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1. Jal Jeevan Mission

- Prelims Jal Jeevan Mission
- Mains GS 2 Governance

Why in the news?

 The Union government plans to map all drinking water assets including pipelines created under its Jal Jeevan Mission (JJM) on PM Gati Shakti, a Geographic Information System (GIS)-based platform.

Jal Jeevan Mission

- Launched: 15 August 2019
- **Nodal Ministry:** Ministry of Jal Shakti
- <u>Aim:</u> To provide Functional Household Tap Connection (FHTC) to every rural household by 2024, ensuring access to safe and adequate drinking water.
- Tagline: "Har Ghar Nal Se Jal"
- Funding: Centrally Sponsored Scheme

• Objectives:

- → To ensure 55 litres per capita per day (LPCD) of potable water to every rural household.
- → To improve water quality, especially in fluoride, arsenic, iron, nitrate, and salinity-affected areas.
- → To promote source sustainability through recharge, reuse, greywater management, and water conservation.
- → To build village-level institutions for operation, maintenance, and ownership of water supply systems.

• **Implementation:**

- → Decentralized approach led by States/UTs and Panchayati Raj Institutions.
- → Convergence with MGNREGS, Swachh Bharat Mission (Gramin), Atal Bhujal Yojana.

• Progress:

- → 14 crore+ rural households with tap water connections.
- → 100% coverage: Goa, Telangana, Haryana, Punjab, Gujarat, Puducherry.
- → 4 lakh+ villages certified as Har Ghar Jal.







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• Challenges:

- → Groundwater depletion and seasonal variability.
- → Fluoride, arsenic, and nitrate contamination.
- → Operation & maintenance at village level.
- → Behavioral change and community participation.

• Significance:

- → Improves public health and reduces water-borne diseases.
- → Promotes gender equity (reduces women's drudgery).
- → Strengthens local governance and community ownership.
- → Contributes to SDG-6: Clean Water and Sanitation.

PM Gati Shakti Portal

- What is it?: The Gati Shakti Portal is a government digital platform designed to
 facilitate integrated, synchronized, and comprehensive planning for infrastructure
 development, primarily focused on multi-modal connectivity to drive economic
 growth.
- <u>Aim:</u> It aims to bring together 16 different ministries and state governments to coordinate the planning and implementation of projects across roads, railways, airports, ports, mass transport, waterways, and logistics infrastructure, with a focus on improving last-mile connectivity and reducing logistics costs.

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2. Blizzard

- Prelims Blizzard
- Mains GS 3 Disaster Management

Why in the news?

• A severe blizzard struck the eastern face of Mount Everest in Tibet, trapping nearly 1,000 trekkers in the remote Karma valley.

Blizzard

• What is it?: A blizzard is a severe snowstorm characterized by strong sustained winds (≥ 56 km/h or 35 mph) and low visibility (less than 400 metres) lasting at least 3 hours.

• Areas Affecting:

- → Global: Polar and temperate regions.
- → India: Himalayan regions (Ladakh, Himachal Pradesh, Uttarakhand, Arunachal Pradesh)

• Causes:

- → Cold polar air masses meeting warm, moist air from lower latitudes.
- → Formation along low-pressure systems where frontal lifting causes heavy snowfall.
- → Strong pressure gradients create high wind speeds, blowing loose snow and reducing visibility.

• <u>Types:</u>

- → Ground Blizzard: Snow already on the ground is blown by wind; no fresh snowfall.
- → Lake-Effect Blizzard: Moisture from a lake evaporates into cold air, forming intense localized snowfalls (e.g. Great Lakes region, USA).
- → Nor'easter (in North America): Powerful winter storm moving up the eastern coast, bringing blizzard-like conditions.

Effects:

- → Transport disruption: road, rail, air closures.
- → Power outages due to ice accumulation on lines.
- → Livestock and crop losses in rural areas.







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- → Frostbite and hypothermia risks for humans.
- → Economic losses from halted activity and emergency response.

• Preparedness & Mitigation:

- → Early warning systems by meteorological agencies.
- → Shelters and heating infrastructure in snow-prone areas.
- → Snow fencing and tree belts to reduce drifting.
- → Emergency kits and public awareness campaigns.

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3. Quantum Tunnelling

- Prelims Quantum Tunnelling
- Mains GS 3 Science and Technology

Why in the news?

• The Nobel Prize for Physics this year will be awarded to three scientists — John Clarke, Michel Devoret and John Martinis, the Royal Swedish Academy of Sciences for developing a device showing 'quantum tunnelling'.

Ouantum Tunnelling

• What is it?:

- → Quantum tunnelling is a quantum mechanical phenomenon where a particle passes through an energy barrier that it classically should not be able to cross.
- → It occurs due to the wave-particle duality of matter particles behave like waves and have a finite probability of being found beyond the barrier.

• How does it work?:

- → In classical physics, a particle cannot cross a barrier if its energy is less than the barrier's potential energy.
- → In quantum mechanics, the wave function describing the particle extends beyond the barrier.
- → Thus, there is a non-zero probability that the particle "tunnels" through it appearing on the other side without having enough energy to climb over it.

• Significance:

- → Challenges classical determinism, proving that subatomic particles can behave probabilistically.
- → Foundation of many modern technologies and quantum theory applications.

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4. Peripheral Immune Tolerance

- **Prelims** Peripheral immune tolerance
- Mains GS 3 Science and Technology

Why in the news?

• Mary E. Brunkow, Fred Ramsdell and Shimon Sakaguchi have won the Nobel Prize in medicine for their discoveries concerning peripheral immune tolerance.

Peripheral Immune Tolerance

- What is it?: Peripheral immune tolerance refers to the mechanisms that prevent immune cells (especially T and B lymphocytes) from attacking the body's own tissues after they have matured and left the thymus or bone marrow.
- Where does it occur: Occurs in peripheral lymphoid organs such as lymph nodes, spleen, mucosal tissues, and throughout the bloodstream.

• Mechanism:

- → Anergy (Functional Inactivation): Self-reactive lymphocytes become inactive when they recognize self-antigens without co-stimulatory signals (e.g., absence of CD28-B7 interaction).
- → Suppression by Regulatory T Cells (Tregs): CD4⁺CD25⁺FOXP3⁺ Tregs secrete IL-10 and TGF-β, suppressing self-reactive immune responses.
- → Deletion (Apoptosis): Self-reactive T or B cells undergo programmed cell death when repeatedly stimulated by self-antigens.
- → Immune Privilege: Certain sites (e.g., eye, brain, testis, placenta) are naturally shielded from immune attack antigens here induce tolerance rather than response.

• Importance:

- → Prevents autoimmune diseases such as Type-1 Diabetes, Rheumatoid Arthritis, and Multiple Sclerosis.
- → Maintains immune homeostasis and self-tissue protection.







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→ Ensures tolerance to commensal microbes and dietary antigens in mucosal surfaces.

• Failure Leads to:

- → Leads to autoimmune disorders, chronic inflammation, and transplant rejection.
- → Can be caused by genetic mutations

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5. Self-Regulatory Organisations (SROs) and NBFCs

- Prelims Self-Regulatory Organisations (SROs) and NBFCs
- **Mains** GS 3 Economy

Why in the news?

The Finance Industry Development Council was granted Self-Regulatory
Organisation status by the RBI to help ensure regulatory compliance in the
Non-banking lending sector.

Self-Regulatory Organisations (SROs)

• What is it?: A Self-Regulatory Organisation (SRO) is a non-governmental, industry-created body that sets and enforces rules and ethical standards for its members to ensure fair conduct, protect stakeholders, and promote professionalism.

• Key Features:

- → Industry-Driven Regulation: Created by members of a particular sector to manage internal discipline and compliance.
- → Rule-Making Power: Formulates codes of conduct, operational norms, and grievance mechanisms for members.
- → Collaborative Governance: Works in consultation with the government, consumers, and other stakeholders.
- → Enforcement Mechanism: Operates through impartial processes- members accept disciplinary or penal actions for violations.
- → Public-Interest Focus: Goes beyond industry self-interest to safeguard workers, customers, and the ecosystem.
- → Government Oversight: Though private, SROs function under a degree of statutory regulation; some regulatory powers are delegated to them.
- → Watchdog Role: Acts as a deterrent to fraud, malpractice, or unethical practices in the sector.
- → Source of Authority: Their authority usually stems from industry consensus or contractual agreements rather than a direct statutory grant.

• Examples in India:

→ Association of Mutual Funds in India (AMFI) – for mutual funds.

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- → National Stock Exchange & BSE act as SROs in the securities market under SEBI.
- → Institute of Chartered Accountants of India (ICAI) regulates the accounting profession.
- → Advertising Standards Council of India (ASCI) regulates advertising ethics.

• Significance:

- → Promotes industry integrity and market efficiency.
- → Enhances regulatory flexibility and speed of decision-making.
- → Encourages responsible self-discipline and ethical awareness.

Challenges:

- → Risk of regulatory capture (favoring members' interests).
- → Limited enforcement power without statutory backing.
- → Overlap or conflict with government regulators.
- → Transparency concerns if internal governance is weak.

Non-Banking Financial Companies(NBFC)

- What is it?: A Non-Banking Financial Company (NBFC) is a company registered under the Companies Act, 1956 / 2013 engaged in the business of:
 - → Loans and advances
 - → Acquisition of shares, stocks, bonds, debentures, or government securities
 - → Leasing, hire-purchase, insurance, or chit fund business

Functions

- → Provide credit to individuals, MSMEs, infrastructure, housing, and rural sectors.
- → Offer financial services such as leasing, hire purchase, investment, and microfinance.
- → Facilitate financial inclusion and complement the formal banking system.
- → Provide advisory services and wealth management (in select categories).

• Major Restrictions

- → Cannot accept deposits for <12 months or >60 months.
- → Cannot issue cheques on themselves (not part of payment system).
- → No Deposit Insurance under DICGC (unlike banks).







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- → Not subject to CRR/SLR requirements.
- → Operate under lighter regulatory norms compared to banks.

• Regulations

- → Reserve Bank of India (RBI): Issues licenses, regulates operations, supervises prudential norms.
- → Ministry of Corporate Affairs (MCA): Governs incorporation and company law matters.

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6. Mig La Pass

- **Prelims** Mig La Pass
- Mains GS 1 Geography

Why in the news?

• The Border Road Organization is building the **highest motorable road** at Mig La Pass under Project Himank.

Mig La Pass

- Location: Mig La Pass is located on the Changthang Plateau in Ladakh.
- <u>Connecting:</u> Eastern Ladakh, connecting Hanle region to Fukche village near the Line of Actual Control (LAC).
- Altitude: 19,400 feet (5,913 metres)- surpassing Umling La Pass (19,024 ft).
- Executed by: Border Roads Organisation (BRO) under Project Himank, led by Brigadier Vishal Srivastava.
- Agency: Ministry of Defence.
- Significance:
 - → Strategic Importance: Strengthens India's defence logistics and mobility along a sensitive LAC sector.
 - → Connectivity Boost: Provides year-round road access for remote border villages such as Hanle and Fukche, ensuring smoother supply of essentials.
 - → Symbol of Self-Reliance: Demonstrates India's capability in executing extreme-altitude infrastructure through indigenous engineering and innovation.
 - → Tourism Potential: Opens avenues for eco-tourism and astro-tourism in Hanle (home to India's high-altitude observatory).
 - Project Himank (1985-present): A specialised BRO initiative for Ladakh's high-altitude road network- includes Khardung La, Umling La, and now Mig La.
 - Border Road Organisation: Enhances border connectivity and civil-military synergy, symbolising national resilience in extreme terrain.