Current Affairs - 25 June 2026

BHARATI Programme

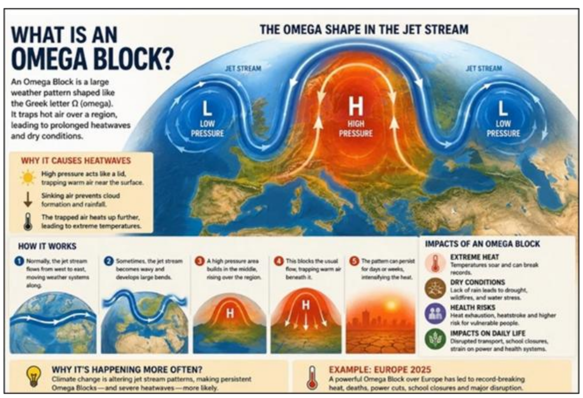
- BHARATI (**Bharat's Hub for Agritech, Resilience, Advancement and Incubation for Export Innovation**) is a flagship initiative of the **Agricultural and Processed Food Products Export Development Authority (APEDA).**
- It is aimed at fostering innovation-led growth in **India's agri-food export sector.**
- It has been designed to **empower 100 agri-food startups**, drive innovation and boost exports worth USD **50 billion in APEDA-scheduled products by 2030.**
- It is aligned with the Government of India's vision of an **Atmanirbhar Bharat, Vocal for Local, Digital India and Start-Up India.**
- **Key Features:**
  - **Focus categories:** It seeks to drive innovation in high-value categories such as **GI-tagged agri-products, organic foods, superfoods,** novel processed Indian agri-foods, livestock products and AYUSH products.
  - **Tech Focus:** It focuses on advanced technologies such **as AI-based quality control**, **blockchain-enabled traceability, IoT-enabled cold chains** and agri-fintech, while addressing critical areas like innovative packaging, sustainability and sea protocols.
  - **Targeted Challenges:** It seeks to resolve export challenges related to product development, value addition, quality, perishability, wastage and logistics.
  - **Collaborative Ecosystem:** It will connect **agri-food innovators, tech-driven solution providers** and **SPS-TBT-focused startups** to deliver scalable, cost-effective solutions that enhance India's global competitiveness.
  - **Process of the Programme:** Selected startups will undergo a **three-month acceleration programme** focusing on product development, export readiness, regulatory compliance, market access and collaborative solutions to address export challenges.

EUROPE'S HEATWAVE CRISIS: THE OMEGA BLOCK, CLIMATE CHANGE, AND A CONTINENT UNPREPARED

Western Europe is reeling under a severe heatwave in June 2026. Countries from the Netherlands, UK, France, and Italy to beyond have been affected. Around 50 people have died.

France recorded its hottest day since record-keeping began in 1947 — hitting 44.3°C. Schools shut, public transport was disrupted, and air-conditioned cinemas and museums were opened as emergency shelters. Forty people drowned in France alone after seeking relief in unsupervised water bodies.

What Is Causing This Heat? The Omega Block

- 

  - The immediate cause of the heatwave is a meteorological phenomenon called the **Omega Block** — named because the resulting air pressure pattern resembles the Greek letter Ω.
  - Normally, jet streams — high-altitude winds — blow steadily from west to east over Europe, moving weather systems along.
- When this flow gets disrupted, it develops large bends. A high-pressure zone builds in the middle, flanked by low-pressure zones on either side. This creates the omega shape.
- This high-pressure zone acts like a lid over the land. Warm air rising from the ground cannot escape into the upper atmosphere.
- It gets trapped near the surface and keeps heating up further. The result is prolonged, intense heat with no relief.
- This phenomenon is also called a **Heat Dome**. Its effects include suppressed cloud formation, no rainfall, prolonged sunshine, and rising temperatures through compressional heating — where sinking air heats up as it is compressed.

Why Is Europe So Badly Hit Despite "Only" 40°C?

- Many parts of the world — including large parts of India — routinely experience temperatures above 40°C and continue to function.
- Europe's vulnerability at the same temperature reveals a **structural mismatch** between its climate history and its current climate reality.
- **Infrastructure Built for Cold, Not Heat**
  - European homes — particularly in western Europe — were designed historically to retain heat during cold winters.
  - They use thick stone, brick, and concrete — materials with high thermal mass that absorb and slowly release heat.
  - In summer, these same walls trap heat indoors, turning homes into ovens. Air conditioning is far from common in most of western Europe.
- **Longer Daylight Hours**
  - Western Europe receives significantly more hours of sunlight than tropical regions.
  - This means homes have very little time to cool down at night — especially when nights are barely cooler than the day.
- **Ageing Population**
  - Europe has one of the world's oldest populations. Elderly people are far more vulnerable to heat-related illness, heatstroke, and death.
  - This demographic reality dramatically amplifies the health impact of every heatwave.
- **Adaptation Lagging Behind Climate Risk**
  - While Europe has developed heat action plans and early-warning systems in recent years — largely in response to the catastrophic 2003 European heatwave that killed over 70,000 people — experts note that adaptation efforts continue to lag behind the accelerating pace of climate change.

RBI REVAMPS DIGITAL FRAUD COMPENSATION RULES

- India's rapid shift to digital payments — driven by UPI, mobile banking, net banking, and credit/debit cards — has been accompanied by a sharp rise in financial fraud.
- **Common types** of digital payment frauds include SIM swapping, phishing, vishing (voice call fraud), OTP theft, fake UPI handles, QR code scams, and increasingly sophisticated AI-driven deepfake frauds.
- The scale of the problem is significant. In 2023-24, RBI reported over 36,000 fraud cases involving Rs 13,930 crore in the banking sector.

RBI Steps to Address the Issue of Digital Payment Frauds

- **Limited Liability Framework (2017, updated)** - RBI's earlier circular on Customer Protection — Limiting Liability of Customers in Unauthorised Electronic Banking Transactions established the principle that customers bear zero or limited liability if they report fraud promptly. The 2026 revision builds on and strengthens this framework.
- **UPI Transaction Limits and Two-Factor Authentication -** RBI mandates two-factor authentication (2FA) for all digital transactions. UPI transactions require both device binding and UPI PIN. Additional friction has been introduced for large-value transactions to reduce impulsive fraud-driven transfers.
- **Real-Time Fraud Monitoring** - RBI has directed banks to implement real-time transaction monitoring systems to flag suspicious patterns. Banks are required to maintain a **Fraud Risk Management system** and report frauds above Rs 1 lakh to the Central Fraud Registry.
- **Mule Account Crackdown** - RBI and banks have been directed to identify and freeze mule accounts — accounts used by fraudsters to receive and quickly transfer stolen funds. These are a critical link in the digital fraud chain.
- **RBI's '100 Days 100 Pays' Campaign** - RBI launched this initiative to trace and return top 100 unclaimed deposits in every bank within 100 days. While focused on unclaimed deposits, it reflects the broader push for financial accountability and consumer protection.

- **Remaining Challenges**
    - Despite these steps, significant gaps remain. Public awareness — especially in semi-urban and rural areas — is still low.
    - Fraud recovery rates are poor. Cross-border frauds are difficult to prosecute.
    - Mule account networks are sophisticated and rapidly evolving.
    - AI-enabled deepfake voice frauds and social engineering attacks are outpacing regulatory responses.

News Summary: Key Changes in Compensation Rules

- **Who Is Eligible** - A bona fide victim who reports the fraud to the National Cyber Crime Reporting Portal or National Cyber Crime Helpline (1930) AND to their bank — within five calendar days of the fraud occurring — is eligible for compensation. This benefit is available once in a lifetime.
- **How Much Is Compensated** - For losses up to Rs 50,000: the victim receives 85% of the net loss amount or Rs 25,000, whichever is less.

Who Bears the Compensation Cost?

- **Domestic Fraud — Loss Below Rs 29,412** (85% compensation applies) - RBI bears 65%, customer's bank bears 10%, beneficiary bank bears 10%.
- **Domestic Fraud — Loss Between Rs 29,412 and Rs 50,000** (Rs 25,000 fixed compensation) - RBI contributes Rs 19,118, customer's bank Rs 2,941, and beneficiary bank Rs 2,941.
- **Cross-Border Fraud** - RBI bears 65% and the customer's bank bears 20% (no beneficiary bank liability since it is foreign).
- The beneficiary bank is the bank where the fraudulently debited amount is first credited.

Special Provisions

- **Credit Card Fraud** - For fraudulent EBT on a credit card, the bank must provide a shadow reversal — a temporary hold restoring the disputed amount — within five calendar days of receiving the customer's complaint.

WEAK MONSOON AND EL NIÑO: WHY INDIA MAY BE BETTER PREPARED THIS TIME

- The southwest monsoon is the backbone of India's agricultural and water economy. It provides about 70-75% of the country's annual rainfall during the June-September season and is essential for:
  - Kharif crop sowing
  - Groundwater recharge
  - Reservoir storage
  - Hydropower generation
  - Drinking water supply
- A weak or delayed monsoon can reduce crop yields, lower farm incomes, weaken rural demand, and affect overall economic growth.
- This is especially serious because nearly half of India's farmland is still not irrigated, and a large share of the population depends directly or indirectly on farming.
- For 2026, the IMD has forecast rainfall at around 90% of the long-period average, which would make it the weakest monsoon in more than a decade.

India's Contingency Planning

- To reduce the impact of weak rainfall, the government has prepared contingency plans for more than 300 districts. Of the 315 districts identified as vulnerable, the government has classified:
  - 111 districts as high priority, where less than one-fourth of the farmland is irrigated and
  - 76 districts as medium priority
- States have been advised to encourage farmers in rain-fed areas to shift from water-intensive crops to short-duration and less water-intensive crops, such as Pulses, Millets and Oilseeds.

Why India May Be Better Prepared This Time?

- **Stronger Water Position**
    - The past two years saw relatively good rainfall, so many of the country's major reservoirs are at healthier storage levels. This offers some protection against immediate water stress.
- **Better Rainwater Conservation**
        - A large share of work under the rural employment guarantee programme has gone into: Rainwater harvesting, Water storage, Soil moisture conservation and Local water infrastructure.
    - This has improved the country's ability to absorb rainfall shocks.
- **Improved Groundwater Situation**
    - Official reports suggest that groundwater conditions have improved in recent years in several areas, reducing vulnerability somewhat.
- **Lower Dependence on Hydropower**
    - The rapid rise of solar and wind power has reduced India's dependence on hydropower, helping conserve reservoir water for irrigation and drinking needs.
- **Better Preparedness in Farming**
    - There are signs that early warnings of a weak monsoon may already have influenced farmer behaviour. In some regions, farmers have begun sowing kharif crops using pre-monsoon showers, while governments are pushing adaptive crop choices.

The Larger Lesson

- The long-term solution lies in building greater climate resilience through:
    - Crop diversification,
    - Better irrigation efficiency
    - Water harvesting,
    - Drought-resistant crops,
    - Improved forecasting and local planning

THEWA ART

Recently, the Prime Minister of India presented Thewa motif cufflinks to the Slovak President in his recent visit to Slovakia.

- It is a **unique form of jewelry making** that is completely **handcrafted.**
- It is an intricate form of **jewelry-making** that **involves fusing gold onto colored glass** to create intricate designs and patterns.
- It was evolved in **Pratapgarh district of Rajasthan**.
- It is a 400- year-old art work that was first crafted by **Nathu Lal Sonewal in the 18th century.**
- The word Thewa is derived from the local dialect of the **region and means 'setting'.**
- The Thewa Art work received its **Geographical Indication (GI) tag in 2014.**
- **Process of Thewa Art Work:**
  - The core uniqueness of Thewa lies in its secret **thermal bonding process; hand-carved 23-carat gold foil**is permanently fused **onto a base of multi colored glass** without using any glue, solder, or synthetic pasting materials.
  - This gold sheet, **called as "Thewa Ki Patti"** is fixed to a **lac-resin compound** spread on a board by slightly warming the lac and then pressing the gold sheet onto it.
  - An open work pattern is pierced thru these gold sheets placed on the lac-resin covered board by knocking off the portions which ultimately creates the intricate design
  - **Themes:** Major themes used in creation of designs may include scenes from **royal life, hunting scenes with elephants, deer and lions**, images from mythology, peacocks, flowers or scenes from royal weddings.

WHAT IS CHITAL?

- Chital, also known as **spotted deer** or **axis deer**, is a **medium-sized deer species** native to the **Indian subcontinent.**
- Scientific Name: Axis axis

Habitat and Distribution:

- The Chital is found in **India, Nepal, Bhutan, Bangladesh,** and **Sri Lanka.**
- It lives in **grasslands** and forests in

Features:

- The **males** tend to be **darker** and to have **black facial markings.**
- **Both the genders** have **small white spots on the body**, hence **named Spotted or Chital.**
- Spotted deer are **sexually dimorphic. Males** are significantly **larger than females,** and **only male deers possess antlers.**
- They are **social animals**. They occur in herds of 10 to 50 individuals, with one or two males and a number of females and young.

Conservation Status:

- IUCN Red List: **Least Concern**