



VAJIRAM & RAVI
Institute for IAS Examination

The Analyst

CURRENT AFFAIRS Handout

26th October 2025



CONTEXT: The lead article highlights the prevailing shortcomings in the Lokpal Act 2013 & it's declining public engagement since 2019.

Chapter 1: The Fight against Corruption :

What about Institutional Mechanisms?

Pratibha Patil,
Former President of India

**"Corruption is the enemy of
development & of good governance"**

SC : CVC, CBI as **"Caged Parrot"**

**"Silencing the Voice
of Reason"**

**Tragic case of
Satyendra Dubey, IES Officer**

**India Against Corruption
Movement 2013**

**Corruption Perception
Index 2011 : 94th Rank**

Sept 13, 2010: SC asks government, Raja to reply
within 10 days to three petitions alleging a Rs
70,000 crore scam in the grant of telecom licences in
2008.

**Santhanam Committee 1962
& 1st Bill introduced in 1968**

CBI during arguments submitted that loss to the
tune of Rupees 1.86 Lakh Crore to the Govt.
Exchequer.(CAG Report) and due to this scam
Supreme Court had to cancelled allocation of
214 Coal Blocks.

Chapter 2: The Lokpal Act 2013 :

Appointed by President on the recommendation of :

Prelims Corner :

Lokpal Act 2013 :

**Establishment of
Lokpal at Central &
Lokayuktas at State
level to inquire into
allegations of
corruption covered
under PCA 1988**

Composition of Lokpal :

**Chairperson and up to
8 Members**

**At least 50% members must
be judicial members**

**50% seats reserved for SCs,
STs, OBCs, minorities, and
women**

**First Lokpal body was
constituted in 2019**

**First Chairperson :
Justice Pinaki Chandra Ghose**

- **Prime Minister
(Chairperson)**
- **Speaker of Lok Sabha**
- **Leader of Opposition in
Lok Sabha**
- **Chief Justice of India
(or nominee)**
- **Eminent jurist
nominated by the
President**

Lokpal : The Anti – Graft body

CONTEXT: The lead article highlights the prevailing shortcomings in the Lokpal Act 2013 & it's declining public engagement since 2019.

Chapter 2 : The Lokpal Act 2013 :

Jurisdiction of Lokpal :

Higher Levels	Prosecution powers	Role of CBI & CVC
- PM, Ministers, MPs, and Group A–D officers of Central Government - Employees of PSUs & autonomous bodies - NGOs receiving: Over ₹10 lakh from Govt - or Over ₹1 crore from foreign sources (under FCRA 2010)	- Direct investigations by CBI - Can attach property, seize documents, and recommend prosecution in Special Courts - Time limits: Prosecution to be completed within 1–2 years	- Act provides functional independence to the CBI in Lokpal referred cases - CVC supervises cases related to Group B, C & D employees referred by Lokpal

Restriction on Enquiry into PM's Actions

- International relations
- Internal & external security
- Public order
- Atomic energy
- Investigation can proceed only with approval of 2/3 Lokpal members and must be held in camera (confidentially)

Chapter 3 : The Issues surrounding the Lokpal Body :

Context of News :

While the Lokpal's decision to float a tender for seven luxury cars has triggered public outrage, the anti-graft body's performance record shows a sharp decline in public engagement. The number of complaints the body has received since it began functioning in 2019-20 has dropped from a peak of 2,469 in 2022-23 to just 233 this year till September.

India ranks 96 out of 180 countries in Corruption Perceptions Index 2024

Denmark topped the list of being the least-corrupt nation, followed by Finland and Singapore

01
90% complaints since 2019 received in first 4 years

02
Preliminary enquiry ordered in only 289 cases

03
RTI Act 2005 : No annual report uploaded since 2021-22

Lack of Seriousness : Prosecution wing notified in June, 2025



CONTEXT: The lead article highlights the prevailing shortcomings in the Lokpal Act 2013 & it's declining public engagement since 2019

Chapter 3 : The Issues surrounding the Lokpal Body :



"Only a Statutory Body"

Can not conduct
suo-motu investigations

**"Dependence on CBI to
conduct investigations"**

SC : "CBI is a caged parrot" :
Budget, Appointment & receiving
authority for Annual reports

**Section 6A of
DSPE Act of 1946**

**CBI cannot inquire or investigate
into any offence committed by an
officer of rank of joint secretary or
above of GOI**

**Ambiguity in the act :
Arbitrary time frame for
conducting trials**

**Section 35 : Any trial before the
special court must be
completed in 2 years**

**Lokpal disposed of 68%
corruption complaints against
public servants without any
action: Parliamentary panel
report**

The country's first anti-corruption body instituted four years ago to investigate complaints against public functionaries, including the PM, submitted that 'it has not prosecuted even a single person accused of graft till date'

Chapter 3 : The Issues surrounding the Lokpal Body :



The impediments which prevails :

**Power and
Jurisdiction of
Lokayuktas in
States**

**Mandatory for Lokayuktas to be set
up in each state within 1 year but
state legislatures will be free to
determine the powers &
jurisdiction of the Lokayukta**

**Disincentivise
the
"Whistleblowers"**

**Lokpal "shall not inquire or
investigate into any complaint, if
the complaint is made after the
expiry of a period of 7 years"**

**Does not
address "Crony
Capitalism"**

**"PCA 1988 is weak insofar as fixing
responsibility of the private sector
is concerned"**

**Congress slams Lokpal after anti-
corruption body issues tender to
purchase 7 BMW cars**

Congress leader Abhishek Manu Singhvi says it is ironic to see the anti-corruption body ordering BMWs for its members and the guardians of integrity chasing luxury over legitimacy

**Five years on, Lokpal is
now 'god of small things'.
It's been catching 'tiny fish'**

Only prominent names who faced Lokpal probes are TMC MP Mahua Moitra & JMM chief Shibu Soren, whereas there are no details on 3 complaints against PM Modi, 1 already rejected.



Lokpal : The Anti - Graft body



CONTEXT: The lead article highlights the prevailing shortcomings in the Lokpal Act 2013 & it's declining public engagement since 2019.

Chapter 4 : What can be the "Way Forward"?

Beyond scams that grab headlines, corruption hurts poor and disadvantaged in daily life, diminishes public trust: CJI

National Campaign for People's Right to Information (NCPRI)

Paper leaks shatter dreams, hurts employability, says CJI; warns that corruption in government contracts, schemes undermines Constitutional principle of equality;

Provide
Constitutional
status to Lokpal

Appointment
& removal of
Senior CBI
Officers :
Approval of
Lokpal

Creation of
independent
investigation
body

Suo - Motu
vigilance &
Whistleblower
protection

Section 48 :
Accountability
set by
Parliament

Mains Practise Question

Question : -

'A national Lokpal, however strong it maybe, cannot resolve the problems of immorality in public affairs'. Discuss. (2013 Mains PYQ)

Practise Question :

What are salient provisions of Lokpal Act 2013? What are the challenges that persists within the Lokpal body to address rampant corruption? Provide suggestive measures. (10 Marks, 150 words)



RS Elections or "Fixed Match"?

CONTEXT: The article highlights the issue of "Cross Voting" which takes place in Rajya Sabha elections and undermines the principle of free & fair elections.

Pillar 1: What is the **basis of Allegation?**

Context of News

The biennial election to the four Rajya Sabha seats from Jammu and Kashmir witnessed a curious case of six invalid votes across three rounds of polling, increasing in each round.

The National Conference (NC) won three seats, while the BJP snagged the remaining seat in a surprise win.

Vacant since 2021

"Terms of MP ended while UT was under President's Rule"

EC : Asked for Presidential Order

1st ever RS elections in 1952 : Terms for 2/3rd seats did not end

Article 83 : 1/3rd members retire every 2nd year

Pillar 2 : **Importance** of Rajya Sabha?

Prelims Corner :

Equal Status	Unequal Status	Special Powers
- Introduction & passage of Ordinary & Constitutional amendment bills - Amendment or passage of Financial Bills (Article 117 (3)) - Election & impeachment of President - Removal of CJI, Judges of SC/ HC & CEC - Approval of Ordinances issued by President (Article 123) - Approval of Proclamation of all 3 types of Emergencies	Money Bill (Article 110) can be introduced only in LS - RS can not amend or reject a Money Bill - Whether a Bill is money bill or not? Speaker of LS - RS can only discuss the Budget but can not vote on Demand for Grants - Resolution for discontinuation of National Emergency can be passed only by Lok Sabha - Can not pass NCM	Article 67 : RS alone can initiate the removal of VP Article 249 : Authorise Parliament to make law on State List Article 312 : Authorise Parliament to create new AIS - Can Approve all type of Emergency if LS has been dissolved



RS Elections or "Fixed Match"?

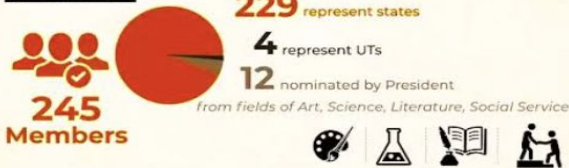
CONTEXT: The article highlights the issue of "Cross Voting" which takes place in Rajya Sabha elections and undermines the principle of free & fair elections.

Pillar 2 : Importance of Rajya Sabha?

4th Schedule & Article 80 :

250 Seats - 238 representatives of States and UTs elected indirectly, 12 nominated by President

AT PRESENT



245 Members



Allocation of Rajya Sabha seats depends on the **population of the state/UT**

Rajya Sabha, the permanent house, never gets dissolved completely.

Every 2 years, 1/3rd members retire after completing their respective 6 year term

Elected members of respective state assemblies elect the RS members... **but HOW?**

PRELIMS 2020 :

2. Rajya Sabha has equal powers with Lok Sabha in
 - (a) the matter of creating new All India Services
 - (b) amending the Constitution
 - (c) the removal of the government
 - (d) making cut motions

Pillar 3 : Procedure of Elections in Rajya Sabha :

Members → Indirectly elected by **ELECTED** member of LA/UT

Single Transferable Vote

TEO → 100 members in Legislative Assembly

Party A
70 seats

Party B
30 seats

System of Proportional Representation

3 seats in RS

5 candidates

2 candidate from A

1 candi from B

Preferential voting					
A	26	A			
B	26	A			
C	26	B			
D					
E					

$$\text{FORMULA} = \frac{\text{Number of votes polled} \times \frac{1}{\text{Total no of seats available} + 1}}{\text{Total no of seats available} + 1} \times 100$$



HOW ARE RAJYA SABHA MEMBERS ELECTED?

Proportional Representation through Single Transferable Vote

Candidates fielded by political parties should be proposed by:

at least 10 members of State Assembly **OR** 10% of party strength in the House

To fill X no. of vacant seats, the candidate needs a **Quota** of votes or support from a particular number of its existing MLAs to win

HERE'S HOW IT'S CALCULATED

Value of Vote = No. of MLAs x 100

$$\text{Quota To Win} = \frac{\text{Value of Vote}}{(\text{Vacancies} + 1)} + 1/100$$



RS Elections or “Fixed Match”?



CONTEXT: The article highlights the issue of “Cross Voting” which takes place in Rajya Sabha elections and undermines the principle of free & fair elections.

Pillar 3 : Procedure of Elections in Rajya Sabha :



The Conflict?

The BJP's Mr. Sharma got 32 votes, four more than the BJP's strength in the Assembly, while the NC's Shammi Oberoi and Imran Nabi Dar bagged 31 and 21 votes, respectively. This means that the NC lost seven votes, with four MLAs cross-voting and three votes being invalid.

Recent Amendments :

2003 Amendment to RPA 1951

Section 59 : Elections to be held through “Open Ballot”

Kuldip Nayar v. UOI 2006

Candidate is not required to be elector in the state from where they are contesting for RS

Anti - Defection Law

ECI : Not applicable in the case of elections to Rajya Sabha

Shailesh Manubhai Case 2018

NOTA is not applicable

Mains Practise Question

Question : “The Rajya Sabha has been transformed from a ‘*useless stepney tyre*’ to a more useful supporting organ in the last few decades.” In light of this statement, *elucidate the powers of Rajya sabha and it's election procedure.*
(10 Marks, 150 words)



SYLLABUS : GS Paper 3 : Challenges related to Indian Economy
Newspaper: The Hindu **Page Number :** 01

Role of LIC in Insurance Sector

Context of News :

IRDAI : 6th largest insurance market by 2030

Bond controversy

LIC was allegedly pushed to buy Adani bonds after fraud charges, a claim denied by the public sector insurer



■ The Washington Post alleges that the Department of Financial Services instructed LIC to buy around \$3.4 billion worth of bonds issued by Adani Group firms

■ This was allegedly to shore up investor confidence in the companies after the U.S. indictment of senior Adani Group executives and business partners

■ Claims of any instructions were denied by the insurance major

Life Insurance Corporation :

Statutory Body : LIC Act 1956

Formed by nationalising 245 private life insurance companies

IRDAI created in 1999

2000 : Entry of Private & Foreign players allowed

Budget 2019 : 100% FDI allowed in Insurance Sector

Role of LIC in Insurance Sector

Prevailing
"Digital Gap"

Insurance Penetration = Total Amount of Insurance Premium / GDP = 4%

Insurance Density = Total Premium Paid / Total Population = \$92

Non - catering to demands of
"Emerging Challenges"

Roadblocks ahead in Insurance Sector

Heavily Public Sector Dominated : LIC's Share : 57%

Heavy Dominance of "Life Insurance Sector"

Consumer Commission comes down heavily on LIC

The bench strongly criticised LIC for attempting to repudiate claims while being willing to issue policies to vulnerable clients

LIC's investments in Adani Group should be investigated by Public Accounts Committee: Congress

Congress' demand comes after media reports showed officials drafted and pushed through a proposal to invest about ₹33,000 crore of LIC funds in various Adani Group companies in May 2025



SYLLABUS : GS Paper 3 : Challenges related to Indian Economy
Newspaper: The Hindu **Page Number :** 01

Role of LIC in Insurance Sector

Insurance penetration (%)				
Rank	Country	FY23		
		Life	Non-Life	Total
1	USA	2.6	9	11.6
2	Taiwan	8.2	3.1	11.4
3	South Africa	9.1	2.2	11.3
4	South Korea	5.4	5.8	11.1
5	U.K	8.1	2.4	10.5
19	India	3	1	4
	World average	2.8	4	6.8

Insurance Density (USD)				
Rank	Country	FY23		
		Life	Non-Life	Total
1	USA	2,017	6,868	8,885
2	Singapore	6,074	1,489	7,563
3	Switzerland	2,730	3,634	6,364
4	Sweden	4,203	976	5,180
5	Canada	1,840	2,552	4,392
27	India	70	22	92
	World average	354	499	853

Role of LIC in Insurance Sector

SARAL Bima Yojana

Steps
Taken by
IRDAI

Digital Health Registries

SUGAM Platform

VISTAR

BIMA VAHAK

5 Reasons to Buy Saral Jeevan Bima

Standard Pure
Life Insurance Plan

Easy-to-understand
Terms & Conditions

Affordable Term Life
Insurance Plan

Multiple Premium
Payout Options

Accidental Cover
during Waiting Period



Role of LIC in Insurance Sector

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Role of LIC in Insurance Sector

Prelims Corner :

Characteristic Features :

Public Accounts	Public Undertaking	Estimate
1921 : GOI Act 1919	1964 : Krishna Menon Committee	1921 : GOI Act 1919
22 members (15 LS + 7 RS)	22 members (15 LS + 7 RS)	30 members (All from LS)
Chairman : LS Convention : Opposition	Chairman : LS Invariably Ruling party	Chairman : LS
No Minister	No Minister	No Minister
CAG's Report on Appropriation & Finance	CAG's Report on Public Undertakings	Discussion on Budget's Provisions
Term : 1 Year	Term : 1 Year	Term : 1 Year
Advisory	Advisory	Advisory
Not executive body : Can't issue order	Not executive body : Can't issue order	Not executive body : Can't issue order

- **No minister** is part of any Financial Comm
- **Chairman** of all Financial Comm is from Lok Sabha
- **Member of all Committees** are elected by respective Houses
- **Thus all parties get due representation in it**



India's Largest Hydropower Project



SYLLABUS : PRELIMS: Significant RE Projects by GOI
Newspaper: The Hindu **Page Number :** 11

India's Largest Hydropower Project

2000 Megawatt Subansiri Lower HEP

One of the eight units of India's largest hydropower project, which straddles the Arunachal Pradesh-Assam boundary, has begun undergoing a test run, signalling its commissioning soon.

AP has launched "Decade of Hydropower" 2025-2035 :

Target : Generate **58,000 Megawatts** of Hydro power by 2035

Use of Mega, Large & Small HEPs Network

AP : **12% free power** from each HEP :
1% for Local development fund

₹4500+ crore in Annual revenue by 2035

Coming on stream: work on the Subansiri Lower hydel project resumed in 2019 after a halt in 2011 due to protests.

India's Largest Hydropower Project

Status of Installed Capacity

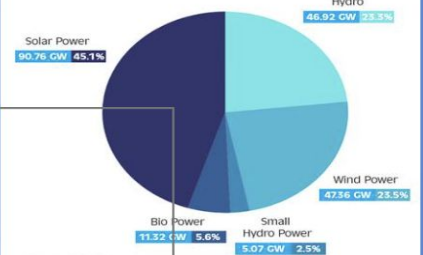
Total installed hydropower capacity : **54 GW** (June, 2025)

2024 - 25 : **800 MW** of hydropower capacity (large hydro) was added

Share in Total RE Generation :
20% in 2024-25

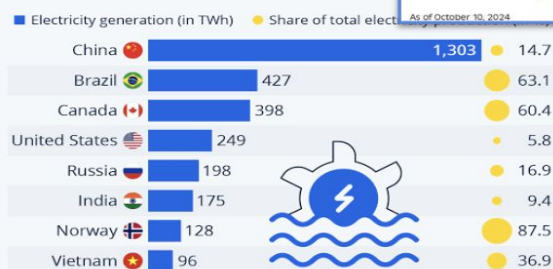
Share in Total Power Generation :
8.76% in 2024-25

Renewable Energy Capacity in India



The World's Biggest Hydro Powers

Countries with the highest electricity generated from hydro power in 2022 (in terawatt hours)



Source: Ember

statista



India's Largest Hydropower Project



SYLLABUS : PRELIMS : Significant RE Projects by GOI
Newspaper: The Hindu **Page Number :** 11

PRELIMS CORNER :

Dam	River	State
Nagarjunasagar	Krishna	Andhra Pradesh
Baira - Siul	Baira	Himachal
Sardar Sarovar	Narmada	Gujarat
Bhakra Nangal	Sutlej	Himachal
Tehri	Bhagirathi	Uttarakhand
Nathpa Jhakri	Sutlej	Himachal



SYLLABUS : PRELIMS : Important National Awards
Newspaper: The Hindu **Page Number :** 09

Context of News :

The Centre announced the Rashtriya Vigyan Puraskar (RVP) – its Padma-style national awards for scientific achievement with 24 individual awards and one team honour – on Saturday. Eminent physicist Jayant Vishnu Narlikar, who passed away in May, was announced the recipient of the Vigyan Ratna, an award for lifetime contribution.

National Award instituted by Government of India

Recognise contributions of researchers in field of S & T & Innovation

1st Given in 2024 :
A day ahead of National Space Day

Scrutiny by 17 member panel headed by Principal Scientific Advisor

Final selection :
Minister of S & T

4 Categories of Awards :

Vigyan Ratna

Lifetime achievement and contributions in any field of science & technology

Vigyan Shri

Distinguished contributions in any field of science & technology

Vigyan Yuva SSB Awards

Young scientists : typically up to age 45 who have made exceptional contributions

Vigyan Team

Teams : 3 or more innovators working collaboratively

Shanti Swarup Bhatnagar (1894-1955)

"Father of Research Laboratories" in India

1st Director General of the Council of Scientific & Industrial Research (CSIR)

Pioneer research on "Colloids" : substance with particles dispersed throughout another substance : Eg - Milk, Fog etc

Innovative methods to use Indian Bauxite, clay & Minerals for Industrial chemicals

Bhatnagar - Mathur Magnetic Interference : Measure magnetic properties of materials



SYLLABUS : GS PAPER 3 : Biotechnology & AI
Newspaper: The Hindu Page Number : Science

Context of the News :

Google's launch of a suite of artificial intelligence (AI) tools, which its researchers reported to be successful at not only suggested a new drug combination for cancer therapy but even stood up to early tests in the laboratory, is a signal that research scientists ought to be integrating AI into the process of scientific discovery.

Cell whisperer

The C2S-Scale model was trained on a large dataset of real-world patients and cell-line data

- Google's new AI model C2S-Scale proposed a potential cancer drug combination that scientists validated in lab tests
- Built on the Gemma family of open models, C2S-Scale is designed to interpret the molecular 'language' of individual cells
- C2S-Scale suggested a new use for siltmetastib, improving immune detection of early-stage cancerous tumours
- Experts noted the finding was impressive but not revolutionary, as trained biologists could have reached similar insights
- C2S-Scale's developers said AI models can learn biological rules autonomously, through reinforcement of successes and penalties for mistakes



The novelty of Google's effort that it scanned the vast cancer biology literature to suggest a novel use for a drug candidate.
DAVID S. GOODSSELL

- Researchers view such advances as signs that AI could soon tackle deeper scientific and mathematical problems

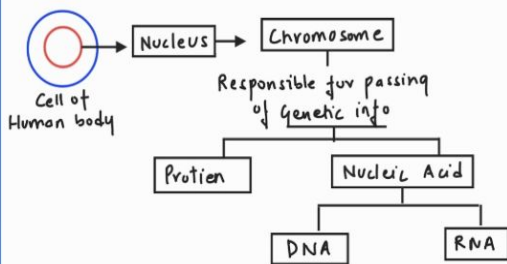
Context of the News :

AlphaFold 3

New AI model developed by Google's Deepmind

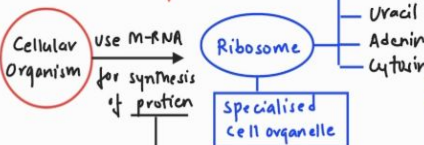
Predict structure & interaction of all Life Molecules including DNA

Study RNA Structures for further research on Cellular systems

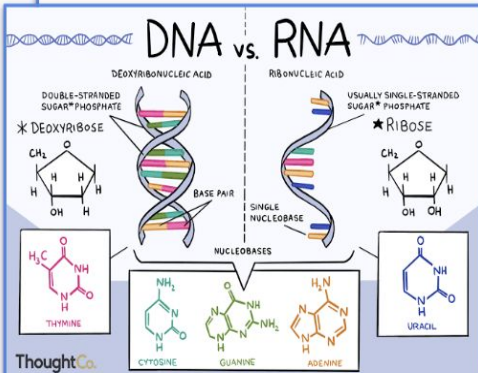
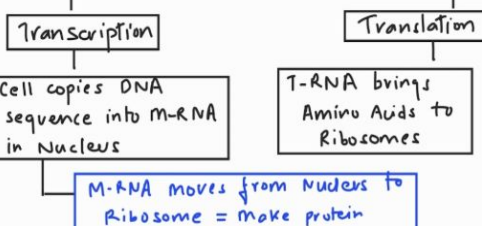


Genetic info is stored in DNA inside Nucleus of each cell

This info is copied to M-RNA



Protein is made up in 2 steps



SYLLABUS : PRELIMS : Important Government schemes in the News
Newspaper: The Hindu **Page Number :** 07

Context of News :

Mr. Chouhan said that the Tamil Nadu government should identify eligible farmers in the State to enrol them in PM-Dhan Dhaanya Krishi Yojana (PM-DDKY) and other Centrally-sponsored schemes that will benefit farmers. In this regard, he said that he will write to Chief Minister M.K. Stalin to prepare a list of eligible farmers who can be added in the scheme as beneficiaries.

Conducted biannually before Kharif & Rabi cropping seasons

Field level guidance on improving crop production

Aims to cover 65,000 villages & Engage 1 crore + farmers

Organised by Krishi Vigyan Kendras, ICAR & FPOs

Sensitisation about "Namo Drone Didi", Kisan Suvidha App etc

PM - Dhan - Dhaanya Krishi Yojana

100 Aspirational Districts across 29 states & UTs

Parameter for Identification?
Low productivity of crops

Moderate crop intensity & Below average access to credit

Number of Districts in States :
Net cropped area & operational landholdings

36 schemes of 11 departments will be converged to implement scheme

Krishi Sinchayee Yojana

Soil Health Card Scheme

Paramparagat Krishi Vikas Yojana

Fasal Bima Yojana

SWAMITVA Scheme



Q1. With reference to the Lokpal of India, consider the following statements:

1. The Lokpal consists of a Chairperson and up to eight Members, of whom at least 50% must be judicial members.
2. The selection committee recommending names to the President is chaired by the Chief Justice of India.
3. At least 50% of the Members of the Lokpal shall be from among Scheduled Castes, Scheduled Tribes, Other Backward Classes, minorities, and women.

Which of the statements given above is/are correct?

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

Answer: b

Q2. Consider the following statements regarding the powers of the Rajya Sabha :

1. The Rajya Sabha enjoys equal status with the Lok Sabha in the passage of ordinary bills and constitutional amendment bills.
2. The Rajya Sabha cannot amend or reject a Money Bill.
3. Under Article 249, the Rajya Sabha can authorise Parliament to make laws on matters enumerated in the State List.

How many of the above given statements is/are correct?

- a) Only One
- b) Only Two
- c) All Three
- d) None

Answer: c

Q3. Which of the following pairs are correctly matched?

S.No.	Dam	River
1	Nagarjunasagar	Krishna
2	Sardar Sarovar	Narmada
3	Tehri	Alaknanda
4	Bhakra Nangal	Sutlej

Select the correct answer using the codes given below.

- a) 1 and 2 only
- b) 1, 2 and 4 only
- c) 2, 3 and 4 only
- d) 1, 3 and 4 only

Answer: b

Q.4. With reference to renewable energy capacity in India, which one of the following is the correct sequence in ascending order in terms of their installed capacity?

- a) Small Hydro < Hydro < Solar < Wind
- b) Solar < Hydro < Wind < Small Hydro
- c) Small Hydro < Hydro < Wind < Solar
- d) Wind < Small Hydro < Solar < Hydro

Answer. c

Q5. With reference to the Rashtriya Vigyan Puraskar (RVP), consider the following statements:

1. The awards consist of individual honours only.
2. The final selection of awardees is made by the Ministry of Human Resource and Development.

Which of the statements given above is/are Not correct?

- a) 1 only
- b) 2 only
- c) Both 1 and 2
- d) Neither 1 nor 2

Answer: c





VAJIRAM & RAVI

Institute for IAS Examination

A unit of Vajiram & Ravi IAS Study Centre LLP

9-B, Bada Bazar Marg, Old Rajinder Nagar,
New Delhi - 110060 • Ph.: 41007400, 41007500

New No. 62, P Block, 6th Avenue, Anna Nagar,
Chennai - 600040 • Ph.: 044-4330-2121

Visit us at : www.vajiramandravi.com