"
- **NDB Rollout:** Formally operationalised the NDB, disbursing first tranches of loans primarily for renewable energy
- **Regional Integration:** Hosted the joint BRICS-BIMSTEC Outreach Summit
- **Security and FATF:** Mandated alignment with Financial Action Task Force (FATF) standards to curb cross-border terror financing
- **Research Platforms:** Agreed to establish the BRICS Agriculture Research Platform, Railway Research Network, and Sports Council

2021 (Virtual): Consolidation and Technological Resilience

- **Theme:** "BRICS@15: Intra-BRICS Cooperation for Continuity, Consolidation and Consensus"
- **Counter-Terrorism:** Adopted the unified BRICS Counter-Terrorism Action Plan
- **Health and Pandemic Preparedness:** Launched the BRICS Vaccine R&D Center and convened the inaugural BRICS Digital Health Summit
- **Space Data Sharing:** Signed the BRICS Remote Sensing Satellite Constellation Agreement

BRICS Evolution &

Expansion of the Global South

- **Origin to Formal Bloc:** The acronym 'BRIC' was coined by Goldman Sachs in 2001. It formalised as a political grouping in 2006, held its first summit in Yekaterinburg (2009), and became BRICS when South Africa joined in 2010.
- **Expanded Membership and Economic Weight:** The bloc now comprises 11 full members (Brazil, China, Egypt, Ethiopia, India, Indonesia, Iran, Russia, Saudi Arabia, South Africa, and the UAE). Together, they represent 49.5% of the global population, 40% of global GDP, and 26% of global trade.
- **New "Partner Country" Framework:** To accommodate growing global interest without altering the core structure, 10 countries (including Belarus, Malaysia, Nigeria, Thailand, and Vietnam) were inducted as Partner Countries in 2025, broadening opportunities for South-South cooperation.
- **Reforming Global Governance:** Beyond economic coordination, BRICS acts as a collective voice demanding greater equity and representation in the IMF, World Bank, and WTO, pushing back against protectionism.

Conclusion

The 2026 New Delhi Summit highlighted BRICS' expanding development agenda across finance, technology, food security, health, climate and security. For India, the declaration reinforced priorities on counter-terrorism, Global South cooperation and reform of global governance.

Prelims Practice Question

Q. With reference to the 18th BRICS Summit 2026 and the New Delhi Declaration, consider the following statements:

The summit was held under the theme "Building for Resilience, Innovation, Cooperation and Sustainability."

The New Delhi Declaration endorsed India's proposal to establish a BRICS Risk Lab at GIFT City, Gujarat.

The declaration formally endorsed the WTO accession bids of Ethiopia and Iran.

- (a) 1 and 2 only
- (b) 2 and 3 only
- (c) 1 and 3 only
- (d) 1, 2 and 3

Answer: (d) 1, 2 and 3

Scale and Funding:

- Aims to strengthen more than 14,500 existing schools managed by the Central Government, State/UT Governments and local bodies.
- Implemented for five years (2022–23 to 2026–27) with a Central share of ₹18,128 crore.
- Total project cost: ₹27,360 crore.
- Project Approval Board (PAB) outlay increased from ₹2,520 crore in 2023–24 to ₹5,224 crore in 2026–27, a rise of around 107%.

Vision and Approach:

- PM SHRI schools are envisioned as safe, inclusive and stimulating learning environments supported by quality infrastructure, appropriate learning resources and diverse learning experiences.
- These schools will also act as mentor institutions for neighbouring schools by sharing best practices.

Strategic Focus of PM SHRI

- **Model Schools for Regional Transformation:** PM SHRI schools are envisioned as exemplar institutions demonstrating NEP 2020 principles and supporting neighbouring schools through collaboration, knowledge sharing and capacity building, creating a multiplier effect in school education.
- **Holistic Learning Approach:** The scheme promotes lifelong learning and aims to develop students into engaged, productive and responsible citizens through learner-centred and holistic education.
- **NEP 2020 Implementation:** PM SHRI schools showcase the key principles of NEP 2020, focusing on equitable, inclusive and joyful learning environments while developing 21st-century skills.

How PM SHRI Schools Transform School Education

Learning Designed Around the Child:

- **NEP 2020-Based Curriculum:** PM SHRI Schools follow the CBSE or respective State/UT curriculum aligned with the National Curriculum Framework (NCF) or State Curriculum Framework

PM SHRI Scheme

Why in News?

The Pradhan Mantri Schools for Rising India (PM SHRI) Scheme has gained attention for its progress in transforming existing schools into exemplar institutions aligned with the National Education Policy (NEP) 2020.

- As of July 2026, 13,092 schools have been selected across 36 States/UTs, including schools under Kendriya Vidyalaya Sangathan (KVS), Navodaya Vidyalaya Samiti (NVS) and NCERT, covering around 90% of the target of over 14,500 schools.

Key Facts About PM SHRI

Background:

- India's school education transformation focuses on quality, equity, inclusion and future-ready learning.
- The NEP 2020 provides the guiding framework, while PM SHRI translates its vision into practice at the school level.

Launch and Objective:

- Launched on 7th September 2022.
- A Centrally Sponsored Scheme implemented by the Department of School Education and Literacy, Ministry of Education.
- Aims to strengthen existing schools and develop them as exemplar institutions showcasing effective implementation of NEP 2020.

under the 5+3+3+4 curricular structure of NEP 2020.

- **Contextualised Learning:** States and UTs have the flexibility to adapt curricula according to local needs while adhering to NEP 2020 principles and constitutional values.
- **Experiential Learning:** The scheme promotes learning by doing through bagless days, internships with local artisans, study of local arts, crafts and traditions, celebration of cultural events, and preservation of indigenous knowledge.

Equity, Inclusion and Multilingual Learning:

- **Inclusive Education:** PM SHRI Schools aim to provide equitable and quality education by addressing diverse backgrounds, multilingual needs and varied learning abilities.
- **Promotion of Local Languages:** The scheme encourages the use of mother tongue, local or regional languages as mediums of teaching and learning, particularly in early grades, to strengthen comprehension and foundational learning.
- **Language Support System:** As per UDISE+ 2025–26 data, PM SHRI Schools have 6,102 Sanskrit teachers, 1,994 Urdu teachers and 9,152 regional language teachers, supporting multilingual education.
- **Foundational Literacy and Numeracy:** Community participation and local language-based learning approaches support the development of foundational literacy and numeracy skills among students.



Technology-Enabled Learning:

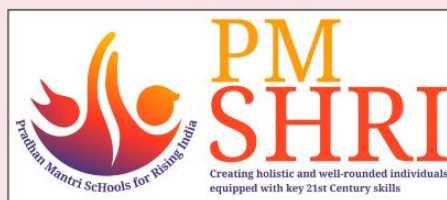
- **Digital Infrastructure:** PM SHRI Schools promote the use of ICT facilities, smart classrooms, internet connectivity and digital learning platforms to create interactive and learner-centric environments.
- **Skill Development:** Technology integration enhances digital literacy, critical thinking, problem-solving abilities and technological competencies among students.
- **Digital Learning Resources:** Platforms such as DIKSHA provide digital educational resources and facilitate sharing of learning materials among teachers and students.

Holistic Student Development:

- **Beyond Academic Learning:** PM SHRI Schools integrate academics with sports, arts, extracurricular activities and life-skills education to promote overall personality development.
- **Future-Ready Competencies:** The scheme focuses on developing creativity, leadership abilities, socio-emotional skills, resilience and adaptability among students.
- **Life Skills and Adaptability:** By providing diverse learning opportunities, PM SHRI Schools aim to prepare students for future educational, professional and social challenges.

Empowering Teachers and School Leaders:

- **Teacher Capacity Building:** PM SHRI Schools strengthen teacher competencies through professional development programmes supported by District Institutes of Education and Training (DIETs).
- **Financial Support for Training:** The scheme provides up to 3 lakh per DIET for capacity-building programmes and up to 2,500 per teacher for training of subject teachers, principals, special educators, ICT teachers and master trainers.
- **Leadership Development:** Principals receive training in educational leadership, school management and competency-based pedagogical planning to improve institutional planning and governance.
- **Continuous Professional**



Development: Teachers are trained in areas including Holistic Progress Card, school safety, mental health and well-being, counselling and ICT integration to enhance teaching effectiveness.

A Growing National Network

Wide Institutional Coverage:

- PM SHRI has established a national network of 13,092 selected schools across States and Union Territories, including institutions under KVS, NVS and NCERT.

Extensive Geographical Reach:

- The initiative covers 725 districts and 8,340 blocks/ULBs, creating a broad institutional network for implementing the vision of NEP 2020.
- Expected to directly benefit more than 20 lakh students.

State-wise Highlights:

- Uttar Pradesh has the highest number of PM SHRI schools with 1,888 institutions, followed by Andhra Pradesh (982), Maharashtra (946), Madhya Pradesh (944), Bihar (904), Odisha (840) and Telangana (832).

Six Pillars of

PM SHRI Schools

The scheme is based on six major pillars derived from 9 chapters of NEP 2020:

- **Inclusive Learning:** High-quality, equitable and joyful education addressing diverse backgrounds and learning abilities.
- **Mentorship:** PM SHRI Schools serve as exemplar schools and provide leadership and mentorship to other schools.
- **Green Schools:** Promote sustainable and environment-friendly practices as a school quality benchmark.
- **Experiential Learning:** Emphasises inquiry-based, learner-centered approaches including play and toy-based learning.
- **Learning Outcomes:** Focus on curriculum, pedagogy and assessment to strengthen learning outcomes.
- **Quality Infrastructure:** Assessment on parameters including adequacy, functionality, aesthetics and safety.

Conclusion

PM SHRI operationalises NEP 2020 through exemplar schools focused on inclusion, experiential learning, technology, teacher capacity and quality infrastructure. Its long-term impact will depend on sustained implementation, funding and Centre-State cooperation.

Prelims Practice Question

Q. With reference to the PM SHRI Scheme, consider the following statements:

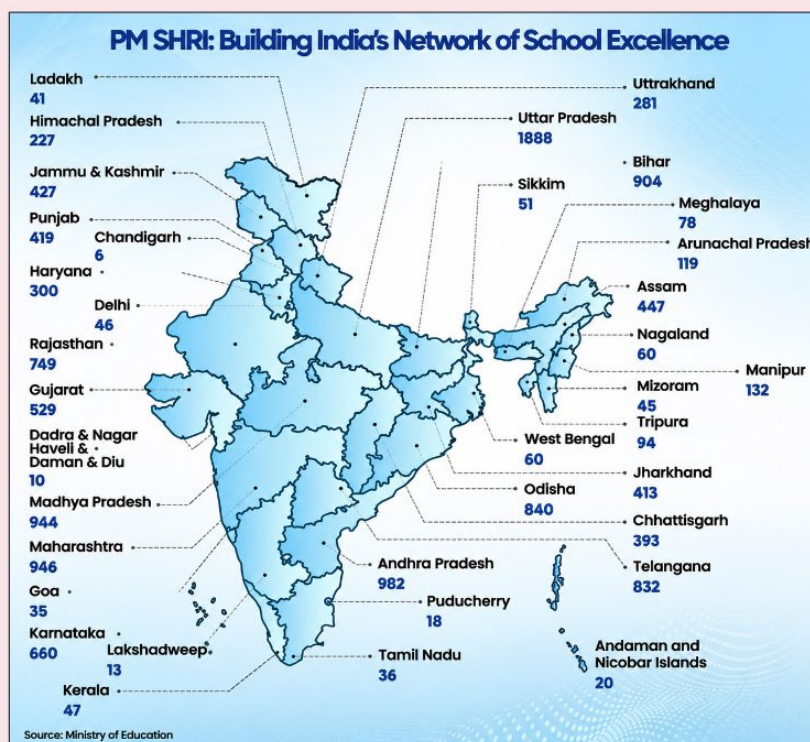
It is a Centrally Sponsored Scheme launched on 7th September 2022 to develop existing schools as exemplar institutions aligned with NEP 2020.

The scheme is implemented by the Department of School Education and Literacy, Ministry of Education.

As of July 2026, more than 14,500 schools have been selected under the scheme across all States and Union Territories.

- (a) 1 and 2 only
(b) 2 and 3 only
(c) 1 and 3 only
(d) 1, 2 and 3

Answer: (a) 1 and 2 only.



Pradhan Mantri Matsya Sampada Yojana (PMMSY)

Why in News?

The Pradhan Mantri Matsya Sampada Yojana (PMMSY) completed six years on 10 September 2026, marking an important milestone in India's fisheries sector transformation.

About PMMSY

Genesis and Objective:

Launched in 2020 by the Department of Fisheries, under the Ministry of Fisheries, Animal Husbandry and Dairying. Builds on the Blue Revolution scheme to address critical gaps across the fisheries value chain. Aims to promote inclusive, sustainable and modern fisheries development through the Blue Revolution.

Scheme Structure:

- An umbrella scheme comprising two components:
- Central Sector Scheme (CS): Fully funded and implemented by the Central Government.
- Centrally Sponsored Scheme (CSS): Partially supported by the Centre and implemented by States/UTs.
- Major components include production and productivity enhancement, infrastructure and post-harvest management, and fisheries management and regulation.

Financial Outlay:

- Total outlay of ₹20,750 crore.
- Record allocation of ₹2,500 crore in BE 2026–27 to strengthen fisheries infrastruc-

ture and livelihoods.

- Between 2020–21 and 2025–26, fisheries and aquaculture projects worth ₹21,394.88 crore were approved, including a Central share of ₹9,510.89 crore.

Key Sub-Scheme:

PM-MKSSY

Pradhan Mantri Matsya Kisan Samridhi Sah-Yojana (PM-MKSSY):

- A Central Sector sub-scheme under PMMSY.
- Operational across all States/UTs from FY 2023–24 to FY 2026–27.
- Estimated outlay of ₹6,000 crore.
- Focuses on formalisation, insurance, institutional finance, quality assurance and traceability.

Key Features of PM-MKSSY:

- Formalisation of the unorganised fisheries sector through the National Fisheries Digital Platform (NFDP).
- Aquaculture Insurance: One-time incentive at 40% of premium (up to ₹25,000 per hectare, or ₹1 lakh per farmer for 4 hectares); SC/ST and women get an additional 10%.
- Performance Grants for micro and small enterprises: 25% of total investment or ₹35 lakh (General), 35% or ₹45 lakh (SC/ST/Women).
- Job creation incentive: ₹10,000 per year for men and ₹15,000 per year for women.

Key Components and Interventions

Production and Productivity Enhancement (CSS):

- Promotes technology-driven improvements across inland and marine fisheries, mariculture, seaweed cultivation, Himalayan and North-Eastern fisheries, and ornamental fisheries.

Infrastructure and Post-Harvest Management (CSS):

Strengthens fishing harbours, fish landing centres, cold chains, post-harvest facilities, deep-sea fishing, coastal fishing villages, markets and marketing infrastructure.



Building a Stronger and More Resilient Fisheries Sector



- ₹3,741.89 crore approved for 28 fishing harbour development projects, 25 fish landing centre projects and 23 dredging projects.
- ₹2,797 crore approved for cold-chain and marketing infrastructure.

Fisheries Management and Safety (CSS):

- Promotes monitoring, control and surveillance, fisher and vessel insurance, fisheries extension services, and safety and security of fishers at sea.

How PMMSY Has Strengthened the Fisheries Sector

- Growth in Fish Production: Fish production increased from 141.64 lakh tonnes in 2019–20 to a record 197.75 lakh tonnes in 2024–25.
- Employment Generation: Created direct and indirect employment for 58 lakh persons in fisheries and aquaculture-related activities.
- Growth in Fisheries Exports: Fisheries exports increased from ₹46,663 crore in 2019–20 to ₹73,890 crore in 2025–26.
- Integrated Aquaparks: 12 Integrated Aquaparks approved with a total investment of ₹713.80 crore.
- Seaweed Cultivation: Projects worth ₹198.17 crore approved during 2020–25 to promote seaweed cultivation and allied activities.
- Technology-Driven Aquaculture: Supported 12,081 Recirculatory Aquaculture Systems (RAS) and 4,205 Biofloc units.
- 52,058 reservoir cages and 23,285.06 hectares of pond area approved for inland aquaculture.
- Ornamental Fisheries: 2,672 ornamental

fish rearing and integrated ornamental fish units supported.

- Fish Farmers Producer Organisations (FFPOs): Between 2021–22 and 2025–26, projects worth 544.86 crore approved for 2,195 FFPOs.
- Climate-Resilient Coastal Villages: 100 coastal fishermen villages identified as Climate Resilient Coastal Fishermen Villages (CRCFV), with 200 lakh per village fully funded by the Government.
- Digital Transformation: National Fisheries Digital Platform (NFDP) launched under PM-MKSSY in September 2024.
- As of August 2026, over 35.92 lakh registrations recorded on NFDP.

Welfare Measures for Fishers

- Insurance Coverage: Group Accidental Insurance: ₹5 lakh against death/permanent total disability, ₹2.50 lakh against permanent partial disability, ₹25,000 against accidental hospitalization (age 18–70 years).
- Livelihood and Nutritional Support: During fishing ban/lean period, assistance of ₹3,000 per fisher (beneficiary contribution ₹1,500) for three months for socio-economically backward active traditional fishers (age 18–60 years).
- Kisan Credit Card (KCC): Extended to fishers and fish farmers from 2018–19.
- KCC lending limit for fisheries enhanced from ₹2 lakh to ₹5 lakh from 2025–26.
- Till date, 4,76,237 KCC cards issued with disbursed amount of ₹3,214.32 crore.
- Transponders on Fishing Vessels: Installation on 1,00,000 fishing vessels in all Coastal States/UTs with a total outlay of

₹364 crore for two-way communication during emergencies.

Challenges & Parliamentary Observations

Low Coverage of Livelihood Support:

- A Parliamentary Standing Committee noted that only about 2.1% (595,000) of India's estimated 28 million fishers received financial assistance during the annual fishing ban between 2020 and 2025.
- The Committee described the performance as "dismally low" and recommended increasing assistance to at least ₹10,000 per fisher per year without beneficiary contribution.

Infrastructure Gaps:

- India has 1,547 notified fish landing centres, but only 379 have been selected for development since 1964; only 287 completed by June 2025.
- Existing facilities can accommodate 148,000 fishing vessels, against 238,000 active vessels operating in the country.

Post-Harvest Loss Reduction:

- PMMSY targeted reducing post-harvest losses from 20–25% to about 10%.
- No clear, publicly available data confirms whether this target was achieved.

Conclusion

- PMMSY has expanded fisheries production, infrastructure, digitalisation and livelihood support while advancing India's Blue Economy goals. Remaining gaps in welfare coverage, landing infrastructure and post-harvest outcomes require more inclusive and measurable implementation.

Prelims Practice Question

Q. With reference to the Pradhan Mantri Matsya Sampada Yojana (PMMSY), consider the following statements:

- It is an umbrella scheme comprising both Central Sector and Centrally Sponsored Scheme components.
- Fish production in India increased from 141.64 lakh tonnes in 2019–20 to a record 197.75 lakh tonnes in 2024–25.
- The Pradhan Mantri Matsya Kisan Samridhi Sah-Yojana (PM-MKSSY) is a Centrally Sponsored sub-scheme under PMMSY.

- (a) 1 and 2 only
- (b) 2 and 3 only
- (c) 1 and 3 only
- (d) 1, 2 and 3

Answer: (a) 1 and 2 only.

AMENDMENTS TO CONSUMER Protection (E-Commerce) Rules, 2026



Short News

- The Department of Consumer Affairs has notified the Consumer Protection (E-Commerce) (Amendment) Rules, 2026 to strengthen consumer rights, mandate fair trade practices, and curb deceptive digital tactics. The rules will come into force on 1st January 2027.
- The amendment follows a sharp rise in e-commerce complaints. In 2025, the National Consumer Helpline (NCH) received 1,771,622 complaints, of which 511,196 (about 29%) related to e-commerce. E-commerce complaints grew from 224,592 in 2021 to 511,198 in 2025 — a 127.6% increase in four years.

Key Amendments

1. Grievance Redressal Mechanism

- **Mandatory NCH Integration:** Every e-commerce entity must partner with the National Consumer Helpline (NCH) convergence process. This was previously voluntary and is now compulsory.
- **Acknowledgement and Timeline:** Grievance officers must acknowledge every consumer complaint within 48 hours, provide the complainant with a copy of the complaint record, and resolve it within one month. This addresses the

issue of platforms "deleting" complaints, leaving consumers with no record.

2. Search and Pricing Transparency

- **No Search Manipulation:** E-commerce entities cannot manipulate search indexes in a way that misleads users or reduces the relevance of search results to the query.
- **Sponsored Listing Disclosure:** Sponsored product listings must be identified through clear and prominent disclosures, enabling consumers to distinguish paid promotions from organic search results.
- **Discount Price Disclosure:** When announcing a price reduction, both the reduced price and the "prior price" must be displayed. "Prior price" means the lowest price at which the product or service was offered in the 30 days before the reduction. This targets fake discounts created by inflating the original price.

3. Regulating Dark Patterns

- E-commerce entities must comply with the Guidelines for Prevention and Regulation of Dark Patterns, 2023.
- Platforms must conduct a yearly self-audit to ensure no dark patterns exist and prominently display a compliance certificate.
- This is the first time dark pattern guide-

lines have been brought into a statutory compliance framework, upgrading them from advisory guidance to enforceable requirements.

4. Seller and Product Disclosures

- **Seller Identity:** The seller's name must be displayed in invoices using the same font size as the e-commerce platform's name.
- **Product Details:** Marketplace e-commerce entities must disclose key information including best-before/use-by dates, return/refund policies, warranty, delivery and payment details.
- **Imported Goods:** Details of the importer and the country of origin must be disclosed.
- **Ranking Parameters:** Marketplaces must explain the main parameters determining product or seller ranking in plain language, in descending order of importance.

5. Consumer Data and Bundled Fees

- **Data Use Restrictions:** Marketplace e-commerce entities cannot use consumer information for specified purposes without the consumer's express and affirmative consent.
- **Anti-Bundling Rules:** Imposing bundled fees for services unrelated to the platform is banned, with exceptions

for loyalty or membership programmes. Statutory Framework: Consumer Protection Act, 2019

- The Consumer Protection Act, 2019 replaced the 1986 Act to strengthen consumer rights in the digital age, covering e-commerce, direct selling and misleading advertisements.
- It established the Central Consumer Protection Authority (CCPA), giving it suo-motu powers to investigate unfair trade practices, order product recalls, penalise misleading ads, and enforce statutory accountability on e-commerce platforms.
- It strengthened the three-tier consumer dispute redressal mechanism (District,

State, and National Commissions) through rationalised pecuniary jurisdictions and procedural innovations.

- These include the e-Daakhil portal for nationwide online grievance filing, zero filing fees for cases up to ₹5 lakh, and deemed admissibility of complaints within 21 days.

Conclusion

- The 2026 amendments tighten e-commerce accountability through mandatory grievance integration, transparent pricing and rankings, dark-pattern compliance and stronger disclosures. Their effectiveness will depend on practical enforcement across large and small platforms.

Prelims Practice Question

Q. With reference to the Consumer Protection (E-Commerce) (Amendment) Rules, 2026, consider the following statements:

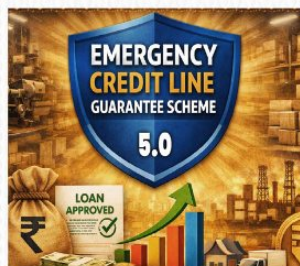
E-commerce entities must mandatorily partner with the National Consumer Helpline convergence process.

When announcing a price reduction, platforms need to display only the reduced price.

Marketplace e-commerce entities are banned from imposing bundled fees for services unrelated to the platform, with exceptions for loyalty or membership programmes.

- (a) 1 and 2 only
(b) 2 and 3 only
(c) 1 and 3 only
(d) 1, 2 and 3

Answer: (c) 1 and 3 only.



Emergency Credit Line Guarantee Scheme (ECLGS) 5.0

Short News

- The Emergency Credit Line Guarantee Scheme (ECLGS) 5.0 was approved by the Union Cabinet on 5 May 2026 with an outlay of ₹18,100 crore. It aims to facilitate additional credit flow of up to ₹2.55 lakh crore, including ₹5,000 crore earmarked for the airline sector. The scheme was designed to address liquidity stress arising from the West Asia geopolitical situation.

Key Facts

About ECLGS 5.0

About the Scheme:

- A targeted credit support initiative providing government-backed credit guarantees to businesses impacted by external disruptions.
- Operational until 31 March 2027 or until guarantees amounting to ₹2.55 lakh crore are issued, whichever is earlier.

Implementing Agency:

- Implemented by the National Credit Guarantee Trustee Company (NCGTC).
- Provides government-backed credit guarantees to Member Lending Institu-

ECLGS 1.0 Coverage MSMEs, business enterprises, Mudra borrowers, individual business loans Key Features Borrowers with outstanding loans up to ₹50 crore and days past due up to 60 days as on 29 February 2020	ECLGS 2.0 Coverage 26 stressed sectors identified by Kamath Committee and healthcare sector Key Features Borrowers with outstanding loans above ₹50 crore and up to ₹500 crore
ECLGS 3.0 Coverage Hospitality, travel & tourism, leisure & sporting, civil aviation Key Features Up to 60 days past due as on 29 February 2020	ECLGS 4.0 Coverage Hospitals, nursing homes, clinics, medical colleges, oxygen manufacturers Key Features Up to 90 days past due as on 31 March 2021

tions (MLIs), enabling them to extend additional working capital support to eligible business borrowers.

Credit Assistance Channels:

- Scheduled Commercial Banks
- Scheduled Urban Co-operative Banks
- Financial Institutions
- Eligible Non-Banking Financial Companies

Evolution of ECLGS

- The ECLGS was launched in 2020 under

the Aatmanirbhar Bharat Package to help businesses overcome financial stress caused by the COVID-19 pandemic.

- From ECLGS 1.0 to 4.0, 1.19 crore guarantees amounting to ₹3.68 lakh crore were issued. These schemes concluded on 31 March 2023.

Coverage Under ECLGS 5.0

Eligible Borrowers:

- MSMEs across all sectors
- Eligible non-MSME business borrowers with existing working capital facilities
- Scheduled passenger airline companies

Excluded Non-MSME Sectors:

- NBFCs
- Power generation, transmission and distribution
- Telecom services
- Sugar and ethanol
- IT companies
- Paper and paper products
- Educational institutions
- Beverages (other than tea and coffee)
- Tobacco

Eligibility Conditions:

- Existing fund-based working capital limits or credit facilities as on 31 March 2026
- Loan repayments not overdue by more than 60 days
- Accounts classified as Standard (excluding SMA-2)

Guarantee Coverage

Guarantee Fee: No guarantee fee

Borrower Category	Guarantee Coverage
MSMEs	100%
Non-MSMEs	90%
Scheduled Passenger Airlines	90%

payable by lending institutions.

Credit Quantum & Caps

MSMEs and Non-MSMEs:

- Additional credit up to 20% of peak fund-based working capital utilisation during Q4 FY 2025–26 (January–March 2026).
- Capped at ₹100 crore per borrower.

Scheduled Passenger Airlines:

- Additional credit up to 100% of eligible existing credit exposure.
- Capped at ₹1,500 crore per borrower.
- Amounts above ₹1,000 crore require proportionate promoter equity contribution.

Loan Terms

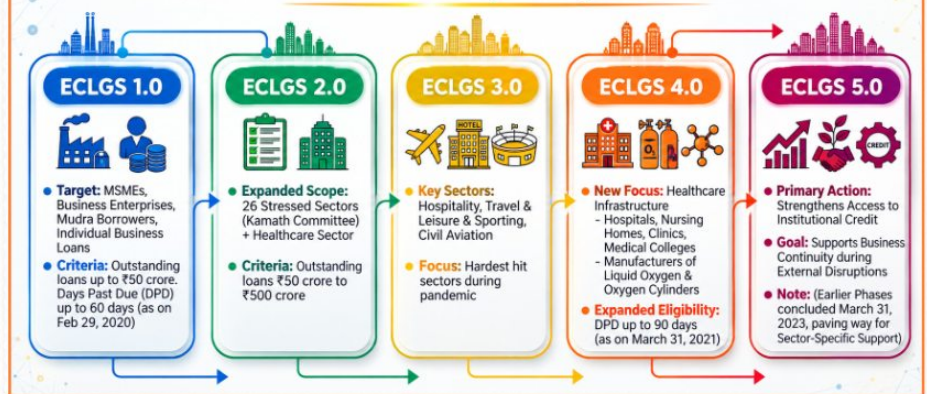
Parameter	MSMEs & Non-MSMEs	Scheduled Passenger Airlines
Tenure	5 years	7 years
Moratorium	1 year	2 years
Interest Rate	EBLR-linked for MSMEs; MCLR-linked for non-MSMEs	Determined by lender under board-approved policy
Interest Ceiling	Up to 9% per annum for banks; 13% per annum for NBFCs	Not specified

Implementation Progress

As of August 20, 2026:

- 6,73,979 guarantees issued.
- Guaranteed amount reaching ₹2,50,024 crore.

EVOLUTION OF EMERGENCY CREDIT LINE GUARANTEE SCHEME (ECLGS): A TIMELINE



MSME Focus:

- 97.3% of guarantees (by number) went to MSMEs.
- 80.79% of total guaranteed amount went to MSMEs.

Nationwide Outreach:

- Phase 1: Completed across 9 locations through State Level Bankers' Committees (SLBCs), from 20 May to 6 June 2026.
- Phase 2: Underway at 10 locations, with 4 completed.
- Participation from NCGTC, PSB Alliance, banks, industry associations, and enterprises.

Digital Access: The scheme is accessible through the Jan Samarth Portal, enabling easier and transparent digital access to credit support.

Significance

- **Business Resilience:** Strengthens business resilience by improving liquidity access and supporting domestic production.
- **Employment Protection:** Helps businesses maintain operations, protect jobs, and sustain supply chains during external disruptions.
- **MSME Support:** MSMEs constitute the major beneficiaries, with 97.3% of guarantees by number and 80.79% of the guaranteed amount.
- **Aviation Sector Relief:** Provides critical liquidity support to airlines facing pressure from higher aviation turbine fuel prices and weaker passenger traffic.
- **Fiscal Prudence:** By extending support through credit guarantees rather than direct fiscal packages, the government avoids placing additional burden on its finances.

Challenges and Concerns

- **Renewed Dependence on Emergency Liquidity:** The scheme's expansion beyond

pandemic recovery towards geopolitical disruptions shows how external shocks increasingly shape domestic credit conditions.

- **Aviation Sector Sufficiency:** While the scheme provides support, airlines have also petitioned for temporary suspension of excise duty and lower VAT on jet fuel; it remains to be seen whether credit guarantees alone will suffice.
- **Exclusion of New-to-Bank Borrowers:** The scheme is a top-up on existing working capital facilities, not a fresh loan for new borrowers or new-to-bank businesses.

Conclusion

ECLGS 5.0 extends government-backed liquidity support to eligible businesses facing external shocks, with MSMEs receiving the largest share of guarantees. Its effectiveness will depend on timely credit delivery while addressing structural credit-access gaps beyond emergency support.

Prelims Practice Question

Q. With reference to the Emergency Credit Line Guarantee Scheme (ECLGS) 5.0, consider the following statements:
It provides 100% guarantee coverage for MSMEs and 90% guarantee coverage for non-MSMEs and scheduled passenger airlines.

The scheme is implemented by the Deposit Insurance and Credit Guarantee Corporation (DICGC).

Additional credit for MSMEs is capped at 20% of peak working capital utilisation during Q4 FY 2025–26, subject to a maximum of ₹100 crore per borrower.

- (a) 1 and 2 only
(b) 2 and 3 only
(c) 1 and 3 only
(d) 1, 2 and 3

Answer: (c) 1 and 3 only.



Short News

International Day of Clean Air for Blue Skies is observed on 7 September every year, designated by the United Nations General Assembly in 2019 to raise awareness and promote action against air pollution. India observes it as Swachh Vayu Diwas, aligning international commitments with national clean-air initiatives.

Understanding Air Pollution

- Air pollution is the accumulation of harmful gases, droplets or solid particles in the atmosphere at levels harmful to human health and the environment.
- Particulate Matter (PM): PM10 (10 micrometres or less) can penetrate the respiratory system; PM2.5 (2.5 micrometres or less) can reach deep lung tissues and may enter the bloodstream, creating greater respiratory and cardiovascular risks.

Air Pollution Monitoring Systems

- CAAQMS: Automated, real-time monitoring of pollutants such as PM2.5, PM10, SO₂, NO_x, CO, O₃ and NH₃.
- AAQMS: Manual 24-hour sampling/laboratory analysis as well as automated monitoring of pollutants and meteorological parameters.
- OCEMS: Continuous emission monitor-

India's Path to Blue Skies

ing in highly polluting industries with data transmission to regulatory authorities.

India's Initiatives to Mitigate Air Pollution

National Air Quality Monitoring Programme (NAMP)

- CPCB programme to assess ambient air quality, pollution trends, violations and health risks.
- As of March 2026, the network consists of 1,646 stations across 603 cities in 28 States and 7 Union Territories.
- SAMEER mobile application and web portal provide near real-time AQI information for more than 292 cities.

Air Quality Index (AQI)

AQI uses eight pollutants: PM2.5, PM10, NO₂, SO₂, CO, O₃, NH₃ and Lead (Pb). Categories: Good 0–50; Satisfactory

51–100; Moderate 101–200; Poor 201–300; Very Poor 301–400; Severe 401–500.

National Clean Air Programme (NCAP)

- Launched in 2019 through a mission-mode approach covering 130 cities, with source-specific city, State and national clean-air action plans.
- 24 States/UTs and 130 cities have prepared action plans.
- From FY 2019-20 to FY 2025-26, ₹16,423.55 crore was provided through air-quality performance-linked grants; ₹11,575.54 crore (70.5%) was utilised.
- In FY 2025-26, 108 cities recorded lower annual PM10 concentration compared with 2017-18 levels.
- PRANA Portal tracks physical and financial progress of NCAP implementation.

Swachh Vayu Survekshan

- Launched in 2022-23 by MoEFCC as an annual assessment of 130 NCAP cities.
- Swachh Vayu Survekshan 2026 included ward-level assessment across more than 7,400 wards.
- Top performers: Lucknow (Category 1), Rourkela (Category 2), Kalinganagar (Category 3).

Sector-Wise Mitigation Measures

- Vehicular emissions: BS-VI nationwide since April 2020; electric mobility promoted through PM E-DRIVE and

PM E-Bus Sewa; Vehicle Scrapping Policy uses RVSFs and Automated Testing Stations. In Delhi-NCR, only BS-VI, CNG and electric buses, including tourist buses, are to be permitted to enter Delhi from 1 November 2026.

- Industrial emissions: CPCB has classified 419 industrial sectors; 17 highly polluting sectors require OCEMS. CAQM revised particulate matter standards for large/polluting industries to 50 mg/Nm³ from 1 October 2026. CEPI identifies Critically and Severely Polluted Areas.
- Road dust and construction: CPCB C&D-waste guidelines, anti-smog guns/dust controls at sites above 20,000 sq. metres, around 70 DCMCs in NCR, and online monitoring for construction sites above 500 sq. metres in Delhi-NCR.
- Open waste burning: EPR applies to plastic packaging, e-waste, batteries, tyres and used oil; 12 low-utility, high-littering single-use plastic items were banned from 1 July 2022.
- Crop residue: ₹37.16 crore sanctioned for 34 paddy-straw pelletisation/torrefaction plants; ₹4,233.84 crore provided for crop-residue management from 2018-19 to 2025-26; more than 3.53 lakh machines and 43,535 Custom Hiring Centres established. Stubble-burning incidents declined by 93% in Punjab and 91% in Haryana in 2025 compared with

2021.

- Green cover: Green India Mission, compensatory afforestation, Nagar Van Yojana, Aravalli Green Wall Initiative and Ek Ped Maa Ke Naam support ecological restoration and carbon sequestration.

Institutions Driving India's Clean Air Goals

- CPCB: Statutory organisation established under the Water (Prevention and Control of Pollution) Act, 1974; also performs air-pollution functions under the Air Act, 1981.
- CAQM: Statutory institution under the Commission for Air Quality Management in National Capital Region and Adjoining Areas Act, 2021, coordinating Delhi, Haryana, Rajasthan and Uttar Pradesh.
- GRAP: Four-stage emergency response for Delhi-NCR — Stage I Poor (201–300), Stage II Very Poor (301–400), Stage III Severe (401–450), Stage IV Severe+ (above 450).
- SPCBs: State-level regulators that monitor emissions, grant consents, enforce standards and act against violations.
- Digital reforms: Unified Consent and Authorization Management System (UCAMS), developed by CPCB, enables end-to-end online processing of consent applications.

Conclusion

India is strengthening clean-air governance through NCAP, expanded monitoring, cleaner transport and industry, crop-residue management and ecological restoration. Sustained enforcement and coordinated action remain essential for durable air-quality gains.

Prelims Practice Question

Q. With reference to air pollution monitoring and mitigation in India, consider the following statements:

1. The Air Quality Index (AQI) in India is calculated using eight pollutants, including PM_{2.5}, PM₁₀, NO₂, SO₂, CO, O₃, NH₃ and Lead.
 2. The Commission for Air Quality Management (CAQM) was established under the Commission for Air Quality Management in National Capital Region and Adjoining Areas Act, 2021.
 3. The Graded Response Action Plan (GRAP) consists of five stages based on AQI levels.
- (a) 1 and 2 only
(b) 2 and 3 only
(c) 1 and 3 only
(d) 1, 2 and 3

Answer: (a) 1 and 2 only

NPCI Introduces MDR on High-Value Merchant UPI Transaction



Short News

The National Payments Corporation of India (NPCI) has introduced a 0.4% Merchant Discount Rate (MDR) on eligible Person-to-Merchant (P2M) UPI transactions above ₹2,000, effective from 15th October 2026. The circular, issued under the Payment and Settlement Systems Act, 2007, follows a parliamentary amendment to Section 10A enabling MDR on UPI and other notified electronic payment modes. The move marks the end of the zero-MDR regime for UPI merchant transactions that has been in place since January 2020.

Key principle: MDR is a merchant-side fee, not a consumer charge. Banks have been advised to ensure merchants do not pass MDR costs to customers, and UPI app providers are prohibited from imposing platform fees or hidden charges.

What Remains Free

Person-to-Person (P2P) Transactions:

- All P2P UPI transactions remain completely free, irrespective of the amount transferred.
- P2P transactions constitute 37% of total UPI volume and 70% of total UPI value, and remain entirely outside the MDR framework.

Person-to-Merchant (P2M) Transactions Up to ₹2,000:

- All P2M UPI transactions up to ₹2,000 remain free of MDR, including payments through RuPay debit cards.
- These account for more than 95% of total UPI P2M transaction volume.

Small Merchants (P2PM Category):

- Small merchants under the Person-to-Person-Merchant (P2PM) framework receiving up to ₹1 lakh per month through UPI QR codes directly into their bank accounts continue to enjoy zero MDR on all transactions.

- The ₹2,000 threshold does not automatically trigger MDR for P2PM merchants: a single payment of ₹3,000 or ₹5,000 does not make the transaction chargeable if the merchant remains under the P2PM classification.
- A merchant is moved from P2PM to P2M only if inward UPI payments exceed ₹1 lakh per month for three consecutive months.

What Attracts MDR

- Standard Rate: 0.4% on eligible P2M transactions above ₹2,000.
- Cap: For transactions of ₹75,000 and above, MDR is capped at ₹300 per transaction.

Illustrative Examples:

- ₹3,000 payment: $0.4\% = ₹12$
- ₹50,000 payment: $0.4\% = ₹200$
- ₹1,00,000 payment: capped at ₹300 (not ₹400)

Sector-Specific Rates:

Railways, Telecom, Insurance, Fuel, Agricultural Inputs	Mutual Funds, Securities, Stock Brokers and Dealers
	
MDR Rate Flat ₹5 per transaction	MDR Rate 0.02%, capped at ₹300
Conditions Above ₹2,000; provides cost certainty for thin-margin sectors	Conditions Reduced rate to encourage retail participation in formal financial markets

Excluded from MDR:

- UPI AutoPay / UPI Mandate (automated recurring payments for utility bills, OTT subscriptions, mutual fund SIPs) attract no MDR charge.
- UPI app providers cannot impose platform fees or hidden charges on users.

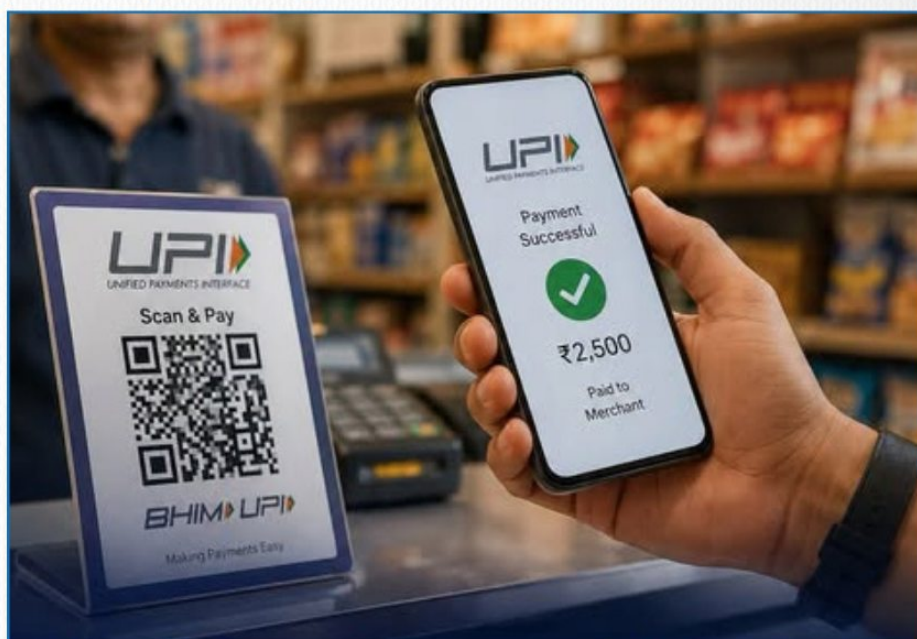
Revenue Sharing Among Ecosystem Participants:

The 0.4% MDR (40 basis points) is distributed as follows:

Issuer Banks (holding customer accounts)	Merchant Acquirers
	
Share 40%	Share 30%
UPI Apps	UPI Apps' Bank Partners
	
Share 20%	Share 10%

Data and Impact:

- Only about 4% of merchant transactions will be impacted by MDR, as most fall below the ₹2,000 threshold or qualify for



P2PM exemption.

- Approximately 96% of P2M transactions remain unaffected.
- NPCI estimates that maintaining UPI operations, server bandwidth, fraud prevention and bank technical support costs approximately ₹20,000 crore annually; the MDR framework is intended to provide more reliable capital for continued technology investment.

Support for Small Merchants:

- A dedicated fund using 5% of MDR collections will be created to promote UPI adoption among small merchants, expand digital payment infrastructure in Tier 3–6 centres (including the North-east, Jammu & Kashmir and Ladakh), and support merchant onboarding under schemes such as PM SVANidhi and PM Vishwakarma.

Background and Rationale:

- The framework follows an amendment to Section 10A of the Payment and Settlement Systems Act, 2007, passed during the Monsoon Session 2026, which created the enabling legal basis for MDR on UPI.
- During parliamentary debate, Finance Minister Nirmala Sitharaman assured that consumers would continue to make UPI payments free of charge and that any MDR would apply only to a limited category of merchant transactions above a prescribed threshold.
- The move ends the zero-MDR regime that has applied to UPI merchant transactions since January 2020; before that, P2M transactions attracted MDR of up to 0.30%.

- NPCI stated the revised framework "aims to make UPI self-sustainable, give incentives for further expansion in rural and semi-urban areas and maintain competitiveness, while ensuring that a large majority of payments remain free of charge".

Conclusion

The revised MDR framework shifts selected high-value merchant UPI payments toward a merchant-funded model while retaining free P2P, low-value and eligible small-merchant transactions. Effective enforcement will be central to preventing cost pass-through to consumers.

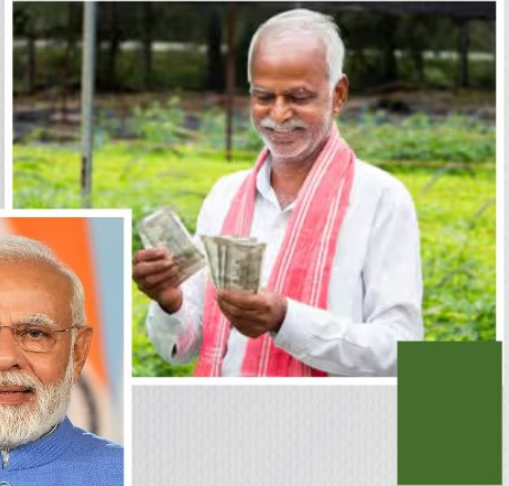
UPSC Civil Service Prelims Practice Question

Q. With reference to the revised Merchant Discount Rate (MDR) framework for UPI transactions introduced by NPCI, consider the following statements:

MDR of 0.4% applies to all Person-to-Merchant UPI transactions above ₹2,000, with no exceptions. Small merchants under the P2PM category receiving up to ₹1 lakh per month continue to enjoy zero MDR. UPI AutoPay and UPI Mandate transactions attract MDR charges if above ₹2,000.

- (a) 1 and 2 only
(b) 2 only
(c) 1 and 3 only
(d) 2 and 3 only

Answer: (b) 2 only.



PM Kisan Maandhan Yojana (PM-KMY)

Short News: The Pradhan Mantri Kisan Maandhan Yojana (PM-KMY) completed seven years since its launch on 12 September 2019. The scheme provides old-age social security to Small and Marginal Farmers (SMFs) through a voluntary and contributory pension mechanism.

Key Facts About PM-KMY

About the Scheme:

- A voluntary and contributory old-age pension scheme for Small and Marginal Farmers (SMFs).
- Aims to provide financial security after working years.
- A Central Sector Scheme.

Implementing Ministry:

- Administered by the Department of Agriculture & Farmers Welfare, Ministry of Agriculture & Farmers Welfare.
- Implemented in partnership with the Life Insurance Corporation of India (LIC).

Pension Benefits:

- Minimum assured pension of ₹3,000 per month after attaining 60 years of age.
- Family Pension: In case of the subscriber's death after receiving pension, the spouse is entitled to 50% of the subscriber's pension (₹1,500 per month), subject to scheme conditions.
- Family pension is not available if the subscriber dies before receiving pension; in that case, the spouse receives 50% of the contributed amount.

Contribution Model:

- Equal matching contribution: The farmer and the Central Government contribute equally towards the pension fund.
- Monthly contribution: Farmers joining

between 18 and 40 years contribute ₹55 to ₹200 per month, depending on entry age.

- Government makes an equal matching contribution.

Eligibility:

- Small and Marginal Farmers (SMFs) with cultivable landholding up to 2 hectares.
- Age between 18 and 40 years at the time of enrolment.

Exclusion Criteria:

PM-KMY excludes beneficiaries of other social security schemes such as:

- NPS, ESIC, EPFO, PM-SYM, PM-LVM
- Institutional landholders
- Constitutional post holders
- Certain elected representatives
- Serving/retired government and PSU employees
- Income-tax payers
- Registered professionals such as doctors, engineers, lawyers, CAs, and architects.
- Multi-Tasking Staff (MTS), Class IV and Group D employees are exempted from this exclusion.

Auto-Debit Facility:

- The farmer's contribution is automatically deducted from the linked bank account through an auto-debit mandate.
- Eligible farmers can voluntarily use their PM-KISAN benefits for PM-KMY

contributions.

- PM-KISAN provides ₹6,000 per year in three equal instalments of ₹2,000 to all landholding farmer families.

Coverage and Progress:

- 24,96,252 farmers enrolled as of February 2026.
- Haryana leads in enrolments, followed by Bihar.
- Since launch, ₹540.66 crore has been utilised for implementation and outreach.

Government Support:

The Government's matching contribution is routed through the Life Insurance Corporation of India (LIC).

Scheme Architecture

- Enrolment Process: Farmers can enrol through Common Service Centres (CSCs), the PM-KMY portal, or designated bank branches; Aadhaar and bank account details are required.
- Pension Calculation: Contributions accumulate in a pension fund managed by LIC; the corpus plus returns determine the monthly pension, with the Government guaranteeing the minimum of ₹3,000.
- Exit and Withdrawal: If a subscriber exits before 60, only their own contribution (plus interest) is refunded; the

Government's matching contribution is forfeited.

- Continuation After Death Before 60: In case of the subscriber's death before 60, the spouse can continue the scheme by paying the remaining contributions to secure the pension.

Significance

- Life-cycle Social Security: Strengthens social security for farmers beyond production and income support.
- Old-Age Financial Vulnerability: Reduces financial vulnerability among small and marginal farmers.
- Financial Inclusion: Promotes banking habits and auto-debit culture among rural households.
- Family Protection: Provides family pension security, protecting spouses in old age.
- Dignity in Old Age: Ensures that those who contribute to India's food security can live with dignity in old age.

Challenges

- Low Enrolment Against Target: Enrolment remains modest compared to the total



number of small and marginal farmers in India (over 12 crore).

- Limited Awareness: Awareness in remote rural areas remains a barrier.
- Contribution Affordability: For the poorest farmers, even ₹55–₹200 per month can be difficult.
- Auto-Debit Failures: Bank account issues and insufficient balances can cause missed contributions.
- Exclusion Errors: Many eligible farmers may be excluded due to other scheme enrolment or land record issues.

Conclusion

PM-KMY extends farmer welfare into old-age social security through a contrib-

utory pension with matching government support. Wider awareness, affordable participation and smoother enrolment are essential to expand its reach.

Prelims Practice

Question

Q. With reference to the Pradhan Mantri Kisan Maandhan Yojana (PM-KMY), consider the following statements:

It is a voluntary and contributory pension scheme for Small and Marginal Farmers implemented in partnership with the Life Insurance Corporation of India.

The farmer and the Central Government contribute equally towards the pension fund.

A subscriber receives a minimum assured pension of ₹3,000 per month after attaining 60 years of age, and the spouse is entitled to a family pension of 50% of the subscriber's pension.

- (a) 1 and 2 only
- (b) 2 and 3 only
- (c) 1 and 3 only
- (d) 1, 2 and 3

Answer: (d) 1, 2 and 3.

Orangutans



Recent Case: Wildlife Trafficking in India

- Five baby orangutans were rescued from Balasore, Odisha, prompting a joint investigation into suspected international wildlife trafficking.
- Investigating agencies:
 - Odisha Police Special Task Force (STF)
 - Wildlife Crime Control Bureau (WCCB) — a statutory multi-disciplinary body established under Section 38Z of the Wild Life (Protection) Act, 1972, headquartered in New Delhi, tasked with combatting organised wildlife crime.
- Current status: The rescued orangutans have been shifted to Nandankanan Zoological Park, Bhubaneswar.
- Central Zoo Authority (CZA): Odisha has sought CZA approval for their care. CZA is a statutory body under Sections 38A–38J of the Wild Life (Protection) Act, 1972, constituted in 1992. It recognises zoos, regulates animal exchange, and approves animal transfers between Indian and foreign zoos.

Basic Facts About Orangutans

- Meaning of name: "Orangutan" means "man of the forest" in the Malay language.
- Distribution:
 - Found only in the tropical rainforests of Borneo and Sumatra.
 - Not found in India.
- Habitat and behaviour:
 - Mostly solitary and tree-dwelling (arboreal).
 - Semi-solitary social structure linked to food distribution; may gather at the same feeding site when fruit is abundant.
 - Female home ranges overlap with those of their offspring.
 - Infants depend on their mothers for 6 to 7 years.
 - Adult males are usually solitary but may form short-term mating associations with females.
- Diet:
 - Primarily wild fruits such as lychees, mangosteens, and figs.
 - Also eat leaves and other vegetation.
 - Opportunistically consume bird eggs and small mammals.
 - Ecological role: Important seed dispersers.

- Nesting: Build nests in trees for resting and sleeping.
- Physical Characteristics
 - Among the largest arboreal mammals.
 - Long arms, reddish-brown hair, and grasping hands and feet adapted for climbing.
- Adult males may weigh up to 200 pounds (about 90 kg).
- Flanged males have cheek pads (flanges) and throat sacs used to produce loud long calls.

Three Recognised Species and Conservation Status

Species & Scientific Name	IUCN Status & Remarks
 Bornean orangutan <i>Pongo pygmaeus</i>	Endangered More likely to descend from trees and move on the ground.
 Sumatran orangutan <i>Pongo abelii</i>	Critically Endangered Longer facial hair; relatively stronger social bonds.
 Tapanuli orangutan <i>Pongo tapanuliensis</i>	Critically Endangered Considered the most threatened great ape species.

Population estimates (WWF):

- Bornean: about 104,700
- Sumatran: about 13,846
- Tapanuli: fewer than 800
- A century ago, wild orangutan numbers were estimated at over 230,000.

Differences between species:

- Sumatran orangutans: longer facial hair and relatively stronger social bonds.
- Bornean orangutans: more likely to come down from trees and move on the ground (fewer ground predators in Borneo).

Legal Protection

International level:

- CITES (Convention on International Trade in Endangered Species of Wild Fauna and Flora):
 - Orangutans are listed in CITES Appendix I.
 - Commercial international trade is prohibited.
 - Limited trade is allowed only for scientific, breeding, or educational purposes, with permits from both exporting and importing countries.
- Appendix I criteria: Includes all species threatened with extinction which are or

may be affected by trade; commercial trade is generally banned.

Indian domestic law:

- Wild Life (Protection) Act, 1972: WCCB operates under this Act.
- India has no native orangutans, but as a CITES party, it is obliged to combat trafficking.

Major Threats

1. Habitat loss (primary threat)

- Deforestation
- Palm oil plantation expansion — identified in academic literature as a core driver of the Bornean orangutan habitat crisis
- Mining activities
- In Sabah, forest cover declined by 39.5% between 1973 and 2010, mainly affecting eastern lowland forests.

2. Illegal wildlife trade

- International trafficking is a direct threat, as shown by the recent India case.
- Commercial trade is prohibited under CITES Appendix I.

3. Hunting and conflict

- In Kalimantan, interview surveys revealed that thousands are killed each year for meat, conflict mitigation, or other motives.
- Mortality rates far exceed the species' maximum sustainable level.

4. Fires

- In 1983 and 1998, 90% of Kutai National Park was burned.
- The orangutan population dropped from about 4,000 in the 1970s to about 600.

5. Slow reproductive rate

- Very slow breeding; population recovery is difficult.
- Long inter-birth intervals and long infant dependency.

Conservation Status and Challenges

- Uneven protected area coverage:
 - Sumatra: Over 90% of the population is inside protected areas.
 - Borneo: Only about 35% is inside protected areas.
 - Tapanuli: Only 1–10% is inside protected areas.
- Northeast Bornean subspecies: About 80% in Sabah is within protected forests, but 80% of habitat in Kalimantan is unprotected.
- Lack of systematic monitoring: All three

species lack systematic monitoring programmes; for the Bornean species, even conservation site identification across the full range is missing.

- Positive sign: A 2025 survey in Ulu Sungai Menyang, Sarawak, estimated about 167 individuals, up from about 115 in 2014. High confidence (about 82%) suggests the population is increasing, reflecting sustained conservation efforts. However, the Bornean species remains Critically Endangered overall, and vigilance is needed.



Conservation strategy directions:

- Ensure the security of large, strictly protected forests.
- Connect core protected areas with sustainable timber production zones.
- Regional land-use planning must account for hydrological, ecological, and socio-economic dynamics.
- An integrated approach combining ecological conservation, sustainable



industry, and community livelihoods.
Conclusion
Orangutans are vital rainforest seed

dispersers confined to Borneo and Sumatra and remain highly vulnerable to habitat loss, trafficking, hunting and fires. The Odisha rescue underscores the importance of CITES enforcement, WCCB action and habitat-focused conservation.

Prelims Practice

Question

Q. With reference to Orangutans, consider the following statements:

They are native to the tropical rainforests of Borneo and Sumatra in Indonesia.

The Tapanuli orangutan is classified as Critically Endangered by the IUCN and is considered the most threatened great ape species.

Commercial international trade in orangutans is prohibited under CITES.

- (a) 1 and 2 only
- (b) 2 and 3 only
- (c) 1 and 3 only
- (d) 1, 2 and 3

Answer: (d) 1, 2 and 3

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