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UPSC Prelims Exam Based on Current Affairs Analysis – 20 Sept 2025

1. India's Unified Payments Interface (UPI) Transactions Cross a New Milestone

Source: Economic Times

Context: The National Payments Corporation of India (NPCI) has announced that the Unified Payments Interface (UPI) has crossed a new milestone in terms of the number of transactions processed in a month. This sustained growth in UPI transactions highlights the increasing adoption of digital payments in the country. The NPCI is now focusing on expanding the use of UPI for cross-border remittances and for offline payments.

Significance: The phenomenal success of UPI has been a game-changer for the Indian economy. It has provided a convenient, secure, and low-cost mode of payment for millions of Indians and has played a key role in promoting financial inclusion. The increasing adoption of digital payments has also helped in formalizing the economy and in reducing the use of cash.

Analysis: The continued growth of UPI is a testament to the robust and scalable digital payments infrastructure that India has built. The next phase of growth for UPI will come from expanding its use cases and from taking it to the global stage. The initiatives to enable cross-border remittances and offline payments are steps in the right direction. However, as the volume of digital transactions grows, it is also important to address the challenges of cybersecurity and data privacy to maintain public trust in the digital payments ecosystem.

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UPSC Syllabus Correlation:

GS Paper 3: Science and Technology- developments and their applications and effects in everyday life; Awareness in the fields of IT.

2. Government Notifies New Rules for E-commerce Companies to Curb Predatory Pricing

Source: The Hindu

Context: The Ministry of Consumer Affairs, Food, and Public Distribution has notified new rules for e-commerce companies to curb the practice of predatory pricing and to ensure a level playing field for all sellers. The new rules prohibit e-commerce platforms from offering deep discounts that are funded by them and also mandate greater transparency in the way they rank products and sellers on their platforms.

Significance: The e-commerce sector in India has witnessed exponential growth in recent years. However, this growth has also been accompanied by concerns about unfair trade practices, including predatory pricing, which can harm small and medium-sized sellers. The new rules are a significant step towards regulating the e-commerce sector and protecting the interests of both consumers and sellers.

Analysis: The government's move to regulate the pricing and ranking practices of e-commerce companies is aimed at promoting fair competition in the online retail market. The new rules are likely to be welcomed by small sellers who have been struggling to compete with the deep discounts offered by large e-commerce platforms. However, the implementation of these rules could be challenging, and the government will need to put in place a strong enforcement mechanism. The long-term impact of these rules on the e-commerce sector and on consumer prices will need to be closely monitored.

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UPSC Syllabus Correlation:

GS Paper 2: Government policies and interventions for development in various sectors and issues arising out of their design and implementation.

GS Paper 3: Changes in industrial policy and their effects on industrial growth.

3. India Pledges to Restore 26 Million Hectares of Degraded Land by 2030 at a UN Convention

Source: The Indian Express

Context: At the ongoing Conference of the Parties (COP) to the United Nations Convention to Combat Desertification (UNCCD), India has reiterated its commitment to restoring 26 million hectares of degraded and deforested land by 2030. The Indian delegation highlighted the various initiatives taken by the government, such as the National Afforestation Programme and the Pradhan Mantri Krishi Sinchayee Yojana, to achieve this target.

Significance: Land degradation and desertification are major environmental challenges facing the world today. They have a significant impact on food security, biodiversity, and the livelihoods of millions of people. India's commitment to restoring a large area of degraded land is a significant contribution to the global efforts to combat these challenges.

Analysis: Achieving the ambitious target of restoring 26 million hectares of degraded land will require a concerted effort from all stakeholders, including the government, civil society, and the private sector. A landscape-based approach that integrates conservation, sustainable land management, and livelihood improvement will be crucial for the success of this initiative. The use of remote sensing and GIS technology for monitoring the

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progress of land restoration will also be important. India's experience in land restoration can provide valuable lessons for other countries facing similar challenges.

UPSC Syllabus Correlation:

GS Paper 3: Conservation, environmental pollution and degradation, environmental impact assessment.

4. New Study Reveals Alarming Rate of Glacier Melt in the Himalayas

Source: Hindustan Times

Context: A new study published in a leading international scientific journal has revealed that the glaciers in the Himalayan region are melting at an alarming rate. The study, which is based on satellite data and field observations, has found that the rate of glacier melt has accelerated in recent decades, primarily due to rising global temperatures. The study has warned of serious consequences for water security in the South Asian region.

Significance: The Himalayan glaciers are the source of several major rivers in Asia, which provide water for drinking, irrigation, and hydropower for billions of people. The rapid melting of these glaciers poses a serious threat to water security and livelihoods in the region. It can also lead to an increased risk of natural disasters such as glacial lake outburst floods (GLOFs).

Analysis: The findings of this new study are a stark reminder of the urgent need to address the issue of climate change. The international community needs to take ambitious action to reduce greenhouse gas emissions and limit global warming. At the regional level, there is a need for greater cooperation among the Himalayan countries to monitor the health of the glaciers and to develop strategies for adapting to the impacts of climate change. Investing

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in water conservation and promoting climate-resilient agriculture will be crucial for ensuring water and food security in the region.

UPSC Syllabus Correlation:

GS Paper 1: Important Geophysical phenomena such as earthquakes, tsunamis, Volcanic activity, cyclones, etc., geographical features and their location-changes in critical geographical features (including water-bodies and ice-caps) and in flora and fauna, and the effects of such changes.

GS Paper 3: Conservation, environmental pollution and degradation, environmental impact assessment; Disaster and disaster management.

5. Government to Launch a New Scheme for Promoting Millets in the Public Distribution System

Source: PIB, Government of India

Context: The Ministry of Consumer Affairs, Food, and Public Distribution has announced its decision to launch a new scheme for promoting the procurement and distribution of millets through the Public Distribution System (PDS). The scheme aims to improve the nutritional security of the country and to provide a remunerative market for millet farmers. The government will provide financial assistance to the states for the procurement and distribution of millets under the scheme.

Significance: Millets are a group of highly nutritious and climate-resilient crops that have been a part of the traditional Indian diet for centuries. The promotion of millets is significant for several reasons. It can help in diversifying the food basket, improving nutritional outcomes, and promoting sustainable agriculture. The new scheme will also

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provide a major boost to millet farmers and help in reviving the cultivation of these traditional crops.

Analysis: The government's decision to promote millets through the PDS is a welcome move. The scheme has the potential to address the triple challenge of malnutrition, climate change, and rural distress. However, the successful implementation of the scheme will require overcoming several challenges, including the need to create awareness about the nutritional benefits of millets, develop a robust procurement and supply chain, and ensure that the millets are available at an affordable price to the PDS beneficiaries.

UPSC Syllabus Correlation:

GS Paper 2: Issues relating to poverty and hunger.

GS Paper 3: Food processing and related industries in India- scope and significance, location, upstream and downstream requirements, supply chain management; Public Distribution System- objectives, functioning, limitations, revamping; issues of buffer stocks and food security.

6. India's First Indigenous Aircraft Carrier, INS Vikrant, Conducts Successful Fighter Jet Trials

Source: The Hindu

Context: India's first indigenously built aircraft carrier, INS Vikrant, has successfully conducted trials involving the landing and take-off of fighter jets from its deck. This is a major milestone in the operationalization of the aircraft carrier and a significant achievement for India's indigenous defense manufacturing capabilities. The successful trials pave the way for the full-fledged integration of the carrier into the Indian Navy's fleet.

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Significance: The INS Vikrant is a symbol of India's growing maritime power and its commitment to self-reliance in defense. The ability to design and build an aircraft carrier is a complex technological feat that has been achieved by only a handful of countries. The operationalization of INS Vikrant will significantly enhance the Indian Navy's capabilities to project power in the Indian Ocean Region and beyond.

Analysis: The successful fighter jet trials on INS Vikrant are a culmination of years of hard work by Indian scientists, engineers, and the defense public sector undertakings. This achievement will give a major boost to the 'Make in India' initiative in the defense sector. The focus now will be on the expeditious development and induction of the indigenous Twin Engine Deck-Based Fighter (TEDBF) to operate from the carrier. The INS Vikrant, along with its carrier battle group, will be a formidable asset for the Indian Navy in safeguarding India's maritime interests.

UPSC Syllabus Correlation:

GS Paper 3: Indigenization of technology and developing new technology; Various Security forces and agencies and their mandate.

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7. Ministry of Culture Announces the 'Adopt a Heritage 2.0' Program

Source: PIB, Government of India

Context: The Ministry of Culture has launched the 'Adopt a Heritage 2.0' program, which is a revamped version of the earlier scheme. The program aims to encourage corporate entities, public sector undertakings, and individuals to adopt and maintain heritage sites across the country. The new version of the program has a more streamlined process for the selection of 'Smarak Saathis' (heritage partners) and a greater focus on providing a better visitor experience at the adopted sites.

Significance: India has a vast and diverse cultural heritage, with thousands of monuments and archaeological sites. The preservation and maintenance of this heritage is a massive task that cannot be undertaken by the government alone. The 'Adopt a Heritage' program is a significant initiative to promote public-private partnership in the conservation and management of heritage sites.

Analysis: The 'Adopt a Heritage 2.0' program has the potential to bring in much-needed financial and technical resources for the upkeep of heritage sites. The involvement of the corporate sector can also help in improving the amenities and visitor experience at these sites. However, it is important to ensure that the conservation of the heritage sites is carried out scientifically and that the commercial interests of the 'Smarak Saathis' do not compromise the integrity of the monuments. A robust monitoring mechanism will be needed to ensure the successful implementation of the program.

UPSC Syllabus Correlation:

GS Paper 1: Indian culture will cover the salient aspects of Art Forms, literature, and Architecture from ancient to modern times.

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8. Cabinet Approves New National Education Technology Forum to Promote Use of Technology in Education

Source: The Indian Express

Context: The Union Cabinet has approved the establishment of the National Education Technology Forum (NETF) as an autonomous body. The NETF will serve as a platform for the free exchange of ideas on the use of technology to enhance learning, assessment, planning, and administration in the education sector. It will provide evidence-based advice to central and state governments on the use of technology in education.

Significance: The National Education Policy 2020 has placed a strong emphasis on the use of technology in education. The establishment of the NETF is a key step towards realizing the vision of the NEP. The NETF will play a crucial role in promoting the development and use of high-quality educational software, digital content, and assessment tools.

Analysis: The establishment of the NETF is a timely move, given the increasing role of technology in all aspects of life. The NETF has the potential to be a catalyst for innovation in the education sector. However, for the NETF to be effective, it will need to be an independent and credible body that can provide unbiased advice to the government. It will also need to work closely with all stakeholders, including teachers, students, parents, and technology providers, to ensure that the use of technology in education is inclusive and equitable.

UPSC Syllabus Correlation:

GS Paper 2: Issues relating to development and management of Social Sector/Services relating to Health, Education, Human Resources.

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9. India's Gig Economy Projected to Double in Size by 2030, Says New Report

Source: Economic Times

Context: A new report by a leading consulting firm has projected that India's gig economy will double in size by 2030, with a significant increase in the number of workers engaged in platform-based and non-platform-based gig work. The report attributes this growth to the increasing demand for flexible work arrangements, the rise of the digital economy, and the entry of a large number of young people into the workforce.

Significance: The gig economy is a rapidly growing segment of the Indian labor market. It offers opportunities for income generation and flexible work for millions of people. However, the growth of the gig economy has also raised concerns about the lack of social security benefits, job security, and fair wages for gig workers.

Analysis: The projected growth of the gig economy presents both opportunities and challenges for India. To harness the full potential of the gig economy, it is important to create a policy and regulatory framework that protects the rights and interests of gig workers. The government's proposal to extend social security benefits to gig workers under the Code on Social Security is a step in the right direction. However, there is a need for a more comprehensive approach that addresses all the challenges faced by gig workers, including the need for upskilling, access to credit, and grievance redressal mechanisms.

UPSC Syllabus Correlation:

GS Paper 3: Indian Economy and issues relating to planning, mobilization of resources, growth, development, and employment.

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10. Rare Disease Policy: Government to Provide Financial Assistance for Treatment

Source: Hindustan Times

Context: The Ministry of Health and Family Welfare has announced that it will provide financial assistance of up to ₹50 lakh to patients suffering from rare diseases for their treatment at designated Centres of Excellence. This move is part of the National Policy for Rare Diseases 2021, which aims to provide support to patients with rare diseases and to promote research and development in this area.

Significance: Rare diseases are a group of life-threatening or chronically debilitating diseases that affect a small number of people. The treatment for these diseases is often very expensive, and most patients are not able to afford it. The government's decision to provide financial assistance for the treatment of rare diseases is a major relief for such patients and their families.

Analysis: The provision of financial assistance for the treatment of rare diseases is a commendable initiative. However, there are several challenges that need to be addressed to ensure that the benefits of this scheme reach all eligible patients. These challenges include the need to create a national registry of rare diseases, develop a robust system for the diagnosis of these diseases, and ensure the availability of affordable drugs and therapies. A multi-stakeholder approach involving the government, the pharmaceutical industry, and patient advocacy groups will be needed to address these challenges.

UPSC Syllabus Correlation:

GS Paper 2: Issues relating to development and management of Social Sector/Services relating to Health, Education, Human Resources.