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The Hindu & The Indian express

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Cabinet extends PM SVANidhi for street vendors, enhances loan amount

EXPRESS NEWS SERVICE
NEW DELHI, AUGUST 27

THE UNION Cabinet Wednesday approved the restructuring of the PM SVANidhi loan scheme for street vendors, extending it till March 31, 2030 and enhancing the loan amount.

The scheme was launched in 2020 as a part of the government's economic package during the pandemic and lockdown.

On Wednesday, the Cabinet, chaired by Prime Minister Narendra Modi, extended the lending period from December 31, 2024 to March 31, 2030, which is expected to benefit 1.15

crore beneficiaries, including 50 lakh new ones, a government statement said.

As per the statement, the first tranche was increased from ₹10,000 to ₹15,000 and the second tranche from ₹20,000 to ₹25,000. The third remains ₹50,000. The revamped scheme, which was a part of the Budget, will also give vendors incentives of up to ₹1,600 cashback for retail and wholesale digital transactions.

The scheme will be imple-

mented by the Ministry of Housing and Urban Affairs and the Department of Financial Services, it said.

"The key features of the restructured scheme include enhanced loan amount across first and second tranche, provision of UPI-linked RuPay Credit Card for beneficiaries who have repaid the second loan, and digital cashback incentives for retail and wholesale transactions. The scheme's coverage is being expanded beyond statutory towns

to census towns, peri-urban areas etc. in graded manner," the government said.

The scheme's total outlay would be ₹7,332 crore, it said. As of July 30, 96 lakh loans worth ₹13,797 crore have been disbursed to 68 lakh street vendors.

"The extension of the scheme envisages the holistic development of street vendors by offering a reliable source of finance to support business expansion and opportunities for sustainable growth..." the government said.

Cabinet extends PM SVANidhi for street vendors, enhances loan amount

Source: The Indian Express, Page 5

GS Paper: GS 3 – Economy (Inclusive Growth, Financial Inclusion, Government Schemes)

Context

- The Union Cabinet has extended and restructured PM SVANidhi to expand financial support for street vendors till 2030.

About PM SVANidhi

- Full form: Pradhan Mantri Street Vendor's AtmaNirbhar Nidhi.
- Launched on: 1st June 2020 (amid COVID-19 lockdown).
- Nodal Ministry: Ministry of Housing and Urban Affairs (MoHUA).



- Implemented with: Department of Financial Services, banks, MFIs.
- Objective: To provide collateral-free working capital loans to street vendors for resuming and expanding their livelihood activities, ensuring financial inclusion & digital transactions adoption.

Cabinet's New Changes (2025)

- Scheme extended: Till March 31, 2030 (earlier Dec 2024).
- Coverage expanded: To 1.15 crore vendors, including 50 lakh new beneficiaries.
- Loan tranches revised:
 - 1st loan: ₹15,000 (up from ₹10,000).
 - 2nd loan: ₹25,000 (up from ₹20,000).
 - 3rd loan: ₹50,000 (unchanged).
- Digital Incentive: Cashback up to ₹1,600 for digital transactions.
 - UPI-linked RuPay Credit Card introduced (for vendors who repay 2nd loan).

- Geographic coverage widened: Now includes census towns and peri-urban areas, besides statutory towns.
- Statutory Town: Legally notified urban area with an Urban Local Body (ULB) like municipality or corporation.
- Census Town: Meets Census criteria (population $\geq 5,000$, density $\geq 400/\text{sq km}$, 75% male workers in non-agriculture) but governed by Gram Panchayat.
- Peri-Urban Area: Transitional zone between rural and urban, showing mixed rural-urban characteristics due to city expansion.



4 J&K Rajya Sabha seats vacant: Law Ministry says no to staggering of terms

DAMINI NATH
NEW DELHI, AUGUST 27

EXPLAINED
A long vacancy

THE UNION: Law and Justice Ministry has turned down the Election Commission's request for a presidential order so as to stagger the terms of the four Rajya Sabha seats from J&K, which currently have concurrent terms, and have been vacant for the past four-and-a-half years.

On August 22, the Law Ministry told the EC that there was no provision in the law for such an order, according to two sources aware of the development.

Under Article 83, the Rajya Sabha is a permanent House with one-third of its members, who have a tenure of six years, retiring every second year. The EC had earlier this year written to the Law Ministry seeking a presidential order that would set the terms of the J&K seats in such a way that one-third fell vacant every two years.

Due to imposition of President's Rule multiple times over past 30 years, the terms of the J&K seats in RS have become concurrent. While a similar situation exists in Punjab and Delhi—due to a state of Emergency being declared in the past, and creation of a new Assembly under the Government of National Capital Territory of Delhi Act, 1991—sources said that the EC had sought the presidential order only for J&K.

While Punjab sends seven members to RS, Delhi sends three.

The terms of the four RS members from J&K ended in February 2021, when the UT was under President's Rule. While a new Assembly was elected in October last year, the EC is yet to fill the four RS seats. It means J&K will have no representation in the RS when elections are held for the post of Vice-President on September 9. J&K has five MPs in the Lok Sabha.

Earlier, there was no J&K presence in the RS during the Presidential election of 2022, when Droupadi Murmu won.

As per Section 154 of the Representation of the People Act, 1951, there have been two presidential orders so far to curtail terms of RS MPs so that one-third

THE 4 J&K seats have been vacant since February 2021, when the UT was under President's Rule. The seats have not been filled though J&K now has an elected Assembly, and the Omar Abdullah government has expressed concern over this.

of them retire every two years. The first was in 1952, when the first Rajya Sabha was elected, and the second in 1956, as per the Constitution (Seventh Amendment) Act, 1956.

"Upon the first constitution of the Council of States, the President shall, after consultation with the Election Commission, make by order such (a) provision as he thinks fit for curtailing the term of office of some of the members then chosen, in order that, as nearly as may be, one-third of the members holding seats of each class shall retire in every second year thereafter," the Section says.

It adds: "In order that, as nearly as may be, one-third of the members may retire on the second day of April 1958, and on the expiration of every second year thereafter, the President shall, as soon as may be after the commencement of the Constitution (Seventh Amendment) Act, 1956, after consultation with the Election Commission, make by order such provisions as he thinks fit in regard to the terms of office of the members elected."

According to sources, the EC had requested for a similar order in case of J&K, but was informed that the Section in question only allowed it for the first RS constituted and then as per a Constitutional amendment. The EC was informed that an order for J&K would require an amendment to the law, and that it would have to apply to all states where terms of RS MPs have become concurrent over the years.

4 J&K Rajya Sabha seats vacant: Law Ministry says no to staggering of terms

The Indian Express, Page Number 6

GS 2 Polity

Context

- The article discusses the Law Ministry's refusal to stagger the terms of the four vacant Rajya Sabha seats from Jammu & Kashmir as requested by the Election Commission.
- These seats have been vacant since February 2021 when J&K became a Union Territory and was under President's Rule, meaning the seats have concurrent terms rather than staggered terms.

Summary of the Article

- The Law Ministry informed the Election Commission that there is no provision in law for staggering Rajya Sabha terms via a presidential order for J&K, referring to two legal sources.
- Currently, all four Rajya Sabha seats for J&K have concurrent terms and have been pending for over four and a half years.
- Article 83 of the Constitution specifies that the Rajya Sabha is a permanent house, with one-third of its members retiring every two years to maintain staggered terms.
- The Representation of People's Act, 1951, governs how members' terms are to be handled, including the President's ability (by order) to ensure that one-third of seats become vacant every two years, to avoid all members retiring together.
- Since 1951, there have been special presidential orders for some states (Delhi, Punjab) to stagger terms, but J&K's circumstances have led to concurrent terms due to repeated President's Rule and lack of Assembly.



Constitutional Article 83 & Representation of People's Act

- **Article 83:**

- Establishes the Rajya Sabha as a permanent house:
- One-third of members retire every two years.
- Prevents all terms from ending together and ensures continuity.

- **Representation of People's Act, 1951:**

- Section 154 empowers the President, after consultation, to make orders to curtail terms of some members so that one-third retire every two years, preventing concurrent terms for all members.
- In 1951 and February 1952, presidential orders enabled staggered terms for Rajya Sabha seats that would have otherwise been concurrent.



MAPPING THE MARGINS

Tribal ministry does well to propose that Particularly Vulnerable Tribal Groups be counted separately

ON JULY 17, the Ministry of Tribal Affairs (MoTA) wrote to the Registrar General and Census Commissioner of India (RGI), requesting it to consider including Particularly Vulnerable Tribal Groups (PVTGs) — the most marginalised tribal groups in the country — in the upcoming Census exercise. As reported in this newspaper, the MoTA has asked RGI to separately count the number of PVTG households and individuals, along with their distinctive cultural, demographic and socio-economic features. If this is done, it will be the first time that the PVTGs are enumerated separately since the category was introduced. Earlier, in the 2011 Census, 40 PVT groups were counted within the broader category of Scheduled Tribes (STs). Currently, there are 75 PVT groups across 18 states and one Union Territory. The MoTA's initiative to count the most marginalised groups separately to facilitate targeted policies of uplift and redress is a welcome move.

The PVTGs entered political discourse for the first time after the Dhebar Commission was constituted to investigate and report "on the problems of the Scheduled Tribes"; the committee submitted its report in 1961. It identified the inequalities within the tribal groups. This led to the creation of the category Primitive Tribal Groups (PTGs) in 1973, based on four criteria — pre-agricultural level of technology, low level of literacy, economic backwardness and a declining or stagnant population. In 2006, the name was changed to PVTG, as the word "primitive" was seen as problematic. The female literacy rate among the PVTGs is the lowest in India. A recent study that surveyed research work on 13 PVT groups in Odisha between 2000 to 2023, published in the *Journal of Health, Population and Nutrition* (2024), highlighted their precarious health indices. In 2023, the Centre launched the Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan (PM JANMAN) to provide basic facilities to PVTGs. For the successful implementation of any developmental scheme, sociological mapping is necessary, and the proposed inclusion of PVTGs as a separate category in the Census would help serve this purpose.

Alongside, the government could consider rethinking the definition of PVTG ahead of the enumeration exercise. The existing criteria are decades old and risk excluding some communities, as ground realities have changed due to the intervention of state and non-state actors. For example, the use of "pre-agricultural level technology" — modernisation of technology has equipped many marginalised communities to use "developed" tools. A careful step towards not only identifying but also addressing PVTGs is necessary to facilitate social inclusion, instead of assimilation.

Mapping the Margins

The Indian Express, Page no 8 Editorial, GS2

Context

- On July 17, the Ministry of Tribal Affairs (MoTA) wrote to the Registrar General and Census Commissioner of India (RGI), requesting separate counting of Particularly Vulnerable Tribal Groups (PVTGs) in the upcoming Census exercise.
- This would be the first time PVTGs are enumerated separately since the category was introduced. Previously, in the 2011 Census, 40 PVT groups were counted within the broader Scheduled Tribes category.
- Currently, there are 75 PVT groups across 18 states and one Union Territory.
- The initiative aims to count these groups separately to facilitate targeted policies of uplift and redress.

Summary of the Article

- The PVTGs entered political discourse after the Dhebar Commission's report in 1961 on the problems of Scheduled Tribes, which led to the creation of Primitive Tribal Groups (PTGs) in 1973, based on four criteria:
 - Pre-agricultural level of technology
 - Low literacy level
 - Economic backwardness
 - Declining or stagnant population



- In 2006, the category was renamed PVTGs as “primitive” was deemed problematic.
- Female literacy rate among PVTGs is the lowest in India.
- A recent study on 13 PVT groups in Odisha highlighted precarious health indices.
- In 2023, the Centre launched the Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan (PM JANMAN) to provide basic facilities to PVTGs.
- For the successful implementation of development schemes like PM JANMAN, sociological mapping is necessary, and the proposed separate inclusion of PVTGs in the Census would serve this purpose.
- The article suggests reconsidering the definition of PVTGs ahead of enumeration since existing criteria are decades old and risk excluding some communities because of changed realities and modernization.
- It advocates for addressing PVTGs through careful social inclusion rather than assimilation.

Consider the following statements about Particularly Vulnerable Tribal Groups (PVTGs) in India :

1. PVTGs reside in 18 States and one Union Territory.
2. A stagnant or declining population is one of the criteria for determining PVTG status.
3. There are 95 PVTGs officially notified in the country so far.
4. Irular and Konda Reddi tribes are included in the list of PVTGs.

Which of the statements given above are correct?

- (a) 1, 2 and 3
- (b) 2, 3 and 4
- (c) 1, 2 and 4
- (d) 1, 3 and 4

PYQ 2019



EXPLAINED SCIENCE

SCIENTISTS DISCOVER QUADRUPLE STAR SYSTEM: WHY THIS IS SIGNIFICANT

A TEAM of scientists has discovered a rare quadruple star system in the Milky Way. The system — known as UPM J1040-3551 AabBab — consists of a pair of cold brown dwarfs orbiting a pair of young red dwarf stars, a configuration never seen before, a new study reported.

The study, 'Benchmark brown dwarfs — I. A blue M2 + T5 wide binary and a probable young [M4 + M4] + [T7 + T8] hierarchical quadruple', appeared in the September issue of the journal *Monthly Notices of the Royal Astronomical Society*. The research was led by Professor Zenghua Zhang of Nanjing University, and also involved scientists from the University of Hertfordshire (the UK), the Brazilian National Astrophysics Laboratory, the Southern Astrophysical Research (SOAR) Telescope at Cerro Tololo Inter-American Observatory (Chile), and the Center for Astrobiology (Spain).

The scientists involved in the study have said that their findings will could improve the understanding of brown dwarfs, which are difficult to detect and examine.

What are brown dwarfs?

Brown dwarfs are curious celestial bodies that share some similarities with stars and others with planets. For instance, these objects form like stars from collapsing clouds of gas and dust. However, they do not have enough mass to consistently fuse hydrogen, a process that heats a star and makes it shine. That is why they are often known as "failed stars".

They have atmospheres similar to gas giants such as Jupiter and Saturn. Their atmospheres can consist of clouds and molecules like H₂O. Brown dwarfs can also be up to 70 times more massive than Jupiter.

Why are brown dwarfs difficult to detect?

Brown dwarfs can be difficult to detect as they are cold and faint. As a result,

astronomers typically search for brown dwarfs orbiting companion stars, which often burn brighter. This also helps them study these celestial bodies because if a brown dwarf is part of a multiple system with a brighter star, the chances are they were formed out of the same material, at the same place and time.

"Measuring the brighter stars, then, can be useful for estimating the properties of the fainter brown dwarfs, like their age, temperature and composition," according to a report by *The New York Times*.

That is why the recent discovery of the quadruple star system is significant. Although the two brown dwarfs, which are both about the size of Jupiter, of the system emit almost no visible light, there is a pair of young dwarfs — the most common type of stars in the Milky Way — which are much brighter than their companions.

Hugh Jones, co-author of the study and researcher at the University of Hertfordshire, in a statement, said, "This is the first time a quadruple system has been found with two T-type brown dwarfs orbiting a pair of stars. Unlike our Sun, which is a singleton, most bigger stars are part of multiple-star systems. But smaller stars and brown dwarfs are usually single, and our findings are exciting because the chances of a low-mass brown dwarf having a companion are less than 5%."

Why do scientists study brown dwarfs?

Brown dwarfs are significant as they can help astronomers better understand the conditions that are necessary for the formation of stars and planets.

Determining the abundance and distribution of brown dwarfs gives key information on the distribution of mass in the universe to astronomers. Note that much of the universe's mass has thus far been undetectable and is known as dark matter.

EXPRESS NEWS SERVICE

Scientists discover quadruple star system: Why this is significant

The Indian Express, Page 13

GS Paper 3: Science & Technology

Context

- A team of scientists has discovered a rare quadruple star system in the Milky Way, named UPM J1040-3551 AabBab.
- It consists of a pair of cold brown dwarfs orbiting a pair of young red dwarf stars, a unique configuration never seen before.
- This breakthrough could enhance the understanding of brown dwarfs, which are difficult to detect and study.

What are Brown Dwarfs?

- Curious celestial bodies that share similarities with both stars and planets.
- Form like stars from collapsing gas and dust clouds, but lack enough mass to sustain hydrogen fusion → hence called "failed stars."
 - Atmosphere: similar to gas giants like Jupiter and Saturn (with molecules such as H₂O).
 - Can be up to 70 times more massive than Jupiter.

Why are Brown Dwarfs Difficult to Detect?

- They are cold and faint.
- Usually detectable only when orbiting brighter companion stars, which help estimate their age, temperature, and composition.



Significance of the Discovery

- First time a quadruple system has been found with two T-type brown dwarfs orbiting a pair of stars.
- Brown dwarfs are rarely found with companions (less than 5% chance), making this finding highly unusual.
- The brighter red dwarfs in the system help scientists study the properties of the fainter brown dwarfs.

Provides deeper insights into:

- Formation of stars and planets
- Distribution of mass in the universe (aiding in understanding dark matter)
- Evolution of multiple-star systems

Red Dwarfs = true stars (smallest & coolest stars capable of hydrogen fusion).

Brown Dwarfs = failed stars (too small to sustain hydrogen fusion, sit between planets & stars).



Govt pushes for e-commerce exports; MSMEs ask govt to allow FDI in inventory-led model

RAVI DUTTA MISHRA
NEW DELHI, AUGUST 27

THE COMMERCE and Industry Ministry has begun consultations with industry stakeholders ranging from major e-commerce players including American retail firms Amazon and Walmart-owned Flipkart to Indian small-scale manufacturers and mid-segment retailers to explore models that could boost e-commerce exports, a source told *The Indian Express*. This comes in the backdrop of sharp 50 per cent US tariffs on India.

"One round of consultation has taken place and the Department for Promotion of Industry and Internal Trade (DPIIT) has invited stakeholders for a second round of talks next

week. The current agenda is to explore ways to boost exports under the e-commerce Export Hubs (ECEHs) model that was announced in the Union Budget and explore what can be done to aid MSMEs," the source quoted above said.

The source said that various methods to boost e-commerce exports are being explored, but there is a major difference of opinion among stakeholders regarding the inventory-based model of e-commerce. "MSMEs have asked the government to allow FDI in the inventory-based model as it could help ease the compliance burden, but there is significant opposition," the source said.

At present, 100 per cent foreign direct investment (FDI) is allowed under the automatic route

Under the inventory-based model of e-commerce inventory of goods and services can be owned by e-commerce entities and sold directly to consumers

in the marketplace model of e-commerce, but FDI is not permitted in the inventory-based model of e-commerce. "The government is looking at the inventory-based model to see if MSMEs can benefit from it amid US tariffs. MSMEs want it as it could ease compliance burden but retailers oppose the same," the source said.

✂ Under the inventory-based model of e-commerce inventory of goods and services can be owned by e-commerce entities and sold directly to consumers. ✂ The marketplace-based model, by contrast, only allows e-commerce companies to have a digital and electronic network to act as a facilitator between buyer and seller.

Notably, India's e-commerce industry is primarily dominated by small businesses that export products valued between \$25 and \$1,000, with popular items including handicrafts, art, books, ready-made garments, gems and jewellery. According to think tank GTRI, India's e-commerce exports have the potential to reach \$350 billion by 2030.

Experts say that Indian exports through e-commerce currently stand at only \$5 billion,

whereas China's exports have reached \$300 billion. As per a GTRI report, India's e-commerce exports have the potential to grow at a faster pace than its IT exports did in the early 2000s. But despite this potential, India's current e-commerce export numbers remain far below expectations.

"India's current e-commerce export provisions are a patchwork of rules framed for regular B2B exporters. This creates an enormous compliance burden on small firms, and India needs to address all such issues in one place. To address such needs, the report recommends that the Indian government issue a separate e-commerce export policy. E-commerce policies in China, Korea, Japan, Vietnam, etc., have helped many firms sell globally," GTRI said in the report.



Govt pushes for e-commerce exports; MSMEs ask govt to allow FDI in inventory-led model

The Indian Express, page no 11, GS 3

Context

- The Ministry of Commerce and Industry is consulting industry stakeholders—major e-commerce players, MSMEs, and retailers—to explore models that could boost e-commerce exports from India, amidst increased US tariffs and global trade challenges.
- The agenda includes strengthening the e-commerce Export Hubs (ECEHs) and considering reforms to export policies, especially the inventory-based e-commerce model, where MSMEs are seeking permission for Foreign Direct Investment (FDI) to ease compliance.

Article Summary

- Currently, 100% automatic FDI is allowed only in the marketplace model—not in the inventory-based model.
- MSMEs advocate for FDI in the inventory-led model, believing it will ease compliance but retailers oppose it.

- India's e-commerce exports, primarily by MSMEs, stand at \$5 billion, but are projected to reach \$350 billion by 2030; China's exports have already reached \$300 billion.
- The article notes India's export rules are a patchwork meant for regular B2B exporters, creating burdens for small firms and highlighting the need for a separate e-commerce export policy.

Inventory model = platform owns and sells goods, higher risk, direct profit.

Marketplace model = platform connects buyers & sellers, earns commission, lower risk.

B2B = business-focused, large-scale transactions, usually long-term and customized.

DAILY MCQs FOR PRACTICE

Q1. The PM SVANidhi scheme recently extended by the Union Cabinet primarily aims to support which group?

- A) Street vendors
- B) Small-scale industries
- C) Agricultural laborers
- D) Urban slum dwellers

Q2. The Law Ministry declined to stagger terms for the four vacant Rajya Sabha seats of Jammu & Kashmir citing:

- A) Lack of legislative assembly in the UT
- B) No legal provision for staggering under current law
- C) Opposition from political parties
- D) Constitutional amendment underway

Q3. Particularly Vulnerable Tribal Groups (PVTGs) were earlier known as:

- A) Scheduled Castes
- B) Primitive Tribal Groups (PTGs)
- C) Tribal Minorities
- D) Denotified Tribes

DAILY MCQs FOR PRACTICE

Q4. The recent discovery of a rare quadruple star system involves:

- A) Two brown dwarfs orbiting two red dwarf stars
- B) Four red giant stars in a binary system
- C) Two white dwarfs and two neutron stars
- D) Four sun-like stars in a cluster

Q5. Which e-commerce model currently allows 100% FDI under Indian regulations?

- A) Inventory-based model
- B) Marketplace model
- C) Hybrid model
- D) Wholesale model

Correct Answers:

1 – A

2 – B

3 – B

4 – A

5 – B