



VAJIRAM & RAVI
Institute for IAS Examination

The Analyst

CURRENT AFFAIRS Handout

10th February 2026



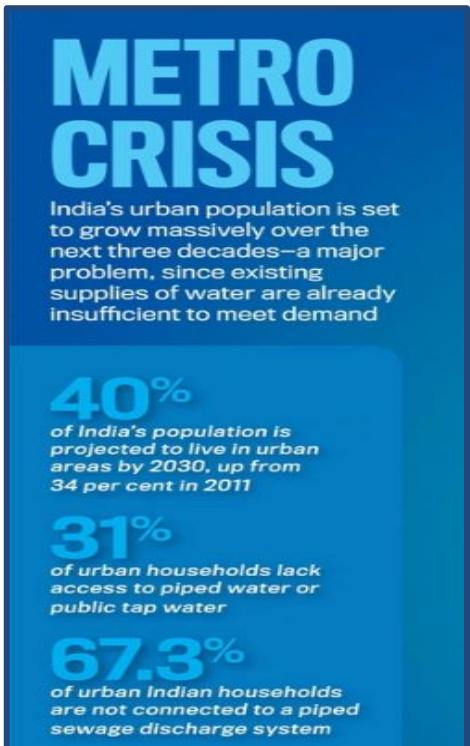
An Urban Tragedy Created by many abdications



CONTEXT: A write-up has appeared covering various aspects of recent urban tragedies and associated concerns.

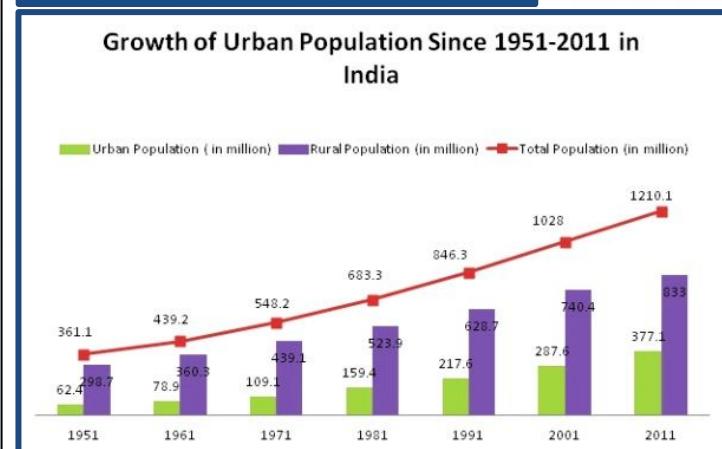
Reasons for Urban Infrastructure failure

- **Absence of Comprehensive Master Plans:** Unplanned growth, outdated plans, zoning failure, land-use mismatch.
- **Short-Term, Ad-hoc Planning:** Short-sightedness, reactive governance, piecemeal development, lack of sustainability.
- **Poor Inter-Agency Coordination:** Institutional fragmentation, overlapping jurisdictions, policy inconsistency, governance deficit.
- **Shortage of Urban Planning Professionals:** Capacity deficit, human resource gap, technical manpower shortage, weak implementation.
- **Weak Public Participation:** Top-down planning, lack of stakeholder engagement, democratic deficit, poor local responsiveness.



48%
of the urban water supply in India comes from groundwater, according to the Centre for Science and Environment

Sources: United Nations Department of Economic and Social Affairs; National Family Health Survey, 2015-16; Census 2011; Central Public Health and Environmental Engineering Organisation; Centre for Science and Environment



Issues at the implementation stage:

- Overburdened / negligent ULBs
- Poor quality / substandard materials
- Lack of periodic maintenance
- Absence of timely safety audits
- Weak punitive / enforcement mechanisms
- Public apathy & low civic responsibility



An Urban Tragedy Created by many abdications



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Case Studies on Urban Safety & Floodplain/Infrastructure Management

Case Study	Context	Key Interventions	Outcomes	Key Lessons
Netherlands – Room for the River	Low-lying country; high flood risk from major rivers	Floodplain restoration; bypass channels; dike relocation; strict zoning	Reduced flood risk; ecological revival; global resilience model	Work with natural floodplains; nature-based solutions
Singapore – ABC Waters Programme	Dense urbanisation; frequent urban floods	Naturalised canals; strict drainage norms; smart monitoring; integrated planning	Major flood reduction; multi-use public spaces; global best practice	Integrate drainage, land use, and technology
India – Sabarmati Riverfront, Ahmedabad	Flood-prone, encroached riverbanks	Flood-control embankments; river channel demarcation; relocation of settlements	Better flood management; urban renewal; tourism growth	Planned riverfront development improves safety and economy

What should be done?

- **Robust Planning and Time-bound Execution**
 - Scientific project planning, realistic timelines, and milestone-based monitoring to prevent delays and cost overruns.
- **Institutionalised and Mandatory Oversight Mechanism**
 - Regular audits, independent supervision, and periodic review by statutory authorities to ensure transparency and compliance.
- **Strict Accountability and Responsibility Fixation**
 - Clear allocation of roles, performance-linked penalties, and enforcement of contractual obligations for both public and private partners.
- **Enforcement of High Quality and Safety Standards in PPP Projects**
 - Mandatory adherence to technical standards, third-party quality checks, and lifecycle performance audits.
- **Individual-level Ethical Conduct and Professional Responsibility**
 - Integrity, transparency, and duty-based work culture among officials, engineers, contractors, and stakeholders.

Mains Practice Question

What are the major reasons behind the recent urban tragedies leading to loss of lives in Indian cities, and how can such incidents be prevented in the future?

(10 Marks, 150 words)



10th February 2026

CONTEXT: A write-up has appeared which demonstrates the role of credit access, formalisation, and value addition in sustainable job creation.

Background

Core Observation

- Field visit to **Erode dairy cluster**.
- Main constraints: **credit, skills, regulation, tariffs**.

Misty Milk Snapshot

- Turnover: **₹2,500+ crore**.
- Sources milk from **~2,000 farmers**.
- Plant capacity: can handle **~70,000 farmers**.
- **Real constraint:** farmers lack affordable credit.

Credit as Central Bottleneck

- Farmers need capital for:
 - Cattle
 - Feed
 - Sheds
 - Veterinary care
- **85% farms = small/marginal**, but get little formal credit.
- Result:
 - Informal high-interest loans
 - Low investment
 - Low output and jobs

Evidence from SMEs (Erode)

Main growth barriers:

- Skill shortages
- Compliance burden
- Tax uncertainty
- High input costs (tariffs)

Effect: SMEs unable to scale -fewer jobs.

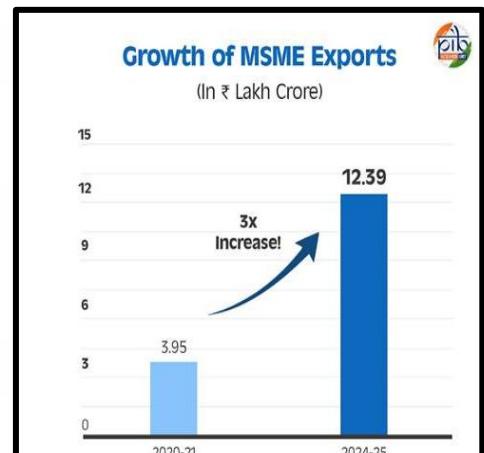
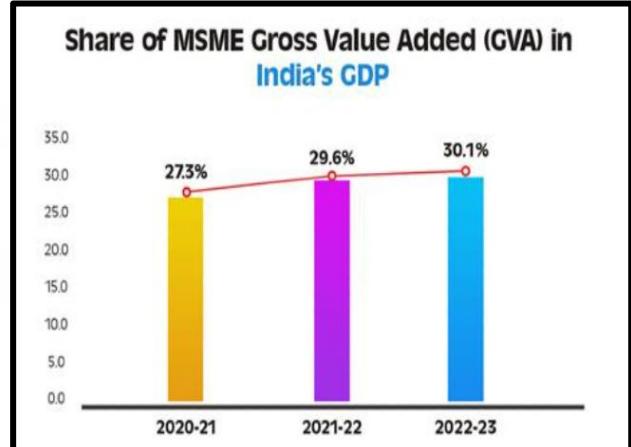
Why SMEs Matter?

- SMEs provide **~70% of global jobs** (World Bank).

- Main source of employment in developing countries.
- Capital-intensive growth cannot absorb labour.

New MSME Classification Criteria as per Union Budget 2025

ENTERPRISE CATEGORY	CURRENT INVESTMENT LIMIT	REVISED INVESTMENT LIMIT	CURRENT TURNOVER LIMIT	REVISED TURNOVER LIMIT
MICRO ENTERPRISE	₹1 crore	₹2.5 crore	₹5 crore	₹10 crore
SMALL ENTERPRISE	₹10 crore	₹25 crore	₹50 crore	₹100 crore
MEDIUM ENTERPRISE	₹50 crore	₹125 crore	₹250 crore	₹500 crore



Lessons about Job Creation from Misty Milk



CONTEXT: A write-up has appeared which demonstrates the role of credit access, formalisation, and value addition in sustainable job creation.

Role of MSME in Indian Economy

GDP & Industrial Growth

- Strengthen domestic supply chains and industrial clusters.

Employment & Livelihoods

- Largest non-farm job provider (~7.5 crore jobs)
- Supported by Other Schemes

Exports & Global Reach

- Account for 45.73% of India's exports (2023–24)
- Strong in textiles, leather, engineering goods

Digital & Tech Transformation

- 72% of MSME transactions are digital
- Driven by ONDC, ₹1 lakh crore innovation fund, RBI's credit platform. GeM

MSMEs

The Backbone of the Indian Economy



MSMEs Contribution in FY24

46%
to Exports

45%
to Manufacturing
Output

30%
to GDP

Source: ASSOCHAM and EGROW report on "MSMEs Facing Challenges in Doing Business."

Women & Social Impact

- Women own- 20.5% of Udyam-registered MSMEs

Rural & Agro Enterprises

- Address migration

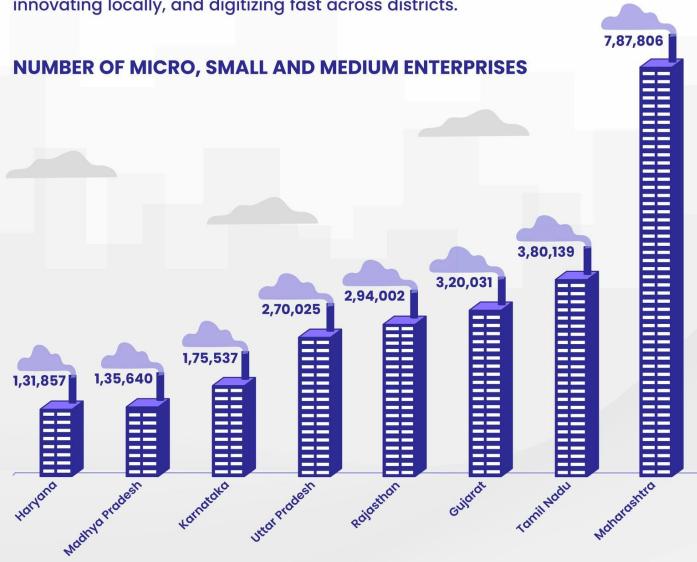
Green & Sustainable Growth

- Adopting clean energy and circular economy models
- Supported by RAMP (World Bank)

MSMEs across India

India's MSMEs, contributing ~ 30% to GDP are no longer just small suppliers. From Kolhapur's machine tools to Coimbatore's auto parts, they're scaling exports, innovating locally, and digitizing fast across districts.

NUMBER OF MICRO, SMALL AND MEDIUM ENTERPRISES



Data shown for top 8 states | Source: Udyam Registration Bulletin, June 2021

Investments in securities market are subject to market risks, read all the related documents carefully before investing. Read the full disclaimer here: <http://ow.ly/63n50Lqplp>

Challenges faced by MSMEs

Limited Access to Credit

- 20% of MSMEs** -formal credit (CRISIL).
- 2.5 crore** out of **6.3 crore** MSMEs avail institutional finance.



Lessons about Job Creation from Misty Milk



CONTEXT: A write-up has appeared which demonstrates the role of credit access, formalisation, and value addition in sustainable job creation.

Regulatory Burden

- Complex, overlapping regulations- labor, tax, and environment.
- Frequent policy changes and high compliance costs

Skill & Technology Gaps

- Limited skilled workforce; outdated machinery
- Only **6% of MSMEs** use e-commerce for sales.
- **45%** have adopted any form of AI (Ministry survey).

Infrastructure Constraints

- Poor connectivity, high logistics costs
- Limited access to industrial parks, high-speed internet, and common facilities.

Market Access & Global Competitiveness

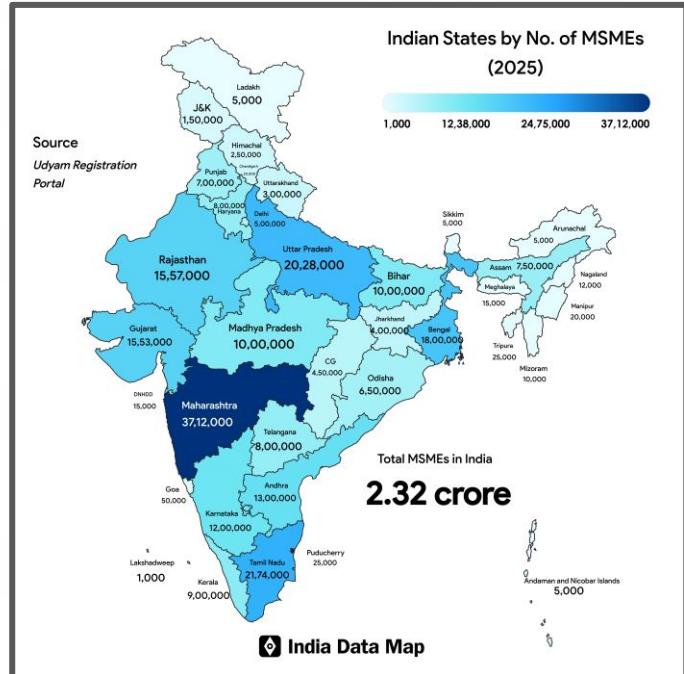
- Low integration with **global value chains** - branding, export support, and quality compliance.

Low Scheme Awareness & Utilization

- Complex application processes deter first-time and rural entrepreneurs.

Sustainability & ESG Compliance

- MSMEs emit **~110 million tonnes of CO₂ annually** (Centre for Study, 2018).
- High cost of green tech and lack of incentives hinder transition.
- Non-compliance risks export loss.



Government Initiatives

Initiative / Scheme	Key Details / Data
CGTMSE (Credit Guarantee Fund Trust for MSMEs)	Loans up to ₹5 crore without collateral
MUDRA Yojana (2015)	₹27.8 lakh crore disbursed till FY24
Priority Sector Lending (PSL)	7.5% of ANBC mandated for MSMEs
Udyam Registration Portal	5.93 crore MSMEs registered (2025), linked to financial services
TReDS (Trade Receivables Discounting System)	Digital platform for bill discounting from corporates & govt buyers
Emergency Credit Line Guarantee Scheme (ECLGS)	₹3.61 lakh crore disbursed to MSMEs till FY24

Initiative / Scheme	Key Details / Data
SIDBI Initiatives	SIDBI-59 minutes portal for instant loan approvals
Sampark & Samadhan Portals	Online resolution of payment delays, vendor registration
MSME Champions Portal	Single window for finance, tech upgradation, export support



Lessons about Job Creation from Misty Milk



CONTEXT: A write-up has appeared which demonstrates the role of credit access, formalisation, and value addition in sustainable job creation.

The Path Ahead

- **Digital Credit Access:** Use Udyam, Aadhaar, BHIM UPI for low-cost, collateral-free loans.
- **Account Aggregator (AA):** Secure data sharing; SAHAY GST enables invoice-based digital lending.
- **Cash-flow Lending:** Link GSTIN to AA; shift from asset-based to revenue-based credit.
- **Formalization Push:** Link loans to GST invoices; incentivize GST registration.
- **Targeted Credit Guarantees:** Focus on salons, tourism, rural MSMEs during crises.
- **Strengthen SIDBI:** ₹5,000–10,000 cr infusion; boost NBFC funding & Udyam Assist use.
- **Vyapar Credit Card:** Kisan Credit Card model for MSMEs; easy working capital loans.
- **System-wide KYC:** Shift to unified KYC via AA; faster onboarding, lower friction.

Q. Consider the following statements with reference to India : (2023)

1. According to the Micro, Small and Medium Enterprises Development (MSMED) Act, 2006, the 'medium enterprises' are those with investments in plant and machinery between ₹15 crore and ₹25 crore.
2. All bank loans to the Micro, Small and Medium Enterprises qualify under the priority sector.

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

Mains Practice Question

What is the significance of MSMEs in India's economy and propose measures to enhance their long-term sustainability and competitiveness. (10 Marks, 150 words)

Committee	Focus / Mandate	Key Recommendations / Outcomes
UK Sinha Committee (2019)	MSME Credit Ecosystem	Cash flow-based lending, TReDS expansion, GST-linked credit history
K.V. Kamath Committee (2020)	COVID-induced MSME stress	Sector-wise restructuring framework, MSME debt resolution guidelines



Kimberley Process



Syllabus: GS Paper 2: Important International Institutions

Newspaper: The Hindu, **Page No. 6**

Prelims Pointers

India to Chair the Kimberley Process (KP)

- **India selected as Chair** of the Kimberley Process from **1 January 2026**.
- Will serve as **Vice Chair from 25 December 2025** before assuming the chair.
- **Third time** India will hold the KP chairmanship.

About the Kimberley Process (KP)

- A **tripartite initiative** involving:
 - Governments
 - Diamond industry
 - Civil society
- Objective: **Prevent trade in “conflict diamonds”** used to finance rebel activities against legitimate governments (as per **UNSC resolutions**).

Kimberley Process Certification Scheme (KPCS): Established under a **UN resolution**.

- Came into effect on **1 January 2003**.
- Provides a **certification mechanism** to curb trade in conflict diamonds.

Membership & Coverage

- **60 participants** (EU and its member states counted as one).
- Covers **over 99% of global rough diamond trade**.

Significance of India's Chairmanship

- Reflects **global trust** in India's trade integrity and transparency.
- India is a **major global hub** for diamond manufacturing and trade.
- Comes amid **shifting geopolitics** and focus on **sustainable sourcing**.

India's Focus Areas (2025–26)

- Strengthening **governance and compliance**.
- Promoting **digital certification and traceability**.
- Enhancing **data-driven transparency**.
- Building **consumer trust** in conflict-free diamonds.
- Making KP a more **inclusive and effective multilateral framework**.



Process of Removal of Speaker



Syllabus: GS Paper 2: Executive
Newspaper: The Hindu, Page No. 1

Speaker of Lok Sabha

Constitutional Articles

- **Art 93:** Election (Speaker, Deputy Speaker)
- **Art 94:** Vacation, resignation, removal
- **Art 95:** Deputy Speaker acts as Speaker
- **Art 96:** Cannot preside during removal motion
- **Art 97:** Salary, allowances
- **Art 100:** Casting vote
- **Art 108:** Joint sitting presided
- **Art 110:** Money Bill decision
- **Tenth Schedule:** Defection disqualification

Office

- Presiding Officer, Lok Sabha
- Constitutional + ceremonial head
- Order, decorum, business conduct

Historical Background

- 1921: Origin (GOI Act 1919)
- Titles: President, Deputy President
- 1935 Act: Renamed Speaker, Deputy Speaker

Election

- Art 93 basis
- Elected by Lok Sabha
- From among members
- Sitting MP only
- Simple majority: present & voting
- Usually ruling party nominee
- First act of new Lok Sabha

Oath

- No separate oath
- MP oath sufficient

Term

- From election → next Lok Sabha first meeting
- Re-election allowed
- Continues after dissolution
- Vacates if:
 - Ceases to be MP
 - Resigns to Deputy Speaker
 - Removed (effective majority, Art 94)

Removal: Art 94

- Effective majority
- 14-day notice
- During motion:
 - Cannot preside (Art 96)
 - Can speak, vote (no casting vote)

Salary: Art 97

- Fixed by Parliament
- Charged on Consolidated Fund
- Not votable annually

Core Role: Head, representative of House

- Guardian: House, committees, members
- Principal spokesperson
- Final parliamentary authority

Major Powers

1. Procedural

- Maintain order
- Regulate debates



Process of Removal of Speaker



Syllabus: GS Paper 2: Executive
Newspaper: The Hindu, **Page No. 1**

- Final interpreter:
 - Constitution (within House)
 - Rules
 - Precedents
- Adjourn for lack of quorum
- Quorum: 1/10th strength

2. Legislative

- Joint sitting presiding (Art 108)
- Money Bill decision (Art 110)
- Money Bill certification
- Secret sitting permission

3. Voting

- No initial vote
- Casting vote on tie (Art 100)

4. Disciplinary / Quasi-Judicial

- Defection disqualification
- Tenth Schedule
- Judicial review: *Kihoto Hollohan* (1992)

5. Committees

- Appoints committee chairpersons
- Supervises committees
- Chairman:
 - Business Advisory Committee
 - Rules Committee
 - General Purposes Committee
- Ex-officio Chairman:
 - Indian Parliamentary Group
 - Conference of Presiding Officers



Syllabus: GS Paper 2: Government Policies and interventions

Newspaper: Indian Express, Page No. 10

Pradhan Mantri Kaushal Vikas Yojana (PMKVY)

Launch & Ministry

- Launched in **2015**.
- Implemented by **Ministry of Skill Development and Entrepreneurship (MSDE)**.
- Executed through **National Skill Development Corporation (NSDC)**.

Objective

- Provide **industry-relevant skill training** to youth.
- Improve **employability and livelihood opportunities**.
- Certify existing skills of informal workers through **Recognition of Prior Learning (RPL)**.

Main Components

1. **Short-Term Training (STT):** Skill training for unemployed youth and school/college dropouts.
2. **Recognition of Prior Learning (RPL):** Certification of existing skills.
3. **Special Projects:** Customized training for special groups or regions.

Key Features

- **Free training and certification.**
- Training aligned with **industry standards and NSQF**.
- Focus on **placement-linked, demand-driven skills**.

PMKVY 4.0 (2023–26)

- Focus on **Industry 4.0 and future skills:** AI, robotics, drones, mechatronics, IoT, coding.

- Integration with **Skill India Digital platform**.
- Greater **industry linkage** and district-level planning.

Significance

- Addresses the **skill gap** in the workforce.
- Supports **employment generation** and economic growth.

PMKVY 4.0 (2023–26)

- Focus on **Industry 4.0 and future skills:** AI, robotics, drones, mechatronics, IoT, coding.
- Integration with **Skill India Digital platform**.
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Significance

- Addresses the **skill gap** in the workforce.
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The infographic is titled '10 years of Pradhan Mantri Kaushal Vikas Yojana' and 'A Decade of Building Skills & Empowering Dreams'. It features the PMKVY logo and the PIB logo. The infographic highlights four key milestones:

- PMKVY 1.0:** During its pilot phase in 2015-16, 19.85 lakh candidates were trained.
- PMKVY 2.0:** 1.10 Crore candidates were trained/oriented.
- PMKVY 3.0:** Under PMKVY 3.0, 7.37 lakh candidates were trained, including 1.20 lakh candidates under Customised Crash Course Programme for COVID Warriors and 1.8 lakh under Skill Hub Initiative.
- PMKVY 4.0:** Under PMKVY 4.0, during the last three financial years, Rs. 1244.52 crore has been utilized across States/UTs. As of July 11, 2025, over 25 lakh candidates have been trained under this phase.

At the bottom left, there is a circular image of a person working on a machine, and at the bottom right, there is a small illustration of a person working on a laptop.

Bonded Labour



Syllabus: GS Paper 2: Government Policies & Interventions, Indian Constitution
Newspaper: The Hindu, Page No. 4

Aspect	Details
Definition (National Commission on Labour)	Labour performed to repay a debt , where the worker remains in bondage for a fixed or indefinite period
Nature of work	Often without wages or for very low pay
Core issue	Debt-based coercion, loss of freedom, and exploitation

Provision	Key Feature	Relevance to Bonded Labour
Article 21	Right to life and personal liberty	Ensures life with dignity , violated in bonded labour
Article 23	Prohibits trafficking and forced labour	Direct constitutional ban on bonded labour
Article 24	Prohibits child labour in hazardous jobs	Protects children from exploitative labour

Law	Year	Key Provision	Relevance
Bonded Labour System (Abolition) Act	1976	Abolishes bonded labour; frees labourers; penalises offenders	Core anti-bonded labour law
Child & Adolescent Labour Act	1986 (amended 2016)	Bans work for children <14; restricts hazardous work for 14–18	Prevents child bonded labour
Juvenile Justice Act	2015	Care, protection, rehabilitation of children	Supports rescued child labourers
Bharatiya Nyaya Sanhita (BNS)	2023	Penal provisions against unlawful compulsory labour	Criminal accountability

Instrument	Year
UN Convention on the Rights of the Child (CRC)	1989
ILO Convention 182	1999

Article	Objective	Link to Bonded Labour
Article 42	Humane working conditions	Prevents exploitative labour practices
Article 43	Living wage and decent life	Addresses economic roots of bonded labour
Article 46	Protection of SCs, STs, weaker sections	Targets groups most vulnerable to bondage

Key Provision	India's Status
Protection from economic exploitation (Art. 32)	Ratified
Elimination of worst forms of child labour	Ratified



Gait Analysis



Syllabus: PRELIMS: General Science

Newspaper: Indian Express, Page No. 6

Gait Analysis : the **systematic study of human walking** to assess body movement, posture, muscle activity, and joint function.

Uses:

- Orthopedics
- Neurology
- Physiotherapy
- Sports science
- Rehabilitation

Gait Cycle

The **gait cycle** is the sequence between **two successive heel strikes of the same foot**.

Phase	% of Cycle	Key Function
Stance Phase	~60%	Foot on ground, body support
Swing Phase	~40%	Foot in air, forward movement



Daily Quiz

Q1. With reference to Micro, Small and Medium Enterprises (MSMEs) in India, consider the following statements:

1. The classification of MSMEs is based solely on the enterprise's annual turnover.
2. The MSMEs contribute around 30% to India's GDP.
3. The highest number of MSMEs is in the state of Karnataka.

Which of the statements given above are correct?

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

Answer: c

Q2. With reference to the Kimberley Process (KP), consider the following statements:

1. It is a tripartite initiative involving governments, the diamond industry and civil society.
2. It was established to prevent the trade in diamonds used to finance rebel movements against legitimate governments.
3. It functions under the direct supervision of the United Nations Security Council (UNSC).

Which of the statements given above are correct?

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

Answer: a

Q3. Regarding the Speaker of the Lok Sabha, consider the following statements:

1. The Speaker continues in office even after the dissolution of the Lok Sabha until immediately before the first sitting of the newly elected House.
2. The Speaker can be removed from office by a resolution passed by a majority of the total membership of the Lok Sabha.
3. The Speaker is subordinate to the President of India while deciding whether a Bill is a Money Bill.

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

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

Answer: a

Q4. With reference to the Pradhan Mantri Kaushal Vikas Yojana (PMKVY), consider the following statements:

1. It was launched in 2015 and is implemented by the Ministry of Skill Development and Entrepreneurship.
2. The National Skill Development Corporation is responsible for the execution of the scheme.
3. The scheme provides direct wage employment to trained beneficiaries through statutory placement guarantees.
4. It includes Recognition of Prior Learning (RPL) for certification of existing skills of informal workers.

Which of the statements given above are correct?

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

Answer: b

Q5. Regarding the Gait Analysis, consider the following statements:

1. It involves the systematic assessment of human walking to evaluate joint movement and muscle activity.
2. It is used exclusively in orthopaedic medicine for diagnosing bone-related disorders.
3. It has applications in sports science and neurological rehabilitation.

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

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

Answer: b





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