

## The Analyst

#### **CURRENT AFFAIRS Handout**

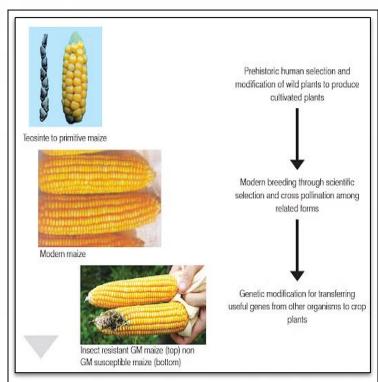
27th July 2025

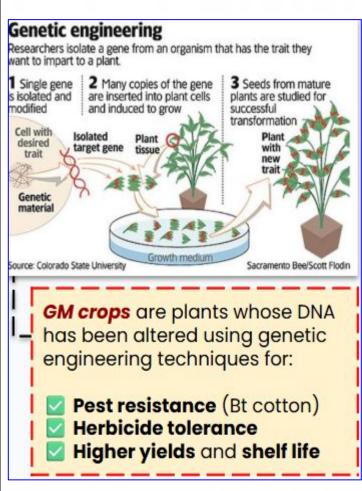


## GM Crops in India -US Trade Talks



**CONTEXT:** India Unlikely to Allow US GM Crop Imports in Trade Deal







### GM Crops in India -US Trade Talks



**CONTEXT:** India Unlikely to Allow US GM Crop Imports in Trade Deal

Regulatory Fr	amework IN	GM Crop Status in India	<b>☑</b> Approved	X Not Approved
Mar Barrelatana Badisa		Bt Cotton	<b>✓</b>	
Ney Regulatory Bod	les 	Bt Brinjal		×
Recombinant DNA Advisory Committee	Monitors biotech developments globally	GM Mustard	X (Trial)	
teview Committee on Genetic Manipulation	Approves research & field trials	GM Corn, Soya (Food crop)		×
Senetic Engineering Appraisal Committee	Final approval for GM crop release	top 10 countries gm area % change  1 USA 75.4 +1.3	Genetically Modified ( Report	
tate Biotechnology coordination Committee	Ensures state-level safety compliance	2 Brazil 67.9 +1.4  3 Argentina 23.8 +8.3  4 Canada 11.7 -0.4	The Business CAGR 6	
		5 India 11.2 -7.1	\$24.77 billion \$23.41 billion	Market Size (in USD billion)

#### Why is GM Crops a Hot Topic in India-US Trade Talks?

#### **'OUR AGRI NOT READY'**

- ➤ For the US, a deal without lower duties for its farm produce is not an option
- 'Can't expose India's agri sector to imports from large US farms. It is not ready yet,' says an Indian official
- US keen to push GM maize & soya, which are not allowed under Indian regulations
- ➤ If US reimposes reciprocal tariffs on July 9, it'll make life tough for Indian exporters



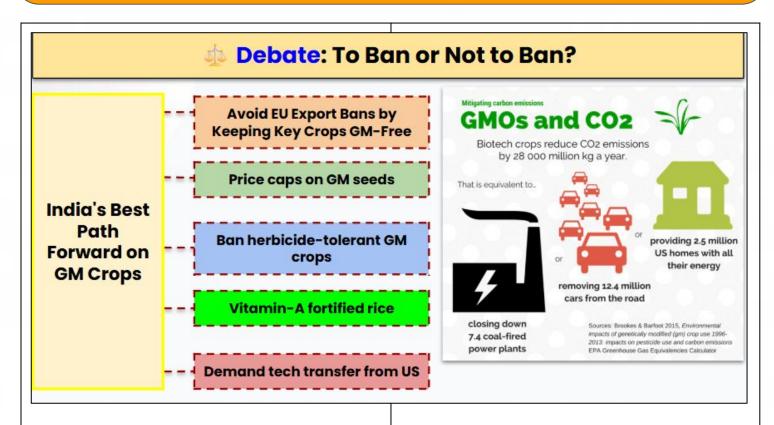




## GM Crops in India -US Trade Talks



**CONTEXT:** India Unlikely to Allow US GM Crop Imports in Trade Deal



#### **Mains Practise Question**

While the US pushes for more GM crop market access, India seems unlikely to compromise. Argue in India's interests.

(15 Marks, 250 words)

**PYQ.** How can biotechnology help to improve the living standards of farmers? (2019)

# Costa Rica Colombia Colo



#### Insurance sector in India



**CONTEXT:** India's insurance sector is projected to witness robust expansion.

#### **Basics**

"Insurance is a **contract** between an **insurance company** and a **policyholder**, in which the insurer pays the policyholder for financial losses."

- Insurance Act, 1938
  - What types of insurance can be offered
  - How insurance companies should operate
  - Rules for insurance agents who sell policies
- Insurance Regulatory and Development Authority of India
- Why is a New Committee Formed?
  - Outdated laws
  - Amendment bill
  - Modernise the sector

## Numbers tell all 10th largest globally 4.2% insurance penetration (7%) \$91 insurance density (\$874) Life insurance: 76% SwissRe Report: 6th largest by 2032

Total insurance business		
Region	Growth Y-o-Y in FY24 (%)	CAGR fo 2024-28 (%
India	5.00	7.10
Emerging markets	6.60	5.10
Emerging Asia, excl.China	4.50	6.90
Global	1.60	2.40

#### Present Scenario: India's Insurance Snapshot (2024)

★ Gross Written Premium = Total premium collected by insurance companies before deductions.

#### It's a measure of:

- How much business insurers are writing
- A leading indicator of insurance sector growth

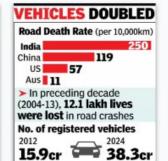
India's insurance market is growing very fast

GWP: ₹11.2 lakh crore in 2024

- \_\_\_\_\_\_
- Why is Insurance Growing So Fast?
- 1 Importance of financial security
  - 90% of retail growth: from life insurance
- Rising medical costs & accidents







#### Insurance sector in India



**CONTEXT:** India's insurance sector is projected to witness robust expansion.

#### Why is Insurance Growing So Fast? Two Big Groups Buying Insurance 3 Small Businesses Are Also Joining Group Who Are Why Do They Buy? **EARLIER**: Legal/clients requirements They? Ultra-Rich People with Want high coverage SME insurance could grow 3x by 2030 (UHNI/HNI) (10x salary) but only ₹8.5+ crore (₹2.8 lakh crore) wealth 30% have it. Mass Market Security for future Regular Industries Leading Growth: (Middle/Lowe families (child education, Textiles " r Class) medical Automotive 🦛 emergencies). Pharma 🥒 Industrial Goods Aam Aadmi By paying a Rs 200 yearly payment, policyholders get up to Rs 30,000 in coverage. Bima Yojana: **√** Digital Insurance Awaz Health It is aimed towards inter-state workers in Implementation for Insurance Scheme: Kerala without medical coverage. the poorest of poorest PM-JAY offers insurance coverage of up to Pradhan Mantri Jan Rs 5 lakh per year. Arogya Yojana under Ayushman Bharat: The Pradhan Mantri It provides policyholders with accidental Tech role; Cyber Suraksha Bima Yojana: death and disability payments. insurance **Way Forward** Cover drive for the uninsured The Insurance Regulatory and Development Authority is driving multi-pronged changes to expand citizens' safety nets **Promote** A Bima Sugam digital death Microinsurance insurance product platform as a Bima Vistar to provide registries to one-stop shop life, health, accident and property cover integrating claims can be through a single. settled within insurers and ON THE RISE distributors simple policy hours or a day A look at micro insurance · Roping in · Permitting insurers · Women to States to form to sell valuelead campaign premium trend (in ₹ cr) added services to spur insurance **Parametric** 8.792.8 10.860.39 with policies; for insurance committees 4.568.33 example, a yoga penetration and expand 6,346.02 class bundled with a in each coverage Insurance Gram Sabha across districts health scheme

FY22

FY23

FY24



Move will also allow smaller, micro and regional insurers to reach different strata of society

#### Insurance sector in India



**CONTEXT:** India's insurance sector is projected to witness robust expansion.

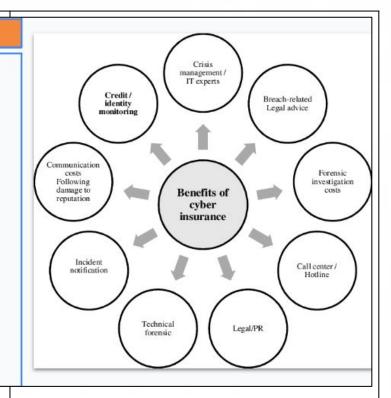
#### **UPSC PYQ (P) 2020**

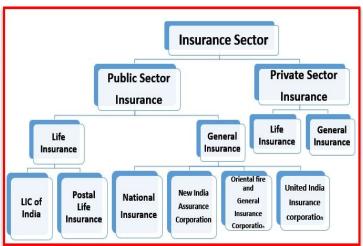
In India, under cyber insurance for individuals, which of the following benefits are generally covered, in addition to payment for the loss of funds and other benefits?

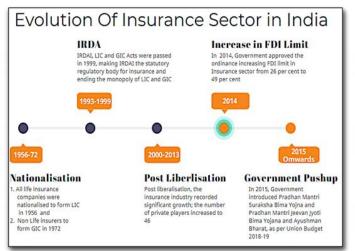
- Cost of restoration of the computer system in case of malware disrupting access to one's computer
- Cost of a new computer if some miscreant wilfully damages it, if proved so
- Cost of hiring a specialized consultant to minimize the loss in case of cyber extortion
- Cost of defence in the Court of Law if any third party files a suit

Select the correct answer using the code given below:

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









#### **New NALSA Scheme**



**SYLLABUS:** G.S. 2: Welfare schemes for vulnerable sections of the population

Newspaper: Indian Express Page No: 8

#### **Introduction to National Legal Services Authority**



✓ Established in: 1987
(Legal Services Authorities Act)
✓ Main Goal: Provide free legal help to poor & disadvantaged people.
✓ Works at: National, State, District, and Local levels.

E Constitution: ✓ Article 39A ✓ Article 14 ✓ Article 22(1)

Funded?

<b>® Who Gets Free Legal Help?</b>		
BENEFICIARIES	WHO?	
Women & Children	Domestic violence, child custody cases	
SC/ST Communities	Caste-based discrimination, land rights	
Disabled Persons	Disability rights, pension issues	
Industrial Workers	Unpaid wages, workplace accidents	
Prisoners	Bail applications, unfair trials	
Human Trafficking Victims	Rescue & rehabilitation support	
Disaster Victims	Flood/earthquake-related legal issues	
Low-Income Groups	Annual income below ₹1 lakh (or as notified)	

#### **How Does NALSA Help?** Free Legal Lawyers, Drafting, translations, affidavits, Services **Certified Copies of court orders** Fast & Free Dispute Resolution 2 Lok Adalats Eg: loan, divorce, property disputes **Legal Awareness** Workshops, TV/Radio Shows, Legal Aid **Programs** Clinics Victim Financial aid for: Rape survivors, Acid Compensation attack victims, Families of custodial deaths **Fighting for Social** PILs; NALSA vs. Union of India (2014) **Justice How is NALSA**

Centre + State

Government
Initiatives for legal aid

Legal Aid Defence Counsel System

Designing Innovative Solutions for Holistic Access to Justice in India (DISHA)

Nyaya Bandhu Platform

Tele-Law Service
System

Nyaya Mitra programme

#### **New NALSA Scheme**



**SYLLABUS:** G.S. 2: Welfare schemes for vulnerable sections of the population

Newspaper: Indian Express Page No: 8

#### IN NALSA Launches 'Veer Parivar Sahayata Yojana'

Launched by: Justice Surya Kant (Supreme Court judge & Executive Chairman, NALSA)

Occasion: North Zone Regional Conference in Srinagar

Context: Mark 30 years of NALSA's work

#### Strengthen legal aid support for:

- Armed forces personnel (serving & retired)
- Paramilitary forces
- Their families

★ Dedicated Legal Clinics	To be set up at <b>Sainik Boards</b> – Zilla, Rajya, and Kendra level
Paralegal Volunteers	Retired defence personnel & their families to be trained and engaged
Legal Clinics Support	Help with legal problems like property, family issues, pensions, utility bills, etc.
Remote Legal Support	For jawans posted in far-flung or border areas who can't attend courts personally
Legal Awareness	Educate soldiers & their families about their rights & how to access help

#### ? How to Get NALSA's Help?

- Visit nearest DLSA/Taluk Legal Clinic.
- Call Toll-Free: 15100 (NALSA Helpline).
- Apply Online legalaffairs.gov.in.

#### **UPSC PYQ (P) 2013**

#### **UPSC PYQ (P) 2013**

#### With reference to National Legal Services Authority, consider the following statements:

- Its objective is to provide free and competent legal services to the weaker sections of the society on the basis of equal opportunity.
- 2. It issues guidelines for the State Legal Services Authorities to implement the legal programmes and schemes throughout the country.

#### 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

#### In India, Legal Services Authorities provide free legal services to which of the following types of citizens?

- 1. A person with an annual income of less than Rs.1,00,000
- 2. Transgender with an annual income of less than Rs. 2,00,000
- 3. Member of Other Backward Classes (OBC) with an annual income of less

than Rs. 3,00,000

4. All Senior Citizens

#### Select the correct answer using the code given below:

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

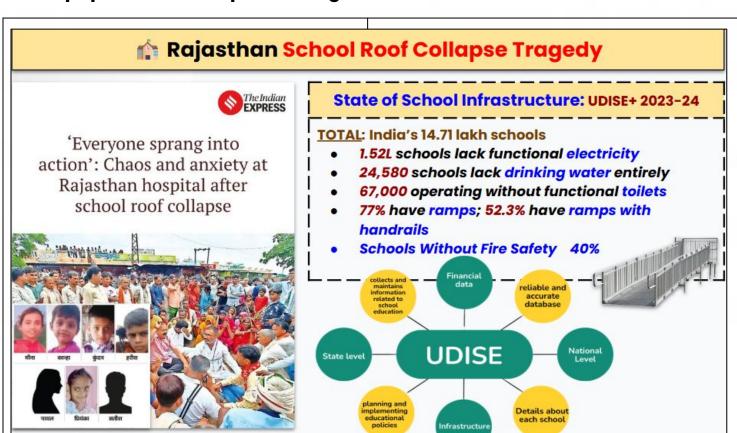
#### National Schools' Safety Audit



**SYLLABUS:** GS 2: Issues relating to management of Social Sector/Services relating

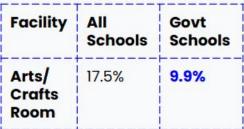
to Education

Newspaper: Indian Express Page Number: 11



#### Other aspects of Indian Schools' Infrastructure

Technology & Labs: Bridging the Digital Divide		
Access to functional computers	Lacking in 50% schools	
Dedicated arts & crafts rooms	Only 17.5% overall	
Science labs in secondary schools	Only 1.6 lakh out of 2.86L	

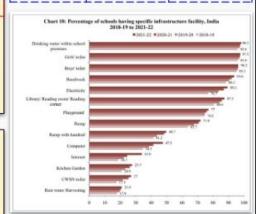


#### Adoption of Renewable Energy

- Only 10.5% (1.54 lakh)
- Government schools lag behind with only 8.8%

#### Single-Teacher Schools – A Decline

- Down from 1.18 lakh to 1.10 lakh in 2023-24 a welcome decline of 7,219 schools
- Student enrolment: fell from 47.4 lakh to ~40L
- Zero Enrolment Schools: 12,954 in 2023-24 ( 2 +2,660)



#### National Schools' Safety Audit



**SYLLABUS:** GS 2: Issues relating to management of Social Sector/Services relating

to Education

Newspaper: Indian Express Page Number: 11

		Related Policies & Frameworks
Fire & Electrical Safety	Inspect fire exits, fire extinguishers, wiring systems	Right to Education Act National School Safety
EmergencyPreparedness	Train staff and students in evacuation drills, first aid, and crisis protocols	Policy Guidelines (NDMA, 2010  Mational Building Code  School Safety Programme
■ Incident Reporting	Any <b>accident or potential risk</b> must be reported within <b>24 hours</b>	L
	Criminal charges for negligence. Blacklist unsafe contractors.	
Monsoon Alert for Schools	Use <b>drones/AI</b> for scanning Prioritize <b>audits</b> in flood-prone zones	



#### SC Order on Old Vehicles



SYLLABUS: GS 3: Environmental pollution and degradation

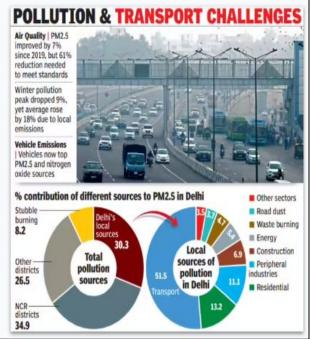
**Newspaper:** The Hindu Page Number: 2

#### 🕵 Delhi Govt Seeks SC Review of Blanket Ban on Old Vehicles

here should be a uniform rule across the country for overage or 'end of life' vehicles (ELVs), Chief Minister Rekha Gupta said on Saturday. The Delhi government had, earlier this week, moved the Supreme Court challenging its 2018 order that upheld the National Green Tribunal's ban on ELVs - diesel vehicles older than 10 years and petrol vehicles older than 15 vears - in Delhi-NCR.



- **Industrial** emissions
- Vehicular emissions
- Meteorological conditions



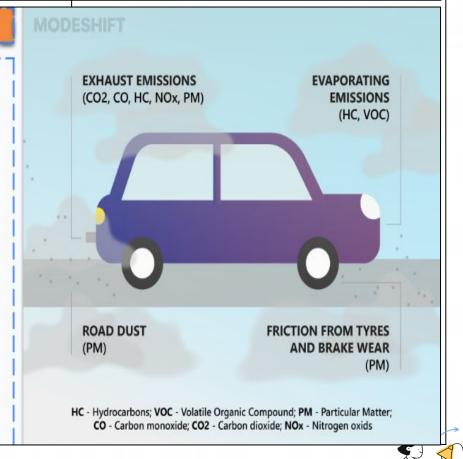
#### **UPSC PYQ (P) 2020**

#### Which of the following are the reasons/factors for exposure to benzene pollution?

- Automobile exhaust
- 2. Tobacco smoke
- 3. Wood burning
- 4. Using varnished wooden furniture
- 5. Using products made of polyurethane

#### Select the correct answer using the code given below:

- (a) 1, 2 and 3 only
- (b) 2 and 4 only
- (c) 1, 3 and 4 only
- (d) 1, 2, 3, 4 and 5

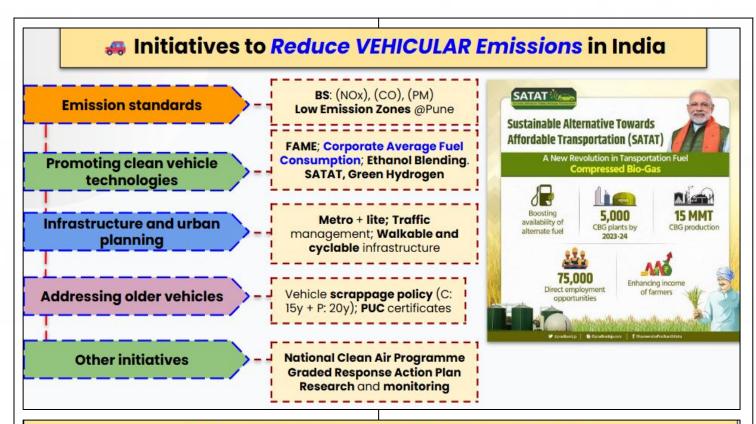


#### **SC Order on Old Vehicles**



**SYLLABUS:** GS 3: Environmental pollution and degradation

Newspaper: The Hindu Page Number: 2



#### Key Highlights of the Delhi Govt's Plea

based restrictions versus emission-based criteria.

Speaking to mediapersons on the sidelines of an event, the CM said her government has submitted to the apex court that vehicles that pass the fitness test and don't emit pollution should be allowed to ply in the national capital without the age cap.

"A polluting vehicle should be phased out even if it is five years old. However, if a vehicle does not cause pollution and passes the fitness test, it should be allowed on roads," Ms. Gupta said.

"The rules in Delhi must be the same as those applicable anywhere else in the country," said the CM, adding that her government is making all possible efforts for a better environment in the Capital.

The CAQM had announced on April 23 a ban on the refuelling of overage vehicles in Delhi from July

🔬 Ban based on AGE	<b>BUT</b> Real-world emissions; Mileage; Fitness tests; Retrofitting
Tech since 2018	BS-VI, PUC, monitoring
Hardships to citizens	Low-income and small businesses
Demand for scientific review	CAQM/Union Govt



#### Nanofertilizers sale



SYLLABUS: GS 3: Issues related to direct and indirect farm subsidies Newspaper: Indian Express Page Number: 6

Term	Not replacements but supplements	Example	Purpose
Nano - Fertilisers (NF)	Fertilisers developed using <b>nanotechnology</b> ; small particle size enhances absorption.	Nano <b>Urea</b> , nano <b>DAP</b>	Reduce usage
Bio - stimulants (BS)	Substances that <b>stimulate plant growth</b> and improve <b>yield</b> , often organic.	Seaweed extract, humic acid	Improve soil health & plant growth
Application of nano-fertilizer benefits to plants	improved plant Pradho	o Drone Didi Sch	samridhi Kendras eme
direct or root application of nano-fertilizer enhanced soil fertility		a Abhiyan" cam in all 15 agro-cl	
	rhizospheric microbial DAP		imatic zones

#### **Key Highlights of the Minister's Letter**

DAYS AFTER Union Agriculture Minister Shivraj Singh Chouhan wrote to the chief ministers of all states to immediately stop the "forced tagging" of nano-fertilisers or bio-stimulants along with conventional fertilisers, the Ministry of Chemicals and Fertilisers has directed fertiliser companies to ensure that nonsubsidised products are not tagged with subsidised fertilisers. It warned that such "malpractice" will invite "strict action".



licenses and FIRs

bl. BusinessLine

Farmers' body files complaint to CCI against RCF over forced sales of non-urea products

Shetkari Sanghatana alleges RCF is forcing farmers and dealers to buy additional fertilisers, violating competition laws.





**AVAILABILITY, SALE OF FERTILISERS\*** 

	Requirement	As on July	11,2025	As on July	11,2024
		In stock	Sales	In stock	Sales
Urea	185.4	70.66	15.31	117.55	20.09
DAP	56.99	16.06	3.04	21.81	5.02
MOP	11.13	7.98	0.73	8.45	0.83
NPK	76.51	45.62	6.01	56.88	8.38
SSP	32.57	24.89	2.42	23.63	2.82
Total	362.6	165.22	27.51	228.31	37.14

\*figures in lakh metric tonnes; source: Agriculture Ministry; in Kharif season

#### Nanofertilizers sale



SYLLABUS: GS 3: Issues related to direct and indirect farm subsidies

Newspaper: Indian Express Page Number: 6

#### # Legal & Regulatory Framework

- Fertilizer (Control) Order, 1985
  - Bans sale of spurious/substandard fertilizers.
- Punishment: Cancellation of license, FIR, prosecution.
- Essential Commodities Act, 1955
  - Ensures fair pricing & availability of fertilizers.
  - States must prevent:
    - Black marketing
    - Overpricing
    - Diversion of subsidized fertilizers

#### Why is This a Big Deal?



#### **UPSC PYQ (P) 2020**

#### With reference to chemical fertilizers in India, consider the following statements:

- At present, the retail price of chemical fertilizers is market-driven and not administered by the Government.
- Ammonia, which is an input of urea, is produced from natural gas.
- Sulphur, which is a raw material for phosphoric acid fertilizer, is a by-product of oil refineries.

#### Which of the statements given above is/are correct?

- (a) I only
- (b) 2 and 3 only
- (c) 2 only

(d) 1 2 and 2

#### **UPSC PYQ (P) 2014**

There is some concern regarding the nanoparticles of some chemical elements that are used by the industry in the manufacture of various products. Why?

- They can accumulate in the environment, and contaminate water and soil.
- 2. They can enter the food chains.
- They can trigger the production of free radicals.

#### Select the correct answer using the code given below:

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



#### **Sansad Ratna Awards**



<u>SYLLABUS</u>: GS 2: Parliament and State legislatures— functioning Newspaper: The Hindu Page Number: 8

About the Awards		Selection Criteria
	Civil society initiative inspired by <b>Dr. Kalam</b>	★ Number of questions asked
First Edition	2010, launched in <b>Chennai</b>	Number of Private Members' Bills introduced
<b>⊚</b> Objective	Recognise MPs and Committees for <b>exemplary parliamentary</b> <b>performance</b>	<ul> <li>Participation in debates</li> <li>Attendance in Parliament</li> </ul>
<u>&amp;</u> Jury	Eminent Parliamentarians + Civil society members	★ Utilisation of MP-LADS funds
≥ Data Source	PRS Legislative Research (independent research group)	Sansad Ratna  Sansad Ratna



#### The Analyst Handout

#### **Daily Quiz**



#### 27th July 2025

#### Q1. Consider the following statements regarding the Genetically Modified (GM) crops:

- GM crops are plants whose DNA has been altered using genetic engineering techniques.
- 2. These crops generally show pest resistance, herbicide tolerance & higher yields.
- 3. Bollgard 1 & Bollgard 2 are examples of genetically modified crops.

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

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

#### Answer: c

#### Q2. Consider the following statements regarding the National Legal Services Authority (NALSA):

- It is a statutory body established under the provisions of the Legal Services Authorities Act 1987.
- 2. It aims to provide legal help to poor & disadvantaged people at the lowest cost possible.
- 3. Article 39A, added by the 42nd Constitutional Amendment Act of 1976, mandates that states establish a legal system to promote free legal aid.

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

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

#### Answer: b

#### Q3. Consider the following pollutants:

- 1. Carbon dioxide
- 2. Carbon monoxide
- 3. Hydrocarbons
- 4. Nitrous Oxides
- 5. Particulate matter

#### How many of the above pollutants are released by Vehicular emissions?

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

#### Answer: d

#### Q4. Consider the following statements regarding the Nano-Fertilisers:

- 1. Nano-fertilisers are absorbed more easily by the soil.
- 2. It helps stimulate plant growth & improves the yield of the crops.
- 3. NAMO Drone Didi scheme & PM Kisan Samridhi Kendras aim to promote Nano-fertilisers.

#### Which of the above-given statements are correct?

- a) 1 and 2 Only
- b) 2 and 3 Only
- c) 1 and 3 Only
- d) All of the above

#### Answer: d

#### Q5. Regarding the Honouring Outstanding Parliamentarians Award, often seen in the news, consider the following statements:

- 1. It recognises the Members of Parliament & Committees for exemplary Parliamentary performance.
- 2. The selection criteria include the number of private member bills introduced and participation in debates, but do not count attendance in the Parliament.

#### 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

#### Answer: a





## **VAJIRAM & RAVI**

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