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NATIONAL AWARDS TO TEACHERS



- It was first instituted in the year 1958 to felicitate remarkable teachers and head masters in their quest to improve the quality of school education and enrich their students' learning experiences.

- This Award program is designed to honour and celebrate the unique contribution of some of the finest teachers in the country.
- These awards are given away by the President of India (or) the Vice President of India on 5th September (Teacher's Day) every year to give public recognition to meritorious teachers working in primary, middle and secondary schools.
- The NAT is being executed under the overall supervision of the Ministry of Education (MOE).
- Eligibility Criteria for National Awards to Teachers
 - School teachers and Heads of Schools working in recognized primary / middle / high / higher secondary schools under the following categories:
 - Schools run by State Govt./UTs Administration, schools run by local bodies, schools aided by State Govt. and UT Administration and Private schools affiliated to State/UTs Board.
 - Central Govt. Schools i.e. Kendriya Vidyalayas (KVs), Jawahar Navodaya Vidyalayas (JNVs), Sainik Schools run by Ministry of Defence (MoD), Schools run by Atomic Energy Education Society (AEES) and Eklavya Model Residential Schools (EMRS) run by Ministry of Tribal Affairs.
 - Normally retired teachers are not eligible for the award but those teachers who have served a part of the calendar year (at least for four months i.e. upto 30th April in the year to which National Awards relate) may be considered if they fulfill all other conditions.



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- **Educational Administrators**, Inspectors of Education, and the staff of training Institutes are **not eligible** for these awards.
- Teacher / Headmaster should not have indulged in tuitions.
- **Only regular Teachers** and Heads of Schools with a minimum ten years of service are eligible.
- Contractual Teachers and Shiksha Mitras **are not eligible**.

TRUMP'S 50% TARIFFS ON INDIAN EXPORTS: IMPACT ON THE ECONOMY

- On **August 27, 2025**, the United States, under President Donald Trump, implemented **steep 50% tariffs on Indian merchandise exports**, significantly escalating trade tensions.
- These tariffs, applied across a wide range of labour-intensive and low-margin products, mark one of the sharpest trade restrictions India has faced in recent years.
- The move is expected to severely disrupt India's export performance, particularly in sectors like textiles, gems and jewellery, shrimp, carpets, and furniture.
- The rationale behind the additional tariffs lies in the US's objections to India's **purchases of Russian oil and defence equipment**, which the Trump administration cited as the basis for penalising India.
- However, the implications of this decision stretch far beyond geopolitical concerns, threatening millions of jobs, export revenues, and investment momentum under India's ambitious **Production Linked Incentive (PLI) schemes**.

Details of the US Tariffs

- The new tariff regime effectively doubles existing duties, taking **tariffs to over 60% in some categories**.
- Nearly **66% of Indian exports to the US**, valued at around \$59 billion in FY25, are now subject to the 50% tariff.

Sectoral Impact on India



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- The US is India's **largest export market**, accounting for nearly **20% of total merchandise exports** and about **2% of GDP**.
- Labour-intensive sectors with high US dependence are at maximum risk:
 - **Textiles & Apparel:** Units in Tirupur, Noida, and Surat have already reported halts in production. With the US accounting for nearly **60% of home textiles exports** and **50% of carpet exports**, the fallout could be devastating.
 - **Gems & Jewellery:** Exports worth over **\$10 billion** to the US (30% of the industry's total) face erosion, raising fears of widespread job losses.
 - **Shrimps:** The US contributes nearly **48% of revenue** for Indian shrimp exporters, making the marine sector highly vulnerable.
 - **Handicrafts & Furniture:** Both industries, dependent on American demand, risk sharp revenue contractions.
- According to industry estimates, export volumes from these affected sectors could plunge by up to **70%**, leading to widespread unemployment, particularly for low-skilled workers.

Macroeconomic and Geopolitical Dimensions

- The US tariffs could cut India's **GDP growth down from 6.5% to 5.6%**, according to trade experts.
- With competitors like **Vietnam, Bangladesh, and Cambodia** benefiting from lower tariffs, India risks losing its competitive edge in critical export markets.
- Geopolitically, the tariffs underline the **fragile nature of India-US trade ties**, where strategic convergence on security is increasingly clashing with protectionist economics.
- Moreover, with Trump threatening **200% tariffs on pharmaceuticals** unless companies localise production in the US, further disruptions cannot be ruled out.

Way Forward

- **Domestic Economy:** With exports forming only **20% of GDP**, India is less vulnerable compared to Vietnam (90%).



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VIBRANT VILLAGES PROGRAMME (VVP)



Vibrant Villages Programme (VVP)

- It is a Centrally Sponsored Scheme implemented over the financial years 2022-23 to 2025-26.
- **Objective:** Comprehensive development of the 2,967 villages in 46 blocks in 19 districts abutting the northern border in the States of Arunachal Pradesh, Himachal Pradesh, Sikkim, Uttarakhand, and UT of Ladakh.
- This will help in encouraging people to stay in their native locations in border areas and reversing the outmigration from these villages, adding to improved security of the border.
- The programme will provide funds for the development of essential infrastructure and the creation of livelihood opportunities.
- The programme envisages focused areas of intervention in the select villages for the creation of opportunities for livelihood generation through promotion of tourism and cultural heritage, skill development and entrepreneurship.
- Vibrant Village Action Plans will be created by the district administration with the help of Gram Panchayats, and 100% saturation of Central and state schemes will be ensured.

Vibrant Villages Programme -II (VVP-II):

- It is a Central Sector Scheme (100% Centre funding) approved by the Union Cabinet during April 2025, furthering its commitment for the vision of Viksit Bharat@2047 for 'Safe, Secured & Vibrant land borders'.
- With a total outlay of Rs.6,839 crore, the programme shall be implemented in select strategic villages in the States/UTs of Arunachal Pradesh, Assam, Bihar, Gujarat, J&K (UT), Ladakh (UT), Manipur, Meghalaya, Mizoram, Nagaland, Punjab, Rajasthan, Sikkim, Tripura, Uttarakhand, Uttar Pradesh, and West Bengal till the FY 2028-29.



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RARE EARTH MAGNET



- Rare earth magnets are a type of **permanent magnet** made from **alloys of rare earth elements**.
 - **Properties:** They are known for **their exceptional magnetic strength, high energy density, and superior performance** compared to other types of magnets.
 - These magnets are widely used in various industries due to their **ability to generate strong magnetic fields** in compact sizes.
 - Their global supply chain is currently **dominated by China**, which accounts for about 90% of processing capacity.
 - **Rare Earth Magnets Types**
 - **Neodymium (Nd-Fe-B)** and **Samarium Cobalt (SmCo)** are the two most common types of rare earth magnet materials. Both types are extremely strong.
 - Neo magnets are composed **primarily of neodymium**, boron and iron, and samarium cobalt is composed of **samarium and cobalt**.
 - Both materials come in **different grades**, or strengths, and have different magnetic and physical properties.
 - These magnets tend to be brittle and are **vulnerable to corrosion**. Manufacturers typically nickel-plate the material to protect it from oxidation.
 - **Rare Earth Magnets Uses**
 - These are used in medical applications such as **magnetic resonance imaging (MRI)** machines, as well as **X-Rays and positron emission tomography (PET)** imaging.
 - They are also utilized in **aviation, national defense**, electronic devices, smartphones, consumer goods, jewelry, hard drives, and electric vehicles (EVs), to name several applications.
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ISRO CONDUCTS AIR DROP TEST FOR GAGANYAAN

- An **Integrated Air Drop Test (IADT)** simulates the final phase of a spacecraft's return to Earth by dropping it from an aircraft or helicopter.
- This allows engineers to evaluate critical systems such as parachute deployment in abort scenarios, performance during partial parachute failure, and crew module safety during splashdown.
- However, it cannot fully replicate actual **re-entry conditions**, since helicopters cannot reach sufficient altitudes.
- To address this, ISRO conducts **sub-orbital or orbital tests**—such as the **Test Vehicle Abort Mission (TV-D1) in October 2023**—to validate the **crew escape system** and performance under real re-entry conditions.

Purpose of IADT-1

- IADT-1 was conducted to **evaluate the parachute-based deceleration** system crucial for safely bringing back the Gaganyaan crew module after re-entry.
- In this test, an uncrewed capsule was dropped from a helicopter at about 3 km altitude, with parachutes expected to deploy in a precise sequence.
- The process simulated the final stages of a real mission, where the capsule is slowed first by atmospheric drag and heat shields, then by drogue parachutes, and finally by three large main parachutes.
- The goal was to ensure the capsule reduced its speed to about 8 m/s before splashdown.

IADT-1 in the Gaganyaan Roadmap

- In the broader roadmap, IADT-1 lies between **TV-D1 (2023 abort test)** and the **G1 uncrewed mission (late 2025)**, forming part of a sequence of **thousands of tests** ISRO must complete before human flight.

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PRADHAN MANTRI JAN DHAN YOJANA (PMJDY) - A GLOBAL MODEL FOR FINANCIAL INCLUSION

- The Indian government-backed financial inclusion drive, launched through the **Pradhan Mantri Jan Dhan Yojana (PMJDY)** on **28 August 2014**.

Genesis and Objectives of PMJDY:

- **Genesis of PMJDY:** When PMJDY was launched, approximately 7.5 crore households did not have bank accounts.
- **Objectives of PMJDY:** It aimed to provide universal access to banking services and ensure that every household, particularly the marginalised, could participate in the formal financial system.
- **Focus of PMJDY:** It focuses on Direct Benefit Transfer (DBT), elimination of informal credit, and promotion of savings and insurance culture.

Achievements of PMJDY:

- **Bank account penetration:**
 - **Pre-PMJDY:** 59% of Indian households and 35% of adults had bank accounts.
 - **Post-PMJDY (2024):**
 - Nearly 100% households and over 90% adults have bank accounts.
 - **World Bank's Findex report:** Account ownership in India in 2024 increased to 89% with respect to individuals aged 15 years and more.
- **Account growth:**
 - **Over 56.2 crore accounts have been opened**, a nearly four-fold increase from March 2015. This includes 37.5 crore accounts in rural/semi-urban areas and 18.7 crore in urban areas.
 - **Women account holders:** Women hold 56% of these accounts, showcasing PMJDY's strong focus on gender inclusion.
 - **Total deposits:** The total balance in PMJDY accounts stands at Rs 2.68 lakh crore, a **17-fold increase** since 2015.

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- **Banking network expansion:**

- Over 16.2 lakh **bank mitras** (business correspondents) deliver banking services in remote areas.
- **99.9% villages** now have a banking outlet (branch, business correspondent or India Post Payments Bank) within 5 km.

Role of PMJDY in Welfare and Crisis Management:

- **PMJDY accounts have streamlined DBT** and ensured that subsidies and relief payments reach beneficiaries without intermediaries.
- **During demonetisation and the Covid crisis**, PMJDY accounts facilitated rapid financial support.

The government has launched a **financial inclusion saturation drive**, and banks are organising camps to -

- Update KYC details,
- Open new accounts,
- Promote micro-insurance and pension schemes, and
- Reduce inactive accounts under PMJDY.

Conclusion:

- PMJDY is the **world's largest financial inclusion programme**, which acts as a testament to **inclusive governance**, and recognised as a **global model for universal financial inclusion**.
 - As PMJDY **enters its 12th year**, the focus must shift from mere account creation to **enhancing account activity**, financial literacy, and access to diversified financial products like insurance, credit, and pensions.
 - **Leveraging digital innovations** and deeper outreach in rural and unorganised sectors can transform PMJDY into a **catalyst for inclusive and sustainable economic growth**.
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TAWI RIVER



- It is a **major left-bank tributary** of the **Chenab River** and an important river in the **Jammu region**.
- It is considered sacred and holy. The Tawi River is also called "**Surya Putri**" in ancient texts.

Origin: It rises from **Kalpas Kund of Seo Dhar** in the **Bhaderwah** in the **Doda district** of **Jammu and Kashmir**, then descends to **Sudh Mahadev**.

- It traverses steep hills and plains before entering **Pakistan's Punjab province** and **merging with the Chenab River**.
- The catchment area of the river up to the Indian border (Jammu) is **2168 sq.km.** and falls in the districts of **Jammu, Udhampur, and a small part of Doda**.

Tributaries of Tawi River: On the way, many tributaries such as **Bhuteshwari (Birma), Duddhar, Jajjhar**, etc., join this river.

- The Tawi River traverses through and divides the **city of Jammu into two segments**.
 - The water of the river is the main source of water for the **entire city**.
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