

## ROLE OF MSMES IN THE INDIAN ECONOMY (SECTORAL OVERVIEW)

- **GDP Contribution:** Approximately **31.1%**.
- **Exports:** Accounts for **48.58%** of total exports.
- **Employment:** Provides livelihoods to nearly **32.8 crore people** (the second-largest employer after agriculture).
- **Scale:** There are approximately **7.47 crore** MSME units in India.
- **Formalization:** As of March 2026, over **7.9 crore** enterprises are registered on the Udyam and Udyam Assist (UAP) platforms.

## KEY GOVERNMENT SCHEMES & FINANCIAL SUPPORT

### 1. CREDIT GUARANTEE SCHEME (CGS)

- **Implementation:** Managed by CGTMSE (a joint initiative of the Ministry of MSME and SIDBI).
- **Objective:** Facilitates **collateral-free** and third-party guarantee-free credit.
- **Update:** The guarantee coverage ceiling was enhanced from ₹5 crore to **₹10 crore** (effective April 1, 2025).
- **Inclusivity:** Transgender entrepreneurs receive a **10% concession** in guarantee fees and up to 85% guarantee coverage.

### 2. SELF-RELIANT INDIA (SRI) FUND

- **Objective:** Provides equity support to MSMEs.
- **Corpus:** ₹50,000 crore (operates via a Mother-Daughter Fund structure).
- **Budget 2026-27:** An additional **₹2,000 crore** was allocated to support micro-enterprises with risk capital.

### 3. PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME (PMEGP)

- **Nodal Agency:** Khadi and Village Industries Commission (KVIC).
- **Subsidy:** Up to **35%** Margin Money subsidy for special categories (SC/ST/OBC/Women) in rural areas.
- **Project Limit:** Up to **₹50 lakh** for manufacturing and **₹20 lakh** for the service sector.

### 4. PM VISHWAKARMA SCHEME (2023)

- **Target:** Artisans and craftspeople across 18 traditional trades.
- **Benefits:**
  - PM Vishwakarma Certificate and ID Card.
  - Stipend of **₹500/day** during training.
  - Toolkit incentive of **₹15,000** via e-vouchers.
  - **Credit:** Collateral-free loans up to ₹3 lakh at a concessional interest rate of 5%.

## DIGITAL PLATFORMS & LEGAL SAFEGUARDS

- **MSMED Act, 2006:** Mandates that buyers must pay MSEs within **45 days** of accepting goods/services.
- **SAMADHAAN Portal:** An online platform for filing and monitoring cases related to delayed payments.
- **TReDS (Trade Receivables Discounting System):** Facilitates invoice financing to ensure liquidity.
- **GeM (Government e-Marketplace):** Enables MSMEs to sell directly to Government Ministries and Departments.
- **Online Dispute Resolution (ODR):** Launched in June 2025 for end-to-end digitized resolution of payment disputes.

## SIGNIFICANT POLICY SHIFTS

- **Inclusion of Traders:** Since July 2021, retail and wholesale traders are classified as MSMEs for the purpose of **Priority Sector Lending (PSL)**.
- **Graduation Support:** MSMEs that outgrow their current classification (e.g., from Micro to Small) can continue to enjoy non-tax benefits for **3 years**.
- **SME Growth Fund:** A new **₹10,000 crore** fund announced in the 2026-27 Budget to strengthen the ecosystem.

## Key Terms for Exams:

- **UAP:** Udyam Assist Platform (for informal micro-enterprises).
- **CGTMSE:** Credit Guarantee Fund Trust for Micro and Small Enterprises.
- **Formalization:** The process of moving from the informal/unregistered sector to the regulated, documented economy.

## INDIA-RUSSIA BILATERAL RELATIONS (MAY 2026)

- **Context:** The Foreign Minister of the Russian Federation, **H.E. Sergey Lavrov**, called on Prime Minister Narendra Modi on May 14, 2026.
- **Follow-up on Annual Summit:** The meeting focused on reviewing the progress of bilateral cooperation following the **23rd India-Russia Annual Summit** held in **December 2025**.

## KEY DISCUSSION POINTS

- **Global & Regional Issues:** Both leaders exchanged views on critical international situations, specifically the conflict in **Ukraine** and the ongoing stability issues in **West Asia**.
- **India's Diplomatic Stand:** Prime Minister Modi reiterated India's consistent foreign policy stance, advocating for "**Dialogue and Diplomacy**" as the only way forward to resolve international disputes.
- **High-Level Greetings:** PM Modi conveyed warm regards to Russian President Vladimir Putin, signifying the continued strength of the "**Special and Privileged Strategic Partnership**."

## STRATEGIC SIGNIFICANCE FOR EXAMS

- **Annual Summit Timeline:** Note for current affairs that the **23rd India-Russia Annual Summit** took place in **December 2025**.
- **Foreign Policy Keywords:** India's approach to the Ukraine and West Asia crises continues to be centered on peaceful resolution rather than military escalation.
- **Key Dignitary:** Sergey Lavrov (Foreign Minister of Russia).

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### Potential Exam Questions:

- *Who is the current Foreign Minister of Russia who visited India in May 2026?*
- *In which month/year was the 23rd India-Russia Annual Summit held?*
- *What is India's official stance on global conflicts as reiterated by the PM during this visit?*

### MOU BETWEEN MINISTRY OF AYUSH AND DIGITAL INDIA BHASHINI

- **Context:** An MoU was signed on May 14, 2026, between the **Ministry of Ayush** and the **Digital India BHASHINI Division (DIBD)** under the Ministry of Electronics and Information Technology (MeitY).
- **Objective:** To leverage **AI-powered language technology** to make Ayush knowledge and digital services accessible across various Indian languages.

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### KEY HIGHLIGHTS OF THE COLLABORATION

- **Linguistic Coverage:** Ayush services and portals will be made available in all **22 Scheduled Indian languages** recognized under the **Eighth Schedule** of the Constitution.
- **BHASHINI Rajyam:** A part of the "BHASHINI Sahayogi Program," integrating India's **National Language Digital Public Infrastructure (NL-DPI)** with Ayush digital systems.
- **Ayush Grid Integration:** All digital portals and AI tools under the "Ayush Grid" (the IT backbone of the Ayush sector) will be onboarded onto the BHASHINI platform.
- **Domain-Specific Glossary:** Development of multilingual terminologies for Ayurveda, Unani, Siddha, Yoga & Naturopathy, Sowa-Rigpa, and Homoeopathy to ensure accuracy in medical communication.

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### STRATEGIC SIGNIFICANCE FOR EXAMS

- **Digital India BHASHINI:** An initiative by **MeitY** aimed at breaking language barriers through AI. It is a critical component of India's **Digital Public Infrastructure (DPI)**.
- **NAMASTE Portal:** The digital repository for standardized Ayush terminologies. It will be used for glossary-building and training multilingual AI models.
- **Shrutlekh:** An AI tool showcased for real-time meeting transcription and "Minutes of Meeting" generation.
- **Grassroots Impact:** Technology like voice-based prescription generation aims to improve healthcare accessibility for non-English speaking citizens in rural areas.

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### POTENTIAL EXAM QUESTIONS

1. **Which division partnered with the Ministry of Ayush to enable multilingual digital services?**

- *Answer:* Digital India BHASHINI Division (MeitY).

2. **What is the 'Ayush Grid'?**

- *Answer:* A comprehensive IT project aimed at digitizing the entire Ayush sector (Healthcare, Research, Capacity building).

3. **The NAMASTE portal is associated with which of the following?**

- *Answer:* Standardized terminologies for Ayush systems.

4. **In how many languages will Ayush services be made available under this MoU?**

- *Answer:* 22 languages (8th Schedule languages).

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**Summary for Revision:** This partnership is a significant step toward **inclusive healthcare** by ensuring that traditional medical wisdom and modern digital health services are not restricted by language barriers.

### ITU COUNCIL 2026: INDIA'S LEADERSHIP IN GLOBAL TELECOM

- **Context:** An Indian delegation participated in the **International Telecommunication Union (ITU) Council** meeting held from April 28 to May 8, 2026, in **Geneva**, Switzerland.
- **Major Milestone:** The ITU Council accepted India's proposal to host the **ITU Plenipotentiary Conference 2030 (PP-2030)**.

### KEY HIGHLIGHTS & ANNOUNCEMENTS

- **Hosting PP-2030:** This is the highest decision-making body of the ITU. Hosting this conference marks a significant milestone in India's role in shaping global digital policy. Final approval is expected at the 2026 Doha conference.
- **Elections & Candidatures:** India is contesting for re-election to the ITU Council and for the post of **Director, Radiocommunication Bureau (BR)**.
- **India's Candidate:** **Dr. Revathi Mannepalli** is India's candidate for the Director (BR) position.
- **Voluntary Contributions:** Union Minister Jyotiraditya Scindia announced India's financial contribution toward global initiatives including **6G**, Artificial Intelligence (AI), **Digital Public Infrastructure (DPI)**, and Sustainable Digital Transformation.

### ABOUT ITU COUNCIL (STATIC GK FOR EXAMS)

- **Definition:** The ITU Council acts as the governing body of the International Telecommunication Union.
- **Composition:** It consists of **48 elected Member States**.
- **Functions:** It oversees strategy, policy, budget, and financial control of the organization.
- **India's Membership:** India has been a member of the ITU Council since **1952**.
- **Headquarters:** Geneva, Switzerland.

### STRATEGIC SIGNIFICANCE FOR EXAMS

- **Plenipotentiary Conference:** Known as the "supreme organ" of the ITU, it meets every four years to set the organization's general policies and elect leadership.
- **Standardization:** By contributing to AI and 6G resolutions, India aims to lead global telecom standardization and digital development.
- **Key Dignitary:** **Shri Jyotiraditya M. Scindia** (Union Minister of Communications).

## POTENTIAL EXAM QUESTIONS

1. **Which country is set to host the ITU Plenipotentiary Conference in 2030?**
  - *Answer:* India.
2. **Who is India's candidate for the post of Director, Radiocommunication Bureau (BR) at the ITU?**
  - *Answer:* Dr. Revathi Mannepalli.
3. **In which year did India first become a member of the ITU Council?**
  - *Answer:* 1952.
4. **Where is the headquarters of the International Telecommunication Union (ITU) located?**
  - *Answer:* Geneva, Switzerland.

## MAJOR DEFENSE PROJECTS IN ANDHRA PRADESH: KEY HIGHLIGHTS

- **Context:** On May 15, 2026, Raksha Mantri Rajnath Singh and Andhra Pradesh CM N. Chandrababu Naidu will lay the foundation stones for several aerospace and defense projects in **Puttaparthi**, Sri Sathya Sai District.
- **Objective:** To achieve self-reliance (**Atmanirbharta**) in India's defense sector and establish Andhra Pradesh as a premier hub for aerospace manufacturing.

## KEY PROJECT DETAILS

### 1. AIRCRAFT INTEGRATION & FLIGHT TESTING CENTRE (ADA)

- **Agency:** Aeronautical Development Agency (ADA).
- **Significance:** This facility will accelerate the **Advanced Medium Combat Aircraft (AMCA)** program. It will serve as a hub for the integration, testing, validation, and certification of indigenous fighter aircraft.

### 2. NAVAL SYSTEMS MANUFACTURING FACILITY (BDL)

- **Location:** T. Sirasapalli Village, Anakapalli District.
- **Agency:** Bharat Dynamics Limited (BDL).
- **Goal:** To manufacture advanced underwater weapon systems and naval combat systems to meet growing maritime defense requirements.

### 3. DRONE CITY - KURNOOL

- **Location:** Kurnool District.

- **Details:** A dedicated "Drone City" project aimed at fostering research, development, and manufacturing within the Unmanned Aerial Vehicle (UAV) sector.

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#### 4. OTHER DEFENSE INSTALLATIONS

- **Defense Energetics Facility:** To be set up by Agneyastra Energetics Limited (a subsidiary of Kalyani Strategic Systems).
- **Ammunition & Electric Fuzes Plant:** To be established by HFCL Limited at **Madakasira**, Sri Sathya Sai District.

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#### STRATEGIC SIGNIFICANCE FOR EXAMS (STATIC & CURRENT AFFAIRS)

- **AMCA (Advanced Medium Combat Aircraft):** India's indigenous **5th Generation** stealth, multi-role, twin-engine fighter aircraft program.
- **ADA (Aeronautical Development Agency):** A nodal agency under the Department of Defence R&D (DRDO) responsible for the design and development of Light Combat Aircraft (LCA).
- **BDL (Bharat Dynamics Limited):** A Miniratna Category-I PSU under the Ministry of Defence, headquartered in Hyderabad. It is the manufacturing base for guided weapon systems in India.

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#### POTENTIAL EXAM QUESTIONS

1. **The new 'Aircraft Integration & Flight Testing Centre' for the AMCA program is being established at?**
  - *Answer:* Puttaparthi, Sri Sathya Sai District, AP.
2. **Where is Bharat Dynamics Limited (BDL) setting up its state-of-the-art Naval Systems Manufacturing Facility?**
  - *Answer:* Anakapalli District (T. Sirasapalli).
3. **Which district in Andhra Pradesh is designated for the development of a 'Drone City'?**
  - *Answer:* Kurnool.
4. **AMCA, which will be tested at the new ADA facility, belongs to which generation of fighter jets?**
  - *Answer:* 5th Generation Stealth Aircraft.

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**Summary for Revision:** These projects signify a major industrial push for Andhra Pradesh in the high-tech defense sector, enhancing domestic manufacturing capabilities and streamlining the testing-to-certification process for India's future combat aircraft.

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#### IBCA SUMMIT 2026: 'LION' SPECIES SPOTLIGHT EVENT

- **Context:** On May 14, 2026, Union Environment Minister Bhupender Yadav inaugurated the 'Lion' Species Spotlight Event at **Sasan Gir**, Gujarat.
- **Significance:** This is a pre-summit event leading up to the first-ever **International Big Cat Alliance (IBCA) Summit**, scheduled to be held in June 2026.

## KEY HIGHLIGHTS & DATA POINTS

- **IBCA Summit 2026:** India will host the inaugural summit in **New Delhi** on June 1-2, 2026.
- **Tagline:** "Save Big Cats, Save Humanity, Save Ecosystem."
- **Asiatic Lion Population:** According to 2025 estimates, the lion population in the Greater Gir Landscape has reached **891**, a **32% increase** compared to 2020.
- **Project Lion:** Launched in 2020, this project focuses on the long-term conservation of Asiatic lions through habitat restoration and ecological resilience.
- **Barda Wildlife Sanctuary:** Being developed as a new site for the **natural dispersal** of Asiatic lions to reduce the pressure on the Gir landscape.

## ABOUT INTERNATIONAL BIG CAT ALLIANCE (IBCA)

- **Objective:** A global coalition launched by India to protect the world's seven major big cat species.
- **The Seven Big Cats:** Tiger, Lion, Leopard, Snow Leopard, Cheetah, Jaguar, and Puma.
- **Membership:** Includes 95 range countries (countries where these cats live naturally) and various international conservation agencies.

## LEGAL STATUS & CONSERVATION (STATIC GK)

- **Wildlife (Protection) Act, 1972:** Lions are listed under **Schedule-I**, providing them the highest level of legal protection in India.
- **CITES:** Listed under **Appendix-I**, which prohibits international commercial trade of the species.
- **Unique Habitat:** The Gir landscape in Gujarat is the **only wild habitat** in the world for the Asiatic Lion (*Panthera leo leo*).
- **Junagadh Facility:** Home to the **National Wildlife Referral Centre**, a key institution for big cat health and research.

## POTENTIAL EXAM QUESTIONS

1. **Which city will host the first-ever International Big Cat Alliance (IBCA) Summit in June 2026?**
  - *Answer:* New Delhi.
2. **What is the estimated population of Asiatic Lions in the Gir landscape as of 2025?**
  - *Answer:* 891.
3. **Which sanctuary is being developed as the second home/dispersal site for Asiatic Lions in Gujarat?**
  - *Answer:* Barda Wildlife Sanctuary.
4. **Name the seven big cats covered under the IBCA.**
  - *Answer:* Tiger, Lion, Leopard, Snow Leopard, Cheetah, Jaguar, and Puma.

**Summary for Revision:** India is positioning itself as a global leader in wildlife conservation through the IBCA. The "Gir Model" is highlighted as a successful example of balancing economic progress with ecological conservation through community participation.

## PMFME MAHOTSAV - LEH (LADAKH) KEY HIGHLIGHTS

### 1. Context:

- On May 14, 2026, the Union Minister for Food Processing Industries, **Shri Chirag Paswan**, inaugurated an exhibition and chaired a review meeting under the **PMFME** (Pradhan Mantri Formalisation of Micro Food Processing Enterprises) scheme in Leh, Ladakh.

### 2. Primary Objective:

- To promote and showcase local micro-food processing units.
- To enhance awareness about the scheme and strengthen **market linkages** for regional entrepreneurs.

### 3. Unique Products of Ladakh (Strategic Importance):

- Sea Buckthorn:** Often referred to as a "wonder plant," this fruit has immense potential to make a mark on the global stage.
- Apricot:** Known for high quality in Ladakh. The government is focusing on **Value Addition** to export these to international markets.

### 4. About the PMFME Scheme (Static GK):

- Nodal Ministry:** Ministry of Food Processing Industries (MoFPI).
- Approach:** It follows the '**One District One Product**' (ODOP) approach.
- Background:** A centrally sponsored scheme launched under the '**Atmanirbhar Bharat Abhiyan**'.
- Goal:** Formalization and technical upgradation of unorganized micro-food processing enterprises.

### 5. Infrastructure Development:

- Irradiation Units:** Being set up nationwide through joint efforts of Central and State governments to increase **shelf-life** and maintain food quality.
- World Food India:** A global platform mentioned by the Minister to provide Indian food products with international exposure.

### 6. Key Points for Competitive Exams:

- Value Creation:** Shifting the focus of the agricultural sector from mere "production" to "value addition" (processing).
- Buyer-Seller Meets:** The Minister emphasized organizing these events frequently to bridge the gap between local producers and global markets.

## NDRF PRESIDENT'S COLOUR AWARD & DISASTER MANAGEMENT REFORMS

### 1. Context:

- **Date:** May 14, 2026.
- **Location:** Ghaziabad, Uttar Pradesh.
- **Event:** Union Home Minister Amit Shah presented the '**President's Colour**' to the National Disaster Response Force (NDRF).
- **Significance:** The President's Colour is the highest honor bestowed upon a military or police unit in recognition of exceptional service to the nation.

### 2. Strategic Shift in Disaster Management:

- **Reactive to Proactive:** India has moved from a "Relief-centric" approach (acting after a disaster) to a "**Preventive and Productive**" approach (preparing and preventing loss beforehand).
- **Zero Casualty Mission:** The government is working toward a '**Zero Casualty**' goal. A specific emphasis is being placed on reducing deaths caused by **Heatwaves** to zero.
- **10-Point Agenda:** PM Modi's 10-point agenda for Disaster Risk Reduction (DRR) has become a global model for comprehensive disaster management.

### 3. NDRF Performance & Capabilities:

- **Track Record:** In its 20-year history, the NDRF has saved over **1.5 lakh lives** and evacuated more than **9 lakh people**.
- **Current Strength:** The force has grown to **16 Battalions**, strategically stationed across the country for rapid response.
- **Motto:** "*Aapda Seva Sadaiv Sarvatra*" (Service in Disaster, Always, Everywhere).

### 4. India's Global Leadership:

- **First Responder:** Under the spirit of '**Vasudhaiva Kutumbakam**', India has emerged as a global first responder during international crises (e.g., earthquakes in Turkey and Nepal).
- **CDRI:** The **Coalition for Disaster Resilient Infrastructure (CDRI)**, launched by India, now consists of **48 member countries** working together to build disaster-proof infrastructure.

### 5. Environmental & Community Initiatives:

- **Green Initiative:** CAPF (Central Armed Police Forces) personnel have planted more than **7 crore trees** since 2021 to mitigate climate change.
- **Capacity Building:** NDRF has trained over 10,500 boatmen and 2.2 lakh volunteers to strengthen community-based disaster response.

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### QUICK FACTS FOR COMPETITIVE EXAMS (SSC, UPSC, BANKING):

- **Award:** President's Colour (May 2026).
- **Recipient:** NDRF (National Disaster Response Force).
- **Target:** Zero casualties in Heatwaves.

- **Global Initiative:** CDRI (48 member countries).
- **Philosophy:** From "Minimum Casualties" to "Zero Casualties."

### Summary for Aspirants:

Focus on the transition of India's policy from mere relief to proactive prevention. Understand the significance of the "President's Colour" and India's role as a "First Responder" on the global stage.

## NATIONAL DEPARTMENTAL SUMMIT ON CAPACITY BUILDING - KEY HIGHLIGHTS

### 1. Event Overview (Context):

- **Date:** May 15, 2026 (Virtual Mode).
- **Organizers:** Department of Personnel and Training (**DoPT**) and Capacity Building Commission (**CBC**).
- **Chairperson:** Dr. Jitendra Singh (Union Minister of State for Personnel, Public Grievances, and Pensions).
- **Theme:** "*Institutionalizing Capacity Building: From Training to Performance-linked Governance.*"

### 2. Core Objective & Vision:

- **Mission Karmayogi:** The summit is anchored in the objectives of **Mission Karmayogi** (National Programme for Civil Services Capacity Building), launched in 2020.
- **Paradigm Shift:** Moving the civil services from a "**Rule-based**" approach to a "**Role-based**" and competency-led system.
- **Viksit Bharat 2047:** Preparing the bureaucracy to meet the developmental goals of India by its centenary year of independence.

### 3. Four Key Thematic Priorities:

1. **Unified Framework:** Creating a system that links training directly to performance and ensures interoperability across various government departments.
2. **Strengthening Training Institutions:** Transforming Central and State Training Institutions (STIs) into "**Demand-responsive**" partners rather than just traditional teaching centers.
3. **AI and Technology:** Leveraging **Artificial Intelligence (AI)** for "**Hyper-personalized Learning**," allowing civil servants to have customized learning pathways based on their specific job roles.
4. **Revisiting State Cadre Training:** Aligning State-level training plans with the National Capacity Building Plan to ensure career-long learning for State officials.

### 4. Strategic Significance for Governance:

- **Performance-Linked Governance:** Integrating the **iGOT Karmayogi** digital platform with institutional learning to track and improve officer performance.
- **Consensus Building:** Bringing together stakeholders from LBSNAA, Central Training Institutions, and State Administrative Training Institutions (ATIs) for a unified national roadmap.

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### QUICK FACTS FOR ASPIRANTS (EXAM POINT OF VIEW):

- **Mission Karmayogi:** Launched in September 2020 to reform Indian bureaucracy.
  - **iGOT Karmayogi:** The online portal under Mission Karmayogi for continuous learning.
  - **CBC (Capacity Building Commission):** Established to supervise training institutions and create annual capacity-building plans.
  - **Focus Area:** Shifting governance to be more **competency-driven** rather than just compliance-driven.
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#### POTENTIAL EXAM QUESTIONS:

- **Prelims:** Which ministry/ department organizes the National Departmental Summit? (Ans: DoPT & CBC)
- **Mains:** Discuss the role of "Mission Karmayogi" in transitioning Indian administration from a 'Rule-based' to a 'Role-based' system.
- **Technology:** How can AI be leveraged in civil service training? (Ans: Hyper-personalized learning and data analytics).



Exam  
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