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GS Paper I – Geography

Date: 01.07.26

From Page One

Rainfall will be below normal in July: IMD

The area under Kharif crop has declined 22% compared to the same time last year, according to the Agriculture Ministry, with farmers likely delaying the sowing of paddy until more substantial showers. Key water reservoirs in India, as of the latest figures available from the Central Water Commission on June 25, have about 25% less water than they had in June 2025. But when averaged over 10 years, is 5% more than usual for June. The monsoon deficits assume significance in a year that forecasters globally have warned will likely be a 'Super El Niño' year.

This means an unusually hot Central Pacific through this peak period will only surface in winter - much after the southwest monsoon officially winds up by September-end. Six in 10 El Niño years translate to weak southwest monsoon rainfall.

Changing sea surface temperatures

Reputed weather models from the Australian Bureau of Meteorology have suggested that the Indian Ocean Dipole, or IOD, a climate pattern marked by changing sea surface temperatures between the western and eastern Indian Ocean that can strengthen or weaken India's monsoon depending on its phase, could develop in the second half of the monsoon (August and September) and, in theory, ameliorate the El Niño's impact.

"Our own models and several other reputable models show that the dipole will be 'neutral,' [meaning unhelpful]. The El Niño is like the big brother, and the IOD cannot fully compensate," said Mrutyunjay Mohapatra. The 1997-98 El Niño year - one of the strongest in meteorological history - saw 2% more rain than was usual in India due to a favourable phase of the IOD. "That has happened only once ever," the IMD D-G said.



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GS Paper I – Geography

Below normal rain in July, current deficit 40%: IMD

El Niño impact is visible as June rainfall of 99.5 mm is fifth lowest for month since 1901 and the least since 2014; first week of July may see good rain, but broader outlook is bleak, officials say

Jacob Koshy
NEW DELHI

Rainfall in July - the most important of the monsoon months - will be "below normal" or less than 94% of what is usual for the month, Mrutyunjay Mohapatra, Director-General, India Meteorological Department (IMD), said on Tuesday. India's current monsoon deficit is 40%.

"Below-normal rainfall can pose significant challenges for agriculture, water resources, hydropower generation, ecosystem sustainability, and drinking water availability," the agency said in a statement.

"Such conditions may increase the risk of heat stress, and pressure on available water resources. To reduce potential im-



Ebb and flow: People walk on the parched ground after water level receded in the Bargi Dam area in Jabalpur, M.P., on Tuesday. PTI

pacts, timely planning and preparedness measures, including water conservation, efficient management of available water resources, and suitable agricultural contingency measures, may be considered by the concerned agencies and stakeholders."

The outlook for July

comes on the back of weak June rainfall where the shortfall was nearly 40% of what is usual for the month. The 99.5 mm received was the fifth lowest since 1901 and the least since 2014.

"Usually two-three low pressure systems in the Bay of Bengal (pre-cyclonic

bands of moisture) bring rain in June. This time there was none. The El Niño that developed in June has negatively impacted rainfall," said Mr. Mohapatra. The first week of July will likely see good rainfall in India and this will benefit sowing, he said.

But with the month's rainfall expected to be weak, the overall outlook is "bleak", a senior meteorologist with the IMD told *The Hindu*. "The last two monsoons were good so we have some surplus water storage in reservoirs, but this could be drained out faster with higher evaporation (due to low rains in the weeks ahead and high temperatures)," the meteorologist added.

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GS Paper I – Geography

India seeks clarity as ‘tipping points’ rock Bonn climate talks

At the Bonn climate talks, when India urged caution on how the term ‘tipping point’ is defined and used, the European Union said that amounted to ‘misinformation’

Rishika Pardikar

At the Bonn climate talks in Germany on June 8-18, alongside the usual laundry list of contested themes such as climate finance, tipping points became an unexpected source of debate and controversy.

According to the Earth Negotiations Bulletin, India urged care and clarity in using terms like “tipping points”, which it said would present challenges around defining the idea and cautioned against mis-communicating or oversimplifying the science.

However, the European Union muddied the waters by raising concerns about “coordinated misinformation” and “obstruction”.

Complexities, uncertainties

A climate tipping point is a threshold in the earth’s climate system beyond which a part of it jumps into a new state.

Once such a tipping point has been crossed, changes can happen faster or harder to reverse on human timescales, even if the original cause of the change is removed.

For example, say warming in the Arctic melts enough sea ice to expose large areas of dark ocean. These waters could absorb more heat, causing more warming and even more melting. With enough heat, this cycle may be able to continue on its own, rendering recovery very difficult.

However, it is difficult to project tipping points in the climate because of complexities in the climate system and uncertainties in the input data.

Climate communicators also struggle with this concept: some see it as a catalyst for urgent action while others have argued that its inherent uncertainties undermine its value for policymaking.

In fact, climate-related drivers of directly experienced disasters, such as extreme rainfall or heatwaves, are sometimes seen as more effective for raising public awareness of climate change and the need for climate action than the relatively abstract concept of climate tipping points.

However, the risks that tipping points carry are significantly larger than routine climate-induced disasters, and thus raise larger questions about how people can adapt to the effects of a breached tipping point.

Multiple thresholds

Tipping points have non-linear behaviour. This means they don’t increase at the same pace or intensity at which greenhouse gases accumulate in the environment. Instead, even small increases in temperature can trigger large, self-amplifying feedback loops.

Aside from warming in Arctic, potential climate tipping points include a ‘dieback’ of the Amazon rainforest (i.e. the risk of the forest reverting to being a savannah), the collapse of an ocean current called the Atlantic meridional overturning circulation (AMOC), the mass-bleaching of coral reefs, changes in the monsoons over India and West Africa, and the disintegration of the Greenland ice sheet.



Scientists study the Atlantic meridional overturning circulation, a movement of warm and cold waters that stretches from around Greenland to beyond the tip of Africa and into the Indian Ocean. The risks that tipping points carry are significantly larger than routine climate-induced disasters. AP

While human societies will be better off not threatening any of the climate tipping points, there are also positive social tipping points in the climate space – such as the adoption of renewable energy. Once these technologies win a critical adoption level, some experts have argued, they will be on track to large-scale adoption.

Contesting tipping points

That said, many experts have also said tipping points raise more questions than provide answers.

Scientists also still struggle to project when the AMOC will collapse or when the Amazon rainforest will transition into a savannah ecosystem.

One reason is that scientists have to work with projected emissions and temperature ranges in future and, based on that, they have returned with indications that certain climate systems will change slowly rather than suddenly to new states.

For example, one *Science Advances* paper in April noted that AMOC could slow down by 51%, rather than altogether collapse, by 2100 in a medium-emissions scenario.

This conclusion also depends on the model context because it is not a direct forecast: the paper only aimed to identify which model projections were more credible than others. In other words, uncertainties are implicit in the data and cannot be removed using more data alone.

In fact, research suggests that scientists may be able to identify fixed tipping points clearly only in *post facto* analysis from a historical lens. Meaning, in hindsight.

And in the case of complex ecosystems like the Amazon rainforest, whose fate is closely tied to millions of tribal and urban community members and numerous artisanal enterprises, a projection of

Many scientists and science communicators agree that clearly communicating scientific uncertainty is a good thing because it builds trust

tipping points based only on changes in the climate would miss influences due to, say, cattle-ranching and human deforestation – and underestimate the implications of a change to a savannah.

That said, some scientists have also contested whether tipping points will be abrupt. For example, ice sheets deplete over thousands of years – which is far from abrupt for human observers.

A faux threshold

There is a popular notion that the earth’s surface warming beyond 1.5 degree Celsius is a tipping point. The confusion persists even among participants in climate negotiations, research published in 2019 found.

However, negotiators adopted this number as well as 2 degrees Celsius at the COP21 climate talks in 2015 as a political target based on scientific evidence that warming beyond 1 degree Celsius, 1.5 degrees Celsius or 2 degrees Celsius will increasingly disrupt the climate. The temperature goals are not tipping points in and of themselves.

At the Bonn climate talks, when India urged caution on how the term ‘tipping point’ is defined and used, the European Union said that amounted to “misinformation”.

Specifically, India argued that the term ‘tipping point’ entails “definitional challenges”. This much has been acknowledged in independent scientific research and in state-led efforts. For instance, the U.K.’s national meteorological office is working on a project titled ‘An Up-HILL Battle: Building

consensus on terminology for high impact climate events and tipping point risks’.

According to a project document: “Unclear and inconsistent terminology for high impact climate phenomena, including concepts such as tipping points, irreversibility, ‘collapse’ and ‘shutdown’, presents a substantial barrier to clear understanding of Earth system risks.”

Way from here

Many scientists and science communicators agree that clearly communicating scientific uncertainty is a good thing because it builds trust.

Both false alarm and a false sense of hope can affect credibility when, say, a projection or a forecast doesn’t come to pass. The risk – rather than the certainty – implicit in tipping points is also significant enough to warrant climate action.

In one 2025 article in *Nature Climate Change*, researchers from Canada, Switzerland, the U.K., and the U.S. criticised the ‘tipping points’ framework for “oversimplifying the diverse dynamics of complex natural and human systems and for conveying urgency without fostering a meaningful basis for climate action.”

They also called for more clarity, especially on the degree of abruptness, the reversibility of changes, and feedback-driven self-amplification.

“Climate change is already causing demonstrable and obvious harm around the world,” the researchers wrote. In tipping point discourse, on the other hand, “there is no specific increment of temperature increase that science can identify as the boundary between our current, already-dangerous climate and a future catastrophic climate, and no justification for doomism and paralysis while the world continues to warm.”

(Rishika Pardikar is a freelance journalist. rishika.s.pardikar@gmail.com)

THE GIST

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GS Paper I – History



General Dhiraj Seth

General Dhiraj Seth takes over as Army chief

Saurabh Trivedi
NEW DELHI

General Dhiraj Seth on Tuesday assumed charge as the 31st Chief of the Army Staff (COAS), succeeding General Upendra Dwivedi, who retired after more than four decades of distinguished service to the nation.

General Seth's command assignments include an armoured regiment in the desert sector, an armoured brigade in the Western Theatre, and a counter-insurgency force in Jammu and Kashmir.

At the Army Headquarters, General Seth held several key appointments in strategic planning and capability development, where he contributed to the Army's modernisation road map, force restructuring, and the integration of emerging technologies into future warfighting capabilities.



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GS Paper II – Polity

Criminal justice system's digital push aims for a full roll-out by next year

However, data maintained by the NCRB shows only 46% of FIRs were digitally transmitted to courts; out of 36 States, U.T.s, Haryana, Goa, Assam, Punjab, and Chandigarh have implemented all parameters, while 23 States are above national average

Vijaita Singh
NEW DELHI

From January 1, 2027, procedures related to all investigations and trials under the new criminal laws will be re-recorded digitally, a senior Home Ministry official said on Tuesday.

The official said the nationwide rollout of the Interoperable Criminal Justice System (ICJS) - which integrates police, courts, prisons, forensics, and prosecution on a single platform - is expected to be completed soon, with emphasis on end-to-end digital workflow.

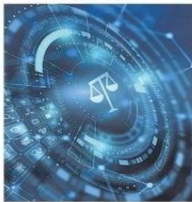
The data will be stored in the government-owned cloud platform MeghRaj.

However, data maintained by the National Crime Records Bureau (NCRB) showed that the first information report (FIR) consumption by courts, the process through which cases are electronically transmitted to and received by court systems, was at 46%, less than half of the cases registered.

The three new criminal laws, Bharatiya Nyaya Sanhita (BNS), Bharatiya Sakshya Sanhita (BSS), and Bharatiya Nagarik Su-

Digital drive

The digitisation aims to make way for faster, more transparent, and integrated justice delivery nationwide



25 new forensic laboratories have been added in two years to support mandatory forensic investigations

All investigations and trials under BNS, BSS, and BNSS will be digitally recorded and stored on the MeghRaj government cloud platform

The Interoperable Criminal Justice System (ICJS) connects police, courts, prisons, prosecution, and forensic laboratories on a single platform

Over 63,500 zero-FIRs have been registered, allowing complaints to be filed regardless of jurisdiction and transferred electronically

Implementation has risen from 46.47% to 70.06% since January 2025, with improved chargesheet compliance and millions of digital evidence IDs and e-summons generated

raksha Sanhita (BNSS), replaced the Indian Penal Code (1860), Indian Evidence Act (1872), and the Code of Criminal Procedure (1898), respectively.

These came into effect on July 1, 2024, and in the past two years, 74.66 lakh FIRs have been filed under BNS. Since these laws require upgraded infrastructure and forensic capabilities, States and Union Territories have been given five years to implement all the pillars of criminal justice system.

As many as 63,572 zero-FIRs, those which can be

filed irrespective of jurisdiction, have been registered under the BNSS. Though the provision existed earlier, the BNSS gave it a statutory backing. The official said that around 13,000 zero-FIRs were filed in different districts of the same State and fell under the category of "intra-State transfers".

The Crime and Criminal Tracking and Network Systems, the platform which is used to file FIRs across 16,000 police stations in the country, has an option to register cases in 23 languages and the Bhashini

App can translate the zero-FIR to the language used in the jurisdiction concerned, the official said.

"A police person cannot turn away a complainant from filing a zero-FIR. Once registered, the case is transferred to the police station concerned and they can decide further upon inquiry, if they want to close the case or pursue the investigation," said the official. Out of 36 States and Union Territories, Haryana, Goa, Assam, Punjab, and Chandigarh have implemented all the parameters of the justice system, while 23 States and U.T.s, including Delhi, are above the national average. The official said due to connectivity issues, some of the northeastern States were lagging behind.

More forensic labs

As the new laws make forensic examination of crime scenes mandatory in cases punishable by seven years or more, as many as 25 new forensic laboratories (FSL) were added in the past two years, taking the total number of laboratories from 129 in 2023 to 154 in 2025.

While in 2023, the forensic labs received 8,44,589 cases for exami-

nation, out of which 4,64,879 were pending, in 2025, the cases received were 11,11,798 with 3,90,786 pending. More than 700 mobile forensic units have been deployed so far.

After the new laws came into effect, the national implementation score increased from 46.47% (January 2025) to 70.06% (June 2026). The 60-day chargesheet compliance rose from about 51% to 67%, and the 90-day compliance rose from about 40% to 61%. Additionally, 46.5 lakh digital evidence (Sakshya) IDs were generated, and 56.74 lakh e-summons were served.

As on May 31, 2026, there are 37.68 crore police records, which include 9.9 crore FIRs and 7.64 crore chargesheets in the database, which can be accessed by police and investigating agencies.

The Ministry official said that improving Internet connectivity, especially in remote and northeastern parts of the country, standardising processes across States and U.T.s, ensuring full interoperability among all criminal justice platforms and training of personnel were some of the challenges ahead.



GS Paper II – Governance

Indian and foreign

Forcing students to learn at least two Indian languages is not ideal

The controversy over introducing a third language from Class 6 stems from an unresolved contradiction in the National Education Policy (NEP) 2020. At several places, the NEP, rightly, extols the special importance of English, especially in mathematics, science and even legal education, and does not club it with other “foreign” languages such as French or Spanish. At the same time, it advocates the three-language formula, with two languages required to be native to India, one of them ideally the mother tongue, in effect relegating English to the status of a foreign language. The Central Board of Secondary Education (CBSE) has implemented this aspect of the NEP, ignoring other welcome observations that the policy makes on language learning. While introducing three languages from Class 6, it said students in Classes 7, 8 and 9 should also study three languages, of which two should be “Bharatiya”. Thus, if a student had taken French as a second language along with English, they would have had to forego French and switch to two Bharatiya languages, one of which would be entirely new to them. This could adversely affect their Class 10 Board examination performance, and render redundant the teaching capacity and resources schools had built in those languages. Following backlash, the CBSE has said that students in Classes 7, 8 and 9 need take only one additional Bharatiya language if they had taken English and, say, Spanish. The third language, moreover, will not be tested in the Class 10 examinations. These are, however, temporary arrangements and the CBSE is going ahead with the three language policy with two Bharatiya languages from Class 6.

Prudence demands that if the NEP is to guide the Union government’s decisions, it should ensure language learning that serves the best interests of students. The policy speaks of the need for “high-quality bilingual textbooks and teaching-learning materials for science and mathematics, so that students are enabled to think and speak about the two subjects both in their home language/mother tongue and in English”. Here, the NEP places the mother tongue and English on an equal footing if STEM is to be central to India’s progress. In the same breath, it speaks of the importance of learning languages such as Japanese and German at the secondary level to enhance students’ “mobility”. The government’s vision is to skill Indians for cutting-edge jobs worldwide, building the human capital needed to drive India’s development. Instead of atavistic relapses, education initiatives should look ahead to serve at least this vision, even if that model is open to question. Given that the CBSE often becomes the template for much of India, the better course would be to teach the mother tongue and English and, where resources permit and students desire, offer a third language of their choice.



GS Paper II – International Relations

UN report captures Israel's crimes against Palestinian children

The children killed in the Gaza Strip by Israeli security forces represent around 2% of the region's entire child population

DATA POINT

Sambavi Parthasarathy

What began as a response to the terrorist attack by Hamas on October 7, 2023, has prolonged into a nearly three-year-long aggression resulting in over 73,000 deaths and about 1.8 lakh injuries in the Gaza Strip. Children accounted for 30% of these casualties and 26% of the injuries. Israel's actions have been termed a genocide by the UN Independent International Commission of Inquiry in its September 2025 report.

Though Israel has denied such allegations, the Commission's new report released on June 18, 2026 has offered further evidence of Israel's violence. The report observed that several acts of the Israeli forces amounted to "war crime of wilful killing and the crime against humanity of extermination." The Commission's inquiry conducted in the Occupied Palestinian Territory and Israel examined violations and crimes affecting Palestinian children. It noted how Israeli soldiers mocked and weaponised symbols of childhood in Gaza. The report has captured various cases, showing how a systematic and deliberate infliction of harm has been imposed on the children in Gaza. The report highlighted that the children killed in Gaza represented around 2% of its entire child population. As per the report, the conditions of life imposed by Israel in Gaza has deprived the children access to schools and food, resulting in malnourishment among children.

The Commission concluded that Israel has deliberately carried out acts inflicting bodily harm on thousands of children. It stated that much of this harm was not incidental but "intended to destroy the existence of Palestinians in Gaza". To read more about the report, please see this link [newsth.live/justiceinterview](https://www.newsth.live/justiceinterview)

Acts of Genocide

The data was sourced from UN's "The essence of childhood has been destroyed": Israel's deliberate targeting of Palestinian children in the Occupied Palestinian Territory since 7 October 2023'



Table 1: The nearly three-year-long aggression by Israel on Palestine has resulted in mounting casualties. About one-third of those killed were children

Children killed and injured (as of February 2026)		Children who were killed under the age of five	
Killed	21,289	30% of those killed	Under 5: 5,031
Injured	44,500	26% of those injured	Under age 1: 1,029
			Newborns: 420

Additionally, 5,160 children are estimated to be buried under the rubble

Table 2: Indicators related to amputation and disability among children in Gaza

Gaza now has the highest concentration of child amputees per capita in the world	
One or more limbs amputated (Oct-Dec 2023)	Over 1,000
Children disabled during the conflict (as of September 2025)	21,000
Hearing loss (as of June 2025)	10,000
Severe hearing loss (as of June 2025)	5,000

Table 3: Thousands of children have been orphaned or separated since October 7, 2023

Orphaned and unaccompanied children	
Children who lost one or both parents (Oct 7 2023 to Oct 7 2025)	56,554
Unaccompanied or separated (Between Oct 7 2023 - Oct 7 2025)	17,000 & 18,000
Families led by a child under 16 (as of June 2024)	One in 4
Families reportedly caring for non-biological children (as of Jun 2024)	>40%

Table 4: Select indicators that show the impact of the conditions of life imposed by Israel in Gaza

Indicators related to health	
Children aged 6-59 months admitted for malnutrition treatment	>3,200
Children identified with acute malnutrition (by 2025)	95,000
Children under five at risk of malnutrition (as of Dec 2025)	~ 320,000
Confirmed child deaths due to malnutrition (as of Oct 2025)	151
Children aged 6-59 months expected to suffer acute malnutrition	~101,000
Severe cases of malnutrition	31,000
Decline in birth rate compared to 2022	41%
Percentage increase in miscarriage rates since October 2023	300%
Share of surveyed children who felt their death was imminent	96%
Children needing mental health and psychological support	~all of 1.2 mn
Indicators related to education	
School-aged children without sustained access to formal education	637,475
Children under five at risk of severe developmental delays (as of Jan 2026)	Over 335,000
School buildings requiring full reconstruction or major rehabilitation	~93%

The UN identifies hate speech as a "precursor to atrocity crimes, including genocide," in cases like the 1994 genocide against the Tutsis in Rwanda. The phrases used by a section of political leaders and members of security forces in Israel, shown in the graphic below, reveals how their language stereotypes Palestinians to normalise brutal violence against even children

Hanoch Milwidsky, Knesset member, February 21, 2024: "You will die, your children will die, your grandchildren will die - there won't be a Palestinian state, there won't be"

Nissim Vaturi, Deputy Speaker of the Knesset, Oct 9, 2023: "Erase Gaza. Nothing else will satisfy us... Do not leave a child there, expel all the remaining ones at the end, so that they will not have a resurrection"

Nissim Vaturi, January 30, 2025: "Gaza is full of terrorists and every child born there is already a terrorist, from the moment of his birth"

Merav Ben-Ari, Knesset member, October 16, 2023: "There is no equality with Gazan children [compared with Israeli children]. Children in Gaza brought [their own killing] on themselves"

Moshe Feiglin, former Knesset member, May 2025: "Every child, every baby in Gaza is an enemy... We need to conquer Gaza and colonise it and not leave a single Gazan child there. There is no other victory"

An Israeli soldier, in a video he posted: "In my childhood, I've always dreamed of blowing up my school. Today I'm blowing up a school. Wow!"

Decisions are made by the "appreciation of the commander on the ground." - Israeli soldiers, as captured in Breaking Ranks: Inside Israel's War documentary by IT'VX. They

stated they do not worry about international law because they believe they will be shielded from prosecution

On shooting Palestinians: "The first shot is directly to the head." - an Israeli soldier, in the same documentary

On seeing children shot: "We saw two teenagers pushing some sort of cart and the first shot was directly to head." - an Israeli soldier, in the same documentary

"Obviously, fingers are light on the trigger." - an Israeli soldier, at a Gaza Humanitarian Foundation (GHF) aid site

On shooting children at aid sites: "Around 1 AM, there were a couple of teenagers just sprinting away, two [Israeli] soldiers ran after them, took two shots and the two kids just snapped backwards and dropped." - a GHF truck driver, who spent seven weeks in Gaza, recounted

"For all those asking why there is no education in Gaza, oops a missile fell on you, that sucks, too bad. That is how you will not be engineers anymore." - an Israeli soldier, in a video posted to social media

On shooting a 10-year-old boy (January 28, 2025): "I am the one who shot your son. God willing, he will die." - an Israeli soldier, said to the boy's father. The boy died.

All these quotes have been reproduced as documented in the UN Commission's report



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GS Paper II – Governance

What is Centre's new EPFO upgrade?

EXPLAINER

A. M. Jigeesh

The Employees Provident Fund Organisation (EPFO) recently sent a text message to its subscribers that it is undertaking a “planned database consolidation and upgradation of software applications”.

As part of this transition, it said, member services such as claim submission and download of passbooks are temporarily unavailable from June 26 to July 1. As part of the Centralised IT-Enabled System (CITES) project, the EPFO's effort is to modernise its service delivery mechanism through automation and rule-based processing.

Designed by the Centre for Development of Advanced Computing, the project aims to improve operational efficiency. The EPFO is hopeful that the revised mechanism will make the services more transparent, and subscribers will receive seamless services.

Current services

The EPFO is facing several technical and procedural



CITES project aims to improve EPFO's operational efficiency with one national database.

delays in member services, such as the submission of claims for deceased members and the presentation of life certificates for pensioners. At present, the EPFO has a decentralised system with separate databases in each field and regional office. The members are tied to one regional office.

In many cases, even retired beneficiaries had to go to the regional offices in jurisdictions where they had worked to submit claims or clear technical problems. Nominees of deceased members also had to approach the respective regional offices for pension or other claims. The operations are primarily done by more than 120 decentralised databases at present, with no central visibility. There have been com-

plaints that the account operations are “employer-centric” as for the majority of the claims, authorisation of the employer was necessary.

CITES provides a single centralised system architecture with one national database. Now, any PF office can process a member's service request. Members or beneficiaries will now be able to approach any PF office across the country for the redress of their queries and for seeking clarifications. Most of the services, including KYC updates, can be done online using the new platform. The current Universal Account Number (UAN) and password created by the member can be used to access the new system. Functional from 2023, CITES has so far implemented several reforms in the EPFO system, including a centralised pension payment system.

Senior officials say the centralisation process included the migration of several lakh crore data records to the centralised system.

The process

The process started on June 26 and was to be com-

pleted by June 30. The EPFO expects a downtime, due to which the services will be affected. On logging in to the EPFO Member portal using the UAN and password, the members will have access to a unified digital interface. Members can view their membership details, provident fund balances, claim status, pensionable service records, and benefits availed in this interface. EPFO offices can process the claims and can raise queries electronically through the system. Members can respond to these queries online, leading to faster resolution, minimising physical visits to EPFO offices, and thus reducing claim rejections.

Benefits for members

For EPFO members, the centralised system allows them to see all their previous member IDs under the UAN linked with a single KYC (Aadhaar). The status of the PF accumulations, service records and requests will be displayed to the member. The new interface simplifies transfers, helps maintain an accurate service history, and enables faster settlements, according to the EPFO.



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GS Paper III – Economy

Gulf remittances rose in April despite West Asia crisis: Ministry

T.C.A. Sharad Raghavan

NEW DELHI

Despite the West Asia crisis, net remittances from the region to India rose to \$16 billion in April 2026, the second month of the conflict, up 70% over the corresponding period of last year, show data presented by the Union Finance Ministry in its latest report.

The Monthly Economic Review by the Department of Economic Affairs said that this resilience of remittance inflows is consistent with what happened during previous crises such as the COVID-19 pandemic.

“Contrary to concerns that geopolitical tensions in the West Asia region could adversely affect remittance inflows from the Gulf economies, transfer receipts have remained robust,” the report said.

“This resilience is consistent with findings that

Flowing in

Resilience in remittances pegged to labour market conditions in the Gulf



70% surge in net inward remittances from Gulf countries in April 2026

- Often, inward remittances surge during times of uncertainty
- Risks to this could emerge if prolonged war-like situations hamper working conditions in West Asia

remittances are among the most stable components of external financing, remaining insulated from market volatility and geopolitical uncertainty... Unlike portfolio flows, debt flows or foreign direct investment, remittance inflows are relatively acyclical.”

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GS Paper III – Economy

Data doubts

The latest IIP dataset raises more questions than it answers

India's latest industrial growth figures show that, contrary to global trends and overall perception, the country's industrial output is getting stronger. Notably, the data show a quick bounce-back in industrial performance after the initial hit from the West Asia crisis. However, the new data also raise some important concerns about the composition of the growth, the systems behind the recent data upgrades, and the need for further improvements. Growth in the Index of Industrial Production hit a five-month high of 5.1% in May 2026, up from the 4.9% growth seen in April, which itself was a substantial improvement over the performance in March – the first full month after the West Asia crisis began. Within this, the manufacturing sector grew at a relatively robust 5.5% in May, albeit slower than in April. One view is that this is due to a revival in domestic consumption, since the consumer durables and non-durables sectors also grew at multi-month highs. Consumer durables, especially, have done well in April and May. However, the contrary argument is that domestic demand is in fact not doing well, and it is export growth that is leading to higher production. This is bolstered by the fact that GST revenues from domestic transactions have grown slower over the last six months than in 2025-26 and the year before that. Merchandise exports, on the other hand, hit a four-year high in April followed by an all-time high in May. It would certainly be welcome if India's industry has global demand to fill, but the fact that more of this demand is not coming from within the country is a cause for concern. The economy is already hostage to world events.

The May IIP data were also accompanied by a note from the Ministry of Statistics and Programme Implementation (MoSPI) stating that it had made a major change to the methodology for computing growth for some sectors. It had abandoned the Wholesale Price Index as its chosen deflator to estimate the value of production in favour of the new Producer Price Index. This is a more accurate approach. But it did not, however, answer why this change was implemented belatedly and not when the new series of data was introduced on June 1. It suggests an unusually un-systematic approach by MoSPI. The strong growth in the IIP also does not reconcile with the fact that the Index of Eight Core Sectors – a separate government measure of industrial growth – grew at its second-lowest rate in 21 months in May. The core sector index is still outdated while the other major indices have been recently updated, but such a discrepancy nevertheless raises questions about what exactly is being measured.



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GS Paper III – Environment

709 new species and 353 taxa added to fauna, flora database

Kerala recorded the highest of 98 new species, followed by West Bengal and Karnataka; Arunachal Pradesh emerged on top with 49 findings of new flora, with Uttarakhand taking the second spot

Shiv Sahay Singh
KOLKATA

India added 709 species to its fauna in 2025, which includes 483 species new to science and 226 species recorded for the first time in India. The country also added 353 taxa to its flora, of which 14 are infraspecific taxa.

The details of new discoveries and new records by the Zoological Survey of India and Botanical Survey of India were released by Union Minister for Environment, Forest, and Climate Change Bhupender Yadav in Kolkata on Tuesday.

“India’s total faunal biodiversity now stands at 1,05,953 species, reaffirming its status as one of the world’s premier mega diverse nations,” a press statement from ZSI read.

A State-wise analysis of the new animal discoveries



Enriching data: Among the fauna discovered in 2025 is *Myotis himalaicus*, a new species of Himayalan bat. SPECIAL ARRANGEMENT

points out that Kerala recorded the highest 98 new species of animals, followed by West Bengal with 76 species, Karnataka 67 species, and Arunachal Pradesh 65 species of fauna.

Among the animal groups added to the country’s fauna, Hymenoptera contributed the highest number of additions (106), followed by Lepidoptera (65), Diptera (64), Arachni-

da (64), Coleoptera (55), and Pisces (50).

Among the crucial fauna discovered in 2025 is *Myotis himalaicus*, a new species of Himayalan bat. *Ptyctolaemus mamdaphaensis* and *Ptyctolaemu siangensis* are two newly discovered species of green fan-throated lizard and *Lycodon irwini*, a species commonly known as Irwin’s wolf snake.

Of the 353 plant taxa ad-

ded to the floral database, 221 have been described as new to science, while 132 taxa represent new distributional records for India.

A State-wise analysis of the plant discoveries indicates that Arunachal Pradesh emerged as the leading contributor with 49 discoveries, followed by Uttarakhand (39) and Kerala (37).

The Plant Discoveries, 2025 documents 154 angiosperms, three pteridophytes, 13 bryophytes, 62 lichens, 93 fungi, 22 algae, and six microbes. Among the most notable discoveries are several wild relatives of economically and ecologically significant plant groups, including *Be-gonia*, *Impatiens* (balsams), legumes, and orchids.

“Approximately 43% of the newly described taxa belong to vascular plants,” a press statement by the BSI read.



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GS Paper III – Science & Technology

Reimagining sovereign AI for India's strategic future

The United States government recently directed American Artificial Intelligence (AI) behemoth Anthropic to suspend access to its most advanced GPT-4 and GPT-5 models for foreign nationals on national security grounds. A U.S. Presidential order also creates a voluntary mechanism for the U.S. federal government to access such models up to 30 days before trusted partners can. The Trump administration is simultaneously considering equity stakes in leading AI companies, ostensibly to redistribute the supernormal profits expected from technological advances.

These policy shifts are the latest and most dramatic in a series of sovereign actions demonstrating that governments are increasingly shaping AI policy around national advantage. Europe is moving away from its "regulate first, ask questions later" approach by investing in AI compute and promoting "Buy European" public procurement. Meanwhile, in keeping with President Javier Milei's swashbuckling style, even Argentina aims to attract AI investment by offering a regulatory safe harbour.

Navigating AI geopolitics

Aggressive AI policy is the new normal. As a large IT services economy that does not have its own frontier AI systems – those requiring upwards of ten septillion floating-point operations to train – India must review global developments and articulate a coherent policy response that allows it to benefit from frontier technology without letting its economic capabilities depend on policy decisions made elsewhere.

India's IT and app companies are well positioned to scale the everyday use of AI, raising domestic productivity and competitiveness. But rapid diffusion and model dependence pull in opposite directions: using foreign AI models today is the only way to build the economic surpluses needed to depend on them less in the future. Businesses must use the best AI available



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India must leverage global AI while reducing strategic technological dependence over time

to outcompete rivals. They cannot, however, manage the geopolitical risks that accompany dependence on those technologies. This is where public policy must step in. India's discourse is stuck in a false binary between globalisation and industrial policy. India's industries must benefit from both at the same time.

The lesson is already visible in another strategic industry: Indian pharma is deeply dependent on ingredients from China, and at the same time, navigates wavering policy regimes for market access in the U.S. **A Production-Linked Incentive promotes domestic manufacturing of bulk drugs but NITI Aayog's latest assessment finds that India still sources 65% of critical ingredients from China. Industrial policies can create footholds, not instant resilience.**

Building strategic AI linkages

Frontier AI presents the same strategic dilemma, but on a much larger scale. **India spends 0.6% of GDP on research and development, and the private sector accounts for a third of this. OpenAI alone projects its compute spending at \$50 billion this year, over six times India's annual private R&D spend.** The implication is straightforward.

India cannot outspend frontier AI investment, so it must instead deepen its backward linkages to frontier AI through government action while strengthening its forward linkages to global markets for its products and services. This starts with a whole-of-government approach, in which ministries such as external affairs coordinate closely with commerce and it, and perhaps even defence, energy, and telecom, to better serve the technology industry.

Coordination alone, however, is insufficient. Firms can manage commercial risk through contracts and diversified supply chains. They cannot insure themselves against geopolitical risk or concentrated technological dependence; that is the sovereign's role. Like export credit and hybrid-annuity infrastructure models, the

government should help underwrite risks that private firms cannot efficiently bear alone. Export credit recognises that firms cannot shoulder geopolitical risks on their own and insures them against disruption. Hybrid-annuity contracts do the same for long-gestation infrastructure by having the state fund part of a project and make fixed payments over time, rather than leaving private capital to bear the full risk.

Industry must step up

And while the government can create the conditions for success, competitiveness must ultimately come from firms themselves. For its part, the Indian tech ecosystem needs to pay attention to quality and innovation that makes services and products valuable to the world.

There is less room for complacency than India's technology industry often assumes. The Philippines generates \$40 billion in IT exports – already nearly a sixth of India's IT exports – and is growing faster than the global industry.

Similarly, Indian app companies have barely made a dent abroad. No Indian app features among the top 10 by downloads, in-app purchase revenue, or monthly active users. This calls for greater ambition from the industry itself.

Indian technology also needs a more coherent strategic voice. Incumbent IT firms remain preoccupied with visas and market access, while start-ups are consumed by regulatory frictions and fundraising. Yet, both ultimately share the same interest: ensuring that India remains deeply connected to the world's leading AI ecosystems while steadily building greater domestic capability.

The real contest in AI is not simply over who builds the best models. It is about who captures the economic and strategic advantages they create. India's objective should be clear: remain deeply integrated with global AI ecosystems while steadily reducing the strategic vulnerabilities that such integration creates.



GS Paper III – Economy

The fiscal tightrope for State govts.

Most State government expenditure is on social sectors, such as health and education, and economic sectors, such as agriculture and irrigation. In Kerala, such spending has driven social progress since the 1960s. The gap between expenditure and receipts is usually financed through market borrowings.

ECONOMIC NOTES

Jayan Jose Thomas

Kerala and Tamil Nadu are among the most socially and economically advanced States in India. Yet, the finances of both governments, like those of most other States, are under stress. The White Papers recently released by the two governments described their outstanding debt as alarming. State government debt is often vilified as the result of fiscal mismanagement. But it may, in fact, reflect a mismatch between development aspirations and the limited fiscal capacity of State governments.

The fiscal dilemma

Debts build up over the years with deficits, which arise when the government's expenditure overshoots its tax and other receipts. In India, while the power to raise taxes rests largely with the Union government, a larger share of overall government spending is borne by the State governments. A majority of the State government expenditure is on social sectors, such as health and education, and economic sectors, such as agriculture and irrigation, all of which have a direct impact on people's lives and livelihoods. In Kerala, the high levels of State government spending on social sectors since the 1960s have been a central constituent of the public action driving social progress. Compared with the corresponding average for all Indian States, per capita State government social expenditure was higher in Kerala and Tamil Nadu (by 30% and 20%, respectively). In contrast, it was markedly lower in Bihar and Uttar Pradesh (by 35% and 40%) (for the period 2020-23, according to an analysis based on State Finances: A Study of Budgets, Reserve Bank of India).

States meet their expenditures partly through their own revenues – which mainly include State Goods and Services Tax (SGST) and sales tax – and through fiscal transfers, grants, and loans from the Union government. Kerala has a sufficiently good record of mobilising own-tax revenues, which, on a per capita basis, are 1.5 times the average for all Indian States and Union Territories. However, its share in the Union government's tax devolution to States was 1.92%, lower than its 2.6% share of India's population in 2023-24.

The excess of expenditures over receipts has been met through market borrowings by the States, on which the States pay interest (Charts 1 and 2).

Of the limited financial resources at its disposal, Kerala has been able to direct only 10% towards capital expenditure to enhance future production capabilities. The rest was spent on revenue, or day-to-day expenditure. Approximately a fifth of the State's budget expenditure was on the salaries of government employees, mainly teachers, nurses, doctors, and police personnel. Pensions accounted for 15.3%, while interest on market borrowings accounted for 16.5% of the total budget expenditure (Chart 2).

The investment challenge faced by Kerala

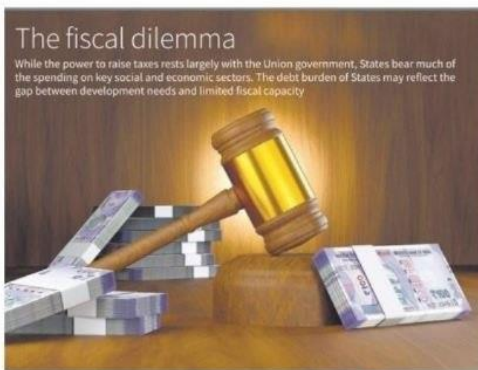
Kerala is thus caught in a fiscal dilemma. If it tries to create more fiscal space by reducing revenue expenditures – cutting pensions, retrenching employees – it risks eroding its strengths in the social sector. At the same time, Kerala urgently requires large-scale, State-directed investments in infrastructure, higher education and research, and public transport, if it is to realise its potential in modern, knowledge-intensive economic sectors. Educated young people are leaving Kerala in large numbers because the State is unable to create educational and employment opportunities that meet their aspirations.

In Kerala, the government's weak fiscal capacity contrasts with unmistakable signs of private affluence (lavishly built houses, expensive cars, and a high density of gold shops), threatening to exacerbate inequalities.

The ratio of credit to deposits of scheduled commercial banks in Kerala is only around 66%, compared with the national average of 76% and ratios exceeding 100% in Maharashtra and Tamil Nadu (2023). The excess of bank deposits over bank credit is one indicator of the volume of unutilised savings in Kerala. Between 2016 and 2026, the State government's capital expenditure could have been at least doubled if Kerala had been able to channel at least part of its surplus savings into investment (Charts 3 and 4).

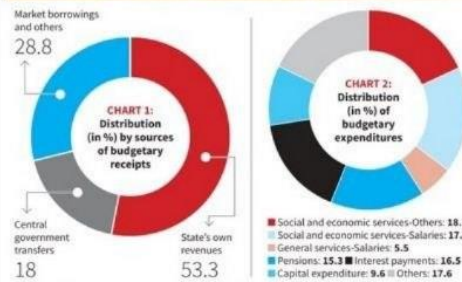
The borrowing opportunity for China's local governments

In China, the bigger chunk of the massive investments that have boosted economic growth has been undertaken by provinces and lower-level local governments. Local governments borrow heavily to finance these investments, drawing on the large pool of domestic savings held by Chinese banks, while their efforts are coordinated through central government planning. China's local governments raise resources through the sale of local government bonds (LGBs), land sales, and off-budget



The fiscal dilemma

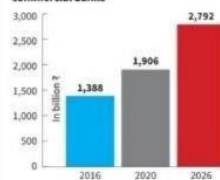
While the power to raise taxes rests largely with the Union government, States bear much of the spending on key social and economic sectors. The debt burden of States may reflect the gap between development needs and limited fiscal capacity.



Note: Kerala's total budgetary receipts = total budgetary expenditures = ₹1,924.6 billion. That amount was 13.5% of Kerala's Gross State Domestic Product of ₹14,271.5 billion.

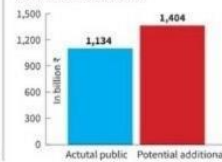
Source: Revised Budget in Brief 2026-27, Finance Department, Government of Kerala

CHART 3: Deposits mobilised in excess of credit disbursed in Kerala by scheduled commercial banks



Sources: Economic Survey, Government of India; Budget documents, Government of Kerala

CHART 4: Actual investment and potential additional investment that could have been financed with bank deposits in excess of credit in Kerala, 2016-2026



THE GIST

State government debt builds up over the years when expenditure exceeds tax and other receipts. While the Union government raises most taxes, States bear a large share of public spending.

States meet their expenditures partly through their own revenues, including State Goods and Services Tax (SGST) and sales tax, and through fiscal transfers, grants, and loans from the Union government.

The excess of expenditures over receipts has been met through market borrowings by the States, on which the States pay interest.



borrowing via local government financing vehicles (LGFVs), supplementing fiscal transfers by the central government.

In India, not only have there been limits on borrowing by State governments, but the cost of their debt has also been markedly high. State governments pay interest of 6.5% to 7.5% on the securities they issue, known as State Development Loans (SDLs), to borrow from the market. This is 0.25 to 0.75 percentage points higher than the rate at which the Union government borrows and significantly more expensive than the cost of borrowing by Chinese local governments from their banking system (around 2%).

The high interest burden further tightens the debt noose around State governments.

The State and Union government bonds issued in India are largely purchased by domestic financial institutions, including commercial banks

and insurance companies, which deploy the savings they mobilise from the public to support government finances. In effect, the debt the government owes is a debt to its own people. A government that borrows to fund projects that expand welfare and opportunities is serving a far greater cause than a tight-fisted government.

A family would prefer that its savings, rather than being wiped out to send their child to study in a distant land, be used to establish a public university in their district.

We need fiscal structures that enable State governments to access domestic savings more easily and at a lower cost to fund meticulously planned development projects.

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