



**VAJIRAM & RAVI**  
Institute for IAS Examination

# The Analyst

**CURRENT AFFAIRS Handout**

**18th March 2026**



18th March 2026

**CONTEXT:** In a landmark judgment, the Supreme Court of India has expanded reproductive and workplace rights of adoptive mothers

## Background — Legal Framework You Must Know

### Legislative Evolution

- **Maternity Benefit Act, 1961 → Maternity Benefit (Amendment) Act, 2017**

- **26 weeks leave** for first two surviving child
- **12 weeks leave** for mother conceiving after two surviving child
- Facilitate **Work from Home** depending on nature of work
- Mandate **creche facilities** for offices with over 50 employees
- **12 weeks maternity benefit** for 'Adopting mother' & 'Commissioning mother', if the child's age is below 3 months

### Provisions of Code on Social Security, 2020

- Sec60** Biological mothers: **26 weeks** paid leave (up to 8 weeks pre-delivery) for first two children; **12 weeks** if already has two or more children
- Sec60 (4)** Adoptive/commissioning mothers: 12 weeks only if child is **below 3 months**
- Sec64** Medical bonus of ₹3,500 if no pre/post-natal care provided by employer
- Sec66** Nursing breaks twice daily until child is **15 months**
- Sec67** Establishments with **50+ employees** must provide crèche facility

## What the SC Actually Did

Hindustan Times

SC grants 12-week maternity leave to all adoptive mothers, removes 3-month age cap |...



21 hours ago

### SC read down Section 60(4)

*Hamsaanandini Nanduri v. Union of India*  
**3m age cut-off has NO rational connection to the purpose of maternity benefit**  
 → **Classification fails** → **Article 14 violated**

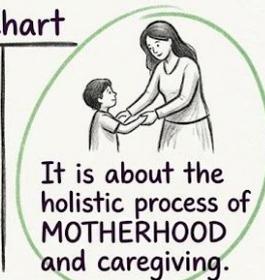
**Article 21 now covers: Adoption as reproductive autonomy**

**Article 42** directly mandates maternity relief — that maternity benefit is **not charity but a constitutional obligation.**



Maternity benefit is **NOT** just about the physical process of childbirth.

### T-chart



It is about the holistic process of **MOTHERHOOD** and caregiving.

The SC found (logical connec mothers of older adopted The process of family integration is exactly the

**NO** 'rational Nexus' test

'rational nexus' for treating children differently. **same!**



**Reproductive Autonomy:** The right to adopt is an equal exercise of decisional autonomy under **Article 21.**

**Economic Security:** Motherhood must not lead to workplace exclusion or job loss.



# SC on Maternity Leave

**CONTEXT:** In a landmark judgment, the Supreme Court of India has expanded reproductive and workplace rights of adoptive mothers

## The Paternity Leave Dimension

Sector	Paternity Leave Status
Central Govt employees	15 days (CCS Leave Rules, Rule 43A) – <2 child
State Govt employees	Policies vary
Private sector	No legal mandate – entirely employer discretion
Unorganised sector	Virtually non-existent

Digital Sansad  
<https://sansad.in> > LSBillTexts > Asintroduced PDF

### AS INTRODUCED IN LOK SABHA Bill No. 82 of 2025 THE ...

THE PATERNITY AND PARENTAL BENEFIT BILL, 2025. BY. SHRIMATI SUPRIYA SULE, M.P. ... (2)  
No person shall be entitled to parental benefit unless he or she has. [Read more](#)

*“caregiving seen as only women’s work”*

*“Denies willing fathers a meaningful opportunity to bond”*

**BREAKING**  
**Bring Law Recognising Paternity Leave: Supreme Court Urges Union**

Live Law.in  
17

**FATHER'S ROLE**

SAID FATHER HAS EQUAL ROLE IN TAKING CARE OF NEWBORN CHILD	85%
SAID IT IS THE MOTHER'S RESPONSIBILITY	15%



# SC on Maternity Leave



**CONTEXT:** In a landmark judgment, the Supreme Court of India has expanded reproductive and workplace rights of adoptive mothers

## International Comparison

Country	Maternity Leave	Paternity Leave
<b>India</b>	26 weeks (bio); 12 weeks (adoptive)	15 days (govt only); nil (private)
<b>Iceland</b>	<b>6 months @ 80% salary</b>	<b>6 months @ 80% salary</b>
<b>Sweden</b>	<b>Gender-neutral:</b> 480 days shared parental leave	
<b>UK</b>	52 weeks	14 days
<b>USA</b>	No federal mandate	No federal mandate

**ILO Convention No. 183: at least 14 weeks** of paid maternity leave at two-thirds of previous earnings, financed through social protection.

## Multi-Dimensional way ahead

<b>Gender-neutral parental leave</b>	<b>Private sector compliance</b>	<b>Single fathers</b>
90% of India's workforce in <b>informal economy??</b>	<b>Gig workers?? Draft rules (December 2025)</b>	<b>Mental health</b>

## Directive Principles Backing

- Article 39(e)** State shall protect health of workers (men and women)
- Article 41** Right to work and public assistance in cases of need
- Article 42** Provision for just and humane conditions of work and **maternity relief**
- Article 43** Living wage ensuring decent standard of life



**CONTEXT:** In a landmark judgment, the Supreme Court of India has expanded reproductive and workplace rights of adoptive mothers

## Mains Practise Question

**Discuss the significance of the SC judgment in *Hamsaanandini Nanduri v. Union of India* for gender justice and labour rights in India.**

(15 Marks, 250 words)

 26 Weeks of Paternity Leave	 STARBUCKS 12 Weeks of Paternity Leave	 TCS CONSULTANCY SERVICES 15 Days of Paternity Leave
 Microsoft 12 Weeks of Paternity Leave	 Deloitte 16 Weeks of Paternity Leave	 Meta 17 Weeks of Paternity Leave



# Scientific collaborations in BRICS



**CONTEXT:** BRICS attempts to build an alternative, Southern-led STI ecosystem – free from Western gatekeeping of technology

## 2026 BRICS India's Presidency: Why BRICS Matters in STI

### World is witnessing *techno-nationalism*

- Export controls**

WSJ The Wall Street Journal

#### America's Chip Restrictions Are Biting in China

Beijing is taking an aggressive approach to help its technology giants squeezed by America's chip restrictions.

11 Nov 2025

- Sanctions cutting off scientific access**

Science | AAAS

#### Trump's 'fear factor': Scientists go silent as funding cuts escalate

As the Trump administration fires swaths of government researchers, cancels scientific grants, and targets leading universities with punishing funding freezes.

12 May 2025

- "Friend-shoring" – sharing tech only with allies**

## The BRICS 11: The Global South Expands



Indian Context Note  
Note: Currently operating under India's Presidency for 2026.

### The Core (Center Circle)

The Foundation (2009-2010):  
Brazil, Russia, India, China, South Africa.



**The Second Wave**  
(Jan 1, 2024)  
Egypt, Ethiopia, Iran, UAE officially join.

**The Third Wave**  
(Jan 2025)  
Indonesia officially joins.



### The Exceptions

#### The Hesitant Giant (Saudi Arabia)

Invited in 2024. Participates actively but is still officially 'considering' full ratification.

#### The Withdrawal (Argentina)

Invited in 2024, but formally DECLINED under President Javier Milei to pivot foreign policy toward the US and Israel.



# Scientific collaborations in BRICS



**CONTEXT:** BRICS attempts to build an alternative, Southern-led STI ecosystem – free from Western gatekeeping of technology

## Architecture of BRICS STI Cooperation

<b>STIEP Working Group</b>	Implements Action Plans; issues <b>joint research</b> calls
<b>BRICS Technology Transfer Centre</b>	Cross-border <b>tech commercialisation</b> framework
<b>BRICS Institute of Future Networks</b>	Focus on ICT & <b>High Performance Computing</b>
<b>New Development Bank</b>	<b>Funds</b> innovation projects
<b>China-BRICS Research Centre on New Quality Productive Forces</b>	Inaugurated in Beijing; <b>academic exchange</b> + <b>tech research</b>
<b>iBRICS Initiative</b>	Innovation-driven <b>entrepreneurship</b> ecosystem

## ! Structural Weaknesses

### 1. 🔄 Rotating Presidency Problem

- STI leadership rotates annually → **no institutional continuity**
- **Suggested fix:** A permanent BRICS STI (o EU's **Horizon Programme**)

### 2. 💰 Funding Gap

ECONOMIC SURVEY 2025-26

#### Private Sector R&D: India vs World



ECONOMIC SURVEY 2025-26

### Technology Is Now a Weapon

1. Supply chains **fragmenting** along geopolitical lines
2. Technology access increasingly weaponised
3. Export controls and strategic decoupling rising

**0.64%**

**India R&D as percentage of GDP**

USA: 3.48% | China: 2.43% | S. Korea: 4.91%

*A firm choice shall have to be made*



# Scientific collaborations in BRICS



**CONTEXT:** BRICS attempts to build an alternative, Southern-led STI ecosystem – free from Western gatekeeping of technology

## ⚠️ Structural Weaknesses

### 3. 🌐 Heterogeneity of BRICS+

- **Risk:** BRICS+ becomes too diverse to have coherent STI priorities
- Saudi Arabia, Ethiopia, Iran, Indonesia differ vastly in:
  - **Economic development** levels
  - **Scientific capacity**
  - **Political priorities**
- Of all new members, **only Egypt and Iran** participated in the December 2025 joint research call

### 4. 🏢 Commercialisation Gap

- TTC has frameworks but **large-scale commercialisation remains limited**
- Gap between **research output and market-ready innovation** is wide

### 5. 📊 No Systematic Monitoring

- No permanent mechanism for **data-driven review** of STI programmes
- Progress varies widely across sectors – **ocean/polar research** lags significantly

## 🇮🇳 India's Strategic Opportunity – 2026 Presidency

Opportunity	Why It Matters for India
Push for <b>permanent STI Secretariat</b>	<b>Reduces China's dominance</b> in setting agenda
Champion <b>AI governance framework</b>	Aligns with <b>India's domestic AI Mission</b> (\$1.2B)
Bridge <b>new BRICS+ members into STI fold</b>	Strengthens <b>India's Global South leadership</b>
Promote <b>biotechnology &amp; climate tech</b> calls	Aligns with India's domestic priorities
Advocate for <b>GERD enhancement</b> across members	Helps build India's own R&D ecosystem credibility

### TECHNOLOGY TAKER

Service provider to developed world, vulnerable to technology denial

### TECHNOLOGY MAKER

Defensive sovereignty, offensive leverage in high-tech domains



**CONTEXT:** BRICS attempts to build an alternative, Southern-led STI ecosystem — free from Western gatekeeping of technology

## Mains Practise Question

**Examine the significance of BRICS cooperation in Science, Technology and Innovation for India.**

(15 Marks, 250 words)

Dimension	BRICS STI	EU Horizon Programme
Funding	Modest, fragmented	Massive (€95.5 billion for 2021–27)
Secretariat	None (rotating presidency)	Permanent, Brussels-based
Programme variety	Limited	Wide — ERC, MSCA, Pathfinder etc.
Monitoring	Weak, no systematic framework	Rigorous, data-driven
Commercialisation	Limited	Strong EIC/EIT linkages



# Energy shock & India's Goldilocks moment



**SYLLABUS : GS 3:** Indian Economy and issues relating to planning **Prelims:** Basic economic concepts

**Newspaper:** The Indian Express **Page Number :** 18

## What is the "Goldilocks Era"?

In the fairy tale, Goldilocks wants porridge that's **not too hot, not too cold – just right** 🍲

**Applied to economics:** a phase where **growth is strong AND inflation is low simultaneously**

## Global Confidence in India's Growth Story

India to remain the fastest-growing G20 economy

GDP Growth Projections by Global Agencies (2026)



<p>6.5%</p> <p> THE WORLD BANK</p>	<p>6.4%</p> <p><b>MOODY'S</b></p>
<p>6.2%</p> <p> OECD</p>	<p>6.2%</p> <p> INTERNATIONAL MONETARY FUND</p>
<p>6.7%</p> <p>for next fiscal</p> <p><b>S&amp;P</b></p>	<p>7.4%</p> <p>for FY26</p> <p><b>FitchRatings</b></p>

## India's recent position

<b>GDP Growth</b>	<b>8.4%</b> (Q2 2025-26) → <b>7.8%</b> (Q3)
<b>CPI Inflation</b>	<b>2.75%</b> (Jan 2026)

**Global Energy Shocks** ⚡  
**Domino Effect**

Rupee: 92-per-\$

Inflation, Interest rates

CAD, Growth



**SYLLABUS : GS 3:** Indian Economy and issues relating to planning **Prelims:** Basic economic concepts

**Newspaper:** The Indian Express **Page Number :** 18

## Fiscal Deficit – The government faces a painful trilemma

### • What happens if crude price spikes?

A higher average crude oil price in 2026-27 will hurt growth, raise inflation, weaken the rupee, and widen the CAD

	FY26	FY27 pre-war	FY27 post-war		
Crude oil price assumption (\$/bbl)	70	70	80	90	100
GDP growth	7.6%	6.6-6.8%	6.5-6.7%	6.4-6.6%	6-6.2%
CPI inflation	2.1%	4.0%	4.2%	4.6%	5.1%
Current account balance (% of GDP)	-1.1%	-1.2%	-1.6%	-1.9%	-2.2%
Rupee's exchange rate (per USD)	91.5	93.0	95.5	97.0	98.5

Note: FY27 post war figures are statistical scenarios, not QuantEco Research forecasts; oil price assumption is FY27 average; bbl refers to barrel; Source: QuantEco Research

If oil hits **\$120/barrel**, CAD can exceed **3.1% of GDP**

**Additional pressure: Fertiliser subsidy:**  
already seeking extra ₹19,230 crore

### Options

**Raise fuel prices**  
at pump

Absorb losses via  
**Oil Marketing Companies**

**Cut excise duty**  
on fuel

### Problem

Hurts common people,  
politically risky

OMCs go into losses, need  
government bailout

Revenue loss – ₹32,000  
crore per ₹2 cut

**Budget target: Fiscal deficit = 4.3% of GDP**



18th March 2026

**SYLLABUS : GS 2 :** Data Localisation ; **GS 3:** Infrastructure **Prelims:** AI, Data Centres, Policies

**Newspaper:** The Indian Express **Page Number :**19

## • The push for data centres

2018

Reserve Bank of India mandated that financial data be stored within the country, driving early demand for domestic data centre infrastructure

2020

Centre released a draft national data centre policy proposing incentives and dedicated economic zones to promote computing infrastructure

2022

Data centres were classified as infrastructure under the Harmonized Master List, improving access to institutional financing

2023

Digital Personal Data Protection Act established a framework governing data processing and localisation, strengthening the case for domestic storage and processing

2024

Government launched IndiaAI Mission with an outlay of \$1.2 billion to procure GPUs and expand access to compute through a PPP model. Current installed GPU capacity has reached 38,000

2025

SHANTI Bill, which encourages private sector participation in the nuclear industry, passed in Parliament. One of its objectives is to aid the energy needs of data centres, PM Narendra Modi said

2026

Union Budget announced a 21-year tax holiday for foreign firms providing global cloud services using India-based data centres

## The Five-Layer Cake of AI 🍰

### What is an AI Data Centre

An AI data centre is a specialised facility designed to host the massive computing infrastructure needed to run and train artificial intelligence models. Unlike traditional data centres that focus on general IT workloads (email, cloud storage, websites), AI data centres are optimised for:

High-performance computing (HPC)

Parallel processing of huge datasets

Training and inference of large AI/ML models

“When we **train an AI model** like ChatGPT, we **feed it enormous amounts of data**. **GPUs process this data**, learning patterns, relationships, and language structures. Once the AI is trained, those same GPUs help the model answer questions in real time. **So every time someone interacts with an AI system**, somewhere in a data centre, GPUs are working at lightning speed to generate that response,” explains Sunil Gupta, MD and CEO of Yotta Data Services.

### Traditional vs. AI Data Centres 🌀

**Physical Infrastructure :** Land, electricity, advanced cooling systems

**Computing Power:** GPUs

**Data**  
**Foundation Models**  
**Applications**



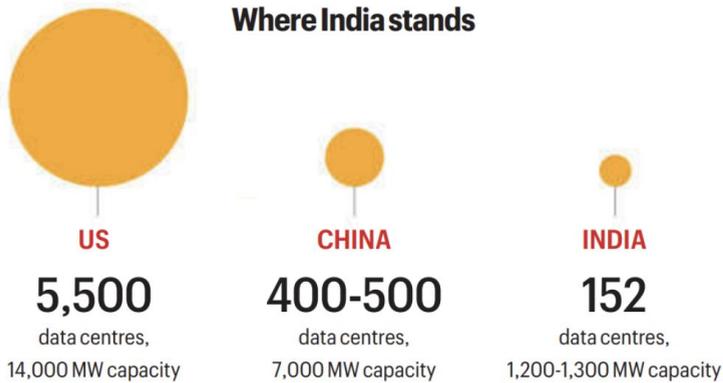
# Working of an AI Data Centre



**SYLLABUS :** GS 2 : Data Localisation ; GS 3: Infrastructure **Prelims:** AI, Data Centres, Policies

**Newspaper:** The Indian Express **Page Number :**19

## The Global Race: India's Capacity Deficit



### Why we lag behind?

Not 1st Mover

Engineering Cost of AI

Ecosystem approach

Dependency

**2025 Deloitte report:** India produces ~ 20% of the world's data; **BUT** maintains only 3% of the global data centre capacity.

## India's Data Centre Geography

### IN THE PIPELINE: BIG AI DATA CENTRES IN INDIA

**TCS:** \$6.5 billion investment over five years to build a 1 GW AI-ready data centre capacity

**GOOGLE (WITH ADANI GROUP):** \$15 billion investment to develop a 1 GW data centre

**MICROSOFT:** \$17.5 billion investment in India, with

primary focus on AI data centres and cloud infrastructure

**AMAZON:** \$35 billion investment in India over five years; share allocated to data centres not specified

**ADANI GROUP:** \$100 billion investment by 2035 to

build renewable energy-powered AI-ready data centres, expanding capacity from 2 GW to 5 GW

**RELIANCE INDUSTRIES:** \$110 billion investment in AI over seven years, including 1 GW AI-ready data centres in Andhra Pradesh and Gujarat

🏆 **Mumbai** — 49% of national capacity

(submarine cable)

🏆 **Chennai** — 18%

📈 **Electricity demand from data centres: 0.8%**

**(2024) → 2.6% (2030)**

(S&P, 2025)

### ⚡ Resource Concerns

💧 **Water:** 1 MW data centre needs ~25.5 million litres/year

🔥 **Energy:** generate massive heat, raising fossil fuel dependence

👷 **Jobs:** few local/low-skill jobs created

🏠 **Land:** acquired at low prices, displacing communities



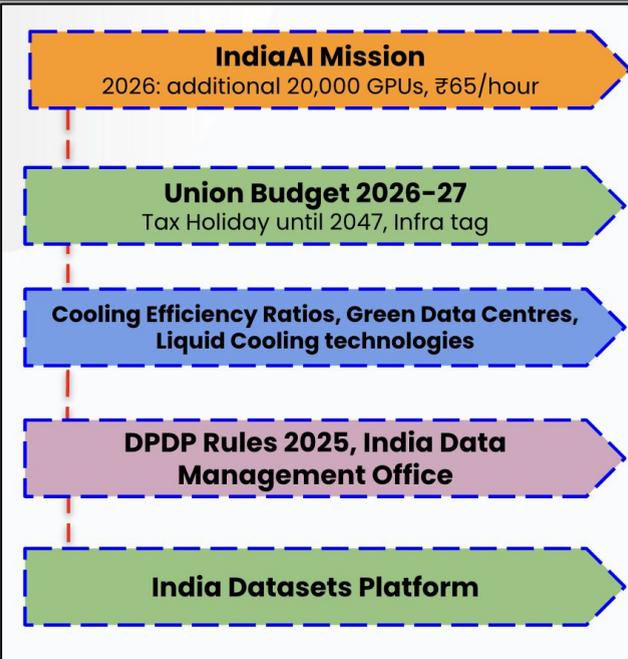
# Working of an AI Data Centre



**SYLLABUS :** GS 2 : Data Localisation ; GS 3: Infrastructure **Prelims:** AI, Data Centres, Policies

**Newspaper:** The Indian Express **Page Number :**19

## India's policy landscape for AI and Data Centres



## IndiaAI Mission

MeitY launched **AI Kosha** and the IndiaAI Compute Portal on March 6.

The IndiaAI Compute Portal  
18,693 GPUs

67 Proposals  
22 For LLMs

IndiaAI Mission  
₹10,738 crore

### COMPUTE PROVIDERS

12,896 NVIDIA H100 GPUs | 1,480 NVIDIA H200 GPUs | AI chips from AMD, Intel, and AWS

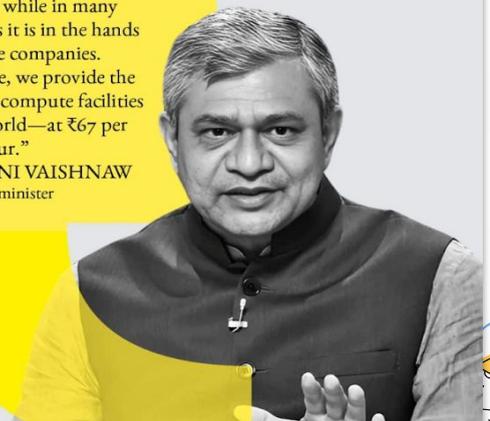


**AIM found** that companies such as Sarvam AI, Krutrim, CoRover.ai, Zoho, LossFunk, Kissan AI, Soker AI Labs, TurboML, and IIIT Hyderabad are vying to develop India's next-gen AI models.



The Compute Portal forms the largest component of the IndiaAI Mission's budget, accounting for nearly 45% of the total funds allocated under the compute pillar.

"We are using public funds for enhancing compute facilities, while in many countries it is in the hands of private companies. Therefore, we provide the cheapest compute facilities in the world—at ₹67 per GPU hour."  
ASHWINI VAISHNAW  
Union IT minister



18th March 2026

**SYLLABUS :GS 2:** Important International institutions, **GS 3 :** Taxation in the digital economy

**Prelims:** WTO issues/ terms in news

**Newspaper:** The Indian Express **Page Number :** 17

## What are E-Transmissions and the WTO Moratorium?

It refers to **digital deliveries** that cross international borders.

### E-transmission duty a sensitive topic

The controversial moratorium on customs duties on electronic transmission has been a **divisive subject for developing and developed nations**. It has been renewed every 2 years since it was first instituted in 1998. However, with the **advent of AI-generated products**, the significance of rules around digital commerce has rapidly gained prominence.

### Definition

**✓ Tax-Free**  
E-Transmissions cross borders without customs duties.

**1998:** The WTO agrees to a temporary "Moratorium" on taxing digital goods.

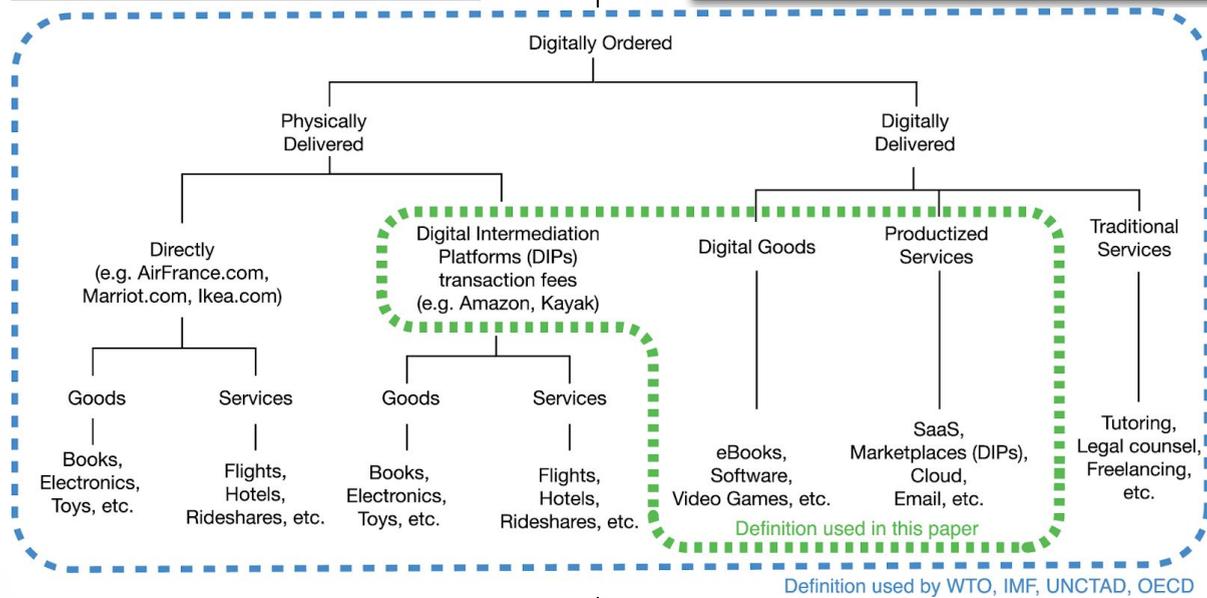
Renewed every 2 years since.

### The Explosion

**Today:** Digitally delivered services exports have exploded to **\$5 Trillion!**

Nearly doubling since 2017.

With AI products booming, the stakes have never been higher.



Aduana News

### The WTO intensifies e-commerce discussions ahead of MC14

online with the Public Forum, at a meeting held this Thursday (25.09.2025) in Geneva, members of the World Trade Organization (WTO) agreed...

26 Sept 2025



# E-transmission duty



**SYLLABUS :GS 2:** Important International institutions, **GS 3 :** Taxation in the digital economy  
**Prelims:** WTO issues/ terms in news  
**Newspaper:** The Indian Express **Page Number :** 17

## India's Stance: Opposition to Moratorium

India strongly opposes extending the moratorium

Cost of tax-free status borne by developing countries

Big Tech Monopoly

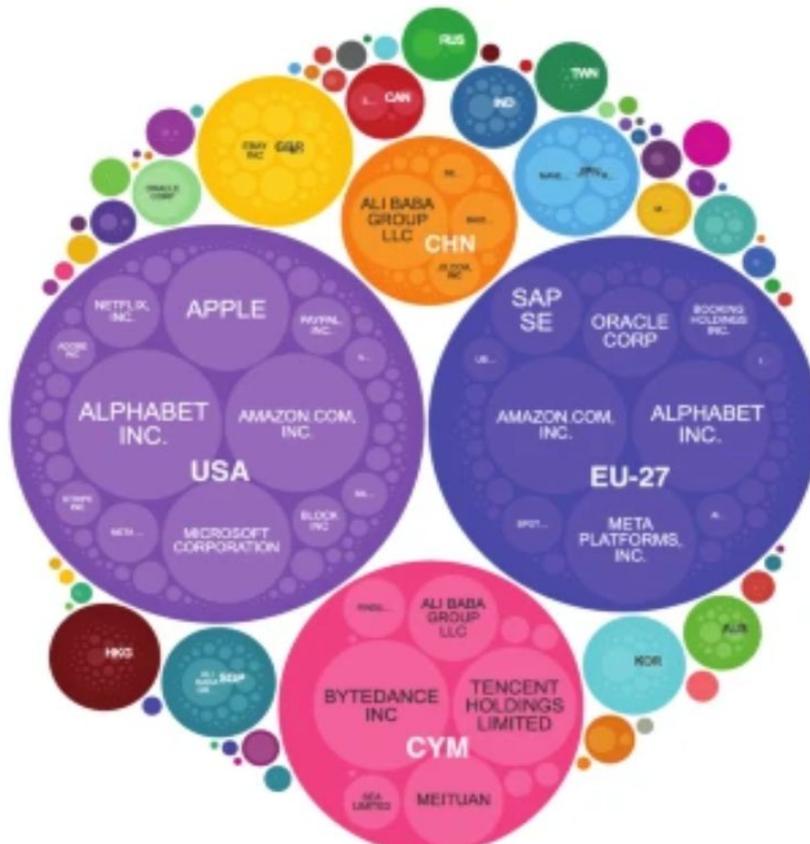
\$1 billion/yr loss in taxes

Protecting Domestic, MSMEs

Alternative Demands

The **US & China Stance:** Make it Permanent

## Digital Product Exports (by fiscal residency of subsidiaries)



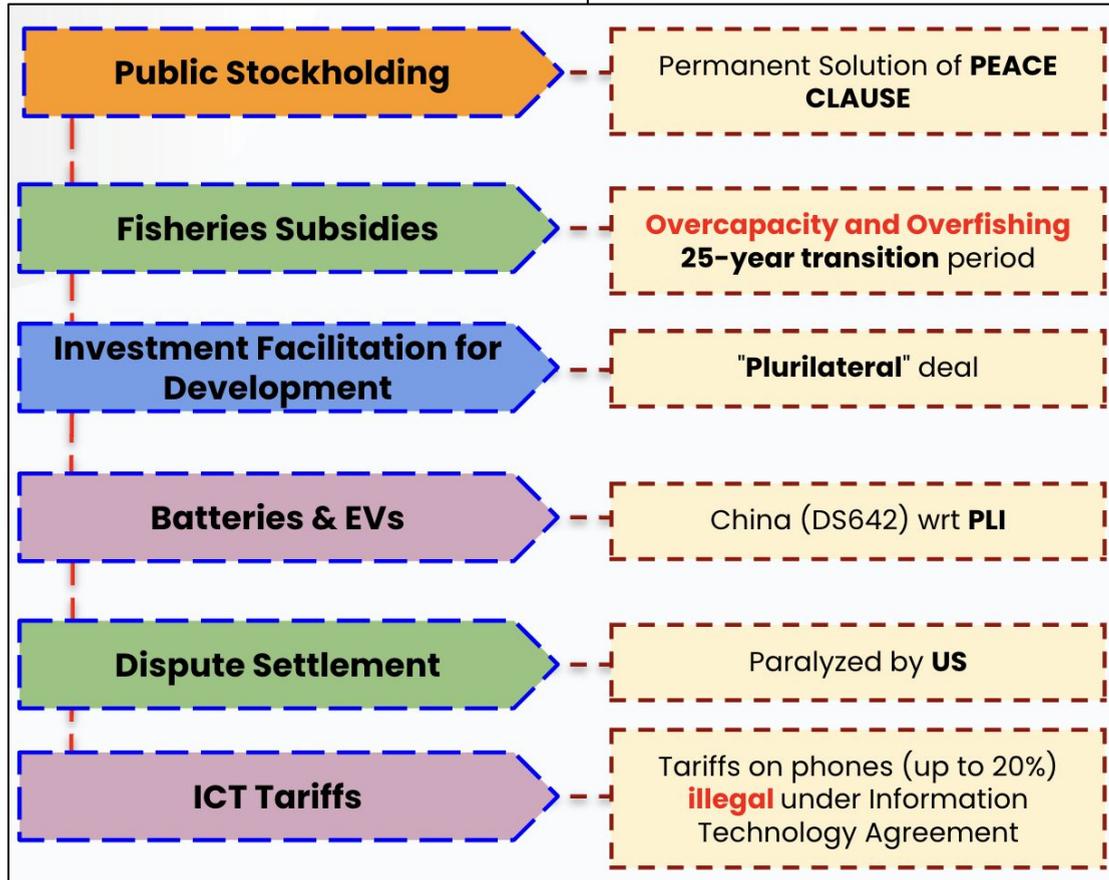
18th March 2026

**SYLLABUS :GS 2:** Important International institutions, **GS 3 :** Taxation in the digital economy

**Prelims:** WTO issues/ terms in news

**Newspaper:** The Indian Express **Page Number :** 17

## Disputes at the WTO (2025-2026)



## Fishing for More

WTO members' annual fish subsidy

India	\$274 million	
China	\$7.2 billion	
EU	\$3.8 billion	
US	\$3.4 billion	
Korea	\$3.1 billion	
Japan	\$2.8 billion	

“ Ideally, issues that have been mandated by the WTO and are within the trade framework should get priority and should be the first issues to be resolved

**Piyush Goyal** |  
COMMERCE &  
INDUSTRY MINISTER



**SYLLABUS :GS 2:** Important International institutions, **GS 3 :** Taxation in the digital economy

**Prelims:** WTO issues/ terms in news

**Newspaper:** The Indian Express **Page Number :** 17

## UPSC PYQ (P) 2015

The terms 'Agreement on Agriculture', 'Agreement on the Application of Sanitary and Phytosanitary Measures' and 'Peace Clause' appear in the news frequently in the context of the affairs of the

- (a) Food and Agriculture Organization
- (b) United Nations Framework Conference on Climate Change
- (c) World Trade Organization
- (d) United Nations Environment Programme

## UPSC PYQ (P) 2016

In the context of which of the following do you sometimes find the terms 'amber box, blue box and green box' in the news?

- (a) WTO affairs
- (b) SAARC affairs
- (c) UNFCCC affairs
- (d) India-EU negotiations on FTA



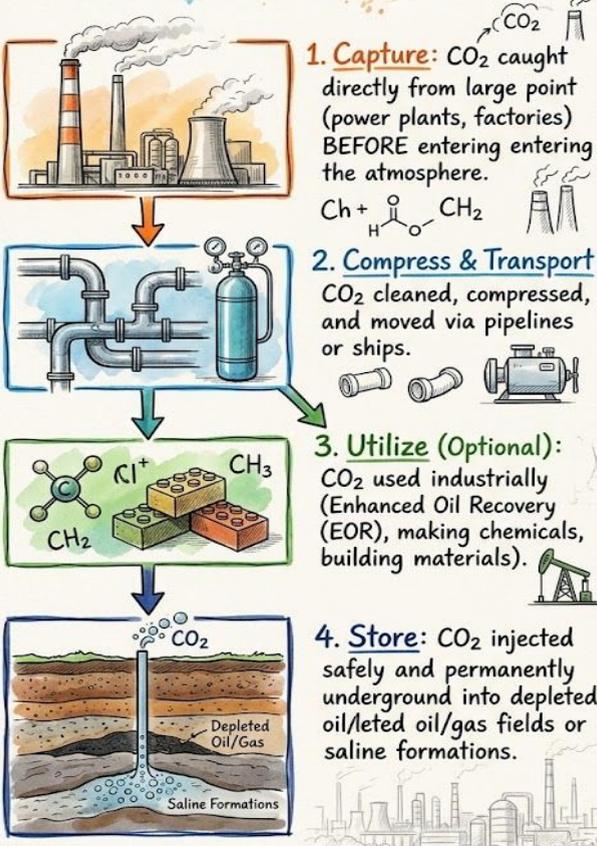
18th March 2026

**SYLLABUS : GS 3:** Conservation, environmental pollution and degradation **Prelims:** Carbon Credit Schemes

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

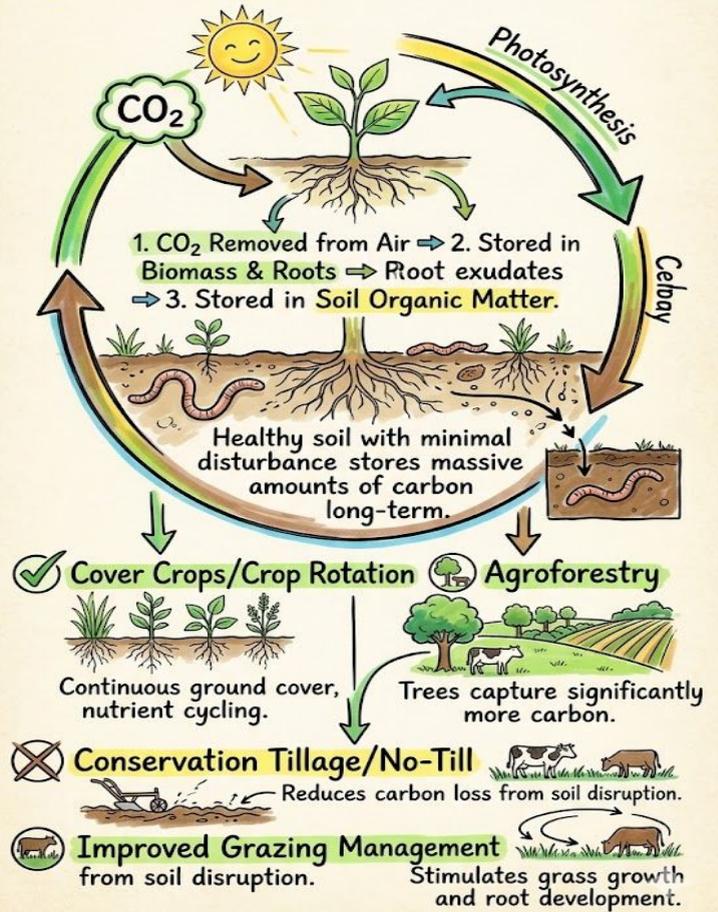
## Basics first

### CCUS: Engineered Carbon Management



India has massive potential for CCUS in key heavy industries to meet climate goals, developing national road map.

### Carbon Farming: Nature's Climate Solution



### UPSC PYQ (P) 2018

Which of the following statements best describes "carbon fertilisation"?

- (a) Increased plant growth due to increased concentration of carbon dioxide in the atmosphere.
- (b) Increased temperature of Earth due to increased concentration of carbon dioxide in the atmosphere.
- (c) Increased acidity of oceans as a result of increased concentration of carbon dioxide in the atmosphere.
- (d) Adaptation of all living beings on Earth to the climate change brought about by the increased concentration of carbon dioxide in the atmosphere.



18th March 2026

**SYLLABUS : GS 3:** Conservation, environmental pollution and degradation **Prelims:** Carbon Credit Schemes

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

## Decoding India's ₹20,000 Crore Carbon Credit Mix-up

### Carbon Capture Utilization and Storage (CCUS)

CCUS technologies at scale to achieve higher readiness levels in end-use applications across 5 industrial sectors

- › Power
- › Steel
- › Cement
- › Refineries
- › Chemicals

An outlay of ₹ 20,000 crore proposed over the next 5 years

### What is CCUS?



Carbon Capture, Utilization, and Storage. Capturing CO<sub>2</sub> directly from factory flue gases (point-source emissions) to use industrially or bury underground.



Core Confusions	A: Industrial	B: Agricultural
What is it?	CCUS	Carbon Dioxide Removal / Carbon Farming.
How it works		
Target Sector	"Hard-to-abate" industries	Regenerative agriculture, agroforestry, and biochar.
Emission Type	Point-source emissions.	Diffuse and biologically mediated emissions.
Is it in the Budget?	✓ YES	✗ NO

## 2026 landscape for CCUS and Carbon Farming in India

### Industrial Decarbonization

Western models = Storage

India's policy = heavily Utilization

- DST: 2025 R&D Roadmap for CCUS = how ₹20k Cr is spent
- Green Urea (fertilizer), Methanol, or Green Concrete



### Agriculture & Soil Carbon

- Carbon Credit Trading Scheme
- Voluntary Carbon Market framework
  - Aggregators: FPOs, startups, cooperatives
  - Eligible Practices:
    - Direct Seeded Rice
    - No-Till Farming
    - Agroforestry
- Green Credit Program

The programme will cover 8 types of activities, including tree plantation, water management and sustainable agriculture

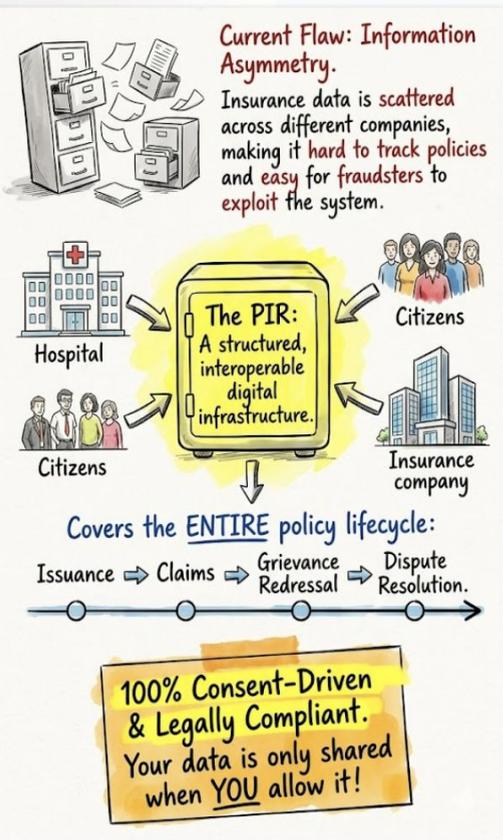


- Applicant shall register activity via web site
- Activity will then be verified by a designated agency
- Based on its report, administrator shall grant credit certificate

**SYLLABUS : GS 3:** Digital Infrastructure in Financial Sectors **Prelims:** LATEST initiatives by IRDAI

**Newspaper:** The Hindu **Page Number :** 15

## Digitising Protection: IRDAI's Public Insurance Registry



- Why do we need the PIR?**
- Reducing Information Asymmetry
  - Improving Fraud Detection
  - Data-Driven Oversight

### Bima Sugam: A game changer?

Policyholders will be able to buy insurance products directly or through assisted mode

All insurance intermediaries including individual agents, web aggregators will have access to **Bima Sugam**

There will be a variety of products, businesses and payment options on this platform to choose from

Know-your-customer (KYC) will be done through Aadhaar number and the data will auto populate

**PIR and 'Bima Sugam'**

## Major Health Insurance Reforms (Effective 2024–2026)

- 100% Cashless Claim Settlement**  
Request <1hr; Fin Discharge Auth <3hrs
- Cashless Everywhere**  
Non-network hospitals, 48–24hrs
- Removal of Age Limits, Pre-Existing Diseases, Moratorium Period, AYUSH**
- The "Bima Trinity"**
- Easy Cancellation**

01 **Bima Sugam** (Digital Marketplace)

02 **Bima Vistar**

03 **Bima Vahak**

■ A new bundled insurance product Bima Vistar to provide life, health, accident and property cover through a single, simple policy

**Q1. With reference to the impact of a rise in crude oil prices on the Indian economy, consider the following statements:**

1. Higher crude oil prices tend to increase CPI inflation.
2. A rise in crude prices leads to an appreciation of the rupee.
3. Current Account Deficit (CAD) tends to widen with rising crude prices.

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

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

**Answer: b**

**Q2. With reference to the WTO moratorium on e-transmissions, consider the following statements:**

1. It prohibits countries from imposing customs duties on digital goods transmitted electronically across borders.
2. It has been a permanent agreement since its inception in 1998.
3. Digitally delivered services such as SaaS and cloud computing fall under the scope of e-transmissions.

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

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

**Answer: a**

**Q3. Consider the following statements regarding India's push for data centre infrastructure:**

1. The Reserve Bank of India mandated the localisation of financial data within India.
2. Data centres were granted infrastructure status to ease access to institutional financing.
3. The Digital Personal Data Protection Act primarily focuses on incentivising foreign cloud companies through tax holidays.

**How many of the statements given above is/are NOT correct?**

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

**Answer: a**

**Q4. With reference to recent insurance sector initiatives in India, consider the following statements:**

1. Bima Sugam aims to provide a bundled insurance product covering life, health, accident, and property risks under a single policy.
2. Bima Vistar is envisaged as a digital marketplace for buying and servicing insurance policies.
3. Bima Vahak is intended to function as an online platform for insurance companies to settle claims automatically.

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

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

**Answer: d**

**Q5. With reference to Carbon Farming, consider the following statements:**

1. Carbon farming enhances carbon sequestration by storing carbon in soil organic matter and plant biomass.
2. Practices like conservation tillage and agroforestry increase carbon loss from soil due to disturbance.

**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**

## **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](http://www.vajiramandravi.com)