




NEWS TODAY

Making Corporate Social Responsibility (CSR), Insolvency and Bankruptcy Code (IBC) & Environmental, Social and Governance (ESG) Regulations Effective

10th report on 'Demands for Grants (2025-26)' of Ministry of Corporate Affairs (MCA) highlights various issues and gives recommendations thereof:-

Areas	Issues	Recommendations
 Corporate Social Responsibility (CSR)	<ul style="list-style-type: none"> ▶ Gaps exist in enforcement and monitoring of CSR framework ▶ Lack of detailed analysis on effectiveness of CSR spending. ▶ Unspent CSR Account Mechanism remains insufficiently transparent. 	<ul style="list-style-type: none"> ▶ Establish a more comprehensive reporting and monitoring framework. E.g. regular publication of detailed reports on impact and outcomes of CSR projects ▶ Timely enforcement of penalties for non-compliance.
 Insolvency and Bankruptcy Code (IBC)	<ul style="list-style-type: none"> ▶ Conflicts of interest, Inconsistent Interpretation of provisions leads to delay in resolution process ▶ Lack of a robust framework for addressing complaints against Resolution Professionals (RPs). 	<ul style="list-style-type: none"> ▶ Implement a direct submission system for resolution plans through a central online portal. ▶ Establish rigorous certification standards and independent performance reviews for RPs. ▶ Review structure of Committee of Creditors (CoC) for adequate representation of operational creditors.
 Environmental, Social and Governance (ESG) Regulations	<ul style="list-style-type: none"> ▶ Persistent risk of greenwashing ▶ Small businesses face difficulties in adopting ESG practices 	<ul style="list-style-type: none"> ▶ Create a dedicated ESG oversight body within ministry to ensure compliance and introduce penalties for Greenwashing ▶ Amend Companies Act, 2013 to include ESG objectives as fiduciary duties of Directors. ▶ Establish independent ESG committees similar to audit committees

Union Government notified revised turnover and investment criteria for classifying Micro, Small and Medium Enterprises (MSMEs)

The revised criteria for classifying MSMEs, earlier announced during the Union Budget 2025-26, will take effect from April 1, 2025. New Criteria for classification

Category	Investment	Annual Turnover
Micro Enterprises	Up to ₹2.5 crore (Earlier up to ₹1 crore)	Up to ₹10 crore (Earlier up to ₹5 crore)
Small Enterprises	Up to ₹25 crore (Earlier up to ₹10 crore)	Up to ₹100 crore (Earlier up to ₹50 crore)
Medium Enterprises	Up to ₹125 crore (Earlier up to ₹50 crore)	Up to ₹500 crore (Earlier up to ₹250 crore)

Significance of MSMEs

- ▶ **Employment Generation:** With **5.93 crore registered MSMEs** employing more than **25 crore people.**
- ▶ **Economic Output:** MSME-related products accounted for **45.73% of India's total exports** in 2023-24.
- ▶ **Contribution to GDP:** MSMEs' **Gross Value Added (GVA)** increased from **27.3% (2020-21)** to **30.1% (2022-23).**
- ▶ **Other:** Help in industrialization of rural & backward areas, thereby, **reducing regional imbalances**, assuring more equitable distribution of national income and wealth.

Challenges to MSMEs

Infrastructure bottlenecks; Issues with formalisation; Inertia to technology adoption; Limited backward and forward linkages; Lack of access to credit and risk capital; Delayed payments etc.

Initiatives for MSMEs

- ▶ **Udyam Registration Portal:** Platform for facilitating registration of enterprises.
- ▶ **PM Vishwakarma:** To provide comprehensive support to artisans and craftspeople, improving their socio-economic status and quality of life.
- ▶ **Prime Minister's Employment Generation Programme (PMEGP):** Credit linked subsidy scheme for providing employment opportunities through establishment of micro-enterprises in the non-farm sector.
- ▶ **Scheme of Fund for Regeneration of Traditional Industries (SFURTI):** To organize traditional artisans into collectives or clusters.

Tackling Black Carbon: How to Unlock Fast Climate and Clean Air Benefits Report released by Clean Air Fund

Report highlighted that reducing black carbon alongside other super pollutants is fastest way to achieve near-immediate climate gains while improving air quality, public health, and the economy.

What is Black Carbon?

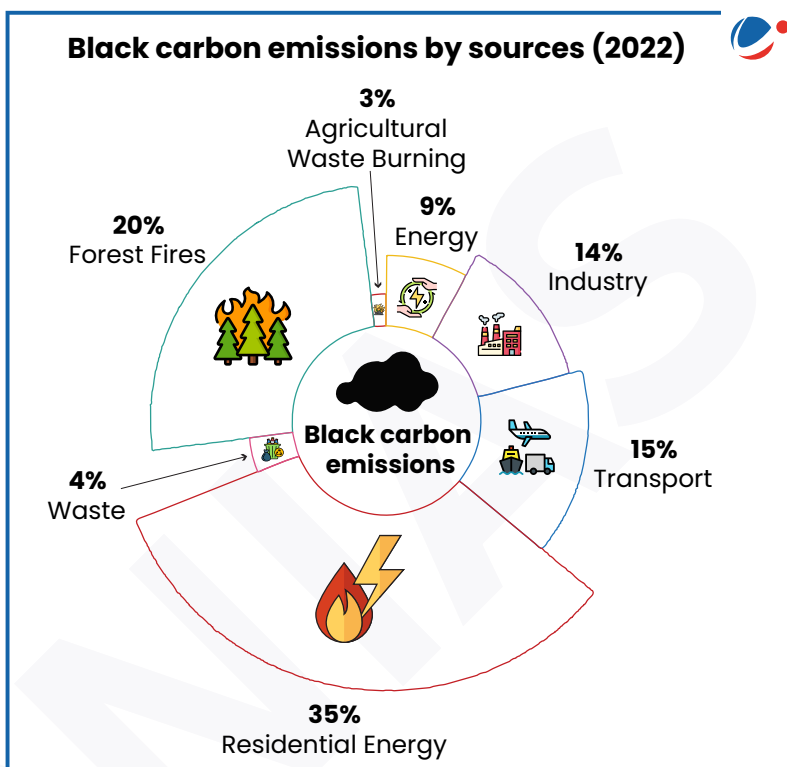
- ▶ Black carbon, commonly known as soot, is a component of fine particulate air pollution (PM_{2.5}).
- ▶ Black carbon is a Short-Lived Climate Pollutant (SLCP) and lasts only days to weeks in the atmosphere.
- ▶ **Top emitters: India is second largest black carbon emitter in the world after China.**

Impacts of Black Carbon

- ▶ **Global Warming:** One of super pollutants alongside Methane that are responsible for half of global warming.
- ▶ **Regional Climate Impact:** Darkens snow and ice, accelerating ice melting in Arctic and glaciers.
 - ⊕ It is estimated to account for **39% of Yala glacier's mass loss** in Tibetan Plateau.
- ▶ **Disruption of Hydrological Cycle:** Disrupt Asian and West African monsoon precipitation leading to increased flooding and drought risk.

Recommendations

- ▶ **Tackling black carbon-rich sectors** in and around the Arctic (focusing on gas flaring, the shipping sector, and residential heating).
- ▶ **Integrating black carbon reduction targets into national clean air and energy policies** as well as in revisions of Nationally Determined Contributions (NDCs).
- ▶ **Implementing coordinated action on super-pollutants** such as comprehensive waste management solutions.



RBI revises Priority Sector Lending Guidelines effective from 1st April 2025

The guidelines have been issued in exercise of powers conferred by Sections 21 and 35A read with Section 56 of **Banking Regulation Act, 1949**.

Revised Guidelines

- ▶ **Enhancement of several loan limits:-**
 - ⊕ **Education** : upto ₹25 lakh for individuals (including vocational courses).
 - ⊕ **Social Infrastructure**: upto ₹8 crore per borrower for setting up schools, drinking water facilities etc.
 - ⊕ **Other**: Housing Loan Limits, Agriculture Loans etc.
- ▶ **Focused on 'Renewable Energy':**
 - ⊕ **Upto ₹35 crore** for renewable energy-based power generators and for renewable energy based public utilities such as **street lighting systems, remote village electrification**.
 - ◆ The limit is ₹10 lakh for individual households.
- ▶ **Revision of PSL target for Primary (Urban) Co-operative Bank (UCBs)**
 - ⊕ **Total Priority Sector**: 60%
 - ⊕ **Micro Enterprises**: 7.5%
 - ⊕ **Advances to Weaker Sections**: 12%
- ▶ **Expansion of the category of 'Weaker Sections':-**
 - ⊕ It now includes **Transgenders** along with earlier categories of:-
 - ◆ Small and Marginal Farmers, **Distressed farmers indebted to non-institutional lenders**, Artisans, **Individual members of SHGs or Joint Liability Groups**,
 - ◆ Scheduled Castes & Scheduled Tribes, Persons with disabilities, **Minority communities** notified by Government of India
 - ◆ Individual women beneficiaries up to **₹2 lakh** (This limit is **not applicable to UCBs**)

Targets/Sub-targets for Priority sector				
Categories	Targets/ Sub-targets			
	Domestic Commercial Banks & Foreign Banks with 20 branches and above	Foreign Banks with Less than 20 branches	Regional Rural Banks	Small Finance Banks
Total Priority Sector	40%	40% (upto 32% in form of Export Credit)	75%	75%
Agriculture	18%	NA	18%	18%
Micro Enterprises	7.5%	NA	7.5%	7.5%
Weaker Sections	12%	NA	15%	12%

Note: Percentages mentioned above are as a percentage of Adjusted Net Bank Credit (ANBC) or Credit Equivalent of Off-Balance Sheet Exposures (CEOBSE), whichever is higher.

Supreme Court has set up a national task force to address students' mental health concerns

The task force, under former SC judge Justice S Ravindra Bhat, will identify the predominant causes that lead to students' suicides and recommend measures to create more inclusive and supportive academic environment.

Students' Suicides in India

- According to the **NCRB 2022 report**, student suicides accounted for **7.6% of total suicides** in India in 2022.
 - ⊕ **Over the last decade (2012-22)**, the number of student suicides increased from **6,654 to 13,044**.
- **Maharashtra reported the highest number of student suicides** followed by Madhya Pradesh, Tamil Nadu, Karnataka and Odisha.

Cause of Students suicides

- **Academic reasons:** Academic dissatisfaction, academic stress and academic failure.
- **Institutional factors:** Bullying, ragging, and discrimination for holding political view or religious beliefs.
- **Socio-economic reasons:** Caste-based discrimination, gender-based discrimination, sexual harassment, ethnicity-based discrimination etc.
- **Others:** Financial crisis and online gaming.

Initiatives taken to curb students' suicide in India

- **MANODARPAN:** An initiative by the Ministry of Education to provide Psychosocial Support for Mental Health & Well Being of Students.
- **National Suicide Prevention Strategy (NSPS):** Launched by the Ministry of Health and Family Welfare (MoHFW) in 2022, with the goal of reducing suicide mortality by 10% by 2030.
- **National Tele Mental Health Programme (NTMHP):** Aims to improve access to mental health care through a 24/7 toll-free helpline.
- **Draft UMMEED (Understand, Motivate, Manage, Empathise, Empower and Develop):** Prevention of Suicide - Guidelines for Schools, 2023.

India completes 10,000 Genome Sequences of Mycobacterium Tuberculosis

The initiative is a part of Dare2eraD TB program (Data Driven Research to Eradicate TB), launched in March 2022, which focuses on data-driven research to eradicate TB.

About DARE2ERAD TB program

- **Ministry:** Department of Biotechnology (DBT), Ministry of Science and Technology.
- **Indian Tuberculosis Genomic Surveillance Consortium (InTGS)** is one of the key components of the program.
- **Objective:** sequence >32,000 TB isolates to identify drug resistance mutations & improve treatment outcomes.

TB burden in India

- **Highest cases:** India accounts for 27% of the global TB cases, the highest TB burden in the world.
- **Estimated deaths:** 331,000 (23 deaths per 100,000 population) (2022).

Key Initiatives By The India To Eliminate TB

- **National Tuberculosis Elimination Programme (NTEP):** renamed as Revised National Tuberculosis Control Program (RNTCP) goal to eliminate tuberculosis (TB) by 2025.
- **Components Of the NTEP Programme**
 - ⊕ **Pradhan Mantri TB Mukat Bharat Abhiyan (PMTBMBA):** To support TB patients and their families.
 - ⊕ **Ni-kshay Poshan Yojana (NPY):** financial support for TB patients' nutrition of ₹1,000 per month.
- **TB Mukat Panchayat Initiative, Tribal TB Initiative etc.**

World Tuberculosis (TB) Day

- It is observed every year on **March 24th**.
- Tuberculosis is a contagious airborne disease caused primarily by **Mycobacterium tuberculosis**.
- **Types:** **Pulmonary** (affects lungs), **Extrapulmonary** (affects organs such as lymph nodes, bones, brain).

Also In News



IOS Sagar and AIKEYME

Indian Navy has launched maiden initiatives, **IOS Sagar** and **AIKEYME**, which are aimed at consolidating its role as the '**Preferred Security Partner**' and '**First Responder**' in the Indian Ocean Region (IOR).

About Indian Ocean Ship (IOS) Sagar

- Under it, **INS Sunayna** is being deployed to Southwest IOR with crew from **India and 9 friendly countries** (Comoros, Kenya, Madagascar, Maldives, Mauritius, Mozambique, Seychelles, Sri Lanka, South Africa).

About Africa India Key Maritime Engagement (AIKEYME)

- Multilateral maritime engagement exercise with **African Countries** to enhance interoperability.
 - ⊕ Titled as '**AIKEYME**', which means '**Unity**' in Sanskrit.
- **Participation from:** India, Tanzania as co-hosts and Comoros, Djibouti, Eritrea, Kenya, Madagascar, Mauritius, Mozambique, Seychelles and South Africa.



National Organ & Tissue Transplant Organization (NOTTO)

Union Government has expressed serious concern over hospitals for **not sharing data on organ transplantation activities** with the **National Organ & Tissue Transplant Organization (NOTTO)**.

About NOTTO

- **Apex organization** for implementing the **National Organ Transplant Program (NOTP)** and to carry out activities as per **Transplantation of Human Organs and Tissues Act (THOTA) 1994**.
- Set up under **Directorate General of Health Services**, Ministry of Health and Family Welfare.
- NOTTO provides an **efficient and organized system** of organ **procurement and distribution** in the country and maintains the **national registry of donors and recipients** of organs and tissues.
- It has following **two divisions**:
 - ⊕ **National Human Organ and Tissue Removal and Storage Network**
 - ⊕ **National Biomaterial Centre (National Tissue Bank)**



Blue Flag

Rushikonda Beach wins back the Blue Flag tag which was earlier withdrawn due to poor maintenance.

- **Rushikonda Beach in Visakhapatnam** is the only Blue Flag beach in Andhra Pradesh and is among the 13 Blue Flag beaches in India.

About Blue Flag tag

- **Conferred upon:** For beaches, marinas, and sustainable tourism boats. (has different criteria for each)
- **Conferred by:** Denmark-based **Foundation for Environment Education (FEE)**.
- **Criteria:** Applicants have to comply with a number of stringent environmental, educational, safety and accessibility criteria at the time of the award



DNA polymorphisms

DNA polymorphism has found numerous modern applications in forensics and medicine.

About DNA Polymorphisms

- It refers to the variations in DNA segments or genes between individuals.
- **Detection Techniques:** **Restriction Fragment Length Polymorphism (RFLP)** and **Variable Number of Tandem Repeats (VNTR)** polymorphism.
- **DNA profiles** are typically generated using polymorphisms in parts of the DNA called short tandem repeats (STRs).
 - ⊕ An STR is a short sequence of base-pairs on the DNA that is repeated some number of times.
- **Uses:** molecular and personalised medicine, forensic DNA, DNA linkage analysis, differentiate one person from another.



Varuna Exercise 2025

Recently, **VARUNA Exercise 2025** was concluded.

About Varuna 2025

- It is a **bilateral naval exercise between India and France**.
- **Location:** Arabian Sea
- **Aim:** Enhanced jointmanship, upholding principles of rules-based maritime order, promoting stability in Indo-Pacific
- It included mock air-to-air combat between **French Rafale-M and Indian MiG-29K**.



Cryogenic Conservation Initiative

Padmaja Naidu Himalayan Zoological Park (PNHZP) in West Bengal's Darjeeling has become **India's first zoo to preserve DNA samples** of wildlife found exclusively in snowy regions.

- DNA sample preservation was part of **Cryogenic Preservation Initiative**, which was launched by PNHZP in collaboration with Centre for Cellular and Molecular Biology, Hyderabad.
 - ⊕ Initiative aims at ensuring that if these species face extinction, their **preserved genetic material can aid in research and future conservation efforts**.

About PNHZP

- It is **India's highest-altitude zoological park**.
- It is well-known for its conservation programs for Snow Leopard and Red Panda.



Global Energy Review

International Energy Agency published its **Global Energy Review 2025 report**.

Key Highlights of the Report

- **Global energy demand** grew by 2.2% in 2024 with Emerging and Developing Economies accounting for over 80% of this demand.
- **80%** of the increase in global electricity generation in 2024 was provided by **renewable sources and nuclear**, which together **contributed 40% of total generation** for the first time.
- Deployment of solar PV, wind, nuclear, electric cars and heat pumps since 2019 now **prevents 2.6 billion tonnes of CO₂ annually**, the equivalent of 7% of global emissions.



Dalle Chilly

Agricultural and Processed Food Products Export Development Authority (APEDA) successfully exported first consignment of **GI-Tagged Dalle Chilly from Sikkim to the Solomon Islands**.

About Dalle Chilly

- **Dalle Chilly**, also known as Fire Ball Chilly or Dalle Khursani, is renowned for its intense pungency, **bright red color**, and **high nutritional value**.
- It is **rich in vitamins A, C, and E**, along with potassium.
- Its Scoville Heat Units (SHU) range from **100,000 to 350,000**, making it one of the hottest chillies.

Places in News



Iran (Tehran)

Iran's Revolutionary Guards have unveiled new missile systems in the Gulf on **Greater Tunb, Lesser Tunb, and Abu Musa**; three strategic islands near the **Strait of Hormuz**.

Political Features:

- **Location:** Middle East, borders Gulf of Oman and Persian Gulf (South) Caspian Sea (North).
- **Bordering Countries:** Armenia, Azerbaijan (North) Iraq (West) Turkey (Northwest), Afghanistan & Pakistan (East) & Turkmenistan (North and Northeast).

Geographical Features:

- **Landform:** Dominated by the **Iranian Plateau**, with deserts (**Dasht-e Kavir, Dasht-e Lut**).
- **Major Mountains:** **Zagros Mountains** (West) and **Alborz Mountains** (North).
- **Major Rivers:** Karun River, Safid river etc.



AHMEDABAD



BENGALURU



BHOPAL



CHANDIGARH



DELHI



GUWAHATI



HYDERABAD



JAIPUR



JODHPUR



LUCKNOW



PRAYAGRAJ



PUNE



RANCHI