

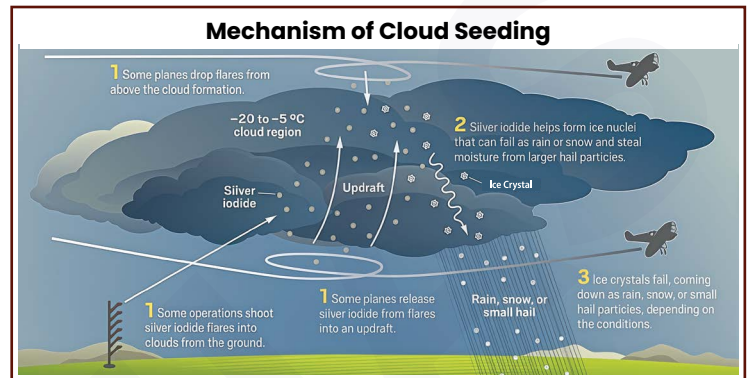
NEWS TODAY

Experts successfully conducted a trial test on Cloud Seeding in Delhi

Conducted by IIT Kanpur, it could lead to city's first artificial rain in the coming days if the weather remains favourable.

About Cloud Seeding

- **Meaning:** It is a **weather modification technique** that improves a cloud's ability to produce rain or snow by introducing tiny ice nuclei into certain types of clouds.
 - ⊕ It is conducted on existing natural clouds and **does not create clouds.**
- **Working:** Nuclei are released into the cloud by an aircraft and/or by ground-based generators providing a base for **snowflakes to form.**
 - ⊕ These newly formed snowflakes **quickly grow and fall from the clouds back to Earth.**
- **Seeding Agents: Silver Iodide (AgI)**, most common material, known for its efficient ice nucleating properties.
 - ⊕ Other chemicals used are **potassium iodide (KI)**, **sulfur dioxide (SO₂)**, **frozen carbon dioxide – dry ice (CO₂)**, etc.



Benefits of Cloud Seeding

- **Combating Pollution:** Regarded as the scientific method for providing **respite from pollution.**
- **Enhancing Winter snowfall and mountain Snowpack:** It **supplements the natural water supply** available to communities of surrounding area.

Concerns Associated

- **Lack of Reliable Information:** Making the operation less effective, also the **return on investments** remains unclear.
- **Issues with Seeding Material:** Silver Iodide might be **toxic to terrestrial and aquatic life**, prompting exploration of less harmful alternatives.
- **Environmental Risks:** In case cloud seeding coincides with intense rainfall causing floods, damaging infrastructure, crops, and livelihoods, etc.

Conclusion

There is an ethical imperative to conduct an **exhaustive research**, weighing the potential benefits against the associated health risks involved.

Telecommunications (Telecom Cyber Security) Amendment Rules, 2025

Notified by the **Department of Telecommunications** to amend the 2024 Rules.

Key Highlights of the Rule

- **Telecommunication Identifier User Entities (TIEs):** It is a new category to be created **covering any business that uses phone numbers** to identify customers or deliver services – except licensed telecom operators.
 - ⊕ It brings platforms like Zomato, PhonePe, Paytm, Uber and messaging services under the same regulatory framework that governs Airtel and Jio.
- **Mobile Number Verification (MNV) system:** To be established by the **Central Government** to verify whether phone numbers provided by users correspond to legitimate telecom subscribers.
- **Regulating use and sale of telecom equipment:** Directs manufacturers to not assign **International Mobile Equipment Identity (IMEI) numbers** already in use and maintain a database for tampered or restricted IMEIs.

Need for the Amendment

- **Cater to Rising Cybersecurity Incidents:** From **10.29 lakh in 2022 to 22.68 lakh in 2024**, reflecting the growing scale and complexity of digital threats.
- **Effective Verification:** Enable Financial institutions and insurance firms to **verify details** of customers while opening new accounts.
- **Addressing Emerging Threats:** E.g., **Unified Payments Interface (UPI)** is being targeted by fraudsters using compromised mobile numbers.

Other Measures to Ensure Telecom Cyber Security

- **Financial Fraud Risk Indicator (FRI):** Launched by **Department of Telecommunications (DoT)**, it classifies suspicious numbers as Medium, High, or Very High-risk.
- **Digital Personal Data Protection Act, 2023:** Act places strict obligations on data fiduciaries to ensure security safeguards.
 - ⊕ More than **9.42 lakh SIM cards** and **2.6 lakhs IMEIs** linked to fraudulent activities have been blocked (October, 2025).

Union government asks Chief Justice of India (CJI) to recommend a successor

The **Memorandum of Procedure (MoP)** provides the guidelines for appointing the CJI & other Supreme Court (SC) judges.

➤ CJI of and other SC judges are appointed by the President under **Article 124(2)** of the Constitution.

How CJI and SC Judges are appointed?

➤ **Appointment of CJI:**

- ⊖ **Seniority Principle:** Conventionally, the **senior-most judge** of the Supreme Court is elevated as the CJI.
- ⊖ **Government Initiatives Process:** Union government asks the current CJI to recommend a successor, usually about a month before retirement.
- ⊖ **Recommendation by CJI:** The CJI sends a formal recommendation to the **Ministry of Law**, naming the senior-most eligible judge.
- ⊖ **Approval & Appointment:** After PM's approval, the President issues the warrant of appointment.

➤ **Appointment of Other Judges:**

- ⊖ **Other SC judges** are appointed by the **President**, based on recommendations of the **Collegium** consists of **CJI and four other senior-most judges** of the SC.
 - ◆ **High Court Judges:** Appointed by the President under **Article 217**, based on recommendations of the **Collegium (CJI and two senior-most SC judges)**.
- ⊖ **Collegium System** evolved through the **Three Judges Cases (1981, 1993, & 1998)**.

Concerns Related to Judicial Appointments/ Collegium System

- **Lack of Transparency:** Deliberations are confidential; reasons for appointments rarely disclosed.
 - **Accountability:** No formal mechanism to review Collegium decisions.
 - **Limited Executive Role:** Concentration of power within the judiciary.
- 99th Constitutional Amendment & NJAC Act (2014)**
- Attempted to reform judicial appointments through the **National Judicial Appointments Commission (NJAC)**.
 - Struck down by the Supreme Court in 2015 (**4th judge case**), retaining the **Collegium system**.

Reserve Bank of India (RBI) Warns Geopolitical Tensions Could Disrupt Cross-Border Payment Flows

In its **bi-annual Payment Systems Report**, RBI cautions that **sanctions, currency restrictions, and other operational barriers** could disrupt seamless international transactions.

About Cross Border Payments

➤ **Definition:** These are financial transactions where the payer and the recipient are based in **separate countries**.

- ⊖ They cover both wholesale and retail payments, including remittances.

➤ **Two Main Types:**

- ⊖ **Wholesale cross-border payments:** Typically **between financial institutions**.
- ⊖ **Retail cross-border payments:** Typically **between individuals and businesses**. E.g. person-to-person, person-to-business etc.

➤ **Significance:** Increased **International mobility of goods and services, capital and people** has contributed to its growing economic importance.

➤ **Status in India:** India remains the **top recipient of global foreign remittances**, with a record **\$137.7 billion inflow in 2024**.



Key Challenges with Cross Border Payments

<p>Lengthy transaction chains involving multiple intermediaries, increased costs and processing time.</p>	<p>Lack of interoperability due to fragmented data standards.</p>	<p>Complex Compliance Checks, Dependence on legacy technology platforms, limiting speed, transparency, and efficiency.</p>
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Initiatives to facilitate Effective Cross Border Payments

➤ **Global:**

- ⊖ **G20 Roadmap:** Addressing challenges like **high cost, slow speed, limited access, and insufficient transparency**, etc.
- ⊖ **Bank for International Settlements (BIS) Innovation Hub Projects:** Like **Project Hertha, Project Rialto, Project Agora** etc.
- ⊖ **Others:** Recommendations of **Financial Stability Board (FSB)** and the **Committee on Payments and Market Infrastructure (CPMI)**, etc.

➤ **India:**

- ⊖ **Bilateral/Multilateral collaboration:** **Linking UPI with foreign Fast Payment Systems (FPSs)** of other countries via **QR code acceptance of UPI** at merchant locations abroad.
 - ◆ E.g. **UPI and PayNow (Singapore) Linkage, Project Nexus** (a multilateral international initiative), etc.

RBI Warns State Governments against Pre-Election Populist Spending

The Reserve Bank of India (RBI) has cautioned state governments against excessive pre-election spending; highlighting the risks it poses to macroeconomic stability and fiscal discipline.

Pre-Election Populist Spending

- It refers to government expenditure undertaken shortly before elections with the primary aim of **gaining political support**, rather than addressing long-term economic or developmental needs.
- It includes **subsidies**, free goods or services (**Freebies**), **DBT schemes** like Ladki Bahin Yojana (Maharashtra), Mukhyamantri Mahila Rojgar Yojana (Bihar), etc. targeting voters.
- Around **₹68,000 crore** was spent by state governments across **8 major state elections (2023–25)** on populist welfare schemes.
 - Bihar (2025)** disbursed **32.48%** of its **tax revenue** in various schemes just before elections.

Impact on State Economy

- Fiscal Stress:** Leads to higher **fiscal deficits** and increased borrowing by the government.
- Inflationary Pressure:** Excessive spending can **increase demand**, pushing prices up.
- Debt Burden:** Short-term populist measures often result in **higher public debt**, affecting future budgets. E.g., Punjab's debt to touch 3.74 lakh crore by the end of 2024-25.
- Resource Misallocation:** Diverts funds from essential development projects and long-term welfare programs.



Way Forward

- Fiscal Prudence & Debt Management:** Implement sustainable welfare schemes with **sunset clauses** to maintain fiscal health.
- Political Consensus:** Centre and states should collaborate to **curb misuse of freebies**.
- Role of Election Commission:** Ensure **transparency and accountability** in electoral promises.
- Voter Awareness:** Educate citizens on **long-term economic consequences** of freebies.

Also In News



International Convention against Doping in Sport

India Re-elected as **Vice-Chair of Bureau for the Asia-Pacific** at the **10th session** of the CoP to the **International Convention against Doping in Sport**.

- Azerbaijan was elected Chairperson.

About International Convention against Doping in Sport

- Overview:** It is a **multilateral treaty** by which States agree to adopt **national and international measures to prevent and eliminate doping in sport**.
- Genesis:** Adopted by **UNESCO in 2005** and entered into force in 2007.
- Aim:** To **harmonize anti-doping legislation, regulations and rules internationally** to ensure a level playing field.
- Parties:** 192 (India is a signatory).

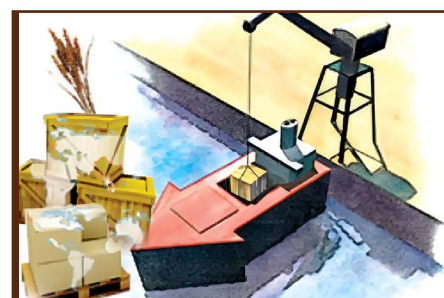


Duty-Free Tariff Preference (DFTP) scheme

WTO credits India's Duty-Free Tariff Preference (DFTP) scheme for boosting Least Developed Country (LDC) exports.

About Duty-Free Tariff Preference (DFTP) scheme

- The DFTP scheme was introduced in **2008** and provides **duty-free or preferential tariff treatment** for products imported from LDCs into India.
- The DFTP scheme aims to **boost LDCs' economic growth, diversify exports, and strengthen trade relations** etc.





Liberalised Remittances Scheme

India's outward remittances for overseas education fell to an eight-year low under the Liberalised Remittance Scheme (LRS).

About Liberalised Remittances Scheme

- **Genesis:** Introduced in 2004
- It intended to simplify and streamline the process of remitting funds outside India.
- **Benefit:** All resident individuals, including minors, are allowed to freely remit up to **USD 2,50,000 per financial year** for any permissible current or capital account transaction or a combination of both.
- There are **no restrictions on the frequency** of remittances under it.
- The Scheme is not available to corporates, partnership firms, Hindu Undivided Family (HUF), Trusts etc.



Exercise Ocean Sky

Indian Air Force (IAF) Joins Exercise Ocean Sky 2025 in Spain.

About Exercise Ocean Sky

- **Overview:** It is a **multinational air exercise** hosted by the Spanish Air Force.
- **Aim:** Enhance interoperability, sharpen air combat skills, and foster mutual learning among participating nations.
- **Significance:** This is the first time a **non-NATO country** is participating in this exercise highlighting growing **India-Spain ties**.



Carabid beetles

A recent study revealed that carabid beetles can serve as bioindicators to track soil microplastic pollution.

About Carabid beetles

- **Carabid beetles** belong to the family **Carabidae**, commonly known as **ground beetles**.
- They are **nocturnal predators**, feeding on pests like **slugs, caterpillars, and snails**.
- Found in **almost all terrestrial habitats** across the world.



Defence Acquisition Council (DAC)

DAC clears proposals, worth around **Rs 79,000 crore**, to enhance the capability of the Armed Forces.



- Acceptance of Necessity (AoN) has been granted for **Nag Missile System Mk-II, High Mobility Vehicles (HMVs)** with Material Handling Crane etc.

About DAC

- It is an **overarching structure** for **strategic defence acquisition planning and oversight, ensuring coordinated decision-making** across India's defence establishment.
- **Chairman:** Union Minister of Defence.
- **Functions**
 - ⊖ Gives approval to **Capital acquisitions** in the **Long Term Perspective Plan**.
 - ⊖ **Monitors the progress** of major projects.
 - ⊖ Grants **acceptance of necessity** for acquisition proposals.

Personality in News



Sree Narayana Guru (1856–1928)

President of India inaugurated the observance of the Mahasamadhi centenary of **Sree Narayana Guru** at Kerala.

About Sree Narayana Guru (1856–1928)

- Born in **Chempazhanthy** (near present-day Thiruvananthapuram) to **Ezhava family**.
- He was a **saint, philosopher, poet, and social reformer** who revolted against caste system.
- **Key Contributions**
 - ⊖ Emphasized the principle of **"One caste, One Religion, One God for all human beings."**
 - ⊖ He launched the **Aruvipuram movement** for equal rights to temple entry.
 - ⊖ In 1903, along with **P. Palpu**, he established an organization, later called the **Sri Narayana Dharma Paripalana Yogam** for upliftment of Ezhava community.
 - ⊖ He lent support to **Vaikom Satyagraha** for temple entry (1924-25) in Travancore.
 - ⊖ **Works:** Anukamba Dasakam, Brahavidya Panchakam, etc.
- **Values:** Equality, Non-violence, Compassion, Integrity, Courage etc.

