

AI-POWERED FINANCIAL INCLUSION IN INDIA

India is revolutionizing financial services by combining its **Digital Public Infrastructure (DPI)** with **Artificial Intelligence (AI)**. The primary objective is to provide financial services down to the last mile.

1. FOUNDATIONAL SYSTEMS

- **JAM Trinity:** The convergence of Jan Dhan (bank accounts), Aadhaar (identity), and Mobile (connectivity).
 - **Statistics:** As of March 2026, there are over 144 crore Aadhaar numbers generated and 58.16 crore Jan Dhan accounts.
- **UPI (Unified Payments Interface):** A real-time payment system for instant fund transfers. It accounts for approximately 81% of total retail payment volume.
- **DBT (Direct Benefit Transfer):** Directly transferring government subsidies into beneficiaries' accounts to eliminate intermediaries and curb corruption.

2. AI AND POLICY INITIATIVES

- **BHASHINI:**
 - **Goal:** To provide banking services in all 22 scheduled Indian languages.
 - **Banking BHASHINI:** A domain-specific model being co-developed by the RBI and the Digital India BHASHINI Division to integrate banking vocabulary and regulatory guidelines.
- **RBI Regulatory Sandbox (RS):** A framework that allows fintech startups to test new products in a controlled environment before full-scale deployment.
- **MuleHunter.AI:** An AI tool launched by the RBI Innovation Hub to identify "mule" bank accounts used for cybercrime and money laundering.
- **Digital ShramSetu:** A mission aimed at 490 million informal workers, using AI for skill verification and social protection.

3. CREDIT ACCESS AND ACCOUNT AGGREGATOR FRAMEWORK

- **Unified Lending Interface (ULI):**
 - A platform that provides credit to those without a traditional CIBIL score by analyzing "digital footprints" such as GST filings, land records, and digital transactions.
- **Account Aggregator (AA) Framework:**
 - A consent-based system that allows users to share their financial data securely between institutions, reducing paperwork and loan approval times.

KEY TERMINOLOGY FOR EXAMS

Term	Description
DPI	Digital Public Infrastructure (e.g., Aadhaar, UPI).
API	Application Programming Interface – protocols for software data exchange.
CIBIL	A 3-digit numeric summary of a user's credit profile based on past behavior.
Viksit Bharat 2047	The vision to transform India into a developed nation by 2047.

Conclusion:

Through AI technology, India is moving beyond simple banking access toward deep credit penetration and financial empowerment for the informal sector and MSMEs, ensuring sustainable economic growth.

INDIA-SRI LANKA: WOMEN-LED DEVELOPMENT PARTNERSHIP

Union Minister for Women and Child Development, **Smt. Annpurna Devi**, met with Sri Lanka's Minister of Women and Child Affairs, **H.E. Mrs. Saroja Savithri Paulraj**, and a delegation of women parliamentarians from Sri Lanka in New Delhi.

1. KEY DISCUSSION POINTS

- **Collaboration:** Strengthening bilateral cooperation in women-led development, gender equality, and maternal and child welfare.
- **Care Economy:** Exchanging best practices regarding "Care Economy" initiatives (services related to childcare, elderly care, etc.).
- **Leadership in Governance:** Enhancing women's leadership and active participation in government and decision-making roles.

2. KEY INDIAN INITIATIVES HIGHLIGHTED

The Sri Lankan delegation was briefed on India's flagship missions managed by the Ministry of Women and Child Development:

- **Mission Shakti:** An integrated umbrella scheme for the safety, security, and empowerment of women.
- **Mission Vatsalya:** Focused on child protection and welfare services.
- **Mission Saksham Anganwadi & Poshan 2.0:** Aimed at addressing nutritional challenges for children, adolescent girls, pregnant women, and lactating mothers.
- **Digital Governance:** The use of technology and digital tools to improve the delivery of services related to nutrition and women's safety.

3. STRATEGIC SIGNIFICANCE

- **Women-led Development:** India emphasized its shift from "women's development" to "women-led development," where women are recognized as equal partners in the nation's growth.
- **Knowledge Sharing:** Sri Lanka expressed a strong interest in learning from India's holistic and technology-enabled welfare frameworks. This strengthens the "Neighborhood First" policy through social and institutional cooperation.

IMPORTANT TERMINOLOGY FOR EXAMS

Term	Description
Care Economy	The sector of the economy that includes paid and unpaid work relating to caregiving (e.g., childcare, healthcare, eldercare).
Gender Equality	The state in which access to rights or opportunities is unaffected by gender.
Bilateral Cooperation	The political, economic, or cultural binding of two independent states.
Mission Shakti	Comprises two sub-schemes: 'Sambal' (safety and security) and 'Samarthya' (empowerment).

Conclusion:

Sri Lanka appreciated India's inclusive approach to women's welfare. This visit marks a significant step in strengthening institutional ties and sharing governance models to achieve shared goals of social development between the two nations.

AMENDED BHARATNET PROGRAMME (ABP) IN ANDHRA PRADESH

The Ministry of Communications has signed a landmark agreement to strengthen digital infrastructure and accelerate broadband connectivity across rural Andhra Pradesh.

1. AGREEMENT OVERVIEW

- **Partner Organizations:** Digital Bharat Nidhi (DBN - Department of Telecommunications), Government of Andhra Pradesh, APBIL (Andhra Pradesh BharatNet Infrastructure Limited), BSNL, and APSFL (Andhra Pradesh State FiberNet Limited).
- **Implementation Model:** The project follows a **State-led Model**.
- **Financial Support:** The Central Government has approved a financial outlay of **₹2,432 crore** for this project.

2. PROJECT SCOPE AND OBJECTIVES IN AP

- **Gram Panchayat Coverage:** A total of **13,426 Gram Panchayats** will be covered.
 - **Phase-I Upgradation:** 1,692 Panchayats will be upgraded from 'Linear' to '**Ring Topology**' to ensure network resilience (minimizing downtime if a fiber is cut).
 - **Phase-II Coverage:** 11,254 Gram Panchayats.
 - **New Panchayats:** Inclusion of 480 newly created Gram Panchayats.
- **On-Demand Connectivity:** An additional 3,942 villages will receive internet access based on demand.
- **Household Impact:** The initiative aims to facilitate over **5 lakh rural home fiber connections**.

3. DIGITAL BHARAT NIDHI (DBN)

- **Background:** Formerly known as the **Universal Service Obligation Fund (USOF)**.
- **Legal Transition:** Under the **Telecommunications Act, 2023**, the USOF was officially renamed **Digital Bharat Nidhi (DBN)**.
- **Mandate:** To support and promote access to telecommunication services in underserved rural, remote, and urban areas.
- **Major Projects:** Oversees BharatNet, the 4G Saturation Project, and mobile connectivity in Aspirational Districts and border areas.

KEY EXAM POINTS

Feature	Description
Ring Topology	A network configuration where each node connects to two others, forming a continuous pathway; used to increase network reliability.
APSFL	Andhra Pradesh State FiberNet Limited - the state nodal agency for fiber grid management.
Target Services	Improving delivery of e-Governance, telemedicine, online education, and digital payments.
Cabinet Approval	The Union Cabinet approved the Amended BharatNet Programme (ABP) on August 4, 2023.

Conclusion:

This agreement is a major milestone in achieving the vision of a "Digitally Empowered Society" and a "Knowledge Economy" in Andhra Pradesh, ensuring that even remote rural areas have high-speed access to essential government and commercial services.

KALAM & KAVACH 3.0

The third edition of 'Kalam & Kavach' is set to commence in New Delhi to deliberate on India's defense transformation, indigenous capabilities, and future warfighting preparedness.

1. EVENT OVERVIEW

- **Inauguration:** Raksha Rajya Mantri (Minister of State for Defence) **Shri Sanjay Seth** will inaugurate the event on May 14, 2026.
- **Venue:** Manekshaw Centre, New Delhi.
- **Theme:** 'Taking JAI Forward With I²'
 - **JAI:** Jointness, Aatmanirbharta (Self-reliance), and Innovation.
 - **I²:** Indigenisation and International Collaboration.

2. KEY OBJECTIVES

- **Defense Transformation:** Enhancing the capabilities of Indian defense forces in line with evolving global warfare.
- **Tri-service Integration:** Improving coordination and synergy between the Army, Navy, and Air Force.
- **Aatmanirbhar Bharat:** Reducing defense imports by promoting domestic manufacturing through MSMEs and Startups.
- **Viksit Bharat @ 2047:** Strengthening the role of the defense sector in transforming India into a developed nation by 2047.

3. FOCUS TECHNOLOGIES

The conference highlights several advanced technologies critical for modern exams:

- **AI-Enabled Warfare:** Integration of Artificial Intelligence in combat and strategic operations.
- **Hypersonic Technologies:** Development of missiles and vehicles that travel at speeds exceeding Mach 5.
- **C4ISR Capabilities:** Command, Control, Communications, Computers, Intelligence, Surveillance, and Reconnaissance.
- **Quantum Technology:** Secure, quantum-based communication systems.
- **iDEX:** Strengthening the 'Innovations for Defence Excellence' ecosystem to foster startup-driven innovation.

KEY EXAM POINTS

Feature	Description
Organizing Partners	Ministry of Defence, HQ IDS, DRDO, and the National Security Advisory Board.
Key Participants	Chief of Defence Staff (CDS) General Anil Chauhan and Chief of the Naval Staff Admiral Dinesh K Tripathi.
Strategic Focus	Autonomous systems (robotics/drones) and emerging Space and Low-Earth Orbit (LEO) threats.

Feature	Description
Co-development Models	Examining global strategic partnerships for joint development and Technology Transfer (ToT).

Conclusion:

'Kalam & Kavach 3.0' represents a strategic shift for India, moving from being a 'consumer nation' to a 'producer and exporter' in the global defense landscape.

JOINT AEROSPACE POWER SEMINAR - NAGPUR (CAPSS-HQ MAINTENANCE COMMAND)

The Maintenance Command of the Indian Air Force (IAF), in collaboration with the Centre for Airpower and Strategic Studies (CAPSS), successfully conducted a one-day Joint Aerospace Power Seminar in Nagpur.

1. EVENT OVERVIEW

- **Organizers:** IAF Headquarters Maintenance Command and CAPSS (an autonomous defense think tank).
- **Venue & Date:** Nagpur (May 11, 2026).
- **Theme:** "Efficient Maintenance and Atmanirbharta Enablers of Airpower."
- **Chief Guest:** Air Marshal Yalla Umesh, VSM, PhD (AOC-in-C, Maintenance Command).

2. KEY DISCUSSION POINTS

- **Maintenance Efficiency:** Enhancing 'Operational Readiness' by adopting cutting-edge practices in the upkeep of aircraft and other aerospace systems.
- **Atmanirbharta (Self-Reliance):** Developing indigenous technologies to reduce dependency on external sources for aerospace systems and components.
- **National Security:** Analyzing how a robust and efficient maintenance framework acts as a foundation for strengthening national security.
- **Technology & Policy:** Deliberating on the policy frameworks and technological innovations required to achieve self-reliance in defense production.

3. ABOUT CAPSS

- **Description:** The Centre for Airpower and Strategic Studies (CAPSS) is an autonomous defense think tank dedicated to research on airpower and strategic military issues.
- **Role:** It acts as a bridge between the armed forces and strategic thinkers, assisting in the formulation of modern defense policies.

KEY EXAM POINTS

Feature	Description
Maintenance Command HQ	Located in Nagpur, Maharashtra.
Primary Objective	Adopting innovative maintenance approaches and strengthening indigenous aerospace capabilities.
Think Tank Synergy	Fostering collaboration between strategic thinkers and operational stakeholders.
Strategic Importance	Ensuring resilience in the defense supply chain by utilizing domestic resources.

Conclusion:

The seminar highlighted that India's airpower is strengthened not just by the acquisition of weapons, but by the indigenous systems designed to maintain them efficiently. It serves as a platform for transformative changes in the defense sector in line with the 'Atmanirbhar Bharat' vision.

INDIA'S FIRST MEGA GREENFIELD SHIPYARD - THOOTHUKUDI

A historic tripartite Memorandum of Understanding (MoU) was signed to develop India's first Mega Greenfield Shipyard at **Thoothukudi**, Tamil Nadu.

1. TRIPARTITE PARTNERS

1. **HD KSOE (HD Korea Shipbuilding & Offshore Engineering):** A South Korean global leader in the shipbuilding industry.
2. **NSHIP-TN (National Shipbuilding & Heavy Industries Park, Tamil Nadu Ltd):** A joint venture between the Central Government's 'V.O. Chidambaranar Port Authority' and the Tamil Nadu Government's 'SIPCOT'.
3. **SMFCL (Sagarmala Finance Corporation Limited):** An entity under the Union Ministry of Ports, Shipping and Waterways.

2. KEY PROJECT HIGHLIGHTS

- **Capacity:** Envisaged annual capacity of **2.5 Million Gross Tonnage (GT)**.
- **Employment:** Expected to generate approximately **15,000 direct jobs**.
- **VOYAGES Framework:** The agreement was signed under the 'VOYAGES' (Shared Vision for Operation of Yard Assisted Growth with Efficiency and Scale) framework between India and the Republic of Korea.
- **Shipbuilding Cluster:** This shipyard will serve as the **anchor facility** for the specialized shipbuilding cluster being developed in Thoothukudi.

3. STRATEGIC IMPORTANCE

- **Maritime Amrit Kaal Vision 2047:** Plays a vital role in positioning India among the top five shipbuilding nations globally by 2047.
- **Technology Transfer:** Facilitates the adoption of world-class technology from South Korea, including advanced manufacturing, digital shipbuilding, and green shipping technologies.
- **Green Shipping:** Focuses on the production of eco-friendly vessels and sustainable maritime infrastructure.

4. INDUSTRIAL CONTEXT

- **Policy Package:** In 2025, the Government of India launched a comprehensive **₹70,000 crore** shipbuilding policy package to accelerate domestic production.
- **Global Confidence:** Increased international interest is evident, with shipyards like Cochin (CSL) and Pipavav (Swan Energy) securing major international orders from countries like Norway, the UK, and France.

QUICK EXAM CAPSULES

Feature	Details
Project Title	India's First Mega Greenfield Shipyard

Feature	Details
Location	Thoothukudi (Tamil Nadu)
International Partner	Republic of Korea (South Korea - HD KSOE)
Vision 2047 Target	4.5 Million GT annual shipbuilding output
Nodal Ministry	Ministry of Ports, Shipping and Waterways (Minister: Sarbananda Sonowal)

Conclusion: This project not only aims to boost ship construction but also serves as a catalyst for a comprehensive **Maritime Industrial Ecosystem** in Tamil Nadu, enhancing India's global maritime competitiveness.