



**VAJIRAM & RAVI**  
Institute for IAS Examination

# The Analyst

**CURRENT AFFAIRS Handout**

**22nd January 2026**



# Judicial removal- tough law with loophole



**CONTEXT:** 107 MPs (INDIA bloc) in LS are seeking removal of Justice G.R. Swaminathan, Judge of the Madras High Court.

## Why is judicial removal such a sensitive issue?

Judges of:

- the **Supreme Court of India**
- and High Courts

are expected to:

- Be independent of politics
- Uphold constitutional morality
- Maintain the highest ethical standards

👉 At the same time:

- **No constitutional office can be above accountability**
- Hence, the Constitution provides a **removal mechanism**, but designs it to be **exceptionally stringent**

The Leaflet

'Serious questions over impartiality': Over 100 opposition MPs submit motion for Madras HC judge Justice G.S. Swaminathan's removal

Justice Swaminathan recently sparked controversy when, on December 1, 2025, he directed the temple management/devasthanam to light the...

1 month ago



### Curious case

Half-burnt notes were found at the official residence of Justice Yashwant Varma in New Delhi after a blaze on March 14

**March 22:** Then-Chief Justice of India Sanjiv Khanna constitutes 3-member in-house panel to probe the issue

**March 28:** Centre notifies transfer of Justice Varma to Allahabad High Court; SC tells Chief Justice not to assign any judicial work to the judge

**May 4:** In-house panel submits its report dated May 3 to the CJI

**May 8:** SC issues statement saying it had forwarded the panel's report and Justice Varma's response dated May 6 to the Prime Minister and the President



**The constitutional authority to remove a judge rests solely with Parliament**

## Constitutional provisions on judicial removal

Supreme Court Judge

Article 124(4) & 124(5)

High Court Judge

Articles 217(1)(b) & 218

## Statutory framework: Judges (Inquiry) Act, 1968

Why was this Act needed?

- Article 124(5) allows Parliament to:
  - Regulate procedure for investigation of charges

👉 Parliament enacted:

- **Judges (Inquiry) Act, 1968**
- Along with **Judges Inquiry Rules**



# Judicial removal- tough law with loophole

**CONTEXT:** 107 MPs (INDIA bloc) in LS are seeking removal of Justice G.R. Swaminathan, Judge of the Madras High Court.

## GROUNDS FOR REMOVAL

**Core Question:**  
When can a judge be fired? ?

**1 Proved Misbehaviour**

**The Two Pillars (Constitutional Bases)**

**1 Proved Misbehaviour**  
(Conduct Unbecoming of a Judge)

**2 Incapacity**  
(Physical or Mental Inability to Perform Duties)

**Case Law Precedents: DEFINING 'MISBEHAVIOUR'**

**Veeraswami Case (1991)**

“Any deviation = Betrayal of trust.”

**Ethical Absolutism (High Standard)**

**Krishna Swami Case (1992)**

(Honest Mistake) Error

(Deliberate Wrongdoing) Misconduct

- ✓ Willful Misconduct?
- ✓ Corruption?
- ✓ Moral Turpitude?
- ✓ Mens Rea (Guilty Intent)?

**2 Incapacity**

**Note:** Intentionally narrow to protect independence.

**OFFICIAL EVIDENCE FOLDER**    JAN 22, 2026

**Step 1: Motion**  
Lok Sabha: 100 MPs  
↳ Rajya Sabha: 50 MPs

**Step 2: Admission (The Gatekeeper)**  
Who: Speaker/Chairman.  
Action: Can Admit OR Reject.  
**! (Crucial Loophole!) !**

**Step 3: Inquiry Committee**  
3 Members:  
• SC Judge + HC Chief Justice + Jurist.  
Task: Prove the charges.

**Step 4: The Vote**  
Special Majority:  
>50% Total Strength AND 2/3rd Present & Voting.

**Step 5: The End**  
President's Order: Judge Removed.  
Process Complete.



# Judicial removal- tough law with loophole



**CONTEXT:** 107 MPs (INDIA bloc) in LS are seeking removal of Justice G.R. Swaminathan, Judge of the Madras High Court.

## Where does the loophole lie?

● **Key flaw identified**

The Act allows:

- Speaker/Chairman to **disallow the motion**

BUT:

- **No conditions of admissibility are defined**
- **No reasons need to be recorded**

**Why is this power problematic?**

**Speaker acts as a statutory authority**

Aspect	Judges	President
<b>Motion admission</b>	Discretionary	Mandatory
<b>Speaker can reject?</b>	Yes	No

## Other issues highlighted

**Article 124(5) allows Parliament to regulate Investigation and Proof of misbehaviour**

👉 **Proof must come after inquiry**, not before.

**Political risk highlighted by the author**

**Serious constitutional mechanism** can be **neutralised by political will**

**Impeachment motion is Rare**

Threshold **rejection without inquiry** is unjustified

**100 MPs signing is**

**Politically costly**  
**Publicly visible**

📌 **Key Instances of Impeachment in India**

<b>Justice V. Ramaswami</b>	<i>Misuse of office, financial misconduct</i>	Motion failed in Lok Sabha due to lack of majority (1993)
<b>Justice Soumitra Sen</b>	<i>Fund misappropriation (Calcutta HC)</i>	Rajya Sabha passed motion; resigned before Lok Sabha vote (2011)
<b>Chief Justice Dipak Misra</b>	<i>Judicial misconduct allegations</i>	Motion rejected by Rajya Sabha Chairman citing lack of substantial merit (2018)

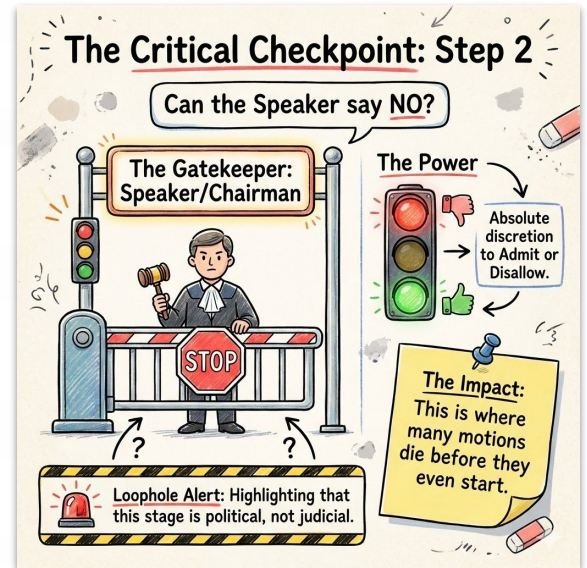


# Judicial removal- tough law with loophole

**CONTEXT:** 107 MPs (INDIA bloc) in LS are seeking removal of Justice G.R. Swaminathan, Judge of the Madras High Court.

## Way Forward & Conclusion

Remove or limit Speaker/Chairman's discretion	Independent Judicial Complaints Authority	Discretion Reasons must be written and published	Graded Sanctions System
Automatically trigger inquiry	Clearly define "misbehavior" in statutory terms	Time-Bound Inquiry Process	Make Restatement of Judicial Values legally enforceable



## Mains Practise Question

**While the Constitution rightly makes the removal of judges exceptionally difficult to preserve judicial independence, the unchecked discretion of the Speaker or Chairman to block an impeachment motion at the threshold undermines judicial accountability. Comment.**  
(15 Marks, 250 words)

### ENSURE THE INTEGRITY AND INDEPENDENCE OF THE JUDICIARY

- Establish and enforce a code of conduct for judges and for criminal proceedings.
- Review the composition of the Judicial Service Commission to minimise the influence of sitting judges and protect the independence of the judiciary from political influence.
- Ensure that the proceedings of the Judicial Service Commission are more transparent, including making available minutes of meetings and decisions.
- Enforce the qualification and experience requirements for judges as stipulated in legislation.
- Ensure that professionalism, personal integrity and gender diversity, are included as criteria in appointing members to the Supreme Court.
- Strengthen case management systems in the courts by including measures for safe archiving, coordination between departments, and ease of access to information for those seeking the services of the Judiciary.
- Establish training and continuing legal education for judges and lawyers on legal developments, judicial processes, judicial ethics, gender sensitivity and protection of human rights to ensure uniform qualifications for the judiciary in compliance with international standards.

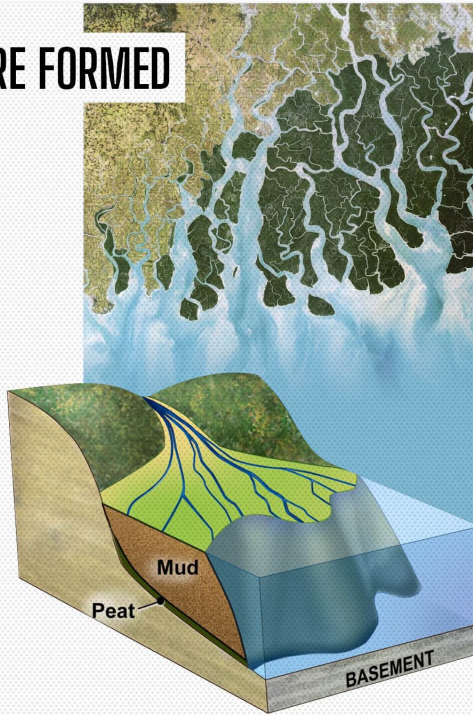


**CONTEXT:** India's River Deltas Are Sinking: What the New Global Study Reveals

## What is a river delta?

### HOW DELTAS ARE FORMED

A river delta, a captivating landform resembling the Greek letter **Delta ( $\Delta$ )**, is a triangular area formed by the accumulation of sediment carried by a river as it meets slower-moving or stagnant water. This extraordinary formation occurs when a river flows into an ocean, sea, estuary, lake, reservoir, or occasionally another river incapable of carrying away the deposited sediment.



### Why deltas matter

- Among the **most fertile regions**
- Support:
  - Dense populations
  - Agriculture
  - Ports and cities

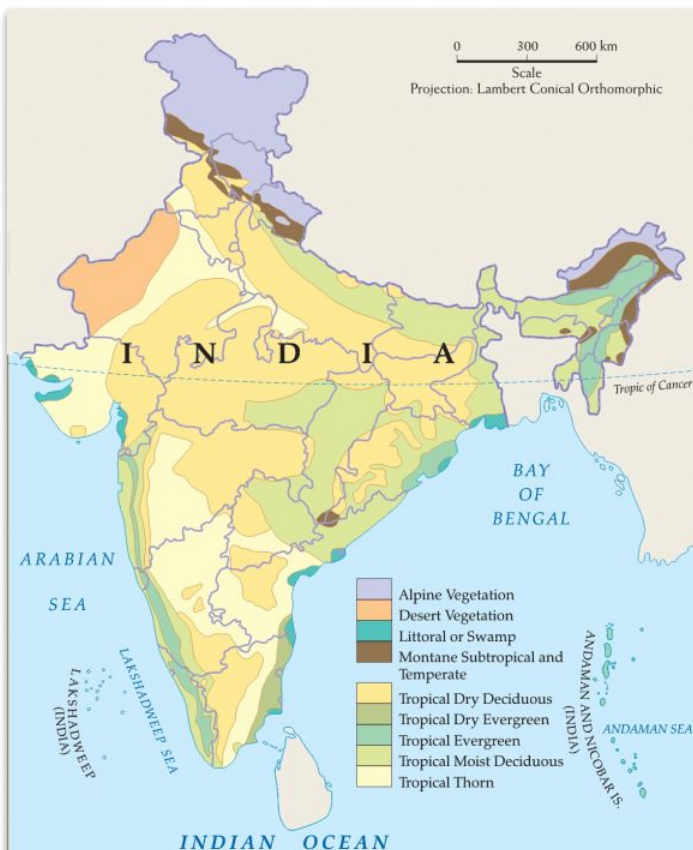
**More than 340 million people globally live in deltas.**



<https://www.nature.com/articles>

#### Global subsidence of river deltas

by LO Ohenhen · 2026 — Among all deltas, we find that at least 35% of the area is sinking, and in 38 deltas (excluding Neva and Fraser), more than 50% of the delta ... [Read more](#)



## UPSC PYQ (P) 2015

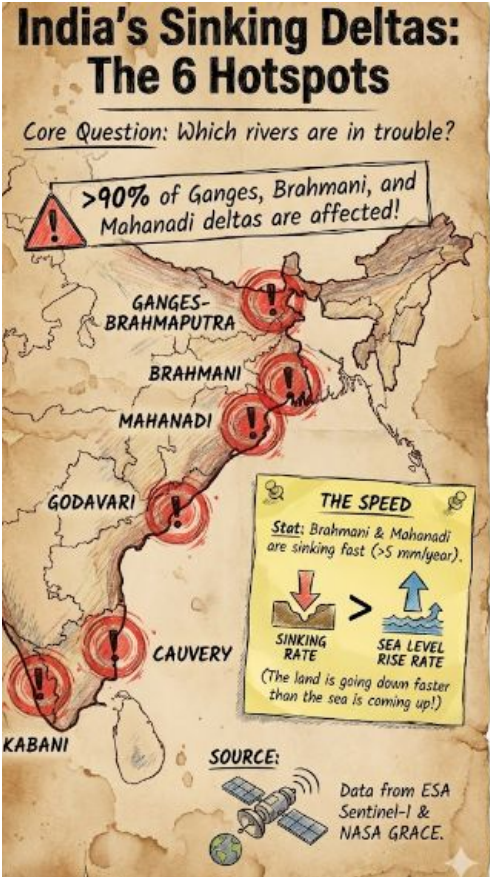
**Which one of the following regions of India has a combination of mangrove forest, evergreen forest and deciduous forest?**

- (a) North Coastal Andhra Pradesh
- (b) South-West Bengal
- (c) Southern Saurashtra
- (d) Andaman and Nicobar Islands



# India's shrinking deltas

**CONTEXT:** India's River Deltas Are Sinking: What the New Global Study Reveals



## What is new and alarming in this study?

The Ganges-Brahmaputra, Brahmani, Mahanadi, Godavari, Cauvery, and Kabani deltas were all confirmed to be sinking, with more than 90% of the Ganges-Brahmaputra, Brahmani, and Mahanadi deltas' total area affected. In the Ganges, Brahmani, Mahanadi, Godavari, and Kabani deltas as well, the average rate of land subsidence exceeded the rate of regional sea-level rise. The team also found that 77% of the Brahmani delta and 69% of the Mahanadi delta were sinking at more than 5 mm/year. Even under the worst future

### What is Subsidence?

The **gradual sinking or settling of the Earth's surface**

**Natural Process (own weight; slow and natural)**

**Human Acceleration**

- Groundwater Extraction
- Sediment Blockage
- Urban Load

- **Sentinel-1 Satellite (ESA) InSAR: mm changes in height**
- **GRACE Satellites (NASA + German Aerospace) changes in Earth's gravity field caused by water moving**
- **Random Forest Model**

Delta	Primary Cause	Mains Data
1. Ganges - Brahmaputra (Sundarbans/ Bengal)	Groundwater Extraction 💧	• <b>&gt;90% of area is sinking.</b>
2. Brahmani (Odisha)	Rapid Urbanization 🏠	• <b>Most Severe:</b> 77% of the delta is sinking at <b>&gt;5 mm/year.</b>
3. Mahanadi (Odisha)	Urbanization + Mining	• 69% of the delta is sinking at <b>&gt;5 mm/year.</b>
4. Godavari (Andhra Pradesh)	Groundwater	• Subsidence rate will exceed global sea-level rise even in worst-climate scenarios.
5. Cauvery (Tamil Nadu)	Groundwater Extraction	• Unsustainable <b>farming/pumping</b> causing collapse.
6. Kabani (Kerala)	Mixed	• Confirmed to be sinking faster than regional sea-level rise.



# India's shrinking deltas

**CONTEXT:** India's River Deltas Are Sinking: What the New Global Study Reveals

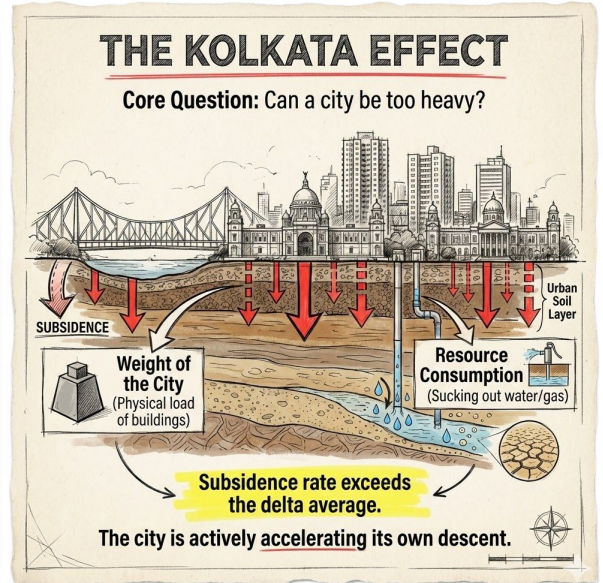
## The Case of Kolkata (Urban Case Study)

Kolkata is **highlighted as a specific warning**.

- **The "Weight" Problem:** (heavy infrastructure on soft delta soil).
- **Resource Consumption:** Massive water pumping accelerates the descent.
- **Result:**

Subsidence in Kolkata      Delta's average.

This makes the city highly vulnerable to **"Urban Flooding"** during cyclones.



## The Consequences

Why should we panic?

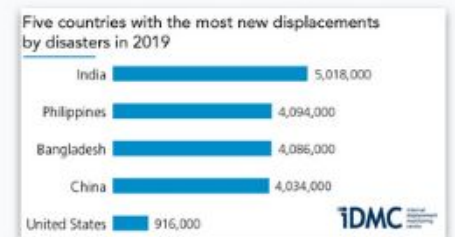
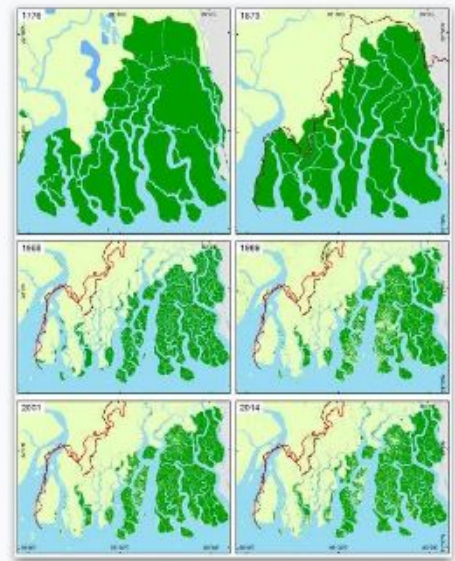
**Salty sea water rushes into underground aquifers**

- Destroys freshwater
- Ruins agricultural land

Parts of the Sundarbans are **vanishing forever**

**The "Unprepared Diver" Syndrome**

**Degraded land + No water = Forced Migration**



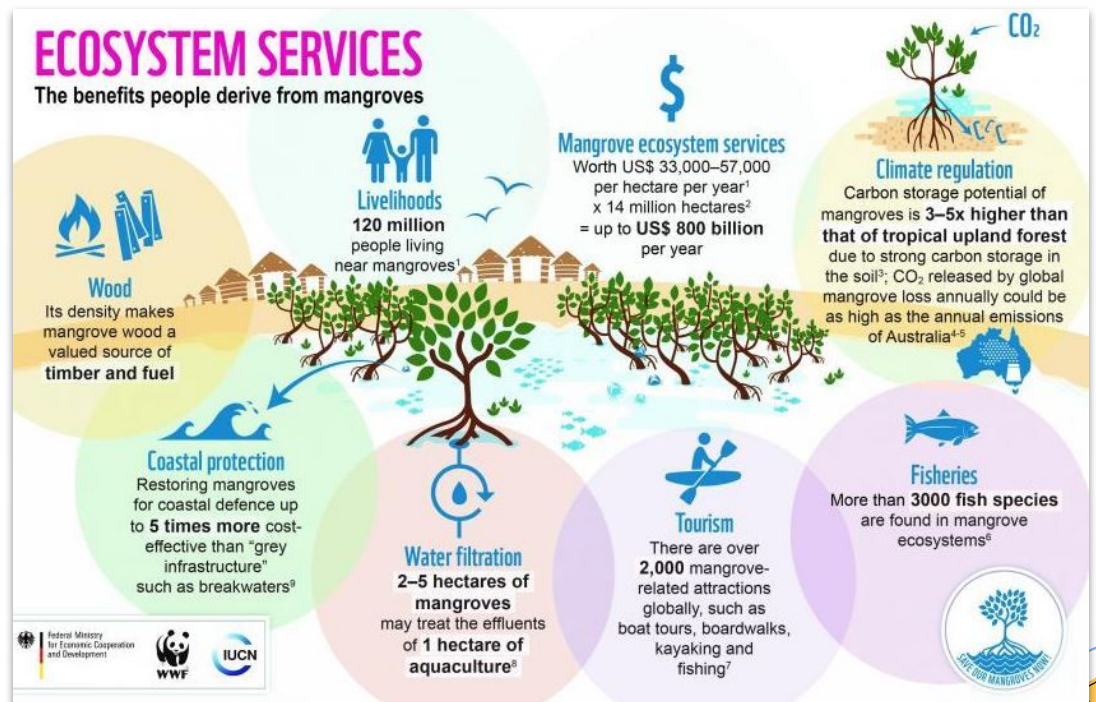
**CONTEXT:** India's River Deltas Are Sinking: What the New Global Study Reveals

## Government initiatives to protect deltas in India

<p><b>MISHTI Scheme</b> (2023–2028) 11 states, 2 UTs <b>CAMPA and MGNREGS</b></p>	<p><b>Sustainable Aquaculture In Mangrove Ecosystem</b></p>	<p><b>Living Deltas Transdisciplinary Research Hub</b></p>	<p>Union Budget 2023-24</p> <p><b>Protecting Our Wetlands and Mangroves</b></p> <p>An initiative <b>MISHTI (Mangrove Initiative for Shoreline Habitats &amp; Tangible Incomes)</b> will be taken up for <b>mangrove plantation along the coastline and on salt pan lands</b></p>
<p><b>National Plan for Conservation of Aquatic Ecosystems</b></p>	<p><b>Protected Special Agriculture Zone in Kaveri Delta, TN</b></p>	<p><b>Project Dolphin</b></p>	

### Mains Practise Question

**Discuss the phenomenon of 'Relative Sea Level Rise' in the context of Indian Deltas. How does anthropogenic activity exacerbate this threat?**  
(15 Marks, 250 words)



# CBDCs & cross border payments



**SYLLABUS: GS 3: Internationalization of the "e-Rupee"**  
**Newspaper: The Hindu, Page No : 6**

## What is a CBDC? (e-Rupee)

**WHAT IS CBDC? (THE DIGITAL RUPEE)**  
 Core Question: Is it the same as Bitcoin?

Same Value. Same Trust. Just Digital.

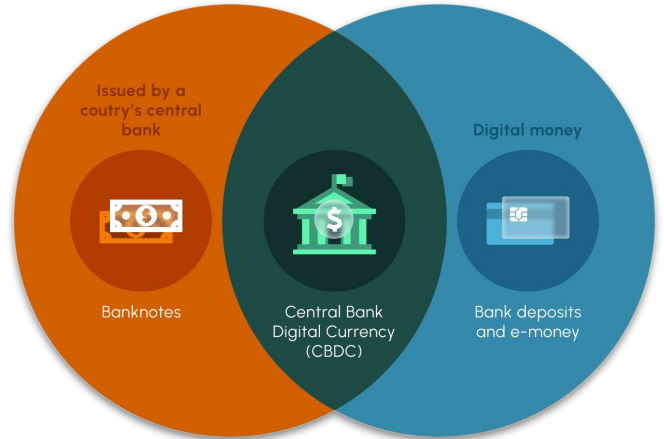
**"Legal Tender"** (Issued by RBI)

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**THE BIG DIFFERENCE (Vs. Crypto)**

Left (Private Crypto):	Right (CBDC):
<ul style="list-style-type: none"> <li>• Unregulated</li> <li>• Volatile</li> <li>• No Sovereign Guarantee.</li> </ul>	<ul style="list-style-type: none"> <li>• Backed by Central Bank</li> <li>• Safe &amp; Stable.</li> </ul>

1:1 Exchangeable with Fiat Cash.



## 2 Types of CBDCs

## RBI's "Digital Bridge" Proposal

The RBI's reported moves towards encouraging India's BRICS partners to link their digital currencies with the RBI's own Central Bank Digital Currency (CBDC) are sensible but one that could pose some risks. According to news reports, the RBI has recommended to the Centre that a proposal connecting the CBDCs of the BRICS countries be made part of the agenda for the 2026 BRICS summit in India. This is a natural progression of India's push during its presidency of the G-20 in 2023 for international cooperation and standardisation on cryptocurrencies. The RBI has historically been extremely conservative about private cryptocurrencies, repeatedly calling for a ban, and progressive about CBDCs,

### What is the need for CBDC?

- To Provide a Safe and Trusted Digital Currency
- To Enhance India's Global Financial Position
- To Improve Transparency and Reduce Fraud
- To Make Payments Faster and More Efficient
- To Support Offline and Remote Payments
- To Reduce Dependency on Physical Cash
- To Promote Financial Inclusion
- To Curb the Risks of Private Cryptocurrencies



**SYLLABUS: GS 3: Internationalization of the "e-Rupee"**  
**Newspaper : The Hindu, Page No : 6**

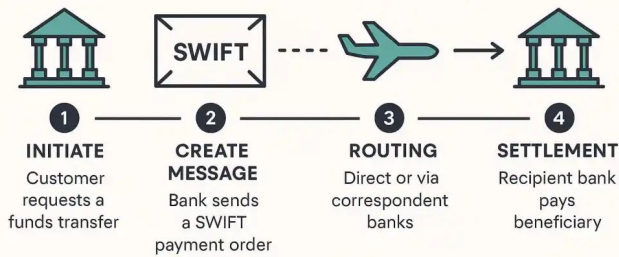


## Strategic Analysis: Why BRICS CBDC Linkage?

### The "SWIFT" Problem

- **Society for Worldwide Interbank Financial Telecommunication**

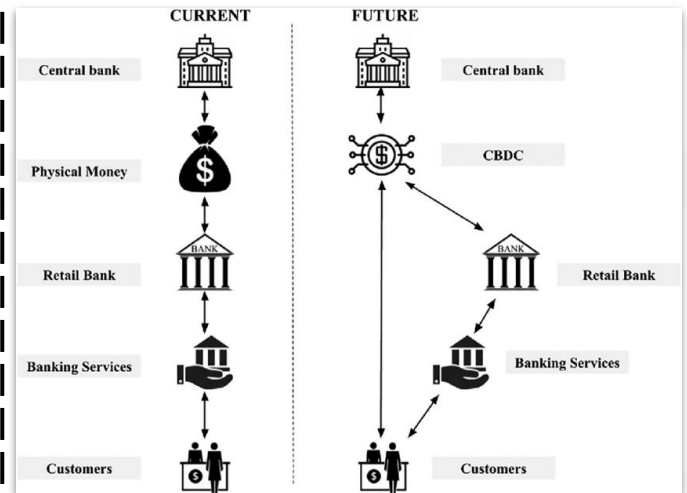
#### HOW A SWIFT PAYMENT FLOWS



- **Russia, Iran banned from SWIFT**

### Checking "Black Money"

- **Blockchain Advantage**
- **Traceability**



## UPSC PYQ (P) 2023

**With reference to Central Bank digital currencies, consider the following statements :**

1. It is possible to make payments in a digital currency without using US dollar or SWIFT system.
2. A digital currency can be distributed with condition programmed into it such as a time-frame for spending it.

**Which of the statements given above is/are correct?**

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2



**SYLLABUS: GS 3: Internationalization of the "e-Rupee"**  
**Newspaper : The Hindu, Page No : 6**

## UPSC PYQ (P) 2020

**With reference to "Blockchain Technology", consider the following statements:**

1. It is a public ledger that everyone can inspect, but which no single user controls.
2. The structure and design of blockchain is such that all the data in it are about cryptocurrency only.
3. Applications that depend on basic features of blockchain can be developed without anybody's permission.

**Which of the statements given above is/are correct?**

- (a) 1 only
- (b) 1 and 2 only
- (c) 2 only
- (d) 1 and 3 only



## Strategic Analysis: Why BRICS CBDC Linkage?

### The "Trump" Risk 🇺🇸 ⚠️

- **US President Donald Trump has explicitly warned BRICS nations: Move away from the Dollar, and face 100% tariffs.**

TOI The Times of India

'Brics was an attack on dollar': Donald Trump explains why he imposed tariffs; claims members are droppin

US News: US President Donald Trump has renewed his tariff threats against Brics, alleging the bloc is "against the dollar" and claiming...

15 Oct 2025

- **India's initiatives for Internationalisation of rupee**

### THE DOLLAR CONFLICT

Core Question: Will this anger the US?

President Trump's Warning: "Move away from Dollar = More Tariffs."

▲ Risk of Higher Tariffs (Already at 50%)

✓ Sovereignty +  
✓ Payment Ease +  
✓ No SWIFT dependency.

**VERDICT: BENEFITS > COSTS.**

(India decides it's worth the risk).

### UPI Goes Global

Now Operational in 7 Countries\*



Bhutan France Mauritius Nepal Singapore Sri Lanka UAE



**SYLLABUS: GS 3: Inclusive Growth (MSMEs)**  
**Newspaper : The Hindu, Page No : 13**

**What is Small Industries Development Bank of India?**

**SIDBI**

- Founded:** 1990 (est.)
- HQ:** Lucknow
- Mandate:** Finance + Development of MSME sector

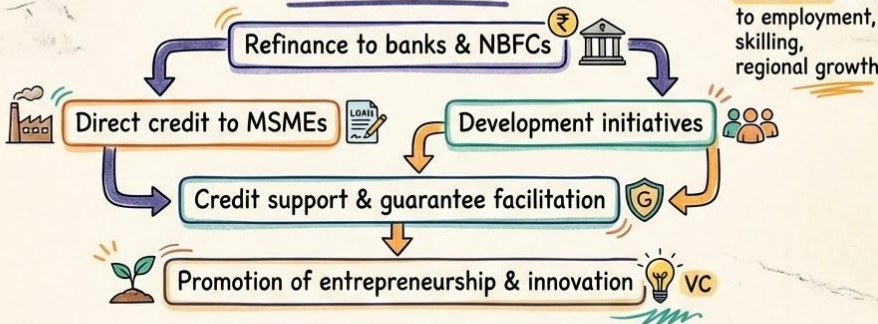
**Background / Why created**

Specialised institution needed to address credit gaps, support growth, & develop small industries ecosystem. Focus on promoting MSME resilience & contribution to economy. Bridging finance & dev role.

**Objectives**

- ☑ Promote, finance & develop MSMEs
- ☑ Refinance banks/financial institutions for MSME lending
- ☑ Direct lending & credit enhancement
- ☑ Support microfinance, cluster development & capacity building

**Core Functions**



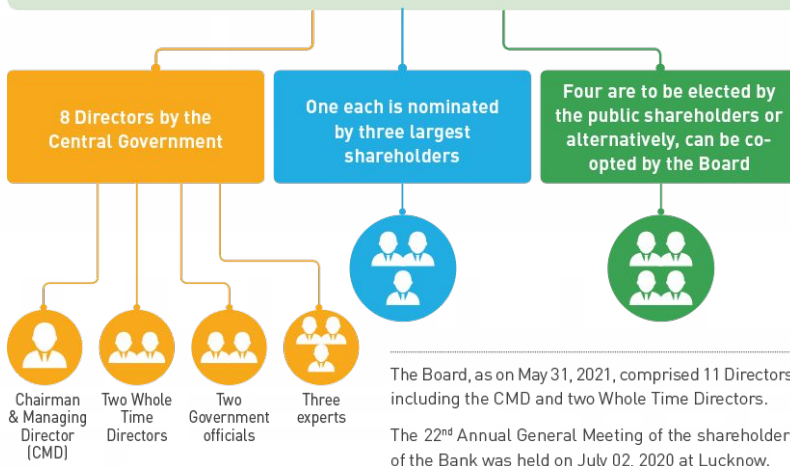
**Important Program Types**

- ↳ Refinance schemes
- ↳ Co-lending / refinance with banks & NBFCs
- ↳ Microfinance & SHG support
- ↳ Cluster development & MSME tech upgradation
- ↳ Credit facilitation / Guarantee support

**Status:** SIDBI Act, 1989

**COMPOSITION OF BOARD**

SIDBI Act provides for a fifteen-member Board of Directors.



The Board, as on May 31, 2021, comprised 11 Directors, including the CMD and two Whole Time Directors.

The 22<sup>nd</sup> Annual General Meeting of the shareholders of the Bank was held on July 02, 2020 at Lucknow.



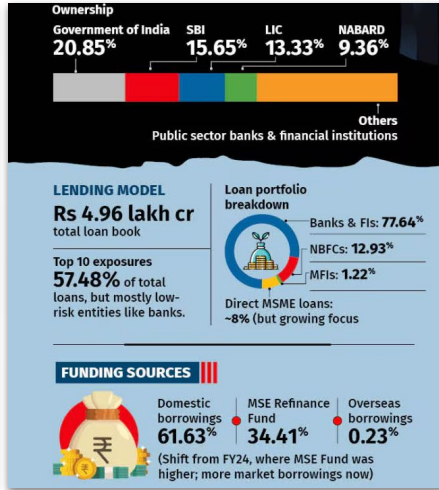
# ₹5,000 Cr for SIDBI

**SYLLABUS: GS 3: Inclusive Growth (MSMEs)**  
**Newspaper: The Hindu, Page No : 13**

## ₹5,000 Cr for SIDBI

The Union Cabinet on Wednesday approved an equity infusion of ₹5,000 crore into the Small Industries Development Bank of India (SIDBI) to expand the credit available to micro, small and medium enterprises (MSMEs).

The infusion will be made by the Department of Financial Services (DFS)



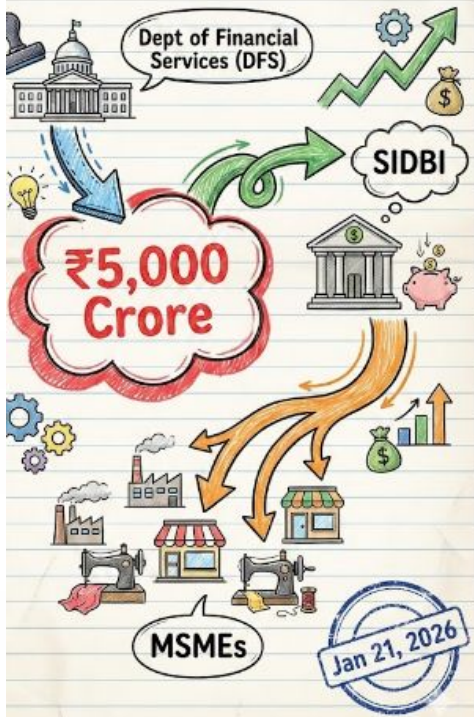
### KEY SCHEMES & SUBSIDIARIES

Subsidiaries	Network	Nodal agency for MSME schemes like
<ul style="list-style-type: none"> <li>SIDBI Venture Capital Ltd (SVCL)</li> <li>SIDBI Trustee Co Ltd (STCL)</li> <li>MUDRA Ltd</li> </ul>	<ul style="list-style-type: none"> <li>12 regional offices</li> <li>3 zonal offices</li> <li>135 branches (including extension offices)</li> </ul>	<ul style="list-style-type: none"> <li>SMILE (SIDBI Make in India Soft Loan Fund)</li> <li>CGTMSE (Credit Guarantee Fund Trust for MSEs)</li> <li>MUDRA (Micro Units Development and Refinance Agency)</li> <li>TReDS (Trade Receivables Discounting System)</li> </ul>
Digital Platforms		
<ul style="list-style-type: none"> <li>Udyamimitra</li> <li>GST Sahay</li> </ul>		

Source: SIDBI financials, Care Ratings

### The Big News: Cash Boost for Small Biz!

Union Cabinet approves ₹5,000 Cr for SIDBI.



### The Technical Why

The article mentions maintaining a strong CRAR

$$\frac{\text{Bank's Capital (Own Money)}}{\text{Risk Weighted Assets (Loans)}}$$

The additional capital infusion would be necessary to help SIDBI maintain a strong capital to risk-weighted assets ratio

### Job Creation Formula

How new MSMEs translate to jobs.

1 Unit (Shop) = 1 Unit

Avg Employment = 4.37 People per unit

25.74 Lakh New Units X 4.37 People = ~1.12 Crore New Jobs!



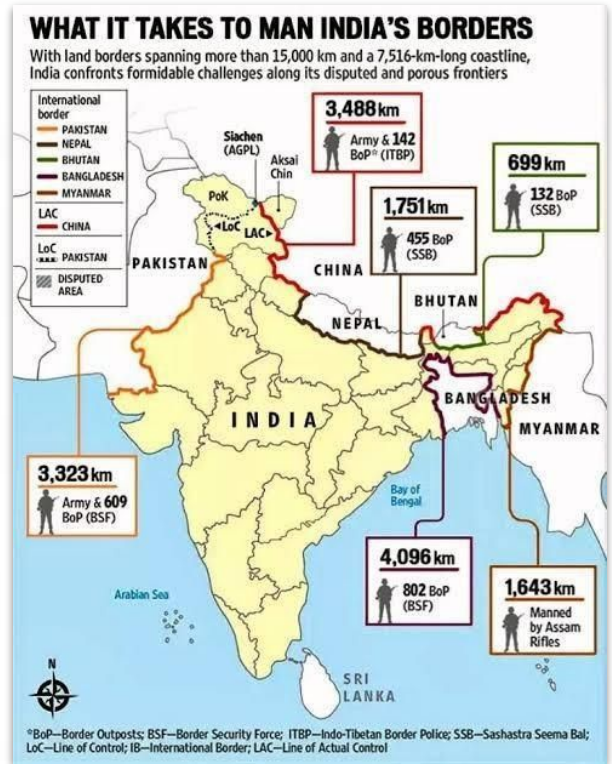
# Vibrant Villages Programme



**SYLLABUS: GS 3: Border Management**  
**Newspaper : The Indian Express, Page No : 9**

## First, What are *Central Armed Police Forces*?

	Mandate
<b>BSF</b>	🇮🇳 Borders (Pakistan & Bangladesh)
<b>CRPF</b>	🛡️ <b>Internal</b> security, counter-insurgency
<b>CISF</b>	🏢 <b>Protects</b> infrastructure, airports, PSUs, etc
<b>ITBP</b>	🏔️ Guards <b>India-China</b> border
<b>SSB</b>	🌲 <b>Nepal &amp; Bhutan</b> border security
<b>AR</b>	Northeast <b>insurgency + border</b> security
<b>NSG</b>	<b>Counter terrorism</b> wing/ Op BlueStar



## Vibrant Villages Programme

‘Eyes and ears for security agencies’



MHA said police should increase their movement in border villages as part of the Vibrant Villages Programme. FILE

In a recent direction, MHA said the **police should increase their movement in border villages** as part of the Vibrant Villages Programme (VVP). “As part of direct measures, **police officers/teams should undertake night stay for at least 50 nights** in

The VVP was launched on April 10, 2023, by the MHA to **identify villages of strategic importance** in blocks abutting the northern border in a mission mode, to improve the quality of life of people living in these villages.

**Vibrant Villages: Guardians of the Border**  
 Why are we developing border villages?

2,967 Villages (662 in Phase I)

Regions: Ladakh, Himachal, Uttarakhand, Sikkim, Arunachal

**Reverse Migration.**

Meaning: Stop people from leaving the border (Security Risk) → Make them stay (Strategic Asset).

**First Village of India** (Not the last!)

“Eyes & Ears of the Border”



**SYLLABUS: GS 3: Border Management**  
**Newspaper : The Indian Express, Page No : 9**



## The 50-Night Strategy

### OPERATION 'VILLAGE CONNECT'

*Core Question: What are the new orders for soldiers & police?*



#### THE ORDER

- ✓ **Target:** CAPF (BSF, ITBP, SSB) & State Police.
- ✓ **Task:** Spend 50 Nights/Year in border villages.

*Note: Focus on building community rapport!*

#### THE CHECKLIST

- ✓ **Build Trust:** Drink tea/chat with locals.
- ✓ **Intel:** Know the terrain & issues.
- ✓ **Integration:** Source food (milk/veg) from village co-ops.

### Intelligence Gathering

- Human Intelligence
- Trust Building
- Force Multipliers

### Socio-Economic Integration

- Understanding Issues
- Economic Boost

### Psychological Warfare



Citing the example of ITBP's initiative in Arunachal Pradesh, Shah said the force had begun sourcing essentials like milk, vegetables, and grains directly from Vibrant Villages, a model that also supports local employment.

"It is the responsibility of the CAPFs and District Collectors to establish dairy cooperatives to meet the milk requirements of CAPFs and the Army directly from the villages. This will aid in employment generation," Shah had said.



# Net FDI outflows

**SYLLABUS: GS 3: External Sector**  
**Newspaper: The Indian Express, Page No :**

## Gross vs. Net FDI

$$\text{Net FDI} = \text{Gross Inflows} - (\text{Repatriation} + \text{Outward FDI})$$

**Gross Inflows (\$6.41 Billion):** Money coming in. Foreign companies buying Indian assets.

**Repatriation (\$5.34 Billion):** Money going back. Foreign companies selling their Indian assets or sending profits back home.

**Outward FDI (\$1.51 Billion):** Money going out. Indian companies investing in other countries.

Net FDI is calculated after adjusting for investments that are repatriated by foreign companies and overseas investments made by Indian companies. November saw net FDI outflows even though foreign investments by Indian companies more than halved from October to \$1.51 billion. "Sector-specific breakdown suggests that more than 70% of outward FDI was in manufacturing, financial, insurance, and business services," the RBI said.

### A: Foreign Direct Investment

A company buying or building a factory in another country



### B: Foreign Portfolio Investment

Buying stocks and bonds from another country



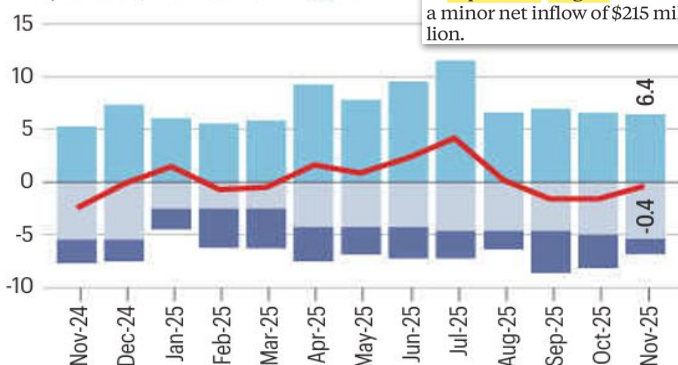
**"Hot Money"**  
**Outflows (\$3.36B in 2026)**

## The "Twin Deficit" Fear

The Indian economy is facing pressure on two fronts—the currency is falling, and foreign direct investment is flowing out for the third month in a row.

### GROSS AND NET FDI

Gross inward FDI (light blue), Net outward FDI (dark blue), Repatriation/Disinvestment (grey), Net FDI (red line)

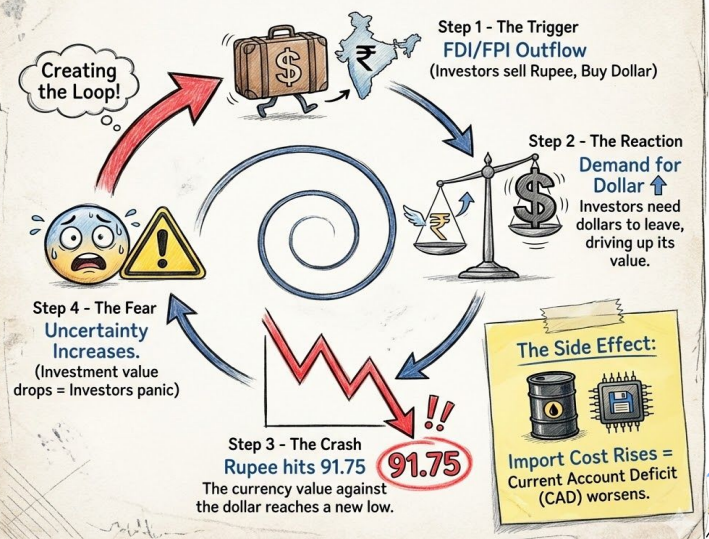


SOURCE: RBI

According to the latest Reserve Bank of India (RBI) data, November saw net FDI outflow of \$446 million. This comes on the back of \$1.67 billion of outflow in October and \$1.66 billion in September. August had seen a minor net inflow of \$215 million.

## The Vicious Cycle: Rupee vs. Investment

Core Question: How does a falling Rupee scare away money?

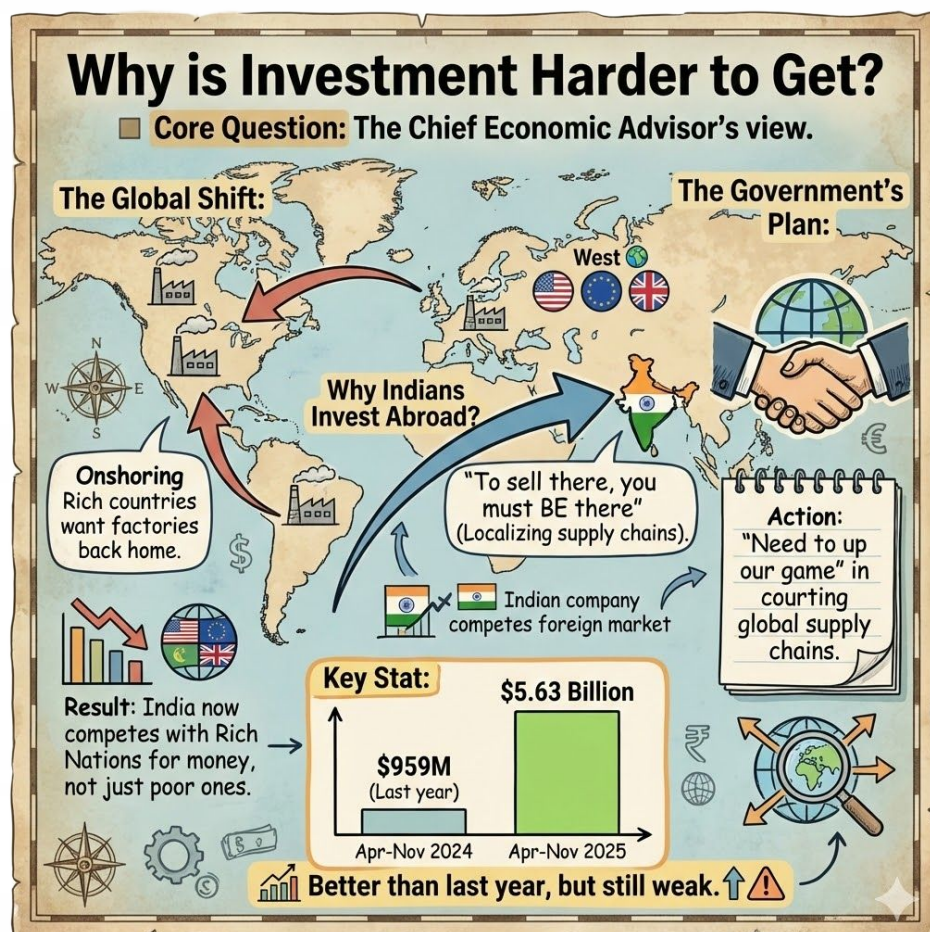


**SYLLABUS: GS 3: External Sector**

**Newspaper : The Indian Express, Page No :**



## Why is Capital Fleeing?



**The Trump Factor & ONSHOREING**

**High Interest Rates in the West**

**Foreign investors repatriated \$5.34 Billion in November alone**

### UPSC PYQ (P) 2021

**Consider the following**

1. Foreign currency convertible bonds
2. Foreign institutional investment with certain conditions
3. Global depository receipts
4. Non-resident external deposits

**Which of the above can be included in Foreign Direct Investments**

- (a) 1, 2 and 3
- (b) 3 only
- (c) 2 and 4
- (d) 1 and 4

### UPSC PYQ (P) 2020

**With reference to Foreign Direct Investment in India, which one of the following is considered its major characteristic?**

- (a) It is the investment through capital instruments essentially in a listed company.
- (b) It is a largely non-debt creating capital flow.
- (c) It is the investment which involves debt-servicing.
- (d) It is the investment made by foreign institutional investors in Government securities.



# National Frequency Allocation Plan



**SYLLABUS: GS 3: Telecommunications**  
**Newspaper: The Indian Express, Page No : 17**

## Why is 6 GHz a Game Changer?

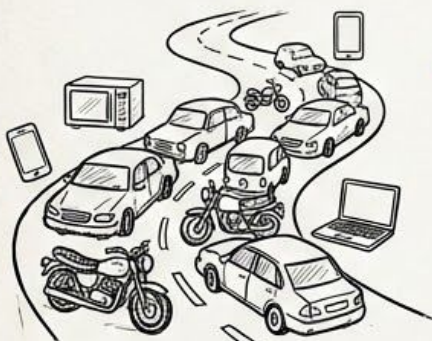
THE DEPARTMENT of Telecom (DoT) has notified de-licensing of 500 MHz of spectrum in the lower frequency range of the 6 GHz band, a move which is expected to boost WiFi services in the country.

The notification has come around six months after the government declared its intent in a draft Gazette Notification on May 16, 2025, to de-license these frequencies in the 6 GHz band.

2.4 Vs. 5 Vs. 6 GHz			
	2.4 GHz	5 GHz	6 GHz
Devices	Compatible with legacy devices	Most devices are dual-banded for 2.4 and 5 Ghz	You will need new 6 GHz compatible devices
# 20 MHz channels (US)	11	24	59
Spectrum	Narrow	Wide	Widest
Speed	Slowest	Faster	Fastest
Coverage	Greatest	Less	Least



Unlocks Wi-Fi 6E & Wi-Fi 7.  
**Benefit:** \*  
 ✓ Lower Latency (Great for Gaming).  
 ✓ Gigabit Speeds.  
 ✓ Better for VR/AR.



Road A (Current Wi-Fi - 2.4/5GHz):  
 Congested & Slow 🐢

More Spectrum =  
 Less Traffic Jams for your Data!



Road B (New 6GHz Band):  
 Interference-Free & Super Fast 🚀



# National Frequency Allocation Plan



**SYLLABUS: GS 3: Telecommunications**  
**Newspaper : The Indian Express, Page No : 17**

## The Battle for the Band

**Core Question:**  
Why was this decision difficult? ?

**Telcos**  
(The Conflict):



**Tech Giants**  
(Google, Meta, etc.):



VS

**Winner: Indoor Wi-Fi**  
(for this specific band).

The 'Big Money' Impact:



**\$250 Billion**  
potential economic value.

What Comes Next?



OEMs will start making Wi-Fi 6E/7 Routers in India.

“Global Leader in Wi-Fi Technology.”



## Conflict: Telcos vs. Tech Giants

The DoT, in the National Frequency Allocation Plan (NFAP), has identified upper frequencies in the 6 GHz spectrum band for advanced mobile services.

“No licence or frequency assignment shall be required by any person to establish, maintain, work, possess or deal in any wireless equipment for the purpose of low power indoor and very low power outdoor wireless access systems, including radio local area networks operating in the frequency band 5,925-6,425 MHz on a non-interference, non-protection and shared (non-exclusive) basis.

The newly identified 6,425-6,725 MHz and 6,725-7,125 MHz bands form part of the upper 6 GHz band (6,425-7,125 MHz range).

US tech majors Apple, Amazon, Cisco, Meta, HP, and Intel Corp. have jointly demanded to de-license the entire 1200 megahertz spectrum available in the 6 GHz for WiFi services.

On the other hand, Reliance Jio has demanded that the entire 1200 MHz spectrum available in the 6 GHz band should be included in the upcoming spectrum auction, even though the government decided to de-license 500 MHz of the lower frequency range in the band for low-power or WiFi applications.



**Q1. With reference to the removal of judges in India, consider the following statements:**

1. Article 124(5) of the Constitution empowers Parliament to regulate the procedure for investigation and proof of misbehaviour of judges.
2. Under the Judges (Inquiry) Act, the Speaker or the Chairman may disallow a motion for removal, and the Act lays down conditions of admissibility.

**Which of the statements given above is/are correct?**

- a) 1 only
- b) 2 only
- c) Both 1 and 2
- d) Neither 1 nor 2

**Answer: a**

**Q2. With reference to the Small Industries Development Bank of India (SIDBI), consider the following statements:**

1. It was established in 1990 and is headquartered in Lucknow.
2. SIDBI refines banks and financial institutions to enhance MSME lending.
3. Its role is limited only to indirect lending and does not include direct lending or credit enhancement.

**How many of the statements given above is/are correct?**

- a) Only One
- b) Only Two
- c) All Three
- d) None

**Answer: b**

**Q3. With reference to Central Bank Digital Currency (CBDC) and cryptocurrencies, consider the following statements:**

1. Cryptocurrencies are unregulated, volatile and do not carry any sovereign guarantee.
2. CBDC is backed by the central bank and is considered safe and stable.
3. CBDC is freely exchangeable with fiat currency on a one-to-one basis.

**Which of the statements given above are correct?**

- a) 1 and 2 only
- b) 2 and 3 only
- c) 1 and 3 only
- d) 1, 2 and 3

**Answer: d**

**Q4. With reference to Central Armed Police Forces (CAPFs) in India, consider the following statements:**

1. The BSF is primarily responsible for guarding India's borders with Pakistan and Bangladesh.
2. The CRPF protects critical infrastructure such as airports and public sector undertakings.
3. The CISF is tasked with internal security and counter-insurgency operations.
4. The SSB is deployed along India's borders with Nepal and Bhutan.

**How many of the statements given above is/are correct?**

- a) Only One
- b) Only Two
- c) Only Three
- d) All Four

**Answer: b**

**Q5. With reference to Net Foreign Direct Investment (Net FDI) in India, consider the following statements:**

1. Net FDI is calculated as gross FDI inflows minus repatriation and outward FDI.
2. India is currently facing pressure due to both currency depreciation and foreign direct investment outflows.

**Which of the statements given above is/are correct?**

- a) 1 only
- b) 2 only
- c) Both 1 and 2
- d) Neither 1 nor 2

**Answer: c**





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