

Lok Sabha passes Sabka Bima Sabki Raksha (Amendment of Insurance Laws) Bill 2025

The Bill seeks to amend the **Insurance Act 1938**, the **Life Insurance Corporation Act, 1956** and the **Insurance Regulatory and Development Authority Act, 1999**.

- The bill is aimed at accelerating the growth and development of the insurance sector and ensuring better protection of policyholders.

Key Features of the Bill

- **100% Foreign Direct Investment (FDI)**: Increases the **Foreign Direct Investment (FDI)** limit in Indian Insurance companies from **74% to 100%** of the **paid-up equity capital**.
 - ⊕ **Paid-up capital** refers to the equity capital that has been fully paid by shareholders in exchange for ownership interests.
- **Establishment of the Policyholders' Education and Protection Fund**: The Fund will be utilised to protect the interests of policyholders and educate them.
 - ⊕ The fund will be administered by IRDAI.
- **Net-owned fund requirements for foreign re-insurers lowered**: The Net Owned Funds requirement reduced from Rs 5,000 crore to Rs 1,000 crore, encouraging more re-insurers to enter the market.
- **Other:**
 - ⊕ The **Insurance Regulatory and Development Authority of India (IRDAI)** will have enhanced enforcement powers, similar to SEBI, to recover wrongful gains.
 - ⊕ **Life Insurance Corporation of India (LIC)** will have greater operational freedom, including setting up new zonal offices without prior government approval.

US questions WTO role as primary forum for resolving global trade disputes

The US has blamed the WTO for creating **global imbalances** and said that it cannot be the forum to solve existing and future problems of the trading system.

- US criticized the basic principle of **most-favoured nation (MFN) treatment**, contending that it prevents countries from optimising individual trade relationships.
 - ⊕ Under **MFN**, countries levy the same level of tariff for a product.

Key Challenges faced by WTO

- **Regulatory Lag**: The WTO lacks competence in modern "**economic security**" matters or addressing supply chain resilience, digital trade governance and climate-related trade measures such as the **EU's Carbon Border Adjustment Mechanism (CBAM)**.
- **Growing Imbalances**: Non-market policies have resulted in **over-capacity** and **over-concentration of production in some countries**. E.g., China
 - ⊕ These imbalances have created **dependencies** and **vulnerabilities** for many countries.
- **Dispute Settlement Crisis**: The **Appellate Body** remains dysfunctional due to the US blocking the appointment of new members.
- **Geopolitical Fragmentation**: The rise of **economic nationalism** and **trade wars** (specifically US-China tensions) has led to a surge in protectionist measures that bypass WTO frameworks.
- **Consensus Deadlock**: The requirement for **unanimous agreement** has stalled the **Doha Development Round** for decades, prompting members to pivot toward Plurilateral Agreements among subsets of countries.

The WTO needs urgent reforms to update its rules, restore dispute settlement, etc. to remain relevant and effective.

"Viksit Bharat – G Ram G Bill" introduced in the Lok Sabha

The **Viksit Bharat–Guarantee for Rozgar and Ajeevika Mission (Gramin)** (or **VB–G RAM G Bill**), 2025 seeks to replace the **Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)**, 2005.

- **State governments will notify a scheme consistent with the Bill, within six months from its commencement.**

Key Features of the Bill

- **Employment Guarantee:** Increased to **125 days (from 100 days)** per financial year to **every rural household** to undertake **unskilled manual work**.
 - ⊕ State governments now can **suspend the scheme for a period of up to 60 days** to ensure **availability of agricultural labour** during sowing and harvesting season.
- **Durable Asset Creation (under four priority themes):** Water Security, Core Rural Infrastructure, Livelihood-related Infrastructure, and Special Works for Extreme Weather Events.
- **Planning Architecture:**
 - ⊕ **Viksit Gram Panchayat Plans (VGPPs)** prepared by Gram Panchayats will be **integrated with PM Gati Shakti**.
 - VGPPs will be aggregated through the **Viksit Bharat National Rural Infrastructure Stack (VB-NRIS)** to enable **coordinated national rural infrastructure planning**.
 - ⊕ **Panchayats will be graded** based on development levels.
 - Higher allocations towards underperforming panchayats to **reduce regional disparities**.
- **Institutional Oversight:**
 - ⊕ **Central and State Gramin Rozgar Guarantee Councils:** For reviewing, monitoring, and advising on scheme implementation.
 - ⊕ **National and State Level Steering Committees:** To provide recommendations on financial allocations, inter-ministerial convergence, and strategic oversight.
- **Transparency & Monitoring:** Focus on **digitization** (e.g. biometric authentication, AI-enabled analytics); **Social Audit** by Gram Sabha & **Grievance Redressal** at Block and District levels.



New Funding Pattern: The scheme will be implemented as a **Centrally Sponsored Scheme** with following **share between Centre & State**, respectively.

90:10 for **North Eastern States, Himalayan States** (Uttarakhand, Himachal Pradesh), and **Union territory of Jammu and Kashmir**.

60:40 for all other States and Union territories with legislature.

100% Central funding for UTs without a legislature.

■ **Currently, under MGNREGA, the central government provides**

- ◆ the **entire cost of wages**
- ◆ up to **three-fourths of the material cost**
- ◆ a share of administrative costs.

■ However, the **state government** will continue to pay **entire unemployment allowance and compensation** as per the current MGNREGA scheme.

The Sustainable Harnessing and Advancement of Nuclear Energy for Transforming India (SHANTI) Bill, 2025

ANTI Bill has been introduced in Lok Sabha to replace **Atomic Energy Act, 1962** and **Civil Liability for Nuclear Damage Act, 2010 (CLNDA)**.

Key Provisions of the Bill

- **Opening Nuclear Sector to Non-Government Entities:** Including **Indian private companies, Joint ventures** between government entities and private companies, etc.
- **Liability for Nuclear Damage:**
 - ⊕ **Tiered liability structure** introduced with liability limit ranging from **₹100 crore to ₹3,000 crore**, based on reactor power capacity.
 - It replaces **flat ₹1,500 crore cap (for ≥10 MW reactors)** under CLNDA.
 - **Central government bears liability** beyond operator's cap and may establish a fund to be called the **Nuclear Liability Fun**.
 - ⊕ **No-fault liability** retained with operator liable regardless of negligence.
 - ⊕ **Insurance requirement** for operators continues.
- **Operator's Right of Recourse:** The Bill **removes right of recourse for defective equipment/materials, contractual provisions and deliberate acts causing damage, previously allowed under the CLNDA 2010**.
- **Territorial Scope of Compensation:** **Extended to nuclear damage in foreign territories** caused by incidents in India, subject to specified conditions.
- **Atomic Energy Regulatory Board (AERB):** Now granted **Statutory Status** as it ensures **safe use of radiation and nuclear energy**.
- **Atomic Energy Redressal Advisory Council:** Established to hear appeals against decisions of the Centre or AERB.
 - ⊕ Further appeal lies before the **Appellate Tribunal for Electricity**.

UNGA adopted a global declaration on non-communicable diseases and mental health

This is the **first-ever political declaration** to jointly address **Noncommunicable Diseases (NCDs)** and **mental health**, adopted at the **80th United Nations General Assembly (UNGA)**, with specific targets for 2030 (refer infographic).

About the Declaration

- **Expanded Scope:** New NCDs areas included like **oral health, lung health, childhood cancer, etc.**
- **New Determinants Covered:** Air pollution, clean cooking, lead exposure & hazardous chemicals.
- **Digital Health Risks:** Included for the first time, like **harm from social media, excessive screen time, misinformation & disinformation.**
- **Stronger regulation:** For tobacco, unhealthy foods, trans fats & e-cigarettes.
- **Whole-of-government & whole-of-society approach:** Includes engagement of **civil society, youth, persons with disabilities, private sector.**
- **Clear accountability:** With the **UN Secretary-General reporting on targets & WHO support.**

Significance of the declaration

- NCDs cause **~18 million premature deaths/year.**
 - ⊕ They tend to be of **long duration and are the result of a combination of genetic, physiological, environmental and behavioural factors.**
- Mental health conditions **affect 1+ billion people globally.**
- They both are driven by **common, preventable risk factors: tobacco, unhealthy diets, alcohol, inactivity, air pollution.**

GLOBAL HEALTH TARGETS 2030



First-ever Global Fast-Track Targets (by 2030)

- **150 million** fewer tobacco users
- **150 million** more people with controlled hypertension
- **150 million** more people with access to mental health care



System-Level Process Targets (by 2030)

- **≥80%** countries with policy, legislative, fiscal & regulatory measures
- **≥80%** PHCs with affordable WHO-recommended essential medicines & technologies
- **≥60%** countries with financial protection mental health services

Initiatives taken in India for

- **NCDs:**
 - ⊕ **Affordable Medicines and Reliable Implants for Treatment (AMRIT):** For the treatment of **cancer, cardiovascular diseases etc.**
 - ⊕ **Eat Right India movement** by FSSAI promotes **healthy eating.**
 - ⊕ **Fit India Movement, 2019:** to promote a **physically active lifestyle and make fitness an integral part of daily life in India.**
- **Mental Health:**
 - ⊕ **National Mental Health Programme (NMHP), 1982:** To ensure availability and accessibility of **minimum mental healthcare for all** in the foreseeable future.
 - ⊕ **Other: Tele- MANAS, Manodarpan, etc.**

Also In News



Maitri Research Station

India is planning to replace the existing **Maitri Research Station** with a newly **designed Maitri-II Station in Antarctica by 2032.**

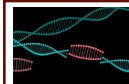
- The new **Maitri-II Station** is conceived as a **state-of-the-art, year-round research hub** that will significantly **elevate India's scientific capabilities.**

About Maitri

- **Built in 1988.**
- It serves as a gateway to one of the **largest mountain chains in central Dronning Maud land, located south of Schirmacher (Antarctica).**

India's other Polar research stations

- **Bharati (Antarctica), Dakshin Gangotri (first scientific base station of India situated in Antarctica now decommissioned), and Himadri (Arctic).**



Jumping Genes

A new study has found that some bears in Greenland are using **jumping genes** to modify their DNA, enabling adaptation to warming environmental conditions.

About Jumping Genes (transposons or transposable elements):

- **Meaning:** They are **mobile genetic elements** that can move from one location to another within the genome.
- Depending on their insertion site within an organism's genome, transposons can alter the expression of genes.
- **Discovered by:** Barbara McClintock, who won the Nobel Prize in 1983 for this work.
- **Transposons** make up about **45% of the human genome.**



Apache helicopters

Indian Army receives final batch of **AH-64E Apache attack helicopters** from the USA.

About AH-64E Apache helicopter

- It is a **fully integrated weapon system**, optimized for **precision engagement, situational awareness and networked operations.**
- **Features:** Advanced sensor and targeting suite, Unmanned aircraft control, Digital connectivity, etc.
- It has proven **airframe evolution with enhanced power, endurance and maneuverability for demanding environments.**



Alzheimer's disease

Researchers at Institute of Nano Science and Technology (INST), Mohali integrated nanotechnology, molecular biology, and computational modelling to develop a multifunctional therapy for **Alzheimer's Disease**.

About Alzheimer's Disease

- It is a brain condition that slowly damages your memory, thinking, learning and organizing skills.
 - It's the most common cause of **dementia**.
- Cause:** Abnormal build-up of **proteins** (specifically amyloid and tau) in brain
- Symptoms:** Memory loss, reasoning loss, mood swings, increased agitation, paranoia or hallucinations, etc.



ASPIRE Scheme

More than 100 Livelihood Business Incubators (LBIs) have been approved across the country under the '**A Scheme for Promotion of Innovation, Rural Industries and Entrepreneurship**' (ASPIRE) scheme.

About ASPIRE Scheme

- Launched:** In 2015 by the **Ministry of Micro, Small and Medium Enterprises (MSME)**.
- Objectives:** To set up a network of **Livelihood Business Incubators (LBIs)** to promote innovation and accelerate entrepreneurship.
 - It will **skill and re-skill** unemployed, self-employed/ wage earners in new technologies in the agro-rural sector, etc.
- Key Benefits:**
 - Maximum of **INR 1 crore to Government agencies & INR 75 lakh to Private agencies** for procuring plant and machinery.
 - Maximum of **INR 1 crore to Government and Private agencies as operational expenditure support** towards manpower cost, running incubation etc.



Goldar Committee Recommendation

MoSPI released the **2nd discussion paper** on methodological changes in **compiling GDP using the Expenditure Approach** based on recommendations of the **Advisory Committee on National Account Statistics (ACNAS)**, chaired by **Prof. B.N. Goldar**.

Goldar Committee Recommendations:

- Base year revision:** From **2011-12 to 2022-23** for national accounts.
- Data Integration:** Inclusion of **updated datasets** (e.g., post-GST, digital, PLFS, etc.) to **better capture structural shifts, digitalization, and informal sector contributions**.



Gulf of Oman

Iran has seized an oil tanker in the Gulf of Oman containing crew members from India.

About Gulf of Oman:

- It is the North western arm of the **Arabian Sea**.
- Bordering Countries:** It is bordered by **Iran** in the north, by the **United Arab Emirates** in the west, and by **Oman** in the south.
- Geostrategic Importance:** It connects the **Arabian Sea** with the **Strait of Hormuz**, which then empties into the **Persian Gulf**.



Place in News



Jordan (Capital: Amman)

The Indian PM paid a visit to **Jordan** which coincides with **75 years of India-Jordan diplomatic relations**.

Political Features

- Location:** **Southwest Asia**, northern Arabian Peninsula.
- Boundaries:** Syria (North), Iraq (East), Saudi Arabia (South & Southeast) and Israel & West Bank (West).
- Maritime Boundary:** Gulf of Aqaba (Jordan's sole port) and Dead Sea.

Geographical Features

- Key Geographical Features:** Syrian/Arabian Desert, Jordan Valley (Rift Valley), Uplands East of the Jordan River.
- Highest Peak:** Jabal Umm ad Dami



AHMEDABAD



BENGALURU



BHOPAL



CHANDIGARH



DELHI



GUWAHATI



HYDERABAD



JAIPUR



JODHPUR



LUCKNOW



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