

## STRATEGIC GUIDE TO PRADHAN MANTRI MUDRA YOJANA (PMMY) & BUSINESS FINANCING

### Executive Summary:

The Pradhan Mantri Mudra Yojana (PMMY) is a cornerstone of India's **SME Banking** sector. Launched to facilitate **Financial Inclusion**, it empowers small business owners by providing **Unsecured Business Loans** to "Fund the Unfunded."

### 1. KEY FEATURES & FINANCIAL ADVANTAGES:

- **High-Value Credit Limit:** Currently, entrepreneurs can access **Small Business Funding** up to **₹20 Lakhs**. This recent increase is designed to meet the rising **Capital Expenditure (CAPEX)** needs of growing firms.
- **Collateral-Free Financing:** As a **Non-Collateral Loan**, it eliminates the barrier of asset-backing, making it a preferred choice for **Startup Funding**.
- **Diverse Industry Scope:** The facility covers **Manufacturing Equipment Financing**, **Retail Trade Credit**, **Service Sector Loans**, and **Agri-Allied Business Loans** (poultry, dairy, etc.).
- **Institutional Framework:** **MUDRA (Micro Units Development & Refinance Agency)** operates as a **Refinance Institution**. It channels liquidity through **Scheduled Commercial Banks**, **NBFCs (Non-Banking Financial Companies)**, and **Small Finance Banks (SFBs)**.

### 2. STRATEGIC LOAN CLASSIFICATION (GROWTH STAGES):

Understanding these categories is vital for **Debt Management** and business scaling:

1. **Shishu:** Loans up to **₹50,000** – Ideal for **Micro-Financing** and seed-stage ventures.
2. **Kishor:** ₹50,000 to ₹5 Lakhs – Targeted at **Working Capital Management** for developing units.
3. **Tarun:** ₹5 Lakhs to ₹10 Lakhs – Best for **Business Expansion Loans**.
4. **Tarun Plus:** ₹10 Lakhs to ₹20 Lakhs – A premium category for proven borrowers with a strong **Credit History**.

### 3. ECONOMIC IMPACT & FINANCIAL METRICS:

- **Disbursement Scale:** With over **₹40.07 Lakh Crores** disbursed, PMMY is a global benchmark in **Massive Credit Distribution**.
- **Women in Business:** Over **60% of Loan Approvals** are dedicated to **Women Entrepreneurs**, a key segment in **Gender-Inclusive Financing**.
- **Marginalized Communities:** Significant portions of the **Credit Portfolio** are allocated to SC/ST/OBC categories to ensure equitable **Wealth Distribution**.

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#### 4. DIGITAL BANKING & SUPPORT ECOSYSTEM:

- **Mudra Card:** A **RuPay-powered Debit Card** that manages **Overdraft Facilities** and daily cash flows.
- **Credit Guarantee (CGFMU):** Backed by the NCGTC, this fund acts as a **Default Insurance**, reducing the **Risk Weighted Assets** for commercial lenders.
- **JanSamarth Portal:** A sophisticated **FinTech Platform** that digitizes the **Loan Application Workflow**, ensuring faster approvals and transparency.

### INDIA'S RENEWABLE ENERGY OUTLOOK 2026: STRATEGIC GROWTH AND INVESTMENT OPPORTUNITIES

#### Executive Summary:

India has emerged as a global leader in the **Clean Energy Transition**. According to recent reports, the nation is aggressively scaling its **Green Infrastructure** to ensure long-term **Energy Security** and sustainable economic growth.

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#### 1. GLOBAL RANKING & MARKET POSITION:

- **3rd Globally:** As per the **International Renewable Energy Agency (IRENA)**, India has surpassed Brazil to secure the **3rd position in Installed Renewable Energy Capacity**, trailing only behind China and the USA. This shift highlights India's dominance in the **Global Energy Market**.

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#### 2. STRATEGIC MILESTONES (TARGETS VS. ACHIEVEMENTS):

- **Early NDC Achievement:** India achieved its **COP21 NDC Target** (50% non-fossil fuel-based power capacity) in June 2025, a full five years ahead of the 2030 deadline.

- **Record-Breaking Capacity Addition:** The FY 2025-26 witnessed a massive influx of **Sustainable Energy Investments**, leading to a record addition of **55.3 GW** of non-fossil capacity.
- **Current Energy Mix (as of March 31, 2026):** India's total **Non-Fossil Fuel Capacity** stands at **283.46 GW**, distributed as follows:
  - **Solar Power:** 150.26 GW
  - **Wind Energy:** 56.09 GW
  - **Large Hydroelectric Projects:** 51.41 GW
  - **Nuclear Power Generation:** 8.78 GW

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### 3. SECTOR-SPECIFIC PROGRESS & FUTURE TRENDS:

- **Solar Energy Sector:** Since 2014, solar capacity has grown by an astounding 53 times. Government initiatives like **PM-Surya Ghar (Rooftop Solar Subsidy)** and **PM-KUSUM (Solar Pumps for Irrigation)** have revolutionized **Distributed Renewable Energy (DRE)**.
- **Wind Energy Infrastructure:** With a record 6.05 GW added in 2025-26, India now ranks **4th globally in Wind Power Capacity**.
- **Green Hydrogen Economy:** Under the **National Green Hydrogen Mission**, India aims to produce 5 MMT annually by 2030. Notably, **Green Ammonia Prices** have stabilized, significantly lowering the **Cost of Sustainable Fuel**.

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### 4. CRITICAL POLICY INTERVENTIONS (BOOSTING ROI):

- **GST Rationalization:** To lower the **Capital Expenditure (CAPEX)** for developers, GST on renewable energy equipment was slashed from 12% to 5%.
- **Digital Transparency (REEIMS):** The launch of the **Renewable Energy Equipment Import Monitoring System (REEIMS)** ensures a transparent supply chain for **Clean Tech Imports**.
- **Skill Development Programs:** Initiatives like **Vayumitra** (Wind Energy) and **Jaiv-Urja Mitra** (Bio-energy) are creating a high-skilled workforce for the **Green Job Market**.

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### 5. FUTURE TARGETS (VISION 2030):

As part of the **Panchamrit goals** announced at COP26, the government is on track to reach **500 GW of Non-Fossil Power Capacity** by 2030, presenting a multi-billion dollar opportunity for **ESG Investors** and **Private Equity** in the power sector.

- **IRENA Headquarters:** Located in **Abu Dhabi, UAE**.
- **Non-Fossil vs. RE:** Non-fossil includes Renewable Energy plus **Nuclear Power**.
- **Coal Deceleration:** India recorded a **3.69% decrease** in coal-based power generation in 2025-26, proving a decisive shift toward **Carbon Neutrality**.

## ISSF WORLD CUP 2026: INDIA SETS HISTORIC WORLD RECORD IN SHOOTING

### Executive Summary:

The global **Sports and Athletics** landscape witnessed a monumental shift as Indian shooters dominated the **ISSF World Cup 2026** in Spain. This victory not only cements India's position in **International Competitive Sports** but also signals a new era for **Professional Shooting Athletes**.

### 1. WINNERS AND EVENT OVERVIEW:

- **Athletes:** **Palak Gulia** and **Mukesh Nelavalli**.
- **Category:** **10m Air Pistol Mixed Team** event.
- **Venue:** **Granada, Spain** (A premier destination for **International Sports Tourism**).

### 2. NEW WORLD RECORD ACHIEVEMENT:

- **The Milestone:** The Indian duo clinched the **Gold Medal** by shattering the existing **World Record** and **Junior World Record** with a staggering total score of **487.7**.
- **Dominating the Field:** In a high-stakes final, they defeated the world-champion Chinese pair (Kai Hu and Qianxun Yao) by a significant **2.9-point lead**, proving their mettle against **Olympic-grade competition**.

### 3. ADVANCED FINAL FORMAT ANALYSIS:

Understanding the new ISSF rules is crucial for anyone following **Professional Sports Betting** or coaching:

- **Format Change:** Unlike the previous "Top Two" system, the new regulations allow the **Top Four Teams** to fight for medals, increasing the pressure and viewer engagement.
- **The Process:** The final involves three series of five shots each (within 250 seconds), followed by three high-tension **Elimination Rounds** consisting of single shots.

#### 4. ATHLETE PROFILES & CAREER MILESTONES:

- **Mukesh Nelavalli:** Making a sensational **Senior International Debut**, this shooter from **Andhra Pradesh, India**, is a rising star. Previously the 2024 **Junior World Champion** in 25m Pistol, he trains at the prestigious **Gun For Glory Academy** (Hyderabad & Pune), a hub for **Professional Athletic Training**.
- **Palak Gulia:** A veteran of success, she was the 10m Air Pistol gold medalist at the **2023 Hangzhou Asian Games**.

#### 5. STRATEGIC PERFORMANCE BREAKDOWN:

- Despite qualifying in the second spot behind China, the Indian pair displayed superior **Mental Conditioning** and precision from the very first series of the final.
- As powerhouses like the USA and Hungary bowed out in the elimination rounds, India maintained a consistent lead.
- Under the expert guidance of **Foreign Coach Jelena Arunovic**, the team is utilizing this victory as a stepping stone for the **2028 Los Angeles (LA) Olympics**.

### RBI CANCELS LICENSE OF SHIRPUR MERCHANTS' CO-OPERATIVE BANK: A FINANCIAL RISK ANALYSIS

#### Executive Summary:

In a significant move to ensure **Banking Sector Stability**, the Reserve Bank of India (RBI) has revoked the banking license of Maharashtra-based Shirpur Merchants' Co-operative Bank. This regulatory action underscores the central bank's commitment to **Consumer Protection** and strict adherence to the **Banking Regulation Act**.

#### 1. CURRENT CONTEXT & REGULATORY ACTION:

- Effective from **April 6, 2026**, the Shirpur Merchants' Co-operative Bank has been prohibited from conducting any banking business.
- The RBI exercised its powers under the **Banking Regulation Act, 1949**, to safeguard the integrity of the **Financial System**.

## 2. PRIMARY REASONS FOR LICENSE REVOCATION:

To maintain **Corporate Governance** in banking, the RBI cited several critical failures:

- **Capital Inadequacy:** The bank lacked **Adequate Capital** and had poor **Earning Prospects**, making it impossible to satisfy the requirements of a sustainable financial institution.
- **Regulatory Non-compliance:** The lender failed to comply with various provisions of the 1949 Act, posing a threat to the broader **Banking Ecosystem**.
- **Depositor Interests:** The RBI concluded that the bank's continued operation was "prejudicial to the interests of its depositors," necessitating an immediate shutdown to prevent further **Financial Loss**.

## 3. DEPOSITOR PROTECTION & INSURANCE CLAIMS:

- **Role of DICGC:** Following the liquidation, every depositor is entitled to a **Deposit Insurance Claim** of up to **₹5 Lakhs**. This payout is facilitated by the **Deposit Insurance and Credit Guarantee Corporation (DICGC)**.
- **Coverage Statistics:** Based on official data, approximately **99.7% of depositors** are eligible to receive their full deposit amount under the **DICGC Insurance Cover**.

## CRITICAL KNOWLEDGE FOR COMPETITIVE EXAMS:

### A. DEPOSIT INSURANCE AND CREDIT GUARANTEE CORPORATION (DICGC):

- **Establishment:** Founded on July 15, 1978, under the **DICGC Act, 1961**.
- **Ownership:** It is a **Wholly-owned Subsidiary of the RBI**, serving as a critical pillar for **Financial Safety Nets**.
- **Scope of Insurance:** Covers all types of bank deposits, including **Savings Accounts, Fixed Deposits (FDs), Current Accounts, and Recurring Deposits (RDs)** up to the statutory limit.

### B. REGULATION OF CO-OPERATIVE BANKS:

- **Dual Regulation Framework:** Co-operative banks in India operate under a unique regulatory structure:
- 1. **Registration:** Managed by the Registrar of Co-operative Societies under state-specific laws.

2. **Banking Operations:** Governed and supervised by the **RBI** under the **Banking Regulation Act, 1949**.

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### C. RESERVE BANK OF INDIA (RBI) QUICK FACTS:

- **Founded:** April 1, 1935 (Based on the **Hilton Young Commission** recommendations).
- **Nationalization:** January 1, 1949.
- **Headquarters:** Mumbai, Maharashtra.

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### UPSC MAINS PERSPECTIVE:

The frequent intervention by the RBI in the co-operative banking sector highlights the importance of the **2020 Amendment to the Banking Regulation Act**. These amendments were designed to bring **Urban Co-operative Banks (UCBs)** under closer scrutiny, ensuring better **Asset Quality Management** and professionalizing the board of directors. The Shirpur Bank case serves as a prime example of the RBI's enhanced oversight to prevent **Systemic Risk** in the Indian economy.

### TELANGANA DECLARES CANCER A 'NOTIFIABLE DISEASE': STRATEGIC ANALYSIS OF PUBLIC HEALTH SURVEILLANCE

#### Executive Summary:

In a major move toward **Data-Driven Governance**, the Telangana government has officially classified cancer as a **Notifiable Disease**. This policy shift is designed to strengthen the **Public Health Infrastructure** and create a robust surveillance system for Non-Communicable Diseases (NCDs).

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#### 1. CURRENT POLICY CONTEXT:

- To enhance the monitoring of chronic illnesses, Telangana has mandated the reporting of cancer cases across the state.
- This legal framework allows for the systematic collection of **Medical Health Records**, facilitating better **Epidemiological Research** and health planning.

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#### 2. REPORTING MANDATES & LEGAL OBLIGATIONS:

- **Compulsory Reporting:** All **Government Hospitals, Private Medical Centers, Diagnostic Laboratories**, and specialized clinics are legally bound to report every diagnosed cancer case to the authorities.
- **Submission Timeline:** Healthcare providers must submit the data through a centralized portal within **one month** of diagnosis. This ensures real-time **Disease Surveillance** and timely intervention.

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### 3. INSTITUTIONAL FRAMEWORK & DATA COORDINATION:

- **Centre of Excellence:** The **Mehdi Nawaz Jung Institute of Oncology and Regional Cancer Centre** in Hyderabad has been designated as the nodal agency for this mission.
- **Digital Health Portal:** A dedicated **State Digital Health Platform** has been established for seamless data entry.
- **National Integration:** Once validated, this state-level data is shared with the **National Cancer Registry (NCRP)** to assist in national-level health policy formulation.

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### 4. CORE OBJECTIVES & STRATEGIC INTENT:

- **Centralized Cancer Registry:** To establish a uniform database to monitor the **Incidence and Prevalence** of various cancer types across different demographics.
- **Resource Optimization:** By analyzing the data, the government can improve the **Allocation of Healthcare Resources**, including specialized oncology beds, essential chemotherapy drugs, and advanced screening facilities in high-risk zones.

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### CRITICAL KNOWLEDGE FOR COMPETITIVE EXAMS:

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#### A. WHAT IS A NOTIFIABLE DISEASE?

A Notifiable Disease is any illness that is required by law to be reported to government authorities. In India, this mandate is supported by the **Epidemic Diseases Act, 1897**, which provides the legal teeth for **Public Health Surveillance**.

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#### B. NATIONAL CANCER REGISTRY PROGRAMME (NCRP):

- **Inception:** Launched in 1982 by the **Indian Council of Medical Research (ICMR)**.
- **Operational Categories:**

1. **PBCR (Population-Based Cancer Registry):** Tracks cancer cases within a specific geographical population.
2. **HBCR (Hospital-Based Cancer Registry):** Compiles data from patients reporting to specific hospitals.

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### C. KEY FACTS ABOUT TELANGANA:

- **State Formation:** June 2, 2014.
- **Capital City:** Hyderabad (Strategically located on the banks of the **Musi River**).

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### UPSC MAINS PERSPECTIVE:

This initiative highlights the growing importance of **Medical Informatics** in formulating public health policies. Without precise **Cancer Statistics**, government-funded schemes like **Aarogyasri** or **Ayushman Bharat** struggle to reach the right beneficiaries. Telangana's proactive stance serves as a blueprint for **Healthcare Decentralization** and evidence-based policy-making in India.

### MENAKA GURUSWAMY: INDIA'S FIRST OPENLY QUEER MEMBER OF PARLIAMENT

#### Executive Summary:

Senior Advocate **Menaka Guruswamy** has made history by becoming the first "Openly Queer" Member of Parliament (MP) in India. Her entry into the **Upper House of Parliament** marks a significant shift in **Political Representation** and **Social Justice** within the world's largest democracy.

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#### 1. CURRENT POLITICAL CONTEXT:

- **Historic Oath:** Menaka Guruswamy took her oath as a member of the **Rajya Sabha** on April 6, 2026.
- **Political Affiliation:** She represents the state of **West Bengal** as a candidate from the **All India Trinamool Congress (AITC)** party. This move is seen as a strategic step toward inclusive **Legislative Policy** making.

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#### 2. LEGAL CAREER & CIVIL RIGHTS ADVOCACY:

- **Senior Advocate, Supreme Court:** Before her political debut, she established a formidable reputation as a **Senior Counsel** in the **Supreme Court of India**, handling high-stakes **Constitutional Litigation**.
- **Decriminalization of Homosexuality:** She was the lead lawyer in the landmark **Navtej Singh Johar v. Union of India (2018)** case. Her legal expertise was instrumental in reading down **Section 377 of the IPC**, effectively legalizing consensual same-sex relationships in India.
- **Global Recognition:** In 2019, she was featured in the prestigious **TIME 100** list of the world's most influential people for her contribution to **Human Rights Law**.

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### 3. RAJYA SABHA - CONSTITUTIONAL FRAMEWORK (UPSC POLITY PERSPECTIVE):

For students of **Indian Polity** and **Public Administration**, understanding the structure of the Rajya Sabha is crucial:

- **Article 80:** This article of the Indian Constitution governs the composition and strength of the Rajya Sabha.
- **Permanent House:** Unlike the Lok Sabha, the Rajya Sabha is a **Permanent Body** and is not subject to dissolution.
- **Tenure & Retirement:** Members are elected for a **6-year term**, with **one-third** of the members retiring every second year to ensure continuity in **Governance**.
- **Ex-officio Chairman:** The **Vice President of India** serves as the presiding officer of the house.

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### 4. SECTION 377 (IPC) AND THE LEGAL BATTLE:

- **Historical Background:** Section 377 was a colonial-era law introduced in 1861 that criminalized "unnatural offenses."
- **The Verdict:** A five-judge **Constitution Bench** ruled that the law violated fundamental rights related to **Privacy and Equality**. Menaka Guruswamy's arguments helped secure this victory for **Civil Liberties**.

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### STRATEGIC IMPORTANCE FOR COMPETITIVE EXAMS:

- **Social Inclusion:** Her election represents a milestone in **Gender Diversity** and **LGBTQ+ Political Empowerment**.

- **Persons in News:** Significant for current affairs; she is the daughter of **Mohan Guruswamy**, a former advisor to the **Union Finance Ministry**.
- **Landmark Judgments:** Essential for **Law Entrance Exams** and **Civil Services** preparation.

## PAYAL NAG: THE WORLD'S FIRST QUADRUPLE AMPUTEE ARCHERY CHAMPION

### Executive Summary:

In a historic feat for **Para-Athletics**, Indian archer **Payal Nag** clinched a gold medal at the World Para Archery Series Final in Bangkok. She has officially become the world's first **Quadruple Amputee** to win an international title, setting a new benchmark in **Disability Inclusion** and **Competitive Sports**.

### 1. CURRENT ACHIEVEMENT & CONTEXT:

- **Historic Victory:** On April 4, 2026, Payal Nag secured the gold medal in her senior international debut.
- **The Competition:** In a thrilling final, she defeated world-renowned Indian archer **Sheetal Devi** with a score of 139-136, highlighting the rising talent in India's **Para-Sports Ecosystem**.

### 2. SPECIALIZED ASSISTIVE TECHNOLOGY & TECHNIQUE:

To compete at the highest level without four limbs, Payal utilizes cutting-edge **Sports Engineering** and unique physical techniques:

- **Custom Prosthetic Arm:** She uses a specially designed **Stabilizing Prosthesis** to hold and balance the bow firmly.
- **Shoulder & Mouth Technique:** Payal employs a unique method of drawing the bow using her shoulder and mouth, demonstrating incredible **Neuromuscular Control**.
- **Advanced Trigger Mechanism:** The release of the arrow is activated via a specialized **Release Aid** or trigger mechanism, a key innovation in **Assistive Sports Equipment**.

### 3. BACKGROUND AND PROFESSIONAL TRAINING:

- **Home State:** She hails from the Balangir district of Odisha, India.

- **Elite Coaching:** Payal trained at the **Shri Mata Vaishno Devi Shrine Board (SMVDSB) Archery Academy** in Katra, J&K, under the guidance of coach Kuldeep Kumar Vedwan. This academy is a premier hub for **Para-Athlete Development**.
- **Discovery:** Her journey began when a viral video of her **Mouth Painting** caught the attention of sports scouts, who recognized her exceptional focus and coordination.

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#### 4. CRITICAL PERFORMANCE STATS & RELATED FACTS:

- **Domestic Success:** Winner of the gold medal at the **2025 Para Archery Nationals** in Jaipur and a top performer at the **Khelo India Para Games**.
- **Sheetal Devi (Co-Athlete):** Known as India's first "armless" international archer, Sheetal is a two-time Asian Para Games gold medalist and an **Arjuna Award** recipient (2023). Their rivalry is boosting the global viewership of **Para-Archery Events**.

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#### STRATEGIC IMPORTANCE FOR COMPETITIVE EXAMS:

- **Persons in News:** Essential for **General Awareness** sections, focusing on world-first milestones in international sports.
- **Sports Technology & Innovation:** Understanding how **Robotic Prosthetics** and adaptive gear are fostering inclusivity in global athletics.
- **World Archery Federation:** Formerly known as FITA, it is headquartered in **Lausanne, Switzerland** (Established in 1931).

### YOGA MAHOTSAV 2026: LONAR, MAHARASHTRA - A STRATEGIC LEAP IN PREVENTIVE HEALTHCARE

#### Executive Summary:

The Ministry of Ayush recently organized the **Yoga Mahotsav 2026** at the geologically significant site of Lonar. This event serves as a major milestone in promoting **Holistic Wellness** and integrating **Ancient Wisdom with Modern Technology**.

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#### 1. EVENT CONTEXT & STRATEGIC SIGNIFICANCE:

- **Date:** April 7, 2026.

- **Objective:** To initiate the **75-day countdown** to the **12th International Day of Yoga (IDY)** on June 21.
- **Venue:** Chhatrapati Shri Shivaji Maharaj Udyan, Buldhana District. The proximity to the famous **Lonar Crater Lake** highlights India's focus on **Geotourism** and heritage-linked wellness.

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## 2. ASIA BOOK OF RECORDS - A GLOBAL ACHIEVEMENT:

- **The Milestone:** The event entered the **Asia Book of Records** for the largest simultaneous performance of **Trikonasana (Triangle Pose)**, involving approximately **5,000 participants**. This display of mass synchronization promotes **Community Health** and physical fitness on a global scale.

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## 3. ORGANIZATIONAL FRAMEWORK & SPECIALIZED PROTOCOLS:

- **Nodal Agency:** The event was spearheaded by the **Morarji Desai National Institute of Yoga (MDNIY)**, a premier body for **Professional Yoga Training**.
- **Scientific Yoga Protocols:**
  - **Common Yoga Protocol (CYP):** Standardized practices designed for universal physical wellbeing.
  - **Yoga for Air Travel:** Specialized techniques for travelers to manage **DVT (Deep Vein Thrombosis)** and travel-related stress.
  - **NCD Management Protocols:** 10 targeted yoga modules specifically designed for the management of **Non-Communicable Diseases (NCDs)** like diabetes and hypertension.

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## 4. CORE CAMPAIGNS & FUTURE VISION (IDY 2026):

- **Yoga 365:** A lifestyle campaign aimed at integrating **Daily Yoga Practice** into corporate and residential routines.
- **IDY 2026 Focus Areas:** The upcoming international celebrations will prioritize **Geriatric Healthcare (Senior Wellness)**, NCD control, and the groundbreaking integration of **Artificial Intelligence (AI) in Yoga** for personalized posture correction.

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## CRITICAL KNOWLEDGE FOR COMPETITIVE EXAMS:

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### A. INTERNATIONAL DAY OF YOGA (IDY):

- Celebrated annually on **June 21**.

- **Origin:** Proposed by India and adopted by the **United Nations General Assembly (UNGA)** in 2014. The inaugural celebration took place in 2015.

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#### B. MORARJI DESAI NATIONAL INSTITUTE OF YOGA (MDNIY):

- An autonomous organization under the Ministry of Ayush.
- **Headquarters:** New Delhi (Established in 1998). It is the focal point for **Yoga Research and Education**.

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#### C. MINISTRY OF AYUSH:

- **Established:** November 9, 2014.
- **Mandate:** Oversees the education and development of **Alternative Medicine** systems including Ayurveda, Yoga & Naturopathy, Unani, Siddha, and Homoeopathy.

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#### UPSC / COMPETITIVE EXAM ANALYSIS:

- **Soft Power Diplomacy:** Yoga remains a primary pillar of India's **Cultural Diplomacy**, fostering global peace and unity.
- **Public Health Policy:** By mandating protocols for NCDs, the government is using yoga as a low-cost, high-impact tool for **Preventive Medicine**.
- **Economic Impact:** Leveraging sites like Lonar encourages **Spiritual Tourism** and local economic development through "Geotourism."

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### INDIA DIGITAL PAYMENTS REPORT 2025: THE DOMINANCE OF UPI AND FINTECH INNOVATION

#### Executive Summary:

According to the latest **Worldline Report**, India's **Digital Payment Ecosystem** witnessed unprecedented growth in the calendar year 2025. The rise of the **Unified Payments Interface (UPI)** continues to redefine **Financial Inclusion** and the **Less-Cash Economy** in India.

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#### 1. UPI GROWTH METRICS (TRANSACTION MILESTONES):

- **Transaction Volume:** In 2025, a staggering **228.5 Billion transactions** were recorded, marking a **33% Year-on-Year (YoY) growth**.
- **Transaction Value:** The total cumulative value of these transactions surged to **₹299.74 Trillion**, showcasing the massive scale of **Digital Liquidity** in the Indian market.

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## 2. THE EXPANSION OF MERCHANT ECOSYSTEMS:

- **P2M Transactions: Person-to-Merchant (P2M)** payments rose by 34%, reaching **143.82 Billion**. This indicates a high adoption of **Digital Retail Payments**.
- **QR Code Proliferation:** The number of **UPI QR Codes** across the country grew by 15%, totaling **731.38 Million**.
- **PoS Terminal Growth: Point of Sale (PoS)** infrastructure increased to **11.48 Million units**, facilitating smoother **In-store Digital Checkouts**.

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## 3. AVERAGE TICKET SIZE (ATS) - THE MICRO-TRANSACTION TREND:

- The overall **UPI ATS** declined by **9% to ₹1,314**, while the merchant-specific ATS dropped to **₹592**.
- **Strategic Analysis:** This decline in average value suggests that consumers are increasingly using **Mobile Wallets** and UPI for **Micro-transactions** (small daily expenses), moving away from physical cash for even the smallest purchases.

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## 4. SHIFTING TRENDS IN CARD PAYMENTS & BILL PAY:

- **Credit Card Growth:** Transactions increased by 27% (5.69 Billion), with online spending reaching **₹14.53 Trillion**, highlighting the growth in **Consumer Credit Demand**.
- **Debit Card Decline:** Usage saw a **23% decrease**, as most users have migrated to **UPI-linked Bank Accounts** for daily needs.
- **Bharat BillPay (BBPS):** Processed 3.05 Billion transactions, reflecting a **40% growth** in **Digital Utility Bill Payments**.

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## CRITICAL KNOWLEDGE FOR COMPETITIVE EXAMS:

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### A. UNIFIED PAYMENTS INTERFACE (UPI):

- **Launch:** Introduced in 2016 by the **National Payments Corporation of India (NPCI)**.

- **Technology:** Operates on the **Immediate Payment Service (IMPS)** infrastructure, enabling **Real-time Interbank Transfers 24/7** via mobile platforms.

B. NATIONAL PAYMENTS CORPORATION OF INDIA (NPCI):

- **Founded:** 2008, under the **Payment and Settlement Systems Act, 2007**.
- **Organization:** A **Section 8 (Non-Profit)** company registered under the Companies Act.
- **Headquarters:** Mumbai, Maharashtra. It is the umbrella organization for **Retail Payment Systems** in India.

C. WORLDLINE:

- A global leader in the **Payments and Transactional Services** industry.
- **Headquarters:** Puteaux, France.

UPSC / COMPETITIVE EXAM ANALYSIS:

- **Financial Inclusion:** The expansion of digital payments into tier-2 and tier-3 cities is bridging the gap for the **unbanked population**.
- **Digital Public Infrastructure (DPI):** These figures prove India's global leadership in building a scalable and secure **Digital Economy**.
- **Monetary Policy Impact:** The shift toward digital reduces the **Cost of Printing Currency** and improves tax compliance through a transparent audit trail.

DAILY CURRENT AFFAIRS ANALYSIS: STRATEGIC INSIGHTS FOR COMPETITIVE EXAMS

Topic	Key Highlights & Business Trends	Exam Perspective & Strategic Facts
<b>Pradhan Mantri Mudra Yojana (PMMY)</b>	<ul style="list-style-type: none"> <li>• <b>Unsecured Business Loans</b> now available up to ₹20 Lakhs.</li> </ul>	<ul style="list-style-type: none"> <li>• MUDRA is a subsidiary of <b>SIDBI</b>.</li> </ul>

Topic	Key Highlights & Business Trends	Exam Perspective & Strategic Facts
	<ul style="list-style-type: none"> <li>• Four loan categories: Shishu, Kishor, Tarun, and Tarun Plus.</li> <li>• <b>Women Entrepreneurs</b> account for 60% of total loan disbursements.</li> </ul>	<ul style="list-style-type: none"> <li>• Objective: <b>Financial Inclusion</b> of the unorganized sector into the formal economy.</li> </ul>
<b>Renewable Energy Infrastructure</b>	<ul style="list-style-type: none"> <li>• India ranks 3rd globally in <b>Installed Clean Energy Capacity</b>.</li> <li>• Achieved the 2030 target of 50% <b>Non-Fossil Fuel Power</b> in 2025.</li> <li>• <b>Solar Energy</b> capacity has crossed the 150 GW milestone.</li> </ul>	<ul style="list-style-type: none"> <li>• Target: 500 GW of non-fossil power capacity by 2030.</li> <li>• <b>IRENA Headquarters:</b> Abu Dhabi, UAE.</li> </ul>

Topic	Key Highlights & Business Trends	Exam Perspective & Strategic Facts
<b>ISSF World Cup (Shooting)</b>	<ul style="list-style-type: none"> <li>• Palak Gulia and Mukesh Nelavalli set a new <b>World Record</b> (487.7 score).</li> <li>• Gold medal in the 10m Air Pistol Mixed Team event.</li> </ul>	<ul style="list-style-type: none"> <li>• Mukesh Nelavalli hails from <b>Andhra Pradesh</b>.</li> <li>• Awareness of the newly introduced <b>ISSF Final Format</b>.</li> </ul>
<b>Banking License Revocation</b>	<ul style="list-style-type: none"> <li>• RBI cancelled the license of a Maharashtra-based <b>Co-operative Bank</b>.</li> <li>• Primary Reason: <b>Capital Inadequacy</b> and lack of earning prospects.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Deposit Insurance: DICGC</b> covers depositors up to ₹5 Lakhs.</li> <li>• DICGC is a wholly-owned subsidiary of the <b>RBI</b>.</li> </ul>
<b>Cancer as a Notifiable Disease</b>	<ul style="list-style-type: none"> <li>• Telangana declares cancer a 'Notifiable Disease' to boost <b>Public Health Surveillance</b>.</li> </ul>	<ul style="list-style-type: none"> <li>• Promoting <b>Data-Driven Governance</b> in healthcare.</li> <li>• Falls under the <b>Epidemic Diseases Act, 1897</b>.</li> </ul>

Topic	Key Highlights & Business Trends	Exam Perspective & Strategic Facts
	<ul style="list-style-type: none"> <li>• Compulsory reporting for all medical institutions.</li> </ul>	
<p><b>Menaka Guruswamy (Rajya Sabha MP)</b></p>	<ul style="list-style-type: none"> <li>• First 'Openly Queer' MP to enter the Indian Parliament.</li> <li>• Represents West Bengal in the Rajya Sabha.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Article 80:</b> Constitutional structure of the Rajya Sabha.</li> <li>• Instrumental in the <b>Section 377</b> decriminalization verdict.</li> </ul>
<p><b>Payal Nag (Para-Archery)</b></p>	<ul style="list-style-type: none"> <li>• First <b>Quadruple Amputee</b> in the world to win an international title.</li> <li>• Gold medal at the Bangkok World Series Finals.</li> </ul>	<ul style="list-style-type: none"> <li>• Significance of <b>Assistive Sports Technology</b> and prosthetics.</li> <li>• Swasthalam: Balangir, Odisha.</li> </ul>
<p><b>Yoga Mahotsav 2026</b></p>	<ul style="list-style-type: none"> <li>• 75-day countdown to the <b>12th International Day of Yoga (IDY)</b> begins.</li> </ul>	<ul style="list-style-type: none"> <li>• Focus on <b>Yoga 365</b> and <b>AI Integration</b> in wellness.</li> </ul>

Topic	Key Highlights & Business Trends	Exam Perspective & Strategic Facts
	<ul style="list-style-type: none"><li>• Venue: Lonar, Maharashtra (Geotourism site).</li></ul>	<ul style="list-style-type: none"><li>• Ministry of Ayush established in 2014.</li></ul>
<b>Digital Payments Report (2025)</b>	<ul style="list-style-type: none"><li>• 228.5 Billion UPI Transactions recorded (Value: ₹299.74 Trillion).</li><li>• Average Ticket Size (ATS) dropped to ₹1,314.</li></ul>	<ul style="list-style-type: none"><li>• NPCI is a Section 8 (Non-Profit) organization.</li><li>• Growth of Micro-transactions is a pillar of Digital India.</li></ul>

Exam  
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