Current Affairs - 30 October 2026

NATIONAL COOPERATIVE DEVELOPMENT CORPORATION



- It is a statutory organisation **established in 1963,** under the **Ministry of Cooperation, Government of India.**
- **Objective:** Promoting, strengthening and **developing farmer cooperatives** for increasing production and productivity and instituting **post- harvest facilities across the country**.
- **Functions of National Cooperative Development Corporation:**
    - **Promoting and strengthening farmer cooperatives:** It aims to increase production, productivity by developing farmer cooperatives and instituting post-harvest facilities
    - **Postharvest Facilities:** It provides assistance for developing processing, storage, cold chain and marketing of agricultural produce and the supply of seeds, fertilizer and other agricultural inputs etc.
    - **Financial Assistance:** It provides **financial assistance to the cooperative sector** for their economic development and social upliftment through NCDC Sponsored schemes and various schemes implemented by NCDC
    - It also supports income-generating cooperatives across various non-farm sectors such as weaker section activities which include dairy, livestock, handloom, sericulture etc.

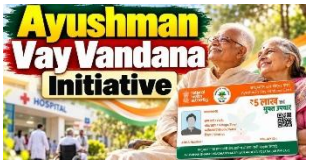
Initiatives of National Cooperative Development Corporation:

- **Yuva Sahakar:** The scheme aims at **encouraging newly formed cooperative** societies with new and/ or innovative ideas.
- **Ayushman Sahakar:** The scheme has a comprehensive approach to cover hospitals, healthcare, medical education, nursing education, paramedical education, health insurance and holistic health systems such as AYUSH.

Cross And Climb

- **Nandini Sahakar:** The scheme aims to improve the socio-economic status of women and supports the entrepreneurial dynamism of women through women's cooperatives.
- **Dairy Sahakar:** It is a cooperative dairy business **focused framework of financial assistance for encouraging** cooperatives to achieve higher outcomes in ESG (environmental, social, governance) linked activities.
- **Swayam Sahakar:** Scheme for providing NCDC's financial assistance to Agricultural Credit Cooperatives for providing loan/advances to Women Self Help Groups (SHGs).

AYUSHMAN VAY VANDANA INITIATIVE



The Ayushman Vay Vandana initiative completed two years and recorded 23.46 lakh authorised hospital admissions worth ₹5,668.80 crore.

- It was **launched in 2024.**
- It extends the benefits of **Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana** (AB PM-JAY) to **elderly citizens,**
- It aims to **improve access to healthcare** and reduce the financial burden of hospitalisation.
- It is implemented by the **National Health Authority (NHA)** under the Ministry of Health and Family Welfare.
- **Features:**
  - Under the initiative, **all citizens aged 70 years** and above are eligible for health coverage of up to **₹5 lakh per family annually** for **secondary and tertiary care hospitalization**.
  - Senior citizens belonging to families already covered under AB PM-JAY receive an additional top-up cover of **up to ₹5 lakh annually,** exclusively for themselves.
  - This coverage is separate from the existing family cover available to members below 70 years of age.

PUNJAB'S DRUG CRISIS: HOW HISTORY, GEOGRAPHY AND ECONOMICS SUSTAIN THE PROBLEM

- Punjab has struggled with drugs for nearly 15 years. The problem shows no sign of easing.
- As per NCRB 2024 data (released September 2026):
  - Punjab leads India with 6,060 drug trafficking cases.
  - It recorded 106 overdose deaths, second only to Tamil Nadu (313).

Historical Roots: Social Acceptance of Intoxicants

- Intoxicants have a long history in Punjab.
- Before Independence, **opium (afeem) and poppy husk** were socially accepted. People consumed them in small quantities, often on a doctor's advice.
- Home-brewed liquor (desi daru) was the most popular and accepted form of intoxication.
- Opium use continued after Independence despite a state ban. People simply crossed into Rajasthan, which had legal opium shops (thekas).

Geographic Vulnerability

- **Proximity to the Golden Crescent**
  - Punjab shares a 553-km border with Pakistan. This makes it a natural transit route for drugs.
  - The **Golden Crescent (Pakistan, Afghanistan and Iran)** is one of three major global heroin-processing centres.
    - The other two are the **Golden Triangle** (Myanmar, Thailand, Laos) and South America.
- **Multiple Supply Routes**
  - Heroin (chitta): Smuggled across the porous Pakistan border.
  - Opium and poppy husk: From Rajasthan and Madhya Pradesh, where cultivation is legal for medical, scientific and export purposes.
  - Charas and hashish: From Himachal Pradesh.

Cross And Climb

Drones: A New Smuggling Tool

- Drone-based smuggling has grown sharply.
- BSF data shows drone droppings rose from 3 in 2021 to over 200 in 2025.
- Most are small **Chinese quadcopters** carrying heroin and weapons. They now land even in daylight.
- The BSF has set up an anti-drone intelligence wing. Punjab Police has bought anti-drone guns. Yet smugglers continue to escape.

Economics of the Drug Trade

- **High Profits, Few Jobs**: The trade survives crackdowns because it pays well. A gram of chitta sells for ₹1,000–5,000. One trip as a drug carrier can earn about ₹1 lakh. This matters in a state where jobs do not match the high aspirations of youth.
- **Changing Social Values**: Experts also point to changing social values, where wealth earned through illegal means is increasingly accepted.
- **Nexus of Traffickers, Police and Politicians**: An alleged nexus protects the trade. The 2013 arrest of DSP Jagdish Singh Bhola in a large drug racket exposed this link.
- **Growing Role of Women**
    - Arrests of women under the NDPS Act rose 85% in 2022 compared with 2015.

Policy Responses Over the Years

- Since the then government declared a "war on drugs" in 2014, Punjab has followed the EDP approach — **Enforcement, De-addiction and Prevention**.
- Despite these efforts, drugs remain easily available. Experts argue the EDP model has the wrong priorities. They believe **prevention and rehabilitation should come before enforcement**, not after it.

Conclusion

Punjab's drug crisis is rooted in history, geography and economic distress. Enforcement alone has failed to curb it. A lasting solution needs stronger regulation of pharma drugs, better border technology, breaking the trafficker-police-politician nexus, youth employment, and greater focus on prevention and rehabilitation.

Cross And Climb

ADMINISTRATIVE REFORMS 3.0 - WHY INDIA NEEDS TO REFORM THE REFORMER

- The announcement of Administrative Reforms 3.0 by the Cabinet Secretary has renewed the debate on India's **governance** and institutional **efficiency**.
- Despite several initiatives aimed at improving the Ease of Doing Business (EoDB), simplifying regulations and strengthening administration, India continues to face bureaucratic **hurdles**, weak firm dynamism and uneven economic growth.
- The limited impact of previous reforms is not merely due to faulty rules or administrative inefficiency but also to **deeper structural problems** in the political economy and the government's approach to governance.
- Therefore, reforms must address not only administrative rules but also the institutional environment and ideology underpinning them.

Limitations of Earlier EoDB Reforms:

- The government has introduced several formal regulatory and procedural changes, for example,
    - **Tax reforms**: Consolidation and simplification of parts of the tax system.
    - **Labour reforms**: Consolidation of labour laws into four Labour Codes.
    - **Corporate reforms**: Simplification of company incorporation procedures.
    - **Decriminalisation**: Removal of criminal penalties for several minor regulatory offences.
    - **Environmental regulations**: Changes aimed at easing compliance requirements.
- However, these measures have been accompanied by new complexities, **for example**,
    - Unclear and frequently changing Quality Control Orders (QCOs).
    - Uncertainty and inconsistency in tax enforcement.
    - Concerns over retrospective taxation.
    - Expansion of detailed regulations affecting businesses and ordinary citizens.

Cross And Climb

Three Foundational Principles for Effective Governance:

- **Presumptive trust in citizens:**
  - Citizens should be treated as **autonomous individuals** capable of managing their own affairs. Excessive suspicion, documentation and compliance requirements increase transaction costs and administrative discretion.
  - Governance should move towards **trust-based regulation**, with intervention based on evidence of non-compliance rather than blanket suspicion.
- **Decentralisation of governance:**
  - Decision-making should be transferred to the appropriate levels of government.
  - Excessive centralisation weakens local accountability, responsiveness and administrative efficiency.
  - **Greater autonomy** for States and local governments is essential for cooperative and participatory governance.
- **Minimise unnecessary surveillance and control:**
  - Excessive monitoring and regulatory control increase compliance costs and discourage entrepreneurship.
  - **Expanding information collection** can increase discretionary state intervention rather than improve governance.
  - The state must distinguish between legitimate regulation and unnecessary interference in citizens' and businesses' activities.

Conclusion:

- India's challenge is not the absence of administrative reforms but the **gap** between formal policy changes and their actual implementation.
- Although mission-mode implementation has delivered outcomes in selected sectors, such as highways and certain areas of industrial policy, these achievements do not eliminate the need for broader institutional reforms.
- Administrative Reforms 3.0 must therefore focus on reforming the institutions, incentives and governing philosophy of the state itself.

DIGITAL ARREST SCAMS - SUPREME COURT, RBI AND BANK ACCOUNTABILITY

- Digital arrest is a form of cyber fraud in which criminals impersonate police officers, officials of central investigative agencies, judges or other government authorities through phone calls or video conferencing platforms.
- Fraudsters threaten victims with fabricated allegations of money laundering, financial irregularities or other criminal activities.
- They often use forged identity cards, official-looking documents and fake arrest warrants to create an atmosphere of fear and urgency.
- Victims are instructed to remain on video calls, avoid contacting family members and transfer money for purported verification, security deposits or settlement of cases.
- **Digital arrest has no legal recognition in India.** Law enforcement agencies do not arrest or detain individuals through video calls or demand money to prevent arrest.

Supreme Court's Intervention

- The Supreme Court has taken suo motu cognisance of the growing number of digital arrest frauds across the country.
- On October 29, 2026, a three-judge Bench comprising Chief Justice of India Surya Kant, Justice Joymalya Bagchi and Justice V. Mohana expressed serious concern over the scale of financial losses caused by these scams.
- The Court described digital arrest as one of the country's biggest financial frauds and questioned the delay in introducing stronger regulatory safeguards.

Proposed Compensation and Bank Accountability

- The Supreme Court proposed directing banks to compensate victims where a failure of due diligence by the bank contributed to the fraud. It also raised the possibility of prosecution in cases involving institutional negligence or complicity.
- The Chief Justice emphasised that **banks should be held accountable if suspicious transactions are allowed to proceed without adequate verification**.

RBI's Proposed Regulatory Measures

- **Transaction monitoring:** Financial institutions should identify transactions that significantly deviate from an individual's established account history.
- **Temporary suspension:** Unusual transactions should be temporarily suspended until the prescribed verification process is completed.
- **Automated alerts:** Suspicious transactions should generate alerts for relevant police authorities.
- **Physical verification:** Authorities should undertake physical verification and establish the genuineness of suspicious transactions.
- **Institutional accountability:** Banking officials and financial institutions should be subject to appropriate accountability mechanisms where negligence or complicity is established.

Challenges in Combating Digital Arrest Frauds

- Despite increasing awareness and regulatory intervention, several challenges remain:
  - **Psychological manipulation:** Fraudsters exploit fear of arrest, social stigma and the authority associated with law enforcement institutions.
  - **Institutional gaps:** Delayed detection of unusual transactions can allow stolen funds to be transferred rapidly across multiple accounts.
  - **Jurisdictional complexity:** Cyber fraud networks may operate across multiple States and jurisdictions, complicating investigation and prosecution.
  - **Digital impersonation:** Forged documents, official identities and manipulated video calls make scams appear credible.
  - **Delayed recovery:** Once funds are transferred through multiple accounts, tracing and recovering the money becomes difficult.
- The problem requires coordinated action involving banks, the RBI, police authorities, digital platforms and central government agencies.

GANGETIC RIVER DOLPHIN



- It is a **freshwater species** and one of the few river dolphins found in the world.
- **Other Names:** Blind dolphin, Ganges dolphin, Ganges susu, hihu, side-swimming dolphin, South Asian River Dolphin.
- **Distribution:** It inhabits the **Ganges-Brahmaputra-Meghna** and **Karnaphuli-Sangu river** systems of Nepal, India, and Bangladesh.
- It has been recognized by the government of India as its **National Aquatic Animal.**

Gangetic Dolphin Features:

- It has a long, thin snout, rounded belly, stocky body, and large flippers are characteristics of the Ganges River dolphin.
- **Diet:** It feeds mainly on **freshwater fish and invertebrates.**
- It is functionally blind, and as a result, this species is also **referred to as the "blind dolphin".**
- They have a **highly developed bio-sonar system** that facilitates them to hunt for fish even in murky waters.
- They **emit an ultrasonic sound** which reaches the prey. The dolphin then registers this image in its mind and subsequently catches hold of its prey.
  - Because of the sound **it produces when breathing**, the animal is popularly referred to as the **'Susu'.**

Conservation Status:

- **IUCN Red List:** Endangered
- **CITES:** Appendix I
- **Wildlife (Protection) Act 1972:** Schedule-I