CROSS & CLIMB ROHTAK

School of Research Based Learning & Competition

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WHAT IS AYUSHMAN SARATHI?

The Government of India recently launched Ayushman Sarathi, the official Pradhan Mantri Jan Arogya Yojana (PM-JAY) WhatsApp chatbot.

- It is a **WhatsApp chatbot** that will **enable beneficiaries to access key services** under the **Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB PM-JAY).**
- The Chatbot is **developed by the National Health Authority (NHA).**
- The chatbot is built on secure API-based integration with existing PM-JAY systems and is more than just an information bot.
- It is a **functional tool** that will deliver **real-time information and perform services** directly within the chat window.
- It provides users with quick and convenient access to essential PM-JAY services anytime and anywhere, **reducing the need for physical visits** to healthcare facilities.
- This gives beneficiaries **24/7 access to Ayushman Bharat scheme services.**
- **Services Offered:**
    - It lets **users check their eligibility** under PM-JAY, **apply for and download their Ayushman Card, complete eKYC, link Aadhaar, lock or unlock their PM-JAY card,** among other services.
    - As the Ayushman Bharat scheme offers Rs 5 lakh insurance to all elderly aged 70 and above, they can **access their Ayushman Vaya Vandana Card,** which is **issued specifically to seniors**, enabling them to avail of the scheme's benefits.
    - Users can also **view their wallet balance** and **treatment history, locate nearby empanelled hospitals**, **register, track or withdraw grievances**, request a callback, and **submit feedback** after hospital discharge.

THE FISCAL TIGHTROPE FOR STATE GOVERNMENTS

White Papers recently released by **Kerala and Tamil Nadu** — two of India's most socially and economically advanced States — described their outstanding debt as **alarming**.

This has revived a debate about State finances. State debt is often unfairly dismissed as fiscal mismanagement, when it may instead reflect a **mismatch between development aspirations and the limited fiscal capacity** of States.

The Core Fiscal Dilemma

- The heart of the problem lies in a structural imbalance in Indian federalism. Debt builds up over years through deficits — when a government's spending exceeds its tax and other receipts.
- The key mismatch is this: the power to raise taxes rests largely with the Union government, but a larger share of overall public spending is borne by the States.
- Most State expenditure goes to areas that directly touch people's lives:
    - Social sectors — health and education
    - Economic sectors — agriculture and irrigation
- In Kerala, high social-sector spending since the 1960s has been central to its social progress. Comparative per-capita social expenditure (2020–23) shows the divide clearly:

How States Fund Themselves — and Fall Short

- States meet expenditure through two main channels:
    - Own revenues — mainly State GST (SGST) and sales tax.
    - Union transfers — devolution, grants, and loans.

State	Per-capita State social spending vs all-India average
Kerala	30% higher
Tamil Nadu	20% higher
Bihar	35% lower
Uttar Pradesh	40% lower

- Kerala's case illustrates the squeeze. It has a good record of raising own-tax revenue — 1.5 times the all-India per-capita average.
- Yet its share in Union tax devolution was just 1.92%, lower than its 2.6% share of India's population in 2023–24.

Kerala's Spending: Locked Into Day-to-Day Costs

- A closer look at Kerala's budget reveals why fiscal space is so tight. Of its limited resources, only about 10% goes to capital expenditure (which builds future productive capacity).
- The rest is revenue (day-to-day) expenditure:
  - ~20% on salaries (mainly teachers, nurses, doctors, police)
  - 15.3% on pensions
  - 16.5% on interest on market borrowings
- With such a large share pre-committed to salaries, pensions, and interest, very little is left to invest in the future.

The Investment Trap

- This traps Kerala in a genuine dilemma:
  - If it cuts revenue expenditure (pensions, employees) to free up money, it risks eroding its hard-won social-sector strengths.
  - But it urgently needs large investments in infrastructure, higher education and research, and public transport to compete in modern, knowledge-intensive sectors.
- The human cost is visible: educated young people are leaving Kerala in large numbers because the State cannot create opportunities matching their aspirations.
- There is also a striking paradox — the government's weak fiscal capacity contrasts with visible private affluence (large houses, expensive cars, dense gold shops), threatening to widen inequality.

Rethinking State Debt

- In India, government bonds are mostly bought by domestic institutions like banks and insurance companies. These institutions use the savings that ordinary people deposit with them. So when the government borrows, it is really borrowing from its own citizens.
- Hence, a government that borrows to expand welfare and create opportunities is doing something far more useful than one that refuses to spend at all.

INDIA-JAPAN TIES: THE 16TH ANNUAL SUMMIT AND A DEEPENING PARTNERSHIP

Japanese Prime Minister Sanae Takaichi is on her maiden visit to India for the 16th India-Japan Annual Summit.

The two countries are set to strengthen bilateral cooperation and review progress across their Special Strategic and Global Partnership. The visit follows PM Modi's trip to Tokyo in August 2025 for the 15th summit.

The Summit and Its Agenda

- The India-Japan Annual Summit is a mechanism established in 2006, under which the two prime ministers meet every year, alternating as host.
- During her three-day visit, PM Takaichi is accompanied by a large business delegation, and both leaders will attend business events.
- The summit will let both sides review the full spectrum of bilateral cooperation and exchange views on regional and global issues.
- Japan's foreign ministry framed the visit as focused on trade, investment, and strategic cooperation.

The Economic Relationship

- The economic ties are substantial and growing:
  - Around 1,400 Japanese companies operate in India, nearly half in manufacturing.
  - Bilateral trade reached **$27.5 billion** in 2025-26.
  - Japanese investment in India rose to $3.2 billion between April and December 2025.
  - Japan is among India's largest investors, backing major projects like the Mumbai-Ahmedabad high-speed rail corridor.
  - Recent deals include a $1.6 billion investment for a 20% stake in Yes Bank.

The Strategic Logic: A Counterweight to China

- At its core, the partnership provides a strategic and economic counterweight to China's growing dominance in the region.
- The two countries will discuss:
  - Security cooperation and advancing a free and open Indo-Pacific.
  - Their shared membership of the Quad (with the US and Australia), within which they have steadily expanded defence and strategic collaboration.
- Modi and Takaichi had also met earlier at the 52nd G7 Summit in France to discuss economic cooperation.

Critical Areas of Collaboration

- Economic security and technology have emerged as central pillars. At the **1st Economic Security Dialogue** (Tokyo, November 2024), the two sides identified five priority sectors: semiconductors, critical minerals, pharmaceuticals, clean energy, and ICT.
- Key recent agreements:
  - MoC on Mineral Resources (August 2025); first joint working group held virtually in 2026.
  - MoC on Semiconductor Supply Chains (July 2023).
  - Japan-India AI Cooperation Initiative (2025), with the 1st Strategic AI Dialogue held this year.
- Defence cooperation is robust:
  - Joint Declaration on Security Cooperation signed at the August 2025 summit.
  - Bilateral exercises: JAIMEX, Dharma Guardian, Veer Guardian, and Coast Guard drills.
  - Multilateral exercises: MALABAR and MILAN.
  - Defence technology transfer, including the UNICORN Mast (Memorandum of Implementation, November 2024).

ACADEMIC BANK OF CREDITS

The Academic Bank of Credits (ABC) and the Automated Permanent Academic Account Registry (APAAR) are building a trusted digital ecosystem for academic records, making education more flexible, transparent, and accessible for every learner.

- It is a revolutionary digital platform by the **Ministry of Education,** Government of India.
- It is regulated by the **University Grants Commission** (UGC).
- It is built to support every learner's journey by providing a digital platform for storing, managing, transferring, and **redeeming academic credits earned** by students from **recognised educational institutions.**
- **Objectives:** The main objective of ABC is to create a **flexible, learner-friendly education system** in which learning achievements can be recognised, stored, and used throughout a person's life.
- It supports the vision of the **National Education Policy (NEP) 2020** and the **National Credit Framework (NCrF).**
- **How Does Academic Bank of Credits Work?**
  - **Students register** on the ABC portal and receive a unique **ABC ID or APAAR ID linked** to their Aadhaar and DigiLocker account.
  - Students belonging to eligible Higher Education Institutions (HEIs) can use the ABC facility.
  - **Academic institutions upload credit data** directly to the ABC portal against each student's account.
  - **Students can accumulate, transfer, and redeem credits** across HEIs without losing academic progress.

  - **Credits are valid for a maximum of 7 years** or the duration prescribed by the relevant academic discipline. Once redeemed, credits cannot be reused.
  - Credit redemption and certificate issuance are handled by academic institutions via the **National Academic Depository (NAD) platform.**
  - The NAD serves as the backbone of ABC, securely storing all academic awards and records.
- **Key Features of Academic Bank of Credits:**
  - **Academic Mobility:** Students can **study across multiple HEIs** and transfer their credits seamlessly between programmes and institutions.
  - ABC provides students with a seamless, consent-based document exchange system that streamlines verification and significantly reduces processing time.
  - **Multiple Entry and Exit** (MEE): ABC enables the MEE framework under NEP 2020.
  - **SWAYAM Integration:** Students may avail up **to 40% of credits** from the SWAYAM online platform.
  - **National Credit Framework (NCrF):** ABC is aligned with the NCrF, covering academic, vocational, and experiential learning.

UNITED NATIONS ECONOMIC AND SOCIAL COMMISSION FOR ASIA AND THE PACIFIC

A new United Nations Economic and Social Commission for Asia and the Pacific (ESCAP) report has warned that developing economies in the Asia-Pacific face an annual climate finance gap of nearly USD 800 billion.

- It is the most inclusive intergovernmental platform in **the Asia-Pacific region.**
- It was **established in 1947.**

- **Mandate:** To promote economic and social development in the Asian and Pacific region by fostering cooperation between its members and associate members.
- **Members:** The Commission promotes cooperation among its **53 member States and 9 associate members** in pursuit of solutions to sustainable development challenges.
- It is one of the five **regional commissions of the United Nations.**
- **Functions:** One of the main functions of UNESCAP is to **promote economic and social development** through regional and subregional cooperation and integration.
- It carries out work in the areas such as:
    - Macroeconomic Policy, Poverty Reduction and Financing for Development, Trade, Investment and Innovation, Transport, Environment and Development, Information and Communications Technology and Disaster Risk Reduction and Social Development etc.
- **Headquarters:** Bangkok, Thailand.

PROJECT BRAHMANK

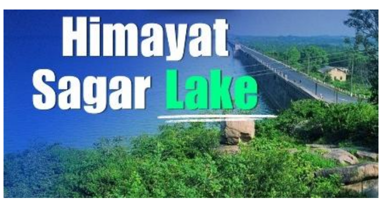
Recently, the Border Roads Organisation (BRO) celebrated its 16th Raising day of Project BRAHMANK at Ranaghat, Arunachal Pradesh.

- It is an initiative of the **Border Roads Organisation** (BRO).
- **Historical Background:** It was **raised on 29 June 2011 at Ranaghat,** East Siang District, Arunachal Pradesh and became fully functional on 03 December 2011.
- It is responsible for **development and maintenance of strategic road infrastructure** across the **Siang, East Siang, West Siang, Upper Siang and Shi-Yomi** districts of **Arunachal Pradesh**, as well as parts of Dhemaji district in Assam.
- It has been instrumental in providing strategic and operational connectivity to the Armed Forces while bringing remote villages into the national mainstream.

Key Facts about the Border Roads Organisation:

- It is a **road construction executive force in India** that provides support to the **Indian Armed Forces.**
- BRO was entirely brought under the **Ministry of Defence in 2015.**
- **Establishment:** It was **formed on 7 May 1960** to secure India's borders and develop infrastructure in remote areas of the north and northeastern states of the country.
- It develops and maintains road networks in India's border areas and friendly neighboring countries.
- **Motto:** Shramena Sarvam Sadhyam (everything is achievable through hard work).

KEY FACTS ABOUT HIMAYAT SAGAR LAKE



The Hyderabad Metropolitan Water Supply and Sewerage Board (HMWSSB) recently opened the floodgates of the Himayatsagar reservoir and began releasing water downstream following increased inflows caused by rainfall in the catchment areas.

- It is an **artificial lake in Telangana.**
- It was built on the **Esi River** (a **tributary of the Musi River)** during the **rule of the last Nizam of Hyderabad.**
- The main objective was to **provide drinking water** and, at the same time, **save the city from floods.**
- The **construction** of the lake wa**s completed in 1927** and was **named after Himayat Ali Khan**, the **son of the last Nizam of Hyderabad.**
- It lies **parallel to Osman Sagar Lake.**
- The **Himayat Sagar and Osman Sagar** reservoirs provide **water supply** to the **twin cities of Hyderabad and Secunderabad.**
