



**VAJIRAM & RAVI**  
Institute for IAS Examination

# The Analyst

**CURRENT AFFAIRS Handout**

**3rd May 2026**



**CONTEXT:** In a move that will allow greater participation from foreign investors, the government has notified 100% Foreign Direct Investment (FDI) in insurance companies under the automatic route.

## Background:

### 100% FDI in Insurance Sector (India)

#### Key Decision :

- Government allows **100% FDI under automatic route** in insurance
- Enables **full foreign ownership**

#### Earlier Limit :

- FDI cap was **74% (since 2021)**

#### Conditions :

- Must comply with **FEMA + RBI pricing norms**
- Ensure **domestic control**:
  - Resident Indian in key management (MD/CEO/Chairperson)

#### Coverage

- Applies to:
  - **Insurance companies**
  - **Intermediaries** (already 100% FDI since 2020)

#### Exceptions

- **LIC** continues under separate law
- **China/Hong Kong investors:** max **10% stake**

#### Objective

- Boost **investment + competition**
- Increase **insurance penetration**

## INSURANCE SECTOR IN INDIA

### 1. GLOBAL POSITION & GROWTH

- 10th largest insurance market globally
- ~1.8% share of global insurance market
- Among fastest-growing major markets (~6-7% CAGR expected)
- Vision: "Insurance for All by 2047"

### 2. MARKET SIZE

~USD 330-340 billion (2025)

Strong expansion driven by:

- Rising income levels
- Financial inclusion
- Digital insurance ecosystem

### 4. INVESTMENT & POLICY FRAMEWORK

FDI limit: 100% (2025 reform)

Liberalized regulatory regime under Insurance Regulatory and Development Authority of India (IRDAI)

Increasing role in:

- Infrastructure financing
- Long-term capital formation

### 5. MARKET COMPOSITION

#### LIFE INSURANCE

**LIC**  
भारतीय जीवन बीमा निगम  
LIFE INSURANCE CORPORATION OF INDIA

- Dominated by Life Insurance Corporation of India (LIC)
- ~57-60% market share (declining trend)

#### NON-LIFE / GENERAL INSURANCE

- Private sector dominant and expanding
- Health insurance = fastest-growing segment

## Insurance Penetration and Insurance Density

#### Insurance Penetration

**Definition:**  
Premium as % of GDP

**Significance:**  
Indicates the development of the insurance sector

#### Insurance Density

**Definition:**  
Per Capita Premium (USD)

**Significance:**  
Reflects average spending per person

**India: Latest Data**

Insurance Penetration: 3.7%
• Life Insurance: 2.7%
• Non-Life Insurance: 1.0%

**Insurance Density: USD 97**

Source: IRDAI Annual Report / Swiss Re Sigma Report



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## Challenges in India's Insurance Sector:

### Affordability Issues

- High premium perception
- **GST 2.0 reforms- NIL**

### Low Penetration

- Indicates underinsurance and untapped potential

### Distribution Gaps

- Weak reach in rural & semi-urban areas
- **~65% population** (~90+ crore) in rural India, but only **~8-10%** life insurance coverage

### Lack of Product Customisation

- Standardised products not aligned with diverse needs
- Reduces attractiveness, especially in health insurance

### Fraud & Risk Assessment Issues

- Rising fraudulent claims
- Inefficient underwriting → higher costs & leakages

### Digitalisation Challenges

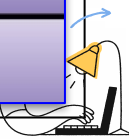
- Increased exposure to cybersecurity threats
- Risk of data breaches in digital ecosystem

### Low Financial Literacy

- Poor awareness limits informed decision-making
- **~20% policyholders** unaware of basic policy terms

## Government Initiatives to Increase Insurance Coverage

Initiative	Type	Key Features
Insurance for All by 2047	Policy Vision	Universal insurance coverage; focus on affordability, accessibility, digitalisation
Sabka Bima Sabki Raksha Bill	Legislative Reform	Proposes 100% FDI; boosts investment, competition, penetration
Pradhan Mantri Suraksha Bima Yojana	Accident Insurance	₹2 lakh accidental cover; very low premium; bank-linked
Pradhan Mantri Jeevan Jyoti Bima Yojana	Life Insurance	₹2 lakh life cover; low-cost; auto-debit facility
Pradhan Mantri Fasal Bima Yojana	Crop Insurance	Covers crop loss due to natural calamities; subsidised premium
Aam Aadmi Bima Yojana	Social Security	Life & disability cover for rural landless households
Insurance Regulatory and Development Authority of India Reforms	Regulatory	Product innovation, sandbox, ease of doing business



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## Insurance Regulatory and Development Authority of India (IRDAI)

### Origin & Legal Basis

- ▶ Established: 1999
- ▶ Statutory Status: 2000
- ▶ Act: Insurance Regulatory and Development Authority Act, 1999
- ▶ Headquarters: Hyderabad
- ▶ Ownership: Autonomous statutory regulator under Government of India



### Objectives of IRDAI



- ▶ To protect the interests of policyholders
- ▶ To promote orderly growth of the insurance sector



- ▶ To ensure financial soundness of insurers

### Role of IRDAI

Apex regulator of the insurance sector in India

Regulates:

Life insurance



▶ Life insurance

General insurance



▶ General insurance

Health insurance



▶ Health insurance



**CONTEXT:** In a move that will allow greater participation from foreign investors, the government has notified 100% Foreign Direct Investment (FDI) in insurance companies under the automatic route.

## The Path Ahead for India's

### Insurance Sector :

- **Boost Penetration**
  - Expand micro-insurance & target underserved groups
- **Improve Affordability**
  - Rationalise GST; promote low-cost, flexible products
- **Strengthen Distribution**
  - Use digital channels, CSCs, bancassurance for last-mile reach
- **Product Customisation**
  - Develop need-based, modular insurance solutions
- **Reduce Fraud & Improve Underwriting**
  - Deploy AI/ML for fraud detection and risk assessment

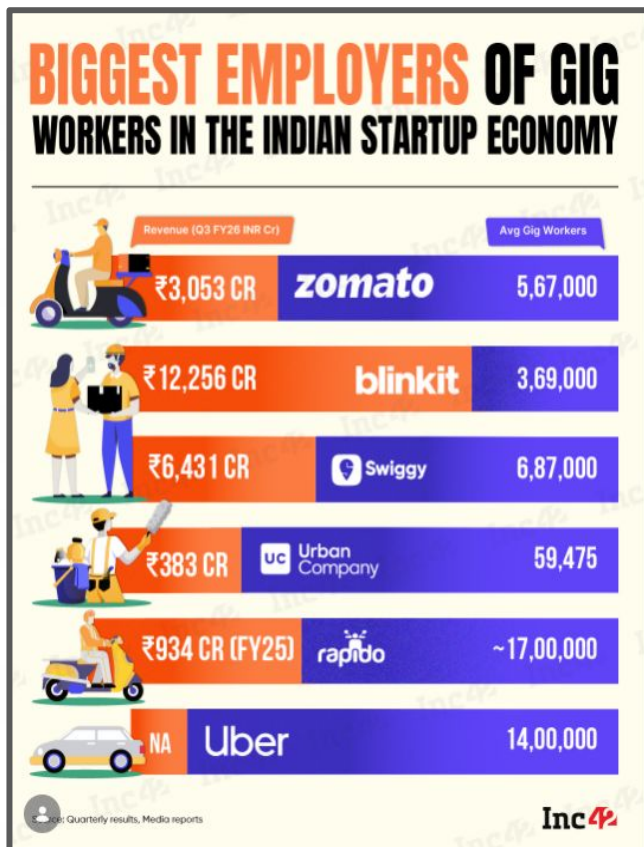
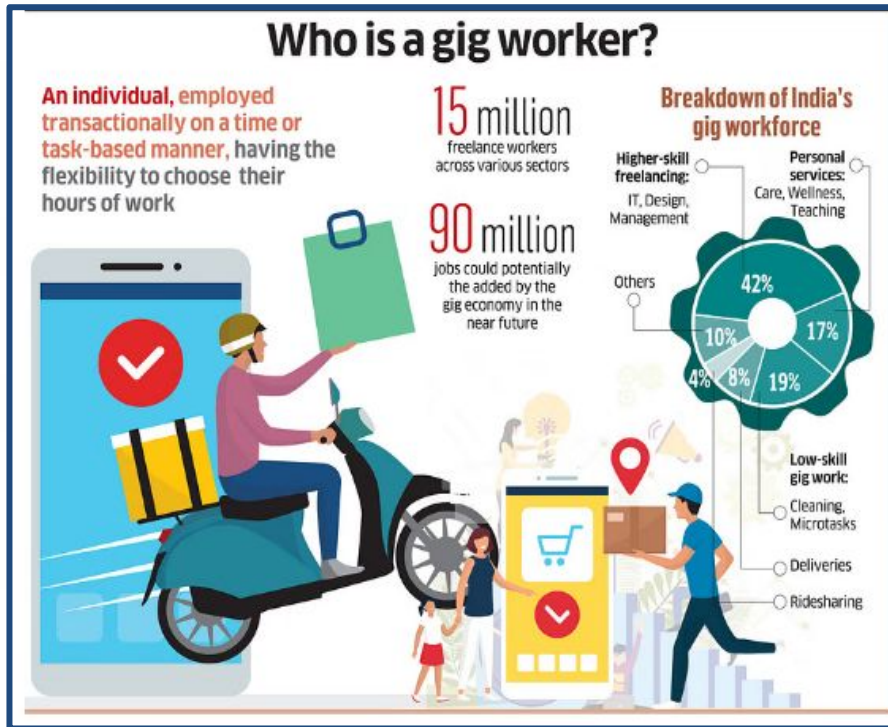
- **Enhance Cybersecurity**
  - a. Strengthen data protection in digital ecosystem
- **Increase Financial Literacy**
  - a. Awareness campaigns; simplify policy terms
- **Regulatory Support**
  - a. Enable innovation under Insurance Regulatory and Development Authority of India (IRDAI)
- **Leverage Technology**
  - a. Scale InsurTech & integrate with digital public infrastructure

### Mains Practise Question :

**What are the key challenges in India's insurance sector and suggest measures to address them. (10 Marks, 150 words)**



**CONTEXT:** As peak summer sets in, gig workers across platforms in Delhi said they are caught in a cycle of falling sick or facing reduced earnings when they pause work during intense heatwave days.



### Regulation & Policy Status

#### Code on Social Security, 2020:

- Formally recognises gig/platform workers
- Enables social security schemes (health, accident cover)
- Gap:** No enforceable standards on wages, hours, grievance redressal, algorithms

#### State-level initiatives:

- Rajasthan & Karnataka enacted welfare laws (implementation uneven)

#### Draft Rules (Jan 2026):

- Minimum **90 days** engagement with one aggregator for benefits
- 120 days** if working across multiple aggregators



**CONTEXT:** As peak summer sets in, gig workers across platforms in Delhi said they are caught in a cycle of falling sick or facing reduced earnings when they pause work during intense heatwave days.

## Union Budget 2025:

- Identity cards + healthcare benefits for gig workers

## **“Remain out of the ambit of any Social Security Cover”:**

- ❑ Minimum Wages Act 1948 & Occupational Safety Code 2020
- ❑ Trade Union Act 1926 & Industrial Relations Code 2020
- ❑ Social Security Code 2020 : Doesn't provide any “Institutional Security”

## Contribution of Gig Economy to India's Development:

### 1. Employment Generation

- Absorbs surplus labour from agriculture & informal sector
- Critical for **youth, migrants, semi-skilled workers**
- Acts as shock absorber during crises (e.g., post-COVID)

### 2. Services Sector & GDP Growth : Services contribute **55%+ of GDP**

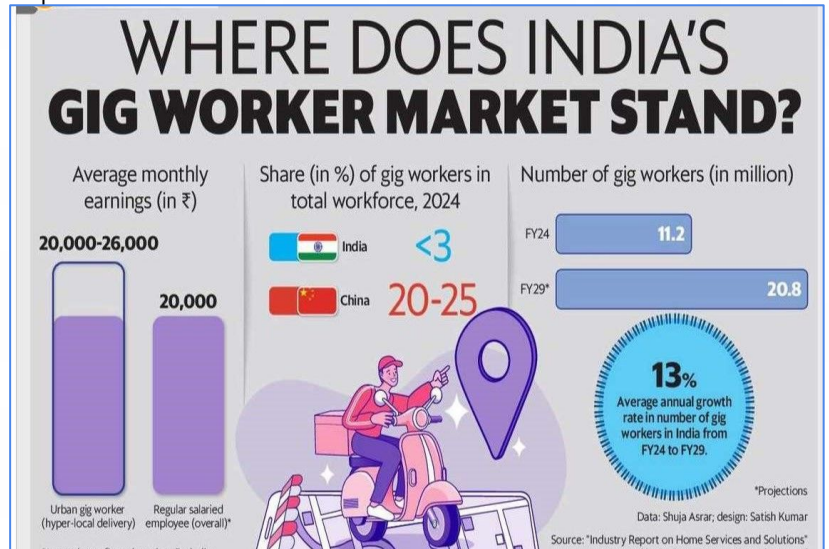
- Rapid expansion of delivery, mobility, logistics, e-commerce

### 3. Digital Economy & DPI

- Boosts digital payments, GPS logistics, AI-based allocation
- Strengthens **UPI-Aadhaar-Mobile** ecosystem
- Digital economy projected to form **~20% of GDP by 2029-30**

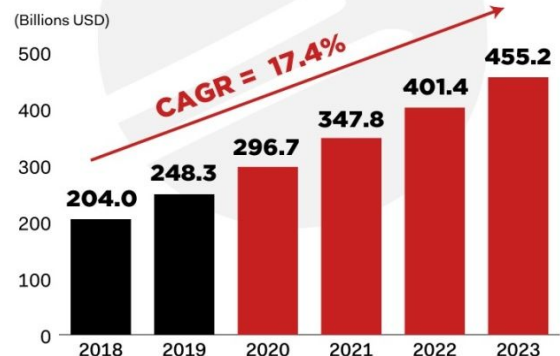
### 4. MSMEs & Micro-Entrepreneurship : Low entry barriers, minimal capital requirement

- Supports MSMEs via last-mile delivery & digital reach



## Projected Gross Volume of the Gig Economy

The Gig Economy is projected to grow to **\$455 B by year-end 2023** in Gross Volume Transactions.



**CONTEXT:** As peak summer sets in, gig workers across platforms in Delhi said they are caught in a cycle of falling sick or facing reduced earnings when they pause work during intense heatwave days.

## 5. Female Labour Force Participation :

Flexible, home-based or time-adjustable work. Women  $\approx$  **28% of gig workforce**

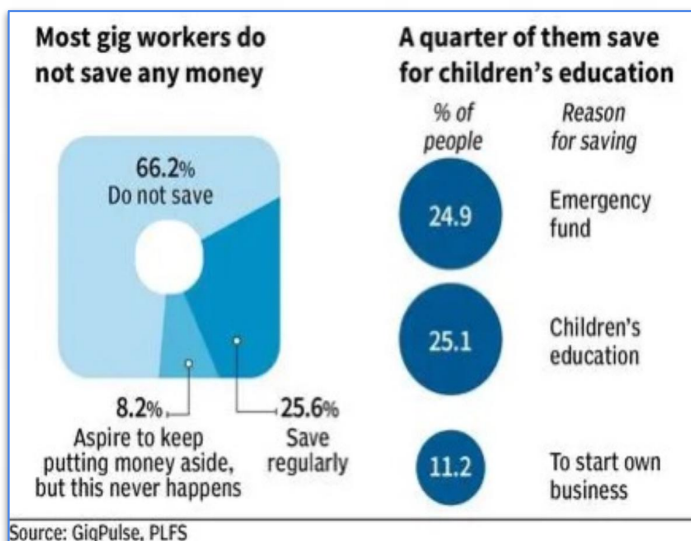
- Platforms like Urban Company enable **40–50% higher earnings** than traditional roles

## 6. Regional Decentralisation : Expansion into Tier-2 & Tier-3 cities (Quick Commerce)

- **Q-commerce market:** ₹64,000 crore (2025–26)
- ~20 lakh new gig jobs expected in 2026
- Festive season 2025: **120% surge in orders** (Blinkit, Zepto)

## 7. Formalisation Bridge : Digital tracking of income, skills, work history

- Enables targeted welfare design
- **e-Shram:** 31.2 crore workers registered (Dec 2025)
- EPFO net addition: **20.06 lakh members (May 2025)**



## Average salary of gig workers lower than regular urban male workers: Report

The survey showed that the mean salary of a gig worker in the country is ₹18,611 whereas a salaried urban male earned somewhere between ₹21,500 and ₹22,800 in FY22 on average

## Key Issues in India's Gig Economy:

**1. Income Instability & Insecurity :** Earnings fluctuate with demand & platform policies. Long hours, low net income

- **"Prisoners on Wheels" report:**
  - 55% work 10–12 hrs/day
  - ~20% work 12–14 hrs/day
  - 1/3 earn < ₹10,000/month (post expenses)

## 2. Occupational Health & Safety Risks

- "10-minute delivery" pressure → accidents & burnout
- 99% report physical/mental health issues
- No compensation if accident occurs during "off-duty" time

**3. Weak Legal Protection :** Treated as **independent contractors**, not employees. Minimum wages, work-hour limits, grievance systems absent

- **82% remain informal** despite legal recognition.



**CONTEXT:** As peak summer sets in, gig workers across platforms in Delhi said they are caught in a cycle of falling sick or facing reduced earnings when they pause work during intense heatwave days.

## INDIA'S GIG WORKFORCE IS LOW SKILLED



Source: BCG Future of Work Report

moneycontrol

## Key Issues in India's Gig Economy

### 4. Algorithmic Management & Opacity

- Pay, ratings, incentives decided by opaque algorithms
- No explanation or appeal for penalties or deactivation
- Leads to "algorithmic anxiety" and arbitrary exclusions

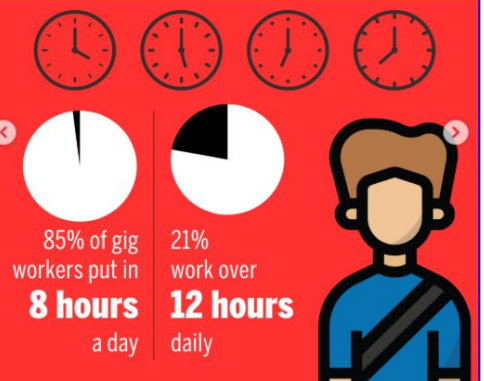
### 5. Gender & Social Inequalities

- **30% gender wage gap** in gig work (WEF)
- Women face safety concerns, lower mobility, limited growth
- Caste/class silently shape access to better-paid gigs

## KEY STATS ON GIG WORKERS' EARNINGS



## HOW MUCH DO THEY WORK?



## GOVERNMENT SUPPORT – STILL A LONG WAY TO GO

Govt has announced EPFO & healthcare benefits for gig workers

1 crore gig workers to receive ID cards for social security

Implementation challenges remain

## STAGNATING EARNINGS

Payouts by platforms like Swiggy & Zomato have decreased

Earlier ₹35 per order, now ₹10-15 per order

Delivery radius increased from 4 km to 8-10 km, leading to higher fuel costs



**CONTEXT:** As peak summer sets in, gig workers across platforms in Delhi said they are caught in a cycle of falling sick or facing reduced earnings when they pause work during intense heatwave days.

## State Initiatives for Gig Workers' Welfare :

### Rajasthan – Pioneer Gig Worker Law

- **Rajasthan Platform-Based Gig Workers (Registration & Welfare) Act, 2023**
  - First state-level law in India specifically for gig & platform workers.
  - Mandates **registration, unique ID, welfare board, social security fund**.
  - Welfare cess (typically 1–2% of platform transaction) funds social security benefits.
  - Board represents workers, aggregators, government & civil society.

### Karnataka – Platform-Based Gig Workers Law & Welfare Framework

- **Karnataka Platform-Based Gig Workers (Social Security & Welfare) Act, 2025**
  - Establishes **Welfare Board & Fund** for gig workers statewide.
  - Registration of workers and platforms mandatory.
  - Welfare Fund financed via contributions by platforms, workers & govt.
  - Grievance redressal and transparency (e.g., algorithmic decisions).
  - Broad coverage beyond food delivery to ride-sharing, logistics, etc

## Measures to Strengthen India's Gig Economy :

### **1. Implement Social Security Code**

- Notify and operationalise health, accident, maternity & pension schemes
- Activate aggregator contributions
- Use **e-Shram + Aadhaar** for portability across states/platforms

### **2. Create a Minimum Pay Floor**

- Earnings based on **time + distance + waiting time**
- Index pay to inflation & fuel costs
- Global example: New York City's app-worker pay floor

### **3. Due Process Before Deactivation**

- Treat ID deactivation as termination
- Mandatory notice, written reasons, right to appeal
- Prevent "log-out unemployment"

### **4. Algorithmic Management & Opacity**

- Pay, ratings, incentives decided by opaque algorithms
- No explanation or appeal for penalties or deactivation
- Leads to "algorithmic anxiety" and arbitrary exclusions

### **5. Gender & Social Inequalities**

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## GIG WORKERS IN WELFARE BOARD

- Bill mandates all aggregators to register with proposed Gig Workers' Welfare Board within 45 days of Act's commencement
- 20-member board comprises 9 govt officials, 4 aggregator representatives, 4 gig workers & 3 civil society members
- Aggregators to be required to contribute 1% to 5% of transaction payouts to welfare fund
- Failure to comply may result in penalties, including fines up to Rs2L, up to 1 year jail, or both
- Act to apply to all platforms & workers registered & operating within state



### Mains Practise Question :

**Question : Discuss the key challenges faced by gig workers in India and suggest suitable measures to address them. (10 Marks, 150 words)**



# National Clean Air Programme



**SYLLABUS : GS3 Paper** : Conservation, Environment Pollution and degradation  
**Newspaper** : The Hindu **Page Number** : 1

**Context** : National Green Tribunal (Southern Bench) directs southern States + Puducherry on **National Clean Air Programme (NCAP)**

- Warns of **finances (environmental compensation)** for poor utilisation

## Key Issues

- **High pollution**: PM2.5/PM10 above standards; **4–6× WHO limits**
- **Low utilisation**:
  - Karnataka: ₹597 cr; **Bengaluru used ~13%**
- **Skewed spending**:
  - 86% → road dust
  - 6.6% → vehicles
  - 4.1% → biomass

## Clean Air Funds

- Financial resources allocated to **control and reduce air pollution**, mainly under the **National Clean Air Programme (NCAP)**

## Sources of Funds

- **Central assistance under NCAP**
- Major share via **15th Finance Commission Grants** (for air quality improvement in cities)

## Utilisation

- Implement **City Action Plans (CAPs)** in non-attainment cities:
  - Dust control (road sweeping, paving)
  - Waste management (curbing open burning)
  - Traffic management
  - Industrial emission control
  - Monitoring infrastructure

**Feature : Performance-linked funding**  
→ Cities must show **improvement in air quality** to access funds



# National Clean Air Programme



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**NCAP**  
Swachh Vayu, Swasth Bharat

## NATIONAL CLEAN AIR PROGRAMME (NCAP)

*Clean Air Today, Healthy Tomorrow*

Breathe Better, Live Better



**1 LAUNCH & NATURE**

- Launched in **January 2019**
- By Ministry of Environment, Forest and Climate Change
- Long-term, national-level strategy to combat air pollution

**5 KEY COMPONENTS**

**Jur Air, Our Responsibility**



**Actions Today Cleaner Tomorrow**

- City Action Plans (CAPs):** Sector-wise measures (transport, industry, dust, waste burning)
- Monitoring Network:** Expansion of air quality monitoring stations
- Institutional Mechanism:** Multi-level coordination (Centre-State-ULBs)
- PRANA Portal:** Tracks progress and fund utilization

Transport

Industry

Dust Control

Waste Management

Green Cover

Public Awareness

**6 FUNDING**

Multiple sources:

- Central assistance under NCAP
- 15th Finance Commission Grants
- Performance-linked funding (recent reform)

**2 OBJECTIVE**

- Prevention, control, and abatement of air pollution
- Achieve National Ambient Air Quality Standards (NAAQS)

**7 IMPLEMENTATION STRATEGY**

- Source-specific mitigation
- Data-driven monitoring
- Convergence with urban schemes

**8 MONITORING AUTHORITY**

- Central Pollution Control Board (CPCB)
- Supported by State Pollution Control Boards

**3 TARGETS (IMPORTANT)**

- Base year: 2017-18
- Initial target: 20-30% reduction in PM<sub>10</sub> by 2024-25
- Revised target: Up to 40% reduction in PM<sub>10</sub> by 2025-26 OR achieve prescribed standards
- Additional targets:
  - 4-15% annual reduction (city-specific)
  - Increase in "good AQI days"

**9 SIGNIFICANCE**

- First pan-India air pollution framework
- Promotes cooperative federalism
- Encourages scientific & data-based governance

**10 CHALLENGES**

- Under-utilisation of funds
- Weak local capacity & enforcement
- Limited focus on PM<sub>2.5</sub>
- Need for airshed-level approach

**4 COVERAGE**

- Covers **131** Non-Attainment Cities (NACs)
- Across **24** States/UTs
- NACs = Cities not meeting NAAQS



**AIR QUALITY INDEX (AQI)**

0-50	Good
51-100	Satisfactory
101-200	Moderate
201-300	Poor
301-400	Very Poor
401-500	Severe

Clean Air is a Right, Not a Privilege

Together for Clean Air

Better Air Quality, Better Quality of Life

Local Action, National Impact

For Future Generations, Act Today



**SYLLABUS : GS3 Paper :** Conservation, Environment Pollution and degradation  
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## NATIONAL GREEN TRIBUNAL (NGT)

FOR A GREEN INDIA, FOR A SUSTAINABLE FUTURE

- 1 ESTABLISHMENT**
  - Established under the National Green Tribunal Act, 2010
  - Became operational in 2010
  - Created for effective and expeditious disposal of environmental cases
- 2 OBJECTIVE**
  - Provide specialised environmental justice
  - Ensure protection of environment, forests, and natural resources
  - Enforce legal rights relating to environment
- 3 COMPOSITION**

Comprises:

  - Judicial Members (serving/retired judges)
  - Expert Members (environmental specialists)
  - Headed by a Chairperson (usually a retired Supreme Court judge)
- 4 BENCHES**
  - Principal Bench: New Delhi
  - Regional benches:
    - Bhopal
    - Kolkata
    - Pune
    - Chennai
- 5 JURISDICTION**

Handles cases related to environmental laws, including:

  - Water Act, 1974
  - Air Act, 1981
  - Environment Protection Act, 1986
  - Forest Conservation Act, 1980
  - Biological Diversity Act, 2002

Can hear civil cases involving environmental damage
- 6 POWERS**
  - Not bound by Civil Procedure Code (CPC), 1908
  - Guided by principles of natural justice
  - Can:
    - Provide relief and compensation
    - Order restitution of environment
    - Impose penalties and environmental compensation
- 7 KEY PRINCIPLES APPLIED**
  - Sustainable Development
  - Precautionary Principle
  - Polluter Pays Principle
- 8 TIME-BOUND DISPOSAL**

Mandated to dispose of cases within 6 months
- 9 APPEALS**
  - Appeals against NGT orders lie directly with the Supreme Court of India
  - Must be filed within 90 days
- 10 SIGNIFICANCE**
  - Provides fast-track environmental justice
  - Reduces burden on traditional courts
  - Strengthens environmental governance in India


PROTECT ENVIRONMENT | PRESERVE NATURE | ENSURE JUSTICE | SECURE OUR FUTURE


# Inverted Duty Structure


**SYLLABUS: GS3 Paper:** Trade, Growth and development  
**Newspaper:** The Hindu **Page Number:** 10

## INVERTED DUTY STRUCTURE (IDS)

*When Tax on Inputs is Higher Than Tax on Outputs Under GST*







**!** A situation where tax on inputs (raw materials) is **higher than** tax on final output (finished goods) under GST.

**EXAMPLES**

- TEXTILES**  
Man-made fibre taxed at **18%**, while fabrics taxed at **5%**
- FOOTWEAR**  
Inputs like synthetic materials taxed higher than certain finished footwear (earlier **5%**)
- FERTILIZERS**  
Raw materials taxed at **12-18%**, finished fertilizers at **5%**
- SOLAR PANELS**  
Components taxed higher than finished solar modules
- OTHER SECTORS**  
Also seen in chemicals, plastics, electronics, ceramics, etc.

**KEY FEATURES**

- Excess Input Tax Credit (ITC) accumulates
- Refunds available but often delayed
- Seen in sectors with multi-stage value chains

**IMPLICATIONS**

- Working capital blockage
- Higher production cost
- Reduced competitiveness
- Disincentive for domestic value addition

**HOW IDS WORKS (EXAMPLE)**

**INPUTS**  
(Raw Materials)  
Tax @ 18%

→

**MANUFACTURER**

→

**OUTPUT**  
(Finished Goods)  
Tax @ 5%

Illustration:	Amount (₹)
Value of Inputs	1,00,000
GST on Inputs @18% (ITC)	18,000
Value of Output	1,50,000
GST on Output @5%	7,500

**Excess ITC = ₹10,500 (Blocked)**  
 Refund needed to neutralise IDS

**WAY FORWARD**

- Review and rationalise tax rates to remove inversion
- Faster and automated refund mechanisms
- Sector-specific rate realignment based on value chain analysis
- Promote ease of doing business & competitiveness

Balanced Tax Structure • Timely Refunds • Stronger Industries • Atmanirbhar Bharat | **NEUTRAL TAXATION, STRONGER ECONOMY**

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## Inverted Duty Structure

**PURCHASE**  
@ 18%

**PROCESSING**

**SALES**  
@ 5%



**SYLLABUS: GS3 Paper :** Trade, Growth and development  
**Newspaper :** The Hindu **Page Number : 10**



## INPUT TAX CREDIT (ITC)

Under Goods and Services Tax (GST)



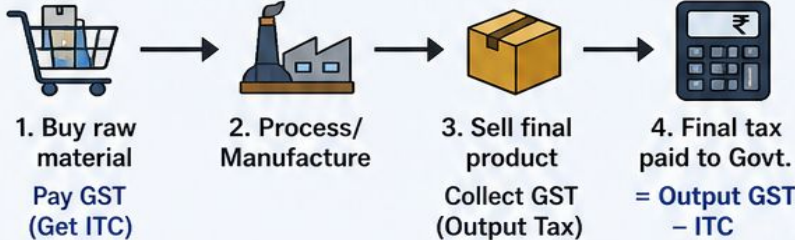
**ITC = Credit of tax paid on inputs, which can be used to reduce tax liability on output**

### 1. CORE IDEA

- Tax is charged only on value addition at each stage
- Eliminates cascading effect (tax on tax)



### 2. WORKING (SIMPLE FLOW)



### 3. EXAMPLE

Input tax paid (ITC)	= ₹100
Output tax collected	= ₹150
<b>Net tax paid</b>	<b>= ₹50</b>

### 4. RATIONALITY / IMPORTANCE

#### 1 AVOIDS CASCADING OF TAXES



Ensures no double taxation

#### 2 PROMOTES FAIR TAXATION



Tax only on actual value addition

#### 3 REDUCES COST OF PRODUCTION



Improves efficiency & competitiveness

#### 4 ENCOURAGES FORMALISATION



Businesses prefer GST-registered suppliers

#### 5 IMPROVES TRANSPARENCY



Creates a self-policing tax system

### 5. CONDITIONS TO CLAIM ITC

- ✓ Valid tax invoice
- ✓ Goods/services actually received
- ✓ Supplier has paid tax to government
- ✓ Return filing completed

### 6. LIMITATIONS / ISSUES

- ⚠️ Inverted Duty Structure → ITC accumulation
- ⌚ Refund delays → working capital blockage
- 🚫 Restrictions on some items (e.g., personal use)

**SYLLABUS : Prelims : Health & IT & Computers**  
**Newspaper : The Hindu Page Number : 9**

## Context

- Supreme Court of India has agreed to hear a petition challenging the **apnoea test** used in brain death determination.
- Petition filed by a doctor's plea.

## Petitioner's Argument

- **Apnoea test itself may induce brain death.**
- Reason: It involves **stopping / reducing cerebral blood flow.**
- Hence, it should **not be the sole or primary basis** for determining brain death.

## Court's Observations

- Bench: **Justices Vikram Nath and Sandeep Mehta.**
- Directed:
  - All India Institute of Medical Sciences to form an **expert team.**
  - Submit **recommendations in a sealed cover within 2 months.**
- Court noted:
  - Need to **examine medical standards** and safeguards.
  - Concerns over possible **malpractices in organ transplantation.**

## Medical & Legal Concerns

- Reports from Kerala highlighted:
  - **Irregularities in organ transplantation procedures.**
  - Cases where patients in **critical condition were declared brain-dead prematurely.**
- Raises issue of:
  - **Transparency and accountability** in brain death certifications.

## Scientific Context

- As per World Health Organization guidelines:
  - **Apnoea test is only a confirmatory test.**
  - Should **NOT be the sole criterion** for brain death.
- Other tests include:
  - EEG (Electroencephalography)
  - Cerebral angiography
  - Radionuclide imaging

## Key Issue

- Whether **apnoea test alone is sufficient and safe** for declaring brain death.
- Need for **standardized, multi-test protocol.**



# Apnoea Test for Brain Death

**SYLLABUS:** Prelims : Health & IT & Computers  
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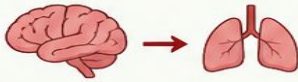
## APNOEA TEST

A test to check whether a person can breathe on their own  
Used to confirm brain death

### 1. BASIC IDEA

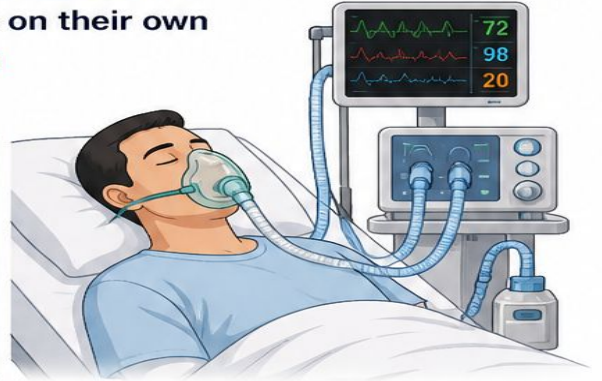
#### Normally:

When CO<sub>2</sub> increases in blood, the brain forces us to breathe.



#### In brain death:

Brain stops working → no signal to breathe.  
So even if CO<sub>2</sub> rises → no breathing happens.



### 2. HOW DOCTORS DO THE TEST

1 Give oxygen to the patient.



2 Remove ventilator for a short time.



3 Let CO<sub>2</sub> increase.



4 Watch carefully → Is the patient trying to breathe?



### 3. WHAT RESULT MEANS



No breathing + high CO<sub>2</sub>  
→  
Brain death confirmed.



Any breathing  
→  
Brain is still working.

### 4. IMPORTANT CONDITIONS BEFORE TEST

✓ Body temperature normal



✓ Blood pressure stable



✓ No effect of sleeping/ anaesthesia drugs



### 5. WHY IT MATTERS



It is a key test for declaring brain death.



Important in cases of life support decisions & organ donation.



Helps doctors, families and the legal process.

### KEY POINTS TO REMEMBER



Brain controls breathing.



Normal brain → breathe



No brain activity → no breathe



CO<sub>2</sub> increases during test




No breathing + high CO<sub>2</sub> = Brain death



# Cell Broadcast Alert System




**SYLLABUS: Prelims** : Government Policies and Interventions  
**Newspaper** : The Hindu **Page Number** : 7



## NDMA CELL BROADCAST ALERT SYSTEM

(MAY 2, 2026)




**OBJECTIVE:** Develop a dedicated, real-time disaster alert mechanism to enhance preparedness and save lives.

**CONTEXT**

National Disaster Management Authority conducted a **nationwide test** of Cell Broadcast Alert System.


**NATURE OF ALERT**

**RECEIVED AS:**



Pop-up notification + loud alarm / vibration

**PURPOSE:**



System testing only  
**No real emergency**




**CELL BROADCAST TECHNOLOGY (CB)**

**KEY FEATURES**



- Sends alerts to all mobile devices in a specific geographic area
- One-to-many communication
- Does not depend on user database
- Works even during network congestion

**USE CASES**

**Natural disasters:**



**Man-made hazards:**






**NDMA INTEGRATED ALERT SYSTEM**

**INSTITUTIONAL SETUP**


Implemented by:

**SYSTEM DETAILS**

<p>PLATFORM</p>  <p>SACHET</p>	<p>DEVELOPED BY</p>  <p>सी-डॉट C-DOT</p> <p>Centre for Development of Telematics (C-DOT)</p>	<p>COVERAGE</p>  <p>Functional across all 36 States &amp; UTs</p>	<p>STANDARD</p>  <p>Based on Common Alerting Protocol (CAP)</p>	<p>RECOMMENDED BY</p>  <p>International Telecommunication Union</p>
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**HOW IT WORKS (SIMPLIFIED)**



Fast, reliable, location-based alerts to protect lives and enhance disaster readiness.

Cell Broadcast Alert System is a critical step towards “Early Warning for All” and building a disaster-resilient India.

## Cell Broadcast vs SMS/Call System

Feature	Cell Broadcast	SMS / Calls
<b>Mode</b>	One-to-many	One-to-one
<b>Speed</b>	Instant	Delayed
<b>Network Load</b>	Minimal	High (can jam)
<b>Targeting</b>	Location-based	Number-based
<b>Database</b>	Not required	Required
<b>Reliability</b>	High in disasters	Low during congestion

**SYLLABUS: Prelims :** Major Crops and Cropping Patterns  
**Newspaper :** The Hindu **Page Number :** 11

# COFFEE

## THE BEANS THAT BREW THE WORLD

### 1 CLIMATIC CONDITIONS

- Temperature: 15°C – 28°C
- Rainfall: 150 – 200 cm
- Climate: Hot and humid tropical
- Requires shade (protection from direct sunlight)

### 2 SOIL REQUIREMENTS

- Well-drained loamy soil
- Rich in humus and minerals (iron, calcium)
- Waterlogging not suitable

### 3 VARIETIES

- Arabica** – superior quality, mild flavour
- Robusta** – strong, disease-resistant
- Liberica** – limited cultivation

Major in India: Arabica & Robusta

### 4 ORIGIN IN INDIA

Introduced from Yemen by Baba Budan

First grown in Baba Budan Hills

### 5 ALTITUDE & DISTRIBUTION

Altitude: 900 – 1800 m

Major States:

- Karnataka (largest)
- Kerala
- Tamil Nadu
- Andhra Pradesh

Order: Karnataka > Kerala > Tamil Nadu

### 6 IMPORTANT REGION

**Chikmagalur – “Coffee Land of Karnataka”**

### 7 GLOBAL SCENARIO

Top Producers:

- Brazil (1st)
- Vietnam (2nd)
- Colombia (3rd)
- India (~7th)

Largest producer in Africa: Ethiopia

### 8 IMPORTANT PORT

Port of Santos – “Coffee Port of the World”

### ABOUT COFFEE

- One of the most popular beverages in the world
- Grown in over 70 countries
- Supports millions of farmers and local communities
- A global commodity with high economic importance
- From hill slopes to your cup – a journey of passion!

## Araku Coffee

- **Location:** Araku Valley (Eastern Ghats)
- **Type:** Arabica coffee (high quality, mild flavour)
- **Altitude:** ~900–1100 m above sea level

### Key Features

- **Organic coffee** – grown without synthetic chemicals
- **Shade-grown** under forest canopy
- Cultivated by **tribal farmers** (community-based farming)
- Known for **smooth, less bitter taste with fruity/chocolate notes**

**Institutional Support :** Promoted by **Coffee Board of India**, Supported by **Girijan Cooperative Corporation**

**GI Tag :** Araku Valley Arabica Coffee (2019)



**SYLLABUS: Prelims** : Major Crops and Cropping Patterns  
**Newspaper** : The Hindu **Page Number** : 11

## Commodity Boards in India

Board	Headquarters	Formation Year	Governing Act
Tea Board	Kolkata, WB	1953	Tea Act, 1953
Coffee Board	Bengaluru, KA	1942	Coffee Act, 1942
Rubber Board	Kottayam, KL	1947	Rubber Act, 1947
Spices Board	Kochi, KL	1987	Spices Board Act, 1986
Tobacco Board	Guntur, AP	1975	Tobacco Board Act, 1975



3rd May 2026

**Q1. Regarding the Insurance sector in India, consider the following statements:**

1. India's insurance market is among the top ten largest markets in the world.
2. The Government of India allows 100% Foreign Direct Investment in the insurance sector under the automatic route.
3. Insurance penetration in India is more than 5% of the population.

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

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

**Answer: b**

**Q2. Regarding the National Clean Air Programme, consider the following statements:**

1. It was launched in 2019 by the Ministry of Environment, Forest & Climate Change.
2. It aims to reduce PM 10 by at least 50% by the year 2025-26 from the level of 2017-18.
3. It covers about 131 Non - Attainment cities across 24 States & Union territories.

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

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

**Answer: a**

**Q3. With reference to the Input Tax Credit, consider the following statements:**

1. It is a credit of tax paid on inputs, which can be used to reduce tax liability on output.
2. It is a tax charged only on the value added at each stage.
3. It leads to the avoidance of cascading of taxes & reduces the cost of production.

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

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

**Answer: d**

**Q4. Which of the following statements regarding the Coffee crop in India is Not correct?**

- a) A temperature range between 15-30 degree celcius is ideally suitable for coffee production.
- b) It requires well-drained loamy soil which is rich in iron & calcium.
- c) Karnataka is the largest coffee-producing state in India.
- d) India is one of the top five producers of coffee in the world.

**Answer: d**

**Q5. Consider the following information regarding different commodity boards :**

	Boards	Headquarters	Formation Year
1	Tea Board	Kolkata, West Bengal	1942
2	Coffee Board	Bengaluru, Karnataka	1953
3	Spices Board	Kochi, Kerala	1987

**In which of the above row/s is the information correctly matched?**

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

**Answer: b**





# **VAJIRAM & RAVI**

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