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# Daily News Analysis

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## 1. Vishwabandhu Scholarships and Fellowships

- **Prelims** - Vishwabandhu Scholarships and Fellowships
- **Mains** - GS 2 - Governance(Government Policies)

### Why in the news?

- NITI Aayog proposed Vishwabandhu Scholarships and Fellowships.

### Vishwabandhu Scholarships and Fellowships

- **Proposed By:** NITI Aayog in its report “Internationalisation of Higher Education in India: Prospects, Potential, and Policy Recommendations”
- **Rationale:**
  - Indian students’ overseas education spending projected at **₹6.2 lakh crore**, amounting to **~2% of GDP** and **~75% of India’s trade deficit** in 2024-25
  - Heavy concentration of Indian students in **USA, UK, Australia** risks long-term talent loss.
  - International students act as **knowledge bridges and future diplomatic assets**.
  - **Soft Power Diplomacy:** Similar to how **Erasmus+** strengthened European identity and influence
- **Vishwa Bandhu Scholarship:**
  - **Objectives:**
    - ★ Increase **inbound international student mobility** to India.
    - ★ Position India as an **affordable, quality global education destination**.
  - **Target Group:** Foreign undergraduate, postgraduate, and doctoral students.
  - **Priority countries/regions:** **Global South, ASEAN, Africa, BIMSTEC, BRICS.**
  - **Emphasis on disciplines** aligned with India’s strengths: STEM, medicine, public policy, sustainability, Indic studies, AI & emerging tech.
- **Vishwa Bandhu Fellowship:**
  - **Objectives:**
    - ★ Attract **global research talent** into Indian universities and research institutions.





★ Strengthen India's **research output, innovation capacity, and academic reputation.**

→ **Target Group:** Foreign researchers, post-doctoral scholars, and faculty.

→ **Key Features Proposed:**

★ Competitive stipends benchmarked internationally.

★ Fast-track academic appointments and tenure-track pathways.

★ Integration with national research ecosystems and R&D missions.

● **Expected Outcomes:**

→ **Academic Gains:** Diversified classrooms and **global exposure** for Indian students, enabling **improved research collaboration** and citation impact.

→ **Economic Gains:** **Foreign exchange inflow** through tuition, housing, and living expenses as well as **reduced pressure on outward remittances.**

→ **Diplomatic Gains:** Creation of a **global alumni network** aligned with Indian interests and **Enhanced people-to-people ties**, especially with developing countries.

→ Support for India's ambition of becoming a **knowledge superpower by 2047.**



## 2. All India Financial Institutions (AIFIs)

- **Prelims** - All India Financial Institutions (AIFIs)
- **Mains** - GS 3 - Economy (Financial Institutions)

### Why in the news?

- The IRDAI has permitted insurers and reinsurers to invest in select bonds of AIFIs.

### All India Financial Institutions (AIFIs)

- **What are they?:** All India Financial Institutions (AIFIs) are specialized development finance bodies in India that provide **long-term funding and support to priority sectors** like agriculture, industry, housing, exports, and infrastructure, complementing commercial banks.
- **Regulation:** Regulated primarily by the **Reserve Bank of India (RBI)**
- **Features:**
  - AIFIs **mobilize resources through bonds and government support** to bridge funding gaps in high-risk, long-gestation projects.
  - They operate nationwide **without accepting public deposits**, focusing on developmental lending rather than profit.
  - **Functions:** AIFIs offer **direct lending, refinancing** to banks/NBFCs, **project appraisal**, and non-financial services like **technical assistance**.
  - Unlike banks, they **prioritize sectoral development** over short-term deposits.
- **Major AIFIs in India:**
  - **NABARD (National Bank for Agriculture and Rural Development):** Established in 1982, it refines rural credit, promotes agriculture, and supports SHGs and microfinance.
  - **NHB (National Housing Bank):** Focuses on housing finance, refinancing housing finance companies and promoting affordable housing.
  - **SIDBI (Small Industries Development Bank of India):** Aids MSMEs with credit, technology upgrades, and venture capital.
  - **EXIM Bank (Export-Import Bank of India):** Provides finance for exports, imports, and overseas projects to boost trade.
  - **NaBFID (National Bank for Financing Infrastructure and Development):** Newer AIFI (recognized 2022) for long-term infrastructure debt financing.



### 3. Kuttanad Paddy System

- **Prelims** - Kuttanad Paddy system
- **Mains** - GS 3 - Economy (Cropping patterns)

#### Why in the news?

- Soil tests found dangerously high concentrations of Aluminium in Kuttanad Paddy fields.

#### Kuttanad Paddy System

- **What is it?:** Kuttanad Paddy system is a **unique below-sea-level rice cultivation practice** in Kerala.
- **Features:**
  - Recognised by the **Food and Agriculture Organization** as a **Globally Important Agricultural Heritage System (GIAHS)** in 2013.
  - Paddy is cultivated after **draining water from reclaimed wetlands**.
  - **Polder (Padasekharam) System**, where Agricultural fields are enclosed by **earthen bunds (dykes)** and water is pumped out using mechanical or traditional methods.
  - Cultivation aligned with **monsoon cycles**: Paddy is grown as a **single Punja crop** (October-February), avoiding monsoons (June-August) and saline intrusion (February-May), with high productivity due to fertile alluvial soil and high-yielding varieties.
  - **Community Management**: Collectively through farmer groups.



## 4. Prelims Pointers

- **INS Anjadip:**

- **INS Anjadip** is the **third of eight Anti-Submarine Warfare Shallow Water Craft (ASW-SWC)** inducted into the **Indian Navy**.
- **Designed & built indigenously** by Garden Reach Shipbuilders and Engineers (GRSE), Kolkata, with L&T Shipyard under the **PPP model**.
- **Operational Roles** include: **Anti-Submarine Warfare (ASW)** in littoral/shallow waters, as well as **Coastal surveillance** and **mine-laying operations**.

- **Doping:**

- **Doping** refers to the **use of prohibited substances or methods** by athletes to enhance performance **artificially**, violating the principles of **fair play, ethics, and sports integrity**.
- Defined and regulated globally by the **World Anti-Doping Agency**.
- **Anti-Doping Framework in India:**
  - ★ **National Anti-Doping Agency (NADA):** Implements the WADA Code in India and conducts testing and awareness programmes.
  - ★ **National Anti-Doping Act, 2022:** Gives a Statutory backing to NADA and establishes the National Board for Anti-Doping in Sports.