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APAAR ID



• APAAR stands for **Automated Permanent Academic Account Registry**.

- It is part of the **National Education Policy (NEP) 2020** to streamline student records.
- The initiative is based on the '**One Nation, One Student ID**'
- It is **linked to Aadhaar** and stored in **DigiLocker** for easy access.
- APAAR is generated through **Unified District Information System for Education Plus (UDISE+)**.

Objectives of APAAR:

- To **accumulate and store students' academic achievements** in a central database
- To facilitate **seamless transfer between institutions**
- To provide **standardized digital records** for mark sheets and institutional affiliations
- To help in **educational policymaking and analysis**

Is APAAR Mandatory?

- **Officially, APAAR is voluntary**, as per government documents. However, **CBSE and certain state government boards** (e.g., **Uttar Pradesh**) are **pushing for 100% student enrollment**.
- Many **parents are not explicitly informed** about the voluntary nature of the program.
- **Parliament confirmed in December 2024** that APAAR registration is not legally mandated.

How is an APAAR ID Generated?

- Schools collect **demographic details** (Name, Date of Birth).
- Parents sign a **consent form** to authorize APAAR ID creation.
- Schools **verify details and authenticate** before issuing the ID.

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LIFE INSURANCE CORPORATION OF INDIA (LIC)

- It is the **largest public sector life insurance company** and **institutional investor** in India.
- **Headquartered in Mumbai**, it plays a **crucial role** in India's financial market.
- **Motto: "Yogakshemam Vahamyaham"** (From the Bhagavad Gita) – "**Your welfare is our responsibility.**"
- It was established in **1956** through the **Life Insurance of India Act**, which **nationalized the insurance sector** by merging **245 private insurers and provident societies** into a single entity.
- LIC operates through **8 zonal offices** in **Delhi, Chennai, Mumbai, Hyderabad, Kanpur, Kolkata, Bhopal, and Patna.**

Financial Services Institutions Bureau (FSIB):

- **Established in 2022** by the **Union Government** to recommend appointments of **whole-time directors and non-executive chairpersons** in **public sector financial institutions.**
- Also advises on **personnel management policies** in these institutions.
- **Vision:** To **promote corporate governance excellence** in **public sector financial institutions.**
- **Secretariat:** Consists of a **Secretary and four officers.**

Insurance Regulatory and Development Authority of India (IRDAI):

- It is a **statutory body** formed under the **IRDAI Act, 1999** for the **supervision and regulation of the insurance sector.**
- **Powers & Functions:**
 - **Promotes competition** to enhance **consumer choice and fair pricing**
 - **Ensures financial security** of the **insurance market**

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- **Regulates** entities under the **Insurance Act, 1938**, which is the **primary law** governing the insurance sector
- Other relevant laws include:
 - **Marine Insurance Act, 1963** (governing marine insurance).
 - **Public Liability Insurance Act, 1991** (covering liability insurance).

QUADRILATERAL SECURITY DIALOGUE (QUAD)



- It is a **strategic forum** involving **India, the US, Japan, and Australia**, focusing on **maritime security and economic cooperation in the Indo-Pacific**.
- It is **not a military alliance** but a **diplomatic partnership** aimed at maintaining a **free, open, and rules-based Indo-Pacific**.
- It operates through **annual summits, foreign ministers' meetings, and six working groups** covering: Health, Climate, Critical & Emerging Technology, Space, Infrastructure and Cybersecurity.

Evolution:

- **2007:** Japan's **Shinzo Abe** proposed the idea of Quad during an informal ASEAN meeting.
- **2012:** The Concept of '**Democratic Security Diamond**' (India, US, Japan, Australia) was introduced.
- **2017:** Quad **revitalized** due to China's growing influence; first **formal meeting** held in Manila.
- **2020:** **Malabar naval exercises** expanded to include Australia, marking first **joint military exercise** of Quad.
- **2021:** Quad **leaders met virtually** and released the joint statement "**The Spirit of the Quad**".

What is the Indo-Pacific Region?

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- The **Indo-Pacific** refers to the interconnected waters of the **Indian Ocean** and the **Pacific Ocean**, a region of **strategic, economic, and geopolitical**
- It serves as a **major trade route**, facilitating **60% of global maritime trade**.

CABINET APPROVES INCENTIVE SCHEME FOR PROMOTION OF LOW-VALUE BHIM-UPI TRANSACTIONS

Bharat Interface for Money (BHIM)

- BHIM is a digital payment platform that enables fast, secure, and reliable transactions using the **Unified Payments Interface (UPI)** via a **mobile app** and ***USSD (99#)** service.
- **Launch and Adoption**
 - Launched by the **Prime Minister on 30th December 2016**.
 - Achieved **1 crore downloads** on **Android Play Store** and **over 2 million transactions** within 10 days.

UPI incentive of ₹1,500 crore to banks

- The Union cabinet has announced an incentive scheme for UPI payments of less than ₹2,000 for 2024–25 with an outlay of around ₹1,500 crore.
- **Aim of the Scheme**
 - The government aims to promote digital payments and increase BHIM-UPI transaction volumes to 200 billion in FY25.
 - The incentive focuses on low-value peer-to-merchant (P2M) transactions to encourage small merchants.
- **Incentive Structure**
 - For transactions up to ₹2,000:
 - Small merchants: 0.15% incentive.
 - Large merchants: No incentive.
 - For transactions above ₹2,000: No incentives for any merchant.

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DEBATE ON FREEBIES: RAJYA SABHA CHAIRMAN CALLS FOR STRUCTURED POLICY

Criticising the culture of “freebies”, Vice-President and Rajya Sabha Chairman Jagdeep Dhankhar recently said the issue should be debated in Parliament.

Background:

- Rajya Sabha Chairman has raised concerns over the growing culture of **freebies**, urging Parliament to hold a serious debate on the issue.
- He emphasized the need for a **national policy** to ensure that government investments are **structured and used for the larger public good**.
- His remarks came after an opposition MP demanded an increase in **Members of Parliament Local Area Development Scheme (MPLAD) funds** from **₹5 crore to ₹20 crore per annum**, citing rising construction costs.

Understanding Freebies and Subsidies:

- Freebies refer to **government-funded benefits** such as:
 - Free electricity, water, or transport.
 - Direct cash transfers without productivity conditions.
 - Loan waivers for specific sectors.
 - Free smartphones, laptops, or other consumer goods.
- These subsidies are aimed at **specific economic needs**, such as:
 - **Agricultural subsidies** for fertilizers, seeds, and procurement prices.
 - **Food security subsidies** through schemes like the **Public Distribution System (PDS)**.
 - **Education and healthcare subsidies** for the underprivileged.
- VP stressed that subsidies, where necessary, should be **directly transferred** to beneficiaries, following the model of **developed countries like the U.S.**, where farm subsidies are transparent and efficiently distributed.

CROSS & CLIMB ROHTAK

Institute of Research Based Learning & Competition

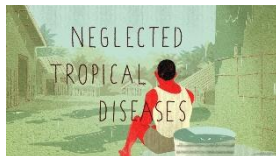
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SANSAD BHASHINI INITIATIVE



- It is an **initiative jointly undertaken by the Lok Sabha Secretariat and Ministry of Electronics and Information Technology (MeitY)** for the **development of a package of in-house AI**.
- It is designed to **integrate AI-powered tools** that will facilitate multilingual support, optimize documentation and improve overall **parliamentary operations**.
- The initiative will deploy cutting-edge AI applications such as **real-time speech-to-text transcription, speech-to-speech translation**, and interactive **AI chatbots**.
- These technologies will ensure **seamless translation of parliamentary debates, committee reports, and legislative documents into multiple Indian languages**, thereby fostering inclusivity and broader public engagement.
- It will leverage **AI to transcribe spoken debates into text in real-time**, making parliamentary discussions more accessible and easier to reference.
- This transcription system will incorporate features such as **background noise reduction, customizable vocabulary**, and efficient documentation tools to enhance accuracy and usability.
- Additionally, **AI-enabled automatic summarization** of extensive debates will facilitate quicker decision-making and streamlined record-keeping.

NEGLECTED TROPICAL DISEASES (NTDS)



- NTDs are a diverse group of conditions **caused by a variety of pathogens** (including viruses, bacteria, parasites, fungi, and toxins) and associated with devastating health, social, and economic consequences.
- NTDs are mainly **prevalent among impoverished communities in tropical areas**, although some have a much larger geographical distribution.

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- They are widespread where people in vulnerable situations live, where water safety, sanitation, and access to health care are inadequate or suboptimal.
- These diseases are called “neglected” because they have **historically ranked very low on the global health agenda**, when they have appeared at all, receiving little attention and funding.
- NTDs include **Guinea worm, Chikungunya, Dengue, Kala Azar** (Visceral Leishmaniasis), and **Elephantiasis** (Lymphatic Filariasis), among others. **India is home to about 12 NTDs.**
- The **epidemiology of NTDs is complex; some have animal and/or human reservoirs, many are vector-borne**, and most are associated with **intricate life cycles**. Preventing or **eliminating NTDs is therefore challenging.**
- It is estimated that NTDs affect more than 1 billion people, while the number of people requiring NTD interventions (both preventive and curative) is 1.5 billion.
- Every year on **30th January**, the Global community comes together to mark **World NTDs Day** and renew its commitment to eliminating its burden worldwide.

EXERCISE BONGOSAGAR 2025



The India-Bangladesh naval exercise 'Bongosagar 2025' and a 'Coordinated Patrol (CORPAT)' took place in the Bay of Bengal recently.

- It is a **bilateral naval exercise between India and Bangladesh.**
- It is designed to develop high-level interoperability and operational expertise through a broad spectrum of maritime operations.
- **Commenced in the year 2019**, Bongosagar 2025 is the **fifth edition** of the exercise.
 - The exercise saw **participation of INS Ranvir** from the Indian Navy and **BNS Abu Ubaidah** from Bangladesh Navy.

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- The exercise enhanced interoperability between the two navies, facilitating **collaborative responses** to shared maritime security challenges.
- The exercise involved a range of complex operations encompassing surface firing, tactical manoeuvres, underway replenishment, Visit-Board-Search-Seizure (VBSS) cross boarding, communication drills, quiz for Ops team and junior officers on professional topics, and steam past.
- The exercise provided the opportunity for both navies to develop closer links in tactical planning, coordination, and information sharing for undertaking seamless maritime operations.

Key Facts about INS Ranvir:

- It is a **Rajput-Class guided missile destroyer** which has undergone upgrade with state-of-art weapons and sensors, majority being indigenous.
- It is the fourth of the five Rajput-class destroyers built for the Indian Navy, which was commissioned on 28 October 1986.

SAGARESHWAR WILDLIFE SANCTUARY



The Sagreshwar wildlife sanctuary, located in the Sangli district, has 536 sambars and 295 cheetals (spotted deer), making the sanctuary one of the highest in deer population, especially among manmade wildlife sanctuaries.

- It is located in the Sangli district of **Maharashtra**.
- It is **India's first manmade wildlife sanctuary**.
- It is an artificially cultivated forest **without a perennial supply of water**, and most of the **wildlife species were artificially introduced**.
- It has an area of 10.87 sq.km.

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- The sanctuary derives its name from an **ancient Sagareshwar temple**. The sanctuary houses numerous temples dedicated to Lord Shiva.

Vegetation: The forests are **southern dry mixed deciduous** and **southern thorn fores**

Flora: Major flora includes **Tamarind, Neem, Eucalyptus**, Acacia, Agave, and Khair trees.

Fauna:

- Large animals found in the sanctuary include **several types of deer** (Sambar Deer, Blackbucks, Muntjac, Chital) as well as **wild boar** and peacocks.
 - Small carnivores like **hyena, fox**, and porcupines are also found in the area.
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