

Topics of Discussion:

1. Supreme Court Stays 100-metre Rule for Aravalli
2. Military Hardware Procurement Worth ₹79,000 Crore Approved
3. Global Concerns Over Indian Rabies Vaccine
4. Kashmir as Launchpad for Global Buddhism
5. India's Clean Energy Transition and PLI Scheme
6. Bank NPAs Fall to Multi-Decade Low: RBI Report
7. Translocation of Botswana Cheetahs under Project Cheetah
8. Record Tiger Deaths in Madhya Pradesh
9. INSV Kaundinya's Voyage to Oman

FRONT

SC stays 100-m rule for Aravalli, it had cleared, cites 'public dissent'

Syllabus:

Preliminary Examination: General issues on Environmental Ecology, Biodiversity and Climate Change – that do not require subject specialisation.

Mains Examination: General Studies-II, III: Government policies and interventions, Conservation, environmental pollution and degradation, environmental impact assessment.

What's the ongoing story: A three-member Supreme Court bench led by Chief Justice of India Surya Kant on Monday stayed its own November 20 order that accepted a 100-metre height definition for the Aravalli Hills, and decided to form a High-Powered Expert Committee with domain experts to resolve all critical ambiguities.

Key Points to Ponder:

- What is the 100-m height definition of the Aravallis?
- What are the concerns related to this definition?
- What is the ecological significance of the Aravallis?
- How are Aravallis formed?

- What are the reasons for the low length of Aravalli hills?
- What are the resources found in Aravallis?
- What are the concerns related to mining in the hills?
- What is the Forest Survey of India's 2010 formula for Aravalli hills?

Key Takeaways:

- Significantly, the CJI charted out the key areas to be looked into and clarified by the yet-to-be-formed new expert committee. These include:
 - The **number of lower hills to be excluded under the 100-metre definition:** The CJI specifically sought confirmation of the fact that only 1,048 — the number of hills reported by *The Indian Express* citing an internal analysis of the Forest Survey of India (FSI) — out of 12,081 Aravalli Hills which are 20 metres or higher made the 100-metre cut.
 - **Exclusion of areas between hills more than 500-metre apart:** This was a prime concern raised by the amicus curiae on the ministry's definition that counts only hills that are within 500 metres of each other as Aravalli range. This would exclude significant tracts of Aravalli from the protection ring.
 - **Impact of mining and other works in areas excluded from Aravalli:** The court sought clarity on how mining or other activities in contiguous areas, which would be excluded from Aravalli, would impact the protected hills.
 - **Impact of continuing mining in areas demarcated as Aravalli:** The court sought an analysis of whether sustainable or regulated mining within the newly-demarcated Aravalli area "notwithstanding regulatory oversight" would result in any adverse ecological consequences for the range.
- The court also called for a "multi-temporal evaluation" of both short-term and long-term impacts originating from the implementation of the recommended definition and its associated directions.
- In January 2024, the SC asked its CEC to examine the issue as to whether the classification of Aravalli Hills and Ranges in so far as permitting mining is concerned."
- In March 2024, the CEC recommended that the mapping of the entire Aravalli Hill Range should be undertaken and completed within a period of six months by the Forest Survey of India

(FSI) using the 3-degree-slope-based norms it had already used to map the hills in 15 districts of Rajasthan in 2010 under the apex court's order.

— In May 2024, the SC formed a committee under the Environment secretary to come up with a uniform definition of the Aravalli for the four Aravalli states — Gujarat, Rajasthan, Haryana and [Delhi](#).

— On October 13, this committee recommended a 100-metre height definition for Aravalli to the SC. As reported by The [Indian Express](#), the ministry pushed for this definition during the hearing on November 11 even though the FSI, the amicus and the CEC cautioned that the 100-metre height formula would exclude large parts of Aravalli.

— On November 11, the ministry assured the SC that more areas will be counted as Aravalli under the 100-metre formula compared to FSI's 3-degree definition. On November 20, the SC accepted the 100-metre definition it had rejected in 2010.

Front: [Panel of domain experts to study impact of leaving out lower Aravalli hills, wider gaps](#)

— The Supreme Court's order records threats other than mining facing the Aravalli hills, acknowledges the alternative definition of Aravalli in continuing with the moratorium on renewing mining leases in areas defined under the Forest Survey of India's 2010 formula, and identifies the key concerns to be examined by the High-Powered Expert Committee (HPEC) it proposed.

— It also underlines the importance of participatory and informed decision-making by specifically mentioning that the HPEC will comprise "domain experts" — a not-so-subtle nudge against packing it with bureaucrats alone — to obtain "a fair, impartial, independent expert opinion" after "associating all requisite stakeholders."

— Noting that the "public dissent and criticism appear to stem from the perceived ambiguity and lack of clarity," the order said, "there is a dire need to further probe and clarify to prevent any regulatory gaps that might undermine the ecological integrity of the Aravalli region."

Do You Know:

— At over a billion years old, the Aravallis are one of the oldest mountain ranges in the world, formed during the Precambrian Era due to the collision of tectonic plates of the earth's crust. The 700-odd-km range stretches across four states (Gujarat, Rajasthan, Haryana and [Delhi](#)) and 37 districts, with 560 km lying in Rajasthan.

— The present-day range, however, is much eroded compared to what the Aravallis were at their birth. Their degradation is due to both natural factors and human activities.

— Yet, the Aravallis provide priceless ecological services. If the Western Ghats are considered the water tower and climate regulator of peninsular India, the Aravalli range is an ecological shield for the plains of Northwest and North India.

— The range acts as a shield for the northern plains against the incursion of sand from the Thar desert in the west. This also protects air quality in the North. Any rising incursion of sand would be disastrous for the [Delhi](#)-NCR Region, which is already struggling to contain local sources of pollution.

— Moreover, the hills also bring in a healthy amount of rainfall, which is essential for agriculture and drinking water needs of settlements that are located around them.

— As per studies, deforestation, quarrying and erosion has already led to 12 major gaps in the Aravallis. These gaps extend from Magra hills in Ajmer district to Khetri-Madhogarh hills in Jhunjhunu district and northern most hillocks in Mahendragarh district of Haryana.

UPSC Prelims Practice Question Covering similar theme:

(1) With reference to the Aravalli ranges, consider the following statements:

1. These are one of the world's oldest ranges.
2. It lies in western and northwestern India.
3. It acts as a natural barrier against desertification.
4. The highest peak of the Aravalli mountain range is Arma Konda.

How many of the statements given above are correct?

- (a) Only one
- (b) Only two
- (c) Only three
- (d) All four

With reference to the Himalayan rivers Joining the Ganga downstream of Prayagraj from West to East, which one of the following sequences is correct?

- (a) Ghaghara — Gomati — Gandak — Kosi
- (b) Gomati — Ghaghara — Gandak - Kosi
- (c) Ghaghara — Gomati — Kosi - Gandak
- (d) Gomati — Ghaghara — Kosi - Gandak



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Military hardware worth Rs 79,000 cr gets govt nod

Syllabus:

Preliminary Examination: Current events of national and international importance.

Mains Examination: General Studies-II, III: Government policies and interventions for development in various sectors and issues arising out of their design and implementation, defence technology.

What's the ongoing story: The Defence Acquisition Council on Monday approved proposals for a range of procurements, worth around Rs 79,000 crore, for the Armed Forces.

Key Points to Ponder:

- Read about the Defence Acquisition Council (DAC), its composition and role.
- Why is DAC important for India's defence modernisation?
- What is a loiter munition system?
- Know about the Astra Mk-II Missiles and Pinaka MRLS.
- What is the significance of the induction of Astra Mk-II missiles?
- What are the key issues and challenges with India's defence sector?
- What is the significance of boosting indigenisation in the defence sector?
- What does India's rising defence expenditure reveal about its strategic priorities?
- What are the recent steps taken by the Ministry of Defence to streamline procurement timelines?

Key Takeaways:

- The DAC's grant of Acceptance of Necessity (AoN) paves way for the procurement of multiple platforms and weapon systems — both indigenous and foreign — such as Loiter Munition System for the Army's Artillery Regiments, Low Level Light Weight Radars and Astra Mk-II Missiles and SPICE-1000 Long Range Guidance Kits, among others.
- The DAC has also approved leasing of the High Altitude Long Range (HALE) Remotely Piloted Aircraft System (RPAS) for the Navy.
- The DAC, chaired by Defence Minister [Rajnath Singh](#), is the primary body responsible for approving major capital acquisitions in defence. The first step in the defence procurement process is the Acceptance of Necessity (AoN). However, obtaining an AoN does not always lead to a final order.
- According to a statement from the Defence Ministry, proposals to procure Loiter Munition System for the Army's Artillery Regiments, Low Level Light Weight Radars, Long Range Guided Rocket Ammunition for Pinaka Multiple Launch Rocket System (MRLS) and Integrated Drone Detection and Interdiction System Mk-II have been cleared for the Army.

— It adds that Loiter Munitions would be used for precision strike of tactical targets, whereas Low Level Light Weight Radars will detect and track small size, low flying Unmanned Aerial Systems.

— The indigenous Long Range Guided Rockets will enhance the range and accuracy of Pinaka MRLS for effective engagement of high-value targets and the Integrated Drone Detection and Interdiction System Mk-II with enhanced range will protect the vital assets of the Army in the Tactical Battle Area and Hinterland.

— For the IAF, AoN was approved for the procurement of Automatic Take-off Landing Recording System, Full Mission Simulator and more significantly the indigenous Astra Mk-II Missiles and the Israeli SPICE-1000 Long Range Guidance Kits.

— Astra Mk-II missiles with an enhanced range of over 200 km will increase the capability of the fighter jets like Sukhoi 30 and LCA Tejas — to take out adversary aircraft from a large standoff range.

— Last year, India and the United States had inked a deal of around \$3.5 billion or over Rs 28,000 crore to procure 31 MQ-9B HALE RPAS for the Indian Armed Forces.

Do You Know:

— Astra is a Beyond Visual Range (BVR) class of Air-to-Air Missile (AAM) system designed to be mounted on fighter aircraft. The missile is designed to engage and destroy highly manoeuvring supersonic aircraft. The missile has all-weather day and night capability.

— The missile has been designed and developed by the Defence Research and Development Organisation (DRDO) for deployment on fighter jets like Sukhoi-30 MKI and Tejas of the IAF and the Mig-29K of the Navy.

UPSC Prelims Practice Question Covering similar theme:

(2) With reference to the Astra Missile, consider the following statements:

1. It is a Beyond Visual Range (BVR) class of surface-to-air missile.
2. The missile has been designed and developed by the Defence Research and Development Organisation.

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

As nations flag Indian rabies vaccine, how treatment works

Syllabus:

Preliminary Examination: Current events of national importance.

Mains Examination: General Studies-II: Issues relating to development and management of Social Sector/Services relating to Health, Government policies and interventions.

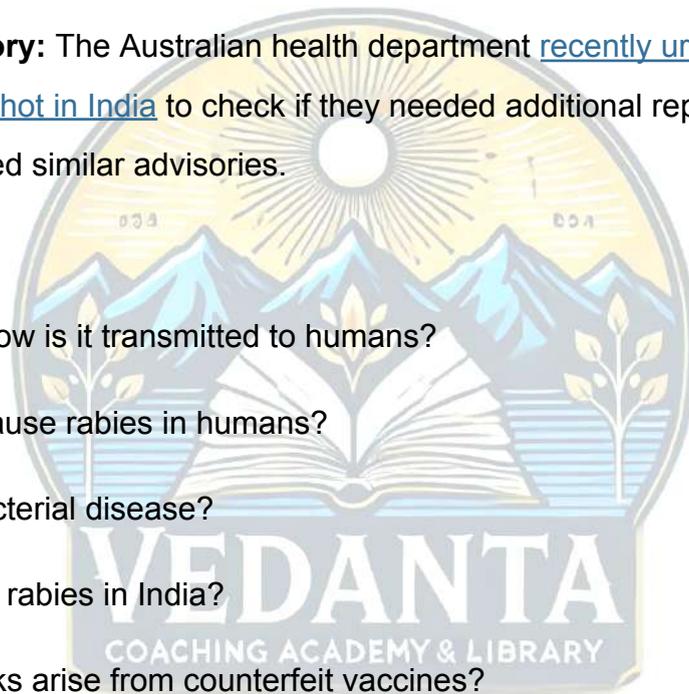
What's the ongoing story: The Australian health department [recently urged its citizens who may have received a rabies shot in India](#) to check if they needed additional replacement doses. The UK and the US have released similar advisories.

Key Points to Ponder:

- What is rabies, and how is it transmitted to humans?
- Which animal bites cause rabies in humans?
- Is rabies a viral or bacterial disease?
- What is the burden of rabies in India?
- What public health risks arise from counterfeit vaccines?
- Read about the National Rabies Control Program.

Key Takeaways:

- The alert was issued over concerns that counterfeit batches of the vaccine Abhayrab — manufactured by the Human Biologicals Institute, a key division of the PSU Indian Immunologicals — were possibly circulating in India since 2023. This raised an alarm because rabies, once it develops, is nearly 100% fatal.
- The viral infection is transmitted through the saliva of infected animals, leading to symptoms ranging from fever, headache, and nausea, to excessive salivation, fear of water, hallucinations, and partial paralysis. It can be prevented by a post-exposure vaccination. This is the reason



people need to take rabies shots when they are bitten, scratched, or have had open wounds salivated on by dogs, cats, monkeys, and bats.

— While the National Rabies Control Program reported 6,644 clinically suspected cases and deaths of human rabies between 2012 and 2022, this is likely an under-estimate. The World Health Organisation estimates that rabies causes around 18,000 to 20,000 deaths every year, of which between a third or two-thirds are in children under the age of 15. India accounts for nearly 36% of the global rabies deaths.

— The Australian alert is the latest in a series of similar health advisories issued by the United Kingdom and the United States.

— The alert from the UK issued in late October said: “The public health agencies in the four nations of the UK are conducting a look-back exercise to identify any travellers who reported receiving rabies vaccine following an animal bite in India from November 2023 onwards, to determine whether further rabies vaccination may be recommended.”

— The company, meanwhile, said in a statement on Saturday: “In January 2025, IIL proactively identified in the market one specific batch (#KA24014) with a packaging different to the original. The company immediately notified the Indian regulators and law enforcement agencies.... There is no instance of any other counterfeit batch in the market.”

— The counterfeit vaccines were detected in several cities, including [Delhi](#), [Mumbai](#), Agra, [Lucknow](#), Kanpur, and Patna. Based on the complaints, raids were carried out in Delhi, [Mumbai](#), and Agra.

— While there are several brands of rabies vaccines in India, manufactured by both national and international companies, Abhayrab is one of the most commonly available. The vaccine holds nearly 40% of the market share in the country.

— The WHO vaccination schedule requires that people receive at least three doses of the intramuscular vaccine or two doses of the intradermal vaccine with an immunoglobulin given on the day of the animal bite. For those immunised previously, only two booster doses are needed.

Do You Know:

— The rabies virus — transmitted through the saliva of infected animals — enters the peripheral nervous system and migrates to the central nervous system (spinal cord and brain).

— The infected person exhibits behavioural changes and clinical signs when the virus reaches the brain. Clinical signs typically appear three months after a person has been infected. In exceptional cases, clinical signs can develop after a few days, or after more than six months, following an exposure.

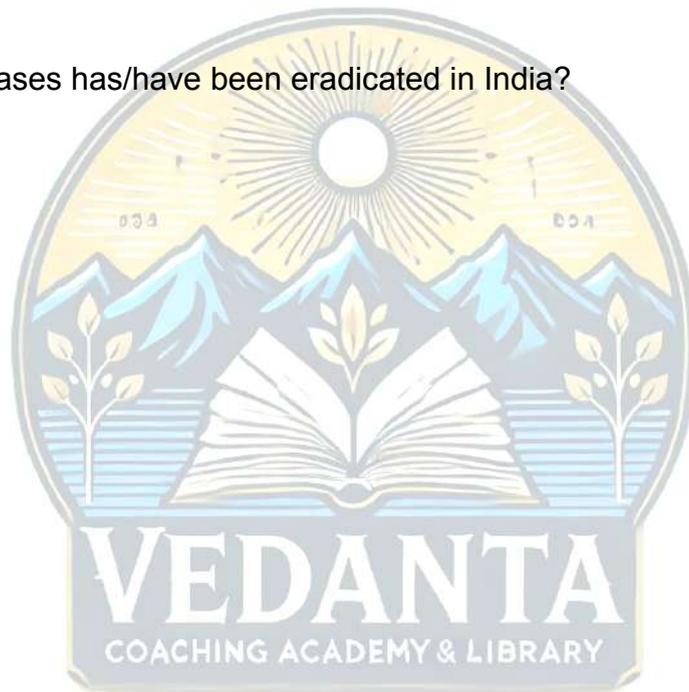
UPSC Prelims Practice Question Covering similar theme:

(3) Consider the following diseases:

1. Diphtheria
2. Rabies
3. Smallpox

Which of the above diseases has/have been eradicated in India?

- (a) 1 and 2 only
- (b) 3 only
- (c) 1, 2 and 3
- (d) None



Kashmir was a crucial launchpad for global Buddhism

Syllabus:

Preliminary Examination: History of India and Indian National Movement.

Mains Examination: General Studies-I: Indian culture will cover the salient aspects of Art Forms, literature and Architecture from ancient to modern times.

What's the ongoing story: Shah Faesal writes: When archaeologists began excavating the mounds at Zehanpora in Baramulla, few anticipated that the soil of north Kashmir would speak back to history. The first clue had surfaced far from the Valley: An archival photograph preserved

in a French museum, showing three ancient stupas standing in Baramulla. The image hinted that the unassuming mounds at Zehanpora might conceal the remains of a significant Buddhist site.

Key Points to Ponder:

- Know about the history and origin of Buddhism.
- What is the role of Kushan-period in the spread of Buddhism?
- What are the major Buddhist sites in Kashmir?
- What was Ashoka's role in the spread of Buddhism?
- How did Ashoka try to spread Buddhism?
- Where was the Fourth Buddhist Council held and what were the major outcomes?

Key Takeaways:

- What emerged were Kushan-period Buddhist remains — stupas, structural foundations, and nearly two-millennia-old artefacts — refocusing attention on J&K's integral place within Bharat's ancient civilisation.
- It reopens a question that has long been pushed to the margins of popular memory: How germane has Kashmir been to the intellectual, spiritual, and trans-Asian history of Buddhism?
- For most people, Buddhism is anchored to four sacred sites: Lumbini (birth), Bodh Gaya (enlightenment), Sarnath (first sermon), and Kushinagar (mahaparinirvana).
- Buddhism flourished in Kashmir during the Mauryan period, traditionally associated with Emperor Ashoka, who is believed to have founded the city of Srinagar and established monasteries and stupas in the region. Kashmir's location at the crossroads of the Indus-Gandhara region and the Himalayan corridor made it uniquely suited to act as a conduit between the Indian heartland and the wider Asian world.
- Early Buddhist chronicles and later Sanskrit sources consistently refer to Kashmir as a land of learning or Sharada Pitha, symbolising its role as one of the foremost seats of learning in the ancient and early medieval periods.

— The Buddhist philosophical tradition reached its zenith in the figure of Nagarjuna, the founder of Madhyamaka (the Middle Way) philosophy. Nagarjuna travelled widely, and Kashmir emerged as one of the most important centres for the study, preservation, and elaboration of his thought.

— The significance of Kashmir in Buddhist history becomes noticeable during the Kushan period, precisely the era to which the Zehanpora remains are dated. Under Emperor Kanishka, Buddhism received unprecedented royal patronage.

— Tradition holds that Kanishka convened the Fourth Buddhist Council in Kashmir, presided over by the scholar Vasumitra, with Ashvaghosha among its luminaries.

— From Kashmir, Mahayana ideas travelled to Qandhar, Kabul and thence over Bactria. In this sense, Kashmir was not peripheral to global Buddhism — it was one of its crucial launchpads

— Material evidence reinforces this legacy. The Gilgit Manuscripts, among the oldest surviving Buddhist texts in the world, written in Sanskrit and Prakrit, reveal Kashmir and its neighbouring regions as custodians of Buddhist knowledge.

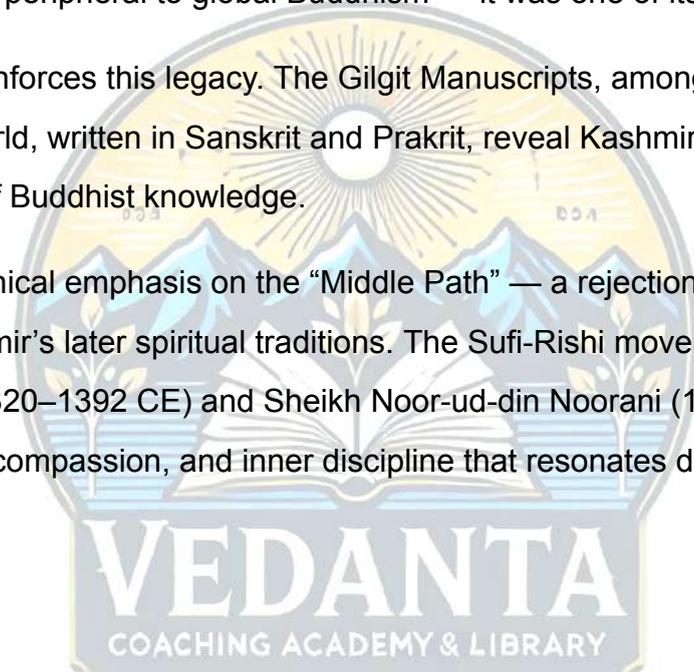
— Buddhism's philosophical emphasis on the "Middle Path" — a rejection of extremes — found a striking afterlife in Kashmir's later spiritual traditions. The Sufi-Rishi movement, particularly the teachings of Lal Ded (1320–1392 CE) and Sheikh Noor-ud-din Noorani (1377–1440 CE), reflects an ethic of moderation, compassion, and inner discipline that resonates deeply with Buddhist values.

Do You Know:

— Buddhism is a significant world religion today, influencing many with its teachings. Originating in the 6th century BCE in the Indian subcontinent, Buddhism, along with other Śramanic sects emerged as a result of growing discontent towards ritualistic and hierarchical aspects of the Brahmanical tradition.

— The date of the Buddha's life and death has long been a subject of debate among scholars. The canonical texts in Pali, especially the *Pitakas* (Sutta and Vinaya), contain his hagiography (writing about the lives of saints). One can also find information about Buddha and his life in texts like *Mahavastu*, *Buddhacharita*, and others.

— Buddhism was founded by the Buddha, who was born as Siddhartha. He was the son of king Suddhodana, a leader of the Sakya clan of Kapilavastu (located in modern day Nepal). According



to various narrations, Maya gave birth to Siddhartha in a grove at Lumbini while en route to her natal home.

Previous year UPSC Prelims Question Covering similar theme:

(4) In which one of the following regions was Dhanyakataka, which flourished as a prominent Buddhist centre under the Mahasanghikas, located? (UPSC CSE 2023)

- (a) Andhra
- (b) Gandhara
- (c) Kalinga
- (d) Magadha

To tap India's clean energy potential, a to-do list

Syllabus:

Preliminary Examination: Current events of national and international importance.

Mains Examination: General Studies-II, III: Government Policies and Interventions, Infrastructure: Energy, Ports, Roads, Airports, Railways etc.

What's the ongoing story: Divakar Prakash writes- "For years, India relied on Chinese imports to meet its solar needs. That dependence is now being challenged. In 2024, domestic companies added 25.3 GW of new module capacity, nearly doubling national manufacturing strength. The PLI scheme, central to this shift, encouraged investment and signalled India's intent to become more than just a consumer of global technology. The adoption of TOPCon cells shows that India is moving toward higher-value innovation."

Key Points to Ponder:

- Read about the Production Linked Incentive (PLI) scheme.
- What role has the PLI scheme played in India's solar manufacturing push?
- What is renewable energy curtailment?
- Read about the National Green Hydrogen Mission and its objectives.

- What role has the PLI scheme played in India’s solar manufacturing push?
- What are the regulatory challenges faced by renewable energy investors in India?

Key Takeaways:

— “Yet the picture is not without contradictions. Despite the surge in domestic capacity, India still imported nearly 66 GW of modules and cells in 2024, while exports slightly declined. Upstream integration remains limited: Only 2 GW of wafer capacity has been commissioned, compared to nearly 40 times that in downstream module production. Without addressing polysilicon and wafer production, India risks shifting its dependence rather than eliminating it.”

— “In the first nine months of FY2025, clean energy attracted \$3.4 billion in foreign investment — more than 80 per cent of all power sector inflows. Competitive auctions have driven tariffs to record lows, making renewable power among the cheapest sources of electricity in India. Developers and financiers see an opportunity in the scale of demand and the government’s commitment to clean energy. However, the financial ecosystem has stress points. DISCOMs struggle with unpaid dues. In some states, attempts to renegotiate contracts after auctions have raised concerns. Such uncertainty can undermine investor confidence.”

— “Around 60 GW of renewable projects remain constrained by inadequate transmission infrastructure. Without sufficient grid expansion, clean power cannot flow to where it is needed. Curtailment — when grid operators reduce renewable output due to transmission or stability issues — adds another layer of complexity. Developers often receive no compensation for curtailed power, making financial modelling difficult and raising the cost of capital. Compared to advanced economies, India’s renewable financing costs are nearly 80 per cent higher, in part because of these risks.”

— “The National Green Hydrogen Mission aims to produce 5 million metric tonnes of green hydrogen annually by 2030. Pilot projects are already underway in steel, refining, and transportation, sectors where direct electrification is difficult. The strategic logic is sound: India currently consumes about 5 million tonnes of grey hydrogen, produced from fossil fuels. Yet the economics remain challenging. Current production costs of \$4.1–\$5.0 per kg are several times higher than conventional hydrogen. Even with projected declines to around \$2.4 per kg by 2030, commercial viability will likely require subsidies, carbon pricing, or regulatory mandates. Infrastructure for storage, transport, and end-use applications is nascent, requiring investment on a scale that may exceed production costs. The sector faces a chicken-and-egg dilemma:

Industries hesitate to retrofit without guaranteed supply, while producers hesitate to invest without confirmed demand.”

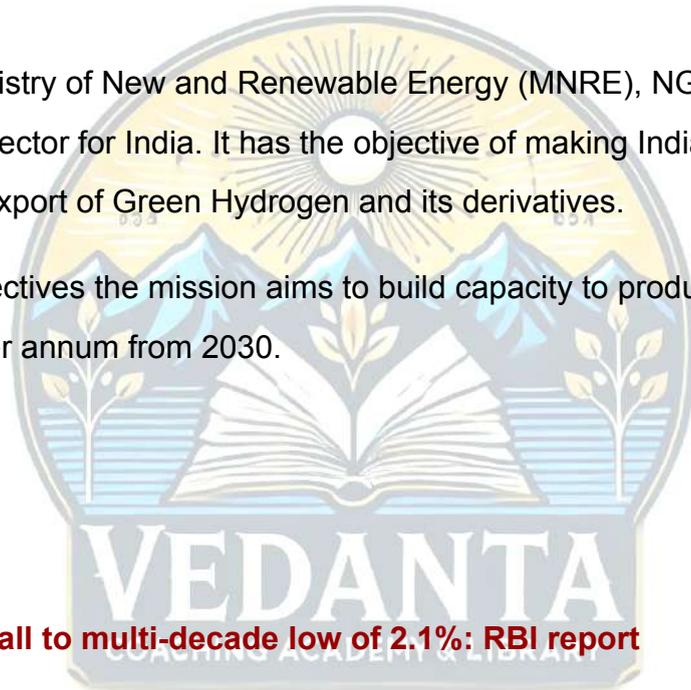
— “The power sector needs protection of contractual sanctity. Transmission networks must expand in step with generation capacity, and curtailment risks need clearer frameworks. For green hydrogen, realistic timelines and demand-creation will be crucial. If these challenges are met, India could become a model for other nations navigating the complexities of energy transition.”

Do You Know:

— The National Green Hydrogen Mission (NGHM) was approved by the Union Cabinet in 2023, recognising the role of Green Hydrogen in India’s ambitions of energy independence by 2047 and Net Zero by 2070.

— Supported by the Ministry of New and Renewable Energy (MNRE), NGHM views Green Hydrogen as a sunrise sector for India. It has the objective of making India a global hub for the production, usage and export of Green Hydrogen and its derivatives.

— To achieve these objectives the mission aims to build capacity to produce at least 5 MMT (Million Metric Tonne) per annum from 2030.



ECONOMY

Gross NPAs of banks fall to multi-decade low of 2.1%: RBI report

Syllabus:

Preliminary Examination: Current events of national and international importance.

Mains Examination: General Studies-III: Indian Economy and issues relating to planning, mobilisation, of resources, growth, development and employment.

What’s the ongoing story: The asset quality of banks continued to show improvement, with the gross non-performing asset (GNPA) ratio falling to a multi-decade low of 2.1 per cent as at end September 2025, compared to 2.2 per cent at the end of March 2025, the Reserve Bank of India (RBI) said in a report on Monday.

Key Points to Ponder:

- What are Non-Performing Assets (NPAs)?
- What are the steps taken to reduce NPAs?
- What are special mention accounts(SMA)?
- What are the laws related to the NPAs?
- What are the causes for high NPAs in India?
- What is the role of the Insolvency and Bankruptcy Code (IBC) in reviving banks from NPAs?

Key Takeaways:

— In absolute terms, gross NPAs of banks stood at Rs 4.32 lakh crore in 2024-25 compared to Rs 4.81 lakh crore in 2023-24. Public sector banks' (PSBs) gross NPAs fell to 2.6 per cent from 3.5 per cent, private sector lenders (PVBs) edged lower to 1.8 per cent from 1.9 per cent, and foreign banks improved to 0.9 per cent from 1.2 per cent. In contrast, small finance banks' asset quality worsened to 3.6 per cent from 2.4 per cent.

— Close to 42.8 per cent of the reduction in GNPA of banks in 2024-25 was aided by better recoveries from bad loans and upgrades. Lenders recovered Rs 67,693 crore of bad loans while upgraded Rs 50,087 crore worth of stressed accounts.

— The slippage ratio, which measures new accretions to NPAs as a share of standard advances at the beginning of the year, declined for the fifth consecutive year to 1.4 per cent at end-March 2025. As of September 2025, the ratio further dipped to 1.3 per cent.

— The special mention accounts-0 (SMA-0), special mention accounts-2 (SMA-2) and NPAs as a proportion of gross advances of scheduled commercial banks declined for both overall and large borrowal accounts in 2024-25. The special mention accounts-1 (SMA-1) ratio for banks increased during 2024-25, driven by an increase in SMA-1 for PSBs.

Do You Know:

— SMA-0 accounts are those wherein the principal or interest payment is not overdue for more than 30 days but the account is showing signs of incipient stress.

— SMA-1 accounts are those wherein the principal or interest payment is overdue between 31-60 days. SMA-2 accounts are those wherein the principal or interest payment is overdue between 61-90 days.

— Introduced in 2016, the [IBC](#) promised an overhaul of insolvency resolution with the aim to rescue and reorganise distressed companies through a time-bound process, prioritising their survival as going concerns.

Previous year UPSC Prelims Question Covering similar theme:

(5) Consider the following statements: (UPSC CSE 2018)

1. Capital Adequacy Ratio (CAR) is the amount that banks have to maintain in the form of their own funds to offset any loss that banks incur if the account-holders fail to repay dues.
2. CAR is decided by each individual bank.

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



ALSO IN NEWS

Nod to translocate Botswana cheetahs likely in Jan-Feb

Indian authorities are working to finalise permissions to execute translocation of five African cheetahs, which are set to come to India from Botswana under Project Cheetah, early next year.

The cheetahs are currently in quarantine in Botswana and the permissions for their translocation are likely to be obtained between January and February, said sources.

Key among these permissions and tasks is arranging for the right kind of aircraft to fly the cheetahs to either Kuno National Park or Gandhi Sagar sanctuary in Madhya Pradesh

<p>55 tigers dead in MP this year, highest since Project Tiger launched over 50 years ago</p>	<p>Another tiger death in Madhya Pradesh has brought the fatalities this year in the state to 55, the highest since Project Tiger was launched in 1973.</p> <p>Forest department officials maintain that a majority of the deaths were due to natural causes and are a consequence of an expanding tiger population.</p> <p>According to senior officials, increased territorial conflicts, age-related mortality and disease are expected outcomes in a landscape with higher tiger density</p>
<p>INSV Kaundinya sets sail for Oman</p>	<p>On Monday afternoon, a pilot craft slowly backed off the Indian Coast Guard (ICG) jetty in the Porbandar district of Gujarat, towing the Indian Naval Sailing Vessel (INSV) Kaundinya out to sea.</p> <p>The two-masted sailboat with a specially trained crew will make its maiden voyage to Muscat, in the Sultanate of Oman, retracing the historic maritime routes that connected India with the wider Indian Ocean world for millennia.</p> <p>INSV Kaundinya is a stitched sail ship, based on a 5th-century CE ship depicted in the paintings of Ajanta Caves. The project was initiated in July 2023 through a tripartite agreement signed by the Ministry of Culture, the Indian Navy, and Hodi Innovations, with funding from the Ministry of Culture.</p> <p>The ship, which embodies India's historic role as a maritime nation, is named after the legendary mariner Kaundinya, who is believed to have sailed from India to Southeast Asia in ancient times.</p> <p>Its sails display motifs of the Gandabherunda and the Sun, the bow bears a sculpted Simha Yali, and a symbolic Harappan-style stone anchor adorns its deck, each element evoking the rich maritime traditions of ancient India.</p>



PRELIMS ANSWER KEY

1. (c) 2. (b) 3. (b) 4. (a) 5.
(a)

