



## DAILY CURRENT AFFAIRS-

- 1.Public Examinations (Prevention of Unfair Means) Amendment Bill, 2026
- 2.National Investment Policy for Urea (NIPU)-2026
- 3.PM-Vidyalaxmi Scheme
- 4.Blue Straggler Star (BSS)
- 5.Western Ghats Ecologically Sensitive Area (ESA)

## 1.Public Examinations (Prevention of Unfair Means) Amendment Bill, 2026

### Why in News?

The Union Government introduced the **Public Examinations (Prevention of Unfair Means) Amendment Bill, 2026** in the Lok Sabha to strengthen the legal framework against **paper leaks and organized examination fraud**, following the **NEET-UG 2026 controversy**.

### Key Highlights

| Aspect    | Details                                                               |
|-----------|-----------------------------------------------------------------------|
| Bill      | Public Examinations (Prevention of Unfair Means) Amendment Bill, 2026 |
| Objective | Strengthen penalties against paper leaks and organized cheating       |
| Amends    | Public Examinations (Prevention of Unfair Means) Act, 2024            |

**Aspect      Details**

Background NEET-UG 2026 paper leak and nationwide student protests

**Major Amendments Proposed**

| Provision                          | 2024 Act            | 2026 Amendment                                 |
|------------------------------------|---------------------|------------------------------------------------|
| Maximum imprisonment (Individuals) | 5 years             | 10 years                                       |
| Maximum fine (Individuals)         | ₹10 lakh            | ₹50 lakh                                       |
| Organized paper leak               | Up to 10 years      | Minimum 7 years + fine up to ₹10 crore         |
| Service providers                  | Fine up to ₹1 crore | Fine up to ₹5 crore + debarment for 8 years    |
| Investigation                      | No fixed timeline   | To be completed within 2 months                |
| Trial                              | General courts      | Fast-track courts may be established by States |

## Coverage of the Act

The Act applies to examinations conducted by notified public examination authorities, including:

- Union Public Service Commission (UPSC)
- National Testing Agency (NTA)
- Staff Selection Commission (SSC)
- Railway Recruitment Boards (RRBs)
- Institute of Banking Personnel Selection (IBPS)

## Significance

- Strengthens deterrence against organized examination mafias.
- Improves transparency and credibility of public examinations.
- Ensures faster investigation and disposal of paper leak cases.
- Protects merit-based recruitment and admissions into public institutions.

## Challenges

- Effective implementation depends on coordination among States, investigating agencies and examination bodies.
- Cyber-enabled examination fraud requires continuous technological upgradation.
- Strict penalties alone may not eliminate systemic vulnerabilities without stronger digital security.

## Way Forward

- Adopt end-to-end encrypted digital examination systems.
- Strengthen biometric verification and AI-based monitoring during examinations.
- Conduct regular security audits of examination infrastructure.



- Improve accountability of service providers involved in examination logistics.

#### **UPSC Prelims MCQ**

**Q. With reference to the Public Examinations (Prevention of Unfair Means) Amendment Bill, 2026, consider the following statements:**

1. It seeks to increase the maximum imprisonment for individuals involved in examination malpractices from five years to ten years.
2. It empowers States to establish fast-track courts for trials related to paper leak cases.
3. It proposes debarring service providers involved in examination fraud from conducting examinations for eight years.

Which of the statements given above is/are correct?

- (a) 1 and 2 only
- (b) 2 and 3 only
- (c) 1 and 3 only
- (d) **1, 2 and 3**

**Answer: (d)**

#### **UPSC Mains Question (10 Marks)**

**Examination malpractices undermine meritocracy and public trust in institutions. Discuss the key provisions of the Public Examinations (Prevention of Unfair Means) Amendment Bill, 2026 and examine its role in strengthening the integrity of India's public examination system.**

## **2.National Investment Policy for Urea (NIPU)-2026**

### **Why in News?**

The **Cabinet Committee on Economic Affairs (CCEA)** has approved the **National Investment Policy for Urea (NIPU)-2026** to boost domestic urea production, reduce import dependence and strengthen India's fertilizer security.

## Key Highlights

| Aspect      | Details                                                               |
|-------------|-----------------------------------------------------------------------|
| Policy      | National Investment Policy for Urea (NIPU)-2026                       |
| Approved by | Cabinet Committee on Economic Affairs (CCEA)                          |
| Objective   | Achieve self-reliance in urea production through new gas-based plants |
| Replaces    | New Investment Policy (NIP), 2012                                     |
| Target      | Establish 8–9 new gas-based urea plants adding ~10 MMT capacity       |

## Major Features of NIPU-2026

- Introduces a **Return on Equity (RoE)** band of **12–16%** to attract investments.
- Separates **fixed and variable costs** in subsidy calculations, improving transparency.
- Provides **foreign exchange risk protection** by converting fixed costs into INR after four years.
- Encourages investment by **public, private and cooperative sectors**.
- Promotes adoption of modern, energy-efficient gas-based production technologies.

## Why was NIPU-2026 Needed?

- India's annual **urea demand (~40 MMT)** exceeds domestic production (**~30 MMT**), resulting in **25–30% import dependence**.
- Global geopolitical disruptions and volatile natural gas prices have increased fertilizer import costs.
- Rising fertilizer subsidy burden (**₹2.17 lakh crore in 2025-26**, of which urea accounts for **₹1.42 lakh crore**) necessitates greater domestic production.
- Ensures timely fertilizer availability and strengthens **Aatmanirbhar Bharat** in agriculture.

## Urea Sector in India

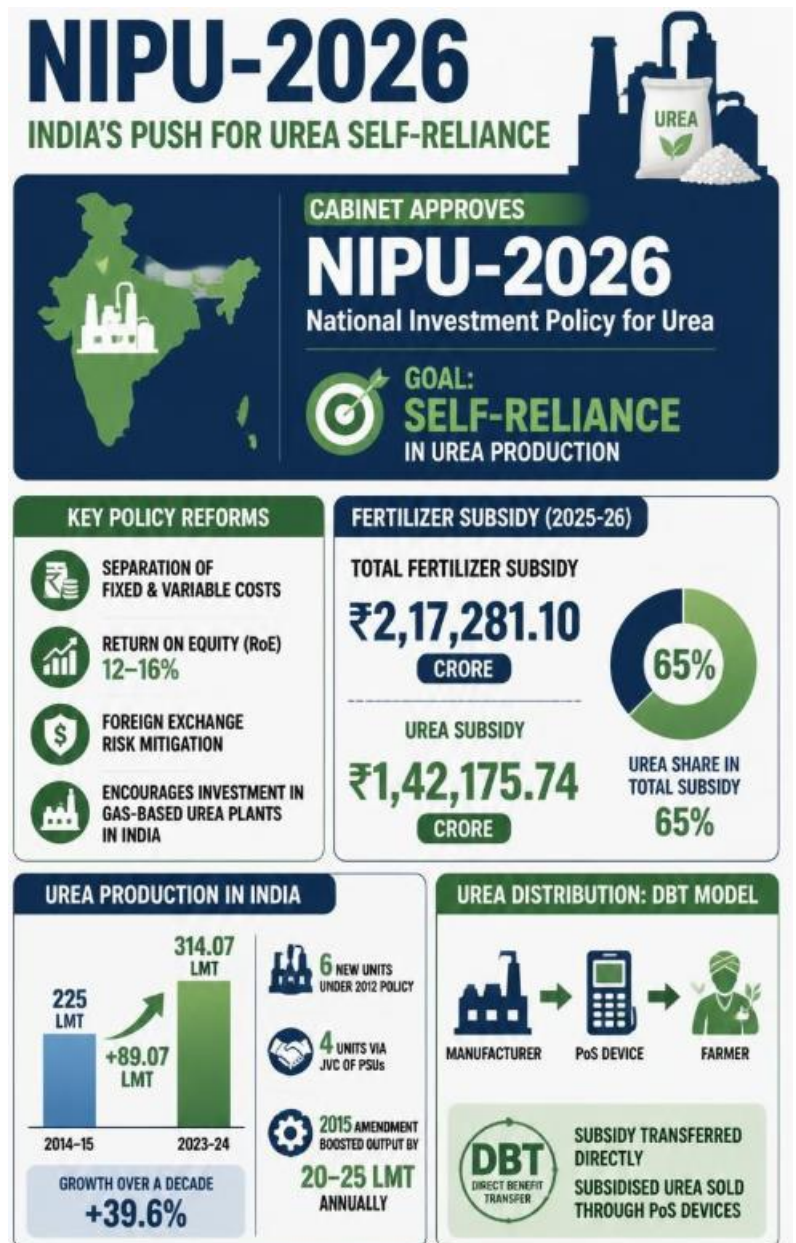
- India has increased urea production from **225 LMT (2014-15)** to **314.07 LMT (2023-24)**.
- Urea subsidy is provided through the **Direct Benefit Transfer (DBT)** system using **PoS devices**, with farmer authentication through **Aadhaar, KCC or Voter ID**.
- The Government also promotes **Integrated Nutrient Management (INM)** to encourage balanced fertilizer use by combining organic, chemical and bio-fertilizers.

## Significance

- Reduces dependence on imported urea and improves fertilizer security.
- Encourages fresh investment in domestic fertilizer manufacturing.
- Helps stabilize fertilizer availability during global supply disruptions.
- Supports food security by ensuring uninterrupted supply of a critical agricultural input.

## Challenges

- Dependence on affordable natural gas supply.
- Timely environmental and regulatory clearances for new plants.
- Maintaining subsidy sustainability while ensuring affordable prices for farmers.



### UPSC Prelims MCQ

**Q. With reference to the National Investment Policy for Urea (NIPU)-2026, consider the following statements:**

1. It aims to establish new gas-based urea plants to reduce India's dependence on imports.
2. It introduces a Return on Equity (RoE) band of 12–16% for new investments.
3. It separates fixed and variable costs in subsidy calculations to improve transparency.

Which of the statements given above is/are correct?

- (a) 1 and 2 only  
(b) 2 and 3 only  
(c) 1 and 3 only  
(d) **1, 2 and 3**

**Answer: (d)**

### UPSC Mains Question (10 Marks)

**Discuss the significance of the National Investment Policy for Urea (NIPU)-2026 in achieving fertilizer self-reliance. Examine its likely impact on India's agricultural and food security.**

## 3.PM-Vidyalaxmi Scheme

### Why in News?

The **PM-Vidyalaxmi Portal** has sanctioned over **1.12 lakh collateral-free education loans** worth **₹15,634 crore**, expanding access to higher education through simplified digital loan processing and interest subvention.

### Key Highlights

| Aspect | Details       |
|--------|---------------|
| Scheme | PM-Vidyalaxmi |

|                           |                                                                                       |
|---------------------------|---------------------------------------------------------------------------------------|
| <b>Launched</b>           | November 2024                                                                         |
| <b>Type</b>               | Central Sector Scheme                                                                 |
| <b>Objective</b>          | Ensure no meritorious student is denied higher education due to financial constraints |
| <b>Portal Operational</b> | February 2025                                                                         |
| <b>Nodal Ministry</b>     | Department of Higher Education                                                        |

## Key Features

- Provides **collateral-free and guarantor-free education loans** for students securing **merit-based admission** in notified **Quality Higher Education Institutions (QHEIs)**.
- Offers **3% interest subvention** on education loans up to **₹10 lakh** for students with **annual family income up to ₹8 lakh**.
- Covers **tuition fees, hostel expenses, books, laptops and other academic costs**.
- Interest subvention beyond the first year is linked to **satisfactory academic performance**.
- Benefits can be availed **only once** for an undergraduate, postgraduate or integrated programme.

## PM-Vidyalaxmi Portal

- Acts as a **single-window digital platform** for education loans.
- Enables students to **apply through a Common Education Loan Application Form (CELAF)** to multiple banks.
- Provides **real-time tracking** of loan applications and subsidy claims.
- Interest subsidy is transferred through **DBT** into students' **Digital Rupee (CBDC) wallets**.
- The scheme is implemented through **Scheduled Commercial Banks, Regional Rural Banks and Cooperative Banks**, with **64 banks** onboarded.

## Eligibility

- Applicant must be an **Indian citizen**.
- Admission should be **merit-based** (management quota not eligible).

- Applicable only to students admitted in notified **Quality Higher Education Institutions (QHEIs)**, including **NIRF-ranked institutions**.
- Applicable only for **higher education within India**.

## PM-USP Credit Guarantee

- Loans up to **₹7.5 lakh** receive a **75% Government credit guarantee** under the **PM Uchchatar Shiksha Protsahan Credit Guarantee Fund Scheme (PM-USP CGFSEL)**.
- Encourages banks to extend collateral-free education loans.

## Significance

- Reduces financial barriers to higher education.
- Promotes equitable access envisaged under **National Education Policy (NEP) 2020**.
- Encourages digital governance through an integrated loan platform.
- Supports improvement in the **Gross Enrolment Ratio (GER)** in higher education.

### UPSC Prelims MCQ

**Q. With reference to the PM-Vidyalaxmi Scheme, consider the following statements:**

1. It provides collateral-free education loans for students admitted on merit to notified Quality Higher Education Institutions.
2. Students with annual family income up to ₹8 lakh are eligible for a **3% interest subvention** on loans up to ₹10 lakh.
3. The scheme covers higher education in both Indian and foreign universities.

Which of the statements given above is/are correct?

- (a) 1 and 2 only
- (b) 2 and 3 only
- (c) 1 and 3 only
- (d) 1, 2 and 3

**Answer: (a)**

**UPSC Mains Question (10 Marks)**

Discuss the role of the PM-Vidyalaxmi Scheme in improving access to higher education in India. How can technology-enabled financial assistance contribute to achieving the objectives of the National Education Policy, 2020?

## 4.Blue Straggler Star (BSS)

### Why in News?

Indian astronomers, along with international collaborators, have **captured a Blue Straggler Star (BSS) actively forming through mass transfer in a binary system**, providing the first direct observational evidence of the stellar rejuvenation process.

### Key Highlights

| Aspect             | Details                                                      |
|--------------------|--------------------------------------------------------------|
| Discovery          | Actively forming Blue Straggler Star (BSS)                   |
| Binary System      | TIC 327546480                                                |
| Location           | Collinder 261 (Old Open Cluster), ~9,500 light-years away    |
| Observatories      | NASA's <b>TESS</b> & ESO's <b>Very Large Telescope (VLT)</b> |
| Indian Institution | Indian Institute of Astrophysics (IIA)                       |
| Published In       | <i>Astrophysical Journal Letters</i>                         |

### Key Findings

- The binary system is **semi-detached**, where one star fills its **Roche Lobe** and transfers matter to its companion.
- The recipient star gains fresh hydrogen, becoming **hotter, brighter and more massive**, thereby appearing younger than other stars of the same cluster.
- The Blue Straggler has a mass of **1.67 solar masses**, while its companion has **0.32 solar masses** with an orbital period of **2.11 days**.
- Detection of **strong X-ray emission** confirms active mass accretion.
- The discovery provides direct evidence for the long-hypothesized **mass-transfer mechanism** behind Blue Straggler formation.

### What are Blue Straggler Stars?

- Blue Straggler Stars are **hot, luminous and massive stars** found in **old star clusters**, where such stars should have already evolved into red giants.
- They appear **younger than neighbouring stars**, hence are called "**rejuvenated stars**."
- Two accepted formation mechanisms are:
  - **Mass transfer** in binary star systems (most common).
  - **Merger/collision** of two stars in dense star clusters.

## Significance

- Confirms the **stellar rejuvenation** theory through direct observation.
- Improves understanding of **binary star evolution** and stellar life cycles.
- Demonstrates India's growing contribution to observational astrophysics.
- Provides an ideal laboratory for testing stellar evolution models.

### UPSC Prelims MCQ

**Q. With reference to Blue Straggler Stars (BSS), consider the following statements:**

1. They are hotter and more luminous than other stars of similar age in the same star cluster.
2. They can form through mass transfer in binary star systems.
3. The recently discovered actively forming BSS was observed in the open cluster **Collinder 261**.

Which of the statements given above is/are correct?

- (a) 1 and 2 only
- (b) 2 and 3 only
- (c) 1 and 3 only
- (d) **1, 2 and 3**

**Answer: (d)**

### UPSC Mains Question (10 Marks)

**The recent discovery of an actively forming Blue Straggler Star has strengthened our understanding of stellar evolution. Discuss the formation mechanisms of Blue Straggler Stars and explain the significance of this discovery for modern astrophysics.**

## 5. Western Ghats Ecologically Sensitive Area (ESA)

### Why in News?

The Union Environment Ministry has extended the tenure of the **Sanjay Kumar Committee** by **one year (till July 2027)** as consultations with States continue over the notification of **Ecologically Sensitive Areas (ESAs)** in the Western Ghats.

### Key Highlights

| Aspect         | Details                                                                 |
|----------------|-------------------------------------------------------------------------|
| Committee      | Sanjay Kumar Committee (Constituted in 2022)                            |
| Extension      | Till July 2027                                                          |
| Issue          | Finalisation of Ecologically Sensitive Areas (ESA) in the Western Ghats |
| Proposed ESA   | 56,825.7 sq km across six States                                        |
| States Covered | Gujarat, Maharashtra, Goa, Karnataka, Kerala & Tamil Nadu               |

### Why is the ESA Notification Delayed?

- States have raised concerns over the inclusion of **agricultural land, plantations and human settlements** within the proposed ESA.
- Balancing **biodiversity conservation** with **livelihoods and developmental activities** has delayed consensus.
- Consultations are nearing completion in **Maharashtra, Goa and Gujarat**, while discussions continue with **Kerala and Karnataka**.

### Ecologically Sensitive Area (ESA)

- ESA refers to ecologically important landscapes notified under the **Environment (Protection) Act, 1986** to regulate environmentally damaging activities.
- Notified under **Section 3(2)(v)** of the **Environment (Protection) Act, 1986**.
- Activities are classified as:
  - **Prohibited:** Mining, quarrying, thermal power plants and highly polluting industries.

- **Regulated:** Large construction projects, road expansion and commercial tourism.
- **Permitted:** Agriculture, horticulture, organic farming and renewable energy.

## Western Ghats

- A **1,600-km mountain chain** running parallel to India's western coast.
- Recognized as one of the world's **eight hottest biodiversity hotspots**.
- UNESCO World Heritage Site comprising **39 serial sites**.
- Home to over **5,000 flowering plant species, 139 mammals, 508 bird species and 179 amphibian species**, with high endemism.
- Acts as the origin of major peninsular rivers such as the **Godavari, Krishna, Kaveri and Tungabhadra**.

## ESA vs Eco-Sensitive Zone (ESZ)

| ESA                                                          | ESZ                                                        |
|--------------------------------------------------------------|------------------------------------------------------------|
| <b>Large ecologically important landscapes</b>               | Buffer around National Parks and Wildlife Sanctuaries      |
| <b>Notified under the Environment (Protection) Act, 1986</b> | Also notified under the Environment (Protection) Act, 1986 |
| <b>May exist independent of Protected Areas</b>              | Exists only around Protected Areas                         |

## Significance

- Conserves one of India's richest biodiversity regions.
- Protects critical watersheds and perennial river systems.
- Promotes sustainable development while regulating ecologically harmful activities.
- Contributes to India's commitments under the **Convention on Biological Diversity (CBD)**.

### UPSC Prelims MCQ

**Q. With reference to the Ecologically Sensitive Area (ESA) in the Western Ghats, consider the following statements:**

1. Ecologically Sensitive Areas are notified under the **Environment (Protection) Act, 1986**.
2. The proposed Western Ghats ESA covers parts of six States.
3. Commercial mining is generally prohibited in notified ESAs.

Which of the statements given above is/are correct?

- (a) 1 and 2 only
- (b) 2 and 3 only
- (c) 1 and 3 only
- (d) **1, 2 and 3**

**Answer: (d)**

### UPSC Mains Question (10 Marks)

**Discuss the significance of the proposed Ecologically Sensitive Area (ESA) in the Western Ghats. Why has its notification remained contentious despite its ecological importance?**

