



Banking Wallah



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Lecture No.- 00

By- Sushmita Ma'am



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DAILY CURRENT AFFAIRS BY SUSHMITA MA'AM | LIVE AT 6:45 AM

LIVE



“एक दिन यही
मेहनत आपके
परिवार के चेहरे पर
मुस्कान बनेगी।”



TODAY'S NEWS AT A GLANCE

TODAY'S NEWS AT A GLANCE

1. Delcy Rodriguez appointed Venezuela's Interim President after Maduro's 'capture'
2. Sheikh Mohammed bin Rashid marks 20 years as UAE prime minister
3. Lieutenant Governor Kavinder Gupta launches Ladakh Sports Policy 2025 in Leh
4. Centre sanctions 24 chip design projects in big push to India's semiconductor industry
5. Rajnath Singh commissions ICGS Samudra Pratap, India's first indigenous pollution control vessel
6. National Shooting Championship: Army shooter Ajay Kumar wins gold in men's 10m air pistol
7. PM Narendra Modi inaugurates the 72nd National Volleyball Tournament in Varanasi via video conferencing
8. Oman launches \$29.77 billion budget, targets 4 percent growth
9. Centre to spend Rs 37,952 crore on fertiliser subsidy for farmers in current rabi season
10. Static Booster





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Revision



Q. At which specific venue was the "The Light and the Lotus: Relics of the Awakened One" exposition inaugurated?

- A. Sarnath
- B. Bodh Gaya
- C. Rai Pithora Cultural Complex, New Delhi ✓
- D. Nalanda



Q. On what specific date is India's inaugural high-speed rail service between Mumbai and Ahmedabad scheduled to begin operations?

A. 2 October 2026

B. 15 August 2027 ✓

C. 26 January 2028

D. 1 April 2027



Q. Which nation partnered with India for the joint military exercise "Desert Cyclone II" in December 2025?

A. Saudi Arabia

B. United Arab Emirates ✓

C. Oman

D. Qatar



Q. Under the Assam government's Financial Assistance Scheme for Udasin Bhakats, what is the fixed monthly stipend provided to beneficiaries?

A. ₹1,000

B. ₹1,200

C. ₹1,500 ✓

D. ₹2,000



Q. To facilitate the verification of informal micro-enterprises on the Udyam Assist Platform, the Department of Posts entered into an MoU with which institution?

- A. NABARD
- B. RBI
- C. SIDBI ✓
- D. NITI Aayog



Q. Which organization has commenced its lending activities by sanctioning approximately ₹4,300 crore toward maritime infrastructure development?

- A. EXIM Bank
- B. Sagarmala Finance Corporation Limited
- C. NABARD
- D. Ship India Finance Corporation



Q. Which individual or entity acquired the full 25.52% stake held by IHCL in Taj GVK Hotels & Resorts Ltd?

- A. GVK Group
- B. Shalini Bhupal
- C. Blue Moon Trust
- D. Tata Sons



Q. On what date are the newly introduced cess and additional excise duties on tobacco products and pan masala scheduled to be implemented?

- A. January 1
- B. February 1
- C. April 1
- D. March 31



Q. What is the primary objective of the Delhi Jan Vishwas (Amendment of Provisions) Bill, 2026?

- A. Increase criminal penalties for minor violations
- B. Decriminalise minor offences and introduce civil penalties
- C. Create new courts for compliance cases
- D. Privatise regulatory functions



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International News



Delcy Rodriguez appointed
Venezuela's Interim President after
Maduro's 'capture'

मदुरो की 'गिरफ्तारी' के बाद डेलसी
रोड्रिगेज को वेनेजुएला का अंतरिम
राष्ट्रपति नियुक्त किया गया



1. US Military Action & Maduro's Capture

The United States launched airstrikes in Venezuela and conducted a military operation targeting President Nicolás Maduro.

US officials, including President Donald Trump, say Maduro and his wife were captured and flown to the United States, where Maduro may face trial.

The operation included bombing parts of Caracas and special forces involvement, according to reports.

Capital Bolivar

2. Supreme Court Ruling on Interim Leadership

Venezuela's Supreme Court (Constitutional Chamber) has ordered Vice President Delcy Rodríguez to assume the role of Interim President following Maduro's "forced absence".

The court stated this step is to ensure administrative continuity and national defence, and it will review the legal framework to maintain state functioning in Caracas.

3. Delcy Rodríguez — Role & Statements

Rodríguez is a long-time ally of Maduro with key roles in the government (VP, previously oil and finance minister).

Rodríguez has condemned the US action as aggression and insists Maduro remains the only



legitimate president, demanding proof of life and his immediate release.

There are conflicting narratives: the US claims she is interim and potentially cooperating; Venezuelan authorities deny this.

4. International Reactions

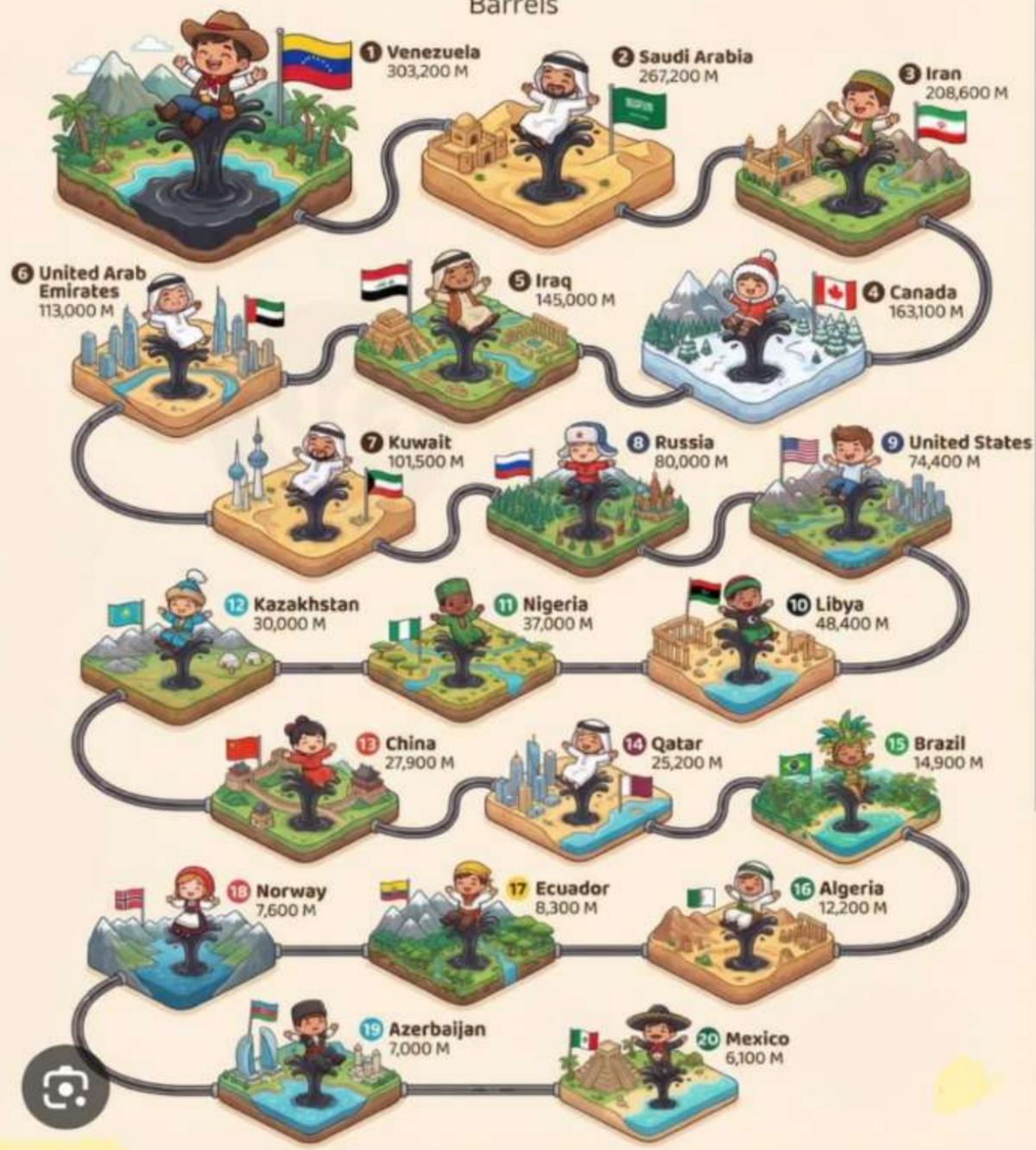
Latin American governments and global leaders are divided, with some condemning the US operation and others calling for peaceful transitions and respect for international law.

The UN Security Council is expected to address the crisis due to its implications for global norms.



Oil Reserves

Barrels





Q. What was the main reason given by Venezuela's Supreme Court for directing Vice President Delcy Rodríguez to take on the interim presidency?

- A. To begin negotiations with the United States
- B. To guarantee administrative continuity and the defence of the nation ✓
- C. To replace Maduro permanently
- D. To form a new constitution



Q. Under the Venezuelan Constitution, who constitutionally assumes presidential power when the President is absent or unable to serve?

- A. President of the National Assembly
- B. Vice President ✓
- C. Chief Justice of the Supreme Court
- D. Minister of Defence



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Sheikh Mohammed bin Rashid marks 20 years as UAE prime minister

शेख मोहम्मद बिन राशिद ने UAE के प्रधानमंत्री के तौर पर 20 साल पूरे किए



1. Occasion

Completed 20 years as Prime Minister on 5 January 2026 (assumed office on 5 January 2006).

Anniversary marked at a gathering with current and former ministers.

2. Leaders Present

UAE President Sheikh Mohamed bin Zayed Al Nahyan attended and congratulated him.

3. Key Message by Sheikh Mohammed bin Rashid

Described two decades as:

Focused on development, stability and prosperity.

Said UAE today is:

"A whole world within one country"

Among global leaders in several fields.

4. Governance & Achievements (20 Years)

Led 72 ministers

9 cabinet formations

13 cabinet reshuffles

Abu Dhabi
Dirham

Zayed Medal to
PM Modi



558 cabinet meetings

Nearly 16,000 resolutions

5. Major National Strategies

UAE Vision 2021

UAE Centennial 2071

We the UAE 2031

6. Reforms & Global Role

Modernised over 90% of legal framework.

Expanded international presence through numerous agreements.



Q. Sheikh Mohammed bin Rashid recently completed 20 years as Prime Minister of the UAE. In which year did he assume office?

- A. 2004
- B. 2005
- C. 2006
- D. 2007



Q. What is the capital of the United Arab Emirates (UAE)?

- A. Dubai
- B. Sharjah
- C. Abu Dhabi
- D. Al Ain



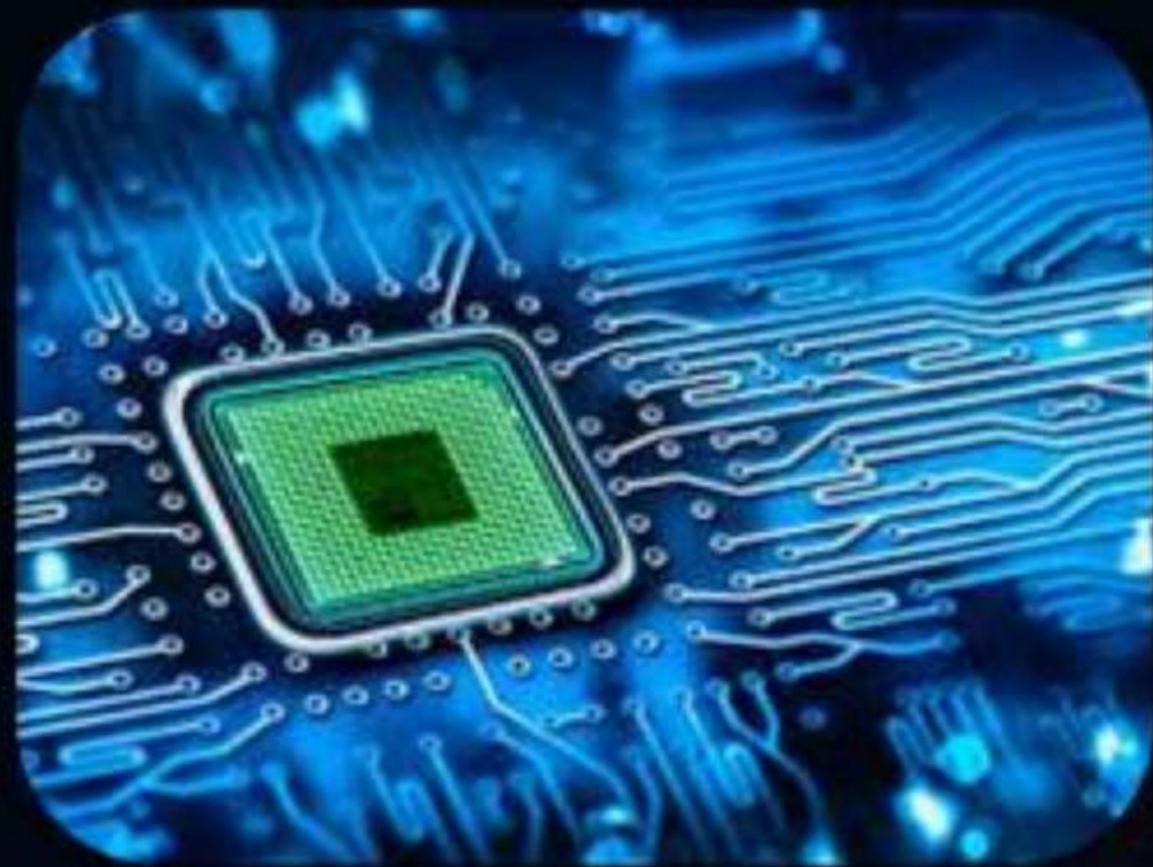
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Science / Tech News



✓
Centre sanctions 24 chip design projects in big push to India's semiconductor industry

भारत की सेमीकंडक्टर उद्योग को बड़ा प्रोत्साहन देने के लिए केंद्र ने 24 चिप डिज़ाइन परियोजनाओं को मंजूरी दी



1. Chip Design Projects Sanctioned

24 chip design projects approved.

Focus areas: video surveillance, drone detection, energy meters, microprocessors, satellite communication, broadband & IoT SoCs.

2. Access to Design Tools

95 companies given access to industry-grade EDA tools — lowering design & infrastructure costs for startups.

3. Value Addition in Chip Design

Chip design contributes:

~50% value addition in the semiconductor supply chain

30–35% share in global semiconductor sales via fabless companies.

4. Progress Under DLI

16 tape-outs

6 ASIC chips

10 patents

1,000+ engineers engaged



>3× private investment leveraged

5. Programme Framework

DLI implemented by MeitY under the Semicon India Programme (₹76,000 crore outlay).

Supports design, fabrication, productisation.

C-DAC acts as nodal agency.

6. Building a Fabless Ecosystem

Goal: move startups from design validation → productisation → volume manufacturing.

Strengthens self-reliance and makes India a credible global chip design player.

7. Capacity Building — C2S Programme

Chips to Startup (C2S) aims to train 85,000 students (B.Tech/M.Tech/PhD) in chip design.

8. Strategic Importance

Strong fabless capability helps:

Own core IP

Reduce import dependency

Attract manufacturing

Build long-term technological leadership.



The ISM was launched in 2021 with a total financial outlay of Rs. 76,000 crores under the aegis of the Ministry of Electronics and IT (MeitY), Government of India.

It is part of the comprehensive program for the development of sustainable semiconductor and display ecosystems in the country.

The programme aims to provide financial support to companies investing in semiconductors, display manufacturing, and design ecosystem.

It also promotes and facilitates indigenous Intellectual Property (IP) generation and encourages, enables, and incentivizes the Transfer of Technologies (ToT).



Q. How many chip design projects have been sanctioned under the Design Linked Incentive (DLI) Scheme?

A. 10

B. 16

C. 24 ✓

D. 35



Q. Which ministry implements India's Design Linked Incentive (DLI) Scheme?

- A. Ministry of Science & Technology
- B. Ministry of Commerce and Industry
- C. Ministry of Electronics and Information Technology (MeitY)
- D. NITI Aayog



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National News



Rajnath Singh commissions ICGS Samudra Pratap, India's first indigenous pollution control vessel

राजनाथ सिंह ने भारत के पहले स्वदेशी प्रदूषण नियंत्रण पोत ICGS समुद्र प्रताप को कमीशन किया



1. Commissioning & Builder

Defence Minister Rajnath Singh commissioned ICGS Samudra Pratap in Goa.

Built by Goa Shipyard Limited (GSL).

India's first indigenously designed Pollution Control Vessel (PCV).

2. Indigenous & Capability Boost

60%+ indigenous content.

Largest ship in the Indian Coast Guard fleet.

Enhances:

Marine pollution response

Fire-fighting

Maritime safety

Long-range surveillance

Coastal patrol

3. Technology & Features

Advanced pollution detection systems.

Pollution response boats.



Modern fire-fighting equipment.

Helicopter hangar & aviation facilities.

Effective operations even in rough seas.

4. Strategic Significance

Supports clean seas & blue economy.

Places India among countries with advanced environmental response capabilities.

Reflects India's growing self-reliance in defence shipbuilding.

5. Defence Minister's Emphasis

Move toward 90% indigenous content in warships.

Coast Guard evolving into intelligence-driven, integration-centric force.

Focus on:

Maritime law enforcement

Environmental protection

Maritime cyber security

6. Women Officers

First frontline Coast Guard ship with two women officers on board — step toward inclusivity.



7. Specifications

Displacement: 4,170 tonnes

Length: 114.5 m

Speed: 22+ knots

Endurance: 6,000 nautical miles

Based at Kochi, under Coast Guard District HQ No. 4.



Q. Recently commissioned Indian Coast Guard Ship 'Samudra Pratap' is primarily designed for which purpose?

- A. Anti-submarine warfare
- B. Pollution control and marine environmental protection
- C. Anti-piracy operations only
- D. Coastal tourism support



Q. The Indian Coast Guard operates under the administrative control of which ministry?

- A. Ministry of Home Affairs
- B. Ministry of Defence
- C. Ministry of Shipping
- D. Cabinet Secretariat



DGCA bans use of power banks for charging devices during flights

डीजीसीए ने उड़ानों के दौरान उपकरणों को चार्ज करने के लिए पावर बैंक के उपयोग पर प्रतिबंध लगा दिया



1. Main Decision ✓

Passengers cannot use power banks to charge any devices during flights.
Ban applies even if aircraft seats have charging ports/outlets.

2. Reason — Safety Risk

Power banks contain lithium batteries that can overheat or catch fire.
Several such incidents have occurred globally.

3. Previous Advisory (November)

Power banks & spare lithium batteries:

- ✓ Allowed only in hand baggage
- ✓ Not allowed in checked baggage
- ✓ Not allowed in overhead bins

4. Why Overhead Bins Are Risky

Fires in overhead bins are:

Hard to detect

Hard to control

Can delay crew response.



5. Airline Responsibilities

Review safety risk assessments.

Enforce stricter rules on battery handling.

Train cabin crew to detect and control fires.

Ensure adequate firefighting equipment on board.

Inform passengers through announcements and notices.

6. Overall Goal

Reduce lithium battery fire risk

Enhance passenger and flight safety

Faiz Ahmed Kidwai



Q. According to the DGCA's latest clarification, what is NOT allowed during flights?

- A. Carrying power banks in hand baggage
- B. Using power banks to charge devices on board
- C. Carrying mobile phones
- D. Using in-flight entertainment systems





Q. DGCA is the aviation safety regulator under which ministry?

- A. Ministry of Home Affairs
- B. Ministry of Defence
- C. Ministry of Civil Aviation ✓
- D. Ministry of Electronics & IT



PM Narendra Modi inaugurates the 72nd National Volleyball Tournament in Varanasi via video conferencing

प्रधानमंत्री नरेन्द्र मोदी ने वीडियो कॉन्फ्रेंसिंग के माध्यम से वाराणसी में 72वें राष्ट्रीय वॉलीबॉल टूर्नामेंट का उद्घाटन किया



1. Inauguration

Prime Minister Narendra Modi inaugurated the 72nd National Volleyball Tournament. Event held in Varanasi, Uttar Pradesh — inaugurated via video conferencing.

2. Message to Players

PM appreciated players' hard work and dedication. Said the tournament reflects the spirit of Ek Bharat, Shreshtha Bharat. Conveyed best wishes to all participants.

3. Tournament Schedule

Dates: 4–11 January.

Venue: Varanasi.

4. Participation

1,000+ players.

58 teams.

Teams from 28 states & institutions.

5. Significance

Promotes sports culture & infrastructure in Varanasi.

Strengthens the city's profile as a hub for major cultural and sporting events.



Q. Where was the 72nd National Volleyball Tournament inaugurated by PM Narendra Modi?

- A. New Delhi
- B. Jaipur
- C. Varanasi ✓
- D. Hyderabad

Court:
L \Rightarrow 18m
W \Rightarrow 9m

Re-rectangular shape



Q. How many players are there on court from one team in a standard volleyball match?

- A. 5
- B. 6
- C. 7
- D. 9



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Sports News



DAILY CURRENT AFFAIRS BY SUSHMITA MA'AM | LIVE AT 6:45 AM

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India's Sanjay Takale makes history, wins H3 Class at Dakar Rally 2026 Prologue

भारत के संजय ताकले ने इतिहास रच दिया, उन्होंने डकार रैली 2026 प्रोलॉग में H3 श्रेणी जीती



1. Historic Achievement

Sanjay Takale becomes the first Indian to stand on the Dakar podium (Cars category) on Day 1.

2. Prologue Performance

Finished 1st in Group H3 (high average speed – Dakar Classic).

Ranked 35th overall in the Cars category.

The Prologue sets starting order and does NOT count toward overall standings.

3. Vehicle & Stage Details

Drove Car No. 722 — Toyota HDJ 100.

Distance covered:

22 km Special Stage *

74 km Liaison

Total: 96 km

4. Ahead of International Competitors

Outperformed several seasoned global drivers in the category.

5. Next Challenge

Will open the road for Stage 1 (Yanbu → Yanbu).

Stage includes:

305 km Special Stage

Tough dunes and demanding navigation.



Q. Sanjay Takale recently made history at Dakar Rally 2026 by:

- A. Winning the overall Cars category
- B. Becoming the first Indian to finish the Dakar Rally
- C. Finishing first in Group H3 during the Prologue Stage
- D. Winning Stage 1



Q. The Dakar Rally is primarily known as:

- A. A Formula 1 street race
- B. An endurance off-road rally raid
- C. A motorcycle grand prix event
- D. A touring car championship



**National Shooting
Championship: Army shooter
Ajay Kumar wins gold in men's
10m air pistol**

**नेशनल शूटिंग चैंपियनशिप: आर्मी
शूटर अजय कुमार ने पुरुषों की 10
मीटर एयर पिस्टल में गोल्ड मेडल
जीता**



1. Major Gold in 10m Air Pistol

Ajay Kumar (Army) won gold in Men's 10m Air Pistol.
Scored 241.1 in the final.

Beat:

Shubham Bisla (Railways) — 2nd

Anmol Jain (Haryana) — 3rd

2. Rising Star Across Categories

Jonathan Gavin Antony (Karnataka) dominated:

— Sub-Youth

— Youth

— Junior categories

Events held at Dr Karni Singh Shooting Range, Delhi.

3. Shotgun — Trap Mixed Team

Tamil Nadu won:

— Senior Trap Mixed Team

— Junior Trap Mixed Team

Defeated Madhya Pradesh (senior final) and Haryana (junior final).

* ✓

✓ *

580



Q. Who won the men's 10m air pistol gold at the 68th National Shooting Championship Competitions?

- A. Shubham Bisla
- B. Anmol Jain
- C. Ajay Kumar
- D. Jonathan Gavin Antony



Q. The men's 10m air pistol event is played using which type of firearm?

- A. 22 rifle
- B. Air pistol (compressed air)
- C. Shotgun
- D. Standard pistol (.32)



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States News



✓
Lieutenant Governor Kavinder Gupta launches Ladakh Sports Policy 2025 in Leh

लेह में लेफ्टिनेंट गवर्नर कविंदर गुप्ता ने लद्दाख स्पोर्ट्स पॉलिसी 2025 लॉन्च की



1. Launch & Context

Lieutenant Governor of Ladakh, Kavinder Gupta, launched the Ladakh Sports Policy 2025 in Leh. This is the first sports policy for Ladakh since it became a Union Territory in 2019.

2. Objective

To strengthen and develop Ladakh's sports ecosystem with a comprehensive roadmap for growth.

3. Key Provisions

4% reservation in government jobs for sportspersons.

Scholarships, awards, and cash incentives for outstanding sports performers.

4. Institutional Framework

The policy mandates the establishment of the Ladakh Sports Council.

The Council will coordinate with sports associations on:

Infrastructure development

Coaching facilities

Financial support

5. Government Commitment

The Lieutenant Governor assured full administrative support for policy implementation.

Called on stakeholders to collaborate in nurturing sporting talent.



Q. What is a key feature of the Ladakh Sports Policy 2025 launched recently?

- A. Free education for athletes
- B. 4% reservation in government jobs
- C. Tax exemption for sports equipment
- D. Mandatory fitness training in schools



Q2. Which body is typically responsible for coordinating sports development and infrastructure in a Union Territory?

- A. National Olympic Committee
- B. Sports Promotion Board
- C. State/UT Sports Council
- D. Ministry of Finance



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Defence News



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**ADA's two-day national seminar
'Aeronautics 2047' concludes in
Bengaluru**

**ADA का दो दिवसीय राष्ट्रीय सेमिनार
'एयरोनॉटिक्स 2047' बेंगलुरु में संपन्न
हुआ।**



1. Event Overview

Two-day national seminar "Aeronautics 2047".

Organised by Aeronautical Development Agency (ADA).

Venue: Centre for Airborne Systems (CABS), Bengaluru.

Dates: 4-5 January 2025.

2. Inauguration

Inaugurated by Air Chief Marshal AP Singh, Chief of the Air Staff.

Congratulated ADA on 25 years of LCA Tejas flight.

Stressed meeting delivery timelines to ensure IAF readiness.

3. Key Leadership Remarks

Dr. Samir V. Kamat, Secretary DDR&D & Chairman DRDO:

Emphasised indigenous technologies.

Aim: reduce imports & realise Viksit Bharat @ 2047.

4. Participants

Domain experts, DRDO labs, industry, MSMEs, PSUs/DPSUs, academia & aviation enthusiasts.



Exhibition of indigenously developed airborne products.

5. Focus Areas / Themes

Next-gen aircraft manufacturing & assembly

Digital manufacturing & digital twin

Aerodynamics & propulsion

Flight testing techniques

Certification challenges

Flight controls & avionics

Maintainability in fighter aircraft

AI in aircraft design

Precision manufacturing for actuators

6. LCA Tejas — Programme Highlights

ADA designed & developed LCA Tejas.

5,600+ flight trials; support from 100+ design centres.

Developed key technologies:

Carbon composites, lightweight materials



Fly-by-wire controls
Digital utility systems
Glass cockpit, etc.

7. Variants & Inductions

LCA Mk1A — advanced variant, potent IAF platform.

LCA Mk II and LCA Navy — under development.

38 aircraft inducted so far (32 fighters + 6 trainers) across 2 squadrons.

8. Strategic Importance

Built indigenous capability + capacity to produce fighters.

Strengthens self-reliance and operational superiority of IAF.



Q. The national seminar “Aeronautics 2047” was organised by which agency?

- A. HAL
- B. ISRO
- C. Aeronautical Development Agency (ADA)
- D. Bharat Electronics Limited



Q. LCA Tejas is primarily classified as which type of aircraft?

- A. Transport aircraft
- B. Fourth-generation light combat fighter
- C. Attack helicopter
- D. Trainer glider



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Business / Economy News



Oman launches \$29.77 billion budget, targets 4 percent growth

ओमान ने 29.77 अरब डॉलर का बजट जारी किया, 4 प्रतिशत वृद्धि का लक्ष्य रखा



1. Budget Size & Growth Target

Approved general state budget: \$29.77 billion

Public expenditure: \$31.15 billion

Targeted economic growth: ~4% (2026)

Growth plan extended till 2030 (aim: ~4% annually)

2. Revenue & Oil Assumptions

Revenues based on oil price: \$60 per barrel

Revenue growth expected: +2.4%

Spending increase: +1.5%

3. Fiscal Deficit

Projected deficit: \$1.38 billion

Equals 1.3% of GDP

4. Investment & Sovereign Wealth Fund

Foreign Direct Investment (FDI): \$78.8 billion (Q3 2025)

Oman Investment Authority assets: \$54.6 billion

Contribution to budget in recent years: \$11.4+ billion



5. Development Priorities

Continued investment in:

Education

Healthcare

Infrastructure

Projects include:

New schools & hospitals

2,500+ km of roads

6. Economic Diversification

Member of OPEC+

Reducing dependence on oil

Oil sector still key to:

Utilities

Roads

Public services

7. Tax Reform

Plan to introduce personal income tax from 2028

Seen as major diversification reform



Q. Oman's 2026 budget projects an economic growth rate of approximately:

- A. 2%
- B. 3%
- C. 4%
- D. 5%



Q. What does FDI stand for in economics?

- A. Foreign Domestic Investment
- B. Federal Direct Income
- C. Foreign Direct Investment
- D. Financial Development Index



1-2 ✓

First Meeting of Payments Regulatory Board (PRB)

पेमेंट्स रेगुलेटरी बोर्ड (PRB) की पहली बैठक

↳ 6 PRB
↳ RBI Gov.

Board for Regulation & Supervision
of Payment & Settlement System
(BPSS)



First Meeting of Payments Regulatory Board (PRB)

-  Venue: Mumbai ✓
-  Chairman: Shri Sanjay Malhotra, Governor

About PRB

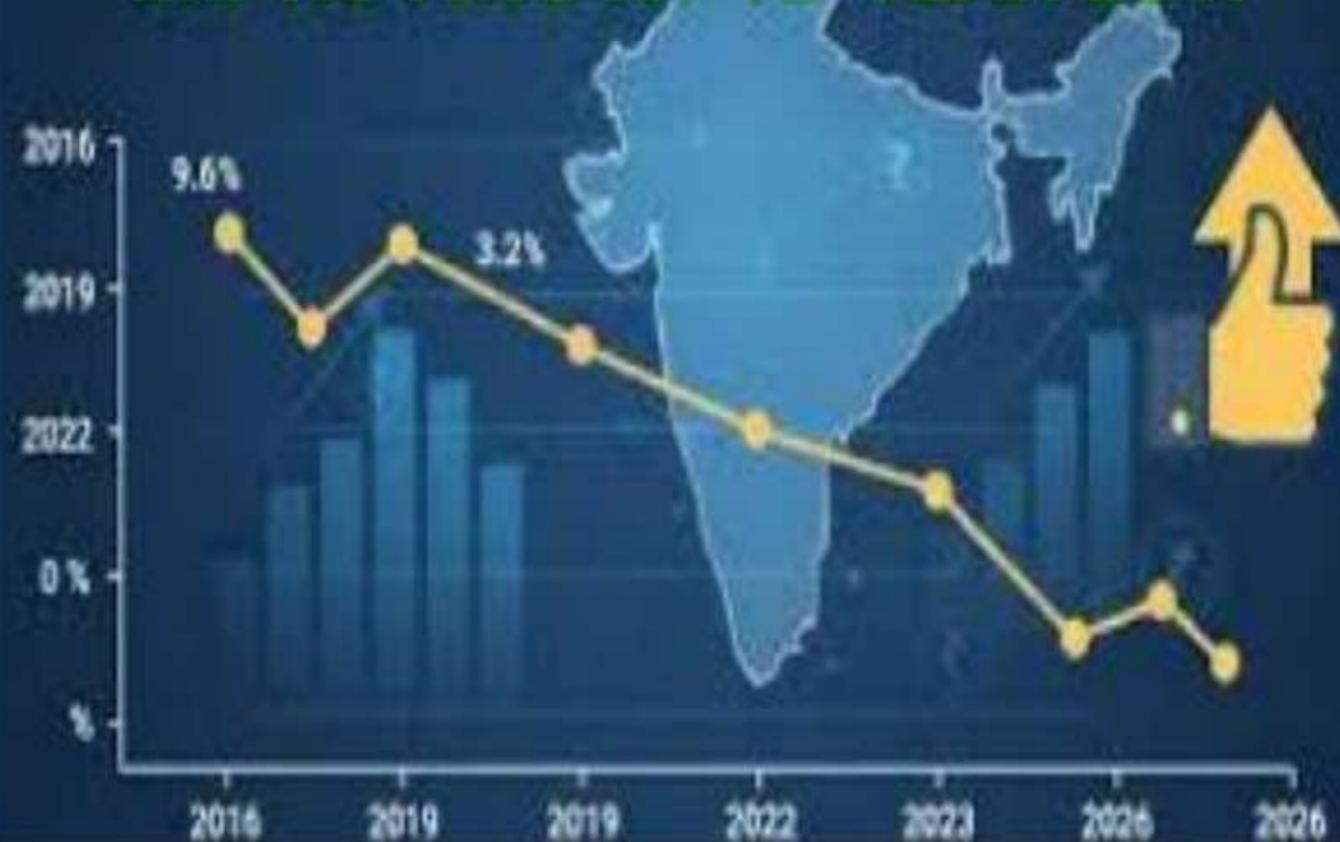
- Constituted after amendment to the Payment and Settlement Systems Act, 2007
- Amendment came into effect on May 9, 2025

Key Discussions in the Meeting

- Reviewed functions of the Department of Payment and Settlement Systems (DPSS)
- Discussed current focus areas of:
 - Domestic payment systems
 - Global payment systems

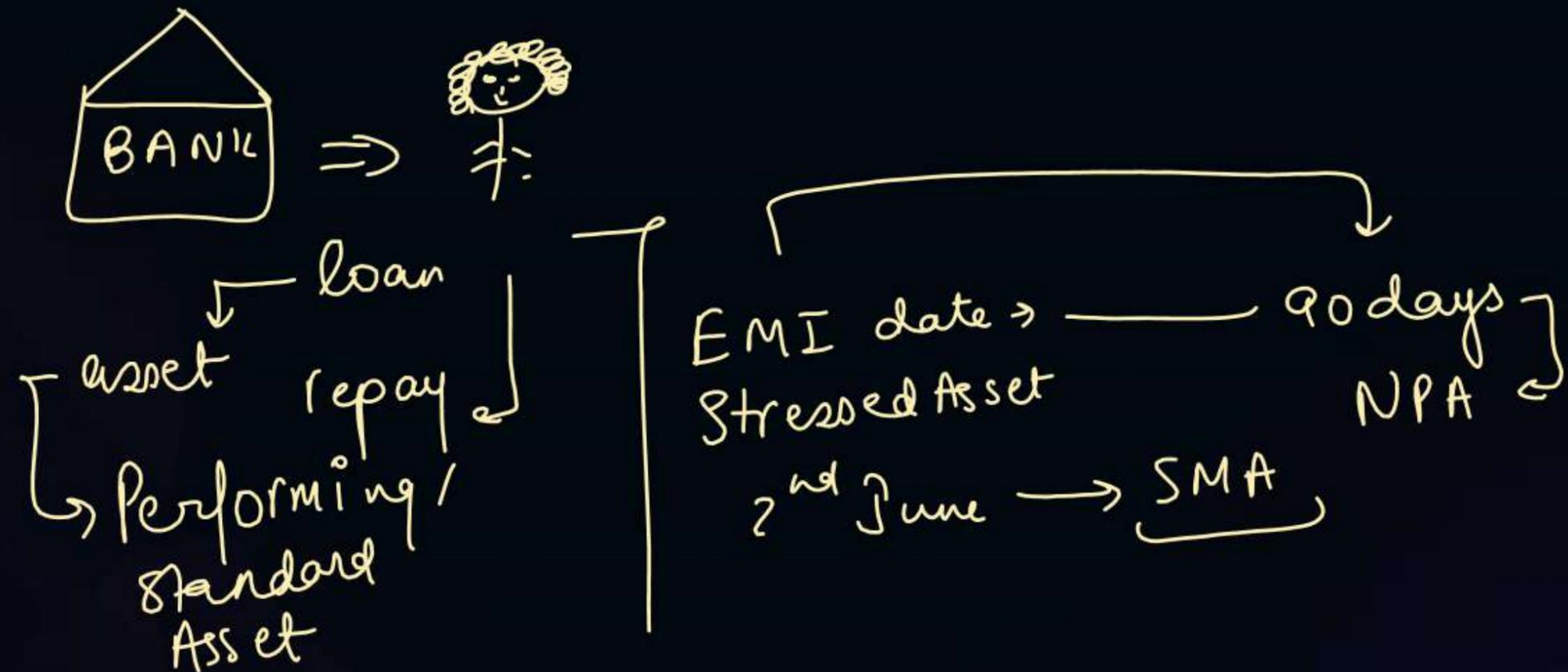


INDIA'S NON-PERFORMING ASSETS IMPROVING AT 10-YEAR LOW



Indian Banks See Sharp Improvement in Asset Quality

भारतीय बैंकों की एसेट क्वालिटी में तेज़ी से सुधार हुआ है।





Why in the News?

- RBI data (Sept 2025) shows a major improvement in banks' asset quality
- Gross NPAs (GNPAs) fell to a 10-year low

Gross NPAs at Decadal Low

- GNPA ratio: 2.1% (lowest in 10 years)
- Indicates:
 - Fewer new bad loans
 - Better recovery of stressed assets
- Shows that:
 - Post-COVID stress has largely eased
 - Impact of the interest rate cycle has stabilised



Special Mention Accounts (SMA) Improve

- SMA-2 ratio (loans overdue 61–90 days): 0.8%
- Decline means:
 - Fewer loans turning into NPAs
 - Better repayment behaviour by borrowers
 - Improved cash flows in businesses

61-90

Relief in MSME & Unsecured Loans

- MSME sector:
 - SMA ratio stabilised at 5.1%
 - Stress levels eased
- Unsecured retail loans:
 - SMA-2 fell to 13%
 - Down from over 20% last year



- **Indicates:**
 - i. **Better credit discipline**
 - ii. **Improved collection efficiency**
- **However:**
 - i. **Unsecured loans still need careful monitoring**

Large Borrowers & Sectoral Trends

- **Large borrowers:**
 - **SMA-2 ratio declined by ~36%**
- **Stress in sectors affected by US tariffs remained limited**
- **Better collections seen in:**
 - **Microfinance**
- **Sectors needing monitoring:**
 - **Micro-LAP**
 - **Commercial vehicles**
 - **Affordable housing**



Centre to spend Rs 37,952 crore
on fertiliser subsidy for farmers
in current rabi season

केंद्र वर्तमान रबी सीजन में किसानों के
लिए खाद सब्सिडी पर 37,952 करोड़
रुपये खर्च करेगा



1. Subsidy Requirement

Tentative subsidy need for Rabi 2025–26: ₹37,952 crore
Around ₹736 crore higher than Kharif 2025.

2. Approved Period & Coverage

NBS rates applicable from:

1 Oct 2025 – 31 Mar 2026

Covers Phosphatic & Potassic (P&K) fertilisers, including:

DAP

NPKS grades

3. Boost to Domestic Production

Domestic fertiliser production increased:

112.19 LMT (2014) → 168.55 LMT (2025)

About 50% growth.



4. Budget Support So Far

₹2.04 lakh crore allocated (FY 2022–23 to 2024–25) under NBS.

5. Why NBS Matters

Ensures affordable fertilisers for farmers.

Promotes:

Balanced fertilisation

Soil health

Sustainable agriculture

6. Digital Monitoring

Use of Integrated Fertilizer Management System (iFMS)

Improves transparency, accountability and timely supply.

7. Broader Impact

Higher foodgrain productivity.

Better soil nutrient balance.



Strengthened self-reliance in fertilisers.

8. Background of NBS

Introduced: 1 April 2010.

Major policy shift ensuring:

Subsidised prices

Efficient & balanced fertiliser use.

9. How Subsidy is Calculated

Based on nutrients in fertilisers (NPKS):

Nitrogen (N)

Phosphorus (P)

Potassium (K)

Sulphur (S)



Q. What is the tentative subsidy requirement for the Rabi 2025–26 season under the Nutrient-Based Subsidy scheme?

- A. ₹36,500 crore
- B. ₹37,952 crore
- C. ₹39,100 crore
- D. ₹35,750 crore



Q. Under the Nutrient-Based Subsidy (NBS) scheme, subsidies are primarily linked to which of the following nutrients?

A. N, P, K, S

B. N, P, Ca, Zn

C. K, S, Mg, Fe

D. N, Ca, Mg, P



Asia leads global confidence in
tax fairness, India stands out:
Report

कर न्याय में वैश्विक विश्वास में एशिया
अग्रणी, भारत सबसे अलग: रिपोर्ट



1. Overall Finding

Public trust in taxation is strongest in Asia.

India stands out for strong tax morale and trust in the fiscal system.

2. Perception of Public Spending

45% of Indians believe tax revenue is spent for public good.

41% see taxes as a community contribution, not just a financial burden.

3. Ethics & Compliance

68% say cheating on tax is never justified, even if possible.

4. Support for Sustainability

80% willing to pay additional tax to support:

Sustainable Development Goals

Long-term social & environmental initiatives.

5. Broader Asian Trend

Asian taxpayers generally:

View systems as fair and transparent

Feel taxes deliver public value more than other regions.



6. Global Survey Context

Survey covered 29 countries.

Across countries, most respondents see tax as a community contribution — strongest in South-East Asia (64.7%).

7. Organisations Behind Report

Jointly released by:

ACCA

IFAC

CA ANZ

OECD

8. Policy Implication

Results help governments:

Understand drivers of tax trust

Design fairer, more responsive tax systems.



Q. According to a recent report, public trust in taxation is strongest in which region, with India showing high tax morale?

- A. Europe
- B. North America
- C. Asia
- D. South America



Q. Which organisation is primarily responsible for global tax policy coordination and publishes reports on tax morale, including the one referenced here?

- A. World Bank
- B. IMF
- C. OECD
- D. WTO



DAILY CURRENT AFFAIRS BY SUSHMITA MA'AM | LIVE AT 6:45 AM



LIVE



Static Booster



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Why does India need climate-resilient agriculture? | Explained

भारत को जलवायु-अनुकूल कृषि की आवश्यकता क्यों है? | व्याख्या



Agriculture → Primary Sector
- Manufacturing → Secondary
Services → Tertiary



1. What is Climate-Resilient Agriculture (CRA)?

Uses biotechnology + complementary tools to sustain productivity under climate stress.

Reduces dependence on chemical fertilizers/pesticides.

Includes biofertilizers, biopesticides, soil-microbiome analysis.

Genome-edited crops tolerate drought, heat, salinity, pests.

AI tools integrate weather, soil, crop and market data for local farm advisories.

2. Why does India need CRA?

Rising population → rising food demand.

~51% of net sown area is rainfed (produces ~40% food → highly vulnerable).

Climate change could reduce rice yields by 3–22% (even >30% in worst cases).

CRA boosts productivity, soil health, and resilience.

Reduces import dependence and strengthens food security.

3. Where does India stand today?

ICAR launched NICRA (2011) — demonstrated CRA models in 448 villages.

Technologies promoted: SRI, zero-till wheat, aerobic rice, direct seeding, residue management.



National Mission for Sustainable Agriculture: soil health, water use efficiency, integrated farming.

BioE3 policy recognizes CRA as a priority biotechnology area.

Strong institutional support: ICAR, DBT, IARI + private biotech sector.

Bio-inputs already commercialized (biofertilizers, biopesticides, microbial enhancers).

Major players: Biostadt, IFFCO, GSFC, NFL, IPL Biologicals.

Growing digital agriculture ecosystem (AI advisories, precision irrigation, crop monitoring).

4. What are other countries doing?

U.S.: Climate-Smart Agriculture & Forestry (USDA) with large federal investments.

EU: Green Deal + Farm to Fork → reduce chemicals, improve sustainability.

China: Climate-tolerant seeds, digital agriculture, water-saving irrigation.

Brazil: Tropical CRA leadership via EMBRAPA biotechnology.

5. Challenges & Way Forward

Low farmer adoption (cost, awareness, access).

Quality issues with bio-inputs reduce farmer trust.

Slow rollout of climate-resilient seeds.

Gene-editing adoption still emerging and uneven.

Need: standards, extension services, financing, digital access, public–private partnerships.



Q. Which initiative in India has demonstrated climate-resilient technologies in hundreds of villages since 2011?

- A. PM-KSY
- B. NICRA
- C. e-NAM
- D. PMFBY



Q. Approximately what percentage of India's net sown area is rainfed?

- A. 25%
- B. 40%
- C. 51%
- D. 70%

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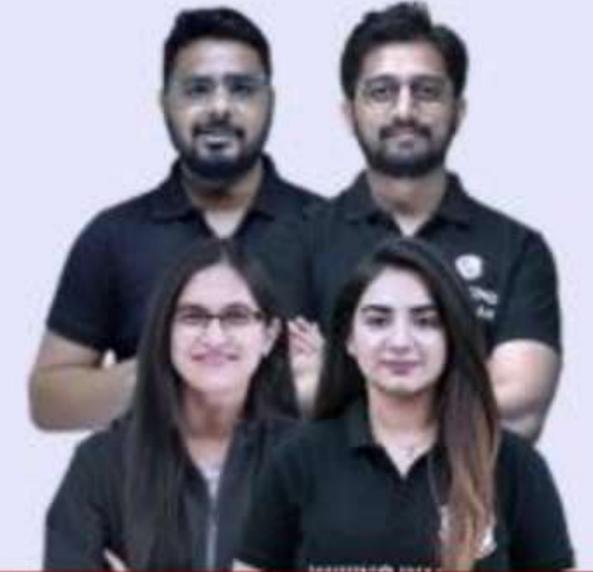
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BASIC TO ADVANCED





2 mins Summary



Topic

One

Topic

Two

Topic

Three

Topic

Four

Topic

Five



THANK - YOU