

1. INDIA'S POSITION ON WEST ASIAN CONFLICTS

1.1 Why is this in News?

- In **December 2025**, high-level diplomatic engagements highlighted India's West Asia policy:
 - Prime Minister Narendra Modi visited **Jordan**.
 - External Affairs Minister S. Jaishankar visited **Israel**.
- India reiterated its official stance on:
 - The **Israel–Palestine conflict**.
 - Broader instability in West Asia, including spillover risks from the Gaza war.
- These visits served as diplomatic signalling amid:
 - Highly polarised global positions.
 - Escalating regional tensions.

1.2 Relevance

GS II – International Relations

- India's West Asia policy and strategic autonomy.
- Balancing ties with Israel and Arab states.
- Support for Palestine and the Two-State Solution.
- India's role as a balancing power in a polarised geopolitical environment.

1.3 West Asia: Strategic Importance for India

- Region covers:
 - Israel–Palestine, Jordan, Gulf countries, Iran, Iraq, Syria.
- Critical for India due to:
 - Nearly **60% of India's crude oil and LNG imports**.
 - Presence of over **9 million Indian expatriates**.
 - Strategic trade corridors such as the **Red Sea and Suez Canal**.
 - Counter-terrorism and intelligence cooperation.

1.4 India's Traditional Approach to West Asia

- Foundational principles:
 - Strategic autonomy.
 - Non-alignment (now practised as issue-based alignment).
 - Adherence to international law and UN resolutions.
- Historical pillars:

- Consistent support for the Palestinian cause.
- Strong engagement with Arab countries.
- Full diplomatic relations with Israel since **1992**.

1.5 India–Israel Relations

- Diplomatic ties established in 1992.
- Cooperation spans:
 - Defence procurement and technology.
 - Intelligence sharing and counter-terrorism.
 - Agriculture, water management, and innovation.
- Israel ranks among India's top defence suppliers.
- Post-2017 phase marked by:
 - De-hyphenation of Israel–Palestine policy.
 - Open strategic engagement with Israel.

1.6 India–Jordan Relations

- Jordan's strategic relevance:
 - Custodian of Islamic holy sites in Jerusalem.
 - Moderate Arab state with diplomatic credibility.
- Areas of cooperation:
 - Defence training.
 - Water management and renewable energy.
 - Infrastructure and skill development.
- Jordan acts as a diplomatic bridge between Arab concerns and Western powers.

1.7 Continuity and Change in Policy

Continuity

- Support for the Palestinian cause.
- Emphasis on diplomacy, restraint, and dialogue.
- Non-interventionist posture.

Change

- Stronger articulation against terrorism.
- Clear strategic embrace of Israel.
- Willingness to engage all stakeholders simultaneously.

1.8 Challenges for India

- Diplomatic balancing between Israel and Arab/Muslim sentiments.
- Safety of Indian diaspora in conflict zones.
- Energy security vulnerabilities due to regional instability.
- External pressures from:
 - Western allies.
 - Global South expectations.

1.9 Opportunities

- Potential role as a credible mediator.
- Enhanced humanitarian diplomacy.
- Contribution to de-escalation narratives.
- Leveraging the region for:
 - **IMEC corridor.**
 - Energy transition cooperation.

1.10 Conclusion

- India's West Asia policy reflects calibrated pragmatism—balancing values, interests, and strategic autonomy in an increasingly polarised global order.

2. INFILTRATION ALONG INDIA'S BORDERS AND REGULATION OF THE FREE MOVEMENT REGIME

2.1 Why is this in News?

- The Ministry of Home Affairs informed Parliament that:
 - **878 infiltrators** were apprehended along the **India–Myanmar border** over the past two years.
- Updates were provided on:
 - Border fencing along Myanmar, Bangladesh, and Pakistan.
 - Regulation (not abolition) of the **Free Movement Regime (FMR)**.
- Developments followed:
 - Ethnic violence in Manipur since 2023.
 - Rising security concerns in the Northeast.

2.2 Relevance

GS III – Internal Security

- Border management challenges.
- Insurgency, illegal migration, and trafficking.

- Role of Assam Rifles and BSF.

2.3 Understanding Border Infiltration

- Infiltration refers to unauthorised cross-border movement.
- Motivations include:
 - Economic migration.
 - Ethnic conflict spillovers.
 - Insurgent movement.
 - Humanitarian distress.
- India shares porous borders with:
 - Myanmar (Northeast).
 - Bangladesh (East).
 - Pakistan (West).

2.4 India–Myanmar Border

- Length: **1,643 km**.
- Characterised by:
 - Dense forests.
 - Hilly terrain.
 - Poor infrastructure.
- Fencing status:
 - Only **9.2 km fenced**.
- Post-2021 Myanmar coup and Manipur violence:
 - Arrests surged from double digits to over 400 annually.

2.5 Free Movement Regime (FMR) ESTD 2022

Original Design

- Introduced in 2018.
- Allowed visa-free movement up to **16 km** for border communities.

Recent Regulation

- Movement limit reduced to **10 km**.
- **43 designated entry–exit points**.
- Introduction of:
 - Gate passes.
 - Biometric registration.

- Objective:
 - Balance security with humanitarian and ethnic sensitivities.

2.6 Bangladesh and Pakistan Borders

- **Bangladesh:**
 - Border length: 4,096 km.
 - Nearly 79% fenced.
 - Infiltration mainly economic.
- **Pakistan:**
 - Over 93% fenced.
 - Infiltration linked to terrorism, arms, and narcotics.

2.7 Security Implications

- Links between:
 - Illegal migration.
 - Insurgency.
 - Ethnic violence.
- Demographic stress on local communities.
- Governance challenges in distinguishing refugees from infiltrators.

2.8 Government Strategy

- Physical measures:
 - Accelerated fencing.
 - Smart surveillance.
- Administrative steps:
 - Regulated FMR.
 - Biometric identification.
- Institutional deployment:
 - Assam Rifles and BSF.
- Policy shift towards security-first border management.

2.9 Way Forward

- Integrated Border Management System.
- Use of drones and AI surveillance.
- Clear refugee policy framework.
- Border-area development.

- Diplomatic coordination with neighbours.

3. AH-64E APACHE ATTACK HELICOPTERS AND INDIA'S DEFENCE MODERNISATION

3.1 Why is this in News?

- Indian Army received the final batch of **AH-64E Apache helicopters**, completing a six-helicopter fleet.
- Inducted into the **451 Army Aviation Squadron** at Jodhpur.
- Deal signed in 2020 with the US for \$600 million.
- Delivery delays occurred due to global supply-chain disruptions.

3.2 Relevance

GS III – Defence

- Military modernisation.
- Role of attack helicopters in deterrence.
- Jointness between Army and IAF.

GS II – International Relations

- India–US defence cooperation.
- Defence technology transfer and interoperability.

3.3 AH-64E Apache: Overview

- Heavy attack helicopter designed for:
 - Close air support.
 - Anti-armour warfare.
 - Armed reconnaissance.
- Operated by US and allied forces.
- AH-64E “Guardian” is the most advanced variant.

3.4 Key Capabilities

- Precision strikes in all-weather and night conditions.
- Advanced fire-control radar and Longbow sensors.
- Integrated electronic warfare systems.
- Armament includes:
 - 30 mm chain gun.
 - Hellfire missiles.

- Rockets and air-to-air missiles.

3.5 Strategic Significance

- Enhances Army's independent strike capability.
- Improves preparedness on the western front.
- Strengthens interoperability with US forces.

4. INSURANCE LAWS (AMENDMENT) BILL, 2025: 100% FDI IN INSURANCE

4.1 Why is this in News?

- The **Lok Sabha passed the Insurance Laws (Amendment) Bill, 2025**, marking a major reform in India's insurance sector.
- The most significant provision of the Bill is the enhancement of the **Foreign Direct Investment (FDI) limit from 74% to 100%**.
- The reform aligns with the government's broader push for **financial sector liberalisation** under the **Viksit Bharat vision**.
- The legislation was passed amid strong opposition protests, particularly over concerns related to **foreign ownership and control in a sensitive financial sector**.

4.2 Relevance

GS III – Indian Economy

- Financial sector reforms and deepening of insurance markets.
- Insurance penetration and its role in risk mitigation.
- FDI liberalisation and capital inflows.
- Strengthening reinsurance capacity and systemic risk management.

GS II – Governance

- Regulatory powers and role of the **Insurance Regulatory and Development Authority of India (IRDAI)**.
- Legislative oversight and institutional reforms in financial governance.
- Public sector reforms and market discipline.

4.3 Basics: Insurance Sector in India

- The insurance sector in India is governed by:
 - **Insurance Act, 1938**
 - **Life Insurance Corporation Act, 1956**
 - **IRDAI Act, 1999**
- The sector consists of two broad segments:
 - Life insurance.

- General (non-life) insurance.
- Regulatory oversight is exercised by **IRDAI**.
- A persistent structural challenge remains **low insurance penetration**, estimated at around **4% of GDP**, compared to the global average of nearly **7%**.

4.4 What Does FDI in Insurance Mean?

- Foreign Direct Investment allows overseas entities to:
 - Infuse capital.
 - Introduce advanced technology.
 - Bring managerial and actuarial expertise.
- Evolution of FDI limits in the insurance sector:
 - 26% prior to 2015.
 - 49% in 2015.
 - 74% in 2021.
 - 100% under the 2025 Amendment Bill.

4.5 Key Provisions of the Bill

100% FDI in Insurance Companies

- Foreign insurers are permitted to:
 - Establish wholly owned subsidiaries.
 - Operate without compulsory Indian joint-venture partners.
- Conditions attached:
 - Full compliance with Indian laws.
 - Comprehensive regulatory oversight by IRDAI.

Reinsurance Reforms

- Net Owned Fund (NOF) requirement for **Foreign Reinsurance Branches (FRBs)** reduced from:
 - ₹5,000 crore to ₹1,000 crore.
- Objectives:
 - Attract global reinsurance players.
 - Expand domestic risk-bearing capacity.
 - Minimise premium outflows to overseas markets.

Enhanced Powers of IRDAI

- IRDAI granted additional enforcement authority, including:



- Disgorgement of unlawful gains earned by insurers and intermediaries.
- Rationalisation of penalties.
- Maximum penalty on intermediaries enhanced from:
 - ₹1 crore to ₹10 crore.
- Intended to ensure:
 - Strong deterrence.
 - Improved compliance.
 - Better governance standards.

Public Sector Insurance Strengthening

- Capital infusion of **₹17,450 crore** into three public sector general insurers.
- Structural reforms include listing of:
 - LIC.
 - GIC Re.
 - New India Assurance.
- Objectives:
 - Promote transparency.
 - Introduce market discipline.
 - Improve operational efficiency.

4.6 Rationale Behind the Reforms

- Addressing capital inadequacy within the insurance ecosystem.
- Expanding product diversity and coverage.
- Strengthening actuarial, digital, and risk management capabilities.
- Simplifying business structures, as joint ventures were often restrictive.
- Aligning India's insurance regulation with **global best practices**.

4.7 Potential Benefits

- Increased inflow of long-term capital.
- Enhanced competition and innovation.
- Higher insurance penetration across sectors.
- Improved availability of reinsurance.
- Stronger regulatory enforcement and better protection for policyholders.

4.8 Concerns and Criticism

- Apprehensions about excessive foreign dominance.

- Risk of profit repatriation.
- Competitiveness of public sector insurers.
- Adequacy of IRDAI's capacity to regulate an expanded market.

4.9 Way Forward

- Gradual and monitored implementation.
- Strengthening consumer grievance redress mechanisms.
- Capacity enhancement within IRDAI.
- Parallel focus on:
 - Financial literacy.
 - Insurance awareness.
- Ensuring safeguards to protect public interest.

5. INHALABLE MICROPLASTICS: A NEW FRONTIER OF URBAN AIR POLLUTION

5.1 Why is this in News?

- Between **November and December 2025**, a pioneering Indian study published in **Environment International** highlighted **inhalable microplastics** as a serious yet neglected air pollutant.
- The study was conducted by **IISER Kolkata** across:
 - Delhi.
 - Mumbai.
 - Kolkata.
 - Chennai.
- The research gained prominence amid:
 - Severe winter smog episodes in NCR.
 - Public protests demanding the **right to clean air**.
- A key finding revealed that urban residents inhale approximately **132 micrograms of microplastics daily**, with **Delhi and Kolkata** being the most affected.

5.2 Relevance

GS III – Environment & Public Health

- Emerging environmental contaminants.
- Structural limitations of AQI and conventional pollution frameworks.
- Urban air pollution and associated health externalities.
- Failures in plastic waste management.

5.3 What are Microplastics?

- Microplastics are plastic particles measuring **less than 5 mm**.
- Inhalable microplastics are particles **smaller than 10 micrometres (μm)**.
- These particles can:
 - Evade nasal filtration.
 - Penetrate deep into lung tissue.
- Sources include:
 - Primary: Microbeads and synthetic fibres.
 - Secondary: Fragmentation of larger plastic waste.

5.4 Traditional Air Pollution Framework

- Focuses on criteria pollutants such as:
 - $\text{PM}_{2.5}$ and PM_{10} .
 - SO_2 , NO_x , CO, ozone, and lead.
- The Air Quality Index (AQI):
 - Does not explicitly include microplastics.
- As a result, emerging contaminants like microplastics remain outside regulatory oversight.

5.5 Key Findings of the Study

Concentration Levels

- Average inhalable microplastics across the four cities:
 - **$8.8 \mu\text{g}/\text{m}^3$** .
- Daily inhalation exposure:
 - Approximately **$132 \mu\text{g}$ per person per day**.
- City-wise exposure levels:
 - Delhi: **$14.18 \mu\text{g}/\text{m}^3$** .
 - Kolkata: **$14.23 \mu\text{g}/\text{m}^3$** .
 - Mumbai: **$2.65 \mu\text{g}/\text{m}^3$** .
 - Chennai: **$4 \mu\text{g}/\text{m}^3$** .

Seasonal Variation

- Winter evening concentration:
 - **$32.7 \text{ particles}/\text{m}^3$** .
- Non-winter evening concentration:



- **18.8 particles/m³.**
- Represents a **74% increase** during winter due to:
 - Temperature inversion.
 - Low wind speeds.
 - Poor dispersion conditions.

“Trojan Horse” Effect

- Microplastics act as carriers for:
 - Heavy metals such as lead and cadmium.
 - Endocrine-disrupting chemicals like diethyl phthalates.
 - Microbes including fungi such as *Aspergillus fumigatus*.
 - Antibiotic-resistance genes.
- This amplifies toxicity beyond the physical presence of particles.

5.6 Health Implications

- Deep lung penetration leads to chronic exposure.
- Associated risks include:
 - Respiratory illnesses.
 - Hormonal disorders.
 - Cancer.
 - Reproductive and breast health issues.
- High-risk groups include:
 - Traffic police.
 - Construction workers.
 - Urban informal sector labourers.
- Tyre-wear microplastics identified as particularly carcinogenic.

5.7 Sources of Inhalable Microplastics

- Urban sources:
 - Tyre abrasion.
 - Synthetic textiles.
 - Packaging waste.
 - Cosmetics.
 - Construction activities.
 - Household waste.

- Waste management failures:
 - Open dumping.
 - Plastic burning.
 - Poor segregation practices.

5.8 Why Delhi and Kolkata are More Affected

- High population density.
- Severe deficiencies in waste management.
- Landlocked geography.
- Adverse winter meteorological conditions.
- In contrast, Mumbai and Chennai benefit from:
 - Coastal winds.
 - Better atmospheric dispersion.

5.9 Governance and Policy Gaps

- AQI framework does not account for microplastics.
- Weak enforcement of single-use plastic bans.
- Absence of occupational exposure standards.
- Persistent failures in urban waste governance.

6. SPECIAL INTENSIVE REVISION (SIR) OF ELECTORAL ROLLS AND VOTER INCLUSION

6.1 Why is this in News?

- Draft electoral rolls published after the **Special Intensive Revision (SIR)** in:
 - West Bengal.
 - Rajasthan.
 - Goa.
 - Lakshadweep.
 - Puducherry.
- The revision resulted in deletion of **1.02 crore names**, leading to a **7.6% reduction** in the total electorate.
- The SIR was conducted by the **Election Commission of India (ECI)** ahead of upcoming elections.
- The exercise triggered public debate on:
 - Large-scale deletions.

- Transparency.
- Risk of voter disenfranchisement.

6.2 What is an Electoral Roll?

- An electoral roll is the official list of eligible voters in a constituency.
- Constitutional basis:
 - **Article 324**, which vests election supervision in the ECI.
- Statutory framework:
 - **Representation of the People Act, 1950.**
- Purpose:
 - Ensure free, fair, and inclusive elections.

6.3 What is Special Intensive Revision (SIR)?

- SIR is a comprehensive, door-to-door verification exercise of electoral rolls.
- Conducted:
 - Periodically or before major elections.
- Objectives include:
 - Removal of duplicate voters.
 - Deletion of deceased voters.
 - Identification of shifted or non-resident voters.
 - Addition of eligible but excluded citizens.
- Differs from routine annual revision, which is application-based and limited.

6.4 Key Findings from the 2025 SIR

- Total electorate reduced from:
 - **13.35 crore to 12.33 crore.**
- Net deletion:
 - **1.02 crore voters.**
- Affected States and UTs:
 - West Bengal.
 - Rajasthan.
 - Goa.
 - Lakshadweep.
 - Puducherry.
- Official grounds for deletion:



- Shifted.
- Deceased.
- Untraceable.
- Duplicate entries.

6.5 State-wise Snapshot

- West Bengal recorded the highest absolute deletions.
- Rajasthan witnessed significant deletions in both rural and urban areas.
- Goa experienced a notable decline despite a smaller electorate.
- Lakshadweep and Puducherry saw smaller absolute numbers but high proportional impact.

6.6 Reasons Behind High Deletions

- Seasonal and inter-state migration.
- Urbanisation-related address mismatches.
- Documentation deficiencies.
- Administrative discretion exercised by Booth Level Officers.
- Short verification windows.
- Digital divide and limited public awareness.

6.7 Democratic Concerns Raised

- Risk of disenfranchisement of eligible voters.
- Due process shortcomings:
 - Inadequate notice.
 - Limited appeal opportunities.
- Disproportionate impact on:
 - Migrant workers.
 - Urban poor.
 - Elderly citizens.
 - Women.
- Allegations regarding political neutrality.

6.8 Election Commission's Position

- Deletions were conducted based on:
 - Field verification.
- Subject to:

- Claims and objections procedures.
- Draft rolls are not final and allow corrections.
- Legal safeguards permit re-inclusion before final publication.

6.9 Constitutional and Legal Dimensions

- The right to vote is a statutory right, not a fundamental right.
- However, it remains central to democratic participation.
- Supreme Court jurisprudence stresses:
 - Procedural fairness.
 - Transparency in electoral administration.
- A balance must be maintained between:
 - Electoral roll purity.
 - Voter inclusiveness.

6.10 Governance and Federal Issues

- SIR implementation relies on state machinery under ECI supervision.
- Trust deficit has emerged between:
 - Voters.
 - Political parties.
 - Election authorities.
- Institutional credibility directly affects electoral legitimacy.

6.11 Way Forward

- Greater transparency through public disclosure of deletion reasons.
- Mandatory prior notice before deletion.
- Use of technology:
 - Aadhaar-linked but consent-based verification.
- Targeted awareness campaigns for migrants and urban poor.
- Independent post-SIR audits of deletions and inclusions.

18th December 2025: Daily MCQs

Q1. With reference to the Insurance Laws (Amendment) Bill, 2025, consider the following statements:

1. The Bill allows foreign insurance companies to operate in India without mandatory Indian joint-venture partners.
2. The Bill removes regulatory oversight of IRDAI over wholly foreign-owned insurance companies.

3. The Bill reduces the Net Owned Fund requirement for Foreign Reinsurance Branches.

Which of the statements given above is/are correct?

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

Answer: B

Explanation:

- Statement 1 ✓ Correct
- Statement 2 ✗ Incorrect (IRDAI oversight continues fully)
- Statement 3 ✓ Correct (₹5,000 crore → ₹1,000 crore)

Q2. Which of the following best explains the primary rationale behind raising FDI limits in the insurance sector to 100%?

- A. To privatise public sector insurance companies
B. To eliminate the role of domestic capital in insurance
C. To address capital constraints and improve insurance penetration
D. To replace IRDAI with a market-based regulator

Answer: C

Explanation:

The reform aims to tackle **capital inadequacy, low penetration, product innovation gaps**, not privatisation or regulatory dilution.

Q3. With reference to inhalable microplastics, consider the following statements:

1. Inhalable microplastics are particles larger than PM_{10} and therefore remain trapped in the upper respiratory tract.
2. The Air Quality Index (AQI) framework in India explicitly accounts for microplastic pollution.
3. Microplastics can act as carriers of heavy metals and microbes.

Which of the statements given above is/are correct?

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

Answer: C

Explanation:

- Statement 1 ✗ Incorrect (they are $<10\ \mu\text{m}$ and penetrate deep lungs)
- Statement 2 ✗ Incorrect (AQI does not include microplastics)
- Statement 3 ✓ Correct (“Trojan Horse” effect)

Q4. The “Trojan Horse effect” associated with inhalable microplastics refers to:

- A. Their ability to evade environmental monitoring systems
- B. Their capacity to absorb atmospheric moisture and expand in size
- C. Their role in transporting toxic substances and pathogens into the human body
- D. Their contribution to visible smog formation during winter months

Answer: C

Explanation:

Microplastics carry **heavy metals, endocrine disruptors, microbes, and antibiotic-resistance genes**, amplifying toxicity.

Q5. Which of the following factors best explains why Delhi and Kolkata show higher inhalable microplastic concentrations compared to Mumbai and Chennai?

1. Coastal winds aiding pollutant dispersion
2. Landlocked geography
3. Poor waste management and high population density
4. Dominance of industrial point-source emissions

Select the correct answer using the code below:

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

Answer: B

Explanation:

Delhi and Kolkata suffer due to **landlocked geography + waste mismanagement + density**, not coastal winds.

Q6. With reference to the Special Intensive Revision (SIR) of Electoral Rolls, consider the following statements:

1. SIR involves door-to-door verification of electors.
2. SIR is conducted annually in all constituencies as a statutory mandate.
3. Draft electoral rolls published after SIR are open to claims and objections.

Which of the statements given above is/are correct?

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

Answer: B

Explanation:

- Statement 1 ✓ Correct
- Statement 2 ✗ Incorrect (SIR is not annual; it is periodic/special)
- Statement 3 ✓ Correct

Q7. The right to vote in India is best described as:

- A. A fundamental right under Article 19
- B. A natural right recognised by courts
- C. A statutory right derived from election laws
- D. A basic structure doctrine component

Answer: C

Explanation:

The right to vote is a **statutory right** under the Representation of the People Act, though vital for democracy.

Q8. Which of the following groups are most vulnerable to erroneous voter deletion during Special Intensive Revision exercises?

1. Migrant workers
2. Urban poor
3. Elderly citizens
4. Women

Select the correct answer using the code below

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

Answer: C

Explanation:

All listed groups face higher risks due to **mobility, documentation gaps, and administrative discretion.**

Q9. Which of the following constitutional principles is most directly implicated by large-scale voter deletions during SIR?

- A. Separation of powers
- B. Universal adult suffrage
- C. Judicial independence
- D. Collective responsibility

Answer: B

Explanation:

Though voting is statutory, **universal adult suffrage** is a foundational democratic principle.

Q10. Consider the following pairs:

Issue	Primary Governance Challenge
Insurance FDI reform	Regulatory capacity
Inhalable microplastics	Absence in AQI framework
Special Intensive Revision	Balance between roll purity and inclusion

Which of the pairs given above are correctly matched?

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

Answer: D

Explanation:

All three pairs correctly capture the **core governance challenge** of each issue.

Mains: The right to vote may be statutory, but its denial has constitutional consequences. Discuss this statement with reference to large-scale voter deletions during Special Intensive Revision exercises. (250 words)