



KAVISH IAS

— Converting Possibilities into Reality —

KAVISH INFORMIX

DAILY CURRENT AFFAIRS

🎯 PRECISE | 🧠 RELEVANT | ⌚ EXAM FOCUSED

STAY AHEAD. STAY INFORMED. STAY READY.

TODAY'S DATE



28 JULY 2026

---TUESDAY---



Kolkata Topper

VAISHNA BISWAS

AIR - 367 | CSE 2025

★ OUR PROVEN LEGACY ★

OUR UPSC TOPPERS 2023



IPS LAXMAN PRATAP
RANK - 597

FORMER ASST. COMMANDANT IN BSF
CITY COLLEGE KOLKATA

OUR UPSC TOPPERS 2024



IRS SARLA JAKHER
AIR 593

CITY COLLEGE KOLKATA



IRS TANMAY
AIR 346

IIT KHARAGPUR



**YOUR
DREAMS.**

**OUR
MISSION.**

TOGETHER,
WE ACHIEVE
THE EXTRA
ORDINARY.

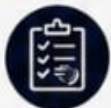


Converting Possibilities into Reality

PRELIMS MAINS | INTERVIEW



DAILY CURATED
NEWS



EXAM ORIENTED
ANALYSIS



SMART NOTES &
INFOGRAPHICS



BOOST YOUR
PREPARATION

“INFORMED TODAY, EMPOWERED TOMORROW.”

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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

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

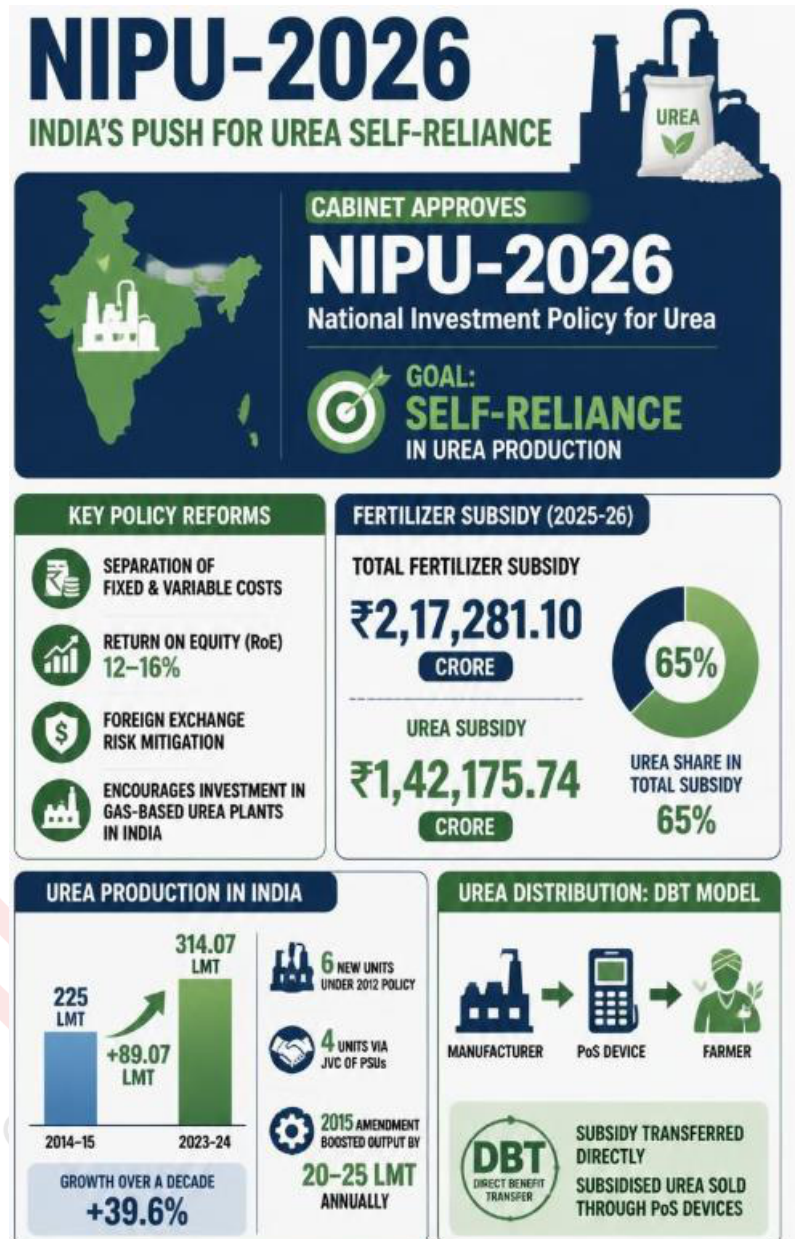
- India has increased urea production from **225 LMT (2014-15)** to **314.07 LMT (2023-24)**.
- Urea subsidy is provided through the **Direct Benefit Transfer (DBT)** system using **PoS devices**, with farmer authentication through **Aadhaar, KCC or Voter ID**.
- The Government also promotes **Integrated 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
Launched	November 2024
Type	Central Sector Scheme

Objective	Ensure no meritorious student is denied higher education due to financial constraints
Portal Operational	February 2025
Nodal Ministry	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 TESS & ESO's Very Large Telescope (VLT)
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
Large ecologically important landscapes	Buffer around National Parks and Wildlife Sanctuaries
Notified under the Environment (Protection) Act, 1986	Also notified under the Environment (Protection) Act, 1986
May exist independent of Protected Areas	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?

