

India–European Free Trade Association (EFTA) Trade and Economic Partnership Agreement (TEPA) comes into effect from 1st October 2025

The agreement offers binding commitment of \$100 bn investment and 1 million direct jobs in the next 15 years.

- **EFTA Nations:** Iceland, Liechtenstein, Norway, and Switzerland.
 - ⊕ Among these, **Switzerland is India's largest trading partner**, followed by **Norway**.
- It is the **first Free Trade Agreement (FTA)** signed by **India** to incorporate a binding commitment specifically linked to **investment and job creation**.

Key Features of the Agreement

- **Market Access (Goods):** EFTA offers substantial access, covering **100% of non-agricultural products**. India protects sensitive sectors, including **dairy, soya, coal, pharma, and medical devices**.
- **Services & Mobility:** The pact stimulates exports in **IT, business services, and education**.
 - ⊕ It enables **Mutual Recognition Agreements (MRAs)** in professional services, such as **nursing, chartered accountancy, and architecture**.
 - ◆ It offers improved access via **Mode 1** (Digital delivery of services), **Mode 3** (Commercial presence) and **Mode 4** (Greater certainty for entry and temporary stay of key personnel).
- **Chemicals and Allied Products:** **EFTA has offered zero or reduced tariffs on more than 95% of India's exports**. India has granted market access to nearly 80% of its tariff lines covering 95% of EFTA's exports.
- **Intellectual Property Rights:** It ensures **IPR commitments at TRIPS level**. India's interests in generic medicines and **concerns related to evergreening of patents** have been fully addressed.
- **Key Export Gains:** Indian exporters gain significantly improved access in **Textiles, Engineering Goods, and Processed Food Products**.

TEPA is considered a **"model agreement"** and is expected to significantly reinforce the **'Make in India' and 'Atmanirbhar Bharat'** initiatives. Furthermore, the dedicated **India–EFTA Desk**, operational since 2025, serves as a single-window mechanism to streamline regulatory navigation and facilitate EFTA investments in India

NCRB releases Accidental Deaths & Suicides in India 2023 Report

Key Highlights of Report

- **Increase in Suicides:** Total reported suicides showed an increase of 0.3% (2023) as compared to 2022.
 - ⊕ However, rate of suicides has decreased by 0.8% during 2023 over 2022.
- **Rate of Suicide rate: A & N Islands(Highest) >Sikkim> Kerala.**
 - ⊕ Cities have higher suicide rate as compared to all-India suicide rate.
- **States with higher Percentage Share of Suicides: Maharashtra (Highest)>Tamil Nadu>Madhya Pradesh>Karnataka>West Bengal**
- **Male : Female Ratio: 72.8 : 27.2**
- **Major Causes: Family Problems (31.9%, other than marriage related problems)> Illness (19.0%)> Drug Abuse/ Alcoholic Addiction (7.0%) >Marriage Related Issues(5.3%)> Love Affairs(4.7%)> Bankruptcy or Indebtedness (3.8%)> Unemployment(1.8%)>Failure in Examination(1.4%)**
- **Farmer Suicide: A total of 10,786 persons accounting for 6.3% of total suicides victims.**
 - ⊕ **Zero suicides of Farmers/Cultivators/Agricultural Labourers:** West Bengal, Bihar, Odisha, Jharkhand, Himachal Pradesh, Arunachal Pradesh, Goa.

Initiatives Taken to Prevent Suicides

- **National Suicide Prevention Strategy (2022):** Aims to reduce suicide mortality by 10% by 2030.
- **Tele-MANAS (Tele Mental Health Assistance and Networking Across States):** It provides 24/7, free, tele-mental health support.
- **National Mental Health Programme (NMHP):** To provide accessible, decentralized mental healthcare.
- **Manodarpan:** Ministry of Education project to provide psychosocial support for the mental health and well-being of students, teachers, and families.

Six Member 'Payments Regulatory Board' constituted by RBI

The Board will be responsible for the **regulation and supervision of payment systems** under the **Payment and Settlement Systems Act, 2007**.

➤ It has replaced the earlier **Board for Regulation and Supervision of Payment and Settlement Systems (BPSS)**.

About the Payments Regulatory Board

➤ Composition & Structure:

⊕ As per **Section 3** of the **Payment and Settlement Systems Act**, the Board shall consist of

- ◆ **Governor of the Reserve Bank** as **ex officio Chairperson**;
- ◆ **Deputy Governor of the Reserve Bank** (in-charge of the Payment and Settlement Systems) as **ex officio member**;
- ◆ **One officer of the Reserve Bank, nominated by the Central Board of the Reserve Bank** as **ex officio member**;
- ◆ **Three central government nominated persons**, expert in payment systems, IT, cybersecurity, law.

» **Tenure:** 4 years, **non-renewable**; resignation allowed with **6 weeks' notice**.

» **Disqualifications:** Age >70; insolvency; criminal conviction ≥180 days; MPs/MLAs, etc.

⊕ **Principal Legal Adviser** of RBI is a **permanent invitee**.

⊕ RBI may also invite **experts (permanent/ad hoc)** for meetings.

➤ **Meetings:** At least **twice a year** with a **Quorum of 3 members** including **Chairperson (or Deputy Governor in his absence)** and a **nominated member**.

➤ **Decision-making:** Decisions by **majority** of votes of the **members present and voting**;

⊕ **Chairperson (or Deputy Governor in his absence)** has a **casting vote in case of tie**.

About Payment and Settlement Systems Act, 2007

➤ **Goal:** **Regulate and supervise payment systems in India**, covering manual clearing to electronic transfers like **RTGS and NEFT**.

➤ **Central Authority:** RBI is designated as the central authority for overseeing payment and settlement infrastructure.

➤ **Customer Protection:** Ensures customer protection by **preventing unfair charges** and holding intermediaries accountable for mishaps.

NCRB Report Highlights Increase in Accident Related Fatalities in India

Accidental Deaths & Suicides in India 2023 Report published the data from 2022 to 2023.

Key Findings of Report

➤ **Total Accidental Deaths:** Increased to 4,44,104 in 2023 (from 4,30,504 in 2022).

⊕ Caused by **Traffic Accidents (44.6%)**, **Sudden Deaths (14.3%)**, **Drowning (8.5%)**, etc.

⊕ **Road Accident:** Increased to 4,64,029 in 2023 (from 4,46,768 in 2022).

◆ **Fatalities:** Increased by 1.6% to **1,73,826 in 2023** (from 1,71,100 in 2022).

◆ **Major Accident Spots:** Near residential areas (30.2%) & schools/colleges (7.1%).

⊕ **Due to Forces of Nature:** **6,444 deaths** due to '**Lightning**' (39.7%), '**Heat/Sun Stroke**' (12.5%), etc.

⊕ **Railway Accidents:** 24,678 cases with 21,803 deaths.

➤ **Accidents in Cities (Across 53 Mega Cities):**

⊕ **Top cities:** Mumbai, Pune, Bengaluru, Delhi, Jaipur.

⊕ **Rate of accidental deaths in cities:** 41.0 (higher than national average 31.9).

➤ **States with maximum traffic accident deaths:** Maharashtra, Uttar Pradesh, Madhya Pradesh, Tamil Nadu.

➤ In **Andaman & Nicobar, Jharkhand, Punjab, Bihar, U.P.**, accidents caused **more deaths than injuries** (a rare pattern).

Causes of Road Accidents

➤ **Over-speeding:** 61.4% deaths; **Dangerous/Careless driving or overtaking:** 23.7% deaths.






➤ **Poor weather conditions:** 2.1%, **driving under influence (alcohol/drugs):** 1.7%, **animal crossing:** 2.8% deaths.

➤ **Other causes:** Mechanical defects, road defects, sudden braking, etc.



Scientists urge caution over Polar Geoengineering Projects as Climate Solution

A recent study suggests that geoengineering concepts proposed for the polar regions fail to meet essential criteria for responsible climate interventions.

Type of Geoengineering Projects	Challenges Associated
 Stratospheric Aerosol Injection (SAI): It involves deliberate release of aerosols (like sulphur dioxide or calcium carbonate) into the earth's upper atmosphere to reflect sunlight and cool the surface.	<ul style="list-style-type: none"> • Termination Shock (incase projects are suddenly halted, global temperatures could rapidly increase), • Ineffectiveness (useless in polar winters (due to lack of sunlight) and in summers (as existing ice and snow already reflect most sunlight naturally))
 Sea Curtains / Sea Walls: It aims to deploy large buoyant structures attached to the seabed to block warm ocean water from reaching the ice sheets in polar regions.	<ul style="list-style-type: none"> • Marine Disruption (barriers may interfere with marine life, including fish and marine mammals that feed at depth) • Potential negative effects on oceanic circulation and Toxicity Risk (due to Wear and tear of materials)
 Sea Ice Management: Scattering materials like glass microbeads over sea ice to boost reflectivity and artificially thicken the ice. This also includes pumping seawater onto ice or into the air to freeze it.	<ul style="list-style-type: none"> • Ecotoxicity (Microbeads): effects of materials like glass microbeads on invertebrate organisms, especially zooplankton. • Counterproductive Warming (Microbeads): microbeads could absorb sunlight, leading to a net warming effect.
 Basal Water Removal: Reducing ice loss by removing subglacial water from under glaciers to slow the movement of ice sheets and decelerate sea level rise.	<ul style="list-style-type: none"> • Highly emissions-intensive exercise requiring continuous monitoring and maintenance.
 Ocean Fertilisation (OF): Adding nutrients like iron to polar oceans to stimulate phytoplankton growth, aiming to draw more CO ₂ from the atmosphere into the ocean.	<ul style="list-style-type: none"> • Ecosystem Disruption: Lack of mechanism to control species population may create uncertainties in local food chains and food web dynamics. • Nutrient Depletion, Harmful Algal Blooms

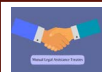
Also In News



Siphon-powered Thermal Desalination System

IISc scientists have developed a **siphon-powered thermal desalination system** that converts seawater into clean drinking water.

- The new system uses a **composite siphon made of a fabric wick and a grooved metal surface**.
 - ⌚ The fabric draws salty water from a reservoir while gravity ensures a continuous flow, flushing away salt before it can crystallize.
 - ⌚ The water then spreads as a thin film over a heated metal surface, evaporates, and condenses on a cooler surface placed just two millimeters away.
- Built using low-cost materials like **aluminum and fabric**, the system can **run entirely on solar power or waste heat**.
- **Features:** faster, cheaper, and more efficient.



Mutual Legal Assistance Treaty (MLAT)

Centre invokes **Mutual Legal Assistance Treaty** with Singapore over singer's death.

About Mutual Legal Assessment Treaty

- **Nodal Authority:** Ministry of Home Affairs.
- It is an **agreement providing procedures for cross-border legal assistance** in criminal investigations, **evidence collection, prosecution, and extradition**.
- India provides mutual legal assistance in **criminal matters through Bilateral Treaties/Agreements, Multilateral Treaties/Agreements or International Conventions** or on the basis of **assurance of reciprocity**.
- India has MLAT with Russia, USA, France, UAE, Afghanistan, Turkey.



Special Intensive Revision

Bihar successfully concludes Special Intensive Revision (SIR) of Electoral Rolls.

About SIR

- It is a **House-to-House verification** to be done to ensure enrolment of all eligible Citizens.
- Rationale:** Under **Article 324, Election Commission of India** is empowered to register **all eligible voters** in the electoral roll.
- Legal Provisions:** **Article 326 of the Constitution, Representation of the People Act, 1950.**
- Significance:** To **ensure the integrity of the Electoral Roll (ER)** for the conduct of free & fair elections.



International Civil Aviation Organization (ICAO)

India has been re-elected to Part II of the Council of **International Civil Aviation Organization (ICAO)**.

About International Civil Aviation Organization (ICAO)

- Establishment:** Created in **1944 (Chicago Convention)** as a specialized UN agency;
- Members:** **Total 193 States** and India is a **founding Member**.
- Functions:**
 - Coordinates **global standards for safety, security, efficiency, and sustainability** in air transport.
 - Enables **global air mobility network**, promoting trade, cultural exchange, tourism, socio-economic growth.



Infectious Bovine Rhinotracheitis (IBR)

Immunologicals rolled out **India's first glycoprotein E(gE) deleted DIVA marker vaccine (Raksha-IBR)** against Infectious Bovine Rhinotracheitis (IBR).

- Raksha-IBR will address **infertility, abortions and reduced milk productivity** linked to the IBR disease in animals.

About IBR

- It is a disease characterized by **acute inflammation of the upper respiratory tract**.
- Caused by:** **Bovine Herpesvirus 1 (BoHV-1).**



Weighted Average Call Rate (WACR)

RBI would continue to use the overnight weighted average call rate (WACR) as the operating target for monetary Policy.

About WACR

- It is the average interest rate at which **banks lend and borrow money from each other overnight**, just for one day.
- Significance:**
 - It reflects the **short-term cost of money** in the banking system.
 - It helps the RBI monitor how easy or difficult it is for banks to get funds.
 - If WACR goes up, it means money is becoming costlier; if it goes down, it means money is easier to get.



Remission of Duties and Taxes on Exported Products (RoDTEP) Scheme

Remission of Duties and Taxes on Exported Products (RoDTEP) Scheme has been extended till March 2026.

About RoDTEP Scheme

- Launched:** **January 2021** by **Ministry of Commerce and Industry**
- Objective:** To **reimburse taxes, duties, and levies** at central, state, and local levels that are **not refunded under any other mechanism**.
 - Reduces hidden costs and make **Indian exports more competitive in global markets**.
- Scope:** Covers taxes incurred during **manufacture and distribution** of exported products.



International Health Regulations (IHR)

Amendments of 2024 to the International Health Regulations (IHR) have entered into force.

About IHR

- These are a **legally binding instrument** of the **World Health Organization (WHO)** for 196 countries.
- Aim:** To **prevent, protect against, control, and provide public health response** to the international spread of diseases, while avoiding unnecessary interference with international traffic and trade.
- Origin:** Dated back to the **19th century**, when **quarantine measures were introduced** due to trade-related disease spread.

Place in News



Philippines (Capital: Manila)

Philippines has been **struck by an earthquake** of magnitude 6.9.

Political Features

- Location:** Island country of **Southeast Asia** in **western Pacific Ocean**.
- Water Bodies:** Philippine Sea (east), Celebes Sea (south), Sulu Sea (southwest), and South China Sea (west and north).

Geographical Features

- Highest Point:** Mount Apo.
- Major Rivers:** Cagayan River (Río Grande de Cagayán), Mindanao, Agusan, etc.
- Climate:** Tropical and monsoonal.



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