



Daily PIB Summary

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1. MINISTRY OF COAL NOTIFIES SECL'S FLAGSHIP CSR INITIATIVE 'SECL KE SUSHRUT' IN THE GAZETTE OF INDIA



- V. Earlier, the scheme became the **first Coal PSU CSR initiative** to be listed on the **Direct Benefit Transfer (DBT) Portal**.
- VI. The programme contributes to improving educational opportunities for students from mining communities while strengthening India's future healthcare workforce.

BACKGROUND / CONTEXT

South Eastern Coalfields Limited (SECL)

- A **Miniratna Public Sector Undertaking (PSU)**.
- Largest coal-producing subsidiary of **Coal India Limited**.
- Headquarters: **Bilaspur**.
- It operates mainly in **Chhattisgarh** and **Madhya Pradesh**.

SECL Ke Sushrut

- I. Launched in **2023** as SECL's flagship **Corporate Social Responsibility (CSR)** initiative.
- II. Objective:
 - A. Provide free residential NEET coaching.
 - B. Support meritorious students from mining-affected communities.
 - C. Increase access to medical education.

Corporate Social Responsibility (CSR)

- Governed by **Section 135 of the Companies Act, 2013**.
- Mandates eligible companies to spend **at least 2% of their average net profits of the previous three financial years** on CSR activities.

KEY HIGHLIGHTS

- **Initiative:** SECL Ke Sushrut.
- **Implementing Agency:** South Eastern Coalfields Limited (SECL).
- **Administrative Ministry:** Ministry of Coal.
- **Major Achievement:** First Coal PSU CSR scheme notified in the Gazette of India.
- **Target Group:** Meritorious students from coal mining communities preparing for NEET.

- I. **SECL Ke Sushrut**, launched in **2023**, provides **free residential NEET coaching** to meritorious students from SECL's operational areas in Chhattisgarh and Madhya Pradesh.
- II. The Gazette notification has been issued under the **Aadhaar (Targeted Delivery of Financial and Other Subsidies, Benefits and Services) Act, 2016** and the **Aadhaar Authentication for Good Governance (Social Welfare, Innovation and Knowledge) Rules, 2020**.
- III. Beneficiaries may voluntarily authenticate through Aadhaar, while alternative government-approved identity documents remain available for those who do not use Aadhaar.
- IV. The initiative has recorded impressive outcomes:
 - A. **First Batch (2023–24):** 39 of 40 students qualified NEET.
 - B. **Second Batch (2024–25):** 31 of 40 students qualified NEET, securing admissions to MBBS, BDS, BAMS and other health science programmes.



- **Governance Significance:** Promotes transparent, technology-enabled, and targeted delivery of benefits through voluntary Aadhaar authentication.
- **Social Impact:** Expands access to quality coaching, promotes educational equity, and strengthens the future healthcare workforce.
- **Way Forward:** Scale similar CSR initiatives across PSUs, strengthen digital governance, and expand educational support for underserved communities.

PRELIMS BOOSTER BOX

- **SECL:** South Eastern Coalfields Limited.
- **Parent Company:** Coal India Limited.
- **Headquarters:** Bilaspur.
- **CSR:** Corporate Social Responsibility under **Section 135 of the Companies Act, 2013.**
- **CSR Spending Norm:** Minimum **2%** of the average net profits of the preceding three financial years for eligible companies.
- **NEET:** National Eligibility cum Entrance Test for admission to undergraduate medical courses.
- **DBT (Direct Benefit Transfer):** Mechanism for direct transfer of government benefits to beneficiaries, reducing leakages and improving transparency.
- **Aadhaar Act, 2016:** Provides the legal framework for Aadhaar-based identification and authentication for delivery of subsidies, benefits, and services.
- **Gazette Notification:** Official publication giving legal effect to government notifications, rules, and orders.
- **Miniratna PSU:** Category of Central Public Sector Enterprises granted enhanced financial and operational autonomy based on performance.

PadhAI-GENERATED UPSC MCQ

Consider the following statements:

1. **SECL Ke Sushrut** provides free residential coaching for the NEET examination to meritorious students from coal mining areas.
2. Corporate Social Responsibility (CSR) provisions in India are governed by **Section 135 of the Companies Act, 2013.**
3. The Direct Benefit Transfer (DBT) system aims to improve transparency by transferring benefits directly to eligible beneficiaries.

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)

2. INDIA STANDS AS PRIMARY GUARANTOR OF PEACE & STABILITY IN THE INDIAN OCEAN REGION: RAKSHA MANTRI LAUDS INDIAN NAVY FOR SAFEGUARDING MARITIME INTERESTS



- The Raksha Mantri emphasized the Indian Navy's contribution to maintaining peace, stability, and a rules-based maritime order in the Indian Ocean Region.
- The Navy plays a crucial role in protecting India's maritime boundaries, trade routes,



offshore assets, and Exclusive Economic Zone (EEZ).

- India continues to undertake anti-piracy patrols, maritime surveillance, search and rescue (SAR), and humanitarian assistance and disaster relief (HADR) operations.
- The Navy also supports regional capacity-building through joint exercises, training, and maritime cooperation with friendly countries.
- India's maritime strategy aligns with the vision of **SAGAR (Security and Growth for All in the Region)**, promoting inclusive and cooperative maritime security.
- The statement reflects India's commitment to ensuring a free, open, inclusive, and rules-based Indo-Pacific.
- Strengthening indigenous naval capabilities under **Aatmanirbhar Bharat** remains a key priority.
- The Indian Navy continues to enhance maritime domain awareness and regional cooperation to address emerging security challenges.

BACKGROUND / CONTEXT

Indian Ocean Region (IOR)

- Extends from the eastern coast of Africa to Australia.
- Home to some of the world's busiest sea lanes carrying a significant share of global trade and energy supplies.
- Holds immense strategic importance due to its chokepoints and maritime connectivity.

Indian Navy

- I. Maritime branch of the **Indian Armed Forces**.
- II. Responsible for:
 - A. Maritime security.
 - B. Coastal defence.
 - C. Protection of Sea Lines of Communication (SLOCs).

- D. Humanitarian Assistance and Disaster Relief (HADR).
- E. Anti-piracy operations.
- F. Maritime diplomacy.

SAGAR

- I. **Security and Growth for All in the Region.**
- II. Announced in **2015**.
- III. India's maritime vision promoting:
 - A. Regional cooperation.
 - B. Maritime security.
 - C. Sustainable development.
 - D. Capacity building.
 - E. Collective response to maritime challenges.

Maritime Security Challenges

- Piracy.
- Maritime terrorism.
- Illegal fishing.
- Smuggling.
- Trafficking.
- Natural disasters.
- Strategic competition in the Indo-Pacific.

KEY HIGHLIGHTS

- **Theme:** India's role in ensuring peace and stability in the Indian Ocean Region.
- **Lead Institution:** Indian Navy.
- **Strategic Vision:** SAGAR (Security and Growth for All in the Region).
- **Strategic Significance:** Protects India's maritime interests and promotes regional stability.
- **Economic Significance:** Secures vital sea trade routes and energy supplies.
- **Diplomatic Impact:** Strengthens defence partnerships and maritime cooperation.
- **Challenges:** Piracy, maritime terrorism, illegal activities at sea, climate-related disasters, and geopolitical competition.



- **Way Forward:** Enhance indigenous naval capabilities, strengthen maritime domain awareness, deepen cooperation with IOR partners, expand blue economy initiatives, and promote a rules-based Indo-Pacific.

PRELIMS BOOSTER BOX

- **Indian Ocean Region (IOR):** Strategically important maritime region connecting Asia, Africa, and Australia.
- **SAGAR: Security and Growth for All in the Region,** India's maritime vision launched in 2015.
- **Sea Lines of Communication (SLOCs):** Major maritime routes used for international trade and naval movement.
- **Exclusive Economic Zone (EEZ):** Maritime zone extending up to **200 nautical miles** from a coastal state's baseline, where it has sovereign rights over natural resources under the **United Nations Convention on the Law of the Sea (UNCLOS)**.
- **UNCLOS:** International treaty governing the rights and responsibilities of states in the use of oceans.
- **HADR:** Humanitarian Assistance and Disaster Relief operations.
- **Maritime Domain Awareness (MDA):** Effective understanding of activities in the maritime domain affecting security, safety, economy, or environment.
- **Indo-Pacific:** Strategic region spanning the Indian and Pacific Oceans.
- **Blue Economy:** Sustainable use of ocean resources for economic growth while preserving marine ecosystems.
- **Anti-Piracy Operations:** Naval operations to prevent and respond to piracy at sea.

PadhAI-GENERATED UPSC MCQ

Consider the following statements:

1. **SAGAR** stands for **Security and Growth for All in the Region**.

2. An **Exclusive Economic Zone (EEZ)** extends up to **200 nautical miles** from a coastal state's baseline under UNCLOS.
3. **Sea Lines of Communication (SLOCs)** are strategically important maritime routes used for global trade and naval movement.

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)

3. DEPARTMENT OF POSTS AND TRAI JOIN HANDS TO CONDUCT INDIA'S LARGEST VILLAGE-LEVEL TELECOM NETWORK PERFORMANCE SURVEY



- The survey will collect village-level data on telecom network availability, call quality, mobile broadband performance, and service reliability.
- Leveraging the extensive reach of the **Department of Posts**, the exercise will cover remote and underserved regions across the country.



- The findings will help identify areas with poor connectivity and support targeted improvements in telecom infrastructure.
- The initiative will aid policymakers in enhancing digital inclusion, especially in rural and aspirational districts.
- Better telecom connectivity will improve access to digital public services, education, healthcare, financial inclusion, and e-governance.
- The survey also supports the expansion of 4G and 5G networks and strengthens India's digital ecosystem.
- It demonstrates inter-departmental collaboration for data-driven decision-making in the telecom sector.
- The exercise contributes to bridging the urban-rural digital divide.

BACKGROUND / CONTEXT

Telecom Regulatory Authority of India (TRAI)

- I. Established under the **Telecom Regulatory Authority of India Act, 1997**.
- II. Functions:
 - A. Regulates telecom services.
 - B. Protects consumer interests.
 - C. Promotes fair competition.
 - D. Ensures quality of telecom services.

Department of Posts (DoP)

- Functions under the **Ministry of Communications**.
- One of the world's largest postal networks with extensive rural outreach.
- Increasingly supports digital governance, financial inclusion, and citizen-centric services.

Digital India

- I. Launched in **2015**.
- II. Aims to:
 - A. Provide digital infrastructure as a core utility.

- B. Deliver governance and services digitally.
- C. Promote digital empowerment of citizens.

Importance of Telecom Connectivity

- I. Supports:
 - A. Digital payments.
 - B. Online education.
 - C. Telemedicine.
 - D. E-commerce.
 - E. Disaster communication.
 - F. Digital public infrastructure.

KEY HIGHLIGHTS

- **Initiative:** Village-level telecom network performance survey.
- **Implementing Agencies:** Department of Posts and TRAI.
- **Objective:** Assess telecom service quality and identify connectivity gaps.
- **Coverage:** Villages across India, including remote and underserved areas.
- **Strategic Significance:** Supports universal digital connectivity and rural digital inclusion.
- **Economic Significance:** Improves access to digital markets, financial services, and employment opportunities.
- **Governance Impact:** Enables evidence-based telecom planning and better service delivery.
- **Challenges:** Difficult terrain, infrastructure gaps, and ensuring accurate real-time data collection.
- **Way Forward:** Expand broadband infrastructure, accelerate 4G/5G rollout, strengthen BharatNet, and use survey findings to prioritize connectivity in underserved regions.

PRELIMS BOOSTER BOX

- **TRAI:** Telecom Regulatory Authority of India.
- **Established:** **1997** under the **TRAI Act, 1997**.
- **Administrative Ministry (for DoP):** Ministry of Communications.



- **Department of Posts:** Operates one of the world's largest postal networks with extensive rural coverage.
- **Digital India:** Flagship programme launched in **2015** to transform India into a digitally empowered society and knowledge economy.
- **BharatNet:** Government project to provide broadband connectivity to **Gram Panchayats** across India.
- **4G:** Fourth-generation mobile communication technology offering high-speed internet.
- **5G:** Fifth-generation mobile technology enabling ultra-low latency, high-speed communication, and massive device connectivity.
- **Digital Divide:** Gap between individuals or regions with and without access to digital technologies.
- **Quality of Service (QoS):** Performance standards relating to reliability, speed, availability, and user experience of telecom services.

PadhAI-GENERATED UPSC MCQ

Consider the following statements:

1. The **Telecom Regulatory Authority of India (TRAI)** was established under the **TRAI Act, 1997**.
2. **BharatNet** aims to provide broadband connectivity to Gram Panchayats across India.
3. Bridging the digital divide can improve access to e-governance, education, healthcare, and financial services.

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)

4. FIU-IND CASE ON LARGE-SCALE CYBER FRAUD RECOGNISED AS RUNNER-UP AT THE BEST EGMONT CASE AWARD (BECA) 2026



- FIU-IND's investigation into a major cyber fraud case received international recognition for excellence in financial intelligence analysis and cross-border cooperation.
- The award acknowledges the effective use of financial intelligence in detecting, tracing, and disrupting illicit financial flows linked to cybercrime.
- The case demonstrated successful collaboration with domestic law enforcement agencies and international Financial Intelligence Units (FIUs).
- The recognition enhances India's credibility in global efforts against money laundering, terrorist financing, and cyber-enabled financial crimes.
- It reflects the increasing importance of international information sharing in tackling transnational financial offences.
- The achievement strengthens India's role within the Egmont Group and global anti-money laundering (AML) architecture.
- The case underscores the integration of technology, financial analytics, and



inter-agency coordination in combating cyber fraud.

- It also reinforces India's commitment to maintaining the integrity of the financial system.

BACKGROUND / CONTEXT

Financial Intelligence Unit – India (FIU-IND)

- I. Established in **2004**.
- II. Functions under the **Department of Revenue, Ministry of Finance**.
- III. National agency responsible for:
 - A. Receiving financial transaction reports.
 - B. Analysing suspicious financial activities.
 - C. Disseminating financial intelligence to enforcement agencies.
 - D. Supporting efforts against money laundering and terrorist financing.

Egmont Group

- I. Global network of **Financial Intelligence Units (FIUs)**.
- II. Established in **1995**.
- III. Facilitates:
 - A. Secure exchange of financial intelligence.
 - B. International cooperation.
 - C. Capacity building.
 - D. Best practices in combating money laundering and terrorist financing.

Best Egmont Case Award (BECA)

- Annual recognition presented by the Egmont Group.
- Honors outstanding cases demonstrating effective use of financial intelligence and international collaboration.

Legal Framework in India

- **Prevention of Money Laundering Act (PMLA), 2002.**

- FIU-IND acts as the central national agency for AML/CFT (Anti-Money Laundering/Combating the Financing of Terrorism) efforts.

KEY HIGHLIGHTS

- **Recognition:** Runner-up at the Best Egmont Case Award (BECA) 2026.
- **Awarded Agency:** Financial Intelligence Unit – India (FIU-IND).
- **Event:** Egmont Group Plenary, Baku, Azerbaijan.
- **Case:** Large-scale cyber fraud investigation.
- **Strategic Significance:** Strengthens India's international standing in combating financial crimes.
- **Governance Impact:** Enhances financial transparency, regulatory enforcement, and inter-agency cooperation.
- **Technological Significance:** Demonstrates effective use of financial intelligence and data analytics in cybercrime investigations.
- **Way Forward:** Strengthen cross-border intelligence sharing, enhance cyber forensic capabilities, leverage AI for financial crime detection, and improve AML/CFT compliance.

PRELIMS BOOSTER BOX

- **FIU-IND:** Financial Intelligence Unit – India.
- **Established:** 2004.
- **Administrative Ministry:** Department of Revenue, Ministry of Finance.
- **Primary Function:** Collection, analysis, and dissemination of financial intelligence relating to suspicious financial transactions.
- **Egmont Group:** International network of Financial Intelligence Units established in 1995.
- **PMLA, 2002:** Prevention of Money Laundering Act, the principal legislation to combat money laundering in India.
- **Money Laundering:** Process of disguising the illicit origin of illegally obtained funds.
- **AML/CFT:** Anti-Money Laundering and Combating the Financing of Terrorism.



- **Suspicious Transaction Report (STR):** Report submitted by reporting entities to FIU-IND regarding transactions suspected to involve money laundering or other financial crimes.
- **Cyber Fraud:** Financial fraud committed using digital platforms, computer systems, or communication networks.

PadhAI-GENERATED UPSC MCQ

Consider the following statements:

1. **FIU-IND** functions under the **Department of Revenue, Ministry of Finance**.
2. The **Egmont Group** is an international network of Financial Intelligence Units that promotes cooperation in combating money laundering and terrorist financing.
3. The **Prevention of Money Laundering Act (PMLA), 2002** provides the principal legal framework for anti-money laundering efforts in India.

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)

5. BALOD (CHHATTISGARH)'S JAN BHAGIDARI MODEL GIVES NEW MOMENTUM TO #CATCHTHERAIN MOVEMENT



- Balod has successfully mobilized local communities, Panchayati Raj Institutions (PRIs), and government departments to undertake water conservation activities.
- The district has focused on restoring traditional water bodies, constructing rainwater harvesting structures, and promoting watershed management.
- The **Jan Bhagidari model** emphasizes collective ownership, ensuring better maintenance and sustainability of water assets.
- The initiative improves groundwater recharge, enhances irrigation potential, and supports agriculture during dry periods.
- Community participation has also increased awareness about water conservation and efficient water use.
- The model aligns with the **Jal Shakti Abhiyan: Catch the Rain** campaign, which promotes harvesting rainwater where it falls.

- The initiative contributes to climate adaptation by reducing water scarcity and strengthening local resilience.
- Balod's experience can serve as a replicable model for other districts facing water stress.

BACKGROUND / CONTEXT

Jal Shakti Abhiyan: Catch the Rain

- I. Launched by the **Ministry of Jal Shakti**.
- II. Theme:
 - A. **"Catch the Rain – Where it Falls, When it Falls."**
- III. Objective:
 - A. Promote rainwater harvesting.
 - B. Improve groundwater recharge.
 - C. Enhance water conservation through community participation.

Jan Bhagidari

- Means **people's participation** in planning, implementation, and maintenance of development initiatives.
- Encourages ownership and sustainability of public assets.

Key Water Conservation Measures

- Rainwater harvesting.
- Pond rejuvenation.
- Check dams.
- Farm ponds.
- Watershed development.
- Afforestation.
- Groundwater recharge structures.

Importance

- Improves water availability.
- Supports agriculture and rural livelihoods.
- Reduces drought vulnerability.
- Enhances climate resilience.
- Promotes sustainable water management.

KEY HIGHLIGHTS

- **District:** Balod, Chhattisgarh.

- **Initiative:** Community-led implementation of the **#CatchTheRain** campaign.
- **Approach:** Jan Bhagidari (People's Participation).
- **Objective:** Water conservation, groundwater recharge, and sustainable water management.
- **Environmental Significance:** Conserves water resources and strengthens ecosystem resilience.
- **Economic Significance:** Improves irrigation, agricultural productivity, and rural livelihoods.
- **Governance Impact:** Demonstrates participatory and decentralized water governance.
- **Challenges:** Maintenance of water structures, changing rainfall patterns, and ensuring sustained community engagement.
- **Way Forward:** Scale up community-led water conservation, integrate watershed planning, encourage traditional water harvesting systems, and strengthen convergence with schemes such as **MGNREGA, PMKSY, and Atal Bhujal Yojana**.

PRELIMS BOOSTER BOX

- **Jal Shakti Abhiyan:** National campaign for water conservation launched by the **Ministry of Jal Shakti**.
- **Catch the Rain Theme:** **"Catch the Rain – Where it Falls, When it Falls."**
- **Rainwater Harvesting:** Collection and storage of rainwater for future use and groundwater recharge.
- **Groundwater Recharge:** Natural or artificial replenishment of underground aquifers.
- **Watershed:** Land area that drains rainfall into a common river, lake, or reservoir.
- **Check Dam:** Small barrier built across streams to slow water flow and increase groundwater recharge.



- **Farm Pond:** Small water storage structure constructed on farms for irrigation and other agricultural purposes.
- **PMKSY (Pradhan Mantri Krishi Sinchayee Yojana):** Scheme aimed at expanding irrigation coverage and improving water-use efficiency.
- **Atal Bhujal Yojana (Atal Jal):** Central Sector Scheme promoting sustainable groundwater management through community participation.
- **MGNREGA:** Provides wage employment while creating durable rural assets, including water conservation structures.

PadhAI-GENERATED UPSC MCQ

Consider the following statements:

1. The **Catch the Rain** campaign is implemented under the **Ministry of Jal Shakti**.
2. The campaign promotes the principle of **"Catch the Rain – Where it Falls, When it Falls."**
3. Community participation (Jan Bhagidari) is a key element in ensuring the sustainability of water conservation initiatives.

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)