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### WHAT IS LINE OF CONTROL (LOC)?



- The LoC is the **de facto military boundary between India and Pakistan** in the region of Jammu and Kashmir.
- It is not an international boundary but a ceasefire line that was established after the 1947-48 India-Pakistan war over Kashmir.
- Then called the Ceasefire Line (CFL), it was redesignated as the "Line of Control" following the Simla Agreement, which was signed on 3 July 1972, following the 1971 Indo-Pakistan war.
- The LoC stretches about **740 kilometers,** from the region of Ladakh in the north down to the Poonch district in the south.
- It is **heavily militarized**, with frequent skirmishes and exchanges of fire between Indian and Pakistani forces.
- On the Indian side of the LoC comes a part of Jammu and Kashmir and Ladakh. On the Pakistani side comes the part of Pakistan Occupied Kashmir (POK), Gilgit, and Baltistan.
- The LoC is **different from the International Border** (**IB**), which is the officially recognized border between India and Pakistan elsewhere.

### WHAT IS THE UNITED NATIONS HIGH SEAS TREATY?



• The **Biodiversity Beyond National Jurisdiction (BBNJ)** Agreement, or the 'High Seas Treaty', is an international treaty under the United Nations Convention on the Law of the Sea (UNCLOS).

• It is the **first-ever treaty to protect the world's oceans** that lie outside national boundaries.

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- It is also known as the 'Paris Agreement for the Ocean.'
- It is a **legally binding** treaty to protect marine life in international waters.
- It sets precise mechanisms for the sustainable use of marine biological diversity through international cooperation and coordination.
- It would also contribute to achieving several SDGs, particularly SDG14 (Life Below Water).
- The treaty will enter into force 120 days after the 60th country formally ratifies the agreement.

#### Features:

- It contains 75 articles that aim at protecting, caring for, and ensuring the **responsible use of the marine environment,** maintaining the integrity of ocean ecosystems, and conserving the inherent value of marine biological diversity.
- It **aims to place 30% of the seas into protected areas by 2030** (a pledge made by countries at the UN biodiversity conference in 2022).
- It also **covers environmental assessments** to evaluate the potential damage of commercial activities, such as deep-sea mining.

### What are High Seas?

- The high seas **begin at the border of countries' exclusive economic zones**, which extend up to 370 km (200 nautical miles) from coastlines.
- Beyond that point, the seas are **under the jurisdiction of no country**, and all countries have a right to fish, ship, and do research.
- They make up more than 60% of the world's oceans by surface area.
- Activities on the high seas are often unregulated and insufficiently monitored, leaving them vulnerable to exploitation.

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### KEY FACTS ABOUT ANAEMIA



- Anemia is a problem of **not having enough healthy red blood cells or hemoglobin** to carry oxygen to the body's tissues.
  - Hemoglobin is a protein found in red cells that carries

oxygen from the lungs to all other organs in the body.

- Having anemia can cause tiredness, weakness, and shortness of breath.
- There are many forms of anemia. Each has its own cause.
  - Some types of anemia are **inherited**, but people may also **acquire** or develop the condition **d**uring their lifetimes.
- WHO estimates that 40% of children 6–59 months of age, 37% of pregnant women, and 30% of women 15–49 years of age worldwide are anaemic.
- Anaemia can be **short-term or long-term**. It can range from mild to severe.
- Severe anemia can be life-threatening. This condition may also be a symptom of serious conditions like
- A common type of anemia is **iron-deficiency anaemia**, which is usually caused by not eating or absorbing enough iron, or by losing blood.
- Treatments for anemia might involve **taking supplements** or having **medical procedures.**
- Eating a healthy diet might prevent some forms of anemia.

### WHAT IS A 3D MICROSCOPE?



For the first time, the Indian Army's Department of Ophthalmology at Army Hospital (Research and Referral), New Delhi, has successfully performed Minimally Invasive Glaucoma Surgery (MIGS) using a 3D Microscope.

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#### What is a Microscope?

- A microscope is an instrument that magnifies small objects, making them visible to the naked eye by **bending** (**refracting**) **light rays** through curved lenses.
- The most commonly used microscopes are optical microscopes, where visible light is focused through lenses to create an enlarged image.

#### What is a 3D Microscope?

- A 3D microscope produces images with depth information (X, Y, and Z axes), allowing researchers to visualize and measure the topography, volume, and internal structures of samples.
- Unlike traditional light microscopes, which provide flat, 2D images, 3D microscopes use **advanced optical, electron, or computational techniques** to capture and reconstruct three-dimensional data.
- This is particularly useful for studying complex biological or environmental samples, such as soil microbes, aquatic organisms, or

#### Features of the 3D Microscope

- The 3D Microscope uses advanced three-dimensional visualisation, assisting in complex eye surgeries such as treatment for squint, cataract, corneal diseases, glaucoma, and retinal conditions.
- It employs special 3D polarisation glasses for surgeons and a 55-inch 4K ultra-HD display.
- Key advantages include:
  - **Reduced surgical time** and lower complication rates compared to conventional microscopes.
  - **Decreased endoilluminator power requirements**, thereby reducing photo-toxicity risks.

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• Ease of performing surgeries in complex and rare cases.

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### KEY FACTS ABOUT NATIONAL INDUSTRIAL CORRIDOR DEVELOPMENT PROGRAMME (NICDP)



• NICDP is India's most ambitious infrastructure initiative aimed at developing new industrial cities as "Smart Cities", integrating next-

generation technologies across infrastructure sectors.

- National Industrial Corridor Development Corporation (**NICDC**) is the nodal agency managing the programme.
- NICDP is designed to **attract investments** from both large anchor industries and Micro, Small, and Medium Enterprises (MSMEs), acting as a catalyst for achieving the Government's goal of \$2 trillion in exports by 2030.
- Newly sanctioned industrial areas under NICDP include: Khurpia (Uttarakhand), Rajpura-Patiala (Punjab), Dighi (Maharashtra), Palakkad (Kerala), Agra and Prayagraj (Uttar Pradesh), Gaya (Bihar), Zaheerabad (Telangana), Orvakal and Kopparthy (Andhra Pradesh), and Jodhpur-Pali (Rajasthan).
- These projects are closely aligned with the PM GatiShakti National Master Plan, ensuring integrated, seamless multi-modal connectivity across the country.

### Palakkad Industrial Smart City (Kerala)

- The Palakkad Industrial Smart City, spanning 1,710 acres across Pudussery Central, Pudussery West, and Kannambra, is set to reshape Kerala's industrial landscape.
- Strategic location advantages:
  - 21 km from Palakkad city
  - 120 km from Cochin
  - 50 km from Coimbatore
  - Offering **seamless interstate connectivity** and strong logistical benefits.
- It ensures multimodal connectivity via road, rail, and air, making it attractive for highquality investments, regional employment generation, and innovation.

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### FREQUENT DOWNTIMES IN UPI SERVICES

- UPI is built on the Immediate Payment Service (IMPS) architecture.
- For UPI transactions, banks must join the UPI system and allow users to link their bank accounts via a mobile number on a Payment Service Provider (PSP) app like PhonePe or GPay.
- Almost all public and private banks are part of this network.
- Interoperability
  - UPI is designed to be interoperable, enabling users to access their bank accounts through any UPI-enabled app and even register on multiple apps simultaneously.
- Role of NPCI
  - While UPI appears to be a peer-to-peer system, nearly all transactions are routed through the NPCI.
  - NPCI encrypts the user's PIN and forwards payment information to the payer's bank, which then processes the transaction.
- Single Point of Failure
  - Since NPCI handles critical encryption and transaction routing, any downtime at NPCI results in complete disruption, as banks cannot independently process UPI transactions without it.

### Why NPCI Faced Several Outages

- NPCI is a collective of banks, with public sector banks holding the majority stake, as required by the Payment and Settlement Systems Act, 2007.
- Being bank-led, much of the system's implementation is left to individual banks, though NPCI oversees the UPI design and management.
- Cause of Outages
  - Recently, individual banks overwhelmed the NPCI systems by sending excessive
    "check transaction" requests to verify completed payments.

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• This stressed the system's single point of failure and caused brief outages.

#### • Introduction of UPI Lite

- To reduce downtime impact, NPCI introduced UPI Lite, allowing users to make small payments (up to ₹2,000) without entering a PIN.
- However, even UPI Lite transactions still pass through NPCI servers for device verification, meaning NPCI remains a critical intermediary.
- Persistent Single Point of Failure
  - Despite lighter processes like UPI Lite, NPCI continues to be at the center of all UPI activity, maintaining its position as a single point of vulnerability.

### Why Banks Are Displeased with UPI

- Lack of Significant Fees
  - Although UPI has revolutionized payments in India, banks have limited opportunities to collect fees from transactions, despite the associated costs.

### Impact on Bank Incentives

- Without the ability to charge MDR, banks have few incentives to maintain rigorous uptime standards, leading to more frequent outages compared to the NPCI.
- These outages result in increased payment declines.

### Comparison with Card Networks

 Commercial card networks like MasterCard and Visa experience fewer and shorter downtimes, thanks to better monitoring and enforceable service level agreements (SLAs).

### Government's Incentive Programme

- To address the issue, the Ministry of Electronics and Information Technology (MeitY) has introduced a "carrot and stick" approach.
- This includes an annual UPI incentive program that rewards banks based on their performance and penalizes those with poor uptime.

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### SARVAM AI SELECTED TO BUILD INDIA'S FIRST HOMEGROWN SOVEREIGN AI MODEL

- The government chose Sarvam after a rigorous selection process involving 67 applicants. The start-up will receive extensive support, including access to **4,000 high-end GPUs** for six months to build the model from scratch.
- The GPUs will be provided through companies such as Yotta Data Services, Tata Communications, and E2E Networks, which were separately empanelled to create AI data centres in India.
- The model, to be built entirely using local talent and infrastructure, will have **70 billion parameters**, positioning it to compete with some of the best global AI models.
- According to Sarvam, the LLM will focus on advanced reasoning, voice-based tasks, and fluency in Indian languages, making it uniquely suited for India's diverse population.

#### **Model Variants Under Development**

- Sarvam AI plans to develop three key variants of its LLM:
  - Sarvam-Large: Designed for advanced reasoning and complex generation tasks.
  - **Sarvam-Small**: A lightweight model optimized for real-time interactive applications.
  - **Sarvam-Edge**: A compact model tailored for on-device processing, enabling AI capabilities on mobile and IoT devices.
- These variants aim to cater to a wide range of applications, from citizen services to enterprise solutions, ensuring adaptability across various use cases.

### The IndiaAI Mission and National AI Infrastructure

• The **IndiaAI Mission**, approved by the Union Cabinet, is focused on scaling India's AI ecosystem by investing in compute capacity, skilled research talent, datasets, AI applications, and trusted AI practices.

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- One of its key initiatives is the **IndiaAI Compute Capacity program**, which aims to deploy over 10,000 GPUs to democratize access to AI resources for startups, researchers, and institutions.
- To facilitate greater participation, especially by smaller companies, the government has also eased eligibility norms for accessing these resources, offering GPU services at globally competitive subsidized rates.
- Sarvam's selection to develop the first sovereign AI model exemplifies the mission's objective of nurturing homegrown champions capable of competing on the global stage.

#### **Challenges and Opportunities Ahead**

- While the opportunity is historic, building a population-scale LLM is a complex challenge.
- It **demands seamless integration of vast datasets**, engineering innovations to handle diverse languages and dialects, and fine-tuning for cultural and contextual understanding.
- Additionally, unlike some global LLMs that are open-sourced, Sarvam's model is expected to be closely managed and fine-tuned specifically for Indian use cases.
- This positions it as a secure and specialized alternative in an era where data privacy and localized solutions are paramount.

#### **Future Prospects**

Sarvam's success could unlock a universe of possibilities, from enabling AI-driven citizen services in rural areas to building enterprise-grade AI applications with localized intelligence. It sets the foundation for India to not merely consume global AI solutions but to become a **co-creator and leader** in AI innovation.

With investments from prominent venture capitalists, Sarvam is well-resourced to deliver on this ambitious national mission.