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18 JANUARY 2026

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SUNDAY, 18th JANUARY 2026

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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

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→ 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.

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★ **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