




**TARGET: PRELIMS 2026**

# **JULY '2025**

## **Short Notes**



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# ENVIRONMENT

## Protected Areas in News

Protected Area / Ecological Region	Location	Key Details	Relevance for UPSC & Other Exams
Kaziranga National Park	Assam, India	UNESCO World Heritage Site; famous for one-horned rhinoceros; affected by floodplain changes	Often asked in Prelims (location-based mapping); important for Environment & Biodiversity (GS-3)
Rajaji National Park	Uttarakhand, India	Elephant corridor; impacted by highway and railway projects; focus of human-animal conflict	Relevant for Environment Ethics (GS-4), Prelims on wildlife corridors and conservation
Bannerghatta National Park	Karnataka, India	Under pressure due to urbanization and reduction in eco-sensitive zones; near Bengaluru	Important for Prelims mapping; Environment impact assessment (GS-3); Urban Ecology topics
Palamu Tiger Reserve	Jharkhand, India	Tiger migration issue; lack of prey and female population; sink area in the tiger landscape	Very relevant for Prelims and Mains (GS-3: Conservation); source-sink dynamics are a common UPSC theme
Simlipal Tiger Reserve	Odisha, India	Received tigress "Zeenat" from Tadoba in 2023; used for genetic restoration	Shows conservation models; asked in Mains (case studies); also relevant for Prelims
Dalma Wildlife Sanctuary	Jharkhand, India	Mentioned in relation to tiger movement; elephants are also prominent here	Useful for mapping questions and case studies in Environment and Disaster Management
Bwabwata National Park	Namibia, Africa	Came up in context of elephant auctions; human-wildlife conflict and trophy hunting debate	Relevant for Comparative Conservation practices; Paper II IR & Environment Diplomacy

## ANIMAL/PLANT SPECIES IN NEWS

Name	Why in News?	Important Information / IUCN Status	PYQs
Wild Water Buffalo	Died due to lightning strike in Assam (Kaziranga)	<i>Endangered</i> (IUCN); largest global population in India	<b>[2017 UPSC CSE]- According to the Wildlife (Protection) Act, 1972, which of the following animals cannot be hunted by any person except under some provisions provided by law?</b> 1. Gharial 2. Indian wild ass 3. Wild buffalo





			Select the correct answer using the code given below. (a) 1 only (b) 2 and 3 only (c) 1 and 3 only (d) 1, 2 and 3
<b>Tiger</b>	Migration to sink areas like Palamu and Simlipal	<i>Endangered</i> (IUCN); territorial, prey-dependent; corridor conservation issue	<b>[2020 PYQ UPSC CSE]- Among the following Tiger Reserves, which one has the largest area under “Critical Tiger Habitat”?</b> (a) Corbett (b) Ranthambore (c) Nagarjunsagar-Srisailem (d) Sunderbans  <b>[2017 PYQ UPSC CSE]- The term ‘M-STRIPES’ is sometimes seen in the news in the context of</b> (a) Captive breeding of Wild Fauna (b) Maintenance of Tiger Reserves (c) Indigenous Satellite Navigation System (d) Security of National Highways  <b>[2014 PYQ UPSC CSE] Consider the following statements :</b> 1. Animal Welfare Board of India is established under the Environment (Protection) Act, 1986 2. National Tiger Conservation Authority is a statutory body 3. National Ganga River Basin Authority is chaired by the Prime Minister Which of the statements given above is/are correct? (a) 1 only (b) 2 and 3 only (c) 2 only (d) 1, 2 and 3
<b>Tigress Zeenat</b>	Translocated to Simlipal to restore breeding & genetic diversity	Example of inter-reserve species management	
<b>Elephant</b>	Human-wildlife conflict in Rajaji/Dalma; auction issue in Namibia	<i>Endangered</i> (Asian Elephant, IUCN); focus on elephant corridors	





			<p><b>following statements:</b></p> <ol style="list-style-type: none"> <li>1. The leader of an elephant group is a female.</li> <li>2. The maximum gestation period can be 22 months.</li> <li>3. An elephant can normally go on calving till the age of 40 years only.</li> <li>4. Among the States in India, the highest elephant population is in Kerala.</li> </ol> <p>Which of the statements given above is/are correct?</p> <p>(a) 1 and 2 only (b) 2 and 4 only (c) 3 only (d) 1, 3 and 4 only</p>
<b>Giant Clam</b>	Overharvesting in South China Sea	<i>Vulnerable</i> (IUCN); key reef ecosystem engineer	
<b>Mongolian Saiga Antelope</b>	Poaching and habitat loss highlighted	<i>Critically Endangered</i> (IUCN); native to Central Asia	
<b>Shark</b>	Illegal fin trade flagged as biodiversity threat	Several species <i>Critically Endangered</i> ; apex predator role	
<b>Sarus Crane</b>	Wetland conservation in Uttar Pradesh	<i>Vulnerable</i> (IUCN); tallest flying bird in India	
<b>Mangroves (various spp.)</b>	Restoring coastal ecosystems; climate resilience	Mixed IUCN statuses; e.g., <i>Avicennia marina</i> , <i>Rhizophora spp.</i>	<p><b>[2017 PYQ UPSC CSE]-</b>  <b>If you want to see gharials in their natural habitat, which one of the following is the best place to visit?</b>            Bhitarkanika Mangroves            (b) Chambal River            (c) Pulicat Lake            (d) Deepor Bed</p> <p><b>[2016 PYQ UPSC CSE]-</b>  <b>What is/are unique about 'Kharai camel' a breed found in India?</b>            1. It is capable of swimming up to three kilometres in seawater.            2. It survives by grazing on mangroves.            3. It lives in the wild and cannot be domesticated.            Select the correct answer using the code given below.            (a) 1 and 2 only            (b) 3 only            (c) 1 and 3 only            (d) 1, 2 and 3</p>





<b>Spinifex littoreus</b>	Mentioned as sand-dune stabilizer in coastal protection	Not Evaluated (IUCN); critical for dune ecosystems	
<b>Seagrass (generic)</b>	Conservation in context of dugong habitat and marine diversity	Species like Halophila ovalis are Least Concern but ecologically vital	

## Environmental Laws

Name of the Law / Act	Year	Main Objective	Context in July 2025 News
<b>Forest (Conservation) Act</b>	1980	Regulates use of forest land for non-forest purposes	Forest (Conservation) Amendment Rules, 2023 debated for easing diversion of forest land
<b>Environment Protection Act</b>	1986	Umbrella legislation for environmental protection; empowers Central Govt to take measures	Mentioned as basis for Environmental Impact Assessment (EIA) regulations
<b>Wildlife Protection Act</b>	1972	Protection of wildlife, habitats, and prevention of poaching	Mentioned in coverage of tiger reserves, endangered species protection
<b>Air (Prevention and Control of Pollution) Act</b>	1981	Controls and prevents air pollution through regulation of emissions	Implicitly mentioned in the context of urban air quality and vehicular emissions in metros
<b>Water (Prevention and Control of Pollution) Act</b>	1974	Prevention and control of water pollution from industries and sewage	Indirect mention in discussions on river cleaning efforts and industrial waste discharge
<b>Biological Diversity Act</b>	2002	Conservation of biodiversity and equitable sharing of benefits from biological resources	Covered in context of Access and Benefit Sharing (ABS), local communities' rights over bioresources
<b>Hazardous and Other Wastes Rules</b>	2016	Management and transboundary movement of hazardous and other wastes including e-waste	Cited in discussions about biomedical waste, e-waste management, and recycling sector challenges

## Green Financing

### 1. Green Credit Programme (GCP)

#### What it is:

A system where people or companies get “green credits” for doing environmentally friendly things like planting trees, saving water, or managing waste properly.

#### Why it matters:

These green credits are like rewards that can be traded or sold. This gives people an incentive (motivation) to protect the environment.

#### Real-world example:

If a company plants a forest or saves water in farming, it earns green credits. Later, they can sell these credits to another company that is struggling to meet its environmental targets.

### 2. ESG Funds (Environment, Social, Governance)



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**What it is:**

These are mutual funds that invest in companies doing well in environmental protection, social responsibility, and corporate ethics.

**Why it matters:**

People today want their investments to support ethical businesses. So, companies that reduce pollution, treat employees fairly, and are transparent in operations attract more investments.

**What SEBI did:**

SEBI (India's stock market regulator) made new rules:

- Companies must clearly disclose how they meet ESG criteria.
- ESG rating agencies must follow stricter norms to avoid greenwashing (faking green credentials).

**3. Blue Bonds****What it is:**

A special kind of loan (bond) used to raise money for protecting the ocean, marine life, or coastal areas.

**Why it matters:**

India is pushing for a "blue economy," which means using oceans sustainably. But such projects need money. So blue bonds are a good solution.

**Example:**

A government could issue blue bonds to build pollution-free ports or restore coral reefs. Investors buying these bonds help fund these goals.

**4. RBI's Sovereign Green Bonds****What it is:**

These are loans taken by the Government of India (via RBI) from investors, but **only for green projects** like solar parks, wind farms, or metro rail.

**Why it matters:**

- First issued in 2023-24.
- India promised to go Net Zero by 2070, so this helps raise money for that goal.
- Investors feel good as their money goes toward fighting climate change.

## SCIENCE AND TECHNOLOGY

### SPACE MISSIONS IN NEWS

Mission Name	Space Agency	Year Launched	Objectives	Special Feature	PYQs
NISAR	NASA-ISRO (joint mission)	Expected 2024	Earth observation using dual-frequency radar; monitor land, ice, vegetation	First satellite with dual L- and S-band synthetic aperture radar (SAR)	
Aditya-L1	ISRO	2023	Study solar corona, flares, solar wind, and magnetic storms	India's first solar observatory stationed at Lagrange Point L1	





<b>Lunar Reconnaissance Orbiter (LRO)</b>	NASA	2009	High-resolution mapping of the lunar surface	Longest continuously operating lunar orbiter	
<b>JUICE</b>	ESA (European Space Agency)	2023	Explore Jupiter's icy moons: Ganymede, Callisto, and Europa	First mission to orbit a moon other than Earth's (Ganymede)	
<b>XPoSat (PSLV-C58)</b>	ISRO	2023	Study cosmic X-rays and polarization from celestial sources	India's first dedicated polarimetry space observatory	
<b>SKA Observatory</b>	Global (led by SKAO, UK)	<i>Under construction</i>	Radio astronomy array to study early universe, black holes, cosmic magnetism	World's largest radio telescope with unprecedented sensitivity	
<b>TROPICS</b>	NASA	2023	Monitor tropical cyclones using CubeSats for rapid updates	Uses constellation of CubeSats to observe storms every 50 minutes	
<b>Artemis Program</b>	NASA	2022 (Artemis I)	Return humans to the Moon; eventually crewed missions to Mars	First woman and first person of color to land on the Moon (planned)	
<b>New Horizons</b>	NASA	2006	Flyby of Pluto and Kuiper Belt exploration	First mission to explore Pluto and beyond in the Kuiper Belt	<b>[PYQ 2018 UPSC CSE]</b> “The experiment will employ a trio of spacecraft flying in formation in the shape of an equilateral triangle that has sides one million kilometres long, with lasers shining between the craft”. The experiment in question refers to (a) Voyager 2 (b) New Horizons (c) LISA Pathfinder (d) Evolved LISA

## DISEASES IN NEWS



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Name	Symptom	Causing Organism	Mode of Infection	Areas Spread	Genetic Material	Treatment	Vaccine
<b>Malaria</b>	Fever, headache, chills, vomiting; severe leads to anemia, coma	<i>Plasmodium</i> spp. (esp. <i>P. falciparum</i> )	Bite of infected <i>Anopheles</i> mosquito	Tropical & subtropical regions, especially Africa/Asia	Protozoan (single-celled eukaryote)	Yes – antimalarials (e.g., artemisinin)	<b>Yes</b> – RTS,S ( <i>Mosquirix</i> ) and R21/Matrix-M target <i>P. falciparum</i> CSP protein;
<b>Dengue</b>	High fever, severe headache, pain behind eyes, joint/muscle pain, rash; severe: bleeding, shock	Dengue virus (four serotypes DENV-1–4)	Bite of infected <i>Aedes aegypti</i> or <i>albopictus</i>	Tropical/subtropical globally; rising in Americas, Asia	RNA virus (Flavivirus)	Supportive care only—fluids, paracetamol; avoid NSAIDs	<b>Yes</b> – <i>Dengvaxia</i> (only for previously infected individuals) and <i>Takeda Q-denga (TAK-003)</i> recommended by WHO for children in endemic areas
<b>Tuberculosis (TB)</b>	Persistent cough (sometimes bloody), fever, night sweats, weight loss	<i>Mycobacterium tuberculosis</i> (bacterium)	Airborne droplets from active cases (cough, sneeze)	Global; high burden in India, Africa, SE Asia	Bacterium (DNA)	Yes – multi-drug regimens (e.g., isoniazid, rifampicin); 6–9 months; alternatives for drug-resistant TB	<b>Yes</b> – <i>BCG vaccine</i> given at birth in endemic countries; limited efficacy in adult pulmonary TB
<b>HIV / AIDS</b>	Early: flu-like symptoms; chronic: weight loss, opportunistic infections, neurological decline	Human Immunodeficiency Virus (HIV-1/2)	Sexual contact, blood/bodily fluids, mother-to-child transmission	Worldwide; concentrated in Sub-Saharan Africa, Asia	RNA retroviruses	Yes – lifelong antiretroviral therapy (ART) suppresses viral load; preventive PrEP available	<b>No</b> preventive vaccine yet; experimental mRNA-based candidates in trials showing early promise, but none approved yet



**PREVIOUS YEAR QUESTIONS****PYQ 2017:****Consider the following statements:**

1. In tropical regions, Zika virus disease is transmitted by 'the same mosquito that transmits dengue.
2. Sexual transmission of Zika virus disease is possible

Which of the statements given above is/are correct?

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

**PYQ 2015:****H1N1 virus is sometimes mentioned in the news with reference to which one of the following diseases?**

- (a) AIDS
- (b) Bird flu
- (c) Dengue
- (d) Swine flu

**PYQ 2017:****Which one of the following statements is not correct?**

- (a) Hepatitis B virus is transmitted much like HIV.
- (b) Hepatitis B, unlike Hepatitis C, does not have a vaccine.
- (c) Globally, the number of people infected with Hepatitis B and C viruses are several times more than those infected with HIV.
- (d) Some of those infected with Hepatitis B and C viruses do not show the symptoms for many years.

**PYQ 2021:****Consider the following statements:**

Adenoviruses have single-stranded DNA genomes whereas retroviruses have double-stranded DNA genomes.

Common cold is sometime caused by an adenovirus whereas AIDS is caused by a retrovirus.

Which of the statements given above is/are correct?

- (a) 1 Only
- (b) 2 Only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

**VACCINES in news**

Name	Type of Vaccine	Used in India?	Effective Till
<b>RTS,S (Mosquirix)</b>	Recombinant protein-based malaria vaccine targeting CSP	Not yet used in India; piloted in African countries	Offers ~30–50% efficacy; booster needed; wanes over 3–4 years
<b>R21/Matrix-M</b>	Virus-like particle vaccine with Matrix-M adjuvant	Not yet in mass use in India; developed in partnership with Indian manufacturers	~75% efficacy at 12 months; booster extends up to 18 months
<b>AdFalcivax</b>	DNA-based malaria vaccine developed in India targeting Pro6C protein	Under trials in India	Not applicable (in development)
<b>BCG</b>	Live attenuated <i>Mycobacterium bovis</i> vaccine for TB	Widely used at birth across India	Protection strongest in childhood; declines after 10–15 years
<b>Dengvaxia (CYD-TDV)</b>	Live attenuated chimeric yellow fever–dengue vaccine	Not approved in India	Effective for 3–4 years in people with prior dengue infection



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<b>TAK-003 (Qdenga)</b>	Live attenuated tetravalent dengue vaccine	Not yet introduced in India; trials ongoing	~80% efficacy for 1 year; declines to ~60–65% by year 4–5
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## DISCOVERIES and INVENTIONS

Name	What It Does	Sector	Applications	Shortcomings
<b>CRISPR-Cas13a-based RNA Editing</b>	Enables targeted RNA editing (instead of permanent DNA edits)	Biotech / Genetic Engineering	Temporary gene therapy; correcting diseases like ALS	Delivery challenges; off-target effects
<b>Optical Lattice Clock</b>	Ultra-precise timekeeping using strontium atoms	Physics / Space Science	Quantum computing, satellite navigation, redefining the second	Expensive, bulky, requires lab-level control
<b>Protoplanetary Disc Study via JWST</b>	Shows rocky planets form from crystalline silicates	Astronomy	Understanding planet formation stages in other solar systems	Purely observational; early in data validation
<b>Synthetic Aperture Radar (NISAR)</b>	Dual-frequency radar (L- and S-band) for Earth observation	Remote Sensing / Environment	Forest degradation, glacier movement, land subsidence	Limited by dense canopy or cloud cover
<b>MicroRNA Discovery (Victor Ambros, Gary Ruvkun)</b>	Identified non-coding RNAs that regulate gene expression	Molecular Biology	Opens new therapies for genetic diseases & cancer	Translation to treatments is still complex
<b>STroNG RNA Database</b>	AI-based RNA database across tissues and conditions	Bioinformatics	Enables RNA-targeted drug discovery	Lacks clinical trial linkage; needs validation

## NUTRITION

Name / Nutrient / Food	Type / Category	Why in News?	Nutritional / Functional Role	Deficiency / Health Link	Policy / Scheme Link (if any)
Lycopene	Phytonutrient (Carotenoid)	Studied for potential protective effects against pollution-induced oxidative stress	Antioxidant; scavenges free radicals	Not a deficiency nutrient; but low intake may reduce cellular protection	Not yet linked to specific govt schemes
Iron	Micronutrient	Discussed in context of anaemia prevalence	Vital for hemoglobin synthesis	Iron deficiency anaemia	POSHAN Abhiyaan, Anaemia Mukt Bharat
Vitamin D	Micronutrient	Mentioned as commonly deficient in urban lifestyle	Regulates calcium, boosts immunity	Deficiency linked to rickets, fatigue, immunity loss	Fortification schemes, midday meal links





Biofortified Rice	Functional Food / GM Crop	In context of tackling micronutrient deficiencies	Genetically enhanced to include Iron, Zinc, Vitamin A etc.	Targets hidden hunger in poor populations	Food Security Mission
Ragi (Finger Millet)	Traditional Grain / Nutri-Cereal	Part of millets promotion for nutrition security	High in calcium, iron, fiber	Helps prevent lifestyle diseases	Millet Mission; IYM 2023 relevance still
Omega-3 Fatty Acids	Functional Nutrient (PUFAs)	Cited in new research for brain and heart health	Anti-inflammatory; brain development	Linked to poor heart and cognitive function if deficient	No direct scheme, but promoted in nutrition guidelines

## Green Tech

Name	What It Is	Sector	Purpose/Use
Vertical-Axis Wind Turbines (VAWTs)	Newer type of wind turbine that can operate even in turbulent conditions	Renewable Energy	Power generation in areas unsuitable for traditional turbines
Energy Harvesting Paints	Paint that can generate electricity by converting sunlight and ambient heat	Green Buildings & Energy	Provides low-cost electricity generation on walls and surfaces
Green Hydrogen Production via Seawater Electrolysis	Process of making hydrogen using seawater without desalination	Renewable Energy / Clean Fuel	Helps in sustainable hydrogen fuel production, critical for India's net-zero goals
Carbon Fiber Composite Blades	Lightweight and durable material for wind turbine blades	Wind Energy Tech	Reduces load and increases turbine lifespan and efficiency
Biochar	Charcoal-like substance made from biomass	Agriculture/Climate Tech	Enhances soil quality and stores carbon in the soil
Algae-based Biofuel	Fuel derived from algae (microalgae and seaweed)	Renewable Energy	Alternative to fossil fuels; more sustainable than corn or sugarcane biofuel

## Defense Tech

Name / Project	Developed by	What It Is	Special Feature or Relevance
<b>Shurveer-1 Tactical UAV</b>	India (likely DRDO/private)	Tactical Unmanned Aerial Vehicle for battlefield surveillance	Compact and agile UAV for real-time military intel
<b>BrahMos-II Hypersonic Missile</b>	India-Russia collaboration	Successor of BrahMos; hypersonic missile	Travels at 5-7 Mach speed; extremely hard to intercept
<b>SeaGuardian Drone Trials</b>	Indian Navy with US origin	MQ-9B drones tested by Indian Navy	High endurance, armed surveillance capabilities
<b>Indigenous Loitering Munition Systems</b>	DRDO / Indian startups	Kamikaze drones that hover and strike	Made in India; precision targeting in high-conflict zones





<b>ADITI Radar System</b>	BEL/DRDO	Advanced radar for coastal surveillance	Detects low-flying and small aerial threats over the sea
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## Polity

### Acts and Bills

Act/Bill	Easy Explanation	Relevance/Example
Digital Personal Data Protection Act, 2023	This law controls how your personal data (like name, address, phone number) is collected, stored, and used by companies or the government.	Example: If a company leaks your personal data, this law helps protect your rights and ensures action is taken.
National Nursing and Midwifery Commission Bill, 2023	It replaces the Indian Nursing Council Act, 1947. It sets new rules for nursing education, registration, and ethics.	Important for governance in health sector; replaces outdated regulation with a more modern system.
Indian Post Office Act, 2023	Replaces the colonial-era Indian Post Office Act, 1898. Focuses on improving services and regulating courier companies.	Brings India's postal laws up to date, making them more tech-friendly and competitive.
Press and Registration of Periodicals Act, 2023	Aims to regulate newspapers and magazines in the digital age, replacing the old Press and Registration of Books Act, 1867.	Makes it easier to start and register digital news outlets.
Public Examinations (Prevention of Unfair Means) Act, 2024	Aims to punish cheating in public exams like UPSC, NEET, etc.	Example: Prevents paper leaks and ensures integrity of competitive exams.
Bharatiya Nyaya Sanhita, Bharatiya Nagrik Suraksha Sanhita, and Bharatiya Sakshya Bill (replacing IPC, CrPC, and Indian Evidence Act)	These bills overhaul India's criminal justice system with a focus on victim-centric justice, forensic evidence, and faster trials.	Replaces colonial criminal laws with Indianised versions.

Subheading	Topics Covered
National Research Foundation Bill	Replaces SERB; promotes R&D
Telecom Bill, 2023	Addresses surveillance, KYC norms, and over-the-top (OTT) services
Bharatiya Nyaya Sanhita, Bharatiya Sakshya Bill, Bharatiya Nagarik Suraksha Sanhita	Replace IPC, CrPC, and Indian Evidence Act respectively
Jan Vishwas Bill	Decriminalization of minor offences to promote Ease of Doing Business

### Political Development

Topic / Development	Simple Explanation	Why It's Important for UPSC 2026
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<b>Chief Election Commissioner and Other ECs Bill, 2023</b>	Changed how Election Commissioners are appointed. Replaced the old process of appointment by President with a 3-member committee.	A must-read for constitutional bodies and separation of powers theme.
<b>Delhi Services Bill / NCT Amendment</b>	Reduced Delhi government's control over civil servants. Gave more power to Centre.	Targets Centre-State relations, federalism, and Article 239AA.
<b>Simultaneous Elections Debate</b>	Proposal to hold Lok Sabha and state elections together. Law Commission also involved.	Possible theory-based Prelims MCQ and definite GS2 Mains topic.
<b>One Nation, One Voter ID / One Electoral Roll Proposal</b>	To create a common voter roll for all elections.	Constitutional reform topic — ties to Article 325–326.
<b>SC Verdict on Governors' Role in State Assembly</b>	SC cautioned governors against delaying bills or assembly sessions without reason.	Reinforces key points for Governor's discretionary powers.
<b>SC on PMLA &amp; Fundamental Rights</b>	SC gave mixed verdicts — at times supporting ED powers, at times flagging concerns.	Use it to discuss abuse of laws, Article 21, and judicial oversight.
<b>Article 200 and Governor's Assent</b>	Delay in assent to bills by governors triggered constitutional debates.	Very likely Prelims MCQ on legislative process at the state level.
<b>Data Protection Act, 2023</b>	India's first major law on data protection. Includes provisions on personal data, consent, and penalties.	Can be asked under Right to Privacy and Right to Information, both fundamental rights issues.
<b>SC Verdict on Electoral Bonds (2024)</b>	Struck down the Electoral Bond scheme; called it unconstitutional due to lack of transparency.	A major development — tests knowledge of RTI, Article 19, and Political funding.
<b>Caste Census &amp; Reservation Policy Debate</b>	Heated discussions on whether to conduct a caste census and revise OBC/EWS reservations.	Important for Mains debates on social justice, equality under the Constitution.
<b>Uniform Civil Code (UCC)</b>	Ongoing debate, with some states like Uttarakhand passing UCC laws.	Tests Article 44, personal laws, and federalism vs uniformity.

## Government Schemes

<b>Scheme/Initiative</b>	<b>Explanation (Simple)</b>
<b>PM Kusum Scheme</b>	Promotes solar pumps and grid-connected solar power for agriculture.
<b>National Green Hydrogen Mission</b>	Aims to promote green hydrogen production to cut carbon emissions.
<b>PLI Scheme</b>	Provides incentives to boost domestic manufacturing in select sectors.
<b>Gati Shakti Master Plan</b>	Integrated infrastructure connectivity project to speed up logistics.
<b>SAMARTH Scheme</b>	Encourages MSMEs to adopt sustainable and ZED (Zero Defect Zero Effect) practices.
<b>Vivad se Vishwas Scheme II</b>	Settlement scheme for disputes in government contracts.
<b>PM Gati Shakti National Master Plan</b>	Big plan for multi-modal infrastructure integration across India.
<b>Jan Vishwas Bill</b>	Decriminalizes minor offences to improve ease of doing business.
<b>Sovereign Green Bonds</b>	Government bonds to fund green and climate-related projects.
<b>Anusandhan NRF Bill, 2023</b>	Proposes a National Research Foundation to promote scientific research.







# Economy

## Sustainable Economy

Concept	Easy Explanation	Example
<b>Sustainable Economy</b>	An economy that meets today's needs without harming future generations. It balances economic growth, environment protection, and social inclusion.	Using solar power instead of coal, encouraging electric vehicles, supporting rural employment through green jobs.
<b>Circular Economy</b>	Instead of using things once and throwing them away, we reuse, repair, recycle to reduce waste.	Old clothes are recycled into bags. Organic waste is composted to use in farming.
<b>Green Growth</b>	Economic development that ensures no environmental damage.	Promoting green hydrogen, cleaner fuels, and electric mobility.
<b>Decoupling</b>	Growing the economy without increasing pollution or resource use.	Manufacturing more goods with less energy.

## Economic Trends

Concept	Easy Explanation	Relevance
GDP Trends	Measuring how fast or slow our economy is growing.	Helps government plan jobs, schemes, and spending.
Monetary Policy	RBI controlling money supply to manage inflation.	If inflation is high, RBI increases repo rate.
Fiscal Consolidation	Government trying to reduce its borrowing and spend wisely.	Lower fiscal deficit = healthier economy.
PLI Scheme	Govt gives incentives to companies to make goods in India.	Helps generate jobs and boost manufacturing.
De-dollarisation	Countries trying to use their own currency instead of the US dollar in trade.	India using rupee in oil trade with some nations.
Trade Protectionism	Putting taxes (tariffs) to protect Indian products from cheap imports.	Anti-dumping duties on Chinese steel.
Blue Economy	Economic use of ocean resources sustainably.	Fishing, shipping, and offshore wind energy.

## Economic Developments

Concept	Explanation (Simple Language)	Why It's Important for UPSC 2026
<b>RBI Green Deposits</b>	RBI introduced a framework where banks can offer special "green deposits" — money from these is used only for eco-friendly projects like renewable energy or clean transport.	Targets <b>green finance</b> , sustainability, and RBI regulation — <b>very likely</b> in Prelims or GS3.
<b>Blended Finance</b>	A way to mix public and private money to support projects (especially green and social ones). The government or	It's becoming a core part of India's green and infra development, relevant under





	international bodies reduce the risk for private investors.	green financing and budget-related topics.
<b>SDG Investor Map</b>	A map created to identify sectors in India where investors can fund projects that also help achieve Sustainable Development Goals (SDGs).	Great for Prelims-Mains link (SDGs + investment + governance) and may be used in example for essay/GS3.
<b>Voluntary Carbon Market (VCM)</b>	A platform where companies can buy carbon credits voluntarily to offset their emissions.	UPSC may test on carbon markets as India builds its own carbon trading framework.
<b>India's Sovereign Green Bonds</b>	Government bonds that raise money for green projects (like solar, clean transport). These bonds are earmarked for climate-resilient investments.	May be asked directly as a Prelims concept; also fits in Mains answers on sustainable economy.
<b>India Climate and Energy Modelling Forum (ICEMF)</b>	A platform to model and project India's clean energy transitions with data and research.	Relevant for S&T + Environment + Economy; combines energy planning, modelling and policy.
<b>Solar Module Manufacturing and Production Linked Incentive (PLI)</b>	Government scheme to boost local solar production capacity and reduce dependence on China.	Could appear as MCQ or in a "Government Policy" related Mains question.
<b>Green Hydrogen Mission</b>	National effort to promote the production and use of green hydrogen as a clean energy source.	Frequently in news, highly likely to be asked in Prelims 2026 and GS3.
<b>RBI's Climate Risk and Sustainable Finance Guidelines</b>	RBI's draft rules to help banks assess climate-related risks and align their investments with sustainability.	Important trend for the future of banking regulations—expect questions on financial institutions' roles in climate change.
<b>Green GDP and Green Accounting</b>	GDP adjusted for environmental costs like deforestation or pollution.	Could be a tough but high-quality Prelims or GS3 question testing conceptual clarity.
<b>Extended Producer Responsibility (EPR) Rules 2024</b>	Rules that make manufacturers responsible for managing waste generated from their products.	Relevant for circular economy and environment-economy link. Can be asked under waste management policy.

## International Relations

### International Bodies in News

Body/Organisation	What It Does	Relevance in News
<b>WTO (World Trade Organization)</b>	Governs global trade rules.	India expressed concerns over the EU's Carbon Border Adjustment Mechanism (CBAM) at WTO.
<b>WHO (World Health Organization)</b>	Coordinates international health activities.	Mentioned in context of global vaccine efforts.
<b>Global Environment Facility (GEF)</b>	Provides grants for environmental projects.	GEF funding mentioned for biodiversity-related projects.
<b>World Bank</b>	International financial institution for development.	Cited in relation to green financing and urban projects.
<b>IMF (International Monetary Fund)</b>	Offers financial assistance to countries in distress.	Related to Sri Lanka and global debt issues.







<b>G20</b>	Forum for major economies to discuss global issues.	Covered in the context of green development and India's initiatives.
<b>OECD</b>	Promotes policies that improve economic and social well-being.	Mentioned regarding trade frameworks and green finance.
<b>FAO (Food and Agriculture Organization)</b>	Works on food security and agriculture.	Referenced in the context of global hunger and nutrition trends.
<b>ASEAN</b>	Political and economic union of Southeast Asian countries.	India's engagements with ASEAN discussed.
<b>EU (European Union)</b>	Political and economic union of 27 European countries.	CBAM, India-EU trade tensions, and regulatory frameworks discussed.
<b>UNFCCC</b>	UN body to address climate change.	Referenced while discussing climate commitments.
<b>IPCC (Intergovernmental Panel on Climate Change)</b>	Provides scientific reports on climate change.	Quoted in climate science references related to extreme weather events.

## Multilateral Agreements

Body/Forum	India's Involvement
Shanghai Cooperation Organisation (SCO)	India hosted summit virtually; avoided Chinese participation. Highlighted sovereignty and terrorism concerns.
United Nations (UN)	Advocacy for UN reforms, especially Security Council expansion
G20	Follow-up from India's 2023 presidency, pushing for development finance reform
BRICS	India supported expansion, but called for internal strengthening
QUAD	Continued cooperation in Indo-Pacific security, health, and infrastructure
Global South Outreach	Pushed for developing nations' voice in global decision-making
International Solar Alliance (ISA)	Advocacy for green energy collaboration

## India's Trade and Technology Diplomacy

Theme	Explanation in Simple Words	Examples / News Covered
Technology Diplomacy	When countries work together in the field of science and technology, like sharing innovations, forming space or digital agreements.	- India and the U.S. held the India-U.S. Strategic Trade Dialogue. Focus was on co-production and co-development in critical and emerging technologies (CETs) like quantum, AI, and semiconductors .
Supply Chain Diplomacy	When India partners with countries to reduce overdependence on China and ensure smooth trade of key goods like electronics or semiconductors.	- India discussing supply chain resilience and friendshoring with the U.S. and European Union.
Trade Negotiations	Bilateral/multilateral talks to reduce tariffs and increase market access.	- Discussions around India-UK FTA (Free Trade Agreement) resumed, especially focusing on services and rules of origin .
Export Controls and Tech Transfer	Talks between countries to relax strict rules on exporting sensitive technologies.	- U.S. hinting at easing export control norms for India under the STA-1 status to deepen tech trade .
Critical Minerals and Tech Cooperation	Collaborating to access rare materials like lithium and cobalt essential for clean tech and electronics.	- India-U.S. Critical Minerals Dialogue progress was mentioned; vital for India's EV and electronics sector.





Multilateral Tech Alliances	Joining global groups to shape tech rules and standards.	- India's active participation in Quad Tech Working Groups and IPEF (Indo-Pacific Economic Framework) on digital trade and supply chain connectivity .
Geoeconomic Balancing	India balancing ties with U.S., EU, Russia, China for trade gains without aligning militarily.	- India avoiding fully joining Western trade blocks to keep strategic autonomy, while still engaging deeply with tech-rich countries.

## Concepts in News



### Environment

Keyword	Official Definition	Easy Explanation
<b>PM2.5 particles</b>	Fine inhalable particles, with diameters that are generally 2.5 micrometers and smaller, produced from various sources including burning fuels.	Tiny air pollution particles, smaller than a human hair, that can get deep into your lungs and cause health problems.
<b>FGD devices (Flue Gas Desulphurisation)</b>	A set of technologies used to remove sulphur dioxide (SO <sub>2</sub> ) from exhaust gases of fossil fuel power plants.	Machines in power plants that clean harmful sulphur out of the smoke before it goes into the air.
<b>Sulphur Dioxide (SO<sub>2</sub>)</b>	A harmful gas released from burning fossil fuels that contributes to air pollution and acid rain.	A bad-smelling gas from burning coal that causes air pollution and acid rain.
<b>Acid Rain</b>	Rainfall made acidic by atmospheric pollutants, primarily sulphur dioxide and nitrogen oxides, which harms forests and lakes.	Rain that is polluted with chemicals, which hurts forests, lakes, and buildings.
<b>Biodegradable Barriers</b>	Physical barriers made from materials that can be naturally decomposed by living organisms, used to prevent plastic pollution.	Special nets or walls made of materials that will naturally break down, used to stop plastic waste from polluting water.
<b>Urban Heat-Island Effect</b>	The phenomenon where urban areas are significantly warmer than surrounding rural areas due to human	Cities getting hotter than nearby rural areas because of buildings, roads, and less greenery.





	activities, built structures, and reduced vegetation.	
<b>Net-zero emissions</b>	Achieving a balance between the amount of greenhouse gases emitted and the amount removed from the atmosphere.	Putting no more climate-changing gases into the air than what is taken out.
<b>Carbon sink</b>	A natural or artificial reservoir that accumulates and stores some carbon-containing chemical compound for an indefinite period.	A natural area, like a forest or an ocean, that absorbs and holds carbon pollution from the atmosphere.
<b>Renewable energy</b>	Energy from a source that is not depleted when used, such as wind or solar power.	Clean energy that comes from sources like the sun or wind and doesn't run out.
<b>Biomass</b>	Organic matter used as a fuel, especially in a power station for the generation of electricity.	Natural materials from plants and animals that can be burned for energy.
<b>Green Methanol/Green Ammonia</b>	Alternative, low-carbon fuels for shipping produced using renewable energy sources.	New, cleaner fuels for ships that are made from renewable energy instead of fossil fuels.
<b>Sovereign guarantees</b>	Guarantees provided by a national government to secure a loan or investment, making it safer for investors.	A promise by a government to cover a loan or investment if a project fails, making it less risky for banks and investors.
<b>Electrolysis</b>	A process that uses electricity to split water into hydrogen and oxygen.	Using electricity to split water apart and create hydrogen fuel.
<b>Glacial Lake Outburst Flood (GLOF)</b>	A sudden release of a large amount of water from a glacial lake due to the collapse of its dam.	A sudden, dangerous flood that happens when a lake at the end of a glacier bursts its dam.
<b>Moraine-dammed lakes</b>	Glacial lakes held back by dams of loose rock, soil, and ice, which are particularly prone to sudden bursts.	Lakes that are held in place by loose walls of rock and ice left behind by a glacier, making them very risky.
<b>Marine Heatwaves</b>	Prolonged periods of unusually warm ocean temperatures in a particular region, causing significant impacts on marine ecosystems.	Long periods when parts of the ocean get unusually hot, harming sea life.
<b>Ecosystem Services</b>	The direct and indirect contributions of ecosystems to human well-being, such as clean air, fresh water, and climate regulation.	All the good and free things that nature does for us, like cleaning the air, providing water, and protecting us from storms.





<b>Climate resilience</b>	The ability of a system to anticipate, absorb, accommodate, or recover from the effects of a hazardous climate event in a timely and efficient manner.	The ability of a country or community to prepare for and bounce back from climate disasters like floods or heatwaves.
<b>Global Goal on Adaptation</b>	A collective objective under the UNFCCC to enhance adaptive capacity, strengthen resilience, and reduce vulnerability to climate change.	An international goal to help countries get better at adapting to climate change and preparing for its effects.
<b>Subsidiary Body for Implementation (SBI)</b>	A body under the UNFCCC that assists the Conference of the Parties (COP) in assessing and reviewing the implementation of the Convention.	A UN group that helps check if countries are actually doing what they promised on climate change.
<b>Subsidiary Body for Scientific and Technological Advice (SBSTA)</b>	A body under the UNFCCC that provides scientific and technological information and advice to the Conference of the Parties (COP).	A UN group that gives scientific and technical advice to countries on climate change.
<b>Phytoplankton</b>	Microscopic marine algae that form the base of the marine food web and play a vital role in carbon sequestration.	Tiny ocean plants that are a key food source for sea creatures and help absorb carbon from the air.
<b>Carbon sequestration</b>	The process of capturing and storing atmospheric carbon dioxide, such as in forests or oceans, to reduce climate change.	The process of trapping carbon dioxide from the air and storing it somewhere, like in trees or the deep ocean.
<b>Afforestation</b>	The establishment of a forest or stand of trees in an area where there was no previous tree cover.	Planting trees in an area that has never had a forest before.
<b>Eutrophication</b>	The enrichment of an aquatic ecosystem with nutrients (especially nitrogen and phosphorus), causing excessive growth of algae and depletion of oxygen.	When a body of water gets too many nutrients, causing too much plant growth, which uses up all the oxygen and kills fish.
<b>Mangrove Restoration</b>	The process of planting new mangroves and rehabilitating degraded mangrove forests to restore coastal ecosystems.	The effort to plant and regrow mangrove trees along the coast to protect against storms and help nature.
<b>Blue carbon</b>	Carbon dioxide captured and stored by coastal and marine ecosystems like	Carbon pollution that gets trapped in coastal ecosystems





	mangroves, seagrasses, and salt marshes.	like mangroves and salt marshes.
<b>MISHTI scheme</b>	Mangrove Initiative for Shoreline Habitats and Tangible Incomes, a government scheme for mangrove restoration and conservation.	A government program that aims to plant and protect mangroves to help both the environment and local communities.
<b>Invasive alien species</b>	Species introduced outside their natural range that spread rapidly and cause significant harm to native ecosystems, economies, or human health.	Plants or animals that are not native to an area and cause a lot of harm to the local environment after being introduced.
<b>Biome</b>	A large, naturally occurring community of flora and fauna occupying a major habitat, such as a forest or desert.	A large area of the world with a certain type of plants, animals, and weather, like a desert or a rainforest.



## Science and Technology

Keyword	Official Definition	Easy Explanation
<b>Endocrine-disrupting chemicals (EDCs)</b>	Chemicals that interfere with the body's endocrine system and disrupt hormone functions, found in plastics and industrial waste.	Chemicals in plastics that mess with your body's hormones, leading to health issues like infertility or cancer.
<b>Preeclampsia/Preterm Birth (PTB)</b>	A serious pregnancy complication characterized by high blood pressure, and birth of a baby before 37 weeks of gestation, respectively.	A dangerous condition in pregnancy with high blood pressure, and having a baby much earlier than expected.
<b>Glycemic Index (GI)</b>	A system of ranking foods based on their effect on blood sugar levels.	How fast a food makes your blood sugar level go up.
<b>Genetically modified (GM) maize/soyabean</b>	Crops whose genes have been altered using genetic engineering to improve traits like insect resistance and yield.	Crops like corn and soybeans that have been changed in a lab to grow better and resist pests.
<b>Artificial Photosynthesis (APS)</b>	A biomimetic technology that aims to use sunlight to produce chemical	A technology that copies how plants make food, but instead uses





	fuels, such as hydrogen, directly from water and carbon dioxide.	sunlight to create clean fuel like hydrogen.
<b>Small Modular Reactors (SMRs)</b>	Advanced nuclear reactors that are smaller, quicker to build, and have passive safety features, intended for flexible deployment.	Smaller, safer nuclear power plants that can be built in factories and placed where needed.
<b>Nanotechnology</b>	The science of manipulating matter on an atomic and molecular scale, with applications in medicine, energy, and materials science.	The science of working with very, very tiny things to create new materials or medicines.
<b>Prostaglandin E2 (PGE2)</b>	A hormone-like substance that plays a role in various bodily processes, including inflammation and aging.	A hormone-like chemical that is involved in inflammation and the body's aging process.
<b>Molecular Dynamics (MD) Simulation</b>	A computer simulation method that analyzes the physical movements of atoms and molecules over time.	A computer program that shows how tiny molecules move and interact, but it can be very slow to run.
<b>Epigenetic Switch</b>	A reversible molecular change that turns genes on or off without altering the underlying DNA sequence.	A way to turn genes on or off, like a light switch, without changing the actual DNA code.
<b>Quantum Key Distribution (QKD)</b>	A secure communication method that uses principles of quantum mechanics to establish a cryptographic key.	A super-secure way to share secret codes using quantum physics, making them unhackable.
<b>Exposomics</b>	The study of the totality of human environmental exposures and their effects on health throughout the life course.	The study of all the environmental factors a person is exposed to throughout their life, and how they affect health.
<b>Enhanced Rock Weathering (ERW)</b>	A carbon dioxide removal approach that accelerates natural rock weathering processes to absorb CO <sub>2</sub> from the atmosphere.	A method to take CO <sub>2</sub> out of the air by speeding up how rocks naturally break down.
<b>CAR T-cell Therapy</b>	A type of immunotherapy that uses a patient's own genetically modified T cells to find and kill cancer cells.	A cancer treatment where a patient's immune cells are engineered to fight their own cancer.
<b>Chimeric Antigen Receptor (CAR)</b>	A synthetic receptor created to redirect a T-cell to an antigen on the surface of a tumor cell.	A new type of protein made in a lab to help a patient's immune cells find and kill cancer.





<b>Interleukin-6 (IL-6)</b>	A cytokine that acts as both a pro-inflammatory and anti-inflammatory protein, with a key role in the immune response to infections.	A molecule released by your immune system to fight infections, but can also trigger dormant cancer cells to wake up.
<b>Endogamy</b>	The custom of marrying only within the limits of a local community or group.	The practice of marrying only people from your own community or group.
<b>Telomerase</b>	An enzyme that adds DNA sequences to the ends of chromosomes, preventing them from shortening during cell division.	An enzyme that helps keep our cells from getting old too quickly.
<b>Stratospheric Aerosol Injection (SAI)</b>	A proposed geoengineering technique involving the injection of aerosols into the stratosphere to reflect sunlight and cool the Earth.	Spraying tiny particles high in the sky to bounce sunlight back into space and cool the planet.
<b>Nanofibers</b>	Fibers with a diameter in the nanometer range, used in filters, medical applications, and advanced textiles.	Extremely thin, thread-like materials used for things like air filters or medical patches.
<b>Deep Learning</b>	A branch of artificial intelligence that uses multi-layered neural networks to learn from vast amounts of data.	A type of advanced computer program that learns from large amounts of information, similar to how the human brain works.
<b>BioEmu</b>	A new AI-based deep learning system that models the full range of shapes a protein can take, known as the equilibrium ensemble.	A new AI tool that creates thousands of pictures of a protein's different shapes, showing how it moves and works.
<b>Madden-Julian Oscillation (MJO)</b>	A major fluctuation in tropical weather that moves eastward around the globe, affecting rainfall patterns.	A big weather event that travels around the world and affects rain, especially for monsoons.
<b>Epithelial cells</b>	Cells that form protective layers on the surfaces of organs and blood vessels.	The cells that form a lining on the outside of your organs and blood vessels.
<b>Pheromone</b>	A chemical substance released by an animal that affects the behavior of others of the same species, often for communication or mating.	A special smell that animals release to talk to each other, like telling others to come together and swarm.
<b>Antimatter</b>	Particles that have the same mass as particles of ordinary matter but	A type of matter that is the exact opposite of regular matter.







	have opposite charges and other properties.	
<b>CP Violation</b>	An asymmetry where the laws of physics are not identical for matter and antimatter, helping to explain why matter survived after the Big Bang.	A strange physics rule that means matter and antimatter don't behave exactly the same way, which is a key part of the universe's origin story.
<b>Neurodevelopmental issues</b>	A group of disorders in which the development of the central nervous system is disturbed, leading to cognitive and behavioral problems.	Health problems that affect how a person's brain and nervous system develop in childhood.
<b>Microalgae</b>	Microscopic algae, typically found in freshwater and marine systems, with potential applications as a food source, fuel, or in life support systems.	Tiny plants that grow in water and can be used for things like food, fuel, or to create a breathable atmosphere in space.
<b>Synthetic Aperture Radar (SAR)</b>	A form of radar used to create high-resolution images of landscapes and objects from a distance, such as from a satellite.	A special kind of radar on a satellite that can make very detailed 3D maps of the Earth's surface in any weather.
<b>Brownian motion</b>	The random motion of particles suspended in a fluid (a liquid or a gas) resulting from their collision with the fast-moving molecules in the fluid.	The random, jiggling movement of tiny particles in water or air, first explained by Albert Einstein.
<b>Subduction</b>	A geological process where one tectonic plate is forced beneath another, leading to earthquakes and volcanic activity.	When one of the Earth's huge underground plates slides under another one, causing massive earthquakes and volcanoes.



## Economy

Keyword	Official Definition	Easy Explanation
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<b>Thali Index</b>	A new metric to measure a country's standard of living based on the cost and affordability of a basic meal.	A new way to measure a country's living standards by checking how many basic meals people can afford.
<b>Consumption Inequality vs. Income/Wealth Inequality</b>	Measures of inequality based on what people spend (consumption) versus what they earn (income) or own (wealth).	The difference between how much people spend versus how much they actually earn or own.
<b>Gini Coefficient</b>	A measure of statistical dispersion intended to represent the income or wealth inequality within a nation or social group.	A number that tells you how unevenly wealth or income is spread among people in a country.
<b>Repatriation of Profits</b>	The act of converting foreign currency earned by a subsidiary company into the currency of its parent company's home country.	When a foreign company sends the money it made in one country back to its home country.
<b>Trade Diversification</b>	A strategy in international trade to reduce dependence on a single trading partner by expanding trade relationships with new countries.	A country's strategy of trading with many different partners instead of relying on just one.
<b>Digital Arrest Scams</b>	A type of fraud where scammers impersonate law enforcement officials and intimidate victims into transferring money, often via video calls.	A scam where fraudsters pretend to be police or government officials on a video call to scare people into sending them money.
<b>Mule bank accounts</b>	Bank accounts used by fraudsters to receive and transfer illicit funds, often opened under fake or stolen identities.	Fake bank accounts used by scammers to quickly move stolen money.
<b>Dynamic/Surge Pricing</b>	A pricing strategy in which businesses set flexible prices for products or services based on current market demands.	When the price of a service, like a cab ride, goes up and down based on how many people want it at that moment.
<b>Unsecured Loans</b>	Loans that are not backed by collateral, making them riskier for lenders in case of default.	Loans given by banks without any security or collateral.
<b>Household Debt</b>	The total amount of money owed by households to lenders, including mortgages, consumer loans, and credit card debt.	The total amount of money that people in a country owe to banks and lenders.
<b>Non-Performing Assets (NPAs)</b>	Loans or advances where the borrower has failed to make principal	Bank loans where the borrower has stopped paying back the money.





	or interest payments for a specified period.	
<b>Employment-Linked Incentive (ELI) Scheme</b>	A new government scheme to create jobs by providing financial incentives to employers for hiring new employees.	A government plan that pays companies to hire new workers, especially in manufacturing.
<b>SEBI (Securities and Exchange Board of India)</b>	India's market regulator, responsible for protecting the interests of investors and regulating the securities market.	The government agency that watches over and controls India's stock market to protect investors.
<b>Proprietary Trading</b>	A trading strategy where a firm or individual trades stocks, bonds, or other financial instruments with its own money, rather than with clients' funds.	When a financial company uses its own money to buy and sell stocks and make a profit, not its clients' money.
<b>Derivatives Market</b>	A financial market for derivatives, which are contracts whose value is derived from the value of an underlying asset.	A part of the financial market where people trade contracts that get their value from other things, like stocks or currencies.
<b>Carbon Credits</b>	A permit that allows the holder to emit one ton of carbon dioxide, which can be traded or bought from others.	A license to release a certain amount of pollution, which can be bought and sold by companies or countries.
<b>Tax Deducted at Source (TDS)</b>	An indirect tax mechanism in which the tax is deducted at the time of payment of salary, commission, or interest.	A small part of your money that a company or bank cuts out and sends to the government as a tax.
<b>Concessional Loans</b>	Financial assistance provided on more favorable terms than market rates, with lower interest rates or longer repayment periods.	Loans with very good terms, like low interest rates or more time to pay, usually given to developing countries.
<b>Triangular Cooperation (TrC)</b>	A development cooperation model where a traditional donor country and a Global South country jointly support another developing country.	A way for three countries to work together on a development project: one rich country, one like India, and one country receiving help.
<b>Motor Vehicle Aggregator Guidelines, 2025</b>	A new government policy that allows ride-hailing companies to charge up to twice the base fare during high demand.	New rules that allow cab apps to charge up to double the normal price during busy times.
<b>Global Capacity Centres (GCCs)</b>	Advanced back-end units of multinational corporations that handle	Special offices in a country that do high-tech work like research and





	complex functions like R&D, analytics, and cybersecurity.	analysis for big international companies.
<b>Free Trade Agreement (FTA/CETA)</b>	A treaty between two or more countries to reduce trade barriers and tariffs on goods and services, easing trade.	A deal between two countries to remove or lower taxes on the things they trade with each other.
<b>Biofuels</b>	Fuels derived from biomass (recently living organisms or metabolic byproducts) instead of fossil fuels.	Fuels made from plants and animals instead of oil or gas.
<b>Biostimulants</b>	Substances that enhance plant growth, nutrient uptake, and stress tolerance without being classified as a fertiliser or pesticide.	Special substances that help plants grow better and handle stress, but are not fertilizers or pesticides.
<b>Gross vs. Net FDI</b>	Total foreign investment coming into a country (Gross FDI) versus investment after accounting for money leaving (Net FDI).	Total foreign money coming into a country versus the real amount after money from past investments leaves.
<b>Trade-to-GDP Ratio</b>	The sum of a country's exports and imports divided by its Gross Domestic Product, indicating the openness of its economy to trade.	How much a country trades with the world compared to the size of its economy.
<b>Stubble-Based Market Solutions</b>	Commercial solutions for using agricultural crop residue (stubble) for purposes other than burning, such as for biofuel or paper.	Business ideas that turn leftover farm waste into useful products instead of just burning it.
<b>El Niño</b>	A climate pattern describing the unusual warming of surface waters in the eastern tropical Pacific Ocean, affecting global weather and agriculture.	A natural warming of the Pacific Ocean that changes weather worldwide, often causing droughts that affect crops.
<b>Green Hydrogen</b>	Hydrogen fuel produced through the electrolysis of water using renewable electricity, with no greenhouse gas emissions.	A clean fuel made by splitting water using electricity from solar or wind power.
<b>Decarbonisation</b>	The process of reducing carbon emissions to zero or a net-zero level, often by transitioning from fossil fuels to clean energy.	The process of cutting down carbon pollution, like by switching from coal to solar power.





## International Relations

Keyword	Official Definition	Easy Explanation
<b>Global South</b>	A term for developing nations of Africa, Latin America, and Asia, which often share a history of colonialism and seek greater voice in world affairs.	Poorer, developing countries, mostly in the southern hemisphere, that want a more equal say in global issues.
<b>Multipolar Global Governance</b>	A system of global governance where power is distributed among several major poles (states or blocs) rather than being concentrated in one or two.	A world where power is shared among many different countries and groups, not just one or two.
<b>Diaspora Diplomacy</b>	The use of a country's emigrant communities (diaspora) to advance its foreign policy goals and interests.	Using a country's citizens living abroad to help with its foreign policy and build relationships with other nations.
<b>International Court of Justice (ICJ) Advisory Opinion</b>	A non-binding legal opinion on a question of international law, delivered by the ICJ at the request of the UN General Assembly or other UN bodies.	A legal opinion from the top UN court that is not a binding order, but can still have a big impact on how countries act.
<b>Loss and Damage (L&amp;D) Fund</b>	A fund established under the UNFCCC to provide financial assistance to developing countries particularly vulnerable to the adverse effects of climate change.	Money set aside by rich countries to help poorer countries deal with unavoidable damage from climate change.
<b>Diplomatic Hyphenation</b>	A diplomatic practice where two countries (e.g., India-Pakistan) are treated as a single issue or a pair, rather than as separate entities with distinct relationships.	When a powerful country treats two other countries, like India and Pakistan, as a pair instead of dealing with each one separately.
<b>Strategic Autonomy</b>	The capacity of a state to act independently in matters of foreign policy and defense, without being overly dependent on other major powers.	A country's ability to make its own decisions in foreign policy without relying too much on other big countries.





<b>Transactional Approach</b>	A foreign policy strategy focused on achieving specific, short-term economic or political deals rather than long-term alliances or ideological partnerships.	A way of doing foreign policy that focuses on getting practical deals done, rather than building long-term friendships.
<b>Foreign Terrorist Organization (FTO)</b>	A designation by the US Department of State for non-US organizations that engage in terrorist activity, with legal consequences for their supporters.	A label the US government gives to an organization it believes is a terrorist group, making it illegal for anyone to support them.
<b>Proxy Groups</b>	Non-state armed groups that are supported and used by a state to advance its interests indirectly in a conflict.	Armed groups that fight for a country's interests, even though they are not officially part of that country's army.
<b>BRICS (plus)</b>	A geopolitical bloc of emerging economies, originally Brazil, Russia, India, China, and South Africa, which has expanded to include other countries.	A group of big developing countries like India, China, and Russia that work together on global issues.
<b>De-dollarization</b>	The process of reducing the use of the US dollar in global trade and financial transactions.	Countries trading with each other using their own money instead of the US dollar.
<b>UAE Golden Visa Scheme</b>	A long-term residency program for non-citizens that offers visas lasting up to 10 years or a lifetime, often in exchange for significant investment or special skills.	A long-term visa program in the UAE that allows wealthy people or highly skilled professionals to live and work there.
<b>Outer Space Treaty (OST) 1967</b>	An international treaty that forms the basis of international space law, banning Weapons of Mass Destruction (WMDs) in space and promoting peaceful use.	A global treaty that says no country can put nuclear weapons in space and that space should only be used for peaceful purposes.
<b>Space Arms Race</b>	A hypothetical scenario of competition between nations to develop military capabilities, including weapons, in outer space.	A race between countries to see who can put the most weapons and military technology into space.
<b>Comprehensive Economic and Trade Agreement (CETA)</b>	A type of trade agreement that goes beyond tariffs and covers services, investments, intellectual property, and professional mobility.	A big trade deal that covers not just products, but also things like professional jobs, investments, and rules for a country's money.
<b>South-South Cooperation</b>	A broad framework for collaboration among developing countries, where they share resources, knowledge, and	A partnership where developing countries help each other grow and solve problems without relying on rich countries.





	technology to support mutual development.	
<b>Multilateral Institutions</b>	International organizations (like the UN, WTO, IMF) that facilitate cooperation among multiple countries on various global issues.	Big international groups like the UN and World Bank where many countries work together to solve global problems.
<b>Indo-Pacific Supply Chains</b>	The networks of production, manufacturing, and distribution of goods across the Indo-Pacific region.	The network of factories and transport routes that make and move goods across the Indian and Pacific Oceans.
<b>One China Policy</b>	The diplomatic stance under which the US and most countries acknowledge that there is only one Chinese government and that Taiwan is part of China.	A policy where countries agree there is only one China, and that Taiwan is part of it.
<b>National Security Doctrine</b>	A set of principles and strategies that a state uses to protect its national interests from internal and external threats.	A country's official plan for how it will protect itself from enemies and threats.
<b>Geopolitical Calculus</b>	A decision-making process in foreign policy that balances strategic interests, power dynamics, and potential risks in a given region.	The process of making a decision based on power, strategy, and risks between different countries.
<b>Transatlantic Relations</b>	The political, economic, and cultural relationships between North America (especially the US) and Europe.	The relationship between countries in North America and countries in Europe.
<b>Eurasian Geopolitics</b>	The study of the strategic importance of the Eurasian landmass, involving power dynamics and rivalries between countries in Europe and Asia.	The study of power struggles and relationships between countries in the vast region of Europe and Asia.
<b>Nuclear Deterrent</b>	A country's ability to use nuclear weapons in retaliation, which is meant to discourage other countries from attacking it.	Having nuclear weapons as a way to scare off other countries from attacking you.
<b>Lower Riparian Rights</b>	The legal rights of a country that is located downstream on a river, giving it a claim over the water flow from an upstream country.	The right a country has to a river's water when it's located further down the river from another country.





## Polity

Keyword	Official Definition	Easy Explanation
<b>42nd Amendment (1976)</b>	A comprehensive amendment to the Indian Constitution, enacted during the Emergency, that added the words "Socialist" and "Secular" to the Preamble.	A major change to the Constitution during the Emergency that added the words "Socialist" and "Secular" to the Preamble.
<b>Kesavananda Bharati Ruling (1973)</b>	A landmark Supreme Court judgment that established the "basic structure" doctrine, holding that the Constitution's core principles cannot be amended.	A Supreme Court case that said the basic, core principles of the Constitution can never be changed by Parliament.
<b>Bommai Case (1994)</b>	A landmark Supreme Court judgment that significantly curtailed the arbitrary use of Article 356 (President's Rule) by establishing judicial review over its imposition.	A Supreme Court decision that made it much harder for the central government to impose President's Rule unfairly.
<b>Constitutional Ethos</b>	The underlying character, values, and spirit of a constitution, which may be more fundamental than the literal text.	The core values and spirit of a country's constitution, even if they aren't written down in one place.
<b>Electoral Integrity</b>	The concept that elections should be fair, transparent, and free from manipulation, fraud, or undue influence.	The idea that elections should be completely honest and fair so that every vote counts.
<b>National Sports Governance Bill</b>	A proposed law to create a statutory body (National Sports Board) to regulate sports federations and establish a dispute-resolution tribunal.	A new law that wants to create a government body to regulate sports in India, and set up a court to handle sports-related disputes.
<b>National Sports Tribunal</b>	A new dispute-resolution body proposed in the National Sports Governance Bill with powers similar to a civil court to handle sports-related disputes.	A special court for solving problems in sports, like who gets selected for a team or who should run a sports body.
<b>Separation of Powers</b>	A fundamental doctrine of governance where legislative, executive, and judicial powers are separated to prevent abuse of power.	The principle that government's powers should be split into three branches---law-making, execution, and judiciary---so no one branch becomes too powerful.
<b>Constitutional Breakdown</b>	A situation where a state government cannot be carried on in accordance with the provisions of the Constitution,	A situation where a state government fails to follow the Constitution, which can lead to the central government taking over.







	allowing for President's Rule under Article 356.	
<b>Doctrine of Proportionality (Free Speech)</b>	A legal principle used by courts to assess whether a restriction on a fundamental right (like free speech) is legitimate and not excessive.	A legal test used by courts to check if restrictions on rights, like free speech, are fair and not too harsh.
<b>Spousal Privilege</b>	A legal concept under Indian law (Section 122 of Evidence Act) that protects private communications between a husband and wife from being disclosed in court.	A legal rule that says a husband and wife can't be forced to reveal their private conversations in court.
<b>Preventive Detention Law</b>	A law that allows the government to detain a person without trial based on the suspicion that they may commit a future offense.	A law that lets the government arrest and hold someone without a trial if they think that person might do something bad later.
<b>Attorney-Client Privilege</b>	A legal concept that protects confidential communications between a client and their attorney, preventing their disclosure in court.	A legal rule that keeps conversations between a lawyer and their client secret and private.
<b>Presidential Reference (Article 143)</b>	A mechanism under the Constitution where the President can ask the Supreme Court for its advisory opinion on a legal question of public importance.	A power that lets the President ask the Supreme Court for legal advice on important public matters.
<b>Advisory Opinion (Article 143)</b>	The legal advice given by the Supreme Court to the President under Article 143, which is not legally binding.	The legal advice the Supreme Court gives the President, which is not a formal, binding court order.
<b>Transitional Safeguards ("Grandfather Clause")</b>	Legal provisions that protect individuals or entities who were engaged in an activity before a new law was passed, allowing them to continue under old rules.	A rule that says people who were already doing something before a new law was passed are allowed to continue doing it.
<b>Republic</b>	A form of government where the head of state is a president or monarch, but power is held by the people and their elected representatives.	A country where power is in the hands of the people, who choose their leaders, and the leader is not a king or queen.
<b>Linguistic Reorganisation of States</b>	The process of redrawing state boundaries in India primarily on the basis of language and shared culture.	The redrawing of state maps in India so that people who speak the same language live in the same state.
<b>Anti-Conversion Laws</b>	Laws passed by states in India to prevent forced religious conversions,	State laws meant to stop people from being forced to change their religion,







	which have been criticized for misuse against minorities and interfaith marriages.	but sometimes used against minorities and interfaith couples.
<b>Kudavolai System</b>	An ancient democratic system of village self-governance in the Chola Kingdom, where candidates were selected through a unique "ballot pot" method.	An ancient method from South India where village leaders were chosen by drawing names from a pot.
<b>POCSO Act</b>	The Protection of Children from Sexual Offences Act, a strict law that criminalizes all sexual activity with minors (below 18) and does not recognize consent.	A strict law that protects children from sexual offenses and says that anyone under 18 cannot legally consent to sex.
<b>Judicial Discretion (in POCSO)</b>	The power of a judge to make decisions on a case-by-case basis, especially when granting bail, given the non-bailable nature of POCSO offenses.	A judge's freedom to make a decision in a specific case, like whether to grant bail, when the law doesn't have a clear rule.
<b>Non-bailable offence</b>	A criminal offense where the accused person is generally not entitled to bail as a matter of right.	A crime that makes it very difficult for an accused person to get out of jail on bail.

