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Daily News Analysis

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1. Cryptocurrency

Prelims Perspective: What needs to be learned

- How cryptocurrency is different from regular currency.
- Pros and Cons

Mains Perspective: Notes need to be prepared

- IT and Communication (GS III - Science and Technology)

What needs to be known?

- Cryptocurrency

→ **What is it?:** Cryptocurrency refers to digital or virtual currencies secured by cryptography, operating on decentralized networks like blockchain without central authority control.

→ **Types**

- ★ **Bitcoin (BTC):** The first and most well-known cryptocurrency.
- ★ **Ethereum (ETH):** A platform that allows for building decentralized applications (dApps).
- ★ **Tether (USDT):** A stablecoin pegged to the value of the US dollar.

→ **Pros**

- ★ Enables borderless, low-cost transactions without intermediaries like banks, ideal for remittances and underserved regions.
- ★ Provides financial inclusion for unbanked populations via mobile wallets and peer-to-peer transfers.
- ★ Promotes transparency through immutable public ledgers, reducing fraud in verifiable transactions.

→ **Cons**

- ★ Extreme price volatility discourages stable use as a medium of exchange or store of value.
- ★ High energy consumption in proof-of-work mining contributes to environmental concerns.



2. Alternate Dispute Redressal (ADR)

Prelims Perspective: What needs to be learned?

- What is it?
- Nature
- Constitutional and Legal Provisions
- Pros and Cons

What needs to be known?

- **Alternate Dispute Redressal (ADR)**

→ **What is it?:** ADR is a mechanisms to settle disputes outside courts, promoting faster and amicable resolutions.

→ **Nature:** Arbitration awards are binding like court decrees.

→ **Constitutional Provisions**

★ **Article 39 A:** Ensuring equal justice and free legal aid.

→ **Legal Provision:** Governed under Arbitration and Conciliation Act, 1996

→ **Models**

★ **Arbitration:** Neutral third party makes a binding decision, commonly in commercial disputes, offering a formal yet flexible alternative.

★ **Mediation:** Impartial mediator helps parties reach a non-binding, cooperative solution, preserving relationships.

★ **Conciliation:** Like mediation but with more intervention, suggesting solutions for family, business, and employment disputes.

★ **Negotiation:** Informal, consensual process where parties directly agree, giving maximum control over the outcome.

★ **Lok Adalat:** People's Courts in India for extrajudicial, amicable resolution of family, labor, and minor civil cases.

→ **Pros**

- ★ Reduce Judicial Backlogs
- ★ Faster, cheaper than litigation
- ★ Preserves goodwill, less adversarial
- ★ Domain specialists involved



→ Cons

- ★ Limited enforcement
- ★ Potential bias in decision-making and corruption.
- ★ Resistance of parties



3. Artificial Intelligence (AI)

Prelims Perspective: What needs to be learned?

- AI and Types
- Representation of the People Act, 1951
- Types
- Initiatives by India

What needs to be known?

- **Artificial Intelligence (AI)**
 - **What is it?:** Artificial Intelligence (AI) simulates human intelligence in machines for tasks like learning, reasoning, and problem-solving, spanning narrow systems for specific functions to emerging general capabilities.
 - **Types**
 - ★ **Narrow AI (ANI):** Task-specific systems like voice assistants (Siri), recommendation engines (Netflix), or facial recognition; excels in defined domains but lacks generalization.
 - ★ **General AI (AGI):** Hypothetical human-level intelligence across tasks, involving reasoning and adaptation; under active research, not yet realized.
 - ★ **Super AI (ASI):** Theoretical stage exceeding humans in all cognitive areas, including creativity and self-awareness; speculative with profound implications.
 - **Application**
 - ★ **Healthcare:** Diagnostics via image analysis (e.g., tumor detection), drug discovery, and personalized treatment plans using predictive models.
 - ★ **Agriculture:** Precision farming with crop monitoring drones, yield prediction, and pest detection for India's IndiaAI initiatives.
 - ★ **Finance:** Fraud detection, algorithmic trading, and credit scoring through pattern recognition in vast datasets.
 - ★ **Education:** Adaptive learning platforms and chatbots for personalized tutoring, aligning with UPSC tech topics.



>> Kozhikode

>> Ernakulam

>> Thiruvananthapuram

- ★ **Manufacturing:** Predictive maintenance, robotics automation, and supply chain optimization via limited-memory AI.
- ★ **Governance:** E-governance tools for citizen services, traffic management, and policy analysis in India.

→ Indian Initiatives

- ★ **IndiaAI Mission:** Promote AI research & infrastructure
- ★ **National Strategy for AI (NITI Aayog):** Focus on AI for social good
- ★ **Ekam AI:** Ethical and safe AI deployment