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KEY FACTS ABOUT VITAMIN A

- It is a **fat-soluble** vitamin **primarily stored** in the **liver**.
- Although vitamin A is often considered a single nutrient, it is actually a **group of fat-soluble compounds**, including **retinol, retinal**, and **retinyl esters.**
- **Foods with the highest levels of vitamin A** include:
  - **Beef liver** and other **organ meats**
  - Some types of **fish** such as herring and salmon and cod fish oil
  - Eggs
  - **Dairy products** such as cheese and fortified milk
  - Fortified breakfast cereals
  - **Orange and yellow vegetables and fruits**, such as carrots, sweet potatoes, mangos, and cantaloupe
  - Broccoli, spinach, and most dark green, **leafy vegetables.**
- **Function**:
  - It supports **cell growth, immune function, fetal development,** and **vision**.
  - One of the **best-known functions** of vitamin A is its **role in vision and eye health.** Vitamin A **promotes good eyesight, especially in low light.**
  - It **supports immune function** by **promoting the growth and distribution of T cells**, a type of white blood cell that protects the body from infection.
  - Vitamin A s**upports male and female reproductive health** and **fetal development.**
- Vitamin A deficiency can lead to:
  - **Reversible night blindness**
  - **Non-reversible corneal damage** known as **xerophthalmia**
  - **Hyperkeratosis or dry, scaly skin.**

HIMALAYAN CHANDRA TELESCOPE (HCT)

- It is a **2 meter optical-infrared telescope** named after **Nobel laureate Subramaniam Chandrasekhar.**
- It is **located** at the **Indian Astronomical Observatory (IAO)** in **Hanle near Leh in Ladakh.**
- The **cloudless skies** and **low atmospheric water vapour** make it **one of the best sites** in the world for **optical, infrared, sub-millimetre, and millimetre wavelengths.**
- The telescope is **remotely operated** using a dedicated satellite communication link from the **Centre for Research & Education in Science & Technology (CREST), Indian Institute of Astrophysics (IIA)**, **Hosakote**, about 35 km northeast of **Bangalore**.
- Himalayan Chandra Telescope (HCT) is used by astronomers from across India, to **study objects as varied as planets and asteroids, to stars and galaxies.**
- Some **research highlights** have been **spectroscopy of comets, study of atmospheres of exo-planets,** and **participation in the discovery of the famous Trappist 1b exoplanet** in the field of planetary science.

E-ZERO FIR SYSTEM

- It is a **technology-based platform** that enables the automated registration of Zero FIRs for value cyber financial crimes.

- It is a new mechanism where **financial cybercrime complaints** involving **fraud above ₹10 lakh** are automatically converted into FIRs if **reported via the 1930** helpline or the **National Cybercrime Reporting Portal** (NCRP).
- **Statutory Backing:** It is enabled under **Section 173** of the **Bharatiya Nagarik Suraksha Sanhita (BNSS), 2023.**

- **How Does the System Work?**
  - Complaints of financial **cybercrime losses above ₹10 lakh**, once filed through 1930 or NCRP, will automatically trigger a Zero FIR at the e-Crime Police Station.
  - This Zero FIR is immediately routed to the **relevant territorial cybercrime police station**, based on the complainant's location.
  - Victims are required to visit the **cybercrime police station within 3 days** to get the Zero **FIR converted into a regular FIR.**
- **Integration of Key Platforms**
  - The process involves integration of: I4C's **National Cybercrime Reporting Portal** (NCRP), and National Crime Records Bureau's (NCRB) **Crime and Criminal Tracking Network & Systems (CCTNS).**
- **Nodal Body:** It is led by the **Indian Cybercrime Coordination Centre** (I4C), Ministry of Home Affairs.

PRADHAN MANTRI VIDYALAXMI SCHEME

- It is a **flagship initiative of Ministry of Education** that seeks to make quality higher education accessible to deserving students facing financial constraints.
- **Eligibility Criteria for Students:**
  - It is available to students who have **secured merit-based admission** through competitive exams in any of the designated **Quality Higher Education Institutions (QHEIs) in India.**
  - The scheme provides education **loans for all degree and diploma courses.**
- **Eligibility Criteria for Higher Education Institutions:**
  - **Top 100 ranked HEIs** in the overall/ category-specific and/or domain-specific rankings in the latest list of **National Institutional Ranking Framework** (NIRF) published by the Ministry of Education

  - **Top 200 ranked HEIs** under the governance of State/Union Territories governments in the latest list of NIRF published by the Ministry of Education
  - All remaining HEIs under the governance of the Government of India.
- **Loan Repayment Period:** The repayment period of the education loan **would be up to 15 years** excluding the moratorium period (course period + 1 year).
- **Credit Guarantee:** Loans up to **₹ 7.5 lakhs are provided 75% credit guarantee** by Government of India.
- **Interest Subvention:**
  - For students with up to **₹ 8 lakhs annual family income**, the scheme provides for **3% interest subvention** on loans up to ₹ 10 lakh.
  - The scheme offers affordable education loans with interest rates capped at the bank's **Externally Benchmarked Lending Rate (EBLR) + 0.5%.**
- The educational loans are provided through **Scheduled Banks, Regional Rural Banks (RRBs), and Cooperative Banks** participating in the scheme.

DAANVEER INITIATIVE

It is a **citizen participation initiative** that enables **individuals and organisations** to voluntarily contribute computers to gram **Panchayats.**

- **It is done through the 'Meri Panchayat' mobile application** to strengthen digital infrastructure at the grassroots.
- It is an initiative of the **Ministry of Panchayati Raj**, it has been developed in collaboration with the **National Informatics Centre (NIC) and DigiHaat**.
- **Features:**
  - It provides **an end-to-end digital and verifiable mechanism** through which citizens and organisations can contribute towards the technology and infrastructure needs of gram panchayats.

- The initiative is available through the **Meri Panchayat app**, which **is integrated** with the **DigiHaat marketplace.**
- Donors can choose from **pre-approved computer bundles** mapped to **state-specific technical specifications**, while delivery details are automatically populated to eliminate additional paperwork.
- The **platform also allows contributors to track their donations** from dispatch to installation and provides them with a digital certificate of appreciation.

- **Significance:** Through this citizens can **meaningfully participate in strengthening rural digital infrastructure** while contributing to the broader vision of a digitally empowered and self-reliant rural India.

IRDAI'S INSURANCE SECTOR REFORMS: BOOSTING GROWTH AND POLICYHOLDER PROTECTION

The Insurance Regulatory and Development Authority of India (IRDAI) has introduced a comprehensive set of reforms aimed at modernising the insurance sector, strengthening governance, and accelerating insurance penetration across the country.

- The reforms are designed to support implementation of the **Sabka Bima Sabki Raksha (Amendment of Insurance Laws) Act, 2025** (SBSR Act).
- The measures span regulatory, supervisory, and developmental areas, aiming to:
  - Provide insurers greater operational flexibility
  - Facilitate capital formation
  - Improve governance standards
  - Reinforce policyholder protection
  - Enhance ease of doing business across the insurance ecosystem

Policyholder Protection: The Centrepiece Reform

- The Policyholders' Education and Protection Fund (PEPF) established under Section 16A of the IRDA Act, 1999, creates a dedicated institutional mechanism to:

- Promote insurance awareness and literacy
- Strengthen grievance redressal mechanisms
- Leverage technology to improve policyholder services
- Facilitate tracing and recovery of unclaimed insurance amounts
- Support other policyholder empowerment initiatives

- **Reforms for Insurance Intermediaries**
  - **Mandatory tagging** of the authorised salesperson to every insurance proposal, policy, and certificate of insurance — enhancing accountability, traceability, and transparency for policyholders.
  - **Perpetual registration** for intermediaries through an annual fee regime, replacing the earlier system of periodic renewals.
  - These measures are expected to reduce compliance costs for intermediaries, third-party administrators, and surveyors, freeing them to focus on better policyholder service delivery.

Progress on FDI Reforms

- Following the government's decision to **permit up to 100% foreign investment** in insurers, two insurance companies — one life insurer and one general insurer — have already increased foreign shareholding beyond the earlier 74% ceiling.
- IRDAI stated this development signals enhanced investor confidence, facilitates greater capital inflows, and reaffirms India's position as an attractive destination for long-term investment in the insurance sector.

Conclusion

IRDAI's latest reform package reflects a dual regulatory philosophy — liberalising capital and operational norms to attract investment and improve ease of doing business, while simultaneously institutionalising stronger policyholder safeguards through the PEPF, intermediary accountability measures, and a transparent penalty framework.

Combined with the 100% FDI liberalisation gaining early traction, these steps position India's insurance sector for both deeper penetration and greater consumer trust.

INDIA'S REFUSAL TO UPHOLD A GLOBAL GIG WORK LAW

- The adoption of **ILO Convention No. 193** on Decent Work in the Platform Economy marks a landmark development in global labour governance.
- It is the first binding international treaty dedicated to protecting gig workers and platform workers. It **guarantees minimum wages**, timely payment, occupational safety, social security, and algorithmic transparency.
- Although the Convention received overwhelming support worldwide, **India abstained,** raising concerns about its commitment to safeguarding the rights of its rapidly growing gig workforce.

India's Expanding Gig Economy

- According to NITI Aayog, the gig workforce is projected to grow from **7.7 million in 2020-21** to 2.35 crore by 2029-30, accounting for nearly 6.7% of the non-agricultural workforce.
- Gig workers are now essential to sectors such as food delivery, ride-hailing, logistics, e-commerce, and digital services, making them a crucial pillar of the urban economy.

Challenges Faced by Gig Workers

- Despite their growing importance, gig workers remain **economically vulnerable.**
- Many earn between ₹10,000–₹40,000 per month after working long hours while bearing fuel and maintenance expenses themselves.
- Only about **15%** receive any form of **social security**, leaving most without health insurance, accident cover, pensions, paid leave, or income protection.

Reasons Behind India's Abstention

- India generally ratifies international conventions only after ensuring complete alignment with domestic laws. The Concurrent List status of labour also necessitates coordination between the Centre and States.
- **Concerns over increased compliance costs**, reduced labour market flexibility, and the impact on digital innovation may have contributed to government's cautious approach.

Implications of the Abstention

- Without internationally recognised standards, **workers continue to face insecure employment**, opaque algorithmic decisions, and inadequate welfare benefits.
- As a founding member of the ILO, India also risks creating a gap between its commitment to inclusive growth and the actual protection available to platform workers.

Way Forward

- India should operationalise the **Social Security Code** by defining concrete welfare schemes and ensuring their effective implementation.
- A comprehensive national social security fund should provide health insurance, accident cover, pensions, and maternity benefits.
- Protecting gig workers through adequate social security, transparent algorithmic management, and fair labour standards is essential for **inclusive economic growth.**

INDIA'S THEATRE REFORM NEEDS A READINESS FRAMEWORK

- India is undertaking a major defence reform by introducing **Integrated Theatre Commands (ITCs)**, replacing the traditional **single-service command** system with a unified operational structure.
- The objective is to improve **joint warfare**, optimise resources, and enhance operational efficiency.

Understanding Theatre-isation

- Theatre-isation reorganises military forces under geographically or functionally defined commands where a single commander controls assets of the **Army**, **Navy**, and **Air Force**.

Need for Theatre-isation

- Promotes **joint operations** and seamless coordination among the three services.
- Improves utilisation of personnel, logistics, intelligence, and infrastructure.
- Enables faster and more integrated responses during military crises.
- Prepares the armed forces for **multi-domain warfare**, including cyber, space, and electronic warfare.

Time and Cost of Transition

- Theatre-isation is primarily an institutional reform rather than a technological one.
- While new equipment can be inducted quickly, transforming command structures requires years of organisational adaptation.
- India may require **2–3 years** for implementation and nearly a decade to achieve full operational effectiveness. The greatest challenge lies in changing institutional mind-sets rather than acquiring resources.

Key Reforms Required

- Establish clear **readiness metrics** based on evolving security threats, including a possible **two-front conflict**.
- Shift from input-based planning to **capability-based assessment**.
- Create institutional mechanisms such as a **Defence Readiness Council** and a **Military Readiness Committee** to monitor preparedness.
- Maintain **strategic reserve forces** outside the new command structure until theatre commands become fully operational.
- Strengthen diplomacy with neighbouring countries to provide strategic time for completing the transition.

Conclusion

- Theatre-isation is a transformative reform that can significantly strengthen **India's defence capabilities** through greater **jointness**, improved resource utilisation, and enhanced operational coordination.
- However, institutional restructuring inevitably carries short-term costs, including leadership challenges, organisational friction, and reduced readiness.
- A phased implementation supported by a robust **military readiness framework**, continuous evaluation, and institutional oversight will ensure that India achieves the long-term benefits of theatre-isation without compromising national security.