

PANCHAYAT ADVANCEMENT INDEX



- It is a **multi-domain and multi-sectoral index** that is intended to be used to assess the overall **holistic development, performance & progress of Panchayats**.
- It aims to assess and measure the **progress made by grassroots-level institutions** in achieving localized SDGs, thereby contributing to the attainment of SDG 2030.
- The index takes into account various socio-economic indicators and parameters to gauge the well-being and development status of the local communities within the jurisdiction of a Panchayat.
- One of the purposes of the PAI is to **identify the development gaps of the Panchayats** through the scores achieved across various LSDG themes and enable the Panchayat for evidence-based planning at grassroots level.
- It has been compiled based on **435 unique local Indicators** (331 mandatory & 104 optional) consisting of 566 unique data points across **9 themes of LSDGs** (Localization of Sustainable Development Goals) aligned with **National Indicator Framework** (NIF) of the Ministry of Statistics and Programme Implementation (MoSPI).
- The PAI reflects India's commitment to achieving the **SDG 2030 Agenda** through participatory, bottom-up development.
- Based on the PAI scores & thematic Scores achieved by different Gram Panchayats, these GPs are grouped into one of the categories of performance – **Achiever: (90+)**, **Front Runner: (75 to below 90)**; **Performer: (60 to below 75)**; **Aspirant: (40 to below 60)** and **Beginners (below 40)**.
- While **PAI Version 1.0** served as the baseline and covered data from 2.16 lakh Gram Panchayats across 29 States/UTs, PAI Version 2.0 represents a major leap forward in functionality, efficiency, and usability.

MORINGA



PKM1, a variety of *Moringa oleifera*, has had a global impact, especially in countries such as Senegal, Rwanda, and Madagascar on the African continent.

- It is known as the “tree of life” or “miracle tree,” and is classified as an important herbal plant.
- Its botanical name is *Moringa oleifera*, and it is native to India, which was introduced from India to Africa, Southeast Africa, and the Philippines in ancient times.
- **Required climatic conditions**
 - It requires **tropical and subtropical regions** and grows at a temperature of about 25–35 °C
 - It is a **deciduous type of tree** typically grown in tropical and subtropical regions across the globe
 - It grows best in indirect sunlight and without waterlogging, and the soil should be slightly acidic to alkaline.
 - The tree begins to bear fruit at 6 to 8 months of age.
- **Uses**
 - With its **high nutritional values**, every part of the tree is suitable for either nutritional or commercial purposes.
 - The **leaves are rich in minerals, vitamins** and other essential phytochemicals.
 - Extracts from the leaves are used to treat malnutrition, augment breast milk in lactating mothers.
- **Distribution:** It is widely distributed worldwide, but its indigenous origin is in India, Arabia and the East Indies.
- It is common in Asia, Africa, the Caribbean, Latin America, the Pacific Islands, Florida, Madagascar, Central America, Cuba, the Philippines, Ethiopia, and Nigeria.

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KARNI MATA TEMPLE



- It is a **Hindu temple** dedicated to **Karni Mata** at **Deshnoke**, 30 km from **Bikaner**, in **Rajasthan**.
 - Karni Mata was a **Hindu warrior sage** who lived in the **fourteenth century**.
 - Living the life of an ascetic, Karni Mata was highly **revered by the locals** and earned many followers too.
 - Having received requests from the Maharajas of Jodhpur and Bikaner, she even laid the foundation stones of the Mehrangarh and Bikaner Forts.
 - **Locals believe** that she is an **incarnation of Goddess Durga**.
 - Although there are **many temples dedicated to her**, **this temple** in the town of **Deshnoke** is the **most widely recognized**.
- It is also **known as the Temple of Rats**.
 - The temple is famous for the approximately **25,000 rats** that live and are **revered in the temple**.
 - These **holy rats** are called **kabbas**, and many people travel great distances to pay their respects.
 - Out of all the rats, **white rats** are held **specifically sacred** as they are believed to be the incarnations of Karni Mata and her sons.
- The temple was **built by Maharaja Ganga Singh** in the **early 20th century**.
- **Architecture:**
 - It has been built in a **typical Rajputana style**.
 - There are a **few shades of Mughal architecture** with **arched doorways**.
 - The **temple facade** is **largely made of marble**, while the **main temple doors**, which are a recent addition, are **solid silver**.

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MONSOON ONSET DECLARATION: CRITERIA AND PROCESS

The IMD attempts to declare the schedule for southwest monsoon onset any time after May 10. To do so, certain essential criteria are considered.

- **Key Criteria for Onset**

- **Rainfall**

- At least 60% of 14 designated southern meteorological stations (including Thiruvananthapuram, Kochi, Mangalore, etc.) must report ≥ 2.5 mm rainfall for two consecutive days.

- **Wind Field**

- Westerly winds must dominate up to 600 hPa pressure level.
 - Wind speed at 925 hPa must range between 15–20 knots (27–37 km/h).

- **Outgoing Longwave Radiation (OLR)**

- The Earth absorbs and reflects solar energy, affecting global temperature and climate.
 - Aerosol particles in the atmosphere can absorb sunlight, contributing to atmospheric warming.
 - The absorbed energy is re-emitted as longwave infrared radiation (OLR).
 - OLR mainly originates from the warmed upper atmosphere, with some from the Earth's surface.
 - This radiation helps warm the lower atmosphere, which in turn warms the Earth's surface.

- **IMD Declaration**

- The monsoon onset is declared on the second day after all above conditions are met.

- **This Year's Onset**

- A simultaneous onset occurred over Kerala, Lakshadweep, Mahe (Puducherry), parts of the Arabian Sea, Bay of Bengal, and southern Karnataka and Mizoram.

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NITI AAYOG PROPOSES CREDIT SUPPORT FOR MEDIUM ENTERPRISES TO BRIDGE FINANCING GAPS

- Medium enterprises (MEs) represent a crucial but often overlooked segment of India's economic fabric.
- Despite contributing significantly to exports and employment, they face persistent challenges in accessing affordable credit.
- In response, NITI Aayog has released a comprehensive report recommending policy interventions to ease financial constraints and strengthen the sector's growth trajectory.

Significance of Medium Enterprises in the MSME Ecosystem

- India's MSME sector, comprising Micro, Small, and Medium Enterprises, contributes about 29% to the country's GDP and employs over 60% of its workforce.
- While **micro enterprises make up 97%** and small enterprises 2.7% of registered MSMEs, medium enterprises form only 0.3%.
- However, this small segment is responsible for nearly 40% of MSME exports, underlining its strategic importance in driving India's industrial competitiveness and export performance.

Credit Challenges Faced by Medium Enterprises

- According to the NITI Aayog report titled "**Designing Policy for Medium Enterprises**", the sector faces a credit gap of \$10 billion (as of 2024), primarily due to structural and institutional barriers.
- Medium enterprises typically receive fewer priority sector loans than micro units and face borrowing costs that are approximately 4% higher than large corporations.
- Moreover, only 8 of the 18 MSME government schemes cater to medium enterprises, and just 17.81% of total funds are allocated to them.
- This has exacerbated funding constraints, leaving MEs without sufficient working capital support.

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NITI Aayog's Recommendations

- **Dedicated Working Capital Financing Scheme**
 - NITI Aayog has suggested a sector-wise financing scheme based on enterprise turnover, with loans capped at ₹25 crore, and a maximum of ₹5 crore per individual request.
 - The scheme would be managed by the Ministry of MSME and aim to provide timely and flexible funding for manufacturing and services units.
- **Medium Enterprise Credit Card**
 - To address urgent liquidity needs such as payroll, inventory purchases, and equipment repair, a medium enterprise credit card facility with a ₹5 crore limit has been proposed.
 - The interest rates would align with market norms but include a grace period for repayment.
- **Faster Fund Disbursal Through Retail Banks**
 - The report advocates the involvement of retail banks for quicker fund distribution, under the supervision of the MSME ministry.
 - This would cut bureaucratic delays and ensure timely credit access.

Broader Structural Issues Identified

- Apart from financial constraints, medium enterprises struggle with several non-financial challenges:
 - **Low adoption of advanced technologies**
 - **Inadequate R&D support**
 - **Lack of sector-specific testing infrastructure**
 - **Mismatch between training programmes and actual enterprise needs**
 - These factors hinder scalability and innovation potential within the segment.
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INS BRAHMAPUTRA



The Indian Navy's guided missile frigate INS Brahmaputra, which suffered extensive damage in a dockyard accident last year, is likely to regain seaworthiness by the end of 2025 and be fully combat-ready by mid-2026, senior officials said recently.

- It is the first **indigenously built** Brahmaputra-class **guided missile frigate**.
- It was built by **Kolkata-based Garden Reach Shipbuilders and Engineers Limited (GRSE)**.
- It was **commissioned** into the Indian Navy on April 14, **2000**.
- It takes on various roles such as **coastal and offshore patrolling**, monitoring sea routes, conducting maritime diplomacy, and carrying out **counter-terrorism and anti-piracy missions**.

Features:

- Its **crest features a grey, one-horned Indian rhinoceros**, which is native to the Brahmaputra valley, set against a brown background with white and blue sea waves.
- The ship has a displacement of 5,300 tonnes, is 125 meters long, and is 14.4 meters wide.
- It can reach speeds over 27 knots (about 50 km/h).
- It is equipped with **medium- and close-range guns, anti-aircraft weapons, surface-to-surface and surface-to-air missiles, and torpedo launchers**.
- It is equipped with a range of sensors for all aspects of maritime warfare and **can operate Sea King and Chetak helicopters**.
- It is crewed by 40 officers and 330 sailors.

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NATIONAL APPRENTICESHIP PROMOTION SCHEME (NAPS) AND THE NATIONAL APPRENTICESHIP TRAINING SCHEME



- The National Apprenticeship Promotion Scheme (NAPS) was launched on 19th August 2016 by the Government of India.

- The scheme entails **financial support** to establishments **undertaking apprenticeship programs**.

- It is an initiative by the **Ministry of Skill Development and Entrepreneurship** aimed at promoting apprenticeship training across India.
- NAPS registration is essential for candidates and establishments to benefit from this program.

Objectives

- To **develop skilled manpower** for the industry by promotion of on-the-job experiential training.
- To **encourage establishments** to enrol apprentices by sharing partial stipend support to the apprentices.
- To provide **up-skilling opportunities** for candidates who have undergone short-term skill training.
- To encourage enrolment of apprentices in small establishments (MSMEs), and those located in underserved areas like in aspirational districts and in the North-East
- This scheme provides financial incentives to establishments engaging apprentices under the **Apprentices Act, 1961**. By offering partial stipend support and advocacy, the scheme encourages industries to train a **skilled workforce and bridge the gap between education and employment**.

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- The scheme not only promotes skill development but also focuses on building a trained workforce that aligns with industry needs. Candidates who complete their training receive a **NAPS certificate, which enhances their employability.**

About National Apprenticeship Training Scheme

- It is one of the flagship programmes of Government of India for Skilling Indian Youth in Trade disciplines.
- It is under the provisions of the **Apprentices Act, 1961 amended in 1973.**
- It offers **Graduate, Diploma students and Vocational certificate** holders; a practical, hands-on On-the-Job-Training (OJT) based skilling opportunities.
- **Duration:** Ranging from **6 months to 1 year.**
- During the period of apprenticeship, the apprentices are paid a stipend amount, 50% of which is reimbursable to the employer from the Government of India.
- At the end of the training period the apprentices are issued a Certificate of Proficiency by the Government of India which can be registered at all employment exchanges across India as valid employment experience.
- There is no guarantee of employment after completion of training as an apprentice.