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To The Point

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GS Paper 2 – Governance

1 MoTA Launches RPLs Under Aadi Karmayogi Abhiyan in Dehradun and Bhubaneswar

Context: In a significant step toward recognizing and enhancing the traditional skills of tribal populations in India, the Ministry of Tribal Affairs (MoTA) has initiated the Recognition of Prior Learning (RPL) programs under the **Aadi Karmayogi Abhiyan**. This initiative was launched in **Dehradun (Uttarakhand)** and **Bhubaneswar (Odisha)** as part of a larger effort to integrate tribal workers into the formal workforce ecosystem, enhance their dignity of labour, and improve livelihoods.

The program is not only in alignment with **Skill India** and **Mission Karmayogi**, but it also reflects India's broader vision of *"Sabka Saath, Sabka Vikas, Sabka Vishwas, Sabka Prayas"* by ensuring no skilled hand is left behind.

Details:

About Aadi Karmayogi Abhiyan

- **Aadi Karmayogi Abhiyan** is an initiative by MoTA designed to upskill tribal artisans, forest produce collectors, and workers engaged in traditional livelihoods.
- The scheme aims to recognize their **existing traditional skills** through **Recognition of Prior Learning (RPL)** certifications under the **Skill India Mission**.
- The objective is to ensure **formal acknowledgment, upskilling, and potential employment linkages**.

What is Recognition of Prior Learning (RPL)?

- **RPL** is a key component of the **Pradhan Mantri Kaushal Vikas Yojana (PMKVY)**.

- It involves **assessing and certifying** the existing skill sets of workers acquired informally, without any formal training.
- Workers receive a certificate, skill training (bridge course if needed), and sometimes a monetary reward, which helps them access better livelihood opportunities.

Why Dehradun and Bhubaneswar?

- These cities represent two significant tribal regions — Uttarakhand (particularly the Jaunsari, Bhotia, and Tharu communities) and Odisha (with tribes like Kondh, Santal, Juang).
- The pilot implementation in these states is a **region-specific, culturally contextual rollout** that will help refine the model before broader national implementation.

Key Features of the Launch

- The launch events included:
  - **Skill assessment camps** for tribal workers in areas like traditional handicrafts, honey collection, forest produce processing, and local construction techniques.
  - **Distribution of RPL Certificates** to artisans and traditional workers.
  - **Onboarding of training partners and industry stakeholders** to ensure meaningful post-certification support.
  - **Inclusion of digital skills and financial literacy** modules.

Partnerships & Implementation

- MoTA has partnered with:
  - **National Skill Development Corporation (NSDC)**
  - **Tribal Cooperative Marketing Development Federation of India (TRIFED)**
  - Various **Sector Skill Councils (SSCs)**
- The collaboration ensures **standardization of skill benchmarks**, better training methodologies, and **employment or entrepreneurship opportunities** post-certification.

Wider Impact and Government Strategy

- This initiative aligns with:
  - **Viksit Bharat @2047** — by empowering marginalized communities.

- **Atmanirbhar Bharat** — by making tribal communities economically self-reliant.
- **Digital inclusion and sustainable development goals (SDGs)** — particularly SDG 8 (Decent Work and Economic Growth) and SDG 10 (Reduced Inequalities).

- It also complements other schemes like:
  - **Van Dhan Yojana** (for value addition in forest produce)
  - **Eklavya Model Residential Schools** (for tribal education)
  - **TRIFOOD and TRIFED schemes** (for tribal entrepreneurship)

Conclusion:

The launch of Recognition of Prior Learning (RPL) programs under the Aadi Karmayogi Abhiyan in Dehradun and Bhubaneswar represents a **critical policy shift** in how tribal knowledge systems are valued, documented, and integrated into India's mainstream skill economy.

By giving **formal acknowledgment to traditional, community-based livelihoods**, this initiative is not only empowering tribal individuals but also preserving **intangible cultural heritage**. As the program expands across more tribal belts, it has the potential to transform India's tribal development strategy by replacing charity-based models with **skill, dignity, and entrepreneurship-based solutions**.

In a country as diverse as India, such steps are essential in ensuring that the vision of **inclusive development and economic justice** becomes a lived reality for every citizen, especially those from historically marginalized tribal communities.

GS Paper 3 – Environment

2 India's First Ever Grassland Bird Census Conducted at Kaziranga National Park, Assam

Context: In a significant development for avian conservation in India, the **first-ever Grassland Bird Census** was conducted at the **Kaziranga National Park**, Assam, in July 2025. This initiative marks a pioneering step in understanding the population dynamics of bird species specifically adapted to **grassland ecosystems**, which have long been under-researched in Indian ornithology.

Details

The census was conducted by the **Assam Forest Department**, with support from:

- **Bombay Natural History Society (BNHS)**
- **Wildlife Trust of India (WTI)**
- **Local birdwatchers and citizen volunteers**

Where was it conducted?

- The survey covered **five ranges of Kaziranga**: Kohora, Bagori, Agoratoli, Burapahar, and Bokakhat.
- Over **40 sites** were surveyed using:
  - **Line transects**
  - **Point count methods**
  - **GPS mapping and visual identification**

Birds recorded:

- **Critically Endangered**: Bengal Florican (*Houbaropsis bengalensis*)
- **Vulnerable & Near Threatened**: Swamp Prinia, Marsh Babbler, Jerdon's Babbler
- Other notable sightings: Indian Courser, Black-breasted Parrotbill, Striated Grassbird

Why this census matters:

- Grassland birds are **bio-indicators** of habitat health.
- Their decline signals ecosystem stress due to **invasive species**, **encroachment**, and **flood mismanagement**.

- The data collected will support:
  - **Policy formation** under the National Wildlife Action Plan
  - **Conservation strategies** at local and national levels
  - **Biodiversity commitments** under SDG-15 and the Convention on Biological Diversity (CBD)

Conclusion: This census is a **landmark initiative** in Indian wildlife conservation. For the first time, scientific attention has been directed toward **grassland bird species**, many of which are on the brink of extinction yet play crucial ecological roles. The project also highlights a shift toward **inclusive and ecosystem-based conservation**, involving **citizen scientists**, **forest officials**, and **research institutions**.

If replicated across other Indian grasslands, this approach can fill a long-standing data gap and support targeted, habitat-specific conservation strategies. As environmental pressures increase, such focused efforts are essential to preserving India's rich but fragile biodiversity.

GS Paper 3 – Environment

3 VOC Port: India's First Port to Produce Green Hydrogen and Surpass 1 MW Solar Power Generation

Context: India's maritime sector took a historic step towards sustainable energy when the **V.O. Chidambaranar (VOC) Port**, located in **Thoothukudi, Tamil Nadu**, became the **first Indian port to produce green hydrogen**. Alongside this, the port also crossed the milestone of generating **more than 1 MW of solar power**, reinforcing its position as a national leader in green port initiatives.

These achievements align with India's larger goals under the **Green Ports Policy**, **National Green Hydrogen Mission**, and the **Maritime India Vision 2030**, aimed at reducing the carbon footprint of shipping and port operations.

Details

Green hydrogen is produced using **renewable energy** (like solar or wind) to power **electrolysis of water**, splitting it into hydrogen and oxygen. It emits **zero carbon**, unlike grey or blue hydrogen which are derived from fossil fuels.

VOC Port's Achievements

- The port commissioned a **pilot-scale green hydrogen plant**, using **solar energy for electrolysis.**
- This makes VOC Port the **first Indian port** to produce its own green hydrogen on-site.
- Additionally, the port has now crossed **1 MW of installed solar power capacity**, contributing to clean energy use in port operations.
- VOC Port handles **key cargo traffic** including coal, fertilizers, and containers, making it a high-energy consumption zone.
- Moving towards **green hydrogen** and **solar energy** helps reduce dependency on fossil fuels and supports **energy security**.
- It also enhances India's readiness for **international emission norms** such as the **IMO 2030 and 2050 decarbonization goals**.

Other Green Initiatives at VOC Port

- Installation of **energy-efficient lighting systems**
- Use of **electric vehicles** within the port area

- Transition to **shore power systems** to reduce ship emissions at berth
- Adoption of **smart port technologies** to monitor and reduce fuel usage
- The move is aligned with:
    - **National Green Hydrogen Mission (2023) –** target of producing 5 MMT of green hydrogen per annum by 2030
    - **PM Gati Shakti National Master Plan –** for integrated infrastructure and logistics efficiency
    - **Sagarmala Programme –** focused on port-led development and modernization
    - **SDG 13** (Climate Action) and **SDG 7** (Affordable and Clean Energy)

Conclusion: The dual achievement by VOC Port—of producing **green hydrogen** and exceeding **1 MW solar generation capacity**—marks a **paradigm shift in India's maritime energy landscape**. It showcases how **public sector ports can become clean energy hubs**, reducing operational emissions and setting benchmarks for sustainable infrastructure.

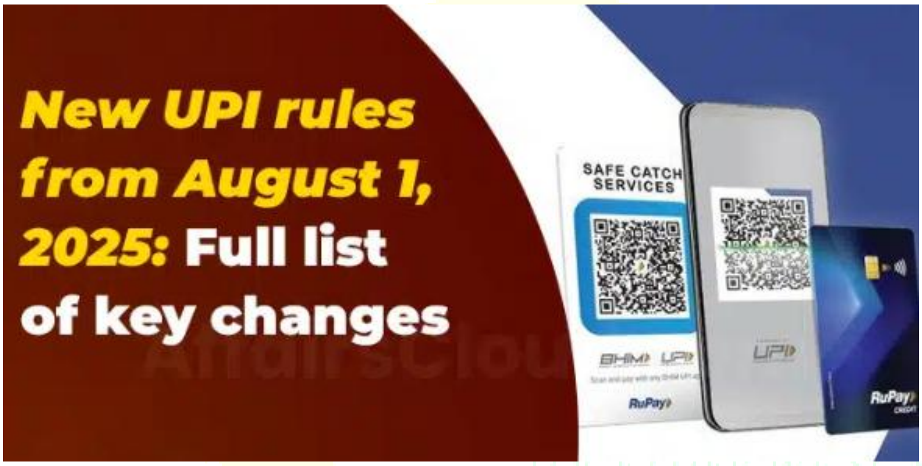
This model, if replicated across other major ports like Mumbai, Chennai, and Paradip, can significantly support India's **energy transition goals** while also boosting green employment and innovation in coastal regions. VOC Port's efforts are a **real-world demonstration** of how climate goals can be implemented in heavy industrial settings, blending **technology, policy, and infrastructure transformation.**

GS Paper 3 – Economy

4 NPCI's New UPI Rules Effective from August 1, 2025

Context: The **National Payments Corporation of India (NPCI)** has introduced a set of revised guidelines for **Unified Payments Interface (UPI)** transactions, which came into effect from **August 1, 2025**. These rules aim to **streamline digital payments**, ensure **user convenience**, and address issues such as **inactive accounts**, **fraud prevention**, and **transaction efficiency**.

Given UPI's dominant role in India's digital economy—with over **10 billion monthly transactions**—these policy updates are significant for individuals, businesses, banks, and fintech operators alike.



Details

The **National Payments Corporation of India** is an umbrella organization for retail payments and settlement systems in India. It operates key platforms such as **UPI**, **IMPS**, **RuPay**, and **AePS**.

Key UPI Rule Changes (Effective August 1, 2025)

Deactivation of Inactive UPI IDs

- UPI IDs that have been **inactive for 12 months** or more will be **disabled** automatically.
- This helps in reducing **fraud risks**, **UPI handle clutter**, and potential **wrong-credit transfers**.

Pre-debit Notifications

- Banks and UPI apps must **send alerts before auto-debit mandates** (for subscriptions, SIPs, loan EMIs).
- Users must receive **timely reminders** before amounts are deducted from their accounts.

Daily Transaction Cap Clarity

- UPI transaction limits have been standardized:
    - **₹1 lakh/day** for regular users
    - **₹2 lakh/day** for merchants in certain sectors (education, healthcare)
    - Higher limits for **UPI Lite X** and **UPI 123Pay** in rural areas, based on usage

Merchant Categorization & Fee Transparency

- Merchants must now display **UPI fee breakup** (if any) on receipts/invoices.
- Banks and PSPs must ensure **zero confusion on MDR (Merchant Discount Rate)** policies for customers.

Account Portability Between UPI Apps

- Users will be able to **switch UPI handles (like @ybl, @oksbi)** without changing their bank account.
- This enhances **consumer flexibility** and boosts **UPI app competition**.

Improved Grievance Redressal

- Revised **Turn Around Time (TAT)** of **3 working days** for failed UPI transactions.
- NPCI will now maintain a **centralized complaint dashboard** accessible to users via their UPI apps.

Conclusion

The updated UPI rules introduced by NPCI reflect a strong push toward a **secure, efficient, and user-friendly digital payment environment**. By addressing both **backend operational clarity** and **frontend user experience**, these changes are expected to improve **trust, transparency, and adoption**—especially as India targets 50 billion UPI transactions per month in the near future.

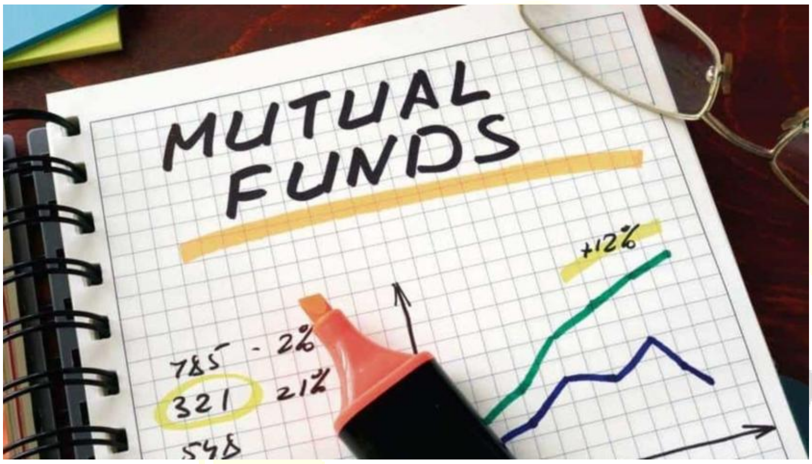
Furthermore, features like **UPI handle portability** and stricter **inactive ID control** promote both **consumer rights** and **system hygiene**. The move aligns with India's **Digital Public Infrastructure** vision and supports the broader agenda of **financial inclusion, fintech growth, and responsible digital innovation.**

GS Paper 3 – Economy

5 SEBI Approves AMC to Begin Mutual Fund Business in India

Context: In a major development for India's investment sector, the **Securities and Exchange Board of India (SEBI)** has officially permitted a new **Asset Management Company (AMC)** to enter the **mutual fund business**. With this approval, the AMC is now authorized to operate as a **mutual fund house** and manage investor funds under SEBI's regulatory framework.

This move is expected to increase **competition**, offer **more investment options** to retail investors, and strengthen India's growing **mutual fund industry**, which has seen record-breaking inflows in recent years.



Details:

An AMC is a financial institution that **manages pooled investments** from investors. It designs various **mutual fund schemes** (equity, debt, hybrid, etc.) based on market trends and investor goals. The role of an AMC is to **invest the funds wisely**, generate returns, and ensure compliance with regulatory norms.

SEBI's Approval – What it Means

- SEBI granted permission under **Regulation 21 of SEBI (Mutual Funds) Regulations, 1996.**
- The AMC has now received a **Certificate of Registration**, which is mandatory for launching mutual fund schemes in India.
- This step allows the company to start **raising funds from the public**, invest in markets, and offer returns through mutual fund products.
- **New players** entering the mutual fund space increase **choice and competition**.
- Investors may benefit from **better fund management**, **lower fees**, and **innovative investment strategies**.

- This approval reflects SEBI's focus on **expanding financial inclusion** and **deepening capital markets** by allowing new entrants.

Regulatory Safeguards

- SEBI ensures that only companies meeting strict **fit-and-proper criteria**, **capital adequacy**, and **track record requirements** are allowed.
- Investors' interests are protected through regular audits, transparency norms, and complaint resolution mechanisms.
- Mutual funds are also regulated in terms of **risk exposure, diversification**, and **disclosure obligations**.

Conclusion

SEBI's nod to this new AMC to start mutual fund operations adds another chapter to India's fast-evolving investment landscape. As more companies enter this space, **retail investors gain access to diversified products**, digital platforms, and professional fund management.

This approval shows SEBI's commitment to **market expansion with safeguards**, promoting **responsible investing** and **financial literacy**. With the mutual fund industry becoming a preferred savings vehicle for millions of Indians, such developments will play a key role in building a more **inclusive and robust financial ecosystem**.

GS Paper 3 – Economy

6 Fitch Slashes India's FY2026 Growth Forecast to 6.3%

Context: Global credit rating agency **Fitch Ratings** has **lowered India's GDP growth forecast for FY2026 to 6.3%**, revising it down from an earlier estimate of 6.5%. This move comes amid concerns over **tighter financial conditions**, **slower global demand**, and **monetary policy tightening** in advanced economies.

While India remains one of the **fastest-growing major economies**, the revision reflects emerging risks that may impact the **pace of economic expansion** in the medium term. It also brings attention to how **global and domestic factors** influence growth trajectories for developing nations like India.

Details

Fitch Ratings is one of the world's top three global credit rating agencies, alongside **Moody's** and **S&P Global**. It provides credit ratings, economic forecasts, and financial analysis for countries, corporates, and banks.

Why Was India's Growth Forecast Cut?

- Fitch cited the following reasons for trimming its outlook:
  - **High borrowing costs** due to tight interest rate regimes globally.
  - **Weak global trade and investment** climate affecting exports.
  - **Geopolitical uncertainties**, including supply chain disruptions.
  - Domestic concerns such as **uneven rural demand** and **limited fiscal space** for government spending.

India's Overall Economic Picture

- Despite the downgrade, Fitch noted that India's fundamentals remain **strong**:
  - Strong domestic demand and consumption patterns.
  - Focus on public infrastructure investment.
  - Government-led schemes for manufacturing (PLI), digital economy, and green energy.
- However, risks to the private sector's **investment appetite**, **credit availability**, and **global financial conditions** continue to weigh on the outlook.

A lowered forecast may influence:

- **Government budget planning** and fiscal policies.
- **Foreign investor sentiment**, especially in bonds and equities.
- Calls for **reforms** in labour, taxation, and ease of doing business to maintain growth momentum.
- It may also affect **India's credit outlook** and borrowing costs in the international market.

Conclusion:

Fitch's decision to revise India's GDP growth forecast to **6.3% for FY2026** is a **cautious signal** rather than a negative outlook. While India continues to grow faster than most global peers, it faces **headwinds from rising interest rates, export slowdowns, and fiscal constraints**.

The forecast highlights the need for **balanced policy measures**, including support for private investment, job creation, and social sector spending. As India navigates these macroeconomic challenges, maintaining **fiscal discipline** while boosting **domestic productivity and exports** will be key to sustaining long-term growth.