

## Mains Topics

### Speedy Justice and the Crisis in Consumer Courts

#### Context

Consumer courts across India are facing a severe backlog, undermining the promise of speedy justice under the Consumer Protection Act, 2019.

#### About Consumer Court in India

- Consumer courts are **quasi-judicial bodies** established to provide **simple, speedy, and inexpensive redressal** to consumers against unfair trade practices, defective goods, and deficient services.
- **Legal basis:** They function under the **Consumer Protection Act, 2019**, which replaced the 1986 Act and strengthened consumer rights, enforcement powers, and digital access.
- **Three-tier structure:**
  - **District Consumer Dispute Redressal Commission:** Handles cases where the value of goods/services paid as consideration does not exceed ₹50 lakh.
  - **State Consumer Dispute Redressal Commission:** Hears cases above ₹50 lakh up to ₹2 crore and appeals against district commission orders.
  - **National Consumer Dispute Redressal Commission (NCDRC):** Deals with cases above ₹2 crore and appeals against State commission orders.
- **Who can file a complaint:** An individual consumer, group of consumers, registered consumer association, or the government.
  - Complaints can be filed against manufacturers, sellers, service providers, and e-commerce platforms.
- **Nature of disputes covered:** Defective goods, deficient services, unfair trade practices, misleading advertisements, overcharging, and product liability claims.

#### Significance of Consumer Courts

- **Affordable access to justice:** Consumers can seek redress without expensive litigation or mandatory lawyers (e.g., a buyer challenging a defective household appliance).
- **Protection against unfair trade practices:** Courts penalise misleading advertisements, overcharging, and false claims (e.g., action against exaggerated health or educational ads).
- **Accountability of service providers:** Ensures liability of insurers, banks, hospitals, and telecom companies for deficient services (e.g., delayed insurance claim settlements).



- **Consumer empowerment vis-à-vis big firms:** Enables individuals to contest powerful corporations on an equal legal footing (e.g., e-commerce refund and non-delivery disputes).
- **Time-bound dispute resolution (in law):** Statutory timelines aim at faster justice compared to civil courts (e.g., replacement/refund cases without technical testing).
- **Market discipline and trust:** Fear of penalties and compensation orders promotes ethical business practices and boosts consumer confidence.

#### Government Initiatives for Protection of Consumer Rights in India

- **Consumer Protection Act, 2019:** Modernised the legal framework by introducing **product liability**, covering **e-commerce**, and mandating **time-bound redressal** through consumer commissions.
- **Central Consumer Protection Authority (CCPA):** Central Consumer Protection Authority acts against **unfair trade practices and misleading advertisements**, with powers to order recalls, refunds, and penalties.
- **Consumer Courts (Three-tier mechanism):** District, State and National Consumer Dispute Redressal Commissions provide **affordable and decentralised access to justice** for consumers.
- **e-Daakhil Portal:** Enables **online filing, tracking, and hearing** of consumer complaints, reducing physical visits and procedural hurdles.
- **National Consumer Helpline (NCH):** A single-point grievance redressal and counselling platform (toll-free and digital) that helps resolve disputes with companies before litigation.
- **Consumer Awareness Programmes (Jago Grahak Jago):** Nationwide campaigns to educate citizens about **consumer rights, responsibilities, and remedies**, especially against misleading ads and frauds.

#### Issues Associated with Consumer Courts

- **Massive case backlog:** Pending consumer cases remain consistently above **5.4 lakh** nationwide — **5,60,700 (2021), 5,54,809 (2022), 5,43,359 (2023), and 5,43,592 as on 30 January 2024**, showing structural stagnation rather than improvement.
- **Disposal lag behind filings:** In **2024**, consumer commissions received **1.73 lakh new cases** but disposed of only **1.58 lakh**, adding nearly **14,900 cases** to the backlog; the trend continued in **2025** with filings exceeding disposals.
- **Severe staff shortages:** As of **19 August 2025**, vacancies include **18 Presidents and 62 Members** in State Commissions, and a much sharper deficit at the grassroots level with **218 Presidents and 518 Members** vacant in District Commissions.
- **Inadequate infrastructure:** Many commissions operate with **limited courtrooms, insufficient support staff, and weak digital case management**, reducing daily hearing capacity despite rising caseloads.
- **Frequent adjournments:** Procedural delays such as **non-service of notices, late affidavits, and repeated requests for additional time** routinely push hearings by months.
- **Non-adherence to statutory timelines:** Despite the Consumer Protection Act, 2019 mandating disposal within **3–5 months**, cases often stretch into **several years**, eroding public confidence in “speedy consumer justice.”

### What are its Impacts?

- **Increased financial and emotional burden:** Repeated hearings, travel costs, and loss of workdays disproportionately affect small consumers, elderly litigants, and those from remote areas.
- **Erosion of consumer confidence:** Persistent delays and adjournments weaken public trust in consumer courts as effective grievance redressal forums.
- **Reduced deterrence against unfair practices:** When cases remain pending, businesses face limited immediate consequences, encouraging repeat violations and unethical conduct.
- **Inequality in access to justice:** Large corporations can absorb delays, while individual consumers and small entrepreneurs are discouraged from pursuing legitimate claims.
- **Undermining of statutory intent:** Chronic non-adherence to timelines dilutes the purpose of the Consumer Protection Act, 2019 and weakens overall consumer protection governance.

### Way Forward

- **Time-bound filling of vacancies:** Adopt time-bound selection and tenure protection for Presidents and Members, on the lines of **tribunal reforms used for Debt Recovery Tribunals (DRTs)** to prevent prolonged institutional paralysis.
- **End-to-end digitalisation:** Upgrade **e-Daakhil** with automated notices, virtual hearings, and case-age tracking, drawing from **Singapore's Small Claims Tribunals**.
- **Mandatory pre-litigation mediation:** Introduce structured mediation before formal hearings, as practised in the **UK Small Claims system**, to reduce case inflow.
- **Specialised benches and expert support:** Create sector-specific benches (insurance, medical, real estate) with empanelled experts, inspired by **Australia's consumer tribunals**.
- **Strict enforcement of timelines:** Monitor and enforce statutory 3–5 month deadlines through performance dashboards and accountability mechanisms, aligned with global case management standards.

Source: [The Hindu](#)

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## Unlocking potential of India-Africa Economic Ties

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### Context

Prime Minister Narendra Modi's July 2025 visits to Namibia and Ghana, and December 2025 visit to Ethiopia, renewed focus on India–Africa economic relations amid global economic uncertainty.

### Significance of Africa for India

- **Strategic Trade Diversification:** India–Africa bilateral trade stands at ~\$100 billion, making Africa India's 4th largest trading partner.
  - Africa absorbs \$38.17 billion of Indian exports (FY24), led by Nigeria, South Africa, and Tanzania.
  - Africa offers high-growth demand compared to stagnating Western markets.
- **Manufacturing & Industrial Opportunity:** Africa's preferential access to U.S. markets allows Indian firms manufacturing in Africa to benefit from favourable tariff regimes.
  - Engagement with African Continental Free Trade Area enables access to a single market of 1.4 billion people.
- **MSME Expansion Potential:** African markets are less entry-restricted for Indian MSMEs compared to the U.S. and EU.
  - Sectors like pharmaceuticals, textiles, light engineering, food processing suit India's MSME strengths.
- **Resource & Energy Security:** Africa is rich in critical minerals, hydrocarbons, and rare earths, essential for India's energy transition and manufacturing ambitions.
  - Mining and mineral exploration offer long-term strategic depth.
- **Services & Soft Power Advantage:** India's strengths in IT, healthcare, education, and skill development can boost services exports, which are currently underutilised in Africa.

### Emerging Challenges in India–Africa Relations

- **Rising Chinese Dominance:** China is Africa's largest trading partner, with trade exceeding \$200 billion.
  - 21% of Africa's imports (2024) come from China, compared to ~6% from India.
  - 33% of Chinese exports to Africa fall under HSN 84 & 85 (machinery, electrical goods, semiconductors), exposing India's industrial lag.
- **Narrow Export Basket:** India's exports remain concentrated in petroleum products, rice, pharmaceuticals, and textiles, limiting value addition.
- **Low Manufacturing Footprint:** Indian firms underutilise African manufacturing incentives, missing opportunities in local value chains.
- **Trade Finance & Risk Constraints:** Limited Lines of Credit, high perceived political risk, and weak trade insurance mechanisms deter Indian MSMEs.

- **Investment Barriers:** India's Africa FDI is skewed towards Mauritius, often for tax arbitrage, rather than productive investment.
  - **Political instability (e.g., Sahel Region), bureaucratic hurdles, and high financing costs** affect Indian investors.

### Way Forward (Strategic Roadmap)

- **Trade Architecture Reforms:** Negotiate **Preferential Trade Agreements (PTAs)** and **Comprehensive Economic Partnership Agreements (CEPAs)** with African regional blocs.
  - Deepen integration with **AfCFTA** to scale Indian exports.
- **Manufacturing-Led Engagement:** Shift from **commodity exports** to **joint manufacturing and value-added production** in Africa.
  - Focus on **engineering goods, electronics, agro-processing, and pharmaceuticals**.
- **MSME-Centric Trade Finance:** Expand **Lines of Credit** and ease access for MSMEs.
  - Promote **local-currency trade** and create **India–Africa joint insurance pools** to reduce political and commercial risk.
- **Logistics & Connectivity Push:** Invest in **port modernisation, hinterland connectivity, and India–Africa maritime corridors** to lower freight costs.
- **Services & People-to-People Expansion:** Boost services trade in **IT, healthcare, education, and professional services**.
  - Align skill development partnerships with African industrial needs.
- **Public Sector Leadership:** Indian **PSUs** should lead investments in **mining, renewable energy, infrastructure, and critical technologies**, crowding in private capital.

Source: [The Hindu](#)

## Southern Ocean Carbon Anomaly

### Context

Southern Ocean—which absorbs ~40% of oceanic uptake of human-emitted CO<sub>2</sub> despite covering only 25–30% of global ocean area—has shown unexpected resilience as a carbon sink.

- Contrary to long-standing climate model projections that it would weaken due to stronger winds and upwelling, **observations since the early 2000s show the Southern Ocean has absorbed more carbon**, not less.

### What is the anomaly? (Observed vs Modelled Behaviour)

- **Models predicted:** Strengthening westerly winds → intensified upwelling → carbon-rich deep waters reach surface → CO<sub>2</sub> released to atmosphere → weakening carbon sink.
- **Observed reality:**
  - Deep, carbon-rich waters **did rise (~40 m since the 1990s)**.
  - Subsurface CO<sub>2</sub> pressure **increased by ~10 microatmospheres** (as models expected).
  - **Yet surface CO<sub>2</sub> emissions did NOT increase**; instead, **net carbon uptake rose**.



→ This divergence between models and observations is the anomaly.

### What climate models missed

- **Freshwater-driven surface stratification:** Increased Antarctic glacier melt + higher rainfall made surface waters fresher and lighter.
  - This formed a **thin freshwater “lid”** at the surface.
- **Stronger stratification blocked vertical mixing:** The freshwater layer **strengthened stratification**, separating cool, buoyant surface waters, and warm, salty, carbon-rich deep waters
  - As a result, **upwelled carbon remained trapped ~100–200 m below the surface**, unable to degas into the atmosphere.
- **Complex small-scale physics not well represented:** Models struggled to capture **Ocean eddies** (few km wide), **Ice-shelf cavity dynamics**, Interactions across **very different spatial scales**.
  - Sparse year-round Southern Ocean observations worsened this gap.

### Impact on climate change understanding

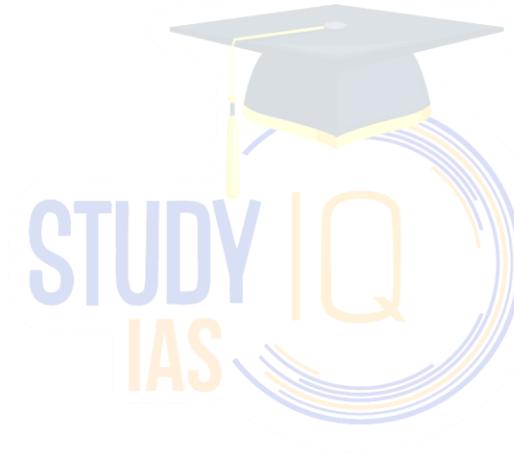
- **Positive (Short-term relief):** Southern Ocean continues to act as a **major global climate buffer**, absorbing heat, and atmospheric CO<sub>2</sub>
  - This has **temporarily slowed the rate of atmospheric CO<sub>2</sub> accumulation**.

- **Negative (Medium–long-term risk):** Observations since the **early 2010s show stratification thinning**.
  - **Surface salinity is rising again** in parts of the Southern Ocean.
  - Stronger winds may soon **penetrate below the freshwater lid**, mixing deep carbon-rich waters upward.

#### Why this matters for climate policy & modelling

- **Does not invalidate climate models;** instead models correctly identified **vulnerabilities** (upwelling, wind changes).
  - Observations revealed **temporary stabilising processes**.
- Highlights the need for:
  - **Better representation of freshwater and ice–ocean interactions** in models
  - **Continuous, year-round Southern Ocean monitoring**
- The Southern Ocean’s future behaviour could **significantly alter global carbon budgets and warming trajectories**.

Source: [The Hindu](#)



## Prelims Topics

### Super Kilonova

#### Context

An international team of astronomers, including researchers from IIT Bombay and the Indian Institute of Astrophysics (IIA), Bengaluru, has reported evidence of a rare cosmic explosion called a superkilonova.

#### About Super Kilonova

- A **superkilonova** is a **rare and extremely energetic cosmic explosion** that occurs when a **kilonova is powered by an additional energy source**, making it **brighter, bluer, and longer-lasting** than a normal kilonova.
- **How it forms:**
  - **Baseline event – Kilonova:** When **two neutron stars merge**, they eject neutron-rich matter that forms **heavy radioactive elements** (such as gold and platinum).
    - The radioactive decay of these elements produces a short-lived optical–infrared glow called a **kilonova**.
  - **Extra energy → Superkilonova:** A superkilonova occurs when **extra heat or energy** boosts this glow beyond normal levels. Two main mechanisms are proposed:
    - **Fallback heating:** Some ejected matter falls back onto the merged object, heats up, and re-energises the ejecta.

- **Supernova + merger sequence:** A massive star explodes as a **supernova**, forming two neutron stars that **quickly merge**, combining supernova energy with a kilonova.

Source: [The Hindu](#)

### Chillai Kalan

#### Context

Kashmir Valley has received its first snowfall of the season with the onset of Chillai Kalan.

#### About Chillai Kalan

- **What it is:** The **harshest winter phase** in Kashmir
- **Duration:** **40 days**
- **Period:** **21 December to 30 January**
- **Temperature:** Frequently **below 0°C**, especially at night
- **Snowfall:** Heaviest snowfall of the season occurs
- **Significance:** Crucial for **glaciers, water resources, agriculture, and hydropower**
- **After this:** Followed by **Chillai Khurd** (20 days) and **Chillai Bache** (10 days)

Source: [Indian Express](#)

### Support to Poor Prisoners Scheme

#### Context

The **Ministry of Home Affairs (MHA)** has revised the **guidelines** of the **Support to Poor Prisoners Scheme** due to a **sub-optimal response** by **States and Union Territories**.

### About Support to Poor Prisoners Scheme

- **Launched:** 2023
- **Central allocation:** ₹20 crore
- **Maximum assistance:** Up to ₹25,000 per prisoner
- **Objective:** Enable release of indigent prisoners/undertrials unable to pay fines or furnish bail sureties; thus reducing prison overcrowding.
- **Nodal agency:** The National Crime Records Bureau (NCRB).
- **Coverage:**
  - Convicted prisoners unable to pay court-imposed fines
  - Eligible undertrial prisoners unable to furnish bail bonds/sureties.
- **Exclusions under the Scheme:**
  - **Offences excluded:** Prevention of Corruption Act, Prevention of Money Laundering Act (PMLA), Narcotic Drugs and Psychotropic Substances Act, 1985, Unlawful Activities (Prevention) Act (UAPA).
  - **Heinous crimes excluded** Terrorism and offences affecting national security, Dowry death, rape, human trafficking, and Offences under the POCSO Act.
- **Mode of Assistance:** Financial aid is directly deposited with the court to facilitate release.

### Revised Implementation Mechanism

- **Jail Superintendent** must inform **District Legal Services Authority (DLSA)** within **one week** if a prisoner cannot secure release due to poverty.
- **DLSA Secretary** verifies financial status and recommends the case.
- **District-level Empowered Committee** approves assistance.
- Committee includes:
  - Nominee of the **District Collector**
  - **Judge-in-charge of the prison**, nominated by the District Judge

Source: [Indian Express](#)

## Corporate Social Responsibility

### Context

The Supreme Court of India has ruled that Corporate Social Responsibility (CSR inherently includes environmental responsibility) and is not a voluntary act of charity, but a constitutional obligation.

### Recent SC Guidelines on CSR

- **Article 51A(g) applies to corporations:** Companies, as legal persons, have a **fundamental duty to protect the environment.**
- **Polluter Pays principle enforced:** Firms harming wildlife habitats must **bear restoration costs.**
- **Mandatory conservation focus:** CSR funds to support **in-situ and ex-situ biodiversity conservation.**
- **Climate change lens:** Long-term studies on **climate impacts on endangered species** mandated.

### About Corporate Social Responsibility (CSR)

- It refers to a company's responsibility to contribute to **social, environmental, and**

sustainable development beyond profit-making.

- **Legal basis in India:** CSR is mandated under **Section 135 of the Companies Act, 2013**, making India one of the first countries to have **statutory CSR**.
- **Eligibility:** CSR provisions apply to companies having:
  - **Net worth  $\geq$  ₹500 crore**, or
  - **Turnover  $\geq$  ₹1,000 crore**, or
  - **Net profit  $\geq$  ₹5 crore** in the preceding financial year.
- **Key Features:**
  - **CSR spending norm:** Eligible companies must spend **at least 2% of the average net profits of the previous three financial years** on CSR activities.
  - **Permissible activities:** CSR spending can be made on areas such as **education, health, poverty alleviation, environment protection, rural development, gender equality, and disaster relief**.
  - **Compliance mechanism:** Unspent CSR funds must be transferred to a **specified government fund** or a **designated CSR account**, depending on the nature of the project.
    - Penalties apply for non-compliance.
  - **CSR registration:** Entities implementing CSR projects must **register with the Registrar of Companies (ROC)** to ensure transparency and monitoring.

Source: [The Hindu](#)

## Dark Eagle Hypersonic Missile system

### Context

Recently the US Army and Navy completed integrated testing of the Dark Eagle Long-Range Hypersonic Weapon (LRHW).

### About Dark Eagle Hypersonic Missile System

- It is a **U.S. intermediate-range, boost-glide hypersonic weapon** jointly developed for the **U.S. Army (LRHW)** and **U.S. Navy (CPS)**.
  - **Mechanism:** Rocket booster accelerates → C-HGB separates → glides at hypersonic speeds while maneuvering unpredictably toward target.
  - **Speed:** Exceeds **Mach 5**; likely **near Mach 10 in cruise** to meet
  - **Launch platforms:**
    - **Army:** Mobile, land-based launcher
    - **Navy:** Surface ships and submarines (Conventional Prompt Strike)



Source: [Eurasian Times](#)

## Securities Markets Code (SMC), 2025 Bill

### Context

Securities Markets Code (SMC), 2025 Bill tabled in Lok Sabha which will consolidate the provisions of

SEBI Act, 1992, Depositories Act, 1996 and Securities Contracts (Regulation) Act, 1956.

### Key Provisions of the Bill

- **Expansion of SEBI Board:** Board strength increased from **9 to 15 members**, comprising the Chairperson, **2 Central Government nominees, 1 RBI nominee, and 11 other members** (minimum **5 whole-time members**).
- **Expanded Definition of Securities:** Explicitly includes **hybrid instruments, electronic gold receipts, zero-coupon zero-principal instruments, and onshore rupee bonds** issued by multilateral institutions; enables listing of **“other regulated instruments”**.
- **Conflict of Interest & Accountability:** Enables **removal of SEBI Board members** for prejudicial financial or other interests;

mandates **disclosure of direct and indirect interests**, including those of family members.

- **Limitation Period for Investigations:** SEBI cannot order inspections/investigations **after 8 years** from the date of alleged default/contravention, with **exceptions** for systemic market impact or agency references.
- **Safeguarding Investor Interests:** Mandates an **Investor Charter** and establishes an **Investor Grievance Redressal Mechanism**.
- **Decriminalisation of Minor Defaults:** Reclassifies minor/procedural defaults as **civil violations**, punishable by **monetary penalties** instead of criminal prosecution.

Source: [Indian Express](#)



## Places in News

### Syria



**News?** The United States carried out large-scale airstrikes targeting dozens of Islamic State positions in Syria.

#### About Syria

- **Located:** West Asia, along the eastern Mediterranean coast, in the Levant region.
- **Bordered by:** Turkey (north), Iraq (east), Jordan (south), and Israel and Lebanon (west).
  - Golan Heights was seized by Israel from Syria during the 1967 Six-Day War.
- **Geographical Features:**
  - **Major physical regions:** Syrian Desert, Euphrates River Valley, and Anti-Lebanon Mountains (forming the border with Lebanon).
  - **Major rivers:** Orontes and Tigris.

**Source:** [Hindustan Times](#)

### Kavachi volcano



**News?** Scientists have confirmed that sharks and other large marine animals were found living inside the crater of Kavachi Volcano.

#### About Kavachi Volcano

- **Type:** Highly active **submarine (underwater) volcano**
- **Location:** Near the **Solomon Islands**, southwest Pacific Ocean
- **Tectonic setting:** Situated in a **subduction zone** where the Pacific Plate interacts with the Indo-Australian Plate
- Hosts **hammerhead sharks, silky sharks, and stingrays** inside its crater during non-eruptive phases.

**Source:** [TOI](#)