

WHAT IS UDGAM PORTAL?



- UDGAM (Unclaimed Deposits-Gateway to Access information) is an online portal **developed** by the Reserve Bank of India (RBI).
- The RBI collaborated with Reserve Bank Information Technology Pvt Ltd (ReBIT), Indian Financial Technology & Allied Services (IFTAS), and selected banks to develop this platform.
- It facilitates the registered users to **search unclaimed deposits/accounts across multiple banks at one place** in a centralized manner.
- There are **30 banks**, which are part of UDGAM portal, and they cover around **90% of unclaimed deposits (in value terms) in the Depositor Education and Awareness (DEA) Fund of RBI**.
- **All unclaimed deposits/accounts** that are part of the DEA Fund of RBI can be searched in the UDGAM portal.
- It provides information related to **both individual and non-individual category of unclaimed deposits**.
 - The unclaimed deposits can be **claimed only from the respective bank**.
- **What is the Unclaimed Deposit Reference Number (UDRN)?**
 - After registration on the UDGAM portal, a person will get UDRN, which is a **unique number generated through Core Banking Solution (CBS) by banks and assigned to each Unclaimed account/ deposit** transferred to the DEA Fund of RBI.
 - This number is used so that the **account holder or the bank branch** where the account is maintained **cannot be identified by any third party**.
 - The UDRN enables the bank branches to **seamlessly settle claims** received from the customers/depositors, who have made successful searches in the UDGAM portal.

What are Unclaimed Deposits?

- According to RBI, “Unclaimed Deposits” refers to **funds held in savings or current accounts** that have **remained inactive for a duration of 10 years**, or in the case of **fixed deposits (FDs)**, have **not been withdrawn within 10 years from the maturity date**.
- Such amounts are **transferred by banks to the "Depositor Education and Awareness" (DEA) Fund**, which is **maintained by the Reserve Bank of India (RBI)**.

SAMARTH PANCHAYAT PORTAL



- It is a **unified digital platform** designed to **empower Panchayati Raj Institutions** with efficient governance tools.
- **Aim:** It aims to **digitally empower the panchayats** to efficiently collect and monitor revenue under the **own source revenue (OSR) Framework**.
- It enables seamless access to services, **enhances transparency**, and **simplifies** administrative processes for both citizens and officials.
- It shall facilitate in strengthening of the financial capabilities and local governance of panchayats, ensuring improved quality of life for residents at the grassroots level.
- **Nodal Ministry:** Ministry of Panchayati Raj

Own Source Revenue (OSR) of Panchayats:

- It is the income generated by **Gram Panchayats from local sources** such as taxes, service charges, rents, leases, and fees.
- **Significance:** A strong OSR provides financial independence, enabling Panchayats to build better infrastructure, improve water and sanitation, create greener public spaces, and deliver efficient services.

INDIA'S ENERGY SECURITY AMID GLOBAL CONFLICTS

- The ongoing tensions in West Asia have amplified risks for India due to its heavy reliance on maritime oil routes.
- The **Strait of Hormuz**, a critical chokepoint through which nearly 25% of global oil passes, plays a pivotal role in determining price stability and supply continuity.
- India imports roughly **45% of its crude through this route**, making it highly susceptible to disruptions.
- Such geopolitical shocks can quickly translate into domestic inflationary pressures and economic slowdown.
- Additionally, operational risks have increased, as seen when Indian LPG carriers required naval escort under **Operation Sankalp** during heightened tensions.

India's Energy Demand and Global Position

- India is now the **world's third-largest oil consumer**, and its demand trajectory continues to rise. According to projections:
 - Oil demand expected to reach **5.74 mb/d in 2025** and **5.99 mb/d in 2026**
 - Demand growth (~130 kb/d) surpasses China's (~80 kb/d)
- This positions India as a key driver of global oil demand growth. In a scenario where OECD demand is declining, India's consumption becomes strategically significant for global energy markets.

Diversification of Energy Imports

- India has demonstrated considerable agility in adapting to supply shocks.
- A notable shift has been the rise in Russian oil imports, from just 2% before 2022 to nearly **36% in FY2024-25**, making Russia India's largest supplier.
- Simultaneously, India maintains a diversified import basket including Iraq, Saudi Arabia, UAE and the United States.
- This diversification strategy reinforces the concept of "**optionality**", India's ability to switch suppliers based on geopolitical and economic conditions.

Structural Challenges in Energy Security

- **High Import Dependence**
 - India's crude oil import dependence reached **89.4% in FY2024-25**, with domestic production remaining limited. This exposes the economy to fluctuations in global prices, freight costs, and exchange rates.
- **Geographic Constraints**
 - Even with diversified suppliers, logistical realities such as chokepoints (e.g., Strait of Hormuz) cannot be bypassed. Maritime risks continue to constrain strategic flexibility.
- **Emerging Risks from Energy Transition**
 - While transitioning to renewable energy reduces fossil fuel dependence, it introduces new vulnerabilities:
 - Dependence on critical minerals like lithium, cobalt, nickel, and rare earths
 - China's dominance (over 90% in rare earth processing)
 - India's limited domestic processing capacity (<5% of projected needs by 2035)

Global Comparative Strategies

- **China:** Long-term LNG contracts (~25 million metric tons annually)
- **South Korea:** Secured oil supplies bypassing chokepoints
- **Japan:** Strategic reserves equivalent to 254 days of consumption

Strategic Path Forward for India

- **Expand Strategic Petroleum Reserves (SPR):** Build larger buffers against supply shocks
- **Reduce Oil Intensity:** Promote EVs, public transport, and fuel efficiency
- **Enhance Maritime Security:** Strengthen naval capabilities to secure trade routes
- **Develop Critical Mineral Ecosystem:** Invest in domestic mining, refining, and international partnerships
- **Strengthen Supply Chain Resilience:** Reduce overdependence on single countries

ECLGS 5.0 - REVIVING CREDIT FLOW AMID WEST ASIA CRISIS

- In response to economic stress triggered by the ongoing West Asia conflict, the Union Cabinet has approved the Emergency Credit Line Guarantee Scheme (ECLGS) 5.0.
- The scheme aims to ensure liquidity support to distressed sectors—particularly MSMEs and aviation—by facilitating additional credit flow and preventing disruptions to economic activity.

Background - Evolution of ECLGS:

Launched: In (May) 2020 under the Aatmanirbhar Bharat Abhiyaan during the COVID-19 pandemic.

Objective: Provide collateral-free, government-guaranteed loans to businesses facing liquidity stress.

Expansion: Over time expanded to include sectors like healthcare, hospitality, tourism, aviation, etc.

- **Achievements:** So far, 1.1 crore MSMEs benefitted, and ₹3.7 lakh crore credit extended.

Key Features of ECLGS 5.0:

- **Scale and financial outlay:** Targeted additional credit flow of ₹2.55 lakh crore, and government guarantee cost (fiscal outlay) of ₹18,000 crore. This includes a specific allocation of ₹5,000 crore for the airline sector.
- **Coverage and eligibility:**
 - **Beneficiaries:** MSMEs and non-MSMEs, and scheduled passenger airlines.
 - **Eligibility condition:** Existing borrowers with standard accounts as of 31/03/2026.
- **Credit limits:**
 - For MSMEs and non-MSMEs (excluding airlines) - up to 20% of peak working capital (Q4 FY26), with a cap of ₹100 crore. For airlines - up to 100% of outstanding credit, with a cap of ₹1,500 crore per borrower.
- **Loan terms:** 5 years for MSMEs and non-MSMEs, including a moratorium of 1 year; and 7 years for airlines, including a moratorium of 2 years.

- **Guarantee structure:** 100% guarantee for MSMEs, 90% guarantee for non-MSMEs and airlines, provided by National Credit Guarantee Trustee Company Limited. It covers default risk of additional loans.
- **Interest rate caps:** Maximum 9% for banks, and maximum 13% or 0.75% above benchmark rate (whichever is lower) for NBFCs.
- **Additional incentives:** Zero guarantee fee; loans sanctioned till March 31, 2027; and guarantee cover co-terminus with loan tenure.

Challenges and Concerns:

- **Fiscal burden:** For example, ₹18,000 crore guarantee cost adds to contingent liabilities.
- **Moral hazard debate:** The ECLGS 5.0, although designed carefully, risks over-borrowing, and misallocation of credit.
- **Limited demand absorption:** Firms may hesitate to borrow amid uncertain demand conditions, thus, resulting in a situation where credit availability is not equal to credit uptake.
- **Sectoral bias:** Heavy focus on MSMEs and aviation; other stressed sectors may remain under-supported.

METHANE ALERT AND RESPONSE SYSTEM



- It is a **data-to-action platform** set up as part of UNEP's **International Methane Emissions Observatory (IMEO)** mission.
- It is the first public **global satellite detection and notification system** providing actionable data on very large methane emissions around the world. It was announced at the **Conference of Parties (COP 27)** in 2022 and began its initial pilot phase in 2023.
- **Objective:** It uses satellites to **scan the globe for major emission sources** and alerts countries and companies so that they can take methane action and accelerate progress supporting the **Paris Agreement and Global Methane Pledge**.

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- **Working of Methane Alert and Response System:**
 - **Detection of large sources** of human-caused methane emissions.
 - **Notification of relevant countries** and companies about these detected emissions and **response from notified stakeholders** to address the emissions.
 - **Tracking progress of actions taken** to reduce emissions and collaboration to prevent future methane.

What is the International Methane Emissions Observatory (IMEO)?

- It was launched at the **G20 Leaders Summit in 2021**.
- It focused initially on emissions of Methane from the fossil industry.
- It reconciles methane data from scientific measurement studies, satellites through the Methane Alert and Response System (MARS), rigorous industry reporting through the **Oil and Gas Methane Partnership 2.0 (OGMP 2.0)**, and national inventories.
 - The **Oil & Gas Methane Partnership 2.0 (OGMP 2.0)** is **UNEP's flagship programme** that includes a partnership of companies to improve the accuracy and transparency of methane emissions data from the oil and gas sector through a committed framework.

KEY FACTS ABOUT MAHI RIVER

- It is one of the major **west-flowing interstate rivers** of India.
- It flows through the states of **Madhya Pradesh, Rajasthan, and Gujarat**.
- The river is popularly **described as "Mahisagar" due to its vastness**.
- **Course:**
 - It **originates** in the northern slope of the **Vindhya Mountain Range** in **Madhya Pradesh**.
 - It enters the **southeastern portion of Rajasthan**, which is the **Vagad region**.
 - **Before entering Gujarat**, the river makes a 'U' shaped loop in **Rajasthan**.
 - Finally, the river **surrenders itself to the Arabian Sea** by a wide estuary **near Khambat**.



- Its basin is **bounded by the Aravalli Hills** on the north and the northwest, by the **Malwa Plateau** on the east, by the **Vindhyas** on the south, and by the **Gulf of Khambhat** on the west.
- The **silt brought down** by the Mahi River has contributed to the **thinning of the Gulf of Khambhat** and the **abandonment of its once-rich ports**.
- The **riverbed** lies considerably **lower than the land level** and is of **little use for irrigation**.
- **Tributaries: Eru, Nori, Chap, Som, Jakham, Moran, Anas, Panam, and Bhadar.**
- **Major Dams: Mahi Bajaj Sagar Dam, Kadana Dam, and Panam Dam** are crucial for water management.



CARACAL

- It is an elusive **medium-sized wild cat species**.
- It is often referred to as the desert lynx; however, they are more closely related to the African golden cat and the Serval.
- In India, it is **called siya gosh**, a Persian name that **translates as 'black Ear'**.
- **Appearance:**
 - The caracal has a solid build, **long legs, a short face, and tufted ears**.
 - The cat's fur is generally a red-tan or sand, although some black caracals have also been seen.
- **Habitat:** It can be found in many environments, such as **semi-deserts, savannahs, shrublands, steppes, forests, and woodlands**. It **prefers dry areas** with very little rainfall.
- **Distribution:** It is native to **Africa, Central Asia, the Middle East, northwestern India** (primarily in Rajasthan and Gujarat) and arid areas of Pakistan.
- **Characteristics:**
 - Like most species of cat, the caracal is **predominantly nocturnal**.
 - They **live in small herds** and it is **shy and elusive nature** makes them difficult to spot in the wild.

- **Diet:** Caracals are **carnivores**
 - **Conservation Status:**
 - **IUCN:** Least Concern
 - **Wildlife Conservation Act 1972:** Schedule 1
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JIM CORBETT NATIONAL PARK



- It is located in the **foothills of the Himalayas** in the Nainital district of **Uttarakhand**.
 - It is a **part of the Corbett Tiger Reserve**.
 - It was **established in 1936 as Hailey National Park** and was later **renamed in 1957 in memory of Jim Corbett**, a famous **hunter turned conservationist**, who played a key role in the establishment of the park.
 - It is not only the **first national park in India** but also the **first to come under the Project Tiger**
 - It is spread over the **Bhabar and lower Shivalik regions** with a **deep-water table**.
 - The tract is porous with boulders and sand deposits.
 - **Drainage:**
 - The **Ramganga River (West)** and its important tributaries - Sonanadi, Palain, and Mandal, constitute the primary water source for the region.
 - Additionally, the **Kosi River** runs adjacent to the national park.
 - **Vegetation:** **North Indian tropical moist deciduous forests** and **tropical dry deciduous forests:**
 - **Flora:**
 - In general, the park comprises **sal and mixed forests**, interspersed with **grasslands** and riparian vegetation. The **grasslands** are **locally known as 'Chaur'**.
 - **Evergreen Sal** and its combined trees, the **Sheesham** and the **Kanju**, are found extensively on the ridges.
 - **Fauna:** **Tigers, elephants, leopards, sambar, hog deer, spotted deer, etc.**
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