

Today's Prelims Topics

Saltwater Crocodile

Context

The State Forest Department's latest survey has found that the population of saltwater crocodiles—among the world's largest reptiles—has risen in the Sundarban Biosphere Reserve (SBR) compared to last year.

About Saltwater Crocodile

- Largest and heaviest living reptile in the world.
- **Scientific Name:** *Crocodylus porosus*
- Also called estuarine crocodile, Indo-Pacific crocodile, marine crocodile, sea crocodile, or informally "saltie."
- An apex predator with hypercarnivorous and opportunistic feeding habits.
- **Distribution:** Found in saltwater and brackish wetlands — from India's east coast through Southeast Asia and the Sunda region to northern Australia and Micronesia.



Key Features

- Average **male**: about 5 m long, ~500 kg.
- Average **female**: under 3 m long, <100 kg.
- Color: Dark greenish-brown with lighter underbelly, aiding camouflage in aquatic habitats.
- Possess thick, armored skin with strong scales for protection.
- Solitary in nature, especially adult males.
- Highly territorial — large males often dominate wide stretches of rivers, estuaries, or coastlines.

Conservation Status

- Listed as '**Least Concern**' on the IUCN Red List.

Source: [TheHindu](#)

Asian Palm Civet

Context

In an unusual event, proceedings in Chamber 1 of the Kerala High Court were recently interrupted after a foul odor, traced to an Asian Palm Civet, disrupted the session.

About Asian Palm Civet

- Also known as **Toddy Cat** or **Common Palm Civet**.
- A small **nocturnal mammal** found widely in **South and Southeast Asia** — including India, Sri Lanka, Indonesia, and the Philippines.
- Belongs to the **Viverridae family**, which also includes other civets and mongooses.
- **Scientific Name:** *Paradoxurus hermaphroditus*



Key Features

- Long, slender body with short legs and a pointed snout.
- Size: **53–71 cm** in length (including tail); Weight: **2–5 kg**.
- Fur: **Brownish-gray** with **black spots**; distinct **white mask-like marking** around the eyes.
- **Diet:** Omnivorous—feeds on fruits, insects, and small mammals.
- Known for digesting **coffee beans**, used in the production of the world-famous “civet coffee.”
- Possesses a **keen sense of smell** and excellent **climbing ability**, enabling it to forage in trees.
- Primarily **solitary and nocturnal** in behavior.

Conservation Status

- Listed as ‘**Least Concern**’ on the IUCN Red List.

Source: [TheHindu](https://www.thehindu.com)

National Commission for Protection of Child's Rights

Context

The Supreme Court dismissed a plea by the National Commission for Protection of Child Rights (NCPCR) challenging a 2022 Punjab and Haryana High Court ruling that allowed marriage of girls aged 15 and above under Muslim personal law, despite the POCSO Act.

National Commission for Protection of Child Rights (NCPCR)

- Constituted under the **Commission for Protection of Child Rights (CPCR) Act, 2005**.
- Mandate: Protection and promotion of **child rights** in India.
- Also monitors the effective implementation of:
 - **POCSO Act, 2012**
 - **Juvenile Justice Act, 2015**
 - **Right to Education (RTE) Act, 2009**
- India acceded to the **UN Convention on the Rights of the Child (CRC)** in 1992.

Composition

- **Chairperson:** Eminent person with outstanding work for child welfare.
 - Tenure: **3 years** or till **65 years** (max 2 terms).
- **6 Members:** At least **2 women**, from fields such as education, child health, child development, juvenile justice, child labour elimination, psychology, sociology, or child laws.
 - Tenure: **3 years** or till **60 years** (max 2 terms).
- **Appointment:** By Central Government.
 - Chairperson on recommendation of a **3-member committee** chaired by the Education Minister.
- **Removal:** By Central Government on grounds such as insolvency, unsound mind, incapacity, misuse of office, conviction with moral turpitude, etc.

Functions & Responsibilities

- Review and recommend measures for effective **child rights protection**.
- Submit reports to Central Government on safeguards and their effectiveness.
- Investigate **violations of child rights** and recommend legal action.
- Inspect **child care institutions, juvenile homes**, and suggest remedial measures.
- Promote **research and awareness** on child rights.
- Take **suo motu notice** of child rights violations and non-implementation of laws.
- Specific mandates:
 - **RTE Act (2009):** Review implementation of child rights safeguards.
 - **POCSO Act (2012):** Monitor designation of Special Courts & guidelines.
 - **Child Care Institutions (CCIs):** Monitor functioning and conduct social audits (as per SC directions).

Powers

- Powers of a **Civil Court**:
 - Summon witnesses, examine on oath.
 - Demand documents and public records.
 - Receive affidavits.
 - Issue commissions for examination of witnesses.
- After inquiry, may:
 - Recommend **prosecution**.
 - Approach **SC/HC** for writs or directions.
 - Recommend **interim relief** to victims or families.

Key Initiatives

- **POCSO e-Box:** Online complaint system for child sexual abuse.
- **Samvardhan:** Vulnerability mapping program to combat child trafficking.
- **MASI App:** Real-time monitoring of CCIs (Monitoring App for Seamless Inspection).
- **GHAR Portal:** "Go Home and Re-Unite" portal for restoration and repatriation of children.

Challenges & Limitations

- Limited power to **enforce recommendations**.
- **Resource constraints** (financial & manpower).
- **No fixed timeframe** for inquiries/investigations.
- Broad mandate → limited capacity to address all child-related issues effectively.

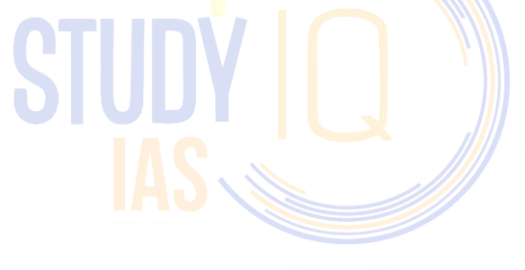
Recommendations for Improvement

- Increase **funding and resources**.
- Strengthen **legal powers** (binding orders, fines).
- Expand **awareness**, especially among marginalized groups.
- Greater **authority to enforce recommendations**.
- Prioritize **children's participation** in decision-making.

State Commission for Protection of Child Rights (SCPCR)

- Established by **State Governments** under CPCPCR Act, 2005.
- Chairperson & members appointed by **State Government** (on recommendation of a selection committee chaired by the Minister for Children's Department).
- Composition, eligibility, and tenure are similar to **NCPCR**.

Source: [TheHindu](#)



NPA & Pradhan Mantri Mudra Yojana

Context

The NPA rate of loans under the **Pradhan Mantri Mudra Yojana (PMMY)** for Scheduled Commercial Banks has increased to **9.81% in March 2025** from **5.47% in March 2018**.

About 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.

What is Provisioning?

- Provisioning is a mechanism to counter bad assets.
- Under provisioning, banks have to set aside or provide funds to a prescribed percentage of their bad assets.
- The percentage of bad assets that has to be ‘provided for’ is called provisioning coverage ratio.

Special Mention Accounts (SMA)

- **Introduced by** the RBI
- **What is it?:** These are the accounts that have **not-yet turned NPAs** but rather these accounts can **potentially become NPAs in future** if no suitable action is taken.
- **Purpose:** To identify emerging stress in the assets of banks and NBFCs.
- **Categories:**
 - **SMA-0:** Principal or interest payment not overdue for more than 30 days but account showing signs of incipient stress.
 - **SMA-1:** Principal or interest payment overdue between 31-60 days.
 - **SMA-2:** Principal or interest payment overdue between 61-90 days.



Related Information

- **Written Off Assets:** Assets which are not counted by the lender or Banks for balance sheet purposes. Loan write off does not mean loan waive off. It is majorly a balance sheet correction activity carried out by banks.
- **Slippage Ratio:** It is the rate at which good loans are turning bad.
- **Provisioning Coverage Ratio (PCR):** A certain percentage of a bank's profits to cover risk arising from NPAs.

About PM Mudra Yojna (PMMY)

- Launched in 2015, for providing loans up to Rs. 10 lakh to the **non-corporate, non-farm small/micro-enterprises**.
- **Funding Provision:**

- MUDRA stands for **Micro Units Development & Refinance Agency Ltd.**, is a financial institution set up by the Government.
- These loans are given by Commercial Banks, RRBs, Small Finance Banks, MFIs and NBFCs.
- MUDRA does not lend directly to micro-entrepreneurs/individuals.
- Three products are created under MUDRA, as per the stage of growth and funding needs of the beneficiary micro unit.
 - **Shishu:** up to ₹ 50,000.
 - **Kishore:** ₹ 50,000 - ₹ 5 lakh.
 - **Tarun:** ₹ 5 lakh - ₹ 10 lakh.
 - **Tarun Plus:** ₹10 lakh - ₹20 lakh (It would be available to entrepreneurs who have availed and successfully repaid previous loans under the Tarun category).
- The guarantee coverage loans for amounts up to ₹20 lakh will be provided under the **Credit Guarantee Fund for Micro Units (CGFMU)**.
 - CGFMU is a government-backed initiative aimed at providing credit guarantee coverage to loans extended to micro-enterprises and small businesses.
 - Established in 2015, this fund is managed by the **National Credit Guarantee Trustee Company Ltd. (NCGTC)**.
- **Loans under the MUDRA scheme are collateral-free loans.**

UPSC PYQ

Q. Pradhan Mantri MUDRA Yojana is aimed at? **(2016)**

- (a) bringing the small entrepreneurs into formal financial system
- (b) providing loans to poor farmers for cultivating particular crops
- (c) providing pensions to old and destitute persons
- (d) funding the voluntary organisations involved in the promotion of skill development and employment generation

Ans: A

Source: [TheHindu](https://www.thehindu.com)

Editorial Summary

Stunting in India

Context

- According to *NFHS-5 (2019–21)*, **35.5% of children under five in India are stunted**, reflecting chronic malnutrition.
 - Despite initiatives like **POSHAN Abhiyaan (2018)** and the target of *Mission 25 by 2022*, progress has been minimal, highlighting a deep-rooted nutrition crisis.

Why India's Stunting Crisis Persists – A Complex Web of Factors

- **Maternal Health & Teenage Pregnancies:** Around **7% of women aged 15–19** had begun childbearing (2019-21).
 - Adolescent mothers face higher risks of underweight babies and poor child care.
- **Poor Maternal Nutrition & Anaemia:** **57% of women (15–49 yrs)** and **67% of children under five** are anaemic.
 - Low nutrient intake (iron, folate, protein) impacts foetal growth.
- **Inadequate Infant & Young Child Feeding:** Only **64% of infants under six months** are exclusively breastfed.
 - C-sections (22% of births in 2021) disrupt early breastfeeding and colostrum feeding.
 - Only **11% of children (6–23 months)** meet the *minimum acceptable diet*.
- **Poor Diet Quality:** Carbohydrate-heavy meals dominate, with very low intake of protein and micronutrients.
 - Limited access to eggs, pulses, vegetables, and milk in poor/Adivasi households.
- **Educational Divide:** **46% of children born to mothers with no schooling** are stunted vs. **26% for mothers with 12+ years of schooling**.
 - Education influences antenatal care, nutrition, and delaying early marriage.
- **Unsafe Sanitation & Water:** **19% of households** still practice open defecation.
 - Poor sanitation leads to diarrhoea and gut infections, reducing nutrient absorption (enteric dysfunction).

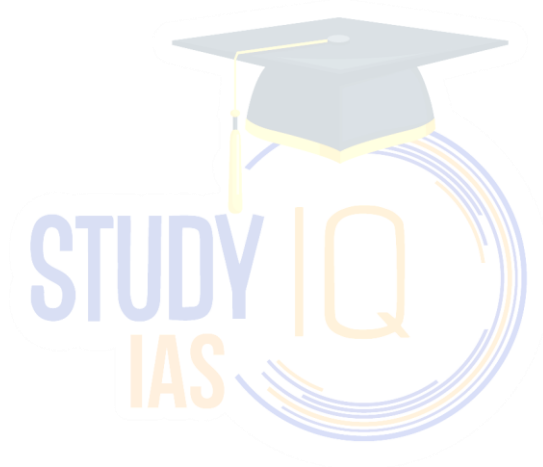
What Can Be the Solution?

- **Strengthening Maternal Health & Nutrition:** Focused interventions for **adolescent girls:** iron-folic acid supplements, school-based nutrition programs.
 - Prevent child marriage and early pregnancies through stricter enforcement and awareness.
- **Improving Infant & Child Feeding Practices:** Promote **exclusive breastfeeding** (first 6 months) and **timely complementary feeding**.
 - Reduce unnecessary **C-sections** and ensure **breastfeeding support in hospitals**.
- **Ensuring Diet Diversity:** Universal provision of **eggs, pulses, and micronutrient-rich foods** in ICDS/Anganwadi and Mid-Day Meals.
 - Scale-up **biofortification** (iron-rich millet, zinc-rich rice).
- **Tackling Anaemia:** Expand **Anaemia Mukh Bharat** with mass deworming, iron supplementation, and dietary diversification.
- **Education & Women's Empowerment:** Incentivize **girls' secondary education**.
 - Integrate nutrition awareness into **school curriculum** and self-help groups.
- **Water, Sanitation, and Hygiene (WASH):** Strengthen **Jal Jeevan Mission** and **Swachh Bharat Mission** to eliminate open defecation and unsafe drinking water.

Conclusion

India's stunting crisis is not merely a nutrition issue—it is the outcome of an **interlinked web of maternal health, education, diet, sanitation, and socio-economic deprivation**. While POSHAN Abhiyaan created momentum, its targets remain unmet because interventions were fragmented. A **holistic, life-cycle approach**—starting from adolescent girls' health, maternal care, diet diversity, WASH, and women's education—is critical. Only then can India break the **intergenerational cycle of malnutrition** and unlock its demographic dividend.

Source: [The Hindu](#)



Indian Youth: A Solution For US Tariffs

Context

- The recent U.S. decision to impose **50% tariffs on Indian imports**, including a 25% penalty linked to India's oil trade with Russia, threatens India's export competitiveness.
 - Since the U.S. is India's largest export market for textiles, pharmaceuticals, and IT services, such steep tariffs could aggravate India's **trade deficit, job losses, and farmer distress**.

Why This Is a Challenge for India

- **Erosion of competitiveness** – Indian goods become costlier than rivals from Vietnam or Bangladesh.
- **Export dependence** – U.S. is a major market for textiles, pharma, and services; higher tariffs hurt foreign exchange earnings.
- **Pressure on agriculture** – U.S. seeks dairy and farm access in return, threatening India's farmers.
- **Limited global market alternatives** – China dominates global exports (36% textiles vs. India's 4.4%).
- **Structural weakness** – India still relies on low-cost labor instead of technology-led competitiveness.

Why the China Model Cannot Be Replicated in India

- **Different Political Systems:** China's **authoritarian one-party state** enabled rapid decision-making, large-scale land acquisition, and suppression of dissent.
 - India's **democratic polity**, coalition politics, and federal structure make top-down execution much slower.
- **Export-Led Growth vs. Domestic Market Realities:** China relied on **low-cost manufacturing + exports to the West** for 3 decades.
 - With protectionism rising and Western demand stagnating, India cannot depend on the same path.
- **Land and Labor Constraints:** China built massive industrial zones by **easy land acquisition** and low-cost disciplined labor.
 - In India, land acquisition faces **legal, political, and social hurdles**; labor reforms are still incomplete.
- **Infrastructure Financing:** China financed growth through **state-led investment, high domestic savings, and debt-fueled infrastructure push**.
 - India's savings rate is lower, fiscal space is tighter, and public debt limits massive state-driven investment.
- **Demographic Timing:** China's demographic dividend peaked during its export boom.
 - India's youth bulge is happening when **global trade is slowing** and automation threatens low-skill jobs.
- **Innovation Ecosystem:** China quickly transitioned from "factory of the world" to **tech and R&D powerhouse** with state support.
 - India's **R&D spending is <1% of GDP** (vs. China's ~2.4%), and private sector participation is weak.

Table 2: Shares (in %) of these countries in global exports of selected products, 2022

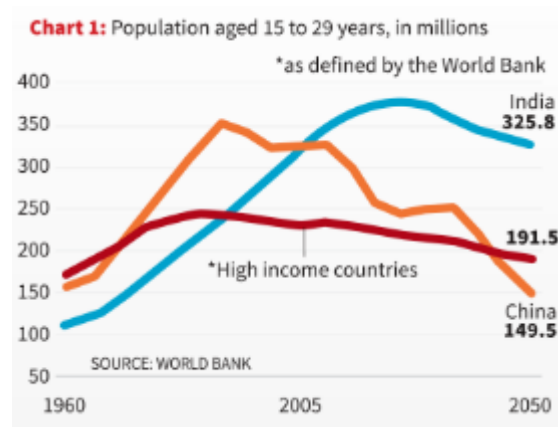
	China	U.S.	India
Textiles and clothing	36.3	3.5	4.4
Footwear	40.9	1.0	1.7
Metals	18.4	5.2	2.5
Chemicals	10.7	10.1	2.6
Machine and electrical equipment	24.9	7.0	0.9

Source: WITS (World Integrated Trade Solution), The World Bank

How Indian Youth Can Be the Solution

- **Demographic Dividend Advantage:** With **1 in 5 young people in the world living in India**, the youth can power domestic consumption and also form a skilled global workforce.
 - Unlike China's ageing population, India still has a **window of 2–3 decades** to leverage this advantage.
- **Skilled Workforce for Knowledge Economy:** Investing in **STEM education, digital skills, and vocational training** can turn India's youth into the backbone of IT, AI, green tech, and biotech industries.
 - This would help India move up the global value chain beyond low-cost manufacturing.
- **Boost to Domestic Demand:** Rising **youth wages and incomes** can create a large middle-class consumer base, reducing overdependence on exports to the U.S./Europe.
 - This supports the shift towards a **domestic demand-driven growth model**.
- **Entrepreneurship & Start-up Ecosystem:** India already has the **3rd largest start-up ecosystem**, largely youth-led.
 - With policy support, young entrepreneurs can create jobs, innovate in sectors like fintech, agri-tech, health-tech, and reduce vulnerability to global tariff shocks.
- **Innovation & R&D:** Youth-led innovation in renewable energy, AI, pharmaceuticals, and space tech can reduce import dependence and strengthen global competitiveness.
 - India's **diaspora success story in the U.S.** shows what skilled youth can achieve with opportunities.
- **Soft Power & Global Influence:** India's young professionals abroad enhance **brain circulation**, global linkages, and India's reputation in technology and research.
 - Strategic use of this diaspora can strengthen India's bargaining power with the U.S. and others.

Source: [The Hindu](#)



SC success in increasing case disposal rate can serve as blueprint

Context

Between **Nov 2024 – May 2025**, the Supreme Court reduced pendency by **4.83%**, achieving a **Case Clearance Ratio (CCR) of 106.6%**.

Judicial Case Backlog in India

- **Supreme Court:** ~87,000 pending cases (July 2025), of which a majority are at the **admission stage**.
- **High Courts:** ~6.2 million pending cases, with states like Uttar Pradesh and West Bengal facing the heaviest load.
- **District/Subordinate Courts:** ~47 million cases, accounting for nearly **85% of the backlog**.
- **Long delays:** Over **180,000 cases pending for more than 30 years**, with the **Calcutta High Court** alone holding **94% of cases pending over 50 years**.

Impact of Judicial Pendency

- **Erosion of “Justice Delayed is Justice Denied”** – Citizens are denied timely access to justice, weakening constitutional guarantees.
- **Prison Overcrowding** – Undertrial prisoners form over 75% of India’s prison population, often due to delayed hearings.
- **Economic Costs** – Business disputes drag on for years, deterring investment and hampering India’s ease of doing business.
- **Social Injustice** – Vulnerable groups suffer disproportionately, as legal remedies become inaccessible or unaffordable.
- **Erosion of Trust** – Prolonged delays weaken faith in the judiciary and the rule of law.
- **Government Litigation Burden** – Since government is the largest litigant, repeated appeals clog the system further.

How SC’s Success in Case Disposal Can Serve as a Blueprint

- **Efficient Case Management:** *Differentiated Case Management (DCM)* identified old, short, and unlisted cases for quick disposal.
 - High Courts and District Courts can replicate this by **separating routine disputes from complex constitutional matters**.
- **Tech-Driven Solutions:** Use of **ICMIS** for automatic case allocation reduced human interference.
 - **AI pilots (SUPACE)** helped in curing filing defects and summarising bulky evidence.
 - Lower courts can adopt similar **AI-assisted screening and e-filing** mechanisms.
- **Revamped Case Categorisation:** SC introduced **48 categories and 182 sub-categories**, helping stakeholders identify systemic backlogs.
 - Replicable at High Court and district levels for targeted fast-track benches.
- **Registrar’s Courts & Defect Clearance:** Dedicated Registrar’s benches cleared procedural delays.
 - Subordinate courts can create similar **“pre-trial benches”** to clear defective filings early.
- **Bar-Bench Collaboration:** Email requests for urgent matters replaced oral mentions, saving judicial time.
 - Local courts too can enforce **uniform listing norms** for fairness and efficiency.
- **Targeted Disposal Drives:** Weekly slots were reserved for long-pending miscellaneous matters.
 - District courts could dedicate **specific days for petty criminal cases, cheque bounce, or motor vehicle claims**, clearing bulk pendency.

Conclusion

The judicial backlog in India is a structural challenge that threatens access to justice, economic growth, and public trust. The Supreme Court’s recent success shows that **data-driven reforms**,

differentiated case management, technology adoption, and institutional coordination can significantly improve case disposal. If replicated across High Courts and District Courts, these measures can transform India's justice delivery system from a sluggish institution into a **responsive and accessible people's court**.

Source: [Indian Express](#)

