



VAJIRAM & RAVI
Institute for IAS Examination

The Analyst

CURRENT AFFAIRS Handout

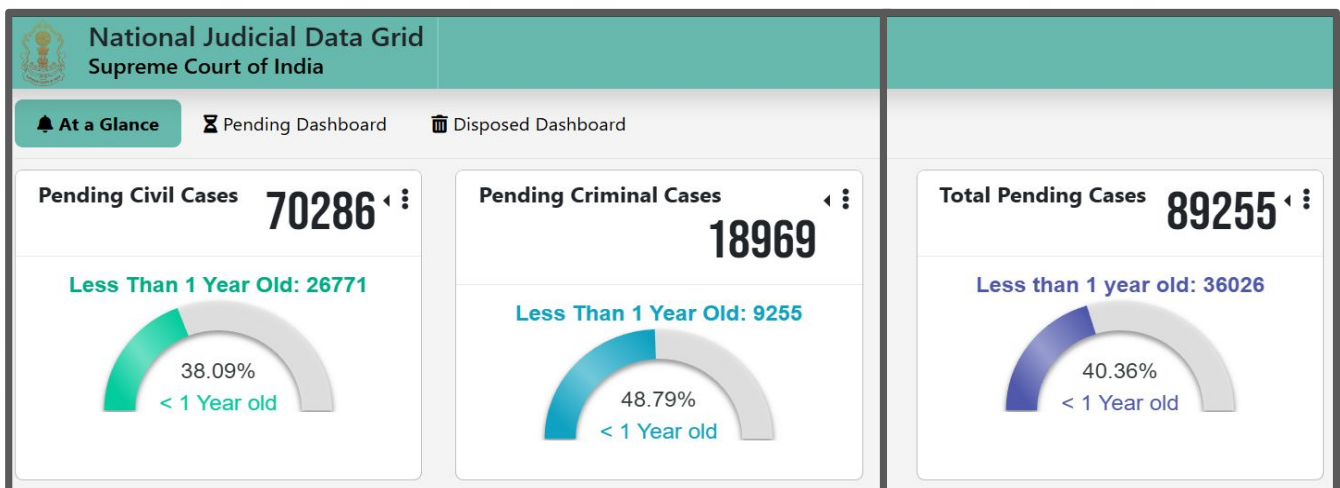
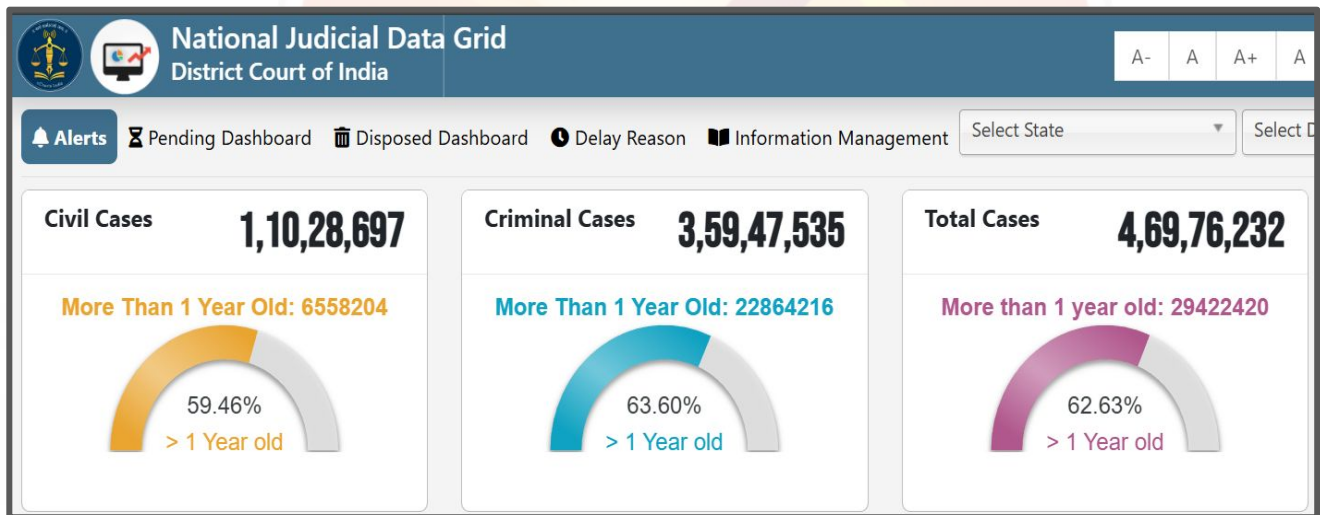
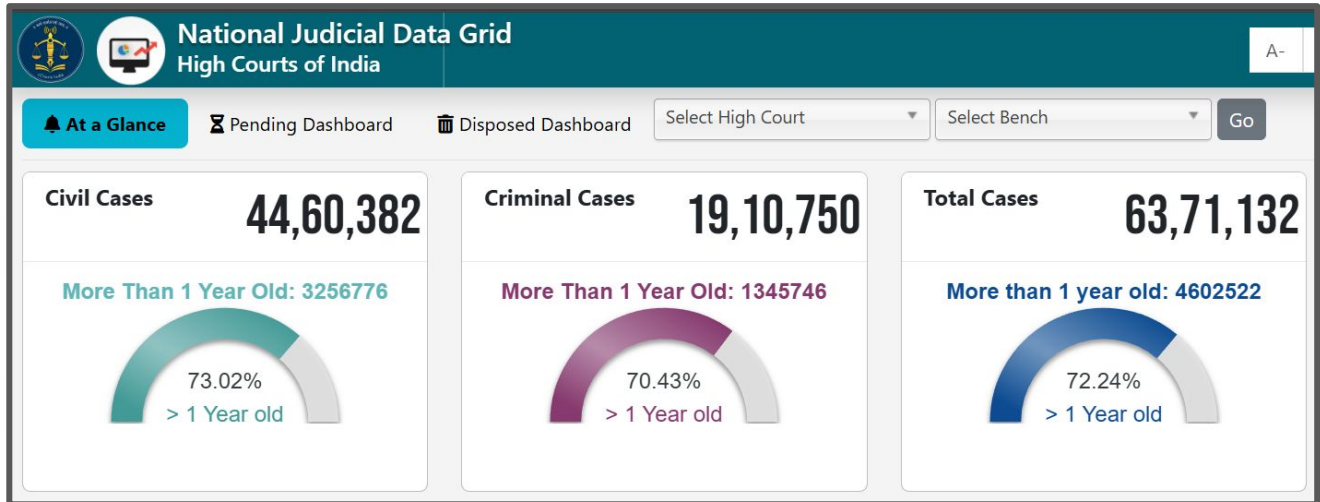
6th October 2025



Alternative Dispute Resolution



CONTEXT: A write-up has appeared discussing various aspects of Alternative Dispute Resolution.



Alternative Dispute Resolution



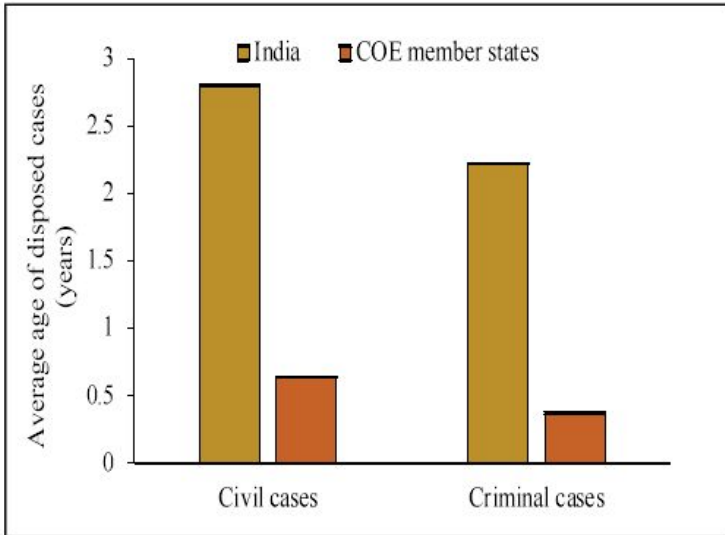
CONTEXT: A write-up has appeared discussing various aspects of Alternative Dispute Resolution.

History of ADR in India	
<p>HISTORY OF ADR IN INDIA</p> <pre> graph LR A[Ancient India] --> B[British/colonial time] B --> C[Post Independence] A --> A1[Yajnavalka] A1 --> A2[SRENJ, KULA as ADR] B --> B1[Civil Procedure Code, 1908] C --> C1[1) Legal Service Authority Act 1984 (NALSA)] C --> C2[2) Arbitration & Conciliation Act, 1996] </pre>	
<ul style="list-style-type: none"> • Arbitration Bill 2021: Passed to prevent misuse by fraudsters; replaced the 2020 ordinance. • Mediation Bill Update (2022): Parliamentary panel suggested major changes for clarity and effectiveness. • ODR (Online Dispute Resolution): NITI Aayog highlights tech-based dispute resolution using ICT tools; mirrors ADR via online negotiation, mediation, arbitration. 	
Types of ADR Mechanism	
<p>Arbitration</p> <ul style="list-style-type: none"> • Neutral tribunal gives a final, binding award. • Less formal than court; relaxed rules; limited judicial role. • No appeal (except rare cases). • Common in commercial, international, and infrastructure disputes. 	<p>Mediation</p> <ul style="list-style-type: none"> • Facilitator helps parties communicate and reach agreement. • Outcome is non-binding unless both agree. • SC accreditation: 40 hrs training, 10 settlements, 20 mediations. • Common in family, business, and community disputes.
<p>Conciliation</p> <ul style="list-style-type: none"> • Third party proposes solutions; parties may accept or reject. • Settlement is binding only if both parties accept it. • Used in employment, consumer, and commercial matters. • Less formal than arbitration. 	<p>Negotiation</p> <ul style="list-style-type: none"> • Parties settle disputes themselves through discussion. • Most basic and widely used method. • Used in business, legal, diplomatic, and everyday scenarios.



Alternative Dispute Resolution

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Advantages of ADR	Challenges									
<ul style="list-style-type: none">• Confidentiality: Disputes are resolved in private, preserving sensitive information.• Cost-Effective: Generally more affordable than litigation.• Time-Saving: Flexible procedures reduce delays compared to court trials.• Less Stressful: Informal setting lowers emotional and procedural stress.• Creative & Sustainable Solutions: Parties can reach customised, win-win outcomes.• Expert Involvement: Option to appoint specialised neutrals (arbitrators, mediators, etc.).• Greater Control: Parties have more influence over process and outcome.	<ul style="list-style-type: none">• Non-binding agreements: Depend on parties' voluntary compliance• Loose evidence rules: Decisions may rely on incomplete info• Power imbalance: Dominant party may skew results• Complex legal issues: Unsuitable for detailed judicial interpretation• No precedent: Outcomes don't guide future cases• Limited appeals: Arbitration decisions mostly final• Rising costs: Skilled neutrals can be expensive• Cross-border enforcement: Depends on international treaties									
	<p>Figure 6: Average Disposal Time - India and Council of Europe</p>  <table><thead><tr><th>Case Type</th><th>India</th><th>COE member states</th></tr></thead><tbody><tr><td>Civil cases</td><td>~2.8</td><td>~0.6</td></tr><tr><td>Criminal cases</td><td>~2.2</td><td>~0.4</td></tr></tbody></table>	Case Type	India	COE member states	Civil cases	~2.8	~0.6	Criminal cases	~2.2	~0.4
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	<p>Source: NJDG, 2019 Council of Europe, European Commission for the Efficiency of Justice (CEPEJ, 2016).</p>									



Alternative Dispute Resolution



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The Path Ahead

- **Reforms suggested for ADR in Three Year Action Agenda 2017-18 to 2019-2020- NITI Aayog**
 - **Judicial Performance Index:** Track and improve District and subordinate court performance; aid High Courts and Chief Justices in reducing delays.
 - **Separate Administrative Cadre:** Create judiciary-specific administration reporting to Chief Justice to ensure judicial independence and efficient management.
 - **Boost ICT Use:** Prioritize court automation, electronic case & schedule management, and migrate all courts to unified national court software.
 - **Streamline Judicial Appointments:** Use real-time online judicial statistics to assess manpower and infrastructure needs accurately.
 - **Shift Workload from Regular Courts:** Implement Commercial Courts Act (2015) in major cities; set up separate traffic courts and amend fine payment processes to reduce congestion.
- **Increased Awareness**

Mains Practise Question

Question : What are the different types of Alternative Dispute Resolution (ADR) mechanisms? Discuss their benefits and the challenges associated with their implementation in India. (10 Marks, 150 words)



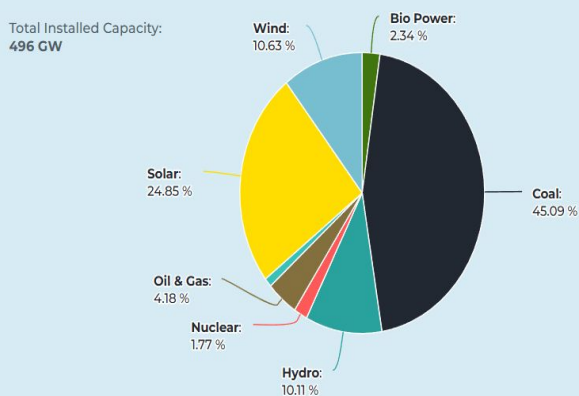
An Energy Atma Nirbharta Act

CONTEXT: An Energy Atmanirbharta Act is needed for energy security and national security.

India Power Capacity - Overview

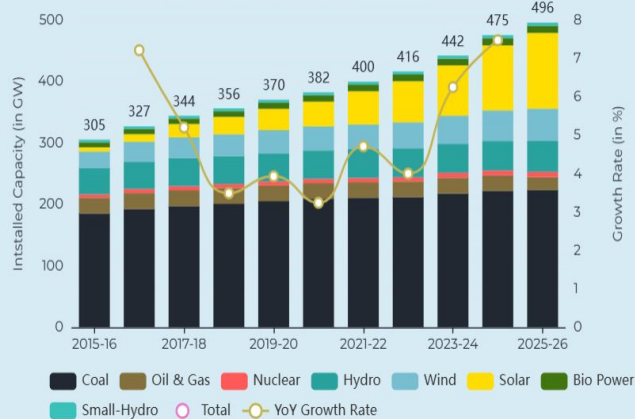
Installed Capacity ☒ Generation

Source-wise Electricity Installed Capacity
(as on 31st August 2025)



Source: CEA & NPP

Source-wise Electricity Installed Capacity Trends
from 2015-16 to 2025-26 (as on 31st August 2025) (in GW)

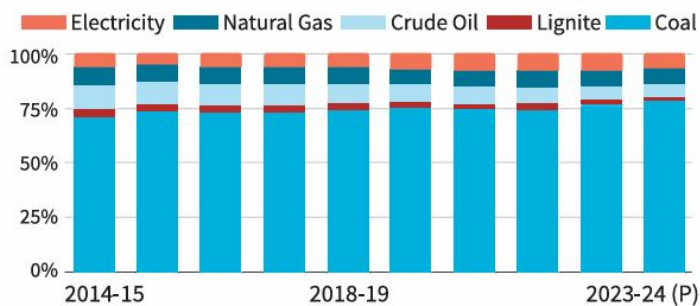


Source: CEA & NPP

- No unified ministry- **coal, petroleum, renewables, nuclear.**
- **Ambiguity in goals:**
 - *Viksit Bharat* = must include **social + environmental** outcomes.
 - *Atmanirbharta* = confused between **self-sufficiency** and **self-reliance**.
- **85% crude oil imported** (vs. 30% in 1970s); domestic production struggles - **26 sedimentary basins**.
- **Coal abundance**- dependence vs clean energy goals (**5th-largest global reserves**).

Coal dominates

Coal in the share of total energy production (in petajoules) increased from 77% in FY23 to 79% in FY24.; about a fourth of the coal supply is imported



Source: Energy Statistics of India 2025, MoSPI



An Energy Atma Nirbharta Act

CONTEXT: An Energy Atmanirbharta Act is needed for energy security and national security.

Challenges

- Climate risk high — **1.5°C warming breached in 2024**; India cannot afford a "**develop now, clean later**" model.
- Global hypocrisy in energy trade:
 - US buys from Venezuela**, sanctions India for Russian oil.
 - EU imports Russian LNG**, enforces **Carbon Border Tax**, reopens coal mines.
- China dominates critical mineral processing**:
 - Sources: **Congo (cobalt)**, **Chile/Peru (copper)**, **Australia (lithium)** → mostly refined in **China**.



INDIA'S NET-ZERO EMISSION TARGET

All you need to know about PM Modi's five-point plan or 'Panchamrit'

India will bring its **non-fossil energy** capacity to 500 GW by 2030

India will fulfill 50% of its energy requirement through **renewable energy**, by 2030

India will cut down its **net projected carbon emission by 1 billion tonne** from now until 2030

India will bring down the carbon intensity of its **economy by more than 45%**, by 2030

India will achieve the target of **'net zero'**, by 2070

NEWS18 creative

India Logs \$24.3B Deficit, Despite Strong Export Flow

Trade Check: (June 2025)

Exports:
\$36.1 Billion

Imports:
\$60.4 Billion

Top Exports:

- Petroleum
- Engineering
- Gems & Jewelry

Top Imports:

- Crude Oil
- Electronic
- Gold

Trade Deficit: \$24.3 Billion

India's Growing Dependence on Oil Imports



Source: PPAC

*Between April-February



An Energy Atma Nirbharta Act

CONTEXT: An Energy Atmanirbharta Act is needed for energy security and national security.

TOP CRUDE OIL SUPPLIERS TO INDIA IN 2024

(by import value)

RANK	SUPPLIER COUNTRY	SHARE OF CRUDE-OIL IMPORTS (%)
1	Russia	~40 % (US \$51.3 billion)
2	Iraq	~22 % (US \$28.6 billion)
3	Saudi Arabia	~15 % (US \$19.3 billion)
4	United Arab Emirates	~11 % (US \$13.7 billion)
5	United States	~4-5 % (US \$5.0 billion)

SOURCE: WORLDSTOPEXPORTS.COM

Network 18 creative

International Solar Alliance : Salient Points

What Is International Solar Alliance?

It is an inter-governmental organisation to promote solar energy among member countries. It is headquartered in Gurgaon

How many have joined in?

As of now, 61 nations have joined the alliance while 32 have ratified the Framework Agreement

\$83 bn
India's requirement to meet its 175 GW goal

Who's behind it?

The idea was conceived and articulated by Prime Minister Narendra Modi during his Wembley Stadium speech at London in 2015

What is the concept?

It is meant to bring together 121 countries that lie either completely or partly between the two tropics so as to harness solar energy and make the technology freely available to all nations

ISA TARGET

1,000 GW

Solar generation capacity globally by 2030

\$1 trillion

Investment required to achieve the 2030 goal

175 Gigawatts (GW) generation from renewable energy is India's target for 2022

20 GW solar power capacity already installed in India, says Modi

PM MAKES FIVE PLEDGES

- 1 India will increase its non-fossil energy capacity to 500GW by 2030
- 2 India will meet 50% of its energy requirements from renewable energy by 2030
- 3 India will reduce the total projected carbon emissions by one billion tonnes from now to 2030
- 4 By 2030, India will reduce the carbon intensity of its economy by 45% (from a previous target of 35%)
- 5 By 2070, India will achieve the target of net zero

**ONE SUN
ONE WORLD
ONE GRID
THE SUN NEVER SETS**

"I firmly believe that this project can bring transformational benefits for the entire humanity."

- Hon'ble Prime Minister Of India, Shri Narendra Modi.



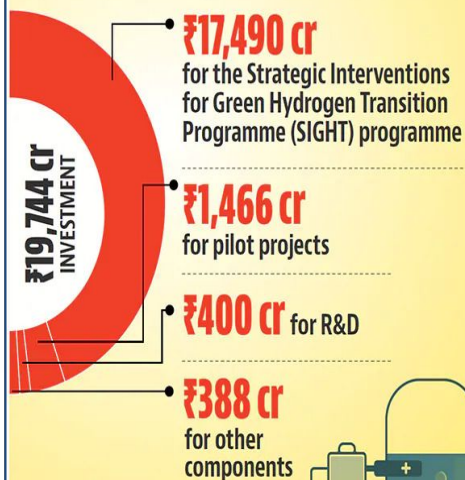
An Energy Atma Nirbharta Act

CONTEXT: An Energy Atmanirbharta Act is needed for energy security and national security.

Centre's push for clean energy

The Union Cabinet on Wednesday approved ₹19,744 crore to promote the manufacturing of green hydrogen in the country in a bid to cut emissions

KEY COMPONENTS OF THE PACKAGE



EXPECTED OUTCOME OF THE MISSION BY 2030...

- India's green hydrogen production capacity to reach at least **5 million metric tonne per annum**
- Cumulative reduction in fossil fuel imports over **₹1 lakh crore**
- Abatement of nearly **50 million metric tonne** of annual greenhouse gas emissions



H₂

Hydrogen



पेट्रोलियम एवं प्राकृतिक गैस मंत्रालय
MINISTRY OF
PETROLEUM AND NATURAL GAS

#AatmaNirbharBharatAbhiyan

ETHANOL BLENDED PETROL PROGRAMME

Promoting usage and adoption of biofuels



655 crore litres

ethanol has been supplied to OMCs by sugar mills since 2014-15.



₹ 32,170 crore

OMCs have paid to sugar mills, which in turn helped the sugar mills to pay remuneration to farmers.



/PetroleumMinIndia



/PetroleumMin




An Energy Atma Nirbharta Act


CONTEXT: An Energy Atmanirbharta Act is needed for energy security and national security.


National Solar Mission making India brighter and smarter

Modi Govt sets target of 1,00,000 MW grid-connected solar power by Dec 2022

 Total grid-connected solar power generation capacity of **31,696 MW** set up

 Projects of capacity **17,998 MW** at various stages of installations

 Tenders for **36,278 MW** capacity projects issued already

 Total funds released by Govt: **8,518 crores** (from 2016- 2019)

*MW: Megawatt



[/BJP4India](#) [www.bjp.org](#)

Data till: 31st Oct 2019

Read more: [bit.ly/SolarPowerGeneration](#)

FAME II

FASTER ADOPTION AND MANUFACTURING
OF ELECTRIC VEHICLES IN INDIA PHASE II

Salient features of Phase II scheme

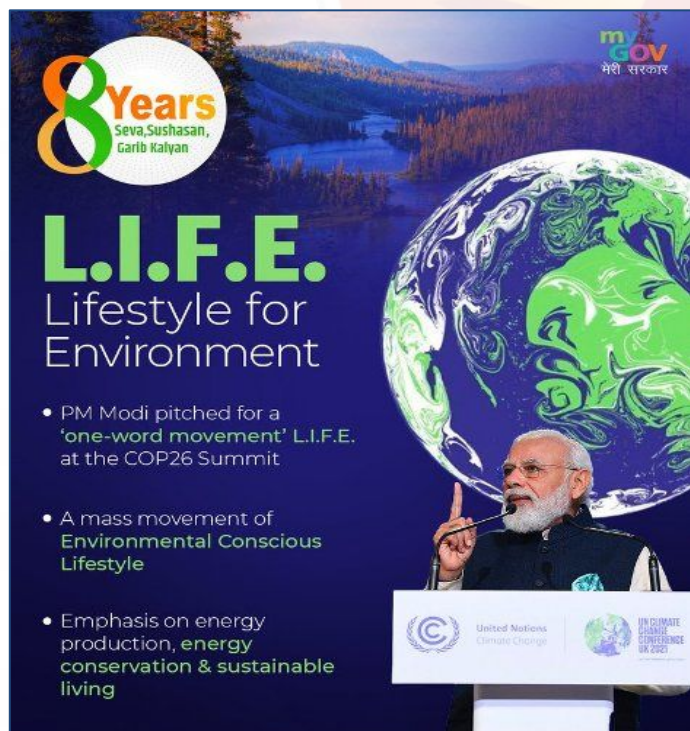
The scheme proposes for about 2700 charging stations to be established in metros, other million plus cities, smart cities and cities of Hilly states across the country so that there will be availability of at least one charging station in a grid of 3 km x 3 km



Establishment of Charging stations are also proposed on major highways connecting major city clusters. On such highways, charging stations will be established on both sides of the road at an interval of about 25 km each

What Should be done?

- Define energy vision:
 - Viksit* = inclusive, green growth.
 - Atmanirbharta* = pursue **self-reliance**, not rigid **self-sufficiency**.
- Enact **Energy Atmanirbharta Act** to legislate energy goals.
- Build strategic reserves of **lithium, cobalt, copper, rare earths**, like petroleum reserves.
- Acquire and manage **global energy assets** — support bids by **India Inc**, build expert teams.
- Scale up **public R&D in clean energy**; institutionalise **PPP model** (govt + academia + industry).
- Simplify regulations:
 - Ease access to **land, capital, water**
 - Ensure **contract sanctity**
 - Upskill workforce for **renewables** (e.g. solar engineers).



8 Years
Seva, Sushasan,
Garib Kalyan

L.I.F.E.

Lifestyle for Environment

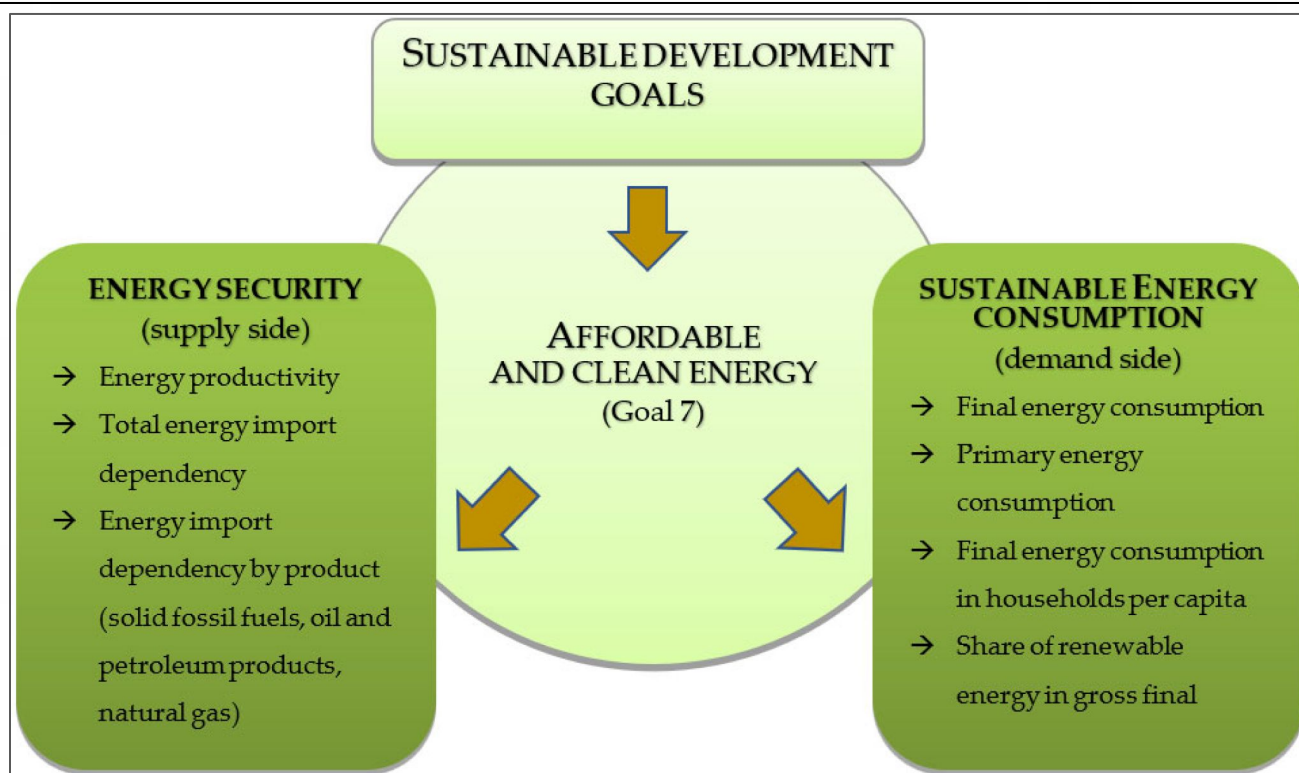
- PM Modi pitched for a 'one-word movement' L.I.F.E. at the COP26 Summit
- A mass movement of Environmental Conscious Lifestyle
- Emphasis on energy production, energy conservation & sustainable living

United Nations Climate Change
UN CLIMATE CHANGE CONFERENCE (COP26)



An Energy Atma Nirbharta Act

CONTEXT: An Energy Atmanirbharta Act is needed for energy security and national security.



Mains Practise Question

Question : Discuss the major challenges to India's energy security. Suggest measures that can be taken to ensure a sustainable and self-reliant energy future.(10 Marks, 150 words)



SYLLABUS: GS Paper 1: Important Geophysical Phenomenon

Newspaper: The Indian Express; **Page Number:** 12

THE **QUEEN of Hills** has once again been battered and devastated by heavy rain, which took several human lives and caused massive destruction. The rain that started on the night of October 3 exceeded the 'exceptionally heavy rainfall' warning by the Indian Meteorology Department issued just 12 hours before. This concentrated downpour of six hours destroyed the Dudhia bridge over Balason river which links Siliguri to the tourist town Mirik, and disrupted all the national and state highways.

Long history, rapid change

Darjeeling, known for its beauty and salubrious climate, has been a victim of several natural disasters in the past. Available records show that **massive landslides** occurred in 1899, 1934, 1950, 1968, 1975, 1980, 1991 and more recently in 2011 and 2015. The year 1968 saw devastating floods, also in October, killing over a thousand people.

The State of Environment Report, 1991, published by the non-profit Centre for Science and Environment, stated that during 1902-1978, there were **nine cloud burst occurrences in the Teesta Valley**.

creased, **mainly because of influx from the plains and neighbouring countries**. The land-and-property-buying spree recorded metamorphic changes in the last three decades.

Secondly, **the impact of climate change has been quite distinctly visible in the changing rainfall pattern**. The rainfall that remained fairly spread over from May and September has now become more intense and incessant, lasting for just a few hours over a few days. What is locally known as '**mushaldhare varsha**' (intense rainfall) has replaced the traditional steady and smooth '**sawnaay jhari**' (monsoon shower).

Thirdly, **the rivers and jhoras (streams) have shown unprecedented course changes, thereby generating new paths for hydrological flows and intrusions** into human habitations and livelihoods.

Fourthly, **heavy, unsuitable and unsustainable development projects, like hydro power, railways, hotels and other installations, have been a massive onslaught on the limited carrying capacity of these hills**.

And finally, the flooding of **river beds, streams-jhora sidelines** and other natural corridors with unplanned and unauthorised settlements have triggered arterial clogging.

A tragedy foretold

There are scores of studies and institutions that keep warning the governments and the people about impending dangers.

In the **Landslide Atlas of India 2023 published by Indian Space Research Organisation (ISRO)**, **Darjeeling was ranked 35th** as the

most exposed area among 147 districts.

Several local NGOs, including Save the Hills led by Col Praful Rao of Kalimpong, have been highlighting these threats on social media and also through substantive debates and awareness campaigns.

The **Glacial Lake Outburst Flood (GLOF) in Sikkim in October 2023, triggered by the Lhonak lake breach**, was very emphatically warned about in the Sikkim Human Development Report 2001. This GLOF not only claimed many human lives, **it swept away the 1200-mw Chungthang Hydro power project**, destroyed several public and military installations, and caused an estimated damage of over Rs 25,000 crore, almost 60 per cent of the GDP of Sikkim of 2022-23.

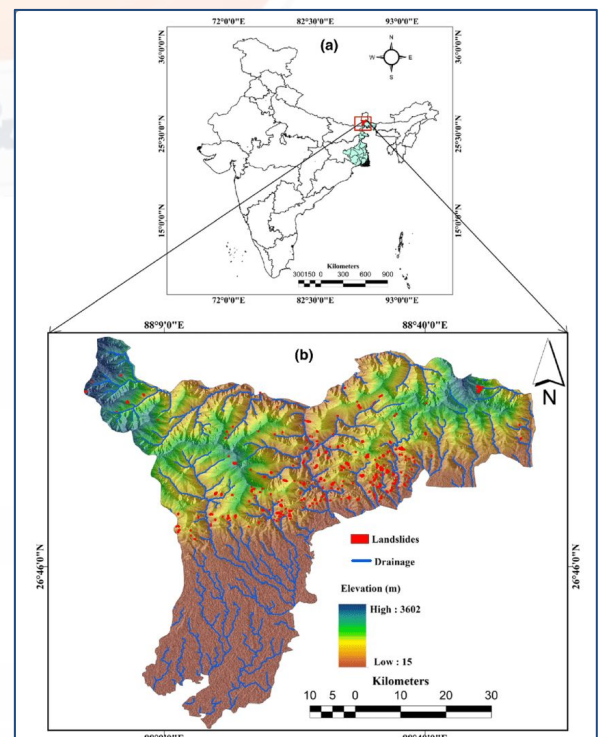
The tail-end destructions it caused in the lower riparian of Darjeeling and Jalpaiguri districts in West Bengal and further down in Bangladesh remain largely unaccounted for.

This shows that the very nature of disaster, its cause, and scale, leading to disproportionate destruction, has undergone a literal transformation.

The action needed

However, seriously lacking is the required urgency in Central and state governments in both **forewarning the hill communities** and also in managing the aftermath of damages.

Besides the relatively weaker institution of the District Collector, there is no professional agency to handle such devastation. The local administrative institutions, like the Gorkhaland Territorial Administration and



The Disaster in Darjeeling

SYLLABUS: GS Paper 1: Important Geophysical Phenomenon

Newspaper: The Indian Express; **Page Number:** 12



National security ramifications

Climate change-triggered impacts have dangerous portents and very deleterious national security ramifications in Darjeeling and surrounding areas.

Many of Darjeeling's products have played a role in India's globalisation journey — its famous tea; cultivation of anti-malarial drugs like quinine; Mt Kanchenjunga-led natural beauty and tourism; and educational institutions. All these historically crucial bastions of India's foreign exchange earnings have been doubly affected and eroded by climate change.

What the hill folks today are crying for are national institutions, including on climate change studies and disaster management, that would cater to the entire Himalayan regions of India, Bhutan, Nepal, Myanmar and the Tibet region. The long-standing plea made by organisations like Darjeeling Dooars United Development Foundation, to convert the historic Forest Rangers College in Kurseong as the first climate change studies and management centre in the Eastern Himalayas, remain unaddressed by the Ministry of Environment and Forests in Delhi.

Given the Darjeeling district's sensitive geopolitical location at the chicken's neck, its politico-development status has to be now determined exclusively from the national security perspective. It has to be a national interest project in India's Act East Policy context.

the municipalities and panchayats, have neither the knowledge and skills to handle such disasters, nor the funds, techniques, technology and manpower to effectively deal with these dangerous trends.

The municipalities in the hills, set up in the 1860s, once remained an example of sound governance to other towns and cities in India. Today, they do not even have a simple solid waste management unit. This itself has become a major disaster-causing factor.

The most blatant example of this institutional failure is the state of damage in Darjeeling and Kalimpong that remains unattended after the GLOF. For instance, in the Teesta Bazar area, river water continues to crisscross the highways, blocking the flow of people, goods and services almost every week.



The Disaster in Darjeeling



SYLLABUS: GS Paper 1: Important Geophysical Phenomenon

Newspaper: The Indian Express; **Page Number:** 12

Landslide : rapid downslope movement of rock, soil, or debris driven by gravity, often triggered by rain, quakes, snowmelt, or human activity.

Types of Landslides

By Material:

- **Rock Slide:** Bedrock masses sliding down.
- **Debris Slide:** Loose mix of soil, rock, and organic matter.
- **Soil Slide:** Wet, loose soil with possible vegetation.
- **Mudslide:** Flow of soft, loose mud.

By Movement:

- **Fall:** Free fall from steep slopes.
- **Topple:** Forward rotation and fall of blocks.
- **Slide:** Mass moves along a slip surface.
 - *Rotational:* Curved slip surface.
 - *Translational:* Flat slip surface.

By Flow:

- **Debris Flow:** Fast, fluid mix of water, soil, and rock.
- **Earth Flow:** Slow, thick flow of saturated fine soil.
- **Mudflow:** Rapid, watery mud movement.
- **Creep:** Very slow soil/rock shift.



SC Order on local Polls in Maharashtra



SYLLABUS: GS Paper 2: Local Self Governance

Newspaper: The Hindu; **Page Number:** 08

Girija Bhosale

The story so far:

The Supreme Court recently directed the Maharashtra State Election Commission to conduct elections of all local bodies by January 31, 2026. It also pulled up the Commission for not complying with its earlier order of May 6, directing it to notify the elections by September 6.

What are the reasons for the delay?

The continuous delay in conducting these elections is attributable not only to the pendency of the OBC (Other Backward Classes) reservation issue, but also the judicial delays, inconsistency, and lack of political will.

Today in Maharashtra, 29 Municipal Corporations, 248 Municipal Councils, along with hundreds of Nagar Panchayats, 32 out of 34 Zilla Parishads, 336 out of 351 Panchayat Samitis are run by administrators. While the biggest municipal corporation in India, the Brihanmumbai Municipal Corporation (BMC), with an annual budget of over ₹74,000 crore, has been functioning without corporators since March 2022, the newly formed Municipal Corporations in the State, at Jalna and Ichalkaranji,

await their corporators since their inception.

What is the issue around OBC reservation?

In 2010, the Supreme Court left it to the States to carry out a 'rigorous investigation' to decide which communities are 'politically backward' and should benefit from OBC reservation in local bodies. In March 2021, the apex court laid down a three-fold test to provide these reservations. As the State of Maharashtra failed to fulfil this test, in March 2022, the Banthia Commission was set up. It submitted its report in July 2022, which is currently under challenge before the Supreme Court. Meanwhile, the court ordered that States should carry out elections without the OBC quota if they fail to fulfil the criteria. Thus, the Commission conducted elections in 106 municipalities after relocating the OBC quota seats to the general category.

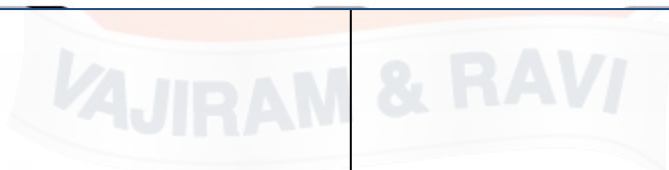
On May 6 this year, the apex court directed the State Election Commission to conduct elections with OBC reservation as existed prior to the 2022 Banthia Commission report. It reminded the Commission how local body elections are necessary for keeping democracy alive at the grassroots. While the Court's

sentiment for conducting elections is commendable, it does not absolve the Court from the delay it caused. It will also lead to inconsistent outcomes as the election of 106 municipalities has already taken place without the OBC reservation. Additionally, the current elections are also subject to the outcome of pending litigation, which can potentially disqualify the elected representatives.

Despite the above orders, the State Commission took no steps to conduct elections. It cited insufficient EVM machines, the school education board's examination and an insufficient number of officers to justify the non-compliance with the Court's order.

Is the delay impacting work?

Some may argue that the lack of having elected representatives at local bodies hasn't really harmed anyone, given that bureaucrats are anyway running them. However, in reality, the developmental engine in both urban and rural areas has taken a hit due to democratic damage of weakened local bodies. People do not have a political avenue to voice their concerns. The burden automatically falls on local MPs or MLAs or guardian ministers of the district who are not readily available.



SC Order on local Polls in Maharashtra



SYLLABUS: GS Paper 2: Local Self Governance

Newspaper: The Hindu; **Page Number:** 08

On the other hand, the bureaucracy is not really designed to 'make' decisions, but rather to 'execute' them. It is an undue burden on administrators to care for political issues, which fundamentally is the mandate of elected leaders. Political accountability of bureaucracy is clearly missing.

Running the local bodies through bureaucrats is no different from running a State through its Governor. This reality ultimately results in ignorance of people's demands, pendency of larger policy issues, lack of local economic development, undue burden on bureaucrats and weakening of democratic institutions.

Recently, Maharashtra Chief Minister Devendra Fadnavis announced that all 29 Municipal Corporations shall be headed by IAS officers, owing to allegations of corruption and political interference. This move itself suggests that urban local bodies are difficult to handle, especially when there is a democratic void. The issue is not just about the absence of elected representatives for a few years in local bodies; rather, it is intentional ignorance of the words and mandate of the Constitution. Having a strong self-governance system at the local level, especially in villages, is a part of the law, after the 73rd and 74th constitutional amendments. An independent election commission and smooth transfer of power are hallmarks of constitutional liberal democracy. While the New York Mayoral election gains worldwide attention, we should inquire into why the lack of having an elected local body for Mumbai is not causing a noteworthy discontent.

'TRIPLE TEST' FULFILLED, STATE TELLS SC

What the Banthia Commission's report said:

➤ **Backward Class of Citizens (BCC)** in Maharashtra **politically backward, deprived of representation** with respect to their proportion in population, and **in decision-making process**

➤ BCC accounts for **37% of state population, proportion different in each local body.** Quota also different without

affecting SC/ST quota or breaching limit of 50%

➤ **Quota** for BCCs in each local body **as per their proportion in population or 27% whichever is less**

➤ **If the proportion of SC & ST population in a local body is more than 50%, then no reservation for BCC**

73RS AND 74TH CONSTITUTIONAL AMENDMENT ACTS, 1992:

- i. The panchayats constitutional status (previously panchayat matters were considered as state subjects);
- ii. An institutionalised three tier system at village, block and district levels;
- iii. The amendment stipulated that all panchayat members be elected for five year term in the elections supervised by the state election commission.
- IV. Reservation for Women, SCs and STs (not less than 33%)
- V. Compulsory elections every five years
- VI. To levy, collect and appropriate taxes, duties, tolls and fees.
- VI. Preparation of plan for economic development and social justice.



SC Order on local Polls in Maharashtra



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Committees on Panchayati Raj

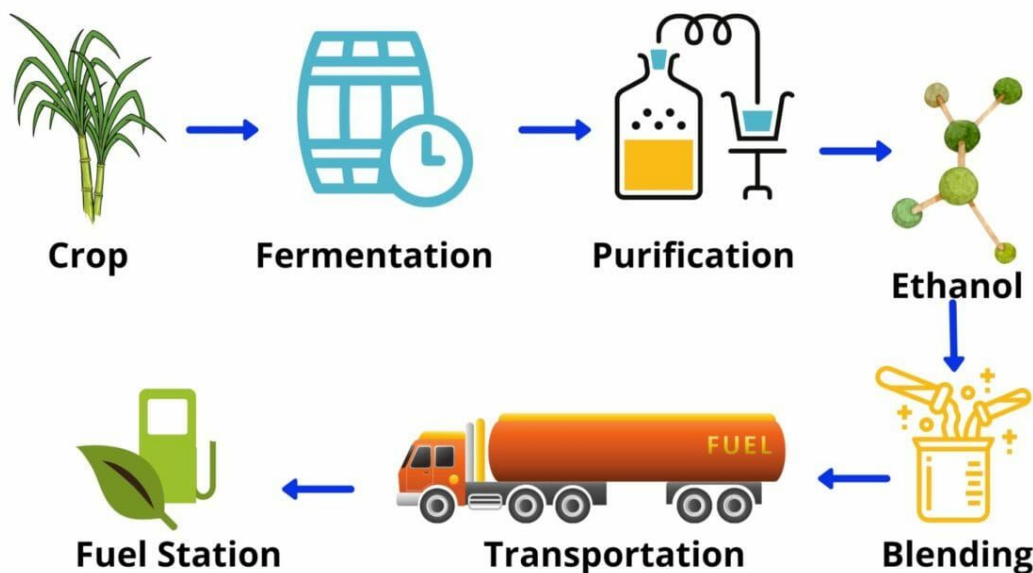
Committee	Year	Important Recommendations
1. Balwant Rai Mehta Committee	1957	<ul style="list-style-type: none">Three – tier Panchayati Raj System – Gram Panchayat at Village level, Panchayat Samiti at Block level & Zila Parishad at district level.
2. Ashok Mehta Committee	1977	<ul style="list-style-type: none">Two – tier PR System – Mandal Panchayats at Village level & Zila Panchayat at district level.Official representation of Political Parties at all levels of Panchayat elections.Seat for SCs & STs should be reserved.Constitutional recognition to PRIs.
3. GVK Rao Committee	1985	<ul style="list-style-type: none">Regular elections to the PRIs.
4. LM Singhvi Committee	1986	<ul style="list-style-type: none">Regular, Free & fair elections to PRIs.Establishment of Nyaya Panchayats.More financial resources to village Panchayats.

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Ethanol Blending Programme

SYLLABUS: GS Paper 3: Growth & Development, Environmental Pollution & Degradation;
Newspaper: The Hindu: **Page Number:** 12



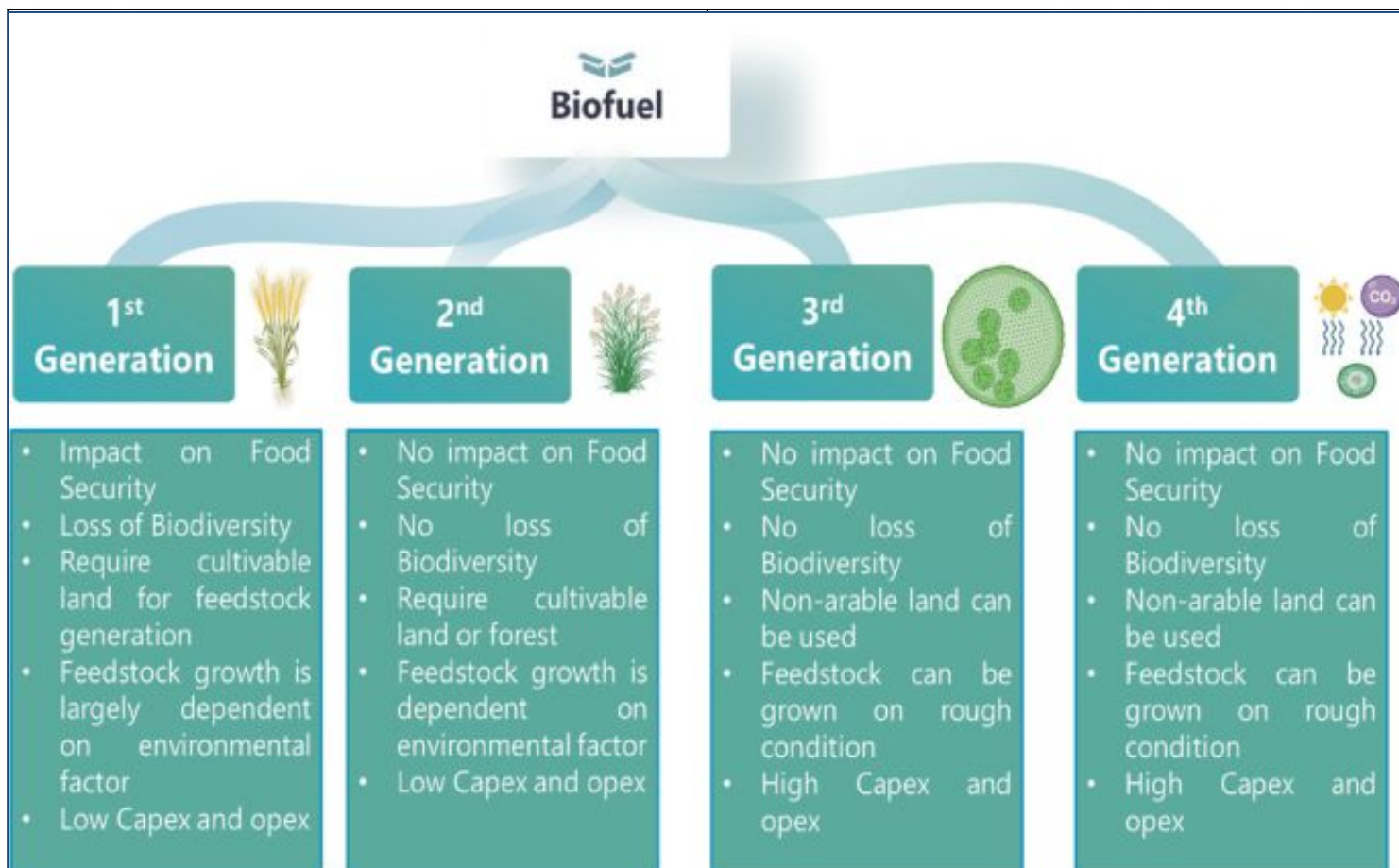
Union Home and Cooperation Minister Amit Shah on Sunday hailed the ethanol blending programme as a transformative initiative for India's sugar cooperatives, crediting it with improving financial health and promoting rural prosperity.

He added, "Padma Shri Vitthalrao Vikhe Patil ji pioneered the world's first cooperative sugar factory, a visionary step that brought prosperity not just to farmers in Maharashtra but also in States such as Gujarat, Karnataka, and Uttar Pradesh."

Under Prime Minister Narendra Modi's leadership, Mr. Shah said, the number of sugar mills had increased by 67, sugar production had risen by 10 lakh tonnes, distilleries had doubled, and ethanol blending in petrol had reached 20%. He also praised the establishment of the Ministry of Cooperation, calling it a historic step that empowered sugar mills through schemes under the National Cooperative Development Corporation.



SYLLABUS: GS Paper 3: Growth & Development, Environmental Pollution & Degradation;
Newspaper: The Hindu: **Page Number:** 12

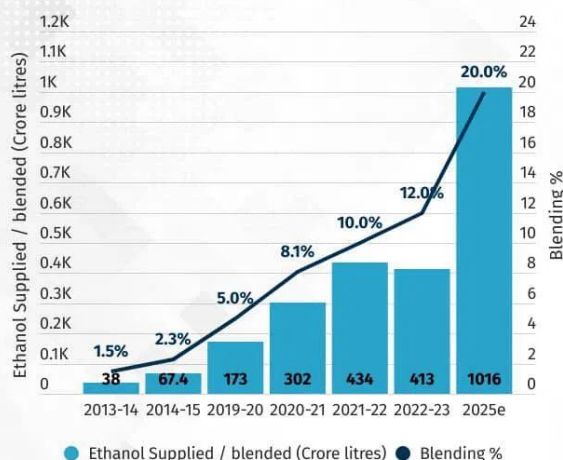


INDIA HITS 20% ETHANOL BLENDING

5 years ahead of
schedule. A milestone
in clean energy.



ETHANOL BLENDING OVER THE YEARS



Source: Ministry of petroleum and natural gas



SYLLABUS: GS Paper 3: Banking Sector & NBFCs;

Newspaper: The Hindu; **Page Number:** 07

Chart 1: The number of cash withdrawals in India as a share of Gross Domestic Product (GDP) (in %)

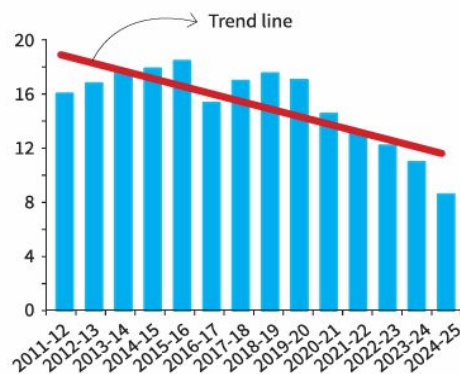


Chart 2: The number of P2P and P2M transactions (in billion, left axis). The average value of a single UPI transaction or the 'ticket size' (in ₹, right axis)

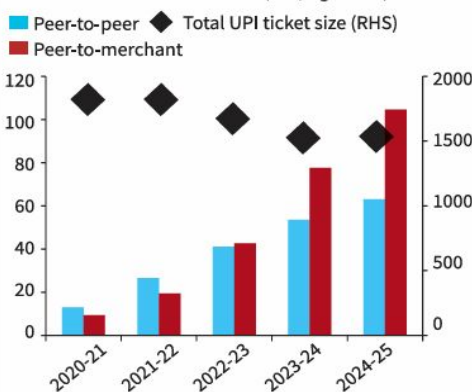


Chart 5: The chart shows the ticket-wise UPI value bands. Inner and outer circles pertain to P2M and P2P transactions, respectively

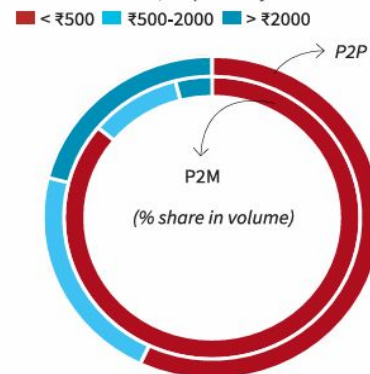


Chart 3: The share (in %, right axis) of PhonePe transactions in the total UPI transaction volume over time (in crore, left axis)

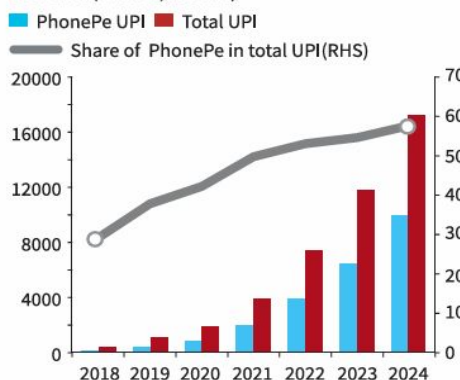
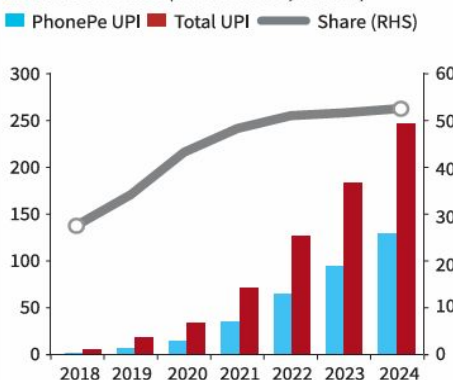
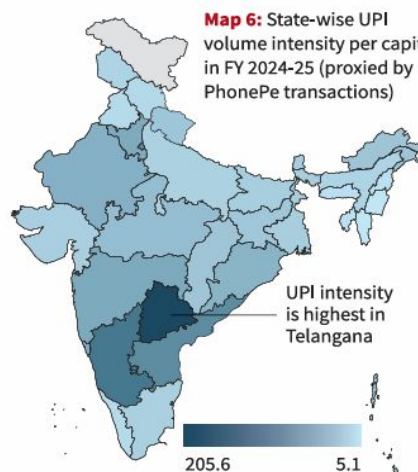


Chart 4: The share (in %, right axis) of PhonePe transaction amounts in total UPI transactions amounts over time (in ₹ lakh crore, left axis)



Map 6: State-wise UPI volume intensity per capita in FY 2024-25 (proxied by PhonePe transactions)



The usage intensity of Unified Payments Interface (UPI) transactions – measured in per capita volume terms – is highest in Telangana among all the States, according to a recent paper published in the Reserve Bank of India's bulletin. The study used PhonePe transaction data as a proxy to assess UPI intensity. Karnataka, Andhra Pradesh, Delhi and Maharashtra also recorded high UPI usage intensity.

What is NPCI?

National Payments Corporation of India (NPCI), an umbrella organization for operating retail payments and settlement systems in India, is an initiative of Reserve Bank of India (RBI) and Indian Banks' Association (IBA) under the provisions of the Payment and Settlement Systems Act, 2007, for creating a robust Payment & Settlement Infrastructure in India.



SYLLABUS: GS Paper 3: Banking Sector & NBFCs;
Newspaper: The Hindu; **Page Number:** 07

- Advanced version of **IMPS**
- Developed by **NPCI** and regulated by the **RBI**.
- Launched-**April 11, 2016**.
- Designed to enable **peer-to-peer inter-bank transfers through a single two-click factor authentication process**.

DIFFERENCE BETWEEN NEFT VS RTGS VS IMPS

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Parameters	NEFT	RTGS	IMPS
Full-Form	National Electronic Funds Transfer	Real-Time Gross Settlement	Immediate Payment Service
Payment Mode	Online & Offline	Online & Offline	Online
Minimum Transfer Limit	Re. 1	Rs. 2 lakh	Re. 1
Maximum Transfer Limit	No limit (Exception Rs. 50,000 per transaction for cash-based remittance within India and Nepal)	No Limit	Rs. 5 lakh
Service availability	24/7, 365 days	24/7, 365 days	24/7, 365 days
Time Taken to transfer funds	30 minutes to 2 hours	Immediate	Instantly
Transaction Charges	Charges vary based on the amount & Bank	No charge for inward transactions or online process. For outward transactions: Rs. 2-5 lakhs: up to Rs. 25 + GST Over Rs. 5 lakhs: up to Rs. 50 + GST	Charges vary from bank to bank
When to use	Urgent payments	Instant transfers of high value money	For smaller amounts
Managed by	RBI	RBI	NPCI



SYLLABUS: GS Paper 3: Banking Sector & NBFCs;

Newspaper: The Hindu; **Page Number:** 07

Civil Services (P) Examination - 2025

Consider the following statements in respect of RTGS and NEFT :

I. In RTGS, the settlement time is instantaneous while in case of NEFT, it takes some time to settle payments.

II. In RTGS, the customer is charged for inward transactions while that is not the case for NEFT.

III. Operating hours for RTGS are restricted on certain days while this is not true for NEFT.

Which of the statements given above is/are correct?

- (a) I only (b) I and II
(c) I and III (d) III only

Prelims PYQ 2017

Q: Which of the following is a most likely consequence of implementing the 'Unified Payments Interface (UPI)'?

- (a) Mobile wallets will not be necessary for online payments.
(b) Digital currency will totally replace the physical currency in about two decades.
(c) FDI inflows will drastically increase.
(d) Direct transfer of subsidies to poor people will become very effective.

Q: Consider the following statements: (2017)

- 1) National Payments Corporation of India (NPCI) helps in promoting the financial inclusion in the country.
- 2) NPCI has launched RuPay, a card payment scheme.

Which of the statements given above is/are correct?

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

Prelims PYQ 2018: Which one of the following links all the ATMs in India?

- (a) Indian Banks' Association
(b) National Securities Depository Limited
(c) National Payments Corporation of India
(d) Reserve Bank of India



SYLLABUS: GS Paper 3: Infrastructure

Newspaper: The Hindu; **Page Number:** 12

The operating crew of Air India's Amritsar-Birmingham flight reported that the Boeing 787's ram air turbine (RAT) unexpectedly deployed during the final approach on Saturday, but the aircraft landed safely, the airline said on Sunday.

RAT deploys automatically in the eventuality of a dual engine failure or total electronic or hydraulic failure. It uses wind speed to generate emergency power.

Sources said that during the landing, at 400 ft, the RAT unlock message came, and it got deployed. They also said that the pilot did not report any abnormality and the aircraft landed safely.

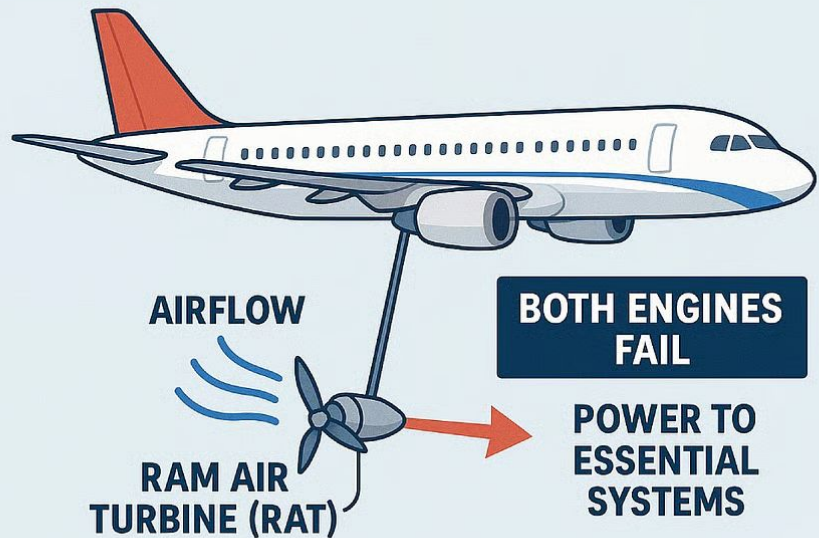
Air India has cancelled its Birmingham-Delhi flight as the aircraft has been grounded for inspection.

Probe ordered

The Directorate General of Civil Aviation (DGCA) on Sunday instituted a detailed investigation into the incident.

The Federation of Indian Pilots (FIP) called on the DGCA to inspect electrical systems of all Boeing

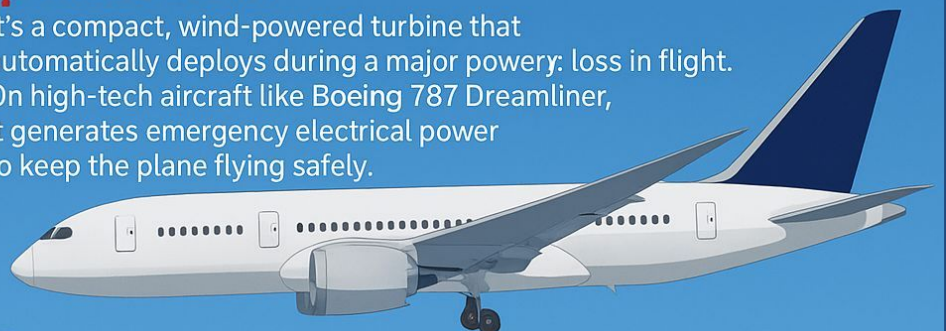
HOW RAT FUNCTIONS IN A FLIGHT EMERGENCY



The Unsung Hero of Flight Emergencies: The RAM Air Turbine (RAT)

What is a RAT?

It's a compact, wind-powered turbine that automatically deploys during a major power loss in flight. On high-tech aircraft like Boeing 787 Dreamliner, it generates emergency electrical power to keep the plane flying safely.



How Does It Work?

As the plane glides forward, the RAT spins like a tiny windmill, powering:

- ⚡ Flight control computers (the 787 is fly-by-wire)
- 💻 Essential cockpit displays and avionics
- 🔋 Battery charging and emergency systems

Where Is It?

Usually hidden beneath the fuselage, it only deploys mid-flight if both main engine generators and the APU fail. It's your backup when everything else is gone.



Q1. Regarding Alternative Dispute Resolution mechanisms, consider the following statements:

1. Arbitration results in a binding decision enforceable by law.
2. Mediation and conciliation both rely on the assistance of a neutral third party.
3. Lok Adalats are recognised under the Legal Services Authorities Act, 1987.

Which of the statements given above is/are correct?

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

Answer: d

Q2. Consider the following pairs:

Generation of Biofuel	Primary Feedstock
1. First Generation	Algae-based biofuels
2. Second Generation	Non-food biomass
3. Third Generation	Food crops
4. Fourth Generation	Genetically engineered organisms

Which of the pairs given above are correctly matched?

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

Answer: b

Q3. How many of the following government initiatives directly contribute to enhancing India's energy security?

1. National Bioenergy Mission
2. Strategic Petroleum Reserves Programme
3. Pradhan Mantri Ujjwala Yojana
4. Green Hydrogen Mission

Select the correct answer using the codes given below.

- a) Only One
- b) Only Two
- c) Only Three
- d) All Four

Answer: d

Q4. Consider the following types of landslides:

1. Rock fall – Rapid movement of a slurry of soil, rock, and water.
2. Debris flow – Sudden free fall of rock from steep slopes or cliffs.
3. Slump – Downward and outward movement of material along a curved surface.

How many of the pairs given above is/ are correctly matched?

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

Answer: a

Q5. Regarding the National Payments Corporation of India (NPCI), consider the following statements:

1. NPCI was established by the Reserve Bank of India and the Indian Banks' Association.
2. It operates systems like UPI, RuPay, and BHIM.
3. NPCI is a for-profit company registered under the Companies Act, 2013.

Which of the statements given above is/are correct?

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

Answer: d





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

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