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School of Research Based Learning & Competition

Current Affairs - 31 March 2026



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JAN SAMARTH PORTAL



- It was launched in 2022.
- It was conceptualized with the **twin objectives**;
 - Increasing the reach of the **Government sponsored schemes**.
 - **Streamlining the credit delivery process** for all the stakeholders, through a multitude of credit linked Government schemes.
- The **portal facilitates ease of access** to all **beneficiaries, financial institutions, Central/State Government Agencies, and Nodal Agencies**.

Features of the Portal:

- It is a **digital marketplace with front-end user interface** for beneficiaries, integrated with wide range of centralized data sources.
- It eases the **loan application and disbursement process** as the applicant can upload his application and the rule engine for approval of the applications is inbuilt.
- Applicant can apply for a loan on the portal which is **available on 24/7 basis**.
- It provides a **single-window facility** for **15 Credit-linked Central Government Schemes** application submissions and **254 Member Lending Institutions** (including all Public Sector Banks) to choose from.
- The portal will **check eligibility**, give in-principle sanction and send the application to the selected Bank branch.
- It will also **keep the beneficiaries updated** at each stage of the journey, without necessitating multiple physical visits to bank branches.
- It is **available in 8 different languages** catering to the credit needs of diverse range of beneficiaries.
- It has a dedicated **grievance redressal channel** for both beneficiaries and Banks.

PM E-DRIVE SCHEME



- The **PM E-DRIVE (Electric Drive Revolution in Innovative Vehicle Enhancement)** scheme is a flagship initiative launched in 2024.
- Its primary aim is to **accelerate the adoption of electric vehicles (EVs)**, establish charging infrastructure, and build a robust EV manufacturing ecosystem in the country.
- The key objective is to **speed up the transition to EVs** by offering upfront incentives for EV purchases and encouraging the development of charging infrastructure.

The PM E-DRIVE scheme to be **implemented through the following key components:**

- **Subsidies:** Demand incentives to be provided for electric vehicles such as **e-2 wheelers (e-2W)**, **e-3 wheelers (e-3W)**, **e-ambulances**, **e-trucks**, and other emerging categories of EVs.
- **Grants for creation of capital assets:** Funding to be provided for the acquisition of electric buses (e-buses), the **establishment of a comprehensive network of charging stations**, and the upgrading testing facilities of the Ministry of Heavy Industries (MHI).
- Administration of the Scheme including IEC (Information, Education & Communication) activities and fee for project management agency (PMA).
- Under this, **states are encouraged** to offer **additional fiscal and non-fiscal incentives**, such as road tax waivers, reduced toll and parking fees, and permit exemptions, to further promote EV adoption.
- The scheme will be overseen by an **inter-ministerial body**, the Project Implementation and Sanctioning Committee (PISC), **chaired by the Secretary of Heavy Industries**.
- To qualify for the PM E-DRIVE incentives, vehicles must be registered as **“Motor Vehicles”** under the **Central Motor Vehicle Rules (CMVR)** and equipped with advanced battery technology.

20 CITIES TOWARDS ZERO WASTE INITIATIVE



- It is an initiative led by the **UN Secretary-General's Advisory Board on Zero Waste**, with support from **UN-Habitat** and the **UN Environment Programme (UNEP)**.
- It highlights cities demonstrating ambitious and **innovative approaches to reducing waste**, advancing circular economy solutions, and building more sustainable, resilient, and inclusive urban systems.
- **It aims to:**
 - Recognize city leadership and innovation
 - **Promote exchange of good practices** and lessons learned
 - **Inspire other cities to accelerate** their transition toward zero waste
 - Support implementation of circular economy approaches at the local level

Key Facts about United Nations Environment Programme

- It is the leading global **authority on the environment**.
- It was **founded in 1972** after a UN General Assembly resolution.
- **Mandate:** It was conceived to monitor the state of the environment and coordinate responses to the world's greatest environmental challenges.
- **Headquarters:** Nairobi, Kenya.
- **Functions**
 - It **develops and supports global environmental treaties**, such as the CBD, CITES, and Minamata Convention.
 - **Hosts secretariats of major environmental conventions** and supports the negotiation of new environmental agreements.
 - It **publishes authoritative research and assessments**, including the Global Environment Outlook and Emissions Gap Report.
 - It supports **developing countries with environmental capacity building**, funding, and technical assistance.

AI IN INTERNAL SECURITY - INDIA'S PREDICTIVE POLICING & CYBERCRIME CONTROL FRAMEWORK

- Artificial Intelligence is transforming governance and security frameworks globally.
- In India, AI is being integrated into internal security systems to enhance surveillance, crime detection, and decision-making capabilities.
- **Role of AI in Internal Security**
 - Enables predictive policing by analysing crime patterns.
 - Facilitates real-time surveillance and monitoring.
 - Enhances cybercrime detection through data analytics.
 - Improves coordination among law enforcement agencies.
 - AI acts as a force multiplier by enabling faster and more accurate responses to security threats.

Key Initiatives and Tools

- **Predictive Policing**
 - AI systems analyse historical data to identify crime-prone areas and patterns.
 - This helps police forces deploy resources more efficiently and prevent crimes before they occur.
- **Dark Web Monitoring**
 - AI-based tools monitor dark web platforms to track:
 - Phishing campaigns, Fraud networks and Criminal discussions
 - This enhances the capability to detect cyber threats proactively.
- **Mule Hunter Application**
 - The Mule Hunter system uses AI and machine learning to identify “mule accounts” used for financial fraud.
 - Developed in collaboration with RBI Innovation Hub.
 - Uses behavioural and transaction data for suspect scoring.
 - Enables real-time detection and blocking of fraudulent transactions.

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- **Surakshini Initiative**
 - Surakshini is a proposed AI-based system for tackling online harmful content.
 - Focuses on Child Sexual Exploitative and Abuse Material (CSEAM) and Non-Consensual Intimate Imagery (NCII).
 - Creates a hash database to prevent re-upload of such content.
 - Shifts from reactive takedown to preventive monitoring.
- **AI-based Complaint Systems**
 - The government is upgrading the cybercrime helpline (1930) with AI-assisted complaint registration.
 - Supports regional languages.
 - Improves accessibility and response time.
- **Expansion of AI in Security**
 - As mentioned in the report, AI is being used as a “critical enabler” for enhancing operational capabilities across police forces and paramilitary units.
 - This includes real-time surveillance, behavioural analysis, and crime pattern recognition.
- **Content Moderation and Online Safety**
 - Surakshini will introduce a preventive content moderation framework.
 - Automated hash-matching will prevent the upload of illegal content.
 - Dashboard will track complaints, FIRs, and takedown timelines.
 - This enhances transparency and coordination among agencies.

Challenges and Concerns

- Despite its advantages, AI deployment in internal security raises several concerns.
 - **Privacy Issues:** Increased surveillance may affect individual privacy rights.
 - **Data Security:** Risk of misuse or breach of sensitive data.
 - **Algorithmic Bias:** AI systems may reflect biases in training data.
 - **Technological Limitations:** Some applications, such as document forgery detection, are still under development.
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REGULATION OF ONLINE CONTENT IN INDIA

- India regulates online content primarily through the Information Technology Act, 2000 and the Information Technology (Intermediary Guidelines and Digital Media Ethics Code) Rules, 2021.

Proposed Amendments to IT Rules

- The Centre has proposed significant changes to expand regulatory control over online content.
- **Inclusion of Individual Users**
 - The rules may now apply to individual users posting news or current affairs content.
 - Previously, regulation was limited to publishers and platforms.
- **Direct Takedown and Blocking Powers**
 - MIB may be empowered to issue direct blocking orders to users and platforms.
 - It can also require users to modify or apologise for content.
- **Expansion of the Inter-Departmental Committee**
 - The Inter-Departmental Committee (IDC) will have broader powers.
 - It can now hear a wider range of grievances beyond code violations.
- **Legal Status of Advisories**
 - Government advisories to platforms may become legally binding.
 - Non-compliance could affect safe harbour protection.

Challenges and Issues

- **Balancing Regulation and Free Speech:** Ensuring regulation does not infringe Article 19(1)(a).
- **Ambiguity in Definitions:** Broad definitions may include unintended users.
- **Over-compliance by Platforms:** Fear of liability may lead to excessive content removal.
- **Judicial Scrutiny:** Some provisions of the IT Rules are already under court review.

MAOIST INSURGENCY IN INDIA: DECLINE, CAUSES, AND RISK OF REVIVAL

- Over the past decade, the Maoist movement has weakened due to sustained pressure on both its leadership and ground network.
- Top leaders from the Central Committee and Politburo have been eliminated, arrested, or surrendered, leading to a fragmented command structure.
- At the same time, improved intelligence, local police involvement, and specialised forces have reduced the Maoists' traditional advantages in terrain and surprise.
- Sustained military pressure, better governance outreach, and infrastructure development have together weakened the Maoist insurgency. Even Maoist leadership has acknowledged the decline, with cadres being advised to either relocate or surrender.
- **Strategic Policy and Security Push**
 - The foundation of this success dates back to 2006, when the government identified Maoism as a major internal security threat.
 - A comprehensive strategy was later implemented under the Ministry of Home Affairs, involving large deployment of central forces, modernisation of state police, and the “clear, hold and develop” approach.
 - This meant clearing Maoist strongholds, maintaining control through camps, and extending governance through infrastructure and public services.
 - Subsequent governments continued and intensified this strategy.
- **Infrastructure and Ground-Level Expansion**
 - The state significantly expanded its presence in remote areas by building over 15,000 km of roads, installing 9,000+ mobile towers, fortifying 656 police stations, and setting up nearly 200 security camps in key Maoist regions, especially in Chhattisgarh and the Andhra–Odisha belt.
- **Sharp Decline in Violence and Influence**
 - The results have been substantial. Maoist-related violence and deaths have fallen by over 80% since 2010.

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Origins of Maoism in India

- Maoism in India traces its roots to the Naxalbari uprising of 1967, where early groups viewed India as a “semi-feudal, semi-colonial” society.
- They believed armed struggle was necessary to secure land, dignity, and justice for the poor.
- **Spread Across Marginalised Regions**
 - Over time, Maoists expanded across the “Red Corridor”, covering parts of Andhra Pradesh, Telangana, Bihar, Jharkhand, Chhattisgarh, and Odisha.
 - They gained support by embedding themselves among landless peasants, Dalits, and Adivasis, especially in areas where the state was weak, exploitative, or absent.

Managing the Vacuum After Maoist Decline

- As Maoist influence fades, the key risk is not their return but the emergence of new alienation or criminal networks in areas where they once controlled power and resources.
- Recognising this, the government has identified 31 “**Legacy Thrust**” districts for continued security and development support to prevent relapse.

Can Maoism Rise Again

- Experts believe a full-scale revival of Maoism is unlikely, as the traditional model of controlling isolated regions has been weakened by better connectivity, roads, mobile networks, and social media, which have increased awareness and aspirations.
 - Earlier, Maoists thrived by dominating remote areas and acting as the only “state.”
 - **Internal Decline of the Movement**
 - The movement has also weakened from within.
 - Declining ideological strength, infiltration of non-committed elements, and failure to attract educated youth have reduced its appeal and organisational strength.
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BHAVASAGARA REFERRAL CENTRE



- It is designated as a **National Repository for Deep-Sea Fauna**.

- It was conferred under the provisions of the **Biological Diversity Act, 2002**.
- It establishes the Centre as a **critical national facility for the preservation**, study, and documentation of India's vast deep-sea biological heritage.
- It currently serves as a vital scientific hub, housing an extensive collection various taxonomically identified and geo-referenced voucher specimens.
- The **collection spans a diverse range of marine life**, from invertebrates—including cnidarians, annelids, molluscs, arthropods, and echinoderms—to vertebrates such as elasmobranchs and teleostean fishes.

Under the Biological Diversity Act, the Repository is authorized to:

- **Maintain Secure Custody:** Preserve representative biological samples as voucher specimens along with critical associated data, such as DNA sequences, for future scientific reference.
- **Hold Type Specimens:** Act as the official custodian for any **new deep-sea species** discovered within Indian waters.
- **Capacity Building:** Foster expertise in deep-sea taxonomy, aligning with the goals of the UN Decade of Ocean Science for Sustainable Development (2021–2030).