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Headlines:

- El Niño and Deficit Monsoons: Challenges to India's Climate Resilience (GS-I: Geography)
- Gulf Remittances Remain Resilient Despite West Asia Crisis (GS-3: Economy)
- FCRA 2.0 Portal and e-OCI Card: Strengthening Digital Governance and Regulatory Oversight (GS-II: Governance)
- India Adds 709 Faunal Species and 353 Floral Taxa to Biodiversity Database (GS-III: Environment & Ecology)
- CBSE's Three-Language Policy under NEP 2020: Issues and Implications (GS-II: Governance)



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1. El Niño and Deficit Monsoons: Challenges to India's Climate Resilience (GS-I: Geography)

Context:

The India Meteorological Department (IMD) forecasts below-normal rainfall (<94% of normal) for July following a severe 40% deficit in June. This weak southwest monsoon is attributed to developing El Niño conditions, raising significant agricultural concerns.

Monsoon Context

- July is the most crucial month for the southwest monsoon, yet it faces an expected below-normal outlook.
- The usual rain-bearing pre-cyclonic low-pressure systems over the Bay of Bengal were entirely absent this June.
- The current 40% monsoon deficit is the fifth lowest for June since 1901.

Static Concepts

- **Southwest Monsoon:** A seasonal wind reversal system essential for delivering India's annual rainfall.
- **El Niño:** Unusually hot Central Pacific waters that disrupt and weaken the Indian monsoon.
- **Indian Ocean Dipole (IOD):** Changing sea surface temperatures between the western and eastern Indian Ocean; positive phases can aid the monsoon, but neutral phases offer no help.

Causes of Weak Rainfall

- Absence of low-pressure moisture bands over the Bay of Bengal.
- Early development of El Niño negatively impacting precipitation.
- A neutral IOD outlook, meaning it cannot compensate for El Niño's dampening effect.

Implications

- Kharif crop sowing area has declined by 22%, significantly delaying paddy cultivation.
- Reservoirs hold 25% less water than last year, straining irrigation and drinking water.
- Rainfall deficits elevate heat stress, evaporation losses, and threaten hydropower generation.

Agriculture & Economy

- Delayed sowing risks lowering food production and impacting rural incomes.
- Reduced crop yields pose severe inflation risks through elevated food prices.
- Necessitates immediate and suitable agricultural contingency crop planning.

Government Preparedness

- IMD alerts allow for early intervention and proactive planning by agencies.
- Authorities must focus on water conservation and efficient reservoir management.
- Stakeholders are urged to adopt climate-resilient agriculture to mitigate drought impacts.

2. Gulf Remittances Remain Resilient Despite West Asia Crisis (GS-3: Economy)

Context:

The Union Finance Ministry's Monthly Economic Review reported that net remittances from Gulf countries surged to \$16 billion in April 2026 despite the ongoing West Asia crisis, highlighting their stability for India's external financing.

What are Remittances?

- Remittances are personal financial transfers made by overseas workers back to their home country.
- They serve as a vital, stable component of the Current Account in the Balance of Payments.

<u>Feature</u>	<u>Remittances</u>	<u>Foreign Direct Investment (FDI)</u>	<u>Foreign Portfolio Investment (FPI)</u>	<u>External Debt</u>
<u>Nature</u>	Personal transfers by migrants to their families.	Long-term investment in physical assets or businesses.	Short-term financial investment in stocks and bonds.	Borrowings from foreign entities (governments, banks, multilaterals).
<u>Stability</u>	Highly stable and acyclical (resilient to market shocks).	Stable, driven by long-term growth prospects.	Highly volatile ("hot money"), driven by interest rates.	Contractual, but carries exchange rate and repayment risks.
<u>Repayment</u>	None. It is a one-way transfer.	Repatriation of profits/dividends, but no fixed debt obligation.	Capital and returns can be withdrawn at any time.	Mandatory repayment of principal and interest.
<u>Latest Data</u>	\$135.4 billion in FY25.	\$64.7 billion (Gross, Apr-Nov 2025).	Prone to recurring cycles of inflows and outflows.	\$746 billion (Sept 2025), ~19.2% of GDP.

Key Findings

- Net remittances from the Gulf rose by 70% in April 2026 compared to the previous year.
- Inflows demonstrated significant resilience against geopolitical tensions, mirroring trends observed during the COVID-19 pandemic.

Why Remittances are Stable

- Remittances are acyclical; they are anchored to employment conditions and wage levels in host countries, not financial market signals.
- Migrant workers often front-load precautionary transfers back home during short-term periods of stress and uncertainty.

Economic Significance for India

- They provide a highly dependable source of external financing insulated from market volatility.
- Remittances help contain the Current Account Deficit (CAD) and strengthen foreign exchange reserves.
- These funds directly support domestic household consumption and savings.

Risks and Challenges

- A prolonged conflict could lead to a sustained deterioration in Gulf labor market conditions.
- Medium-to-long-term risks include potential declines in migrant employment and earnings.

Government and Policy Perspective

- Authorities must closely monitor developments in overseas labor markets.
- Ensuring the welfare of the migrant workforce remains a priority amidst geopolitical uncertainties.

India's Major Remittance Source Regions:

- **Remittance Shift:** Advanced economies now contribute over half of India's inflows, overtaking GCC's blue-collar dominance.
- **GCC Decline:** Gulf share has dropped to nearly one-third, reflecting migration and skill-based transition.

According to the RBI, advanced economies now account for over half of India's inward remittances, while the Gulf region's share has dropped to roughly one-third.

The top source countries are:

- United States: ~27.7% (The largest single source, reflecting high-earning tech professionals)
- United Arab Emirates: ~19.2%
- United Kingdom: ~10.8%
- Saudi Arabia: ~6.7%
- Singapore: ~6.6%

3. FCRA 2.0 Portal and e-OCI Card: Strengthening Digital Governance and Regulatory Oversight (GS-II: Governance)

Context:

The Union Home Ministry launched the FCRA 2.0 Portal and the e-OCI card initiative to enhance regulatory oversight, transition to paperless monitoring of foreign funds, and simplify services for overseas citizens.

FCRA: Background

- The FCRA, 2010 mandates registration for NGOs and associations to legally receive foreign donations.
- It regulates inflows to ensure foreign funds do not compromise national interests.

FCRA 2.0 Portal

- Hosted on the National Government Cloud (MeghRaj), it features process re-engineering, digital dashboards, and e-Sign.
- Integrates advanced identity authentication and OCR-based document analysis for real-time monitoring of inflows.

Governance Significance

- Promotes maximum digital transparency while drastically reducing paperwork and processing delays.
- Enforces technology-driven administration, easing compliance for honest organizations.

National Security Dimension

- Establishes a strict surveillance system to curb illegally routed foreign contributions.
- Prevents misuse of foreign funds with malicious intent, securing internal development.

Overseas Citizen of India (OCI)

- A registration category providing lifelong visa-free travel and specific economic rights to the Indian diaspora.
- It functions as a distinct operational status, not as dual citizenship.

e-OCI Card

- Introduces a digital identity with a unique registration number, benefiting over 50 lakh holders.
- Eliminates the requirement to re-issue the OCI booklet upon passport renewal.

Challenges

- Ensuring transparency without affecting genuine civil society organisations.
- Data privacy and cybersecurity.
- Digital accessibility and implementation capacity.

4. India Adds 709 Faunal Species and 353 Floral Taxa to Biodiversity Database (GS-III: Environment & Ecology)

Context:

The ZSI and BSI documented 709 faunal and 353 floral taxa additions in 2025, elevating India's total faunal biodiversity to 1,05,953 species and reaffirming its global megadiverse status.

Key Highlights

- Faunal additions include 483 species new to science and 226 new regional records; Kerala (98) led the discoveries.
- Flora additions include 221 new-to-science taxa, with Arunachal Pradesh (49) leading.
- Notable finds include *Myotis himalaicus* (Himalayan bat) and crucial wild relatives of economic plants like orchids and legumes.

Taxonomy: Static Concepts

- **Species/Taxa:** Fundamental units of biological classification.
- **Documentation:** Accurately differentiates between species entirely "new to science" versus "new distributional records" for India.

Zoological Survey of India (ZSI)

- Headquartered in Kolkata, its mandate is the comprehensive survey and documentation of India's faunal life.
- Provides critical data shaping wildlife conservation policies.

Botanical Survey of India (BSI)

- Also based in Kolkata, it conducts exhaustive floristic surveys.
- Responsible for preparing the Flora of India and maintaining plant inventories.

India's Biodiversity

- India remains a premier megadiverse country featuring high endemism and multiple biodiversity hotspots.
- Conserves vital wild relatives of cultivated plants, essential for genetic diversity.

Ecological Significance

- Robust biodiversity supports ecosystem resilience and active climate adaptation.
- Promotes the sustainable utilization of biological resources and precise conservation planning.

Conservation Framework

- Strengthens the implementation of the Biological Diversity Act, 2002 and CBD targets.
- Scientific inventories directly inform the management of protected areas.

Challenges

- Escalating habitat loss, forest fragmentation, and climate change.
- Significant gaps in taxonomic expertise and documentation resources.

Way Forward

- Increase funding and capacity building for field surveys and taxonomic research.
- Leverage advanced digital biodiversity databases for real-time tracking.
- Strengthen localized habitat protection within high-yield discovery zones.

5. CBSE's Three-Language Policy under NEP 2020: Issues and Implications (GS-II: Governance)

Context:

The CBSE has operationalised the three-language policy under the National Education Policy (NEP) 2020, requiring two Indian (Bharatiya) languages from Class VI, triggering debates over multilingual education, student choice, and implementation challenges.

National Education Policy (NEP) 2020

- Aims for holistic, flexible learning while emphasizing multilingualism across school education.
- Extols the special importance of English, particularly in mathematics, science, and legal education.

Three-Language Formula

- Mandates three languages, requiring at least two to be native to India.
- Positions the mother tongue or home language alongside English on an equal footing for foundational learning.

Recent Developments

- CBSE introduced three languages from Class 6, mandating two "Bharatiya" languages.
- Following backlash regarding disrupted curriculum pathways, CBSE introduced temporary, non-tested exemptions for higher classes.

Constitutional & Legal Framework

- Operates under the Concurrent List, balancing state policies with national guidelines.
- Aligns with Article 350A (mother tongue instruction) and Eighth Schedule mandates promoting Indian languages.

Significance

- Promotes cultural diversity and cognitive development through bilingual textbooks.
- Enables students to think and speak about technical subjects in both native languages and English.

Challenges

- Relegates English to foreign status, creating an unresolved policy contradiction.
- Renders existing school resources and teaching capacity built for international languages redundant.

Global & Skill Perspective

- Restricting foreign language study contradicts India's vision of skilling youth for international mobility.
- Prudence favors balancing mother tongue instruction with English and student choice for cutting-edge global jobs.

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