

CURRENTLY - FROM NEWS TO NOTES

# DAILY CURRENT AFFAIRS

**The Hindu & The Indian express**

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## Pak. will get a reply for aggression at Sir Creek: Rajnath



Defence Minister Rajnath Singh performs Shashtra Pooja in the Bhuj sector as part of Vijayadashami on Thursday. X/@SPOKESPERSONMOD

Saurabh Trivedi  
NEW DELHI

Defence Minister Rajnath Singh on Thursday warned Pakistan that "a route to Karachi passes through Sir Creek", and said its recent military build-up in the area exposed the flaw in its intentions.

"Any aggression by Pakistan in the Sir Creek area will be met with a resounding response that will change both history and geography," he said.

Mr. Singh, who was in Bhuj to celebrate Vijayadashami with soldiers, was scheduled to visit the Sir Creek area, but could not do so due to bad weather.

Recalling Operation Sindoor, Mr. Singh said Pakistan had unsuccessfully attempted to penetrate India's defences from Leh to Sir Creek, but Indian forces retaliated strongly and exposed Pakistan's air defence system.

"Our forces sent a message to the world that India can inflict heavy losses on Pakistan whenever, wherever, and however it wishes," he said.

He underlined that India exercised restraint despite its capabilities as the operation was aimed at countering terrorism, not

escalation. "I am pleased that the military objectives of Operation Sindoor were successfully achieved," he told reporters.

The Defence Minister, however, added that "our fight against terrorism continues".

The Sir Creek dispute is a long-standing territorial and maritime boundary issue between India and Pakistan over a 96-kilometre tidal estuary in the Rann of Kutch.

Reiterating India's position on Sir Creek, Mr. Singh said that while New Delhi had made repeated attempts to resolve the dispute through dialogue, Pakistan's intentions remained unclear. He stressed that the Indian Army and Border Security Force are vigilantly guarding the borders.

At the Bhuj military base, the Minister performed a shashtra puja of the upgraded L-70 Air Defence Gun in the presence of Army chief General Upendra Dwivedi and other senior officers. The upgraded L-70 guns have emerged as a crucial air defence system, credited with shooting down drones and loitering munitions fired by Pakistan during Operation Sindoor.

## Pak. will get a reply for aggression at Sir Creek: Rajnath

Source: The Hindu Page: 1

### GS Paper 2: International Relations

#### Context:

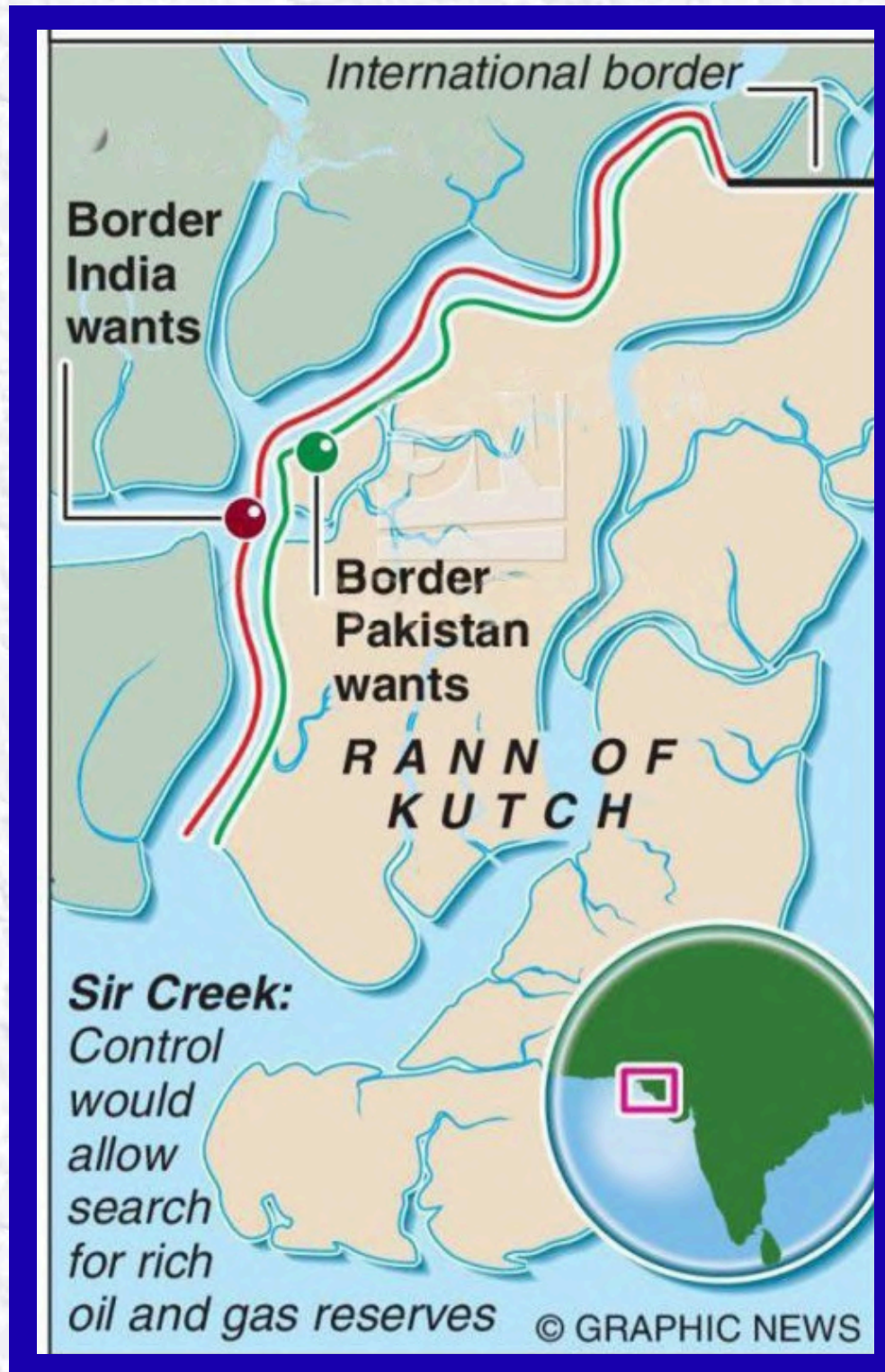
- Defence Minister Rajnath Singh warned Pakistan about its recent military activities near Sir Creek.
- He said any aggression will be met with a strong response.
- This comes as India has noticed Pakistan building up presence in the area, which raises tensions.

#### What is Sir Creek?

- Geography:** A 96-km long tidal estuary in the Rann of Kutch, between Gujarat (India) and Sindh (Pakistan).
- Dispute:** India and Pakistan disagree over the exact maritime boundary here.
- Why Important:**
  - Decides control over exclusive economic zone (EEZ) and access to marine resources (oil, gas, fishing rights).







**Q. Consider the following statements regarding the Sir Creek dispute:**

1. Sir Creek is a 96-km tidal estuary located in the Rann of Kutch between India and Pakistan.
2. The dispute revolves around the demarcation of the maritime boundary, which impacts exclusive economic zone (EEZ) rights.
3. India claims the eastern bank of Sir Creek as the boundary, while Pakistan insists on the mid-channel principle.

**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





## Delhi's waste pickers demand inclusion in formal recycling economy

**Suruchi Kumari**

NEW DELHI

Near Bhalswa landfill in Delhi, Seema grips a large white sack on her shoulder, scanning the shrinking edges of the dump where she once gathered plastic and metal to sustain her family.

"They chase us away as if we are the ones polluting, not picking up waste," said the 52-year-old. For decades, Ms. Seema collected over 50 kg of recyclables daily; today, she barely gathers 20 kg. As Delhi struggles to cope with rising waste, its 1.5 lakh waste pickers recycle an estimated 2,000 tonnes of paper, plastic, metals, and glass every day, diverting nearly a third of the city's waste from three overfilled landfills. According to the Municipal Corpora-

tion of Delhi (MCD), of the 11,300 tonnes of unsorted waste generated daily, 7,000 tonnes are sent to four waste-to-energy plants. The rest is salvaged mostly by informal workers like Ms. Seema.

Yet, despite their contribution, waste pickers remain excluded from the formal recycling economy.

A new report by Chintan Environmental Research and Action Group titled 'Including the Informal Recycling Sector in Extended Producer Responsibility for Plastics' calls for their urgent integration. "Start-ups and enterprises in the plastic waste sector still rely on waste pickers' networks and skills, but they remain invisible as stakeholders. The machines cannot efficiently do the segregation work," said Abhishek Singh, Chintan's



**Excluded recyclers:** Many workers have been forced to return to the low-paying factory jobs they once left. SHASHI SHEKHAR KASHYAP

research lead.

### 'Treated like thieves'

For generations, waste pickers have collected recyclables from households, streets, *dhalaos* (garbage points) and landfills, selling them to small aggregators. However, access has sharply declined over the last two decades.

"We are not allowed inside anymore and are treated like thieves. The contractor brings people from another State but won't hire us, especially women," said Ms. Seema.

As private concessionaires have taken over waste handling, many workers have been forced to return to the low-paying

factory jobs they once left. "Domestic and factory workers turned to waste picking because it gave them flexibility," said Mou Sengupta of the Centre for Science and Environment (CSE). Women, who form the backbone of the sector, have been hit hardest. "They are considered less productive and lose jobs first. Elderly workers, too, are sidelined," Ms. Sengupta noted.

Waste pickers often work without protective gear or social security. Chintan's report estimates their life expectancy in India at just 39 years, far below the national average.

Akbar, 37, a waste picker from Seemapuri, said he sometimes pays the police to allow him to continue using his rickshaw. "I segregate waste in my one-room house where my chil-

dren also sleep. If we had a centre, our problems would ease," he said. Both Ms. Seema and Mr. Akbar are unaware of the Centre's National Action for Mechanised Sanitation Ecosystem (NAMASTE) scheme, meant to integrate waste pickers into the formal solid waste management system by providing material sorting facilities. As of September 20, only 42,127 workers had been validated through e-KYC. The scheme promises ID cards, Ayushman Bharat coverage, PPE kits, skill training and support for dry waste collection centres.

### Fighting for space

For some, collective action has brought stability. Jharana Khatun, 33, vice-president of Safai Sena, began collecting waste at 15. "We

lived at the mercy of dealers, who decided what to pay us. We could never bypass them," she recalled. Today, at the NDMC-Chintan Micro Material Recovery Facility, where she works, she sells directly at market price, earning ₹15,000 a month. "This is what all of us deserve," Ms. Khatun said, adding that she also runs camps to register waste pickers under NAMASTE.

Currently, Chintan runs nine such facilities in Delhi, with women comprising about 80% of the workforce. "We are looked down upon as poor and dirty. I want to give my kids a better life and break this cycle. I don't want to work under any authority that decides for us. What we need is space and recognition, not neglect," she asserts.



## Delhi's waste pickers demand inclusion in formal recycling economy

Source: The Hindu, Page: 2

GS Paper 2: Social Justice

GS Paper 3: Waste Management

### Context:

- Delhi's informal waste pickers, despite contributing significantly by recycling plastics, paper, metals, and glass, remain excluded from the formal recycling economy.
- They face exploitation, lack protective equipment, and are treated as invisible stakeholders.
- With increasing privatization in waste management, their role is shrinking, even though they handle a huge portion of Delhi's recyclable waste.
- This highlights the gap between policy frameworks and ground-level recognition of informal workers.

### NAMASTE Scheme (National Action for Mechanised Sanitation Ecosystem):

- Purpose: To integrate informal sanitation workers and waste pickers into the formal solid waste management system.

### Benefits under the scheme:

- Identity cards for formal recognition.
- Health coverage under Ayushman Bharat.
- Provision of PPE kits for safe working conditions.
- Skill training and capacity building.
- Support for dry waste collection & sorting centres.

### Data

- Life expectancy of waste pickers: just 39 years, far below national average (~72 years).
- Most work without social security or protective gear.
- NAMASTE Scheme progress: As of September 20, 2025, only 42,127 workers validated through e-KYC – showing limited awareness and implementation nationwide.



# Govt. hikes wheat MSP by ₹160 per quintal

**Press Trust of India**  
NEW DELHI

The government on Wednesday announced a 6.59% increase in the minimum support price (MSP) for wheat to ₹2,585 per quintal for 2026-27 marketing year. The decision was taken in the Union Cabinet meeting chaired by Prime Minister Narendra Modi.

Last year, wheat MSP was fixed at ₹2,425 per quintal for 2025-26 marketing year.

**The Union Cabinet raised the MSP from ₹2,425 per quintal to ₹2,585 this year**

Wheat is the main rabi (winter) crop, with sowing beginning from late October, while harvesting from March onwards.

The government has set a record wheat production target of 119 million tonne for the 2025-26 crop year (July-June).

Govt. hikes wheat MSP by ₹160 per quintal

Source: The Hindu Page: 4

GS Paper 3: Agriculture & Food Security

Context:

- Govt. raised wheat MSP from ₹2,425 → ₹2,585/quintal for 2026-27 marketing year.
- 6.59% increase approved by Union Cabinet.
- Wheat = main Rabi crop, with production target 119 MT (2025-26).

Wheat

- Season: Rabi (winter).
- Sowing: Late Oct-Dec | Harvest: March-April.
- Climate: Cool (10-15°C) for sowing; warm, dry (21-26°C) for ripening.
- Rainfall: 50-90 cm, irrigation needed in low-rainfall regions.
- Soil: Fertile alluvial/loamy, Indo-Gangetic plains most suitable.

**Minimum Support Price (MSP):**

**Definition:** Govt. fixed minimum price to safeguard farmers against price crashes. **Process:**

- Recommended by CACP (Commission for Agricultural Costs & Prices).
- Approved by Cabinet Committee on Economic Affairs (CCEA).



**Timing:**

- Rabi crops (wheat) → MSP announced before sowing (Oct-Nov).
- Kharif crops → MSP announced before June sowing season.



## RBI's funding boost could help unlock liquidity for struggling capital markets

GEORGE MATHEW  
MUMBAI, OCTOBER 2

LOOKING TO revitalise India's financial markets, the Reserve Bank of India (RBI) on Wednesday rolled out a set of measures designed to make capital more accessible for investors and companies. The central bank announced the withdrawal of the ceiling on lending against listed debt securities, giving banks greater flexibility to extend credit backed by these instruments. It also raised the individual loan limit against shares to ₹1 crore, five times the current limit of ₹20 lakh, while enhancing the IPO financing limit for retail investors from ₹10 lakh to ₹25 lakh.

### Why these measures now?

The timing of the RBI's measures is significant as equity markets have been struggling to find momentum amid global and domestic headwinds. Trade tariff tensions with the US and curbs on H-1B visa have injected uncertainty into export prospects, while geopolitical flashpoints in West Asia and Europe have kept investors on edge. Adding to the strain has been the sustained withdrawal by foreign portfolio investors, who have pulled out \$21 billion from Indian equities over the past year in search of safer or higher-yielding assets.

This exodus has pressured the rupee and dampened market sentiment, leaving domestic

### WHAT RBI IS LOOKING TO ACHIEVE

**THE MEASURES** come at a time India's IPO market is buzzing, with several high-profile ones in the pipeline

**BY EASING** curbs, the RBI aims to widen participation from retail, institutional investors, improve liquidity flows into the primary market and deepen financial intermediation

**ANALYSTS BELIEVE** the measures will boost investor confidence, particularly among retail participants who often face funding constraints

**AT THE SAME TIME**, banks will benefit from new lending opportunities backed by capital market securities

institutions and retail investors to shoulder the burden of keeping trading volumes alive. The RBI's relaxations on lending against shares, debt securities, and IPO financing are aimed at offsetting some of the liquidity shortfall, strengthening domestic participation and shoring up confidence in India's capital markets. "This move is significant, as it enables banks to recapture flows that had increasingly shifted to structured credit players," said Chanchal Agarwal, CIO Equirus Family Office.

### IPO funding to widen retail access

The RBI's relaxation in IPO financing comes at a pivotal moment for the capital markets. A series of high-profile public offerings are in the pipeline, including the issues of Tata Capital and South Korea's LG group, which are expected to draw

massive investor interest. In recent months, strong listing gains and upbeat corporate earnings have kept investor appetite for new issues robust.

By raising the financing limit, the RBI is looking to bring in more retail investors who often face capital constraints, while providing additional liquidity to the primary market. Analysts believe the timing is critical, as the regulatory boost will help channel savings into equities at a time when demand is peaking. Enhancing IPO financing is likely to maintain growth momentum in the capital market and fund flow to the industry, according to Amit Bhagat, Co-Founder, CEO and MD, ASK Property Fund.

### Lending against shares gets major boost

The RBI has proposed sweeping relaxations in norms governing loans against financial securities. The central bank has suggested removing the existing regulatory ceiling on lending against listed debt securities, a change that is expected to deepen market activity and enhance liquidity.

Under the revised framework, banks will be allowed to extend loans against shares of up to ₹1 crore per individual borrower, a fivefold jump from the earlier cap of ₹20 lakh. The RBI has also proposed raising limits on loans secured against units of Real Estate Investment Trusts (REITs) and Infrastructure Investment Trusts (InvITs), expanding the scope of collateral eligible for bank lending. "These measures represent a significant push toward easing regulatory constraints and facilitating stronger credit growth across the financial system," said Namrata Mittal, Chief Economist, SBI Mutual Fund.

Analysts believe the move will benefit both investors and lenders by providing easier access to funds, encouraging broader participation in capital markets, and supporting the growth of India's financial ecosystem. By raising the limit from ₹20 lakh to ₹1 crore, investors — especially high-net-worth individuals — can unlock larger value from their equity and securities portfolios. This provides a cheaper, quicker source of funds compared to selling shares.

With banks able to lend more against shares, REITs, InvITs and listed debt, participation in equity and debt markets is expected to rise.

### Withdrawal of curbs on large borrowers

The RBI has proposed scrapping the framework introduced in 2016 that discouraged banks from lending to very large borrowers — those with aggregate credit exposure of Rs 10,000 crore or more from the banking system. The earlier framework was designed to reduce excessive reliance on bank finance by India's largest corporate groups, encouraging them to diversify funding through capital markets.

However, the RBI noted that the Large Exposure Framework, subsequently introduced, already addresses concentration risk by capping how much a single bank can lend to a particular borrower or group. Going forward, systemic-level concentration risks will be managed through targeted macroprudential tools as and when required, instead of broad lending disincentives.

Analysts believe the change will provide corporates with easier access to bank credit, while giving banks greater flexibility in supporting large projects, mergers and expansions, without compromising financial stability.

FULL REPORT ON  
[www.indianexpress.com](http://www.indianexpress.com)

## RBI's funding boost could help unlock liquidity for struggling capital markets

Source: Indian Express Page: 11

GS Paper 3: Economy (Prelims & Mains)

### Context:

- Indian capital markets are facing liquidity pressures due to heavy foreign portfolio outflows and global uncertainties.
- Companies are struggling to raise funds, and retail investor participation is limited.
- To ease liquidity and deepen financial markets, RBI has announced regulatory relaxations in lending norms.

### Four Key Measures by RBI:

#### 1. Higher Loan Limit against Shares/Securities

- Earlier: ₹20 lakh cap.
- Now: Raised to ₹1 crore.
- Impact: Improves liquidity for investors by allowing them to borrow more against their holdings.



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## 2. New Collateral – REITs & InvITs

- **Earlier:** Loans were mainly against traditional securities (shares, bonds).
- **Now:** Banks can also lend against units of REITs (Real Estate Investment Trusts) and InvITs (Infrastructure Investment Trusts).
- **Impact:** Expands collateral base, encouraging real estate & infrastructure investment.

## 3. IPO Financing Limit for Retail Investors

- **Earlier:** ₹10 lakh cap.
- **Now:** Raised to ₹25 lakh.
- **Impact:** Retail investors can borrow more to apply in IPOs → better subscription levels → stronger primary market fund-raising.

## 4. Withdrawal of 2016 Large Borrower Curb

- **Earlier rule (2016 Large Exposure Framework):** Discouraged banks from lending heavily to groups with credit exposure > ₹10,000 crore.
- **Now:** RBI proposes to scrap this curb.
- **Impact:** Large corporates (Reliance, Adani, Tata, etc.) can access more credit from banks and capital markets, reducing funding stress.





CACHE

## How to safeguard India's digital economy

Cyber frauds have moved far beyond the fraudulent ATM withdrawals of earlier years. Today, criminals deploy more sophisticated and targeted strategies

Rajeev Kumar

India's digital transformation – powered by affordable Internet, digital banking, and e-commerce – while enhancing convenience and inclusion has also created a fertile ground for cybercrime. Fraudsters exploit system loopholes and human psychology, using tactics such as phishing, OTP/UPI frauds, identity theft, loan scams, and increasingly, digital arrests. These frauds rely less on hacking skills and more on manipulation of fear and trust.

### Perils of social engineering

The most vulnerable victims include elderly citizens, rural populations, and weaker groups such as job seekers or loan applicants. Many senior citizens remain digitally illiterate yet hold substantial savings, making them prime targets. Fraudsters often obtain leaked banking or personal data to identify such customers, tailoring scams to exploit their weaknesses. Social engineering is at the core of these crimes – manipulating fear, greed, or urgency. Even educated individuals often surrender under sustained psychological pressure, showing how deeply criminals exploit human behaviour.

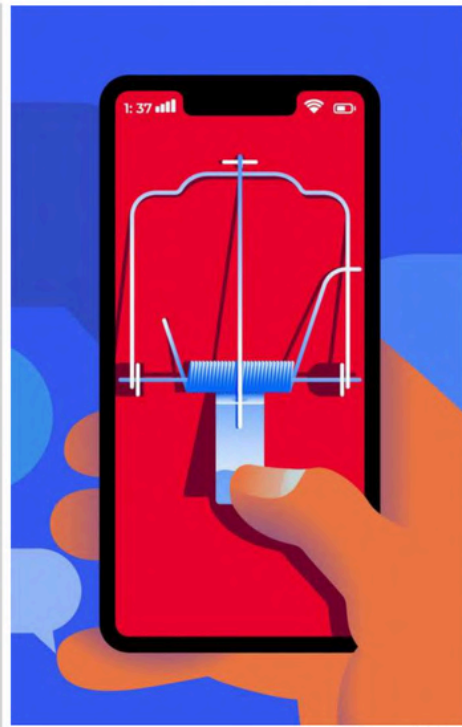
Two recent digital arrest cases highlight the role of fear. In the first, a 78-year-old retired banker was duped of ₹23 crore – siphoned through 21 transactions to 16 accounts. In the second, a lawmaker's wife was defrauded of ₹14 lakh but was able to recover it as she acted swiftly. Together, these cases show a stark contrast – delay leads to irreversible losses, while swift action can save victims from ruin. These cases underline the urgent need for systemic reforms such as AI-driven monitoring to flag abnormal transactions; banks mandated to act within the 24-hour window; cyber police equipped to respond swiftly etc. Proactive detection and rapid coordination between banks and law enforcement are essential to prevent such scams from succeeding.

However, institutions have failed to keep pace. Banks, entrusted with safeguarding public money, often limit their role to issuing generic advisories, while mule accounts with weak KYCs continue to thrive. Customer data – meant to be securely protected – often circulates freely across banks and even into the hands of fraudsters. Cyber police remain severely under-equipped with respect to technology, training, and workforce, leaving victims trapped in bureaucratic delays and lost opportunities for recovery. Without advanced tools, specialised skills, and adequate manpower, they risk becoming symbolic entities rather than meaningful protectors in India's fight against cybercrime.

Thousands of fraud cases are reported daily, but the actual figures are far higher, as many victims avoid reporting due to stigma or lack of faith. This systemic apathy – both from banks and cyber police – has emboldened criminals and eroded trust, threatening the credibility of India's digital economy.

### Increased sophistication

Cyber frauds have moved far beyond the fraudulent ATM withdrawals of earlier years. Today, criminals deploy more



GETTY IMAGES

sophisticated and targeted strategies. Phishing attacks lure users into revealing sensitive data through fake emails or SMS messages. Remote access scams trick victims into downloading malicious apps that give criminals control of their devices. Job and loan scams prey on the aspirations of youth and financially vulnerable populations, while OTP and UPI frauds manipulate users into unknowingly authorising transactions.

Equally damaging is identity theft, where Aadhaar, PAN, or bank details are misused to commit further crimes. Among the most alarming trends is the rise of digital arrests, where criminals impersonate police, customs, or government agencies. Victims are kept on continuous calls, shown fake warrants, and psychologically coerced into paying large sums to avoid fabricated charges. Such frauds demonstrate how criminals adapt faster than institutions. Their reliance on social engineering and technology-enabled deception shows us how they remain several steps ahead of current safeguards.

Large-scale frauds reveal recurring transaction patterns that should serve as

early warning signals. First is scale. Fraudulent transfers are frequently many times larger than a customer's normal transactions. Secondly, the frequency of transactions; multiple high-value debits executed within a short span of time. In devices, job and loan scams prey on the aspirations of youth and financially vulnerable populations, while OTP and UPI frauds manipulate users into unknowingly authorising transactions.

Equally damaging is identity theft, where Aadhaar, PAN, or bank details are misused to commit further crimes. Among the most alarming trends is the rise of digital arrests, where criminals impersonate police, customs, or government agencies. Victims are kept on continuous calls, shown fake warrants, and psychologically coerced into paying large sums to avoid fabricated charges. Such frauds demonstrate how criminals adapt faster than institutions. Their reliance on social engineering and technology-enabled deception shows us how they remain several steps ahead of current safeguards.

Large-scale frauds reveal recurring transaction patterns that should serve as

These patterns are not isolated anomalies but hallmarks of organised cyber fraud. The failure to monitor them proactively reflects systemic negligence, leaving criminals ample room to thrive.

### Possible interventions

The current institutional approach is largely reactive – fraud is addressed only after complaints are filed. Artificial Intelligence (AI) and Machine Learning (ML) can shift this model to proactive prevention through the following methods:

**Personalised transaction profiles:** AI can map each customer's typical transaction size, frequency, timing, and risk category (for example, senior citizens, rural users, high-net-worth individuals). Customers can be grouped into clusters to generate targeted alerts for deviations from normal activity. Unusual patterns – such as abnormally large transfers or frequent debits – can trigger alerts, require confirmation, or temporarily block the transaction until verified. Clustering algorithms and anomaly detection models can flag behaviours such as unusually large one-off transfers, multiple debits within short intervals, or mule accounts receiving sudden inflows. ML systems can also identify accounts with incomplete or fake KYCs, preventing them from becoming conduits for laundering.

**Cross-institutional monitoring:** Banks operate in isolation without sharing information with the cyber police or telecoms. An AI-enabled fraud intelligence and early detection network could enable real-time sharing of alerts across banks, payment systems, and telecom providers. If one bank identifies a suspicious account, others could be notified instantly, preventing fraudsters from exploiting institutional gaps.

**Empowering the cyber police:** AI offers real-time detection and automated alerts for law enforcement, allowing swift action within the crucial 24-hour window. With global data-sharing and stronger international cooperation, AI can make cyber policing faster, more agile, and citizen-friendly.

**Strengthening accountability of banks:** Banks must adopt AI-driven monitoring, plug KYC gaps, and explore Blockchain for secure, tamper-proof customer data management.

Frauds today are not invisible – they are detectable with the right tools. What is missing is not technology, but institutional will. With AI-driven monitoring, fraud detection can evolve from reactive firefighting to proactive prevention.

### The way forward

India must shift to a protection-first framework, where citizen safety and digital trust are central to financial stability.

For banks, reforms should tighten KYCs, audit mule accounts, and secure customer data. Blockchain promises tamper-proof record sharing, while AI-driven monitoring and shared fraud intelligence platforms are necessities. Victims must also receive swift compensation, as mandated by the RBI, without unfair blame. For the cyber police, speed, tools, and capability are key. 24/7 rapid-response units must act within the 24-hour window, supported by stronger cross-border cooperation to address globalised fraud.

If pursued sincerely, these reforms can transform India's digital economy from vulnerable to resilient, where technology and trust work together to protect every citizen.

Rajeev Kumar is a former Professor of Computer Science & Engineering at IIT Kharagpur, IIT Kanpur, BITS Pilani, and JNU, and a former scientist at ERDO and DST.

# Mains Enrichment

## How to safeguard India's digital economy

Source: The Hindu: Page: 11

## GS Paper 3: Cyber Security

Utility of this article for Notes making + Mains answers: This article is valuable because it: Provides context: India's digital economy is expanding rapidly (internet, banking, e-commerce) → increasing cyber frauds.

Identifies problem areas: Frauds rely on social engineering, phishing, OTP/UPI scams, identity theft, loan scams, digital credit frauds.

- Case examples: Retired banker duped ₹23 crore, lawmaker defrauded ₹14 lakh → shows scale of losses and urgency of systemic reforms.

## Highlights institutional gaps:

- Current fraud detection is reactive, not proactive.
- Customer KYC loopholes, delayed responses, and poor cross-institutional coordination.



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**Gives ready-made solutions:**

- AI/ML-driven personalised fraud detection.
- Cross-institutional monitoring for real-time alerts.
- Empowering cyber police with global coordination.
- Blockchain for tamper-proof data.
- Institutional reforms (faster action within 24 hours, rapid grievance redressal).



**Q2. In the context of waste management in Delhi, which of the following is correct?**

- A. Delhi generates around 11,300 tonnes of unsorted waste daily.
- B. Nearly one-third of the city's waste is salvaged informally by waste pickers.
- C. Chintan NGO runs nine waste facilities in Delhi with 80% women workforce.
- D. All of the above

**Q3. Consider the following statements about Minimum Support Price (MSP):**

- 1. MSP for wheat was increased from ₹2,425 per quintal to ₹2,585 for the 2026-27 marketing year.
- 2. MSP for Rabi crops is announced after the harvest season is over.
- 3. The Cabinet Committee on Economic Affairs (CCEA) approves MSP on the recommendation of the Commission for Agricultural Costs and Prices (CACP).

**Which of the above are correct?**

- A. 1 only
- B. 1 and 3 only
- C. 2 and 3 only
- D. 1, 2 and 3

**Q4. Which of the following was NOT among the measures taken by RBI to boost liquidity in capital markets (2025)?**

- A. Raising loan limit against shares for individuals to ₹1 crore
- B. Permitting loans against REITs and InvITs units
- C. Raising IPO financing limit for retail investors to ₹25 lakh
- D. Imposing higher lending curbs on groups with exposure above ₹10,000 crore

**Q5. Which of the following technological interventions have been suggested to safeguard India's digital economy?**

- 1. Artificial Intelligence (AI) and Machine Learning (ML) for fraud detection
- 2. Cross-institutional monitoring between banks, payment systems, and telecoms
- 3. Blockchain for tamper-proof customer data management
- 4. Abolishing the use of Know Your Customer (KYC) verification

**Select the correct answer:**

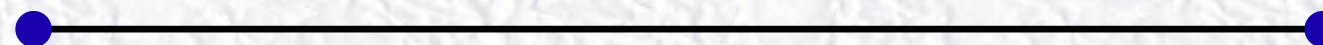
- A. 1 and 2 only
- B. 1, 2 and 3 only
- C. 2, 3 and 4 only
- D. 1, 2, 3 and 4





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**3rd** **OCT, 2025**

Q1 → A

Q2 → D

Q3 → B

Q4 → D

Q5 → B



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