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Top Stories of The Day

- *India Develops Indigenous 350-kg Thrust Turbojet Engine, Advancing Defence Technology Self-Reliance*
- *DRDO Successfully Tests Indigenous Long-Range Surface-to-Air Missile 'Kusha', Strengthening Air Defence*
- *India and Romania Sign Three Agreements to Enhance Science, Education and Sports Cooperation*
- *ACC Approves Major Bureaucratic Reshuffle, Appoints 13 Senior Officers as New Secretaries*
- *Infosys Appoints Ashiss Kumar Dash as CEO and Managing Director Designate from 2027*
- *Rajnath Singh Flags In First All-Women Tri-Service Expedition 'Samudra Pradakshina' After Global Voyage*
- *US Imposes Additional 10% Tariff on Indian Goods Over Forced Labour Enforcement Issues*
- *NPCI's UPI Meta Framework Raises Competition Concerns Among Smaller Fintech Companies*
- *Central KYC System Simplifies Banking Services Through One-Time Customer Verification Process*
- *Vaibhav Sooryavanshi Creates Record as Youngest Cricketer to Score International Fifty*

India Develops First Indigenous Expendable Turbojet Engine in 350 kg Thrust

Class



- India has achieved a major milestone in indigenous defence technology with the successful development of its first Indigenous Expendable Turbojet Engine (ETJE) in the 350 kg thrust class.
- The engine has been designed by the Gas Turbine Research Establishment (GTRE), a laboratory of the Defence Research and Development Organisation (DRDO), and manufactured and assembled by Azad Engineering Ltd., Hyderabad. This breakthrough significantly strengthens India's self-reliance in advanced aero-engine technology under the Aatmanirbhar Bharat initiative.

Objectives of the Programme:

- Develop indigenous aero-engine capability.
- Reduce dependence on imported propulsion systems.
- Support indigenous missile and UAV programmes.
- Strengthen India's defence industrial ecosystem.
- Promote public-private collaboration in strategic technologies.

What is an Expendable Turbojet Engine?

- An Expendable Turbojet Engine (ETJE) is a compact jet engine designed primarily for one-time-use aerial platforms.

Major Applications

- Cruise Missiles.

- | |
|------------------------|
| • Loitering Munitions. |
| • Target Drones. |
| • Long-range UAVs. |
| • Decoy Systems. |

- Unlike reusable aircraft engines, expendable turbojet engines are optimized for cost-effective, high-speed, long-range missions.

What is a Turbojet Engine?

- A turbojet is a gas turbine engine that generates thrust by compressing air, mixing it with fuel, burning the mixture, and expelling high-speed exhaust gases.

Working Principle:

- | |
|-----------------------|
| • Air Intake. |
| • Compressor. |
| • Combustion Chamber. |
| • Turbine. |
| • Exhaust Nozzle. |

Types of Aircraft Engines:

- | | |
|----------------|---------------------------------|
| • Engine Type: | Major Application |
| • Turbojet | Missiles, high-speed aircraft |
| • Turbofan | Commercial and fighter aircraft |
| • Turboprop | Regional aircraft |
| • Turboshift | Helicopters |
| • Ramjet | Supersonic missiles |
| • Scramjet | Hypersonic vehicles |

About DRDO:

- | | |
|-----------------|---|
| • Established: | 1958 |
| • Headquarters: | New Delhi |
| • Chairman: | Rajesh Kumar Singh |
| • Motto: | "Balasya Mulam Vigyanam" (Strength's Origin is Science) |

Gas Turbine Research Establishment (GTRE):

- Parent Organisation: DRDO
- Location: Bengaluru, Karnataka
- Director: Dr. S V Ramana Murthy
- Specialisation: Aero-engine research and gas turbine technology

Major Projects:

- Kaveri Engine Programme.
- Indigenous Gas Turbine Engines.
- Advanced propulsion systems.
- Aero-engine technology for military platforms.

About Azad Engineering Ltd.:

- Headquarters: Hyderabad, Telangana
- Sector: Precision engineering
- Specialisation: Aerospace, defence, energy and oil & gas components

Role:

- Manufacturing and assembly of the indigenous expendable turbojet engine.
- Industry partner under DRDO's technology development programme.

Exam Focus Points:

- Engine: Indigenous Expendable Turbojet Engine (ETJE).
- Thrust Class: 350 kg.
- Developer: GTRE, DRDO.
- Manufacturing Partner: Azad Engineering, Hyderabad.
- Administrative Ministry: Ministry of Defence.
- Potential Applications: Cruise missiles, UAVs, loitering munitions.
- GTRE Location: Bengaluru.
- DRDO Established: 1958.
- Related Programme: Kaveri Engine Programme.
- Initiative: Aatmanirbhar Bharat in Defence.

DRDO Successfully Conducts Maiden Flight Test of Long-Range Surface-to-Air Missile (LRSAM) 'Kusha'



- The Defence Research and Development Organisation (DRDO) successfully conducted the maiden flight test of the indigenous Long-Range Surface-to-Air Missile (LRSAM) 'Kusha' from Dr. APJ Abdul Kalam Island, off the coast of Odisha.
- The missile successfully intercepted a high-speed, high-altitude electronic aerial target, marking a significant milestone in India's efforts

to develop an indigenous long-range air defence system.

About Project Kusha:

- Project Kusha is an indigenous Long-Range Surface-to-Air Missile (LRSAM) programme being developed by DRDO to provide area air defence against a wide spectrum of aerial threats.

Major Features:

- Long-range interception capability.
- Multi-target engagement.
- Network-centric operations.
- All-weather capability.
- High mobility.

- Integrated command and control.
- Indigenous radar and fire-control systems.

What is a Surface-to-Air Missile (SAM)?

- A Surface-to-Air Missile (SAM) is a missile launched from the ground to intercept and destroy hostile aerial targets.

Targets:

- Aircraft.
- Helicopters.
- Cruise missiles.
- Drones.
- Airborne warning and surveillance aircraft.

Types of Air Defence Missiles

- | Type | Typical Range | Example |
|----------------------------|---------------|-----------------|
| Very Short Range (VSHORAD) | Up to 10 km | VSHORADS |
| Short Range (SRSAM) | 10–40 km | VL-SRSAM |
| Medium Range (MRSAM) | 40–100 km | MRSAM (Barak-8) |
| Long Range (LRSAM) | Above 100 km | Kusha |

Comparison: Kusha vs S-400

- | Feature | Kusha | S-400 Triumph |
|-----------|--|---|
| Origin | India | Russia |
| Developer | DRDO | Almaz-Antey |
| Type | Long-Range Surface-to-Air Missile | Long-Range Surface-to-Air Missile |
| Purpose | Air defence against aircraft, cruise missiles and drones | Multi-layered air defence including aircraft, cruise missiles and certain ballistic missile threats |
| Status | Under development and testing | Operational with Indian Air Force |

- Note: Kusha is often described as India's indigenous counterpart to the S-400 in terms of

long-range air defence, but it is not designed as a dedicated ballistic missile interceptor.

Air Defence Systems of India:

- | System | Origin | Range | Category |
|-----------------|--------------|--------|-------------------------|
| Akash | India | Medium | Range |
| Akash-NG | India | Medium | Range (Next Generation) |
| MRSAM (Barak-8) | India–Israel | Medium | Range |
| VL-SRSAM | India | Short | Range |
| QRSAM | India | Quick | Reaction |
| Kusha | India | Long | Range |
| S-400 Triumph | Russia | Long | Range |

Related DRDO Missile Programmes:

- Akash Missile System.
- Akash-NG.
- QRSAM (Quick Reaction Surface-to-Air Missile).
- VL-SRSAM.
- Astra Air-to-Air Missile.
- BrahMos Supersonic Cruise Missile.
- Pralay Quasi-Ballistic Missile.
- Agni Ballistic Missile Series.
- Pinaka Multi-Barrel Rocket Launcher.

About Dr. APJ Abdul Kalam Island:

- | | |
|-------------|-----------------------------------|
| Location | Off the coast of Odisha |
| Former Name | Wheeler Island |
| Renamed | 2015 |
| Managed By | Integrated Test Range (ITR), DRDO |

Importance

- India's premier missile testing facility.

Used for testing:

- Agni missiles.

• Prithvi missiles.	• Radars.
• BrahMos.	• Electronic warfare.
• Akash.	• Command and control systems.
• Kusha.	• Defence communication systems.
• Ballistic Missile Defence interceptors.	• Layered Air Defence

Important Defence Organisations

Organisation Headquarters

- DRDO New Delhi
- ISRO Bengaluru
- HAL Bengaluru
- BEL Bengaluru
- BDL Hyderabad
- ADA Bengaluru

Bharat Electronics Limited (BEL):

- Established: 1954.
- Headquarters: Bengaluru.
- Chairman & Managing Director: Manoj Jain
- Navratna Defence PSU.

Exam Focus Points:

- Missile: Kusha Long-Range Surface-to-Air Missile (LRSAM).
- Developer: DRDO.
- First Flight Test: 23 July 2026.
- Test Site: Dr. APJ Abdul Kalam Island, Odisha.
- Type: Long-Range Surface-to-Air Missile.
- Targets: Aircraft, cruise missiles, UAVs and AEW&C aircraft.
- Administrative Ministry: Ministry of Defence.
- Related Initiative: Aatmanirbhar Bharat.
- Missile Testing Facility: Integrated Test Range (ITR), Odisha.
- Comparison: Indigenous long-range air defence system complementing India's layered air defence.

Specialisation:

India and Romania Sign Three Agreements in Science & Technology, Education and Sports



- India and Romania signed three Memoranda of Understanding (MoUs) to strengthen bilateral cooperation in the fields of Science & Technology, Education, and Sports. The agreements aim to promote scientific research, innovation, academic collaboration, sports

development, and people-to-people exchanges, thereby deepening India's engagement with Central and Eastern Europe.

Science & Technology Agreement:

- The Science & Technology (S&T) MoU aims to promote cooperation in scientific research, innovation, and emerging technologies. It includes joint research projects, exchange of scientists, technology transfer, startup collaboration, capacity building, and cooperation in areas such as AI, Biotechnology, and Renewable Energy.

Education Agreement:

- The Education MoU aims to strengthen academic collaboration through student and faculty exchanges, joint research, university partnerships, scholarships, and skill development. It also supports the objectives of National Education Policy (NEP), 2020 by promoting internationalisation of higher education.

Sports Agreement:

- The Sports MoU promotes cooperation in sports and physical education through the exchange of athletes, coaches, and sports experts. It covers sports training, sports science, sports medicine, youth development, infrastructure, and capacity building to enhance sporting excellence.

India–Romania Bilateral Relations:

- India and Romania established diplomatic relations in 1948 and have maintained friendly ties for more than seven decades. The relationship has gradually expanded to include trade and investment, information technology, pharmaceuticals, defence, agriculture, renewable energy, culture, education, and scientific research. The Embassy of India is located in Bucharest, while Romania maintains its Embassy in New Delhi.

Trade and Economic Relations:

- Trade between the two countries has been steadily growing. India's major exports to Romania include pharmaceuticals, engineering goods, textiles, chemicals, automobiles, and IT services, while Romania exports machinery, electrical equipment, industrial products, metallurgical products, and chemicals to India.

About Romania:

- Romania is a country located in Southeastern Europe with its capital at Bucharest. The official language is Romanian, and the national

currency is the Romanian Leu (RON). Romania became a member of NATO in 2004 and joined the European Union in 2007, making it an important strategic partner in the European region.

- President: Nicușor Dan
- Prime Minister: Ilie Bolojan

Geographical Features of Romania:

- Romania is bordered by Ukraine, Moldova, Hungary, Serbia, and Bulgaria, and has a coastline along the Black Sea. The Danube River, Europe's second-longest river, flows through Romania before emptying into the Black Sea, forming the ecologically significant Danube Delta, a UNESCO World Heritage Site and one of Europe's largest wetland ecosystems. The country is also home to the Carpathian Mountains, one of the major mountain ranges of Europe.

Black Sea:

- The Black Sea is bordered by Romania, Bulgaria, Turkey, Georgia, Russia, and Ukraine. It is strategically important for international trade, energy transportation, maritime security, and regional geopolitics, serving as a key link between Europe and Asia.

Danube River:

- The Danube River, approximately 2,850 km long, is the second-longest river in Europe after the Volga. It originates in the Black Forest of Germany and flows through Germany, Austria, Slovakia, Hungary, Croatia, Serbia, Bulgaria, Romania, Moldova, and Ukraine before draining into the Black Sea through the Danube Delta.

India's Scientific Cooperation Framework:

- International scientific cooperation in India is coordinated by the Department of Science and Technology (DST) under the Ministry of Science and Technology. The department

promotes joint research programmes, innovation, technology transfer, international collaborations, capacity building, and scientific exchanges with partner countries across the world.

National Education Policy (NEP), 2020:

- The National Education Policy (NEP), 2020 encourages the internationalisation of higher education by promoting student and faculty mobility, global academic collaborations, joint research programmes, multidisciplinary education, and partnerships with foreign universities.

Khelo India Programme:

- The Khelo India Programme, launched in 2018 by the Ministry of Youth Affairs and Sports, aims to identify sporting talent at the grassroots level, improve sports infrastructure, enhance coaching standards, and promote a strong sporting culture in the country. International sports cooperation agreements, such as the India–Romania Sports MoU, complement these national objectives.

European Union (EU):

- The European Union (EU) was established through the Maastricht Treaty in 1993 and is headquartered in Brussels, Belgium. It comprises 27 member states and represents one of the world's largest economic and political

unions. Romania has been a member of the EU since 2007.

Romania in International Organisations:

- Romania is a member of several major international organisations, including the United Nations (UN), European Union (EU), North Atlantic Treaty Organization (NATO), World Trade Organization (WTO), International Monetary Fund (IMF), and the World Bank, reflecting its active role in global governance and international cooperation.

Exam Focus

• Country: Romania
• Capital: Bucharest
• Currency: Romanian Leu (RON)
• Agreements Signed: Science & Technology, Education, and Sports
• Diplomatic Relations Established: 1948
• Romania joined NATO: 2004
• Romania joined the European Union: 2007
• Major River: Danube
• Major Sea: Black Sea
• Indian Nodal Department (S&T): Department of Science and Technology (DST)
• Related Indian Policy: National Education Policy (NEP), 2020

Centre Appoints Secretaries in Various Ministries and Departments



- The Appointments Committee of the Cabinet (ACC) approved a major bureaucratic reshuffle, appointing 13 senior officers as Secretaries across various Ministries and Departments of the Government of India.

Major Appointments:

Ministry of Education:

- Naresh Pal Gangwar appointed Secretary, Department of Higher Education.
- T. K. Anil Kumar appointed Secretary, Department of School Education & Literacy.
- Vineet Joshi transferred as Secretary, Ministry of Panchayati Raj.

Why are Bureaucratic Reshuffles Important?

Periodic reshuffles help the Government to:

- Improve administrative efficiency.
- Ensure effective policy implementation.
- Utilize officers' expertise in different sectors.
- Enhance inter-ministerial coordination.
- Strengthen governance and public service delivery.

Appointments Committee of the Cabinet (ACC):

- The Appointments Committee of the Cabinet (ACC) is the highest authority responsible for appointing senior civil servants to top positions in the Government of India.

Composition

- Chairperson: Prime Minister of India.
- Member: Union Minister of Home Affairs.
- Functions
- Appoints Secretaries to the Government of India.
- Appoints Additional Secretaries and senior officers.
- Approves appointments of heads of important government organisations and Public Sector Enterprises.
- Oversees appointments to key constitutional and statutory posts requiring ACC approval.

Secretary to the Government of India:

- A Secretary to the Government of India is the administrative head of a ministry or department and the senior-most civil servant in that ministry after the Cabinet Secretary.

Functions:

- Advises the Minister on policy matters.
- Supervises policy implementation.
- Coordinates with other ministries.
- Manages administration and finances.
- Acts as the Principal Accounting Officer of the Ministry.

Cabinet Secretariat:

- Headquarters: New Delhi
- Head: Cabinet Secretary (Dr. T. V. Somanathan)

Functions:

- Assists the Prime Minister and the Cabinet.
- Coordinates among ministries.
- Implements Cabinet decisions.
- Facilitates inter-ministerial coordination.

Cabinet Secretary:

- The Cabinet Secretary is the senior-most civil servant in India and heads the Cabinet Secretariat.

Functions:

- Chief Coordinator of the Central Government.
- Head of the Civil Services Board.
- Principal adviser to the Prime Minister and Cabinet on administrative matters.
- Ensures coordination among ministries.

Department of Personnel and Training (DoPT)

- Ministry: Ministry of Personnel, Public Grievances and Pensions

Functions

- Personnel administration.
- Civil service reforms.
- Cadre management of IAS officers.
- Central staffing.
- Training of civil servants.
- Vigilance and service matters.

Hierarchy of Senior Civil Service Posts:

Rank	Position
• Cabinet Secretary	
Secretary	
• Special Secretary	
• Additional Secretary	
• Joint Secretary	
Director	
• Deputy Secretary	
• Under Secretary	

Important Constitutional Provisions

• Article 53: Executive power of the Union is vested in the President.
• Article 74: Council of Ministers aids and advises the President.
• Article 77: Conduct of business of the Government of India.
• Article 309: Recruitment and conditions of service of persons serving the Union or States.

- Established: 2004.
- Responsible for strengthening the 73rd Constitutional Amendment and rural local self-government.

Exam Focus Points:

• Appointments approved by: Appointments Committee of the Cabinet (ACC).
• ACC Chairperson: Prime Minister.
• ACC Member: Union Home Minister.
• Secretary: Administrative head of a Ministry/Department.
• Highest Civil Servant: Cabinet Secretary.
• Cadre Management of IAS: DoPT.
• Relevant Constitutional Articles: 53, 74, 77, 309.
• Ministry of Panchayati Raj established: 2004.
• New Higher Education Secretary: Naresh Pal Gangwar.
• New School Education & Literacy Secretary: T. K. Anil Kumar.

Ministry of Panchayati Raj

Infosys Appoints Ashiss Kumar Dash as CEO & Managing Director Designate



- Infosys Ltd. has appointed Ashiss Kumar Dash as its Chief Executive Officer (CEO) and Managing Director (MD) Designate. He will assume the role of CEO and MD from 1 April 2027, succeeding Salil Parekh, whose second term concludes on 31 March 2027. The transition process will begin in October 2026,

ensuring leadership continuity and a smooth succession.

About Infosys Limited:

• Infosys Limited is one of India's leading multinational information technology (IT) services and consulting companies.
• Founded: 2 July 1981
• Headquarters: Bengaluru, Karnataka
• Founders: N. R. Narayana Murthy and six other co-founders
• Chairman: Nandan Nilekani

Digital Transformation:

- Digital transformation refers to the integration of digital technologies into business processes to improve efficiency, customer experience, and innovation.

Major Technologies:

- Artificial Intelligence (AI).
- Cloud Computing.
- Internet of Things (IoT).
- Big Data Analytics.
- Blockchain.
- Automation.
- Cyber Security.

Major Indian IT Companies:

- Company Headquarters
- Infosys Bengaluru
- Tata Consultancy Services (TCS) Mumbai
- Wipro Bengaluru
- HCLTech Noida
- Tech Mahindra Pune

Securities and Exchange Board of India (SEBI)

- Established: 1988 (Statutory Status: 1992)
- Chairperson: Tuhin Kanta Pandey
- Headquarters: Mumbai

Functions:

- Protect investors.
- Regulate securities markets.
- Promote fair trading.
- Prevent insider trading.
- Regulate listed companies.

Major Infosys Products:

- Finacle (Core Banking Solution).
- Infosys Topaz (AI Platform).
- Infosys Cobalt (Cloud Platform).
- Infosys BPM.

Exam Focus Points:

- Company: Infosys Limited.
- New CEO & MD Designate: Ashiss Kumar Dash.
- Effective Date: 1 April 2027.
- Outgoing CEO & MD: Salil Parekh.
- Headquarters: Bengaluru, Karnataka.
- Founded: 1981.
- Chairman: Nandan Nilekani.
- Industry: Information Technology & Consulting.
- Major Product: Finacle.
- Industry Association: NASSCOM.
- Regulator of Listed Companies: SEBI.

Rajnath Singh Flags In First-Ever Tri-Service All-Women Circumnavigation Sailing Expedition 'Samudra Pradakshina'



- Defence Minister Rajnath Singh flagged in 'Samudra Pradakshina', India's first-ever Tri-Service all-women circumnavigation sailing expedition, marking the successful completion of a 314-day global voyage.
- Aboard the Indian Army Sailing Vessel (IASV) Triveni, nine women officers from the Indian Army, Indian Navy, and Indian Air Force returned to Mumbai after sailing nearly 25,500 nautical miles across four oceans, symbolising

Nari Shakti, Tri-Service jointness, and Aatmanirbhar Bharat.

port visits, and humanitarian missions to strengthen international relations.

What is Circumnavigation?

- Circumnavigation refers to a voyage that completely circles the Earth by crossing all major meridians and returning to the starting point while meeting internationally recognised sailing criteria.

Requirements for Global Circumnavigation

- Cross all longitudes.
- Cross the Equator.
- Cross the International Date Line.
- Sail continuously around the globe.
- Round the major capes where applicable.

IASV Triveni:

- IASV Triveni (Indian Army Sailing Vessel Triveni) is an indigenously built 50-foot sailing vessel used for long-distance ocean expeditions and adventure sailing.

Features

- Indigenous design and construction.
- Long-range ocean sailing capability.

High endurance.

- Navigation through extreme weather.
- Supports adventure and military sailing missions.

What is Tri-Service Jointness?

- Tri-Service Jointness refers to the integrated functioning of the Indian Army, Indian Navy, and Indian Air Force for planning, training, logistics, and operations to improve combat effectiveness and resource utilisation.

Military Diplomacy:

- Military diplomacy refers to the use of defence cooperation, military exchanges, joint exercises,

Importance:

- Builds strategic partnerships.
- Enhances defence cooperation.
- Promotes goodwill.
- Strengthens India's maritime outreach.
- Supports India's foreign policy objectives.

Three Great Capes:

Cape	Location
• Cape of Good Hope	South Africa
• Cape Leeuwin	Australia
• Cape Horn	Chile

- These capes are among the most challenging maritime routes in the world and are important milestones in global circumnavigation.

Drake Passage:

- The Drake Passage is a narrow stretch of sea between Cape Horn (South America) and Antarctica, connecting the Atlantic Ocean and the Pacific Ocean.

Importance

- One of the roughest sea passages in the world.
- Known for strong winds and massive waves.
- Important route for global circumnavigation.

International Date Line (IDL):

- The International Date Line is an imaginary line located roughly along 180° longitude in the Pacific Ocean.

Importance

- Crossing it changes the calendar date by one day.
- Used for international timekeeping.

Important Maritime Expeditions of India:

- Navika Sagar Parikrama-I (2017–18) – First all-women Indian Navy circumnavigation.
- Navika Sagar Parikrama-II (2024–25) – Two-woman global circumnavigation aboard INSV Tarini.
- Samudra Pradakshina (2025–26) – First-ever Tri-Service all-women circumnavigation aboard IASV Triveni.

Cape Horners

- The Cape Horners fraternity comprises sailors who have successfully rounded Cape Horn, one of the world's most challenging maritime routes.

Exam Focus Points:

- Expedition: Samudra Pradakshina.

- Type: First-ever Tri-Service all-women circumnavigation sailing expedition.
- Flagged In By: Rajnath Singh.
- Vessel: IASV Triveni.
- Crew: Nine women officers from Army, Navy, and Air Force.
- Duration: 314 days.
- Distance Covered: Approximately 25,500 nautical miles.
- Major Achievements: Crossed the Equator twice, crossed the International Date Line, rounded the Three Great Capes, navigated the Drake Passage.
- Theme: Nari Shakti, Tri-Service Jointness, Aatmanirbhar Bharat.
- Related Concept: Military Diplomacy.

US Imposes 10% Tariff on Indian Goods over Forced Labour Concerns



- The United States, under President Donald Trump, has imposed a 10% additional tariff on imports from India and several other countries under Section 301 of the U.S. Trade Act of 1974, citing concerns over inadequate enforcement against goods produced through forced labour.
- India was placed in the lower 10% tariff category, while several other economies face 12.5% tariffs.
- The measure replaces the temporary global tariff that expired and forms part of a broader U.S. trade policy targeting forced labour in global supply chains.

What is a Tariff?

- A tariff is a tax imposed by a government on imported goods. Tariffs are used to protect domestic industries, generate revenue, reduce trade deficits, or influence the trade policies of other countries.
- Types of Tariffs:
 - Ad Valorem Tariff – Levied as a percentage of the value of imported goods.
 - Specific Tariff – Charged as a fixed amount per unit.
 - Protective Tariff – Protects domestic industries from foreign competition.
 - Revenue Tariff – Imposed mainly to generate government revenue.

What is Forced Labour?

- According to the International Labour Organization (ILO), forced labour refers to work or service extracted from a person under the threat of punishment and without voluntary consent.

Common Forms

- Debt bondage.

- Human trafficking.
- Child labour under coercion.
- Forced prison labour.
- Exploitative migrant labour.

Section 301 of the U.S. Trade Act of 1974:

- Section 301 empowers the United States Trade Representative (USTR) to investigate and respond to unfair foreign trade practices that burden or restrict U.S. commerce.

Key Features:

- Investigates unfair trade practices.
- Authorises the U.S. to impose tariffs or other trade restrictions.
- Used as a trade enforcement mechanism.
- Often invoked against practices relating to intellectual property, market access, subsidies, and labour standards.

United States Trade Representative (USTR):

- The USTR is the principal agency responsible for developing and coordinating U.S. international trade policy.

Particular Details

- | | |
|--------------|--------------------------------|
| Established | 1962 |
| Headquarters | Washington, D.C. |
| Reports To | President of the United States |

Functions

- Negotiates trade agreements.
- Conducts Section 301 investigations.
- Represents the U.S. at the World Trade Organization (WTO).
- Develops U.S. trade policy.

India-US Trade Relations:

- India and the United States share one of the world's largest bilateral trade relationships, covering goods, services, investment, technology, defence, and digital trade.

Major Indian Exports to the US:

- | |
|-----------------------------------|
| • Pharmaceuticals. |
| • Engineering goods. |
| • Gems and jewellery. |
| • Textiles and apparel. |
| • IT services. |
| • Organic chemicals. |
| • Major Imports from the US |
| • Crude oil and LNG. |
| • Aircraft and defence equipment. |
| • Electronics. |
| • Machinery. |
| • Medical devices. |

India-US Bilateral Trade Agreement (BTA):

- India and the U.S. are negotiating a Bilateral Trade Agreement to expand market access and reduce trade barriers.

Proposed Areas:

- | |
|---------------------------------------|
| • Goods and services. |
| • Agriculture. |
| • Digital trade. |
| • Investment. |
| • Intellectual Property Rights (IPR). |
| • Supply chain resilience. |

World Trade Organization (WTO):

- | | |
|---|---|
| • The World Trade Organization (WTO) is the global body regulating international trade among nations. | |
| • Established | 1 January 1995 |
| • Headquarters | Geneva, Switzerland |
| • Director-General | Ngozi Okonjo-Iweala |
| • Successor to | General Agreement on Tariffs and Trade (GATT) |

International Labour Organization (ILO)

- The ILO is the only tripartite United Nations specialised agency, bringing together governments, employers, and workers.

• Particular Details	
• Established	1919
• Director-general	Gilbert Houngho
• Headquarters	Geneva, Switzerland
• Became UN Agency	1946

India's Legal Framework Against Forced Labour:

- India has constitutional and statutory safeguards against forced labour.

Constitutional Provisions:

• Article 23 – Prohibits trafficking in human beings and forced labour (begar).
• Article 24 – Prohibits employment of children below 14 years in hazardous occupations.

Major Laws:

• Bonded Labour System (Abolition) Act, 1976.
• Child and Adolescent Labour (Prohibition and Regulation) Act, 1986.
• Minimum Wages Act, 1948 (now subsumed under the Code on Wages, 2019).
• Occupational Safety, Health and Working Conditions Code, 2020.

Trade Remedies:

- Countries use trade remedies to protect domestic industries from unfair trade practices.
- Major Trade Remedies:
- Anti-Dumping Duty – Against goods sold below fair value.

- Countervailing Duty (CVD) – Offsets subsidies given by exporting countries.
- Safeguard Duty – Temporary protection against a sudden surge in imports.
- Tariff – Tax on imported goods.

Additional Facts:

- General Agreement on Tariffs and Trade (GATT)
- Established in 1947.
- Replaced by the World Trade Organization (WTO) in 1995.
- Aimed at reducing tariffs and promoting global trade.

Exam Focus Points:

• Country imposing tariff: United States.
• Tariff on India: 10%.
• Legal Basis: Section 301 of the U.S. Trade Act, 1974.
• Reason: Alleged inadequate enforcement against forced labour in supply chains.
• Investigating Authority: United States Trade Representative (USTR).
• Affected Countries: Around 60.
• Global Trade Body: World Trade Organization (WTO).
• UN Agency on Labour: International Labour Organization (ILO).
• Indian Constitutional Provision against Forced Labour: Article 23.
• Successor to GATT: WTO (1995).

NPCI's Proposed 'UPI Meta' Framework Raises Competition Concerns

- The National Payments Corporation of India (NPCI) has proposed a new payment framework called UPI Meta (also referred to as UPI Checkout) to simplify online payments by

enabling users to save a preferred UPI ID on a merchant's app or website for one-click UPI payments. However, several smaller fintech companies have expressed concerns that the proposal could strengthen the market

dominance of major UPI apps such as PhonePe and Google Pay, reducing competition in India's digital payments ecosystem.



What is UPI Meta (UPI Checkout)?

- UPI Meta is a proposed payment framework that enables customers to save their preferred UPI ID or payment application on an e-commerce platform or merchant website. During future purchases, users can make payments with a single click, without repeatedly selecting a UPI application.

Why are Smaller UPI Apps Concerned?

- Smaller payment service providers believe the proposal may unintentionally favour already dominant UPI applications.

Major Concerns

- Users may remain permanently linked to one default payment app.
- Reduced visibility for smaller UPI apps during checkout.
- Increased market concentration.
- Higher barriers for new entrants.
- Possible reduction in consumer choice and innovation.

National Payments Corporation of India (NPCI):

- The National Payments Corporation of India (NPCI) is the umbrella organisation responsible for operating India's retail payment and settlement systems.

- Established : 2008
- Headquarters: Mumbai

- Non-Exe Chairman: Ajay Kumar Choudhary
- MD & CEO: Dilip Asbe
- Type: Not-for-profit organisation (Section 8 Company)
- Promoted by: Reserve Bank of India (RBI) and Indian Banks' Association (IBA)

Legal Basis Payment and Settlement Systems Act, 2007

Major Products of NPCI:

- Unified Payments Interface (UPI).
- RuPay.
- Immediate Payment Service (IMPS).
- National Automated Clearing House (NACH).
- Bharat Bill Payment System (BBPS).
- National Electronic Toll Collection (FASTag).
- Aadhaar Enabled Payment System (AePS).

Unified Payments Interface (UPI):

- The Unified Payments Interface (UPI) is an instant, interoperable digital payment system that enables real-time transfer of funds between bank accounts using mobile devices.

Features

- 24×7 instant payments.
- Interoperable across banks.
- Supports Person-to-Person (P2P) and Person-to-Merchant (P2M) transactions.
- QR code-based payments.
- Collect request and AutoPay facilities.
- Built on the Immediate Payment Service (IMPS) platform.

Immediate Payment Service (IMPS):

- IMPS is a real-time inter-bank electronic fund transfer system operated by NPCI.

Features

- Available 24×7 throughout the year.

- Instant settlement.
- Accessible through mobile banking, internet banking, ATMs, and bank branches.
- Forms the technological backbone of UPI.

Reserve Bank of India (RBI) and Digital Payments:

- The Reserve Bank of India (RBI) regulates payment systems in India under the Payment and Settlement Systems Act, 2007, while NPCI operates many of the country's retail payment infrastructure platforms.

RBI's Role

- Regulates payment systems.
- Authorises payment operators.
- Promotes safe and secure digital payments.
- Ensures financial stability.

Competition Issues in Digital Payments:

- India's UPI ecosystem has witnessed rapid growth, with PhonePe and Google Pay together handling around 80% of UPI transactions. To reduce concentration risk, NPCI had earlier proposed a 30% market share cap for third-party UPI applications, though its implementation has been deferred until December 2026.

Digital Public Infrastructure (DPI):

- India's digital payments ecosystem is a key pillar of its Digital Public Infrastructure (DPI).

Major Components:

- Aadhaar.
- UPI.
- DigiLocker.

- FASTag.
- Account Aggregator Framework.
- ONDC.

Payment and Settlement Systems Act, 2007:

- The Payment and Settlement Systems Act, 2007 provides the legal framework for regulating payment systems in India.

Key Features

- RBI is the designated regulatory authority.
- Authorises payment system operators.
- Ensures safety and efficiency of payment systems.
- Protects consumer interests.

Exam Focus Points:

- Proposed Framework: UPI Meta (UPI Checkout).
- Proposed By: National Payments Corporation of India (NPCI).
- Purpose: One-click UPI checkout by saving a preferred UPI app/ID.
- Concern: Potential increase in market concentration and reduced competition.
- UPI Regulator: Reserve Bank of India (RBI).
- UPI Operator: NPCI.
- UPI Launched: 2016.
- Legal Framework: Payment and Settlement Systems Act, 2007.
- Technology Backbone of UPI: Immediate Payment Service (IMPS).
- Promoters of NPCI: RBI and Indian Banks' Association (IBA).

Central KYC (CKYC): A Single KYC for Multiple Financial Services

- The Central Know Your Customer (CKYC) system enables customers to complete the Know Your Customer (KYC) process only once and use it across multiple regulated financial

institutions such as banks, mutual funds, insurance companies, pension funds, and NBFCs. Every customer receives a unique 14-digit CKYC Identifier, which helps eliminate repeated submission of KYC documents and

simplifies financial onboarding. The initiative has gained renewed attention as India prepares to strengthen the CKYC 2.0 framework for seamless customer identification across the financial sector.



What is CKYC?

- Central Know Your Customer (CKYC) is a centralized repository of KYC records that allows financial institutions to retrieve a customer's verified KYC information using a unique CKYC Identifier instead of collecting documents repeatedly.

What is a CKYC Number?

- A CKYC Number, also called the KYC Identifier (KIN), is a 14-digit unique identification number allotted to every customer after successful registration in the CKYC system.

Central KYC Records Registry (CKYCRR):

- The Central KYC Records Registry (CKYCRR) is the central repository responsible for storing and managing KYC records.
- Operated By Central Registry of Securitisation Asset Reconstruction and Security Interest of India (CERSAI)
- Purpose Central storage and retrieval of KYC records

CERSAI:

- The Central Registry of Securitisation Asset Reconstruction and Security Interest of India (CERSAI) is a Government-backed company

established to maintain centralized registries relating to financial assets and KYC records.

- Established 2011
- Administrative Ministry Ministry of Finance
- Headquarters New Delhi

Functions

- Maintains CKYCRR.
- Prevents multiple financing and fraud.
- Maintains security interest records.
- Supports financial transparency.

Know Your Customer (KYC)

- Know Your Customer (KYC) is the process through which financial institutions verify the identity and address of customers before providing financial services.

Objectives

- | |
|-----------------------------------|
| • Prevent money laundering. |
| • Prevent terrorist financing. |
| • Verify customer identity. |
| • Detect financial fraud. |
| • Strengthen financial integrity. |

Prevention of Money Laundering Act (PMLA), 2002:

- The Prevention of Money Laundering Act (PMLA), 2002 is India's principal law to combat money laundering and financing of terrorism.

Objectives:

- Prevent laundering of illicit money.
- Confiscate proceeds of crime.
- Strengthen financial integrity.
- Comply with international AML standards.

Prevention of Money Laundering (Maintenance of Records) Rules, 2005:

These Rules prescribe:

- | |
|---------------------------------|
| • Customer Due Diligence (CDD). |
| • KYC requirements. |

- Record maintenance.
- Reporting obligations.
- Operation of the CKYC framework.

Difference Between KYC and CKYC

KYC	CKYC
• Institution-specific and reusable	• Centralised
• Documents submitted repeatedly	• One-time submission
• Separate KYC for each institution	• Single CKYC ID valid across institutions
• Multiple databases (CKYCRR)	• Central repository

CKYC 2.0

- The proposed CKYC 2.0 framework aims to modernise India's KYC ecosystem.

Key Features

- Consent-based sharing of KYC data.
- Real-time updating of customer records.
- Improved data quality through confidence scores.
- Better interoperability among regulators and financial institutions.
- Faster digital onboarding.

Financial Sector Regulators Using CKYC

Sector	Regulator
• Banking	• Reserve Bank of India (RBI)
• Securities Market	• Securities and Exchange Board of India (SEBI)
• Insurance	• Insurance Regulatory and Development Authority of India (IRDAI)
• Pension Fund	• Pension Fund Regulatory and Development Authority (PFRDA)

Anti-Money Laundering (AML):

- Anti-Money Laundering (AML) refers to laws, regulations, and procedures designed to prevent

criminals from disguising illegally obtained funds as legitimate income.

Components

- Customer Due Diligence (CDD).
- KYC Verification.
- Suspicious Transaction Reporting.
- Record Keeping.
- Risk-Based Monitoring.

Financial Action Task Force (FATF):

- The Financial Action Task Force (FATF) is an intergovernmental body that develops global standards to combat money laundering and terrorist financing.

- Established: 1989
- President: Elisa de Anda Madrazo
- Headquarters: Paris, France
- Nature: Intergovernmental Organisation

Functions:

- Sets AML/CFT standards.
- Evaluates member countries.
- Issues recommendations on financial integrity.

Exam Focus Point:

- Full Form: Central Know Your Customer (CKYC).
- Unique Identifier: 14-digit KYC Identifier (KIN).
- Registry: Central KYC Records Registry (CKYCRR).
- Maintained By: CERSAI.
- Legal Framework: Prevention of Money Laundering Act, 2002 and Prevention of Money Laundering (Maintenance of Records) Rules, 2005.
- Purpose: One-time KYC for multiple financial institutions.
- Major Regulators: RBI, SEBI, IRDAI, and PFRDA.

- International Body: Financial Action Task Force (FATF).

Vaibhav Sooryavanshi Becomes Youngest Player to Score an International Fifty



- Vaibhav Sooryavanshi became the youngest player in international cricket to score a fifty.
- He scored his maiden international half-century in 19 balls.
- The milestone came in the 1st T20I against Zimbabwe at Harare, Zimbabwe.
- He surpassed Sachin Tendulkar's record as India's youngest player to score an international fifty.
- India defeated Zimbabwe by 7 wickets to take a 1–0 lead in the three-match series.

About Vaibhav Sooryavanshi

- Vaibhav Sooryavanshi is one of India's most promising young cricketers. Born in Samastipur district of Bihar, he has rapidly progressed through domestic, Under-19, IPL, and international cricket.

Career Highlights

- Youngest Indian to make an international debut.
- Youngest player to score an international fifty.
- Represented Bihar in domestic cricket.
- Plays for Rajasthan Royals in the Indian Premier League (IPL).
- Played a crucial role in India's ICC Under-19 Cricket World Cup 2026 campaign.

International Cricket Council (ICC):

- Established: 1909

• Headquarters: Dubai, United Arab Emirates
• Former Name: Imperial Cricket Conference
• Members: 108 (Full Members and Associate Members)
• Chairman: Jay Shah
• CEO: Sanjog Gupta
• General Manager: Wasim Khan

Board of Control for Cricket in India (BCCI):

- The Board of Control for Cricket in India (BCCI) is the governing body for cricket in India.

• Established: 1928
• Headquarters: Mumbai
• Affiliated To: International Cricket Council (ICC)
• President: Mithun Manhas
• Vice president: Rajeev Shukla
• Secretary: Devajit Saikia
• Men's coach: Gautam Gambhir
• Women's coach: Amol Muzumdar

Zimbabwe:

• Capital: Harare
• Currency: Zimbabwe Gold (ZiG)
• President: Emmerson Mnangagwa
• Continent: Africa

Geography:

• Neighbouring Countries: South Africa, Botswana, Zambia, Mozambique, and Namibia (via the Kazungula border region).
• Major River: Zambezi River.

- Famous Waterfall: Victoria Falls (shared with Zambia).
- Highest Peak: Mount Nyangani.

Harare Sports Club:

- Located in Harare, Zimbabwe.
- One of Zimbabwe's premier international cricket venues.
- Hosts Test matches, ODIs, T20Is, and ICC tournaments.

Youth Development in Indian Cricket

India has developed a strong cricket talent pipeline through:

- Age-group cricket (Under-16, Under-19).
- National Cricket Academy (NCA).
- IPL exposure.
- Domestic tournaments such as:
- Ranji Trophy.
- Vijay Hazare Trophy.
- Syed Mushtaq Ali Trophy.

National Cricket Academy (NCA)

- Location: Bengaluru, Karnataka
- Established : 2000
- Controlled By: BCCI

The ICC currently has 12 Full Member nations, including:

- India
- Australia
- England
- South Africa
- Pakistan
- New Zealand
- Sri Lanka
- Bangladesh
- Zimbabwe
- West Indies
- Afghanistan
- Ireland

Exam Focus Points:

- Player: Vaibhav Sooryavanshi.
- Achievement: Youngest player to score an international fifty.
- Format: T20 International.
- Opponent: Zimbabwe.
- Venue: Harare Sports Club, Harare.
- Age: 15 years.
- Governing Body: International Cricket Council (ICC).
- Indian Cricket Governing Body: BCCI.
- IPL Franchise: Rajasthan Royals.
- Home State: Bihar.

Lets Revise

- ❖ Which organisation developed India's first indigenous expendable turbojet engine?
DRDO's Gas Turbine Research Establishment (GTRE).
- ❖ DRDO's Kusha belongs to which category of missile? **Long-Range Surface-to-Air Missile (LRSAM)**
- ❖ India recently signed agreements in the fields of Science & Technology, Education, and Sports with which European country? **Romania.**
- ❖ Which committee approves the appointment of Secretaries to the Government of India? **Appointments Committee of the Cabinet (ACC).**
- ❖ Who has been appointed as the CEO and Managing Director Designate of Infosys and will assume office from 1 April 2027? **Ashiss Kumar Dash.**
- ❖ 'Samudra Pradakshina', recently in the news, is associated with which of the following? **India's first-ever Tri-Service all-women circumnavigation sailing expedition.**
- ❖ Under which U.S. law were the additional tariffs on Indian goods imposed in 2026?
Section 301 of the U.S. Trade Act, 1974.
- ❖ Which Article of the Indian Constitution prohibits trafficking and forced labour?
Article 23.
- ❖ Which Act provides the legal framework for payment systems in India? **Payment and Settlement Systems Act, 2007.**
- ❖ Which organisation maintains the Central KYC Records Registry (CKYCRR)?
CERSAI.
- ❖ Who became the youngest player in the world to score a fifty in international cricket?
Vaibhav Sooryavanshi.



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IMPORTANCE OF CURRENT AFFAIRS IN UPSC EXAMINATIONS

Current Affairs hold a crucial place in the preparation for the UPSC Civil Services Examination. A comprehensive understanding of recent national and international developments helps aspirants strengthen their General Studies foundation and develop a well-rounded perspective on important issues. Topics such as government policies, schemes, economy, international relations, science and technology, environment, defence, social justice, governance, reports, indices, appointments, awards, and major global events are highly relevant for both the Prelims and Mains examinations. Regular study of current affairs not only enhances factual knowledge but also improves analytical ability, critical thinking, answer-writing skills, and decision-making aptitude. Since UPSC questions often connect contemporary developments with static subjects, consistent preparation of current affairs enables aspirants to understand issues in depth and present balanced, informed, and relevant answers. It also plays an important role in Essay writing, Ethics, and the Personality Test, giving candidates a strong edge throughout the examination process.

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