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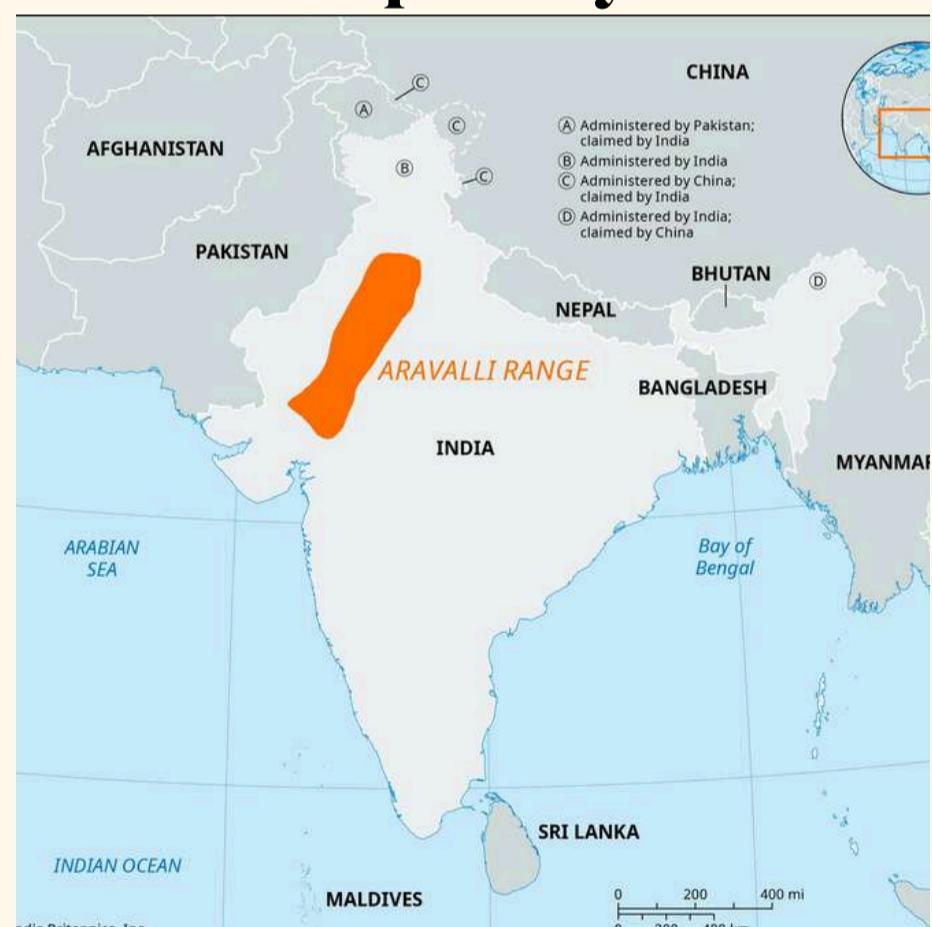
EC power to hold SIR not unlimited, must be transparent, says SC

The Supreme Court has examined the powers of the Election Commission of India to conduct a Special Intensive Revision (SIR) of electoral rolls. The Court held that although this power is unique, it is not unlimited and must be exercised in a transparent manner and in conformity with the principles of natural justice. The issue arises from petitions challenging the constitutional validity of the SIR being conducted across the country. The ECI relied on Section 21(3) of the Representation of the People Act, 1950, which allows it to direct a special revision of electoral rolls.

However, the Court pointed out that Sections 21(1) and 21(2) require the rolls to be prepared and revised in the prescribed manner, which places a limitation on discretion. The Court noted that SIR can have civil consequences for existing voters and therefore the procedure must not be less transparent than ordinary revision. It also observed that rules already provide guidelines for intensive revision and that ECI's discretion, though wide, is not unregulated.



Multi-disciplinary team of experts to 'define' Aravallis



The Supreme Court has decided to set up a committee of domain experts to help define the Aravalli Range and prepare a roadmap for permissible activities, including the possibility of regulated mining where law permits. The committee will include environmentalists, scientists, foresters, and experts in regulated mining and will function under the supervision of the Court. This move follows public concern over an earlier judgment of November 20, 2025, which upheld a definition of the Aravalli based on elevation and distance criteria. That definition would have excluded many hills from protection and exposed them to unregulated mining.

The Court stayed its own judgment on December 29, 2025, noting that only 1,048 out of 12,081 hills in Rajasthan would qualify under the earlier criteria, creating a serious regulatory gap. The Court has ordered that no irreversible administrative or ecological action be taken and has barred fresh or renewed mining leases in the Aravalli region without its prior permission.

'Freebies' different from public welfare investment, says SC



The Supreme Court drew a distinction between “splurging” public money on irrational freebies and “investing” in welfare schemes for marginalised sections. Chief Justice Surya Kant said distributing state largesse to individuals is different from investing in public welfare. The court asked why revenue surplus is not dedicated to developmental purposes like free medical care and education for the poor and non-creamy layer sections, noting that welfare schemes are an obligation under the Directive Principles of State Policy.

The observations came during a mention of petitions seeking to declare irrational election freebies as a “corrupt practice”. Earlier, the court had warned that unchecked freebies could lead to a “parasitic existence” and weaken State finances.

The court is examining whether freebies fall under Section 123 of the Representation of the People Act, 1951 or under Article 282 of the Constitution. It has also been moving away from its 2013 Balaji judgment.

Lancet experts call for a 'citizen-centric' healthcare delivery and use of technology

Nearly 30 experts commissioned by the medical journal Lancet have called for major reforms in India's healthcare system. They recommend an integrated, citizen-centred healthcare system that is publicly financed and publicly provided as the main vehicle for Universal Health Coverage, while shaping the private sector to use its strengths. The recommendations were published as a series of articles and commentaries.

The commission suggests shifting focus from only professional qualifications to provider competencies, values, and motivations, and empowering frontline workers and practitioners of Indian systems of medicine. The experts include academics from institutions such as Harvard, Johns Hopkins, Ashoka University, IIPH, and IIM Bangalore.

They said hurdles in insurance laws and capital requirements must be addressed. Digital technologies, including AI and genomics, can help integrate providers, improve data exchange, care coordination, and enable point-of-need diagnostics and preventive care.

The commission also called for empowering State and local governments, improving fund flow through digital tools, moving to global budgets, and focusing evaluation on health outcomes.

“WHO facing serious difficulties and the U.S. Government in retreat from global health”, India can be “a stronger voice for the Global South and promote a more equitable distribution of power.”

- Lancet Expert Commission

India mulls Trump Gaza Board invite, as Israel, UAE leaders join

The United States has invited India to join a U.S.-led Gaza “Board of Peace”, but experts have advised caution over the legitimacy and mandate of the proposed body. Several countries, including Saudi Arabia, Türkiye, Egypt, Jordan, Indonesia, Pakistan, Qatar, and the UAE, have agreed to join, and Israel has also accepted the invitation. The issue is under discussion within the Indian government. Diplomatic engagements are increasing, with possible visits being discussed between Indian and Israeli leaders, and India is set to host the Foreign Ministers of the League of Arab States on January 30. India is also planning wider consultations in the region. Experts have said India must consider its support for the two-state solution and its commitment to the Palestinian people. Concerns have been raised about the proposed governance model of the Board, the presence of Pakistan, and suggestions that the mechanism could act as an alternative to the United Nations. India is expected to seek greater clarity before taking a decision.



Dhaka declared 'non-family' station as precaution: officials

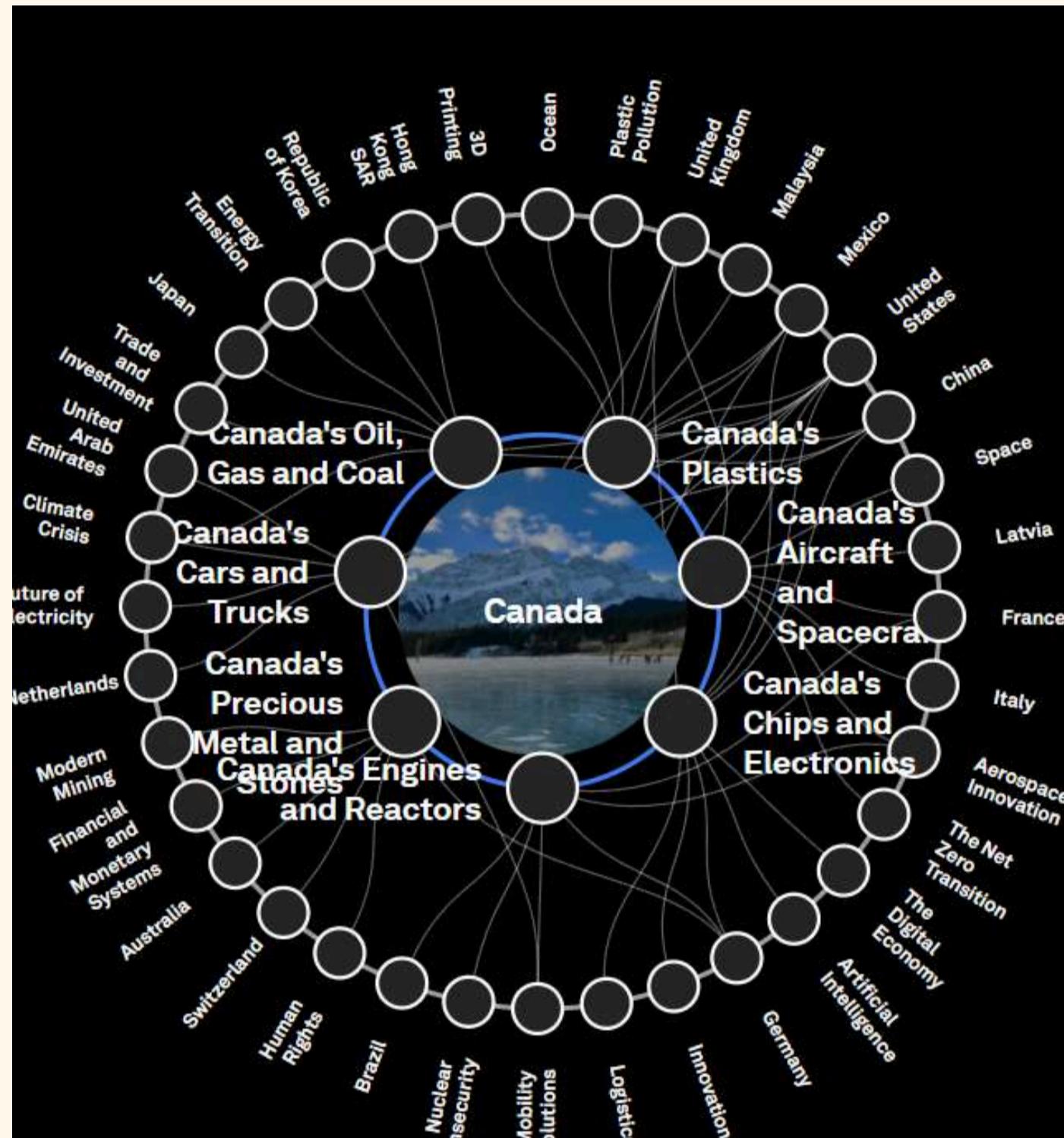


India has withdrawn the dependents and family members of its officials from missions in Bangladesh due to the deteriorating law and order situation and sustained threats of mob attacks. The government has described this as a precautionary step and clarified that diplomatic and consular work will continue. Over the past few months, more than two dozen protests have taken place near the Indian High Commission in Dhaka, and on December 18, protesters pelted stones at the Assistant High Commission in Chittagong. Tensions rose further after the murder of Sharif Osman Hadi on December 12, following which allegations spread that the attackers had fled to India. This led to threats against Indian missions in Dhaka, Chittagong, Khulna, and Rajshahi, and protests were also reported in Indian cities. India has said it is maintaining heightened security for Bangladesh's mission in New Delhi. Developments are being closely monitored as tensions may rise ahead of elections and due to renewed political activities linked to Bangladesh from Indian soil.

A Carney doctrine for a third way in global politics

As Prime Minister, Mark Carney is trying to redefine Canada's identity and global engagement through a new framework he calls a "third path". In his speech at Davos on January 20, he argued that countries should avoid being trapped in the rivalry between the U.S. and China and instead follow a "values-based realism". He stands out among Western leaders for accepting that the old liberal international order has reached a rupture and will not return. He described the earlier order as "living a lie" and rejected the idea that the present crisis is only a temporary phase.

His approach is shaped by recent actions, including his visit to Beijing and the announcement of a strategic partnership with China, marking a turnaround in earlier frosty ties. He said that in a world of great power rivalry, countries in between can either compete for favour or combine to create a third path. He also reaffirmed Canada's stand on Arctic sovereignty, supporting Greenland and Denmark. This framework is presented as relevant for middle powers, especially India. The Indian experience shows the risks faced by countries that fully integrate their financial or defence systems with the U.S.



India has historically tried to avoid subordination while improving relations with the West. Carney argued that strategic autonomy does not mean isolationism and called for greater cooperation among middle powers. He said Canada is building strategic partnerships with China and Qatar and negotiating free trade agreements with India, ASEAN, Thailand, the Philippines, and Mercosur. He warned that when middle powers negotiate only bilaterally with a hegemon, they negotiate from weakness and merely perform sovereignty while accepting subordination.

He stated that his approach to Beijing would be calibrated but the partnership would grow. Though critics see contradictions in Canada's actions, Carney argues this reflects the real loss of autonomy faced by middle powers. He concluded that if middle powers are not at the table, they risk being "on the menu", a concern that also resonates with India's experience.

"What introduces friction into the ties between India and the United States is that Washington is still unable to find for India a position in its global strategy, which would satisfy India's National self-esteem and ambitions" Explain with suitable examples.

(UPSC PYQ GS III 2019)

Cabinet okays ₹5,000 crore equity infusion into SIDBI

The Union Cabinet has approved an equity infusion of ₹5,000 crore into the Small Industries Development Bank of India (SIDBI) to expand the flow of credit to the Micro, Small and Medium Enterprises (MSME) sector. This capital infusion will be done by the Department of Financial Services in three tranches: ₹3,000 crore in 2025–26 and ₹1,000 crore each in 2026–27 and 2027–28. The objective of this step is to strengthen SIDBI's lending capacity and ensure adequate availability of institutional credit to MSMEs. The government has linked this decision to the need for maintaining a strong Capital to Risk Weighted Assets Ratio (CRAR), especially at a time when SIDBI's risk-weighted assets are expected to increase due to higher lending. A healthy CRAR is also necessary to protect SIDBI's credit rating and to enable it to raise funds at reasonable interest rates.

The MSME sector continues to be a major pillar of employment and economic activity. As of September 30, 2025, about 6.9 crore registered MSMEs were employing around 30.16 crore people, with an average employment of 4.37 persons per enterprise. After this capital infusion, the number of MSMEs receiving financial assistance is expected to rise from 76.26 lakh in 2025 to about 102 lakh by 2027–28, adding nearly 25.74 lakh new beneficiaries. Based on existing employment patterns, this expansion is estimated to generate employment for about 1.12 crore people. This shows that access to institutional credit remains a key constraint as well as a major opportunity for the sector.

In the long run, this move is expected to strengthen the financial foundation of SIDBI and improve credit flow to MSMEs at competitive costs. By ensuring capital adequacy and financial stability, SIDBI will be better placed to support enterprise expansion, employment generation, and overall economic growth. The decision signals a policy focus on using development finance institutions to support inclusive and employment-intensive growth.

MSME Sector in India

- MSMEs contribute ~30% to India's GDP
- MSMEs account for over 45% of India's exports
- MSMEs are the second-largest employer in India after agriculture

Global Context:

- MSMEs form ~90% of all enterprises worldwide
- MSMEs provide over 50% of total global employment

Role in Economy:

- Promote entrepreneurship
- Generate employment
- Support inclusive and grassroots-level economic development

SIDBI (Small Industries Development Bank of India)

- Established: 2 April 1990
- By: Act of Parliament
- Status: Principal Financial Institution for Promotion, Financing and Development of MSMEs
- Also responsible for: Coordination of institutions engaged in MSME financing

Roles and Functions of SIDBI

1. Indirect Lending

- Provides MSME credit through Banks, SFBs, NBFCs, MFIs and Fintechs
- Objective: Multiplier effect and wider outreach in MSME financing

2. Direct Lending

- Targets credit gaps in the MSME sector
- Uses innovative and demonstrative lending products
- Successful models are later scaled up by the wider credit ecosystem

3. Fund of Funds

- Supports startups and entrepreneurship
- Works through Fund of Funds mechanism to boost entrepreneurial culture

4. Promotion & Development

- Focus on entrepreneurship promotion and MSME capacity building
- Provides credit-plus support and handholding to new entrepreneurs

5. Facilitator Role

- Acts as Nodal Agency for various MSME schemes of Government of India
- Helps in coordination, implementation and flow of funds.

MSME CLASSIFICATION

Composite Criteria: Investment in Plant & Machinery/equipment and Annual Turnover

Micro :

- Investment : Not more than **Rs. 2.5 crore**
- Annual Turnover not more than **Rs. 10 crore**

Small :

- Investment : Not more than **Rs. 25 crore**
- Annual Turnover not more than **Rs. 100 crore**

Medium :

- Investment : Not more than **Rs. 125 crore**
- Annual Turnover not more than **Rs. 500 crore**

Geopolitical tensions point to elevated risks, policy uncertainty : RBI

The January edition of the RBI Bulletin is released at a time when the global economic environment remains uncertain. The world is witnessing rising geopolitical tensions due to developments such as U.S. intervention in Venezuela, continuing conflict in the Middle East, uncertainty over the Russia–Ukraine peace process, and the dispute over Greenland. These factors point to elevated geo-economic risks and high policy uncertainty. However, RBI officials note that despite this challenging external environment, the current state of the Indian economy provides grounds for optimism. The State of the Economy chapter highlights that India's growth momentum remains strong and that the overall macroeconomic fundamentals are stable.

The Bulletin states that GDP growth estimates for 2025–26 indicate that India will remain the fastest-growing major economy in the world. To reduce external sector vulnerability, India has made significant efforts to diversify and strengthen its exports. On the trade front, India is currently engaged in negotiations with 14 countries or groups, representing nearly 50 nations, including the European Union, GCC countries, and the United States. In December, trade negotiations were concluded with New Zealand and Oman. The year 2025 also saw major economic reforms such as tax rationalisation, implementation of labour codes, and financial sector deregulation.

The RBI's Report on Trend and Progress of Banking in India 2024–25 shows that the banking system is resilient, with strong capital buffers, improved asset quality, and robust profitability. Stress tests in the Financial Stability Report (December 2025) confirm that banks and NBFCs can withstand adverse scenarios. High-frequency indicators show continued growth momentum, while CPI inflation, though slightly higher in December, remains below the lower tolerance level. In the long run, these trends suggest that India's growth process is becoming more stable and resilient. Rising credit flow to the commercial sector, strong financial institutions, and a reform-oriented policy approach strengthen economic foundations. The RBI's focus on balancing innovation, stability, consumer protection, and prudent regulation is likely to improve productivity and support sustainable long-term economic growth.



Policy Direction - Focus on balancing innovation, stability, consumer protection and prudent regulation to support long-term growth

PRELIMS CORNER :

1) With reference to 'fly ash' produced by the power plants using coal as fuel, which of the following statements is/are correct? (2015)

1. Fly ash can be used in the production of bricks for building construction.
2. Fly ash can be used as a replacement for some of the Portland cement contents of concrete.
3. Fly ash is made up of silicon dioxide and calcium oxide only, and does not contain any toxic elements.

Select the correct answer using the code given below:

- a) 1 and 2
- b) 2 only
- c) 1 and 3
- d) 3 only

2) Biological Oxygen Demand (BOD) is a standard criterion for: (2017)

- a) Measuring oxygen levels in blood
- b) Computing oxygen levels in forest ecosystems
- c) Pollution assay in aquatic ecosystems
- d) Assessing oxygen levels in high altitude regions

PRELIMS 2026 COUNTDOWN



122 DAYS TO GO

HERITAGE

Brahmo Samaj



Brahmo Samaj

The Brahmo Samaj played an important role in shaping the social and intellectual life of Bengal. After Raja Rammohun Roy, it was carried forward by Devendranath Tagore and later by Keshub Chandra Sen. It tried to reform religion by removing abuses and by promoting the worship of one God, while rejecting the idea that the Vedas were infallible. It accepted the best ideas of modern western thought and made human reason the final judge in religious matters. It opposed priestly domination, idolatry, superstition, and ritualism. Individuals were encouraged to think for themselves. The Brahmos also worked for social reform by opposing caste and child marriage and by supporting women's uplift, widow remarriage, and modern education. Though later weakened and limited to urban elites, it deeply influenced Bengal's intellectual, social, cultural, and political life.

Prelims Corner: Explanations

1) Answer is option a

Fly ash is a fine particulate material produced as a byproduct when coal is burned in thermal power plants. It contains various chemical compounds and can have significant environmental and industrial applications.

Statement 1: Fly ash can be used in the production of bricks for building construction. This statement is correct - Fly ash is widely used in making bricks because it has pozzolanic properties, meaning it reacts with calcium hydroxide in the presence of water to form compounds with cementitious properties. Fly ash bricks are stronger, lighter, and more environmentally friendly than traditional clay bricks.

Statement 2: Fly ash can be used as a replacement for some of the Portland cement contents of concrete. This statement is Correct. Fly ash is commonly used as a supplementary cementitious material (SCM) in concrete. It improves the strength and durability of concrete, reduces heat generation during curing, and is cost-effective. Its use as a partial replacement for Portland cement - also helps in reducing carbon emissions from cement production.

Statement 3: Fly ash is made up of silicon dioxide and calcium oxide only and does not contain any toxic elements. This statement is incorrect: Fly ash primarily consists of silicon dioxide (SiO_2), aluminum oxide (Al_2O_3), calcium oxide (CaO), and iron oxide (Fe_2O_3). However, it may also contain trace amounts of toxic elements like arsenic, lead, mercury, and other heavy metals, depending on the type of coal used. These toxic elements can pose environmental and health risks if fly ash is not managed properly.

2) Answer is option c

Biological Oxygen Demand (BOD) is a key indicator used in environmental science to measure the amount of oxygen required by microorganisms to decompose organic matter in water. It serves as a standard criterion for assessing pollution levels in aquatic ecosystems.

BOD is defined as the amount of dissolved oxygen needed by aerobic microorganisms to break down organic matter in a given water sample over a specific period, usually 5 days, at a certain temperature (typically 20°C).

- Indicator of Pollution:** High BOD levels indicate high organic pollution as the water contains a large amount of biodegradable organic material.

Chemical Oxygen Demand (COD): Measures both biodegradable and non-biodegradable organic matter.

Dissolved Oxygen (DO): Directly assesses oxygen availability in water.

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A Career That Touched the Stars



Suni Williams retired from NASA on December 27, 2025, after 27 years of extraordinary service that helped shape the future of human spaceflight. Over her career, she completed three missions to the International Space Station and set many records that will inspire generations. She spent 608 days in space, the second-highest total by a NASA astronaut, and completed nine spacewalks totaling 62 hours and 6 minutes, the most by any woman and among the highest in history. She was also the first person to run a marathon in space.

Williams flew first in 2006 aboard space shuttle Discovery and later commanded the space station during Expedition 33 and again during Expedition 72. She played key roles in repairing and maintaining the station and took part in the Boeing Starliner Crew Flight Test mission before returning to Earth in March 2025 with SpaceX Crew-9.

Beyond spaceflight, she served in many leadership roles, helped train future astronauts, and contributed to preparations for future Moon missions. A retired U.S. Navy captain, pilot, and dedicated explorer, Suni Williams leaves behind a legacy of leadership, courage, and service that will continue to inspire all who dream of exploration.