



Dr. SURESH KUMAR GINDI SIR

Dr. GINDI'S IAS ACADEMY

DAILY CURRENT AFFAIRS

COVER ALL IMPORTANT CURRENT UPDATES
FROM TH, IE, PIB, MINT

JULY 11, 2026



Dr. GINDI'S I.A.S. ACADEMY
Civils & Competitive Careers
TRANSFORMING ASPIRANTS INTO ACHIEVERS

A/C CAMPUS

Table of Contents

DAILY CURRENT AFFAIRS	2
1. Diversion of PDS Rice and Governance Failure in FCI.....	2
2. Mandatory Certification for Non-Theatre Films and Digital Regulation....	3
3. Demographic Transition and Declining Birth Rates in Kerala	5
4. Deployment of India's First Hydrogen-Powered Passenger Train	6
5. Government Defence of E20 Fuel and the Economics of Ethanol Blending.....	8
6. Tribal Protests Over the Ken-Betwa River-Linking Project	9
7. Electoral Roll Deletion and Its Institutional Consequences	11
8. National Cybercrime Mitigation Architecture and the e-Zero FIR Initiative.....	12
9. National CAMPA Funding for Threatened Species Conservation.....	13
10. Financial Inclusion to Financial Health: India's Next Economic Leap	15
11. Institutional Autonomy and the Viksit Bharat Shiksha Adhishthan Bill	16
12. Civil Society Concerns over the FCRA Amendment Bill, 2026.....	18

DAILY CURRENT AFFAIRS

1. Diversion of PDS Rice and Governance Failure in FCI

Key Highlights & Summary

- **Administrative Action:** The Department of Food and Public Distribution has suspended five senior officials of the Food Corporation of India (FCI), including an Executive Director (Joint Secretary rank), over alleged irregularities in grain allocation.
- **The Core Offense:** The officials are under scrutiny for suspected collusion with private buyers to illegally divert rice stocks originally earmarked for the Public Distribution System (PDS) in the North-Eastern states.
- **Institutional Probe:** The suspension orders, issued by the FCI Managing Director, follow an internal committee investigation that uncovered systemic irregularities and illegal leakages in institutional sales.
- **Geographic Vulnerability:** The diversion targeted the North-East, a region heavily reliant on central grain allocations due to challenging terrain and localized production deficits, amplifying the socio-economic impact of the scam.
- **Governance Implications:** This case highlights persistent vulnerabilities in the food supply chain, emphasizing the need for stringent oversight, biometric tracking, and systemic reforms within the FCI hierarchy.

Essential Definitions

- **Public Distribution System (PDS):** An Indian food security system established under the Ministry of Consumer Affairs, Food and Public Distribution to distribute subsidized food and non-food items to the poor.
- **Food Corporation of India (FCI):** A statutory body created under the Food Corporations Act, 1964, responsible for procuring, storing, and transporting foodgrains to safeguard national food security.
- **Diversion (Leakage):** The illegal siphoning of subsidized commodities from official government supply chains into the open commercial market for private profit.



Diversion of rice meant for poor in North-East: 5 senior Food Corporation officials suspended over suspected collusion with private buyer



Legal and Constitutional Framework

- **Article 21 (Right to Life):** The Supreme Court of India has repeatedly interpreted the Right to Life to encompass the "Right to Food," making state-sponsored food security an implicit constitutional mandate.

- **Article 47 (Directive Principles):** Enjoins the State with a duty to raise the level of nutrition and the standard of living of its people, serving as the foundational philosophy behind public feeding programs.
- **National Food Security Act (NFSA), 2013:** Provides legal entitlement to subsidized foodgrains to nearly 67% of India's population. It mandates grievance redressal mechanisms and penalizes non-compliance or corruption in food delivery.
- **Essential Commodities Act, 1955:** Empowers the government to control the production, supply, and distribution of essential commodities like rice and wheat to prevent hoarding and black-marketing.

Conclusion

The suspension of high-ranking FCI officials underscores that structural vulnerabilities within India's food bureaucracy continue to threaten marginal populations. While immediate disciplinary action acts as a deterrent, long-term resolution demands institutionalizing comprehensive end-to-end technological tracking, transitioning to automated distribution systems, and minimizing discretionary powers within the supply chain. Ensuring a corruption-free PDS is central to achieving absolute food security and bridging regional welfare disparities.

UPSC Relevance

- **General Studies II:** Governance, Public Distribution System (PDS) objectives, functioning, limitations, and revamping; role of civil services in a democracy; statutory bodies (FCI).
- **General Studies III:** Issues related to direct and indirect farm subsidies and minimum support prices; technology missions; economics of animal-rearing; food security challenges in frontier regions like the North-East.

2. Mandatory Certification for Non-Theatre Films and Digital Regulation

Key Highlights & Summary

- **Regulatory Shift:** The Central government is contemplating amendments to the Information Technology (IT) Rules to mandate formal certification for all films released on digital and Over-The-Top (OTT) platforms, bringing them on par with theatrical releases.
- **The Catalyst:** The policy momentum stems from a political row over *Satluj* (formerly *Punjab '95*), a biopic on human rights activist Jaswant Singh Khalra, which was abruptly pulled down by an OTT platform after bypassing standard theatrical cuts suggested by the Central Board of Film Certification (CBFC).
- **Jurisdictional Expansion:** Currently, online content is governed primarily by co-regulation and self-classification under the IT Rules, 2021. The proposed amendment seeks to introduce a compulsory pre-screening or formal clearance mechanism by statutory authorities for public viewing.

- **State Security Concerns:** Government officials justify tighter oversight by citing the sensitive security climate in border states, arguing that unregulated narratives can be exploited for separatist mobilization, cross-border propaganda, and hostile information operations.
- **Free Speech vs. Public Order:** The development highlights an escalating conflict between creative freedom of filmmakers and the state's duty to prevent public disorder, maintaining a balance between historical re-evaluations and current internal security risks.



As Satluj creates ripples...
Centre considers amending IT
rules, make certification must
for non-theatre films too

Essential Definitions

- **Over-The-Top (OTT) Platforms:** Digital streaming services that deliver audio, video, and other media content directly to consumers over the internet, bypassing traditional broadcast, cable, and theatrical distribution networks.
- **Central Board of Film Certification (CBFC):** A statutory censorship and grading body operating under the Ministry of Information and Broadcasting, tasked with regulating the public exhibition of films under the provisions of the Cinematograph Act, 1952.
- **Information Operations:** Strategic dissemination of specific narratives or misinformation, often backed by foreign or hostile entities, aimed at influencing public sentiment and disrupting national security.



Legal and Constitutional Framework

- **Article 19(1)(a) & 19(2):** While citizens enjoy the fundamental right to freedom of speech and expression, Article 19(2) allows the State to impose reasonable restrictions on grounds of sovereignty and integrity of India, security of the State, public order, decency, or morality.
- **Information Technology Act, 2000:** The primary law dealing with cybercrime and e-commerce. Section 69A empowers the government to issue directions to block public access to any digital information in the interest of national sovereignty, defense, or public order.
- **IT (Intermediary Guidelines and Digital Media Ethics Code) Rules, 2021:** A regulatory framework that mandates a three-tier grievance redressal mechanism and self-classification (e.g., U, U/A 13+, A) for OTT platforms, which the proposed changes seek to strengthen into mandatory certification.

Conclusion

The proposal to enforce mandatory certification on non-theatre digital releases marks a decisive shift from soft-touch self-regulation to direct statutory oversight. While preserving internal security and preventing the exploitation of historical sensitivities in volatile regions are valid state interests, regulatory frameworks must remain nuanced. Over-regulation risks stifling creative expression and weakening the digital economy. Future amendments must clearly define the thresholds for restriction to prevent arbitrary censorship while safeguarding national integrity.

UPSC Relevance

- **General Studies II:** Government policies and interventions for development in various sectors; regulatory bodies (CBFC, MeitY); freedom of speech and expression and its reasonable restrictions under the Constitution.
- **General Studies III:** Internal security challenges; role of media and social networking sites in internet security; challenges to internal security through communication networks; asymmetric information warfare in border states.

3. Demographic Transition and Declining Birth Rates in Kerala

Key Highlights & Summary

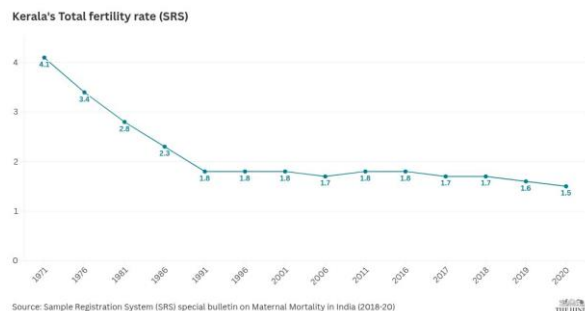
- **Historic Low:** Kerala's Crude Birth Rate (CBR) has dropped into single digits for the first time, reaching an all-time low of 9.64 in 2024, down from 11.06 in 2023, significantly below India's national average of 18.3.
- **Rapid Decline:** The state recorded its sharpest consecutive annual drops in recent history, with a decline of 1.47 during 2022–23 and 1.42 during 2023–24, signaling an accelerated demographic shift.
- **Absolute Drop:** Total registered live births in Kerala witnessed a steep contraction, falling from 393,231 in 2023 to 344,766 in 2024.
- **Regional Disparities:** A distinct district-level divide has emerged; Alappuzha recorded the lowest CBR at 5.28, followed by Kollam at 6.63, while central districts like Ernakulam, Idukki, and Pathanamthitta range between 7.69 and 9.30.
- **Stabilizing Death Rates:** The Crude Death Rate (CDR) has settled at 8.77 in 2024 after a pandemic-induced spike (9.66 in 2021), indicating a narrow gap between birth and death rates that points toward impending population stabilization or contraction.

Essential Definitions

- **Crude Birth Rate (CBR):** The annual number of live births per 1,000 individuals in a given population.
- **Crude Death Rate (CDR):** The annual number of deaths per 1,000 individuals in a given population.
- **Demographic Transition:** A long-term historical trend where a population shifts from high birth and death rates to low birth and death rates as a country economic develops.
- **Replacement Level Fertility:** The total fertility rate at which a population exactly replaces itself from one generation to the next, universally pegged at approximately 2.1 births per woman.

Legal and Constitutional Framework

- **Article 47 (Directive Principles):** Mandates the State to improve public health, nutrition, and standard of living, which historically drove Kerala's successful social development and health metrics.
- **Seventh Schedule (Entry 20, Concurrent List):** Covers "Economic and social planning," under which population control and family planning are categorized, allowing joint center-state legislative interventions.
- **Fifteenth Finance Commission Dilemma:** Horizontal tax devolution formulas historically penalized states like Kerala for successful population control, though recent terms introduced demographic performance indicators to offset fiscal losses.



Conclusion

Kerala's transition into a single-digit birth rate marks a critical milestone in India's demographic history. While reflecting advanced socio-economic indicators, high female literacy, and robust healthcare infrastructure, it brings structural challenges. The combination of a collapsing birth rate and a stable death rate signals rapid population aging, potential labor shortages, and an escalating dependency ratio. Policymakers must shift focus from population control to welfare frameworks designed for an aging society, sustainable migration strategies, and silver economy integration.

UPSC Relevance

- **General Studies I:** Population and associated issues, poverty and developmental issues, urbanization, and demographic dividend dynamics.
- **General Studies II:** Issues relating to the development and management of Social Sector/Services relating to Health, Education, and Human Resources; federal fiscal implications of population control.

4. Deployment of India's First Hydrogen-Powered Passenger Train

Key Highlights & Summary

- **Historical Debut:** Prime Minister Narendra Modi is scheduled to flag off India's first hydrogen-powered passenger train from Jind, Haryana, joining an elite global club of nations utilizing hydrail technology.
- **Pilot Corridor:** The train will operate daily on the 89km non-electrified Jind–Sonipat section under Northern Railway, serving as a zero-emission alternative to Diesel Electric Multiple Units (DEMUs).
- **Technical Parameters:** Developed indigenously by the Integral Coach Factory (ICF), Chennai, the 10-coach broad-gauge trainset utilizes a 2,400 kW hydrogen fuel cell propulsion system, supporting a commercial speed of 75km/h and a capacity for 2,600 passengers.

- **Fuel Infrastructure:** A specialized Hydrogen Refueling Station has been operationalized at Jind, capable of daily production and storage under safety clearance from the Petroleum and Explosives Safety Organisation (PESO).
- **Decarbonization Impact:** The propulsion system shifts away from fossil fuels by producing electricity through an eco-friendly chemical reaction, ensuring zero carbon dioxide emissions with water vapor as the sole byproduct.

Essential Definitions

- **Hydrogen Fuel Cell (HFC):** An electrochemical cell that converts the chemical energy of a fuel (hydrogen) and an oxidizing agent (oxygen) into electricity through a localized chemical reaction.
- **Hydrail:** A generic term representing all forms of rail vehicles—including locomotives, railcars, and rapid transit vehicles—that use hydrogen fuel cells as their primary or secondary power source.
- **Broad Gauge:** A railway track gauge where the distance between the two parallel rails is wider than the standard gauge (1.435m; in India, broad gauge measures exactly 1.676m).



Legal and Constitutional Framework

- **Article 48A (Directive Principles):** Directs the State to protect and improve the environment and safeguard the forests and wildlife of the country, providing the constitutional philosophy behind transitioning to green transportation.
- **Article 51A(g) (Fundamental Duties):** Mandates every Indian citizen to protect and improve the natural environment, establishing societal responsibility toward embracing clean energy initiatives.
- **National Green Hydrogen Mission:** A comprehensive central policy framework aimed at making India a global hub for the production, utilization, and export of Green Hydrogen, aligning with national goals of energy self-reliance by 2047 and net-zero emissions by 2070.
- **Environment (Protection) Act, 1986:** Empowers the central government to coordinate actions of state authorities and formulate structural regulations to mitigate air pollution and environmental degradation.

Conclusion

The operationalization of India's inaugural hydrogen passenger train marks a transformative step toward achieving carbon neutrality in the transport sector. By targeting non-electrified routes, the initiative bridges structural gaps in rural and regional connectivity without escalating the environmental footprint. To maximize long-term viability, future phases must scale up domestic manufacturing of fuel cell stacks, reduce green hydrogen production costs, and strengthen the regulatory safety framework governing high-pressure clean fuel storage across domestic distribution networks.

UPSC Relevance

- **General Studies II:** Government policies and interventions for development in crucial infrastructure sectors; statutory and regulatory regulatory bodies (PESO, Ministry of Railways).
- **General Studies III:** Infrastructure: Railways; Science and Technology-developments and their applications in everyday life; Conservation, environmental pollution, and degradation (Net-Zero targets, National Green Hydrogen Mission).

5. Government Defence of E20 Fuel and the Economics of Ethanol Blending

Key Highlights & Summary

- **Official Admission:** The Ministry of Petroleum and Natural Gas released an official FAQ document clarifying that using E20-blended petrol can lead to a 3%-5% reduction in fuel economy for certain internal combustion engine vehicles.
- **Pricing Rationale:** Responding to public protests and criticism regarding retail pricing, the government explained that E20 is not currently cheaper than pure petrol because production costs remain high due to guaranteed remunerative pricing for feedstock farmers.
- **Production Economics:** The financial viability of E20 blending faces structural pressure when global crude oil prices fall to around \$70 a barrel, making domestic ethanol synthesis relatively more expensive than imported fossil fuels.
- **Performance Offsets:** To balance the mileage drop, the Ministry highlighted that E20 offers distinct technical benefits, including a significantly higher octane rating, superior anti-knock characteristics, faster combustion, better pickup, and smoother acceleration.
- **Decarbonization Benefits:** From an environmental standpoint, the adoption of E20 fuel substantially minimizes lifecycle carbon emissions by approximately 40% compared to conventional unblended fossil fuels.



Essential Definitions

- **E20 Fuel:** A specialized fuel blend consisting of 20% ethanol (ethyl alcohol) and 80% conventional petrol by volume, utilized to curb petroleum imports and vehicle exhaust emissions.
- **Octane Rating:** A standard measure of a fuel's ability to withstand compression in an internal combustion engine without pre-igniting or causing harmful engine knocking.
- **Lifecycle Carbon Emissions:** The total cumulative volume of greenhouse gases emitted across every phase of a product's existence, spanning agricultural feedstock cultivation, industrial processing, distribution, and final tailpipe combustion.

Legal and Constitutional Framework

- **Article 48A (Directive Principles):** Directs the State to protect and improve the environment, serving as the constitutional foundation for transitioning toward lower-emission alternative biofuels.

- **National Policy on Biofuels, 2018:** The core policy framework that targeted a 20% ethanol blending mandate in petrol by 2025–26, utilizing agricultural surpluses like sugarcane, damaged foodgrains, and maize.
- **Industries (Development and Regulation) Act, 1951:** Provides the regulatory statutory framework under which the central government regulates the production, storage, and cross-border logistics of industrial and potable alcohol.

Conclusion

The government's defense of E20 fuel highlights the structural trade-offs inherent in India's green transition. While a marginal drop in vehicular mileage and high production costs pose immediate consumer challenges, the long-term strategic advantages—such as agricultural price support, diminished import dependencies, and a 40% lifecycle carbon reduction—outweigh these friction points. Achieving sustainable energy independence demands a balanced approach that pairs mandatory blending with targeted engine optimization by automakers and a diversified, non-food crop feedstock strategy to avoid domestic food security disruptions.

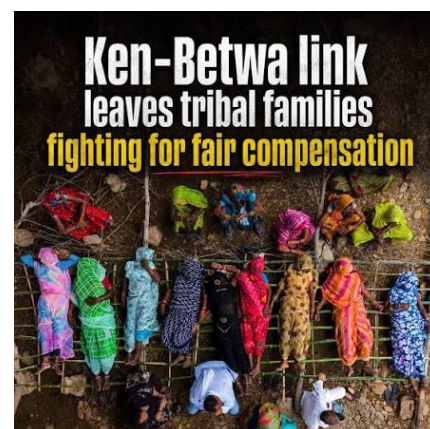
UPSC Relevance

- **General Studies II:** Government policies and interventions aimed at development in key infrastructure and energy sectors; agricultural price governance mechanisms.
- **General Studies III:** Conservation, environmental pollution, and degradation; technology missions in agriculture; mobilization of resources; changes in industrial policy and their impact on energy security.

6. Tribal Protests Over the Ken-Betwa River-Linking Project

Key Highlights & Summary

- **Resurgence of Agitation:** Tribal villagers, predominantly indigenous women, have intensified their symbolic "hanging satyagraha" and "Jal Satyagraha" along the banks of the Barana River in Chhatarpur district, Madhya Pradesh, over unresolved rehabilitation issues.
- **The Root Cause:** The agitation, coordinated under local agrarian unions, reflects deep-seated anxieties among marginal communities regarding forced displacement, involuntary evictions, and unfulfilled administrative promises.
- **Compounding Grievances:** Protesters from Chhatarpur and Panna districts allege widespread financial irregularities in land acquisition, non-issuance of statutory notices, and arbitrary demolition of local habitations without releasing pre-settlement grants.
- **Fiscal Revision Interventions:** In response to the long-standing stand-off, the State Cabinet approved an additional allocation of ₹300 crore, escalating the standard family rehabilitation package from ₹5 lakh to ₹12.5 lakh for the highly impacted Majhgaon and Runjh irrigation components.



- **Socio-Ecological Backlash:** Beyond structural displacement, environmentalists have joined forces with local tribal councils to criticize the core project for its irreversible impact on the local ecology, as a major portion of the dam network falls directly within the critical habitat of the Panna Tiger Reserve.

Essential Definitions

- **River-Linking Project:** A major civil engineering infrastructure network designed to manage water resource scarcity by diverting excess surface runoff from a "surplus" river basin to a "deficit" river basin through artificial link canals.
- **Satyagraha:** A philosophy and practice of non-violent, structural resistance developed by Mahatma Gandhi, deployed here via symbolic funeral pyres and water-submersion fasts to pressure state machinery.
- **Rehabilitation and Resettlement (R&R):** A mandatory legal policy framework designed to safeguard, compensate, and systematically relocate communities whose land or livelihoods are acquired for public infrastructure projects.

Legal and Constitutional Framework

- **Article 21 (Right to Livelihood):** The Supreme Court has consistently held that the Right to Life encompasses the right to livelihood and dignified rehabilitation, positioning arbitrary displacement as a constitutional infringement.
- **Fifth Schedule (Tribal Governance):** Confers special constitutional protections for scheduled areas and indigenous communities, mandating active consultation through institutional bodies to prevent alienation of tribal land.
- **RFCTLARR Act, 2013:** The Right to Fair Compensation and Transparency in Land Acquisition, Rehabilitation and Resettlement Act mandates statutory social impact assessments, minimum rehabilitation entitlements, and informed consent from local village councils before any state acquisition.
- **Wildlife Protection Act, 1972:** Regulates infrastructure development inside protected areas, requiring mandatory statutory clearances from the National Board for Wildlife (NBWL) for projects altering boundaries of National Parks and Tiger Reserves.

Conclusion

The escalating tribal resistance against the Ken-Betwa link project highlights the classic friction between macro-level utilitarian development and localized socio-ecological justice. While providing irrigation to the drought-prone Bundelkhand region remains a critical developmental goal, it cannot be achieved by disenfranchising vulnerable tribal populations. True sustainable development necessitates a transparent approach that honors statutory rehabilitation provisions, prioritizes ecological minimizations within the Panna ecosystem, and guarantees that local communities are integrated as direct stakeholders rather than victims of national infrastructure expansion.

UPSC Relevance

- **General Studies I:** Social empowerment; effects of globalization and infrastructure development on vulnerable sections; developmental issues and tribal displacement.
- **General Studies II:** Welfare schemes for vulnerable sections of the population by the Centre and States; mechanisms, laws, institutions, and Bodies constituted for the protection and betterment of these vulnerable sections.

- **General Studies III:** Conservation, environmental pollution, and degradation; Environmental Impact Assessment (EIA); Infrastructure: Waterways and dams; internal security challenges stemming from developmental frustration.

7. Electoral Roll Deletion and Its Institutional Consequences

Key Highlights & Summary

- **Eroding Safeguards:** Despite historical assurances by the Election Commission of India (ECI) that electoral rolls serve a singular purpose, deletion from the voter list is increasingly spilling over to restrict broader civic and state entitlements.
- **The Passport Precedent:** High-profile cases, such as a former editor's passport renewal being stalled due to deletion during a Special Intensive Revision, expose how administrative databases are being cross-linked to question citizenship parameters.
- **Welfare Interventions:** In states like Bihar and West Bengal, executive declarations indicate that individuals deleted from electoral rolls face the threat of exclusion from crucial social benefits, including public distribution subsidies and banking operations.
- **The Assam Analogy:** Political rhetoric surrounding electoral roll revisions in Assam demonstrates a growing intent to use name deletions as a state instrument for targeted demographic exclusion and tracking.
- **Systemic Voter Apathy:** The shift from simple disenfranchisement to a systemic loss of institutional identity highlights a critical breakdown in the constitutional boundary separating a citizen's right to vote from their basic right to exist within the state infrastructure.

Essential Definitions

- **Electoral Roll:** An official, comprehensive list of all citizens within a specific constituency who are registered and legally eligible to cast their vote in public elections.
- **Special Intensive Revision (SIR):** A rigorous, data-driven door-to-door verification process conducted by election officials to update, correct, and purge duplicate or deceased entries from the voter list.
- **Civic Entitlements:** The fundamental basket of welfare provisions, legal documents, and socio-economic services guaranteed by the state to its recognized citizens.

Legal and Constitutional Framework

- **Article 326 (Adult Suffrage):** Establishes the constitutional right of every adult citizen to be registered as a voter, subject only to disqualifications enacted by Parliament.
- **The Representation of the People Act, 1950 & 1951:** Provides the concrete statutory framework governing the preparation of electoral rolls, inclusion criteria, and formal grievance mechanisms against arbitrary name deletion.
- **Article 21 (Right to Dignified Existence):** The Supreme Court has consistently held that access to basic state-sponsored welfare is an implicit part of the right to life, meaning database errors cannot be used to arbitrarily deny food or health security.

- **Citizenship Act, 1955:** Prescribes the definitive statutory pathways for determining Indian citizenship, establishing that local electoral machinery lacks the legal jurisdiction to determine nationality status.

Conclusion

The transformation of the electoral roll from an inclusive democratic register into an instrument of exclusion poses a structural threat to Indian democracy. When administrative clerical errors or deliberate roll purges directly impact access to passports, banking, and food security, the core relationship between the citizen and the republic is fractured. Reversing this trend requires reinforcing the strict legal separation between voter databases and welfare registries, eliminating political interference in revision exercises, and building robust, automated judicial remedies to protect citizens against institutional deletion.

UPSC Relevance

- **General Studies II:** Structure, organization, and functioning of the Executive and the Judiciary; Statutory, regulatory, and various quasi-judicial bodies (Election Commission of India); Welfare schemes for vulnerable sections; Important aspects of governance, transparency, and accountability.

8. National Cybercrime Mitigation Architecture and the e-Zero FIR Initiative

Key Highlights & Summary

- **Institutional Briefing:** The Ministry of Home Affairs (MHA) presented a comprehensive cyber-fraud prevention report to Prime Minister Narendra Modi, highlighting that structural interventions have successfully saved over ₹25,000 crore in potential losses.
- **Financial Recovery:** Between August 2019 and May 2026, India recorded 98 lakh cybercrime complaints with reported losses totaling ₹64,447 crore, out of which ₹10,718 crore was frozen as lien and ₹323 crore was directly refunded to victims.
- **The e-Zero FIR Paradigm:** The government has operationalized a digital initiative where financial cyber-fraud complaints lodged via the national helpline (1930) or reporting portal are automatically converted into e-Zero FIRs if the reported loss exceeds ₹10,000.
- **Digital Enforcement Measures:** Demonstrating strict intermediary oversight, regulatory authorities blocked approximately 2.75 lakh URLs, 233 malicious mobile applications, and 3,691 fraudulent websites over the last five years for containing material prejudicial to the sovereignty and integrity of India.
- **Geographic Expansion:** Currently active across Delhi, Haryana, Odisha, Madhya Pradesh, Uttarakhand, Goa, Chandigarh, West Bengal, Rajasthan, and Assam, the rollout of the e-Zero FIR framework is underway in 19 more states and Union Territories to create a unified security apparatus.

Essential Definitions

- **e-Zero FIR:** A digitally registered First Information Report that can be filed at any police station or online portal irrespective of the territorial



jurisdiction where the cybercrime was committed, later transferred to the appropriate station for investigation.

- **Mule Account:** A legitimate banking account that is manipulated, rented, or co-opted by cyber-fraudsters to launder illegally acquired funds, concealing the true identity of the criminal network.
- **Lien Account:** A legal and administrative mechanism where a bank restricts or freezes suspicious funds within a debit account upon receiving automated triggers from law enforcement agencies, preventing further siphoning.

Legal and Constitutional Framework

- **Seventh Schedule (Entry 2, State List):** Since "Police" and "Public Order" are state subjects under the Constitution, the central e-Zero FIR initiative acts as a vital collaborative bridge harmonizing state enforcement with central digital infrastructure.
- **Information Technology Act, 2000 (Section 69A):** Provides the statutory power utilized by the central government to direct intermediaries to block websites and applications threatening national security, public order, or state sovereignty.
- **Bharatiya Nagarik Suraksha Sanhita (BNSS), 2023:** Regulates the legal procedure for recording electronic communication and underscores the statutory validity of digital statements and decentralized registration of criminal complaints.

Conclusion

The rapid expansion of India's cybercrime mitigation architecture highlights a progressive transition toward proactive, technology-driven law enforcement. While the automatic generation of e-Zero FIRs and automated account freezing represent massive strides in reducing immediate financial vulnerability, systemic challenges remain. Addressing the low conversion rate from initial complaints to formal FIRs requires continuous capacity building, institutionalizing regional cyber-coordination hubs, and securing real-time compliance from banking intermediaries to systematically disrupt international syndicate networks.

UPSC Relevance

- **General Studies II:** Important aspects of governance, transparency, and accountability; institutional models of center-state coordination; internal security policy formulation.
- **General Studies III:** Challenges to internal security through communication networks; role of media and social networking sites in cyber security; basics of cyber security; money-laundering and its prevention.

9. National CAMPA Funding for Threatened Species Conservation

Key Highlights & Summary

- **Major Funding Approval:** The governing body of the National Compensatory Afforestation Fund Management and Planning Authority (CAMPA) has cleared four new conservation projects with a substantial initial corpus of ₹3,000 crore spread over five years.

- **Target Species:** The approved intervention strategies focus specifically on securing habitats and formulating recovery action plans for four highly threatened ecological indicators: river dolphins, snow leopards, wild water buffaloes, and the Indian rhinoceros.
- **Structured Research:** A core component of the initiative involves commissioning rigorous scientific studies aimed at mapping migration corridors, assessing habitat degradation factors, and identifying human-wildlife conflict zones.
- **Population Dynamics:** The funding will directly sponsor Phase-II of Project Snow Leopard, which features an intensive secondary cycle of population estimation across the high-altitude Himalayan biogeographic zones.
- **Pan-India Alignment:** For localized species like the wild water buffalo and the Indian rhinoceros, CAMPA has mandated a synchronized, pan-India conservation approach to unify fragmented state-level protection efforts under a singular central roadmap.

Essential Definitions

- **National CAMPA:** A statutory body operating under the Ministry of Environment, Forest and Climate Change (MoEFCC) tasked with managing the compensatory afforestation funds collected from user agencies utilizing forest land for non-forestry purposes.
- **Species Recovery Plan:** A targeted, data-driven management program designed to arrest the decline of critically endangered or vulnerable wildlife populations and restore their self-sustaining habitats.
- **Corpus Fund:** A permanent, dedicated pool of capital investments where the accumulated wealth is preserved over a multi-year period to sustainably finance long-term public or environmental projects.



Legal and Constitutional Framework

- **Article 48A (Directive Principles):** Places a constitutional obligation on the State to protect and improve the natural environment, specifically mandating the safeguarding of forests and wildlife across the country.
- **Article 51A(g) (Fundamental Duties):** Enjoins all Indian citizens to protect and improve the natural environment, highlighting compassion for living creatures as a civic responsibility.
- **Compensatory Afforestation Fund Act, 2016:** The primary statutory legislation that established the National and State CAMPA structures, ensuring that funds realized from forest diversions are transparently utilized for artificial regeneration and wildlife protection.
- **Wildlife Protection Act, 1972:** Provides the bedrock classification for species protection; the targeted animals (like the Gangetic river dolphin and Indian rhino) are listed under Schedule I, granting them the highest degree of statutory immunity and penal protection against poaching.

Conclusion

The infusion of ₹3,000 crore by National CAMPA marks a progressive shift toward species-centric conservation models in India. By focusing on critical ecological indicators like river dolphins and snow leopards, the project implicitly safeguards entire riverine and alpine ecosystems. However, institutionalizing these funds requires looking beyond mere financial allocations; long-term success hinges on bridging state-level enforcement gaps, integrating indigenous local communities as active conservation stakeholders, and building robust real-time monitoring mechanisms to prevent project funds from languishing in bureaucratic bottlenecks.

UPSC Relevance

- **General Studies I:** Geographical features and their location-changes in critical geographical features and flora and fauna and the effects of such changes.
- **General Studies III:** Conservation, environmental pollution, and degradation; Environmental Impact Assessment (EIA); statutory bodies (National CAMPA); institutional mechanisms for protecting threatened biodiversity.

10. Financial Inclusion to Financial Health: India's Next Economic Leap

Key Highlights & Summary

- **Shift in Paradigm:** India is transitioning from basic financial inclusion (opening bank accounts) to building comprehensive financial health, ensuring citizens can manage daily expenses, absorb economic shocks, and invest in future goals.
- **Access Milestone:** According to the World Bank's Global Findex, adult bank account ownership in India has risen exponentially from 56% to 89% over the last decade, creating a strong foundation for advanced financial products.
- **Strategic Roadmap:** The UN Secretary-General's Special Advocate for Financial Health highlights four priority actions: launching Jan Dhan 2.0, utilizing Digital Public Infrastructure (DPI), compiling specialized financial datasets, and encouraging public-private collaboration.
- **Jan Dhan 2.0 Framework:** The next phase of Pradhan Mantri Jan-Dhan Yojana (PMJDY) aims to transform basic accounts into holistic resilience platforms by integrating them with pensions (APY), insurance (PMJJBY/PMSBY), and direct benefit transfers.
- **DPI-Led Enablement:** India's robust digital infrastructure—including the Unified Lending Interface (ULI), Account Aggregators, MahaVISTAAR, and Artificial Intelligence—is being leveraged to drive customized financial capability, individualised credit scoring, and consumer protection.
- **Macroeconomic Alignment:** Elevating individual and household-level financial stability directly supports national resilience and aligns with the "Viksit Bharat 2047" vision of moving from mere state welfare to active household wealth creation.

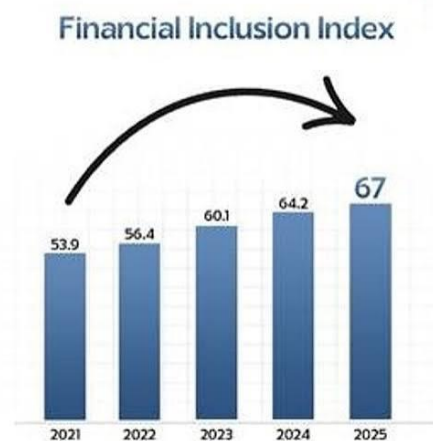
Essential Definitions

- **Financial Health:** A state where an individual has the necessary financial policies, products, and services to comfortably manage day-to-day expenses, recover from unexpected economic shocks, and confidently achieve long-term goals.

- **Digital Public Infrastructure (DPI):** Shared digital platforms—such as Aadhaar, UPI, and Account Aggregators—that enable the secure, population-scale delivery of public and private software services.
- **Unified Lending Interface (ULI):** A digital platform designed to facilitate the smooth, friction-free flow of digital credit by linking diverse data providers with financial lending institutions, particularly benefiting rural and informal borrowers.

Legal and Constitutional Framework

- **Article 38 (Directive Principles):** Directs the State to secure a social order for the promotion of the welfare of the people and to minimize inequalities in income, status, and opportunity, forms the philosophical bedrock for financial health policies.
- **Article 39A (Equal Opportunity):** Mandates the State to ensure that the operation of the economic system does not result in the concentration of wealth and that citizens have access to opportunities for economic survival.
- **PFRDA Act, 2013 & IRDAI Act, 1999:** Provide the statutory backbone for regulating pension and insurance products, which are vital components for expanding safety nets under the Jan Dhan 2.0 model.



Conclusion

India's success in bridging the banking access gap has set the stage for a critical evolutionary shift toward financial health. True economic empowerment cannot rest on dormant bank accounts; it requires equipping the informal workforce, women, and gig workers with micro-pensions, responsible credit, and safety-net insurance. By deepening Jan Dhan 2.0 and maximizing cutting-edge DPI tools like the ULI, India can mitigate household vulnerabilities, insulate citizens from predatory lenders, and transform universal financial access into sustainable, nationwide wealth creation.

UPSC Relevance

- **General Studies II:** Government policies and interventions for development in various sectors; important aspects of governance, transparency, and accountability; welfare schemes for vulnerable sections.
- **General Studies III:** Indian Economy and issues relating to planning, mobilization of resources, growth, development, and employment; inclusive growth and issues arising from it; Digital Public Infrastructure (DPI) applications.

11. Institutional Autonomy and the Viksit Bharat Shiksha Adhishthan Bill

Key Highlights & Summary

- **Institutional Resistance:** Institutes of National Importance (INIs), including premier Indian Institutes of Technology (IITs), Indian Institutes of Management (IIMs), and Indian Institutes

of Science Education and Research (IISERs), have strongly opposed provisions of the Centre's Viksit Bharat Shiksha Adhishtan (VBSA) Bill, 2025.

- **The Core Demand:** Backed by central universities, these elite institutions have formally approached a Joint Parliamentary Committee (JPC) seeking total exemption from the Bill to protect their research, financial, and curricular autonomy.
- **Structural Consolidation:** The VBSA Bill intends to systematically overhaul India's higher education regulatory landscape by repealing the foundational statutory Acts governing the University Grants Commission (UGC) and the All India Council for Technical Education (AICTE), replacing them with a single centralized apex body.
- **Federal Friction:** Submissions to the JPC reveal that even several state governments have raised serious objections, flagging intense centralizing provisions that dilute state-level authority over regional higher education systems.
- **The Government's Defense:** The Union government has defended the draft legislation by citing protective clauses within the Bill that theoretically guarantee the academic and administrative independence of top-tier research institutes and Institutes of Eminence (IoEs).
- **Legal Precedence Concerns:** Elite institutions like IIT Bombay, IIT Madras, and IISER Kolkata have pointed out that the new law threatens to overrule the independent, individual parliamentary statutes under which these premier centers of excellence were originally established.



Essential Definitions

- **Institutes of National Importance (INIs):** A premier statutory category awarded to select public higher education institutions in India by an Act of Parliament to develop highly skilled personnel and advance regional research.
- **Institutional Autonomy:** The degree of institutional freedom granted to universities to self-govern, manage their internal finances, draft curricula, admit students, and recruit faculty without external political or bureaucratic interference.
- **Apex Regulatory Body:** A centralized, singular government authority tasked with setting, monitoring, and enforcing educational and administrative standards across an entire sector.

Legal and Constitutional Framework

- **Seventh Schedule (Entry 66, Union List):** Grants Parliament exclusive jurisdiction over the "Coordination and determination of standards in institutions for higher education or research and scientific and technical institutions," providing the legal basis for the VBSA Bill.

- **Seventh Schedule (Entry 25, Concurrent List):** Deals with "Education, including technical education, medical education and universities," which allows states to co-legislate, forming the basis of state objections against excessive centralization.
- **National Education Policy (NEP), 2020:** The overarching policy document that recommends a transition toward light-but-tight regulation by a single overarching umbrella body for higher education, which this legislation seeks to operationalize.

Conclusion

The escalating pushback against the VBSA Bill highlights the delicate balance between structural regulatory standardization and institutional excellence. While consolidating fragmented higher education regulators into a singular, streamlined apex body aligns with modern administrative reforms, it must not happen at the cost of the operational freedom that built India's premier global brands like the IITs and IIMs. A progressive final framework must ensure that centralized oversight is strictly confined to macro-level funding transparency and ethical governance, leaving academic planning, internal administration, and research directions entirely in the hands of the institutions.

UPSC Relevance

- **General Studies II:** Government policies and interventions for development in various sectors and issues arising out of their design and implementation; issues relating to the development and management of the Social Sector/Services relating to Education and Human Resources; statutory, regulatory, and various quasi-judicial bodies.

12. Civil Society Concerns over the FCRA Amendment Bill, 2026

Key Highlights & Summary

- **Institutional Representation:** The Catholic Bishops' Conference of India (CBCI), the apex body of the Catholic Church in India, met Union Home Minister Amit Shah to formally present a detailed memorandum highlighting critical grievances against the newly proposed Foreign Contribution (Regulation) Amendment Bill, 2026.
- **Core Grievance on Asset Takeover:** The amendment introduces a controversial provision enabling a state-appointed "designated authority" with civil court powers to take over, manage, or dispose of assets built from foreign funds if an NGO's FCRA registration is suspended, cancelled, or not renewed.
- **Arbitrary Activity Classification:** New rules notified on June 22 mandate NGOs to specify exact activities from five broad permitted categories—social, political, educational, cultural, and religious—while introducing strict geographic location bounds and explicitly explicitly barring "proselytisation."
- **Retrospective Application and Appeals:** Civil society bodies have strongly opposed the retrospective enforcement of asset confiscation clauses, demanding that any state takeover of property should strictly occur only after the exhaustive finalization of judicial appeals in regular courts.
- **Call for Proportionality:** The memorandum highlights a critical need to differentiate minor or technical accounting errors from major financial fraud, arguing that negligible clerical



discrepancies should not attract severe penalties like immediate registration cancellation or asset seizure.

Essential Definitions

- **Foreign Contribution:** Any donation, delivery, or transfer of currency, security, or article made by any foreign source to an individual, association, or registered company within India.
- **Designated Authority:** A statutory administrative entity empowered under the draft bill with the jurisdiction of a civil court to assume operational custody, transfer, or liquidate assets owned by non-compliant non-governmental organizations.
- **Proselytisation:** The action or practice of attempting to convert an individual from one religion, belief, or opinion to another, which the new amendment seeks to separate entirely from genuine humanitarian or welfare work.

Legal and Constitutional Framework

- **Article 19(1)(c):** Guarantees Indian citizens the fundamental right to form associations or unions, which forms the core constitutional layer protecting the existence and operation of civil society organizations and NGOs.
- **Article 25 and 26:** Protect freedom of conscience, the right to freely profess, practice, and propagate religion, and the right of religious denominations to manage their own internal administrative and institutional affairs.
- **Foreign Contribution (Regulation) Act (FCRA), 2010:** The primary statutory legislation enacted to regulate the acceptance and utilization of foreign hospitality or funds, ensuring that foreign contributions do not adversely impact national security or democratic processes.

Conclusion

The escalating friction between the state and prominent non-governmental organizations over the FCRA Amendment Bill, 2026, highlights a challenging trade-off between ensuring fiscal transparency and preserving a vibrant civic space. While preventing illicit foreign influence and securing financial accountability are legitimate state interests, institutionalizing sweeping administrative mechanisms like asset takeover prior to judicial review risks paralyzing genuine social welfare networks. Future modifications must introduce an explicit principle of proportionality, ensuring that administrative actions protect national security without dismantling critical grassroots development operations.

UPSC Relevance

- **General Studies II:** Development processes and
- the development industry — the role of NGOs, SHGs, various groups and associations, donors, charities, institutional and other stakeholders; important aspects of governance, transparency, and accountability; fundamental rights and their reasonable restrictions.

Dr. GINDI'S IAS ACADEMY