

Government notifies Inter-services Organisations (Command, Control and Discipline) Rules, 2025

These rules have been formulated under the **Inter-Services Organisations (Command, Control and Discipline) Act, 2023**.

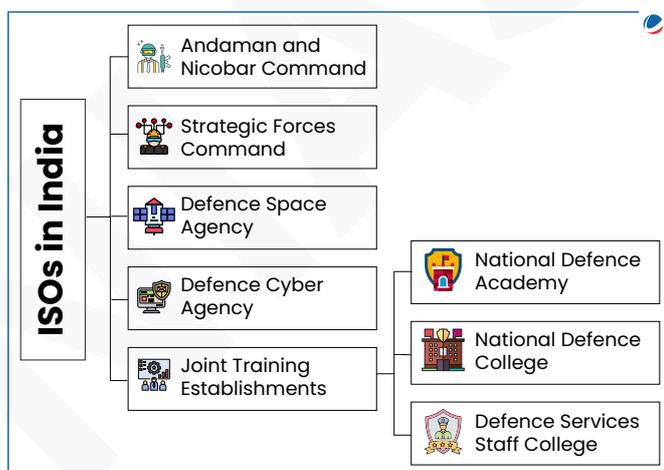
- Rules aim to bolster effective command, control, and **efficient functioning of Inter-Services Organisations (ISOs)**, thereby **strengthening jointness** among the Armed Forces.
- Rules will **empower the heads of ISOs, enable the expeditious disposal of disciplinary cases**, and help **avoid the duplication of proceedings**.

Key Provisions of Rules

- **Powers:** The Commander-in-Chief (CiC) of a Joint Services Command (JSC), Officer-in-Command (OiC) of Inter-Service Establishment and Commanding Officer (CO) of Inter-Services Unit will have all **disciplinary and administrative power over person** attached to that ISO.
- **Residuary Powers:** All residuary matters relating to powers of CiC, OiC, or CO shall be **referred to Central Government**.

ISO (Command, Control and Discipline) Act

- **Constitution of ISOs:** Central Government may constitute an ISO headed by CiC or OiC, including a JSC, comprising personnel belonging to at least two of the three services: Army, Navy and Air Force.
- **Superintendence of ISOs:** Vested in Central Government and it may issue directions on grounds of national security, general administration or public interest.
- **Commanding Officer (CO):** It provides for a CO who will be in command of a unit, ship or establishment.



Union Cabinet approves continuation of Modified Interest Subvention Scheme for FY 2025-26

Recently, Union Cabinet approved the continuation of the **Interest Subvention** component under the **Modified Interest Subvention Scheme** for the financial year 2025-26, and approved required fund arrangements.

About Modified Interest Subvention Scheme

- **Type:** Central Sector Scheme
- **Objective:** To ensure availability of short-term credit to farmers at an affordable interest rate through **Kisan Credit Card (KCC)**.
- **Key Features:**
 - ⊕ Farmers receive **short-term loans of up to ₹3 lakh** through **KCC** at a subsidized interest rate of 7%, with **1.5% interest subvention** provided to eligible lending institutions.
 - ⊕ Farmers repaying loans promptly are eligible for an **incentive of up to 3% as Prompt Repayment Incentive** effectively reducing their interest rate on KCC loans to 4%.
 - ⊕ **For loans taken exclusively for animal husbandry or fisheries**, the interest benefit is applicable up to ₹2 lakh.
- **Implemented by:** Reserve Bank of India (RBI)/National Bank for Agriculture and Rural development (NABARD).

Other mechanism to improve Agricultural Credit

- **Agriculture Infrastructure Fund (AIF):** Provides medium to long-term loans for farm-gate storage and logistics to cut post-harvest losses and reduce intermediaries.
- **Promotion of Renewable Energy:** PM-KUSUM provides subsidies (30–50%) for solar pumps, solarizing existing pumps, and installing solar power plants to cut emissions and improve rural energy access.
- **Voluntary Carbon Market (VCM):** 11 agricultural projects registered on the Veera VCS platform promoting sustainable farming and generating carbon credits.

Centre convenes stakeholder dialogue on eliminating Dark Patterns

The **Consumer Affairs Minister** directed all **e-commerce companies** to conduct **self-audits** to analyse and remove **dark patterns** in compliance with **consumer protection**.

Dark Patterns

- **Definition:** Dark patterns mean practices or **deceptive design patterns** using **UI/UX** (user interface/user experience) interactions designed to **mislead users** to act in an unintended manner by **subverting** or impairing the **consumer autonomy, decision making or choice**.
- It amounts to **misleading advertisement, unfair trade practice, or violation of consumer rights**.

Provisions to tackle Dark Patterns

- **Guidelines for Prevention and Regulation of Dark Patterns, 2023:** It defines and regulates **13 specific dark patterns** under the **Consumer Protection Act, 2019**.
- **Consumer protection tools** developed through **Dark Patterns Buster Hackathon 2023:**
 - ⊕ **Jagriti App:** Enables consumers to **report dark patterns** on e-commerce platforms directly to the **CCPA**.
 - ⊕ **Jago Grahak Jago App:** Shields users from **malicious platforms** and offers **real-time safety scores** for the e-commerce links.
 - ⊕ **Jagriti Dashboard:** **Robust analytical tool**, generating detailed reports on dark patterns for e-commerce platforms under the **CCPA's** scrutiny.

TYPES OF DARK PATTERNS			
 <p>False Urgency Creates fake urgency or scarcity to pressure immediate purchases.</p>	 <p>Basket Sneaking Adds unwanted items at checkout without user consent.</p>	 <p>Confirm Shaming Uses shame, guilt, or fear to manipulate user decisions.</p>	 <p>Forced Action Forces users to buy extras or subscribe to unrelated services.</p>
 <p>Subscription Trap Makes subscription cancellation difficult or impossible.</p>	 <p>Interface Interference Highlights certain info while hiding other relevant details.</p>	 <p>Bait and Switch Advertises one outcome but delivers a different one.</p>	 <p>Drip Pricing Hides true costs until final payment or after purchase.</p>
 <p>Disguised Advertisement Masks ads as regular content or user reviews.</p>	 <p>Nagging Overwhelms users with repeated unrelated requests.</p>	 <p>Trick Question Uses confusing or misleading questions to trick users into unintended actions.</p>	 <p>SaaS Billing Deceptive subscription practices making cancellation difficult or unclear billing.</p>
 <p>Rogue Malware Disguises malicious software as legitimate apps or security warnings.</p>			

Increased outward FDI by Indian companies 'warrants attention': Finance Ministry

Indian overseas Capital flows [Foreign Direct Investment (FDI) + net Foreign Portfolio Investment (FPI)] increased especially FDI by nearly \$12.5 billion during the FY25, the Department of Economic Affairs of the Ministry of Finance noted in its Monthly Economic Review for April 2025.

What is FDI?

- **In Indian context:** FDI means investment through equity instruments by a person resident outside India in an unlisted Indian company; or in **10% or more of the post issue paid-up equity capital** on a fully diluted basis of a listed Indian company.
- FDI is when a company takes controlling ownership in a business entity in another country.
 - ⊕ FPI on other hand represents holdings of foreign assets which **do not entail active management or control**.
- With FDI, foreign companies aren't just bringing money with them, but also **knowledge, skills and technology**.

Reasons for increased capital outflow

- **Uncertain global economic scenario:** Such as US trade and tariff restrictions have made Indian companies turn "cautious" on investing within the country.
- **Due to poor institutional frameworks:** In both the home and host countries, India's overseas investments concentrate on tax havens such as Singapore, Mauritius, and the Netherlands.
- **Sharp rise in equity and guarantees:** According to the RBI's Foreign Exchange Department, driven by guarantees issued for overseas subsidiaries as mode of international growth.
- **Other:** To strengthen their position within the value chains, to capture markets such as Africa, etc.

Impacts of Capital Outflows

- **Negative**
 - ⊕ **Decreased investment in India:** Indian corporations expected to invest ₹6.6 lakh crore in 2024-25; However, in the current financial year 2025-26, it fell to ₹4.9 lakh crore. (MoSPI)
 - ⊕ **Others:** Stock market volatility, depletion of Forex reserves, currency depreciation, etc.
- **Positive**
 - ⊕ **Means of soft power:** Investment in African countries has led to positive sentiments for Indian investment.
 - ⊕ **Others:** Portfolio diversification for Indian investors, global expansion of Indian Businesses, encourages domestic reforms, etc.

United Nations Office for Disaster Risk Reduction (UNDRR) released the Global Assessment Report on Disaster Risk Reduction (GAR) 2025

The report titled “ Resilience Pays: Financing and Investing for our Future” highlights how risk-aware investments can reduce debt, uninsurable losses, and growing humanitarian need.

Key Findings

- **Rising Disaster Costs:** It now exceed \$2.3 trillion annually, with most impacts uninsured, even in developed regions.
- **Higher Vulnerability of Developing Countries:** As of 2023, 49% of LDCs had multi-hazard early warning systems.
- **Low Investment in Prevention:** Just 2% of development aid goes to Disaster Risk Reduction (DRR), though every \$1 invested in DRR saves \$15 in recovery costs. Most funding still goes to post-disaster response.
- **Findings with respect to India:**
 - ⊕ **Severe Infrastructure Damage:** In 2019, Cyclone Fani caused around US\$1.2 billion in damages to power infrastructure in Odisha.
 - ⊕ **Mass Internal Displacement:** India reported between 10 to 30 million cases of internal displacement due to climate-related disasters, underlining the region’s vulnerability.
 - ⊕ **Living Standard:** Changing weather patterns affecting agriculture and other sectors could lead to a 9% decline in living standards by 2050.
 - ⊕ **Low Insurance Coverage:** India continues to have very low insurance penetration, with coverage below 1%, limiting the ability to share disaster risk.

Sendai Framework for Disaster Risk Reduction (2015-30)

- Successor instrument to the Hyogo Framework for Action (HFA) 2005-2015.
- Outlines seven clear targets and four priorities for action to prevent new and reduce existing disaster risks.
- **Priorities of Framework:**
 - ⊕ Understanding disaster risk and Strengthening disaster risk governance.
 - ⊕ "Build Back Better" in recovery, rehabilitation and reconstruction.

IBBI notifies amendments to the IBBI (Insolvency Resolution Process for Corporate Persons) Regulations, 2016

It aims to improve stakeholder representation, simplify compliance, and enhance transparency in the resolution process.

Amendments by Insolvency and Bankruptcy Board of India (IBBI)

- **Revised forms for Corporate Insolvency Resolution Process (CIRP):** Reducing compliance burden IPs; introduced a standardised monthly reporting cycle.
 - ⊕ **CIRP is a process of determining the repayment capability of the defaulter to decide the recovery mechanism for creditors.** If found unable to repay the debt, the company is restructured or liquidated.
 - ◆ **CIRP can be initiated by:** A financial creditor, an operational creditor, or the corporate itself.
- **Flexibility in Resolution Plans:** Allowed **Resolution Professionals (RPs)** to invite resolution plans not only for the company as a whole but also for the sale of one or more of its assets.
 - ⊕ This will aid resolution of companies holding assets across diverse sectors and attract sector-specific buyers.
 - ⊕ The **Committee of Creditors** may direct the RP to invite providers of interim finance to attend as observers, without voting rights.
- **Guidelines for IPs:** A common zone-wise **Panel** (valid from July 1 to December 31, 2025) to be created for appointment of IPs aimed at reducing delays in NCLT and DRT appointments.

About Insolvency and Bankruptcy Code (IBC), 2016

- It is the umbrella legislation for insolvency resolution of all entities in India—both corporate and individuals.
- **Four pillars of IBC:**
 - ⊕ **IPs and insolvency professional agencies (IPAs):** Manage insolvency, liquidation and bankruptcy process.
 - ⊕ **Information Utilities (IUs):** Store facts about lenders and terms of lending.
 - ⊕ **Adjudicating Authority (AA): National Company Law Tribunals (NCLTs) for corporate insolvency and Debt Recovery Tribunal (DRTs) for individual insolvencies.**
 - ◆ 2 Appellate authorities— The **National Company Law Appellate Tribunal (NCLAT)** and the **Supreme Court of India.**
 - ⊕ **IBBI: Regulator**, responsible for specifying regulations for various processes.

Also In News



Dark Factories

Recently, the TCS Chairman highlighted the future prospects of rise of ‘dark factories’ in IT and business services.

About Dark Factories

- Also known as **lights-out factories**, fully automated facilities where robots, AI-driven systems, and IoT (Internet of Things) devices handle all production processes.
- They are designed to **operate 24/7 without human intervention.** E.g. Fanuc (Japan), Siemens (Germany)
- **Advantages:** Increased **efficiency**, **cost reduction**, improved **scalability**, **tackles issues related to labour** like shortages, workplace safety.
- **Challenges:** **High initial and maintenance costs**, lack of flexibility, job losses, potential technical failures disrupting production processes, **cybersecurity** risks.



Battery Aadhaar

Recently, **Battery Aadhaar Initiative** was launched under the **Department of Science and Technology (DST)** at the **Battery Summit 2025.**

- **Tata Elxsi** presented a technology demonstrator of battery aadhaar built on its **MOBIUS+ platform** which serves as a **Digital Product Passport** enabling real-time documentation of battery attributes.

About Battery Aadhaar Initiative

- Under this, **each battery pack** would be assigned a **unique digital identity.**
- **Benefits:**
 - ⊕ **Tracking** of manufacturing origin, battery chemistry, safety certifications, and lifecycle performance.
 - ⊕ **Monitoring critical parameters** (e.g., **charge-discharge cycles**) facilitating predictive maintenance and efficient recycling.
 - ⊕ Act as a **regulatory tool** to curb the spread of **counterfeit products**, boost **consumer confidence**, and support **circular economy** initiatives.



Padma Awards

A total of **139 distinguished persons** (71 during 1st civil investiture ceremony in April and 68 in 2nd ceremony in May) were honored with the **Padma Awards** by the **President**.

About Padma Awards

- They are one of the **highest civilian honors of India**.
- It **does not amount to a title** and **cannot be used as a suffix or prefix** to the awardees' name.
- Instituted in **1954**, announced **every year** on the eve of **Republic Day** except for interruption(s) during **years 1978, 1979, and 1993-1997**.
- **Includes 3 categories:**
 - ⊕ **Padma Vibhushan:** For exceptional and distinguished service;
 - ⊕ **Padma Bhushan:** For distinguished service of a high order;
 - ⊕ **Padma Shri:** For distinguished service.
- **Eligibility: All persons (not eligible: Government servants including those working with PSUs, except doctors and scientists.)**
- Awards **recommended** by **Padma Awards Committee**, constituted by the **PM** every year.
- **Total number of awards:** not more than **120** (excluding posthumous awards and to NRI/foreigners/OCIs).



WMO Global Annual to Decadal Climate Update 2025-2029

World Meteorological Organisation and the U.K. Meteorological Office released WMO Global Annual to Decadal Climate Update 2025-2029.

Key highlights of the report

- **Precipitation patterns show wetter than usual conditions** across Asia, India and sub-Saharan Africa.
- **86% chance that at least one of the next five years** will be more than 1.5°C above the 1850-1900 average.
- **Large inter-annual variability of monsoon.** South Asian region has been anomalously wet and the forecast suggests this will continue for the 2025-2029 period.

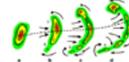


India-Germany Relations

India and Germany celebrate 25 years of strategic partnership.

About India and Germany Relations

- **Diplomatic Ties:** India was among the first to establish relations with post-WWII Germany.
- **Strategic Partnership:** Since 2000.
- **Economic Relations:** Germany is India's largest trading partner in Europe.
 - ⊕ **Green Development:** Germany pledged €10 billion in loans and grants to support India's green transition through the Indo-German Green and Sustainable Development Partnership (GSDP)
- **Global Cooperation:** Joint support for UN Security Council reform under G4 framework.



Bow Echo

The **intense storm that hit Delhi** recently took an unusual shape resembling a crescent or an archer's bow, called "**bow echoes**".

About Bow echo

- It is a **radar signature of a high wind-driven storm front** which forms due to strong winds pushing the centre of the storm line forward, indicating intense straight-line winds.
- It is essentially a **line of storms**, also called a **squall line**, on the radar that looks like a bow.
- It **usually arises from a cluster of storms**, but may also begin from just a **single supercell thunderstorm**.
- These are **often a precursor to more destructive windstorms**.
- A bow echo **can extend from 20 km to 100 km**, and last between three and six hours.



Kalanamak rice

The Uttar Pradesh government plans to export Kalanamak rice; also known as 'Buddha rice' to countries with majority Buddhist populations.

About Kalanamak rice (GI Tag, 2013)

- **Traditional non-basmati aromatic variety:** It is known for its nutritional richness.
- **Grown in** eastern Uttar Pradesh, particularly in Siddharthnagar, as an ODOP (one district one product) item.
- Featured in **specialty rice of the world** by the **Food and Agricultural Organization (FAO)** of the United Nations.
- Kalanamak Rice has been in cultivation **since the Buddhist period (600 BC)** and grains were found from excavation of **Aligarhwa**.



Kumbakonam vetrilai

The **Kumbakonam vetrilai or betel leaf** or paan leaf was recently **granted a Geographical Indication (GI) tag** by the Government of India, recognising its regional uniqueness and cultural significance.

- **Uttar Pradesh is the leading state with the highest number of GI-tagged products** followed by Tamil Nadu. (as of April 2025)

About Kumbakonam vetrilai

- **Grown in:** Predominantly grown in Kumbakonam area in Thanjavur's fertile Cauvery river basin, giving it a unique taste and aroma.
- **Characteristics:** The dark to light green, oblong heart-shaped leaves with a pungent taste.
- Betel leaves aid digestion and are rich in **antioxidants**.
- **High in chavicol**, an anti-inflammatory compound that fights oxidative stress, common in conditions like diabetes.

Personality in News



Vinayak Damodar Savarkar (1883 - 1966)

Recently, Prime Minister paid homage to Shri Vinayak Damodar Savarkar on his birth anniversary.

About Veer Savarakar

- Born at Bhagur village near Nasik (Maharashtra).

Key Contributions

- **Revolutionary Nationalism:** Founded the **Abhinav Bharat Society in 1904**, advocating armed struggle for India's independence.
- **Diaspora Mobilisation:** In 1906, established the **Free India Society** in London to mobilize Indian students abroad.
- **Literary work:** Authored "**The First War of Independence**" about the 1857 revolution.
- **Imprisonment and Sacrifice:** Was **tried for sedition in 1910** at Bombay and was sentenced to double transportation for life totaling about 50 years of rigorous imprisonment.
- **Social Reform** Actively campaigned against untouchability.
 - ⊕ He constructed the **Patit-Pavan Mandir**, where Dalits were appointed as priests.
- **Advocacy for National Unity:** As president of Hindu Mahasabha (1937-1944), he engaged in political negotiations with the British during the Cripps Mission and Wavell Plan discussions.

