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Headlines:

- SC Directs Centre to Frame SOPs to Curb 'Digital Arrest' Scams
- Revamped Khelo India Scheme (2026–31): Strengthening India's Grassroots Sports Ecosystem
- NATO's Strategic Rebalancing: Implications for Europe and India
- Supreme Court Extends Mandatory Third-Party Motor Insurance Coverage
- India's Private Sector Emerges as the Largest Driver of R&D Investment

सत्यमेव जयते

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1. SC Directs Centre to Frame SOPs to Curb 'Digital Arrest' Scams

GS Paper: GS-II (Governance & Judiciary) | GS-III (Internal Security – Cyber Security & Cyber Crime)

Why in News?

The Supreme Court directed the Centre, States, RBI and telecom authorities to frame Standard Operating Procedures (SOPs) to curb 'digital arrest' scams and strengthen the cyber fraud response mechanism.

What is a Digital Arrest Scam?

- A cyber fraud where criminals impersonate police, CBI, ED, RBI or other government authorities.
- Victims are falsely informed that they are under investigation and coerced into transferring money under the pretext of legal verification.

Key Directions of the Supreme Court

- Frame SOPs for coordinated action against digital arrest scams.
- Ensure time-bound grievance redressal and restoration of victims' money.
- Operationalise e-Zero FIRs for cyber fraud cases.
- RBI to issue an SOP for placing temporary debit holds on mule accounts.
- States/UTs to establish Cyber Crime Coordination Centres and notify e-Zero FIR mechanisms.

Institutional Measures

- RBI Innovation Hub–I4C MoU (2026) enables data sharing for fraud detection.
- Grievance Redressal Portal covers 1.23 lakh bank branches across 69 banks.
- Money Restoration Mechanism Portal operates across 36 States/UTs, restoring ₹18.05 crore in 36,290 cases.
- e-Zero FIR mechanism is operational in 19 States.
- CBI has registered 10 digital arrest cases, tracing transactions worth nearly ₹80 crore.

Significance

- Strengthens India's cyber governance and digital financial security.
- Enhances coordination among RBI, banks, telecom operators and law enforcement agencies.
- Enables quicker investigation, fund recovery and victim-centric grievance redressal.
- Builds public confidence in the digital payments ecosystem.

Challenges

- Low public awareness and increasing use of sophisticated social engineering tactics.

- Cross-border cybercrime and anonymity of digital transactions.
- Delays in freezing fraudulent accounts and recovering funds.
- Uneven cybercrime infrastructure and implementation capacity across States.

Way Forward

- Ensure uniform implementation of SOPs across all States and agencies.
- Strengthen I4C, cyber forensic infrastructure and real-time intelligence sharing.
- Expand nationwide cyber awareness campaigns and digital literacy initiatives.
- Enhance coordination among banks, telecom service providers and law enforcement for rapid response and fund recovery.
- Promote advanced fraud detection systems using AI and data analytics to identify suspicious transactions proactively.

2. Revamped Khelo India Scheme (2026–31): Strengthening India's Grassroots Sports Ecosystem

GS Paper: GS-II (Governance & Welfare Schemes) | GS-III (Human Resource Development & Inclusive Development)

Why in News?

The Union Cabinet has approved the revamped Khelo India Scheme (2026–31) with an outlay of ₹29,054 crore to strengthen grassroots sports, identify young talent, and enhance India's performance at global sporting events, including the 2036 Olympics.

About the Scheme

- **Launched:** 2018 by the Ministry of Youth Affairs & Sports.
- **Objective:** Promote a sports culture, develop grassroots infrastructure, identify and nurture talent, and improve India's international sporting performance.
- **Vision:** Build a sustainable sports ecosystem through "Sports for Excellence" and "Sports for All".

Key Features of the Revamped Scheme

- Expansion of Khelo India Centres, State & National Centres of Excellence, and Accredited Academies across districts.
- Introduction of Khelo India Feeder Schools and Khelo India Utkrishta Vidyalayas in line with the National Education Policy (NEP) 2020.
- Strengthening the Khelo India Athletes Programme and launching the Emerging Khelo India Athletes initiative to widen the talent pool.
- Establishment of a National Coach Accreditation Board to standardise coaching and improve capacity building.

- Promotion of digital athlete databases, talent identification, and scientific training.

Significance

- Strengthens grassroots sports infrastructure and talent development.
- Enhances India's preparedness for international competitions, including the 2036 Olympics.
- Promotes youth empowerment, fitness, and social inclusion through sports.
- Supports employment opportunities in sports coaching, sports science and allied sectors.

Challenges

- Ensuring transparent implementation and equitable access across States.
- Bridging rural–urban disparities in sports infrastructure.
- Addressing shortages of qualified coaches and sports science professionals.
- Combating doping and strengthening anti-doping awareness and enforcement.

Way Forward

- Ensure effective Centre–State coordination and periodic monitoring.
- Integrate Fit India Movement, TOPS, schools and sports federations for a seamless athlete pathway.
- Expand sports science, nutrition, and psychological support for athletes.
- Promote public-private partnerships and community participation to build a sustainable sporting ecosystem.

3. NATO's Strategic Rebalancing: Implications for Europe and India

GS Paper: GS-II (International Relations) | GS-III (Security)

Why in News?

Recent strategic developments within the North Atlantic Treaty Organization (NATO) indicate a shift towards greater European responsibility for regional security, while the United States increasingly focuses on the Indo-Pacific.

About NATO

- **Established:** 1949 through the North Atlantic Treaty.
- **Headquarters:** Brussels, Belgium.
- **Objective:** Ensure collective defence and safeguard the security of member states.
- **Article 5:** An armed attack against one member is considered an attack against all.

Key Developments

- The U.S. has urged European allies to increase defence spending and assume greater responsibility for conventional defence.
- NATO members have committed to strengthening defence capabilities and enhancing support for Ukraine.
- Greater emphasis is being placed on improving Europe’s defence industrial base and military preparedness.

Significance

- Marks a shift towards a more balanced transatlantic security architecture.
- Enables the U.S. to devote greater strategic attention to the Indo-Pacific amid evolving geopolitical challenges.
- Strengthens NATO’s long-term deterrence and collective security framework.

Implications for India

- Creates opportunities for deeper cooperation with the U.S. and European countries in defence manufacturing, advanced technologies, cybersecurity, artificial intelligence, semiconductors and space.
- Reinforces the strategic importance of the Indo-Pacific, aligning with India's vision of a free, open and inclusive Indo-Pacific.
- Supports diversification of India's defence partnerships while preserving strategic autonomy.

Challenges

- Europe remains dependent on the U.S. for critical capabilities such as intelligence, strategic mobility, missile defence and nuclear deterrence.
- Sustaining higher defence spending and building indigenous capabilities remain long-term challenges.

Way Forward

- Strengthen burden-sharing within NATO while enhancing European defence capabilities.
- Promote cooperation in emerging technologies and resilient defence supply chains.
- India should leverage evolving geopolitical dynamics to deepen strategic partnerships, expand defence industrial collaboration and strengthen its role in a multipolar world.

4. Supreme Court Extends Mandatory Third-Party Motor Insurance Coverage

GS Paper: GS-II (Governance & Judiciary) | GS-III (Infrastructure, Road Safety & Digital Governance)

Why in News?

- The **Supreme Court** has directed that **new cars** must have **4 years** and **new two-wheelers 6 years** of mandatory **third-party motor insurance**, extending the earlier coverage by one year to strengthen road safety and ensure timely compensation for accident victims.
- The directions were issued in ***S. Rajaseekaran v. Union of India (2018)*** and related proceedings concerning **road safety and motor accident compensation**.

What is Third-Party Motor Insurance?

- **Mandatory** under the **Motor Vehicles Act, 1988**.
- Covers compensation for **death, bodily injury or property damage** caused to **third parties** in a motor vehicle accident.
- **Does not cover** damage to the insured vehicle or injuries to the **owner-driver**, unless separately insured.

Key Directions of the Supreme Court

- **IRDAI** to issue guidelines for **4-year (cars)** and **6-year (two-wheelers)** mandatory third-party insurance.

- Integrate **Automatic Number Plate Recognition (ANPR)** cameras with the **Insurance Information Bureau (IIB)** and **VAHAN** databases.
- Enable police to verify insurance status in real time through mobile applications and issue challans for violations.
- Promote a **victim-centric approach** to ensure speedy and effective motor accident compensation.

Significance

- Enhances financial protection for road accident victims and their families.
- Reduces the number of uninsured vehicles on Indian roads.
- Strengthens digital enforcement through integration of insurance and vehicle databases.
- Reduces litigation by ensuring wider insurance coverage for accident claims.
- Supports safer roads and improves compliance with statutory insurance requirements.

Challenges

- Large number of uninsured vehicles despite legal mandates.
- Delays in claim settlement and compensation.
- Limited digital integration and enforcement capacity across States.
- Low public awareness regarding mandatory insurance obligations.

Way Forward

- Ensure nationwide integration of **VAHAN**, **IIB** and traffic enforcement systems.
- Strengthen monitoring and enforcement through technology-driven compliance.
- Leverage digital platforms to automatically alert vehicle owners before insurance expiry.
- Conduct public awareness campaigns on compulsory motor insurance.
- Improve coordination among **IRDAI**, insurers, transport authorities and police for faster claim settlement and effective implementation.

5. India's Private Sector Emerges as the Largest Driver of R&D Investment

GS Paper: GS-III (Science & Technology | Economy | Innovation & Industrial Development)

Why in News?

- The **Department of Science & Technology (DST)** released the **Research and Development Statistics 2025–26**, highlighting a significant shift in India's innovation ecosystem, with the **private sector emerging as the largest contributor to national R&D expenditure**.

Key Findings

- India's **Gross Expenditure on Research & Development (GERD)** reached **0.83% of GDP** in **2021–22** and is projected to approach **0.9%** in **2025–26**.
- For the first time, the **private sector has surpassed the government** in contributing to India's total R&D expenditure.
- Industry has also become the **largest employer of R&D personnel**, reflecting the growing role of businesses in India's research ecosystem.

Drivers of Growth

- Increased corporate focus on **innovation, competitiveness and technology leadership**.
- Post-pandemic emphasis on **research, resilience and self-reliance**.
- Rapid expansion of high-technology sectors such as **transportation, biotechnology, semiconductors, artificial intelligence and digital technologies**.
- Policy initiatives promoting **industry-led innovation**, start-ups and research collaboration.

Emerging Trends

- **Transportation** has emerged as India's largest corporate R&D investor.
- **Pharmaceuticals, biotechnology, information technology and electronics** continue to drive industrial research.
- Private enterprises are increasingly leading innovation, while collaboration between industry and research institutions is expanding.

Significance

- Strengthens India's transition towards a **knowledge-based and innovation-driven economy**.

- Supports the objectives of **Atmanirbhar Bharat**, **Make in India**, **Digital India** and **Viksit Bharat 2047** through technology-led growth.
- Promotes indigenous technology development, global competitiveness and high-skilled employment.
- Encourages stronger industry-academia collaboration and commercialization of research outcomes.

Challenges

- India's **GERD** remains below the global average and significantly lower than leading innovation economies such as **Israel, South Korea and the United States**.
- Private R&D investment remains concentrated among a limited number of large firms.
- Weak industry-academia collaboration and limited commercialization of research.
- Regional disparities in research infrastructure and availability of skilled researchers.

Way Forward

- Increase public and private investment through **public-private partnerships (PPP)**.
- Strengthen collaboration among **DST, Anusandhan National Research Foundation (ANRF)**, academia and industry.
- Improve the ease of doing research by simplifying regulatory processes and promoting innovation-friendly policies.
- Encourage MSMEs, start-ups and incubators to commercialize indigenous technologies.
- Expand research infrastructure and promote emerging technologies such as **AI, biotechnology, semiconductors and clean energy** to build a globally competitive innovation ecosystem.