

## INDIA'S PENSION LANDSCAPE: KEY HIGHLIGHTS (AS OF MAY 2026)

India has transitioned from a tax-funded **Defined-Benefit** system to a sustainable **Contributory** framework.

### 1. MAJOR SCHEMES & STATISTICS

- **NPS (National Pension System):** 2.17 crore subscribers; Assets Under Management (AUM) reached ₹15.95 lakh crore.
- **APY (Atal Pension Yojana):** 8.96 crore enrolments; AUM at ₹51.4 thousand crore.
- **EPS (Employees' Pension Scheme):** Contributory membership stands at 7.98 crore.
- **NSAP (Social Pension):** Central component covers 2.92 crore beneficiaries, while State schemes cover 1.41 crore.

### 2. EVOLUTION OF GOVERNMENT PENSIONS

- **Old Pension Scheme (OPS):** A defined-benefit system for those joined before Jan 1, 2004. It guaranteed a pension based on the last drawn salary, fully funded by the government.
- **National Pension System (NPS):** A defined-contribution framework launched in 2004. Returns are market-linked. The government contributes 14% to the individual account.
- **Unified Pension Scheme (UPS):** Effective from April 1, 2025.
  - **Eligibility:** Minimum 10 years of qualifying service.
  - **Benefit:** Assured inflation-linked pension (minimum ₹10,000/month) or a percentage of the average basic pay.
  - **Family Pension:** Spouse receives 60% of the pension upon the pensioner's death.
  - **Funding:** Government contributes 18.5% (10% regular + 8.5% to a pool corpus).

### 3. PRIVATE AND UNORGANISED SECTOR COVERAGE

- **EPS (Employees' Pension Scheme):** Established in 1995 under EPFO. It is funded by a portion of the employer's contribution to the EPF.
- **NPS Vatsalya (2024):** A pension plan specifically for minors. Upon reaching 18, the account seamlessly converts into a standard NPS account.
- **Atal Pension Yojana (APY):** Targets unorganised sector workers (age 18-40). Provides a fixed monthly pension (₹1,000-₹5,000) starting at age 60.

### 4. DEFENCE PENSIONS

- Unlike civil sectors, Defence pensions remain **non-contributory** and are funded through the Ministry of Defence budget.
- **OROP (One Rank One Pension):** Implemented in 2015, ensuring the same pension for personnel retiring in the same rank with the same length of service, regardless of retirement date.

### 5. KEY REFORMS & INSTITUTIONAL MECHANISMS

- **PFRDA:** The statutory regulator for the pension sector in India.

- **Balanced Life Cycle Fund (2024):** An NPS option allowing subscribers to maintain **50% equity exposure until age 45** (increased from the previous age limit of 35).
- **Code on Social Security (2020):** Part of the new Labour Codes that enable the extension of pension benefits to **Gig and Platform workers**.

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#### ESSENTIAL TERMINOLOGY FOR EXAMS:

- **AUM (Assets Under Management):** The total market value of investments managed by an institution.
- **Dearness Relief (DR):** An allowance provided to pensioners to mitigate the impact of inflation (feature of UPS, not NPS).
- **Defined Contribution:** A system where the final pension depends on the accumulated corpus and market returns (e.g., NPS).

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#### THE STATE OF SCHOOL EDUCATION IN INDIA: NITI AAYOG REPORT (MAY 2026)

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##### 1. CURRENT SCALE & STATISTICAL DATA

- **World's Largest System:** India manages **14.71 lakh schools** serving over **24.69 crore students**.
- **Data Sources:** The report synthesizes data from UDISE+ 2024-25, PARAKH Rashtriya Sarvekshan 2024, NAS (National Achievement Survey), and ASER 2024.

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##### 2. DECADE OF PROGRESS (KEY ACHIEVEMENTS)

- **Infrastructure Growth:** Substantial advancements in electricity provision, functional sanitation (toilets), and inclusive infrastructure for children with special needs.
- **Digital Ecosystem:** Massive expansion in the digital learning ecosystem, including smart classrooms, internet connectivity, and computer access.
- **Equity & Inclusion:** Significant gains in girls' participation and improved enrolment rates for SC and ST students across all educational stages.
- **Learning Recovery:** Signs of recovery in **Foundational Literacy and Numeracy (FLN)** post-pandemic, driven by NEP 2020, the **NIPUN Bharat Mission**, and Samagra Shiksha Abhiyan.

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##### 3. POLICY ROADMAP: 13 MAJOR RECOMMENDATIONS

The report categorizes its 13 recommendations into two main pillars:

###### A. Systemic Recommendations (8):

- **Composite Schools:** Reforming school structures through "composite schools" (combining small schools into single, well-resourced units) and evidence-based rationalization.
- **Governance Reform:** Building administrative capacity and institutionalizing a "whole-of-society" approach via State and District Task Forces.
- **SMC Strengthening:** Elevating the role of School Management Committees (SMCs) in local governance.
- **Teacher Development:** Focused efforts on professional development and optimized teacher deployment.

###### B. Academic Recommendations (5):

- **AI Integration:** Integrating Artificial Intelligence for pedagogical innovation and personalized learning.
- **Vocational Integration:** Reimagining vocational education and skill development from the school level.
- **ECCE Focus:** Strengthening Early Childhood Care and Education as the base of the learning ladder.
- **Holistic Assessment:** Transforming pedagogy and assessment to focus on student wellbeing and holistic growth.

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#### 4. IMPLEMENTATION FRAMEWORK

- **33 Implementation Pathways:** Structured across short, medium, and long-term horizons with specific responsibilities for Central, State, and Local actors.
- **125+ KPIs:** Uses over 125 measurable **Performance Success Indicators** to track the roadmap's progress.

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#### KEY TERMINOLOGY FOR EXAMS:

- **UDISE+:** Unified District Information System for Education (The primary database for school statistics in India).
- **PARAKH:** A national assessment center established under NEP 2020 to set norms and standards for student evaluation.
- **NIPUN Bharat:** A mission aimed at ensuring every child in India attains foundational literacy and numeracy by the end of Grade 3.
- **Composite Schools:** Schools that offer multiple levels of education (e.g., Primary to Senior Secondary) in one campus to optimize resources.

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#### INDIA-VIETNAM SCIENCE & TECHNOLOGY PARTNERSHIP (MAY 2026)

Union Minister **Dr. Jitendra Singh** and Vietnam's Minister of Science and Technology, **Prof. Dr. Vu Hai Quan**, held high-level talks in New Delhi to elevate their "Comprehensive Strategic Partnership."

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#### 1. KEY FOCUS AREAS (EMERGING TECHNOLOGIES)

Both nations agreed to expand cooperation in the following "Frontier Areas":

- **Artificial Intelligence (AI) & Cybersecurity.**
- **Deep-Tech & Semiconductors.**
- **Biotechnology & Robotics.**
- **Digital Technologies and Startup Ecosystems.**

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#### 2. STRATEGIC SIGNIFICANCE

- **Act East Policy:** Vietnam is a pivotal pillar in India's 'Act East Policy' and its 'Indo-Pacific Vision'.
- **India-ASEAN Engagement:** The collaboration is backed by the broader India-ASEAN Science, Technology, and Innovation framework.
- **Research Fellowships:** Vietnamese researchers are actively utilizing the 'India-ASEAN Research and Training Fellowship' (RTF) to collaborate with Indian institutions.

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#### 3. INSTITUTIONAL MECHANISMS & ROADMAP

- **Joint Committee Meeting (JCM):** Both sides reviewed preparations for the next JCM to structure institutional cooperation.
- **Nodal Points:** Dedicated nodal officers will be nominated from both ministries to ensure the implementation of a "Concrete Action Plan."
- **Practical Applications:** Vietnam expressed specific interest in Deep-Tech solutions that offer practical societal benefits.

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#### 4. INNOVATION AND STARTUP LINKAGES

- **Startup Exchange:** Proposal for stronger engagement between innovators, researchers, and startups.
- **Co-Innovation Centers:** Discussions on setting up joint innovation hubs and industry-linked research partnerships.
- **Technology Transfer:** India expressed readiness to share best practices in technology transfer and innovation ecosystems.

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#### KEY TERMINOLOGY FOR EXAMS:

- **Comprehensive Strategic Partnership:** The highest level of bilateral relationship that India shares with only a few select countries (including Vietnam).
- **Deep Tech:** Technologies based on substantial scientific or engineering challenges (e.g., AI, quantum computing, or advanced biotech).
- **Act East Policy:** India's diplomatic initiative to promote economic, strategic, and cultural relations with the vast Asia-Pacific region.

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#### INDO-CANADA COLLABORATION: CRITICAL MINERALS SECTOR (MAY 2026)

The High Commissioner of Canada to India, **H.E. Mr. Chris Cooter**, visited the **CSIR-Institute of Minerals and Materials Technology (CSIR-IMMT)** in Bhubaneswar to explore strategic partnerships in mineral processing and sustainable technologies.

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#### 1. CORE AREAS OF DISCUSSION

Both nations focused on scientific and technological collaboration in:

- **Critical Minerals:** Identifying and processing minerals essential for modern technology and national security.
- **Sustainable Resource Processing:** Developing eco-friendly methods for mineral extraction.
- **Advanced Metallurgy:** Research into molten salt electrolysis and downstream metal technologies.

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#### 2. STRATEGIC SYNERGY: WHY INDIA & CANADA?

- **Canada's Strength:** Canada is a mineral-rich nation with vast reserves of critical raw materials and world-class expertise in advanced mining.
- **India's Strength:** India possesses growing capabilities in mineral processing, manufacturing, and downstream technologies.

- **Shared Goal:** Building **resilient and diversified global supply chains** to reduce dependence on single-source suppliers (like China) and supporting the global **Energy Transition**.

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### 3. KEY INSTITUTIONAL HIGHLIGHTS

- **Centre of Excellence on Critical Minerals:** Established at CSIR-IMMT by the **Ministry of Mines**, Government of India, to spearhead research and capacity building.
- **Joint Declaration of Intent (JDI):** A collaborative agreement exists between **CSIR-IMMT** and the **University of Saskatchewan, Canada**, for academic and research exchange.
- **Advanced Facilities at IMMT:** The delegation toured pilot plants for **Platinum Group Elements (PGE)**, **Seabed Minerals**, and recycling facilities.

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### 4. ENVIRONMENTAL COMMITMENT

The visit concluded with a tree plantation drive, symbolizing a shared commitment to **Sustainable Development** and long-term scientific partnership.

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### KEY TERMINOLOGY FOR COMPETITIVE EXAMS:

- **Critical Minerals:** Metallic or non-metallic elements that are essential for the economy and whose supply is at risk. Examples include **Lithium, Cobalt, Nickel, and Graphite** (vital for EV batteries and solar panels).
- **CSIR-IMMT:** Located in **Bhubaneswar**, it is a premier institute under the Council of Scientific & Industrial Research specializing in mineralogy and materials science.
- **Energy Transition:** The global shift from fossil-based systems of energy production and consumption (oil, natural gas, coal) to renewable energy sources (wind, solar, lithium-ion batteries).
- **PGE (Platinum Group Elements):** A group of six precious metals (Ruthenium, Rhodium, Palladium, Osmium, Iridium, and Platinum) highly valued for their catalytic properties.

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### JANANI PLATFORM: DIGITAL REVOLUTION IN MATERNAL & CHILD HEALTHCARE

The Union Ministry of Health and Family Welfare launched **JANANI (Journey of Antenatal, Natal and Neonatal Integrated Care)** during the "National Summit on Innovation and Inclusivity."

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#### 1. WHAT IS JANANI?

- **Upgraded Version:** It is an advanced version of the existing **RCH (Reproductive and Child Health)** portal.
- **Service-Oriented Digital Platform:** Designed to monitor and maintain comprehensive digital health records for women of reproductive age and their children.
- **Longitudinal Health Record:** It captures and stores health data across the entire continuum of care – from pregnancy to child immunization.

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#### 2. KEY FEATURES

- **QR-Enabled MCH Cards:** Digital Mother and Child Health (MCH) cards are generated with QR codes, ensuring **portability** (records can be accessed anywhere in India).
- **High-Risk Pregnancy Alerts:** Automated alerts for high-risk cases to ensure timely medical intervention.

- **Interoperability:** Seamlessly integrated with other national platforms like **U-WIN** (for immunizations) and **POSHAN** (for nutrition).
- **Unique Identification:** Beneficiaries can register using **ABHA (Ayushman Bharat Health Account)**, mobile numbers, or biometric verification, which prevents duplication and helps migratory populations.

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### 3. OBJECTIVES AND IMPACT

- **Continuity of Care:** Ensures seamless tracking of Antenatal Care (ANC), delivery preparedness, Postnatal Care (PNC), and newborn care.
- **Real-Time Dashboards:** Enables supervisors to monitor service delivery and interventions in real-time.
- **Mortality Reduction:** The ultimate goal is to improve accountability and service coverage to reduce Maternal Mortality Ratio (MMR) and Infant Mortality Rate (IMR).

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### 4. CURRENT PROGRESS (AS OF MAY 2026)

- **Total Beneficiary Registrations:** 1.34 Crore.
- **Pregnant Women Registered:** Over 30 Lakh.
- **Digital MCH Cards Generated:** Over 30 Lakh.
- **Biometric Verifications:** Over 1 Lakh.

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### KEY HIGHLIGHTS FOR EXAMS:

- **Full Form:** Journey of Antenatal, Natal and Neonatal Integrated Care.
- **Ministry:** Ministry of Health and Family Welfare.
- **Predecessor:** It replaces/upgrades the RCH portal.
- **Significance:** It marks a structural reform in health administration through digital authentication and inter-sectoral convergence (Health + Nutrition).

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### INDIAAI AND ICMR PARTNERSHIP: AI REVOLUTION IN HEALTHCARE (MAY 2026)

**IndiaAI** (under the Ministry of Electronics and IT) and **ICMR** have signed a Memorandum of Understanding (MoU) to establish a structured framework for the responsible and scalable adoption of AI in health research and public health outcomes.

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### 1. KEY PILLARS OF THE COLLABORATION

- **AIKosh Dataset Platform:** ICMR will contribute anonymized, ethics-approved health research datasets and AI models to the **AIKosh** platform. This provides researchers and startups with access to high-quality biomedical data.
- **MIDAS Framework:** The partnership leverages ICMR's **Medical Information Data for AI Solutions (MIDAS)** framework to drive innovation in healthcare delivery.
- **Compute Access:** IndiaAI will provide ICMR with subsidized access to **GPU-based high-performance computing (HPC)** infrastructure, resolving a major bottleneck in scaling AI research.
- **Public Health Solutions:** Co-development of AI-powered tools specifically designed to address India's unique disease burden and priority health challenges.

## 2. STRATEGIC AND GLOBAL CONTEXT

- **Responsible Governance:** The MoU emphasizes ethical standards, data privacy, and robust regulatory frameworks for AI.
- **HealthAI Global Regulatory Network (GRN):** In September 2025, IndiaAI and ICMR's National Institute for Research in Digital Health and Data Sciences (NIRDHDS) were recognized as **Pioneer Countries** in this network alongside the UK and Singapore.
- **Tripartite Engagement:** This builds upon a tripartite agreement between IndiaAI, ICMR, and the HealthAI network to operationalize a safe AI ecosystem.

## 3. INSTITUTIONAL ROLES

- **IndiaAI:** Provides the technology stack, compute power, and AI ecosystem capabilities.
- **ICMR:** Provides the domain expertise in biomedical research, clinical data, and public health insights.

## KEY HIGHLIGHTS FOR EXAMS:

- **IndiaAI:** A flagship initiative of MeitY implemented through the **Digital India Corporation (DIC)**.
- **AIKosh:** India's national platform for hosting diverse and curated AI datasets.
- **MIDAS:** (Medical Information Data for AI Solutions) ICMR's specialized framework for healthcare AI.
- **HealthAI Global Regulatory Network:** A multilateral initiative (India, UK, Singapore) focused on the responsible governance of AI in the health sector.
- **GPU (Graphics Processing Unit):** Specialized hardware essential for training complex AI models; provided by IndiaAI to ICMR.

## 61ST INTERNATIONAL ART EXHIBITION (VENICE BIENNALE 2026) - INDIA PAVILION

The Ministry of Culture, in partnership with the **Nita Mukesh Ambani Cultural Centre (NMACC)** and **Serendipity Arts**, officially opened the Pavilion of India at the 61st Venice Biennale.

## 1. EXHIBITION OVERVIEW

- **Theme:** *Geographies of Distance: remembering home.*
- **Curator:** **Dr. Amin Jaffer.**
- **Core Concept:** The exhibition explores the emotional and material conditions of "home" in a rapidly transforming world, focusing on memory, migration, and belonging.
- **Significance:** This marks India's first participation in the Venice Biennale since 2019.

## 2. PARTICIPATING ARTISTS & THEIR WORKS

The group show features large-scale sculptures and installations by five renowned contemporary artists:

- **Alwar Balasubramaniam (Bala):** Created sculptural panels using clay and soil from rural Tamil Nadu to explore environmental change and time.
- **Ranjani Shettar:** Presented suspended sculptural forms inspired by natural growth and traditional crafts.

- **Sumakshi Singh:** Reconstructed her demolished family home in New Delhi using intricate embroidered thread.
- **Skarma Sonam Tashi:** Developed an installation using papier-mâché and Ladakhi architectural references to highlight sustainability and cultural continuity.
- **Asim Waqif:** Built a massive bamboo installation inspired by urban scaffolding to reflect transition and renewal in Indian cities.

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### 3. VENUE & TIMELINE

- **Venue:** Arsenale (Isolotto), Venice, Italy.
- **Dates:** May 9 to November 22, 2026.
- **Inaugurated by:** Shri Gajendra Singh Shekhawat, Union Minister of Culture and Tourism.

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### KEY HIGHLIGHTS FOR COMPETITIVE EXAMS:

- **Venice Biennale:** Often called the "Olympics of the art world," it is the oldest and most prestigious international contemporary art exhibition.
- **Organizing Partners:** Ministry of Culture, NMACC, and Serendipity Arts.
- **Global Theme:** The 61st Biennale's overarching theme is *In Minor Keys*.
- **India Pavilion Theme:** *Geographies of Distance: remembering home*.
- **Cultural Diplomacy:** The pavilion aims to connect India's deep-rooted cultural memory with global dialogues on identity and rising modern realities.

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