

NEWS TODAY

RBI releases National Strategy for Financial Inclusion (NSFI): 2025-30

Strategy approved by Sub-Committee of Financial Stability and Development Council focuses to improve reliable last-mile access and effective use of financial services across the country.

About NSFI 2025-30

- It outlines **five key goals (Panch-Jyoti)** to improve financial inclusion in India, supported by 47 specific action points to achieve them.
- **The Panch Jyoti are:**
 - ⊕ **Improving availability and use of** equitable, suitable, and affordable bouquet of **financial services** to achieve financial safety and financial security for households and micro enterprises,
 - ⊕ **Adopting gender-sensitive approach for women-led financial inclusion** and differentiated strategies for improving financial resilience of households, especially for the underserved and vulnerable segments,
 - ⊕ **Synergizing livelihood, skill development and support ecosystem** and its linkages with financial inclusion,
 - ⊕ **Leveraging financial education** as a tool for promoting financial discipline, and
 - ⊕ **Strengthening quality of customer protection** and grievance redressal measures.

Financial Inclusion (FI) and its growth in India

- FI means that individuals and businesses have **access to useful and affordable financial products and services** that meet their needs delivered responsibly and sustainably. (**World Bank**).
- RBI **FI-Index** has risen to 67 in 2025, up by 24.3% since 2021.
 - ⊕ FI-Index captures financial inclusion across the country while representing different sectors such as banking, investment, insurance, pension etc.

Other Government Initiatives for Financial Inclusion

- **National Strategy for Financial Inclusion (NSFI 2019-2024):** Provides a roadmap for universal access to financial services.
- **Pradhan Mantri Jan Dhan Yojana (PMJDY) (2014):** Facilitating the opening of over 56 crore bank accounts.
- **Digital India:** Expanded access to digital financial services.
- **JAM Trinity (Jan Dhan-Aadhaar-Mobile):** Provided the necessary digital public goods infrastructure to leverage increasing mobile penetration.

World Health Organization (WHO) issues Global Guideline on the use of GLP-1 Medicines in treating Obesity

WHO conditionally **recommends GLP-1 therapies for obesity** as part of a broader approach including **healthy diet, physical activity, and professional support**.

- These guidelines provides recommendations specifically for three **GLP-1 drugs** used in the long-term **treatment of obesity in adults i.e. liraglutide, semaglutide and tirzepatide**.

About GLP-1 drugs or GLP-1 agonists

- These are a class of drugs that **mimic the hormone Glucagon-Like Peptide-1 (GLP-1)**, which is naturally released from the gut after meals.
- GLP-1 receptor agonists **help control blood sugar by increasing insulin** when needed and reducing glucagon.
 - ⊕ They also **slow digestion and reduce appetite**, leading to better satiety and weight loss.
- They are used mainly for **Type 2 Diabetes and obesity management**.

About Obesity & its status

- Obesity is defined by **excessive fat deposits** leading to increased risk of type 2 diabetes, heart disease etc. It is having a **Body Mass Index (BMI) of 30 or higher** in adults.
 - ⊕ BMI is calculated by dividing a person's weight in kilograms by their height in meters squared (kg/m^2).
- It affects more than **1 billion people** and is associated with **3.7 million deaths** worldwide in 2024.
 - ⊕ 24% of Indian women and 23% of Indian men are obese. (NFHS-5 (2019-21)).

Supreme Court directs Central Bureau of Investigation (CBI) to probe cases of digital arrests in India

Key directions related to digital arrest

- SC granted CBI full freedom to probe the role of bankers under the **Prevention of Corruption Act, 1988** where bank accounts are opened for the purposes of digital arrest scams.
- States including Punjab, Tamil Nadu, Uttarakhand and Haryana were instructed to give **their consent under Section 6 of the Delhi Special Police Establishment Act** for a pan-India probe by the CBI.
- It also impleaded **Reserve Bank of India** and sought its assistance in explaining the AI and machine learning tools used to identify fraudulent accounts.
- It also directed **information technology service providers** to cooperate fully with investigators.

What is digital arrest?

- **Digital Arrest** refers to a type of **online scam** where fraudsters **impersonate law enforcement officials** such as CBI, Police, ED etc. via phone calls, video calls and falsely accuse victims of involvement in criminal activities to extort money.
- Indians lost over **Rs 120 crore** to 'digital arrest' fraud schemes during the first quarter of 2024.

Initiatives by Government to Tackle Digital Arrest

- **Indian Cyber Crime Coordination Centre (I4C)**: It has been set up by the Ministry of Home Affairs as an attached office to deal with all types of cybercrimes in the country.
 - ⊖ **Cyber Fraud Mitigation Centre (CFMC)** has been established at I4C where representatives of major banks, Financial Intermediaries, Payment Aggregators, Telecom Service Providers work together to tackle cybercrime.
- **Samanvaya Platform (Joint Management Information System)**: It provides analytics based on interstate linkages of crimes and criminals, involved in cybercrime complaints in various States/UTs.
- **'Report and Check Suspect'** on <https://cybercrime.gov.in>: Central Government has introduced this feature which provides citizens a search option to search I4C's repository of identifiers of cyber criminals.

Parliamentary Panel Urges Stringent Policies Amidst Fertilizer Consumption Surge

A report by the Parliamentary Standing Committee on Chemicals and Fertilizers highlights India's progress toward self-sufficiency while simultaneously raising concerns over persistent malpractices and import dependence.

 Concern / Observation	 Recommendation
Domestic Production and Capacity Augmentation Present Status: India's fertilizer consumption reached an all time high of 708 LMT in 2024-25, while domestic production remained insufficient at 307 LMT for Urea and 211.21 LMT for P and K increasing vulnerability to geopolitical shocks. Aging infrastructure: 27/33 Urea plants are 25+ years old, 7 plants 50+ years old leading to high Operation and Maintenance costs	Constitute a high-level Task Force to prepare a time-bound strategy to boost Urea production (via NIP-2012, NUP-2015) and expand P&K capacity through fiscal and tax incentives. Establish a special task force for modernization/upgradation using state-of-the-art energy-efficient technology
Reducing Import Dependency and Securing Raw Materials India has 95% Phosphate and 100% Potash import dependency. Dependence on foreign licensors (Netherlands, US, Italy, Japan) for technology and plant licensing. Low-grade phosphate ores and deep-seated potash deposits	Secure long-term agreements and global joint ventures with resource-rich countries Develop indigenous fertilizer process technology through a high-power task force backed by strong R&D funding. Take concrete steps for domestic exploration and mining of raw materials, leveraging "Critical & Strategic Minerals" status under MMDR Act, 2023.
Promoting Alternatives and Curbing Malpractices Insufficient drones for Nano fertilizer application Black marketing/diversion persists despite Aadhaar authentication being mandatory Imbalanced use of chemical fertilizers leading to soil degradation and nutrient deficiency.	Introduce a PLI Scheme for drones to support large-scale Nano fertilizer usage. Introduce stringent enforcement protocols establish a nationwide lab network and grievance redressal system. Promote balanced fertilization, crop rotation, biotic inputs, and organic/natural farming

Ministry of Health & Family Welfare (MoHFW) observes World AIDS Day 2025

The National AIDS Control Organization (under MoHFW) has been observing World AIDS Day annually on December 1 since 1992.

About Human Immunodeficiency Virus (HIV) & AIDS

- **HIV Virus** is a **retrovirus** that **targets CD4 immune cells** and **weakens the immune system**.
 - ⊕ CD4 cells are a **type of white blood cell** that play a major role in protecting the body from infection.
- A retrovirus is a virus that **uses RNA as its genomic material**. Upon infection with a retrovirus, a cell converts the retroviral RNA into DNA, which in turn is inserted into the DNA of the host cell.
 - ⊕ The cell then produces **more retroviruses**, which infect other cells.
- **Treatment of HIV:** Early testing and regular antiretroviral therapy (ART) suppress viral load and slow progression.
- **Transmission:** occurs through unsafe sex, shared needles, infected blood, mother-to-child routes etc.
- **Acquired immunodeficiency syndrome (AIDS)** is the most advanced stage of HIV infection.

HIV status in India

- Over 2.5 million people are living with HIV in India.
 - ⊕ At 0.20%, India's prevalence is significantly lower than the global average of 0.7%.
- **Declining Trends (2010-2024): Nationally**, annual new **HIV infections** dropped by **48.7%** and AIDS-related **deaths** fell by **81.4%**.

Steps Taken by Government

- **National AIDS and STD Control Programme (NACP) Phase-V:** Central Sector Scheme aiming to **end AIDS as a public health threat by 2030**.
- India has adopted a **90-90-90 target** for combating AIDS. This target was later increased to **95-95-95**.
 - ⊕ **95-95-95 Target:** 95% of people living with HIV will know their status, 95% of those diagnosed will be on sustained ART, and 95% of those on ART will have viral suppression.
- **Other:** Mission Sampark, The HIV/AIDS (Prevention and Control) Act, 2017 etc.

Also In News



Polygamy Law

Assam has passed the Assam Prohibition of Polygamy Bill, 2025.

- The bill introduces strict punishment, including imprisonment of up to 10 years for contracting a second marriage.

About Polygamy

- It means a system of marriage whereby one person has more than one spouse.
- It can be of two types:
 - ⊕ **Polygyny**, where a man marries more than one woman.
 - ⊕ **Polyandry**, where a woman marries more than one man.
- **Hindu Marriage Act, 1955** prescribes punishment for bigamy.
- **Section 82 of BNS** deals with marrying again during the lifetime of a husband or wife, punishable with up to seven years' imprisonment and a fine.



Exercise Ekuverin

14th edition of Exercise Ekuverin is scheduled in **Thiruvananthapuram, Kerala**.

About Exercise Ekuverin

- It is an annual bilateral joint military exercise between the Indian Army and the Maldives National Defence Force.
- **Origin:** "Ekuverin" means "**Friends**" in **Dhivehi**; the exercise **began in 2009** and **alternates** between India and the Maldives **annually**.
- **Core Objectives:** Build interoperability for counter-insurgency and counter-terrorism operations; conduct joint **HADR** drills; practise operations in semi-urban, jungle, and coastal terrain.



Masala Bond

ED probed the 'Masala Bond' issued by the Kerala Infrastructure Investment Fund Board (KIIFB).

What are Masala Bonds?

- **Masala Bonds** are the rupee-denominated bonds issued to **overseas buyers** for raising money by the Indian corporates.
 - ⊕ **These were** introduced in India in **2014** by International Finance Corporation (IFC).
- **Eligibility:** Any investor from a FATF compliant jurisdiction would be eligible to invest.
- **Benefit:** Masala bond is an effort to protect issuers **from currency risk** and instead transfer the risk of currency to investors buying these bonds.



Sanchar Saathi

Department of Telecommunications (DoT) ordered smartphone manufacturers to pre-install the Sanchar Saathi app on new devices.

About Sanchar Saathi mobile app

- It was launched in **2025** to enhance transparent and secure mobile services.
- **Key-features:**
 - ⊕ **Chakshu** : Enables users to report suspected fraud communications via calls, SMS, or WhatsApp - especially KYC-updating scams.
 - ⊕ **IMEI Tracking and Blocking** : Allows tracking and blocking of lost or stolen phones anywhere in India.
 - ⊕ **Know Your Mobile Handset's Genuineness**: Offers an easy way to verify whether a purchased mobile device is genuine.
 - ⊕ **Reporting of international calls masked as domestic calls**, originating from numbers with the Indian country code +91 followed by 10 digits.
 - ⊕ **Know your Internet Service Provider** by entering a PIN code, address, or ISP name.



GPS Spoofing

The Ministry of Civil Aviation has confirmed GPS spoofing at Delhi and several other major airports.

GPS spoofing

- It is also known as **GPS simulation**, refers to the **practice of manipulating or tricking a GPS receiver** by broadcasting false GPS signals.
- It misleads the GPS receiver into **believing it is located somewhere it is not**, resulting in the device providing inaccurate location data.
- This **form of cyberattack** undermines the reliability of GPS data, which is vital for a variety of applications, from navigation to time synchronization and more.



Brahmos Missile

Indian Army successfully conducts combat launch of BrahMos supersonic cruise missile.

About Brahmos Missile

- It is a **two-stage Supersonic Cruise Missile** with a solid propellant booster engine as its first stage and liquid ramjet as second stage.
- **Flight range** of up to **290 km**.
- Its **cruising altitude** could be up to **15 km** and **terminal altitude as low as 5 m**.
- It carries a conventional warhead upto **200 kgs**.
- **Features:** Land-Attack / Anti-Ship Capabilities, **Fire and Forget Principle of Operations**, Large Engagement Envelop, Transport-cum-Launch Canister, Minimum Deployment Time etc.



Heron Mark-II

According to reports, India plans to procure additional Heron MK-II drones from Israel with discussions underway for local manufacturing.

About Heron Mark II

- **Manufacturer:** Israel Aerospace Industries (IAI).
- **Category:** Medium Altitude Long Endurance (**MALE**) unmanned aerial vehicle (**UAV**) used for intelligence, surveillance and reconnaissance roles.
- **Endurance:** Can reach an altitude of 35,000 feet, speed of 150 knots and remain in the air for 45 consecutive hours.
- **Capabilities:** Equipped with advanced sensors, communication intelligence packages and satellite communication support which enables **long range, beyond line of sight missions**.



GIRG Framework

The Government of India has undertaken the **Global Indices for Reforms and Growth (GIRG)** initiative for driving reforms and growth in the country.

About Global Indices for Reforms and Growth (GIRG) Framework

- **Purpose:** It monitors India's performance on **selected** global indices to identify gaps and guide evidence-based reforms.
- **Coverage:** Tracks **26 indices** across **four broad themes:** economy, governance, development, and industry, **released by 16 international agencies**.
- **Implementation:** **17 nodal ministries** are assigned specific indices.
 - ⊕ The Development Monitoring and Evaluation Office (**DMEO**), **NITI Aayog coordinates** data quality checks, methodology review, and reform implementation.
- **Significance:** Enhances transparency, strengthens policymaking, boosts India's global competitiveness, and supports cooperative and competitive federalism.



Pratyaksh Hanstantrit Labh (PAHAL) Scheme

PAHAL or **Direct Benefit Transfer of LPG** Scheme Delivers Efficiency, Transparency, and Consumer-Centric Reforms.

About PAHAL Scheme

- **Launched:** 2013.
- **Ministry:** Ministry Of Petroleum and Natural Gas
- **Objective:**
 - ⊕ To ensure that LPG distribution and subsidy transfers in respect of domestic LPG consumers are efficient, transparent, and inclusive.
 - ⊕ To curb the diversion of subsidized LPG for commercial use.
- **Process:** All domestic LPG cylinders are sold at a uniform Retail Selling Price (RSP) and applicable subsidy to LPG consumers is transferred directly into their bank accounts.

Errata:

In the Also in News section of **News Today dated 27th November 2025**, under the title "Jiangmen Underground Neutrino Observatory," the note incorrectly stated that JUNO is a mission of Japan.

The correct information is: "JUNO is a NASA mission that focuses on studying Jupiter."



AHMEDABAD



BENGALURU



BHOPAL



CHANDIGARH



DELHI



GUWAHATI



HYDERABAD



JAIPUR



JODHPUR



LUCKNOW



PRAYAGRAJ



PUNE



RANCHI