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Daily News Analysis

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1. GI Tag

- **Prelims - GI Tag**
- **Mains - GS 3 - Science and Technology**

Why in the news?

- The Union Commerce and Industry Minister distributed GI tag certificates to 7 new products.

Geographical Indications (GI) Tag

- **What is it?:** A Geographical Indication (GI) is an intellectual property right used to identify goods that:
 - Originating from a specific geographical region and possessing unique qualities, characteristics, or reputation essentially attributable to that location.
 - Applicable to agricultural, handicraft, manufactured, and food products.
- **Purpose:**
 - Protects producers from unauthorised use or imitation.
 - Enhances market value, ensures premium pricing, and boosts export potential.
 - Supports rural livelihoods, preserves traditional knowledge, and promotes cultural heritage.
 - Helps consumers identify authentic and quality-assured products.
- **Validity:**
 - GI tags in India are valid for 10 years.
 - Can be renewed indefinitely in 10-year cycles, ensuring long-term protection of the product's identity.
- **Legal Backing:** Geographical Indications of Goods (Registration and Protection) Act, 1999.
- **Latest Additions:**

Product	Features
Kannadippaya (Bamboo Mat)	<ul style="list-style-type: none">• State: Kerala• What is it?: A traditional handwoven bamboo mat made by tribal artisans of Kerala, known for its tight weaving, durability, and eco-friendly crafting techniques.
Apatani Textile	<ul style="list-style-type: none">• State: Arunachal Pradesh• What is it?: Crafted by the Apatani tribe of the Ziro



	Valley, known for their distinct geometric patterns, use of organic fibres, and natural dyes.
Marthandam Honey	<ul style="list-style-type: none">• State: Tamil Nadu• What is it?: A high-quality honey produced in the Kanyakumari district (Marthandam region), known for its unique floral sources, purity, and medicinal value.
Lepcha Tungbuk	<ul style="list-style-type: none">• State: Sikkim• What is it?: A traditional fermented bamboo shoot product prepared by the Lepcha tribe of Sikkim.
Bodo Aronai	<ul style="list-style-type: none">• State: Assam• What is it?: A handwoven traditional scarf or cloth of the Bodo community, used in cultural ceremonies and daily life.
Ambaji White Marble	<ul style="list-style-type: none">• State: Gujarat• What is it?: A premium-grade natural white marble sourced from the Ambaji region of Banaskantha district.
Bedu and Badri Cow Ghee	<ul style="list-style-type: none">• State: Uttarakhand• What is it?: Traditional ghee varieties made from:<ul style="list-style-type: none">→ Bedu cow (local Himalayan cattle)→ Badri cow (indigenous Uttarakhand breed)

2. Passport Seva Programme

- **Prelims** - Passport Seva Programme
- **Mains** - GS 2 - Governance

Why in the news?

- An upgraded version of the Passport Seva Programme was launched by the Ministry of External Affairs.

Passport Seva Programme

- What is it?:

- Passport Seva Programme (PSP) is the Government of India's flagship e-governance initiative under the Ministry of External Affairs (MEA).
- It aims to modernise, digitise, and streamline passport issuance and related services across India and abroad.

- Launch: Launched in 2010 under the National e-Governance Plan (NeGP).
- Implementation: Implemented in **Public–Private Partnership (PPP)** mode with Tata Consultancy Services (TCS).

- Key Features:

- **Passport Seva Programme Network:**

- ★ 37 Passport Offices (POs).
- ★ 550+ Post Office Passport Seva Kendras (POPSKs) under MEA–India Post partnership.
- ★ 100+ Passport Seva Kendras (PSKs).
- ★ 176 Indian Missions/Posts abroad offering passport and consular services.

- **Digital Service Components:**

- ★ Online application, payment & appointment.
- ★ Integrated Passport Seva Portal + mPassport Seva App.
- ★ Real-time police verification via digital interface.
- ★ SMS/email updates at each stage.

- **Technology Infrastructure:**

- ★ Biometrics (photo, fingerprints).
- ★ Document management system.

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- ★ Automated workflow for file processing.
- ★ Data security, encryption, and audit trails.

- **Recent Upgrades:**

- DigiLocker integration for document submission.
- AI-enabled document verification.
- Facial recognition systems.
- Chatbot support for grievance handling.
- Improved cybersecurity mechanisms.
- Data analytics for workload forecasting.
- Cloud-native architecture for scalability.

- **Achievements:**

- India now operates one of the largest passport-issuing systems globally.
- Over 1 crore+ passports issued annually.
- Tatkaal and normal application timelines significantly reduced.
- Greater inclusion via POPSKs in remote districts.
- Enhanced transparency through real-time tracking and reduced intermediaries.

3. Critical Minerals

- **Prelims** - Critical Minerals
- **Mains** - GS 3 - Economy

Why in the news?

- The Union cabinet has cleared the new royalty rates of Critical Minerals.

Critical Minerals

- **What is it?:** Critical minerals are minerals that are essential for economic development, strategic sectors, and energy transition, but are vulnerable to supply disruptions.
- **They are defined based on:** High economic Importance and High supply risk.
- **Importance:**

→ **Clean Energy transition:**

- ★ Solar panels: Silicon, Silver, Gallium, Indium.
- ★ Wind turbines: Rare Earth Elements (REEs), Neodymium, Dysprosium.
- ★ EV batteries: Lithium, Cobalt, Nickel, Graphite.

→ **Strategic Defence Needs:**

- ★ Jet engines: Titanium, Niobium.
- ★ Precision-guided missiles.
- ★ Nuclear: Zirconium.

→ **Semiconductor and Electronics:**

- ★ Chips: Germanium, Gallium, Platinum Group Metals (PGMs).
- ★ Communications: Vanadium, Tungsten.

→ **Economic and Geopolitical Importance:** Mineral supply chains concentrated in few countries

- ★ China dominance in REEs and, Graphite
- ★ DRC in Cobalt.

- **India and Critical Minerals:**

→ **India has identified 30 Critical minerals:** Antimony, Beryllium, Bismuth, Cobalt, Copper, Gallium, Germanium, Graphite, Hafnium, Indium, Lithium, Molybdenum, Niobium, Nickel, PGE, Phosphorous, Potash, REE, Rhenium,

Silicon, Strontium, Tantalum, Tellurium, Tin, Titanium, Tungsten, Vanadium, Zirconium, Selenium and Cadmium.

→ **Vulnerabilities of India:**

- ★ 85–100% import dependence for Li, Co, Nickel, REEs.
- ★ Refining dominated by China (70–90% capacity).
- ★ Domestic reserves limited and under-explored.

● **Major Initiatives of India:**

→ **Critical Minerals Mission (CMM):**

- ★ National framework for exploration, processing & supply security.
- ★ Focus on “Mine in India + Make in India”.

→ **Khanij Bidesh India Ltd (KABIL):**

- ★ Joint venture of NALCO, HCL, MECL.
- ★ Secures overseas assets for Lithium and Cobalt in Argentina, Australia, Chile and Bolivia.

→ **Mines and Minerals (Development & Regulation) Amendment Act, 2023:**

- ★ Private participation allowed in mining of lithium, REEs, and other critical minerals.
- ★ Auction-based allocation.

→ **Critical Mineral Recycling Incentive Scheme:**

- ★ It is to promote recycling of critical minerals from secondary sources such as e-waste, lithium-ion battery (LIB) scrap, and scrap from end-of-life vehicles
- ★ The scheme is part of the broader National Critical Mineral Mission (NCMM).

→ **India–Australia Critical Minerals Investment Partnership:** Ensures supply of battery minerals (Li, Co, Ni).

4. DNA Profiling

- **Prelims** - DNA Profiling
- **Mains** - GS 3 - Science and Technology

Why in the news?

- Investigators are using DNA profiling to determine the suspect of the recent deadly car explosion outside the Red Fort in New Delhi, highlighting how genetic analysis plays a crucial role in forensic investigations.

DNA Profile

- **What is it?:**
 - A DNA profile is a record of the number of short tandem repeat (STR) sequences at specific loci on chromosomes.
 - STR loci contain short, repeating DNA sequences whose repeat counts vary between individuals.
- **Creation of DNA Profiles:**
 - DNA from a sample is amplified using Polymerase Chain Reaction (PCR).
 - Capillary gel electrophoresis segregates DNA fragments by size to determine STR repeat counts.
 - Sensitive techniques ensure precision in identifying repeat numbers.
- **Application of DNA Profiling in Forensics and Medicine**
 - **Forensic Use:** DNA profiling aids in crime investigations and establishing biological relationships.
 - **Medical Use:** It ensures compatibility for organ transplants, as seen in a case handled by the Centre for DNA Fingerprinting and Diagnostics (CDFD).
- **Challenges of DNA Profiling in Cultural Contexts**
 - **Genetic Privacy Concerns:**
 - ★ DNA analysis often unveils private information beyond its intended purpose.
 - ★ Current laws may not adequately protect against such breaches of genetic privacy.
 - **Tensions with Cultural Norms:**

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★ DNA profiling enforces a biological notion of lineage, potentially clashing with traditional views of descent and kinship.

- **Ethical and Legal Considerations**

- **Balancing Benefits and Risks:** DNA profiling's utility in medicine and forensics must be weighed against risks to personal and familial privacy.
- **Need for Regulation:** Robust legal frameworks are required to safeguard genetic privacy and address misuse of sensitive information.

5. Tier II Bonds

- **Prelims** - Tier II Bonds
- **Mains** - GS 3 - Economy

Why in the news?

- The banking sector is projected to raise nearly ₹25,000 crore through Tier II bonds in the ongoing financial year.

Tier II Bonds

- **What is it?:**
 - Tier II Bonds are debt instruments issued by banks to augment their Tier II capital, which forms part of their regulatory capital under the Basel III norms.
 - They help strengthen the capital adequacy of banks.
- **Key Features:**
 - **Tenure:** Minimum 5 years; usually between 10–15 years.
 - **Callable:** Can be called back by the bank after 5 years, with RBI approval.
 - **No Put Option:** Investors cannot demand early repayment.
 - **Subordinated Debt:** In liquidation, claims are settled after other creditors but before equity holders.
 - **Interest Rate:** Higher than normal bonds due to higher risk.
 - **Listed Instruments:** Can be traded in the secondary market.
 - **No conversion into equity** (unlike AT1 bonds).
 - Tier II Bonds fall under the Loss Absorption Capital category.
- **Regulation:**
 - Governed under **Basel III Capital Regulations** and issued by banks under the **RBI's guidelines**.
 - Qualify as **Tier II capital** for CRAR (Capital to Risk-Weighted Assets Ratio).
- **Benefits:**
 - **To Banks:**
 - ★ Helps maintain **CRAR**.
 - ★ Lower cost of capital vs equity.
 - ★ Regulatory flexibility.
 - **To Investors:**

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- ★ Higher returns than government securities.
- ★ Relative safety vs AT1 bonds (not perpetual).

- **Risks:**

- **Interest rate risk** due to long tenure.
- **Liquidity risk** in secondary markets.
- **Credit risk** if the bank faces stress.
- **Subordinated nature:** Repayment risk during liquidation