

## Today's Prelims Topics

### India, Italy agree to take forward IMEEC initiative

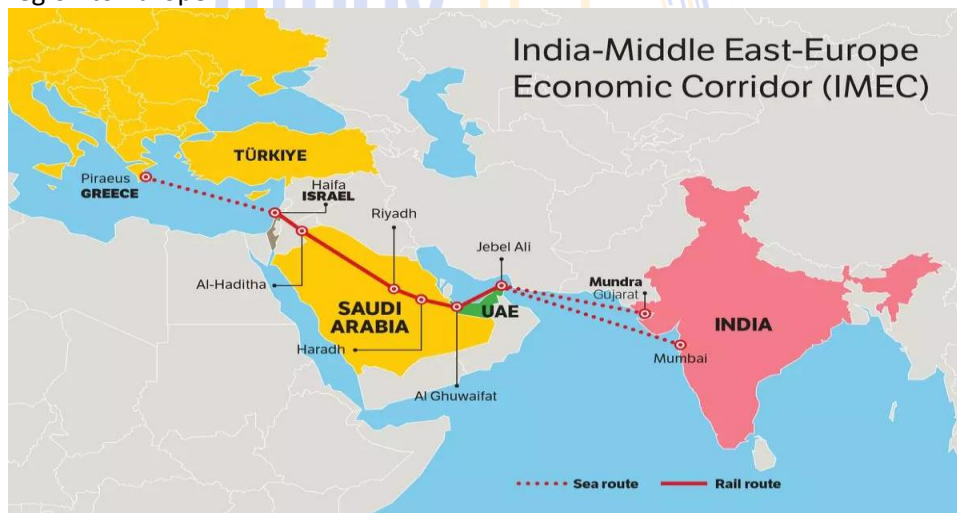
#### Context

India and Italy have decided to work jointly in implementing the ambitious India- Middle- East- Europe- Economic Corridor (IMEEC).

#### About IMEEC

- IMEEC is a strategic trade and connectivity initiative linking Asia, Europe and the Middle East via Railroad, Ship-to-Rail networks.
- **Origin:** It was announced on the sidelines of the **G20 meeting in New Delhi**.
- **Member Countries:** India, European Union, US, Saudi Arabia, United Arab Emirates (UAE), France, Germany and Italy.
- **Aim:** To integrate Asia, Europe, and the Middle East and enhance economic cooperation across these regions.
- IMEEC comprises of 2 corridors:
  - **East Corridor:** Connecting India to the Arabian Gulf.
  - **Northern Corridor:** Connecting the Gulf region to Europe.

Ports which are Part of IMEEC	
Country	Port
India	Mundra, Kandla, Jawaharlal Nehru Port Trust (Mumbai).
UAE	Fujairah, Jebel Ali, Abu Dhabi
Saudi Arabia	Dammam, Ras Al Khair
Israel	Haifa
Greece	Piraeus
Messina	Italy
Marseille	France



#### Joint Strategic Action Plan (JSAP) 2025–29

- It was launched in **November 2024** at **Rio de Janeiro** by **PM Narendra Modi** and **PM Giorgia Meloni**.
- **JSAP Focus Areas:** Trade & Investment, Defence & Security, Clean Energy & Green Transition, Space, Science & Technology, Education & Mobility.

#### Source:

- [Indian Express - IMEEC](#)

## Silicon Photonics

### Context

Recently scientists have created the **first miniaturised laser** directly on a silicon chip, marking a significant breakthrough in silicon photonics.

### What is Silicon Photonics?

- Silicon photonics is a technology that uses **light (photons)** instead of **electricity (electrons)** to carry and process information on **silicon-based microchips**.
- It combines **optical components** with traditional **silicon electronics**, allowing faster and more energy-efficient communication between and within chips.
- **Advantage of Photons over Electrons:**
  - **Photons move faster** and can carry much more data at once (high bandwidth).
  - They **generate less heat** and **lose less energy** during transmission.
  - This makes photonic chips ideal for **high-speed data transmission**, especially over short distances like between servers or chips.

### Challenge in using Photons

- A key challenge was integrating a light source (laser) directly into the silicon chip, as **silicon does not naturally emit light**.
  - **Silicon has an indirect bandgap**, meaning electrons in silicon need assistance (like vibration energy) to drop energy levels and emit light.
- The **ideal solution** is to **build the laser directly on the silicon chip**, but this is difficult because:
  - Materials like **gallium arsenide** and **silicon** have **different crystal structures**
  - This causes **defects** when one is grown on the other, reducing efficiency.
- Recently researchers solved this integration problem:
  - They used **nanometre-wide trenches** in a 300 mm silicon wafer & grew **gallium arsenide** at the bottom of these trenches, trapping defects there.
  - This allowed **high-quality laser** material to grow on top.
  - Direct integration **reduces costs**, making the technology scalable for mass production.

### Source:

- [The Hindu - Silicon Photonics](#)

## Rise in Gold loan NPA's

### Context

The RBI is drafting a new framework for gold loans in response to a surge in both gold loan outstanding and Non-Performing Assets (NPAs) in this segment.

### Growth in Gold Loans and NPAs

- As per **RBI data: Gold loan NPAs rose by 28.58%** in one year.
  - **Loan outstanding** grew by 27.26%.
- **NPAs** spiked from **₹5,307 crore (Dec 2023)** to **₹6,824 crore (Dec 2024)**.
- **Total gold loan outstanding** as of Dec 2024: **₹11,11,398 crore** (vs ₹8,73,701 crore in Dec 2023).

### Reasons behind increasing Gold Loan Defaults

- **Deficiencies in Loan Segment flagged by RBI:**
  - Weak monitoring of loan-to-value (LTV) ratios.
  - Incorrect application of risk weights.
  - Lack of transparency in gold auctions.
  - Valuation without customer presence.
- **Rising Indebtedness:** A slowing economy has impacted income levels, reducing borrowers' repayment capacity.
- **High Gold Prices:**
  - Increased gold prices encouraged people to pledge gold to meet expenses like household needs, education fees and medical bills.
  - Borrowers often defaulted due to the loan amount exceeding the gold's purchase price, impacting their credit scores.
- **Earlier practice - Evergreening:**
  - Borrowers could **repledge jewellery** by just paying interest.
  - It allowed indefinite loan extensions without principal repayment.
  - **Recent change** ▶ Borrowers must repay full principal + interest before repledging.

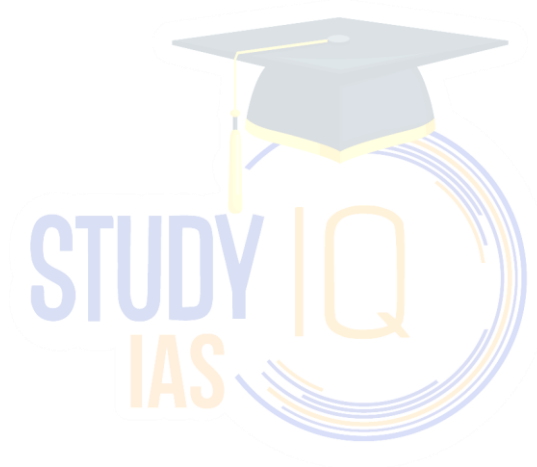
### Non-Performing Assets (NPA)

- It is a loan or advance for which the **principal or interest payment** remains **overdue** for a period of **90 days**.
- **Classification (as per the RBI guidelines):**
  - **Substandard assets:** Assets which have **remained NPA for a period less than or equal to 12 months**.
  - **Doubtful assets:** An asset that has remained in the **substandard category for a period of 12 months**.
  - **Loss assets:** It is considered **"uncollectible" or of such little value** that its continuance as a bankable asset is not warranted, although there may be some recovery value.
- **Metrics that help us to understand the NPA situation of any bank:**
  - **Gross NPA:** It refers to the total NPAs of the banks.
  - **Net NPA:** Net NPA is calculated as Gross NPA - Provisioning Amount.
    - **i.e.** Net NPA gives the exact value of NPAs after the bank has made specific provisions for it.

### RBI's Draft Guidelines

- Ban on lending against: **Financial assets backed by gold/silver** (e.g. ETFs, gold mutual funds).
- **LTV cap:** Max **75%** for **consumption gold loans**.

- **Loan Purpose:** Same gold collateral **can't be used for both consumption and income-generating purposes.**
  - **Collateral Verification:** Lenders must ensure **clear ownership records** and maintain verification proof.
  - **Loan Tenure: Bullet repayment loans** (principal + interest paid at maturity) capped at **12 months.**
- Source:
- [Indian Express - Gold loan NPA](#)



## Cheetah shifting from Kuno to Gandhisagar WLS

### Context

The Cheetah Project Steering Committee has cleared the proposal to relocate some cheetahs from Kuno National Park to Gandhi Sagar Wildlife Sanctuary.

### About Cheetah Project Steering Committee

- It was established by the National Tiger Conservation Authority (NTCA) in May 2023 to oversee, evaluate and advise on the implementation of Project Cheetah.
- It comprises wildlife **experts, forest officials, veterinarians, and scientific advisors.**
- The committee reports to the **National Tiger Conservation Authority (NTCA)** and **MoEFCC** (Ministry of Environment, Forest and Climate Change).
- **Key Responsibilities:**
  - **Monitor cheetah health**, survival and movement.
  - Decide on **relocation sites** and assess habitat readiness.
  - Ensure **scientific integrity** and **adaptive management** of cheetah reintroduction.

### Gandhi Sagar Wildlife Sanctuary

- **Location:** Mandsaur and Neemuch district in western Madhya Pradesh, bordering Rajasthan. It was notified as a WLS in **1974**
- **River:** The River **Chambal** flows through the sanctuary, dividing it into two parts.
- **IBA:** Gandhi Sagar Wildlife Sanctuary and the reservoir is also a designated Important Bird and Biodiversity Area (IBA).
- **Flora:** Khair, Salai, Tendu, Palash etc.
- **Fauna:** Chinkara, Nilgai, and Spotted Deer, **Leopard**, Striped Hyena, and Jackal etc.
  - It also has a good population of **crocodiles and turtles.**
- **Historical Places:** Chaturbhujnath temple, Bhadkaji rock paintings & Hinglajgarh fort.



### Source:

- [Indian Express - Shifting of Cheetah](#)

## News in Shorts

### Atmospheric Rivers

- Atmospheric rivers are **long, narrow bands of moisture** in the atmosphere that transport large amounts of water vapor from the tropics.
- When atmospheric rivers pass over land they can cause conditions similar to those of **hurricanes** with intense and rapid **rainfall**, cyclone force winds and significantly increased wave heights.
- They are also called "**rivers in the sky**".
- One of the most well-known and strongest atmospheric rivers is **Pineapple Express**, it transports moisture from **tropical Pacific around Hawaii to USA and Canada**.
- **Climate Change Impact on Atmospheric Rivers:**
  - A **2018 NASA study** has predicted that **atmospheric rivers will become more intense, longer and wider** due to rising global temperatures.
  - **By the end of the 21st century**, atmospheric rivers could become **50-290% more frequent** in regions like **Greenland, western North America, East Asia, western Europe and Antarctica (Phys.com report)**.

Source:

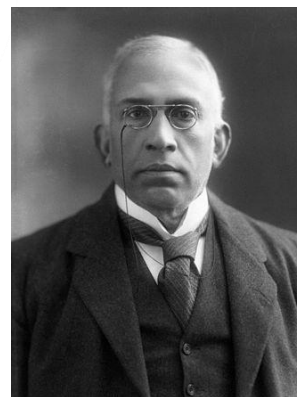
- [Indian Express - Atmospheric River](#)

### Sir Shankaran Nair

- On the **106th anniversary of the Jallianwala Bagh massacre (13 April 1919)**. PM Narendra Modi highlighted Shankarna Nair's bold legal resistance against the British Empire.

#### About Shankarna Nair

- **Sir Chettur Sankaran Nair (1857–1934)** was a prominent: Judge, Nationalist leader & Social reformer.
- He was born in 1857 in **Mankara village**, Palakkad district (Kerala) in an **aristocratic family**.
- In 1897, he became the **youngest president of the Indian National Congress**. (Youngest at that time)
- In 1908, he was appointed as a **permanent judge of Madras High Court**.
  - **His famous judgments:**
    - **Budasna v Fatima (1914)**, he ruled that those who converted to Hinduism could not be treated as outcastes.
- He played a key role in the **Montagu-Chelmsford Reforms (1919)**, which increased Indian participation in administration.
- He resigned from the **Viceroy's Council** in **protest** after the **Jallianwala Bagh massacre**.
- In his book "**Gandhi and Anarchy**" (1922), he criticized Gandhi's methods of **non-violence** and **civil disobedience**.
- **He is most remembered for:**
  - His **strong stand against British colonial atrocities**, especially after the **Jallianwala Bagh massacre (1919)**.
  - His **landmark legal battle** against British official **Michael O'Dwyer** in a defamation case in England.



Source:

- [Indian Express - Shankaran Nair](#)

### Cyber Slavery

- Recently over 60 Indian nationals forced into 'cyber slavery' were rescued from Myanmar by Maharashtra Cyber Police.

#### What is Cyber slavery ?

- **Cyber slavery** refers to the **forced or coerced involvement of individuals in cybercrime activities**, under **deceptive or exploitative conditions**, such as:
  - Human trafficking.
  - Detention under threat.
  - Denial of freedom of movement.
  - No legal employment status.
- It is an emerging form of modern day **trafficking**.
- Victims are lured with **fake job offers**. Upon arrival, their travel documents are confiscated and they are forced to work under threat.
- **E.g.** Digital arrest scam, Crypto scams and phishing etc.

#### Source:

- [The Hindu - CS](#)

### Pink Moon

- **Pink Moon** is the name given to the **full moon that occurs in the month of April**.
- It is not actually pink in color — the name comes from a **pink wildflower that blooms in early spring** and not from the moon's appearance.
- In 2025, the **Pink Moon occurred on April 12**. It was also a **Micromoon**:
  - A micromoon appears **smaller and dimmer** because the Moon is at **apogee** – its **farthest distance from Earth** in its orbit.
  - Opposite of a **Supermoon** (which occurs at perigee – closest point to Earth).

#### Source:

- [Mint - Pink Moon](#)

### Bihu Dance

- **Bihu** is a **traditional folk dance of Assam**.
- It is performed during the **Rongali Bihu** festival (also called **Bohag Bihu**), which marks the **Assamese New Year** and the **arrival of spring**.
- Bihu festivals are celebrated **three** times a year: Bohag Bihu (Spring), Magh Bihu (Winter) and Kongali Bihu (Autumn).
- It is performed by **young men and women**.
- Currently Bihu is **not a part of "UNESCO List of Intangible Cultural Heritage"**.



#### Source:

- [Indian Express - Bihu](#)

## Editorial Summary

### Amendment to the RTI Act through DPDP Act, 2023

#### Context

Recent amendments in RTI act via the Digital Personal Data Protection (DPDP) Act, 2023, have raised concerns over potential dilution of transparency by restricting access to certain personal information.

#### Right to Information Act (2005)

- It is regarded as a **landmark legislation** in Indian democracy which has:
  - Enhanced **accountability** and **transparency** in governance.
  - Empowered citizens to seek information from public authorities.
- Over the past two decades, RTI has made **governance more participatory and answerable** to the public.
- As per the **2nd ARC** report, '*RTI is the master key for good governance*'

#### Key Sections of the RTI Act

- **Section 3:** Provides that **every citizen has the right to information** under the Act.
- **Section 8:** Lists **exemptions** under which information can be denied.
  - **Section 8(1)(j):** Exempts disclosure of personal information unless it is in **larger public interest** or unless the same information would be provided to **Parliament or State Legislature**.
- **Section 19:** Provides for a **two-tier appellate mechanism:**
  - **First appeal** to the senior officer in the public authority.
  - **Second appeal** to the **Central or State Information Commission**.

#### Changes introduced by DPDP Act

- **Section 44(3) of the DPDP Act** amends **Section 8(1)(j)** of the RTI Act.
  - This amendment allows public authorities to **deny access to "personal information"** without any consideration of public interest.
  - The DPDP Act **replaces** this clause with a broader exemption that **simply states that any "personal information" is exempt from disclosure, removing the "larger public interest" test.**
- **Original RTI Provision:**
  - **Section 8(1)(j)** of the RTI Act permits withholding of **personal information** only if:
    - Disclosure would **invade privacy**.
    - It is **not related to public activity** or interest.
  - **Safeguard Clause:** Even such personal information can be disclosed **if larger public interest justifies it.**
    - E.g. **caste certificates or educational degrees** of public servants.

#### Concerns Raised by Civil Society & Experts

- **Restriction on Public Information Access:** The previous provision allowed disclosure of personal information if it was in public interest (E.g. government officers' assets and liabilities).
- **Impact on RTI Decisions and Precedents:** Over the years, several decisions of the Central Information Commission (CIC) and state Information Commissions have been **based on the "public interest" clause in Section 8(1)(j).**
  - The new provision **removes the discretion to allow access to such data**, affecting these past rulings.



- **Changing the RTI Act via another law (DPDP) was not the intent of the K.S. Puttaswamy judgment.**
- **Possible Consequences of the Amendment:**
  - It will **reduce transparency** in governance.
  - Increased difficulty in accessing information about public servants and officials.
  - Weakening of RTI Act in holding the **government accountable**.

#### Related Committees & Cases

- **Justice A.P. Shah Committee (2012):** It explicitly cautioned against allowing data protection to override access rights under the RTI Act.
- **Girish Ramchandra Deshpande vs. Central Information Commissioner (2012):** The Supreme Court prioritised privacy but also observed that necessary information **can be disclosed if it is in the public interest**.

#### Source:

- [The Hindu - Unnecessary Change](#)

