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TABLE OF CONTENT

- **Hindi Diwas and India's Constitutional Language Policy: Balancing Official Language, Linguistic Diversity and National Integration:** *Constitutional Language Policy / Official Language / Linguistic Diversity / National Integration / Language Rights (GS-II)*
- **BRICS Reform Roadmap: India Pushes for a More Representative and Responsive Global Governance Architecture:** *BRICS / Global Governance / Multilateralism / Global South / Institutional Reform (GS-II)*
- **IBBI Proposes Stronger Safeguards for Personal Guarantor Insolvency Resolution and Creditor Protection:** *Insolvency and Bankruptcy Code / Personal Guarantors / Creditor Protection / IBBI / Insolvency Resolution (GS-III)*
- **BRICS Open-Source AI Initiative: China's Proposal and Its Implications for India, Global South and AI Governance:** *Artificial Intelligence / BRICS / Open-Source Technology / AI Governance / Global South (GS-II, GS-III)*
- **International Day of Clean Air for Blue Skies: India's Strategy for Cleaner Air, Pollution Control and Sustainable Urban Development:** *Air Pollution / Environmental Governance / Pollution Control / Sustainable Urbanisation / Clean Air (GS-III)*

IMPORTANT INSIGHTS

Hindi Diwas and India's Constitutional Language Policy: Balancing Official Language, Linguistic Diversity and National Integration

Recent Developments:

- **Hindi Diwas 2026** was observed on **14 September 2026**, commemorating the Constituent Assembly's adoption of Hindi in Devanagari script as the **official language of the Union** on 14 September 1949. The occasion was marked by the **6th All India Official Language Conference** in Mumbai on 14–15 September 2026.
- The 2026 conference highlighted the broader policy objective of strengthening coordination among **Hindi and other Indian languages**, rather than treating Hindi as a substitute for India's linguistic diversity.
- The Union Government reported that **Hindi Shabd-Sindhu** had expanded to around **8 lakh words**, with more than 50,000 words incorporated from local Indian languages, reflecting efforts to enrich Hindi through linguistic interaction.
- In 2025, the Government launched the **Bharatiya Bhasha Anubhag** under the Department of Official Language to provide an institutional platform for India's linguistic diversity and greater interaction among Indian languages.
- The **Official Language Resolution, 1968** continues to provide an important policy framework by emphasising the development of Hindi alongside the coordinated development of other languages in the Eighth Schedule and the implementation of the three-language formula.

Historical Background of the Language Question:

Linguistic Situation at Independence:

- At Independence, India possessed substantial **linguistic, regional and cultural diversity**, making the choice of an official language a politically sensitive constitutional question.
- English had inherited an important role in **administration, legislation, higher education, courts and inter-governmental communication** from the colonial period, while Indian languages were widely used in social and regional life.
- The Constituent Assembly therefore had to reconcile three objectives: replacing colonial linguistic dependence, ensuring administrative continuity and protecting India's multilingual character.
- The central debate was not merely about choosing a language but about determining how language could support **national integration without producing linguistic domination**.

Major Issues Before the Constituent Assembly:

- The Assembly debated whether India should adopt **Hindi, Hindustani, English or another linguistic arrangement** for Union-level purposes.
- A major disagreement concerned whether Hindi should replace English immediately or whether a **transition period** was necessary to allow institutions, administration and citizens to adapt.
- Another important issue was whether linguistic uniformity was necessary for national unity or whether **unity could coexist with multilingualism**.
- The debate also involved practical questions concerning terminology, technical vocabulary, judicial language, legislation and communication between different regions.

Constituent Assembly Debates and the Munshi-Ayyangar Formula:

Nature of the Compromise:

- The language question generated prolonged debate because Hindi supporters sought a stronger role for Hindi, while representatives from several non-Hindi-speaking regions expressed concerns about immediate replacement of English.
- The eventual compromise became known as the **Munshi-Ayyangar Formula**, associated with **K.M. Munshi** and **N. Gopalaswami Ayyangar**.
- The formula provided that **Hindi in Devanagari script would be the official language of the Union**, while English would continue for specified official purposes during a **15-year transitional period**.
- The Assembly adopted the relevant provision on **14 September 1949**, which later became the constitutional framework reflected primarily in **Article 343**.

Why the Compromise Was Significant:

- The compromise avoided declaring Hindi the **national language**, a distinction that remains important for understanding India's constitutional language policy.
- The Constitution recognised Hindi as the **official language of the Union**, while simultaneously retaining institutional space for English and protecting linguistic diversity.
- The arrangement represented an attempt to combine **decolonisation, administrative continuity and federal accommodation**.
- The Constituent Assembly's language settlement therefore illustrates the broader constitutional principle that national integration need not require cultural or linguistic uniformity.

Constitutional Framework of Language:

Part XVII and the Official Language of the Union:

- **Part XVII of the Constitution** contains the principal provisions relating to official languages.
- **Article 343** provides that the official language of the Union is **Hindi in Devanagari script** and specifies the international form of Indian numerals for official purposes.
- Article 343 originally provided for the continued use of **English for 15 years from the commencement of the Constitution**, while allowing Parliament to provide by law for the continued use of English after that period.
- **Article 344** provides for a Commission and a Committee of Parliament concerning the progressive use of Hindi and other matters relating to the official language.
- **Articles 345–347** deal with the official languages of States, communication between States and the Union, and recognition of languages spoken by sections of a State.
- **Article 348** provides for the use of English in the **Supreme Court, High Courts and authoritative texts of legislation**, subject to constitutionally permitted arrangements.
- **Article 350** allows citizens to submit representations for the redress of grievances in languages used in the Union or the concerned State.
- **Article 350A** directs States and local authorities to endeavour to provide facilities for **mother-tongue instruction at the primary stage** for children belonging to linguistic minority groups.
- **Article 350B** provides for a **Special Officer for Linguistic Minorities**.
- **Article 351** directs the Union to promote the spread and development of Hindi while enriching it through forms and expressions from **Hindustani and other languages included in the Eighth Schedule**.

Eighth Schedule:

- The **Eighth Schedule** currently contains **22 languages**, namely Assamese, Bengali, Bodo, Dogri, Gujarati, Hindi, Kannada, Kashmiri, Konkani, Malayalam, Manipuri, Marathi, Maithili, Nepali, Odia, Punjabi, Sanskrit, Santhali, Sindhi, Tamil, Telugu and Urdu.
- At the commencement of the Constitution, the Eighth Schedule contained **14 languages in total**, including Hindi; therefore, it is inaccurate to describe the original arrangement as Hindi plus 14 additional languages.
- The expansion of the Eighth Schedule demonstrates the constitutional system's capacity to accommodate linguistic diversity over time.

From the 15-Year Transition to the Present Arrangement:

Official Languages Act, 1963:

- The Constitution originally envisaged a **15-year transition period**, after which Parliament could regulate the continued use of English.
- As the transition period approached its end in **1965**, concerns intensified in several non-Hindi-speaking regions regarding the possible replacement of English by Hindi.
- Parliament enacted the **Official Languages Act, 1963**, which provided for the continued use of English alongside Hindi for specified official purposes after the expiry of the constitutional transition period.
- The legislation consequently prevented the language policy from developing into an exclusive Hindi-only administrative system.
- The present framework therefore combines **Hindi as the official language of the Union with continued statutory use of English** for specified purposes.

Federal and Administrative Dimensions:

- Under **Article 345**, a State Legislature may adopt one or more languages in use in the State or Hindi as its official language, subject to constitutional provisions.
- Under **Article 346**, the language authorised for Union official purposes governs communication between the Union and States and between States, while States may agree to use Hindi for inter-State communication in specified circumstances.
- This arrangement gives States considerable scope to preserve their **regional linguistic identities** while maintaining channels of Union-State communication.
- The language framework therefore reflects the federal character of the Constitution by combining **Union-level coordination with State-level linguistic autonomy**.

Official Language Policy and the Three-Language Approach:

Official Language Resolution, 1968:

- The **Official Language Resolution, 1968** sought to accelerate the progressive use and development of Hindi while simultaneously supporting the development of other languages in the Eighth Schedule.
- It also endorsed the **three-language formula**, envisaging Hindi and English along with another modern Indian language in Hindi-speaking areas and Hindi, the regional language and English in non-Hindi-speaking areas.
- The Resolution reflects an important policy principle: **promotion of Hindi need not imply neglect of other Indian languages**.
- It also recognised the need to safeguard the interests of people from different linguistic regions in **Union public services and examinations**.

Hindi, Multilingualism and Constitutional Pluralism:

Unity in Diversity:

- India's language policy demonstrates that **national unity and linguistic plurality can coexist within a constitutional framework**.
- Hindi has an important role as the Union's official language and as a major language of inter-regional communication, while the Constitution does not establish linguistic uniformity as a prerequisite for national integration.
- The constitutional protection of linguistic minorities, regional languages and mother-tongue education reflects the principle of **inclusive citizenship**.
- The evolution of the language framework from the original 15-year transition to continued use of English also demonstrates the Constitution's capacity to respond to **social and political realities**.

Contemporary Relevance:

- Language policy has implications for **education, governance, judiciary, public services, digital governance and access to government information**.
- Greater availability of government material in Indian languages can improve **administrative accessibility and citizen participation**, particularly for citizens who have limited familiarity with English.
- At the same time, effective multilingual governance requires investment in **translation, terminology, linguistic technology and institutional capacity**.
- Recent initiatives concerning translation systems, Indian-language coordination and expansion of Hindi terminology indicate the growing importance of **language technology in governance**.

Challenges in India's Language Policy:

Balancing Promotion and Choice:

- A central challenge is maintaining the constitutional objective of promoting Hindi while ensuring that **regional languages and linguistic minorities retain meaningful space** in education, administration and public life.
- Language policy can become politically sensitive when administrative efficiency is perceived as conflicting with **linguistic identity and federal autonomy**.

Judicial and Technical Vocabulary:

- Expanding Indian-language use in **higher education, scientific research, law and technology** requires standardised terminology, high-quality translations and sustained institutional capacity.
- The continued role of English in higher courts and authoritative legal texts reflects the complexity of replacing an established technical language across specialised institutions.

Digital and Technological Inclusion:

- Artificial intelligence, machine translation and multilingual digital platforms can reduce language barriers, but their effectiveness depends upon **high-quality linguistic datasets, terminology standards and contextual accuracy**.
- The development of multilingual language technologies can therefore contribute to **digital inclusion without requiring linguistic homogenisation**.

Significance for UPSC:

- **Polity:** Part XVII, Articles 343–351, Eighth Schedule, Official Languages Act, 1963.
- **Federalism:** Union-State communication, State choice of official language and linguistic autonomy.
- **Governance:** Accessibility of administration, translation and citizen participation.
- **Social Justice:** Protection of linguistic minorities and mother-tongue education.
- **Culture:** Preservation of India's linguistic heritage and composite culture.
- **National Integration:** Balancing common communication with linguistic diversity.
- **Current Affairs:** Hindi Diwas, All India Official Language Conference, Bharatiya Bhasha Anubhag and language-technology initiatives.

Value Addition for UPSC:

Constitutional Takeaway:

- India has **no constitutionally designated national language**; **Hindi in Devanagari script is the official language of the Union under Article 343**, while English continues to be used for specified official purposes under statutory provisions.

Mains Perspective:

- The language question demonstrates the Indian Constitution's approach of **accommodation rather than uniformity**, where national integration is pursued through institutional compromise, linguistic safeguards and federal flexibility.
- A balanced language policy should promote **accessibility, administrative efficiency and Indian-language development** while respecting linguistic diversity and the constitutional rights of linguistic minorities.

Prelims Facts:

- **Hindi Diwas:** 14 September.
- **Constitutional provision:** Article 343.
- **Constitutional Part:** Part XVII.
- **Official language of the Union:** Hindi in Devanagari script.
- **Continued use of English:** Enabled through the Official Languages Act, 1963.
- **Linguistic minorities:** Article 350B.
- **Mother-tongue instruction:** Article 350A.
- **Development of Hindi:** Article 351.
- **Eighth Schedule:** 22 languages at present.

BRICS Reform Roadmap: India Pushes for a More Representative and Responsive Global Governance Architecture

Recent Developments:

- The **18th BRICS Summit** was held in New Delhi on **12–13 September 2026** under India's Chairship, with the theme **"Building for Resilience, Innovation, Cooperation and Sustainability."** The New Delhi



Declaration reaffirmed BRICS' commitment to a more representative international order and reformed multilateralism.

- India proposed developing **10 global governance reform proposals** into a **BRICS Reform Roadmap** by the next summit, structured around three principles: **Representation, Responsiveness and Rule-making**.
- India also proposed a **Seafarers Emergency Support Network** to improve coordination among maritime authorities and missions during emergencies, reflecting the emphasis on making global institutions more responsive to people affected by crises.
- The expanded BRICS grouping of **11 members** represents about **49.5% of the global population, 40% of global GDP and 26% of global trade**, giving the grouping substantial collective weight in debates on global governance reform.

Background: The Crisis of Global Governance:

Changing Global Power and Institutional Structures:

- The post-Second World War international institutions were designed around the geopolitical and economic realities of the mid-20th century, while contemporary economic and demographic power has shifted significantly towards emerging and developing economies.
- The **Global South** increasingly contributes to global economic growth and is deeply affected by conflicts, climate change, debt and technological disruption, yet its representation in several major decision-making institutions remains limited.
- The central challenge is therefore not merely the creation of new institutions but the **adaptation of existing institutions to contemporary global realities**.

From Rule-Takers to Rule-Shapers:

- India has argued that countries of the Global South should move from being **"rule-takers" to "rule-shapers"** in international institutions.
- The existing governance structure has been described as a **"pyramid of privilege"**, where decision-making power is concentrated at the top, whereas India advocates its transformation into a **"platform of partnership"** based on wider participation and shared responsibility.

Key Features of India's Proposed BRICS Reform Roadmap:

1. Representation:

- **United Nations Security Council Reform:** India has called for time-bound, text-based negotiations on **UNSC reform**, with clearly defined outcomes rather than indefinite consultations.
- **Reforming Global Financial Institutions:** Voting rights, leadership positions and policy priorities in institutions such as the **IMF and World Bank** should better correspond to the contemporary economic weight of emerging economies.
- The demand is consistent with earlier BRICS positions supporting greater representation of developing countries, particularly from **Africa, Asia and Latin America**, in global decision-making structures.

2. Responsiveness:

- Global institutions must become more capable of delivering **rapid, adequately scaled and last-mile responses** to transnational crises.
- India's proposal for a **Seafarers Emergency Support Network** illustrates this approach by seeking better coordination for distress alerts, medical assistance, evacuation and emergency support.

- India's own 2026 maritime measures have included emergency communication mechanisms, coordination with Indian missions and dedicated support for seafarers, demonstrating the practical relevance of such an initiative.

3. Rule-Making:

- Developing countries should participate meaningfully in establishing international norms for **Artificial Intelligence, cyberspace, outer space, biotechnology and critical minerals**.
- India has proposed strengthening the capacity of young diplomats and policymakers from the Global South through **legal, technical and negotiation expertise**, enabling them to participate effectively in emerging areas of global rule-making.

4. BRICS Continuity and Implementation:

- India proposed strengthening institutional continuity through the **BRICS Troika**, comprising the current, previous and incoming Chairs.
- A **secure digital repository** could record decisions, responsible institutions, timelines and implementation status, reducing the risk that initiatives lose momentum when the annual presidency changes.

Major Impediments to Global Governance Reform:

Structural and Representation Deficits:

- The UNSC continues to reflect the power distribution of the post-1945 period, with Africa and Latin America lacking permanent representation.
- The **G4 grouping — India, Brazil, Germany and Japan** — supports expansion of permanent and non-permanent membership, while the **Ezulwini Consensus and Sirte Declaration** articulate Africa's demand for permanent representation.
- Divergent positions among developing countries, including the **Uniting for Consensus** group, have also complicated negotiations on UNSC expansion.

Financial Governance Imbalances:

- Existing quota and voting arrangements in the **IMF and World Bank** have not fully kept pace with the changing contribution of emerging economies to the world economy.
- The continued concentration of leadership selection in major financial institutions has generated demands for a more **transparent, merit-based and representative appointment process**.

Weaknesses in Multilateral Trade Governance:

- The **WTO dispute settlement system** has faced prolonged institutional difficulties following the blockage of appointments to its Appellate Body.
- Unilateral trade and environmental measures can create additional pressures for developing economies when they are implemented without adequate consideration of their developmental circumstances.

Fragmented Technology Governance:

- Emerging technologies are developing faster than traditional international rule-making mechanisms.
- Limited participation of developing countries in technology governance can create a **normative gap**, where rules affecting their economies and societies are formulated without adequate representation.

Geopolitical Fragmentation:

- Rivalries among major powers, competing regional interests and the growing use of **minilateral arrangements** can fragment global governance.
- Differences among developing countries themselves can also weaken collective bargaining power on issues such as UNSC reform, climate finance and global trade.

Way Forward:***Institutional Reform:***

- The **UN General Assembly** should pursue structured, time-bound and text-based negotiations on UNSC reform while addressing both permanent and non-permanent representation.
- Reform should seek greater representation without compromising the Council's ability to respond effectively to international peace and security challenges.

Democratization of Global Finance:

- **IMF quota reform and World Bank governance reform** should better reflect contemporary economic realities.
- Leadership selection should increasingly emphasize **merit, transparency and broad geographical representation** rather than established informal conventions.

Revitalising Multilateral Trade:

- The WTO should restore an effective **two-tier dispute settlement mechanism** and address the institutional deadlock surrounding the Appellate Body.
- Greater attention should be given to **Special and Differential Treatment** for developing countries.

Building a Unified Global South:

- BRICS, the **African Union and G20** can facilitate greater coordination among developing economies on institutional reform, climate finance, technology governance and equitable trade.
- Cooperation should focus on areas of shared interest while recognising the different developmental priorities of individual countries.

Inclusive Technology Governance:

- Developing countries should participate from the beginning in framing international rules for **AI, cyberspace, biotechnology, outer space and critical minerals**.
- Capacity-building, technology access and representation should accompany the development of new international norms.

Value Addition for UPSC:***Analytical Dimension:***

- **Representation** addresses the democratic deficit.
- **Responsiveness** addresses the effectiveness deficit.
- **Rule-making** addresses the emerging technology and norm-setting deficit.

Conclusion:

- India's proposed **BRICS Reform Roadmap** seeks to connect the growing economic and demographic weight of the Global South with greater institutional influence.
- Its broader objective is to transform global governance from a system characterised by concentrated decision-making into a more **representative, inclusive, responsive and equitable multilateral order**.
- The success of this approach will depend on converting broad reform demands into **time-bound negotiations, institutional consensus and measurable implementation**.

IBBI Proposes Stronger Safeguards for Personal Guarantor Insolvency Resolution and Creditor Protection

Recent Developments:

- The **Insolvency and Bankruptcy Board of India (IBBI)** has proposed four key safeguards to strengthen creditor protection in insolvency resolution proceedings involving **personal guarantors to corporate debtors**. The proposals seek to address gaps between the safeguards available in personal-guarantor proceedings and those available under the **Corporate Insolvency Resolution Process (CIRP)**.
- The proposals cover **related-party voting restrictions, scrutiny of avoidance transactions, independent asset valuation, and recording of creditors' deliberations and reasons** for approving or rejecting repayment plans. Public comments have been invited on the proposals, making them a reform proposal rather than final regulatory amendments at present.
- The issue has gained attention following the **Subhash Chandra personal insolvency case**, where an NCLT order approving a repayment plan was subsequently stayed by a special bench, raising questions regarding creditor participation, recovery and procedural safeguards.

Background: Personal Guarantors under the IBC

Meaning and Legal Position:

- A **personal guarantor** is an individual who provides a guarantee for the debt or obligations of a corporate debtor. Under the **Insolvency and Bankruptcy Code, 2016 (IBC)**, insolvency proceedings can be initiated against such a guarantor when the guaranteed debt is invoked and the statutory conditions are satisfied.
- The personal-guarantor framework operates under **Part III of the IBC**, with the **Insolvency Resolution Process for Personal Guarantors to Corporate Debtors Regulations, 2019** providing the regulatory framework. IBBI continues to maintain and amend these regulations as part of the evolving insolvency architecture.

Need for Stronger Safeguards:

- The framework attempts to balance **creditor recovery, debt resolution and protection of the guarantor's legitimate interests**, but certain safeguards available during corporate insolvency do not have equivalent provisions in personal-guarantor proceedings.
- The proposed reforms therefore seek to improve **transparency, information availability, valuation standards and independence of creditor decision-making** before a repayment plan is approved.

Four Key Safeguards Proposed by IBBI:

1. Related Parties to be Barred from Voting:

- IBBI has proposed that creditors qualifying as **related parties of the personal guarantor** should be excluded from voting on the repayment plan by assigning them a **nil voting share**.
- At present, the personal-guarantor framework restricts an **associate** from voting, but the definition of an associate is narrower than the broader concept of a related party under the IBC.
- The proposed change seeks to prevent connected entities from exercising voting influence over a repayment plan that may directly affect the guarantor's financial liabilities and the recovery available to other creditors.

2. Greater Scrutiny of Avoidance Transactions:

- Resolution professionals would be required to examine whether the personal guarantor was involved in **preferential, undervalued, fraudulent or extortionate credit transactions** during the relevant period.
- The findings would be placed before creditors before they decide on the repayment plan, enabling them to consider whether transactions may have reduced the pool of assets available for creditor recovery.
- With creditor approval, the resolution professional would also initiate appropriate legal proceedings in cases involving such transactions. This would strengthen **asset recovery and anti-abuse mechanisms** within personal-guarantor insolvency.

3. Independent Valuation of the Guarantor's Assets:

- A **registered valuer** would be appointed to determine the **fair value and realisable value** of the personal guarantor's assets, with the valuation report submitted to creditors along with the repayment plan.
- Independent valuation would allow creditors to compare the amount offered under a repayment plan with the potential recovery obtainable from the guarantor's assets.
- This is intended to support **informed and commercially prudent decision-making**, particularly where the proposed repayment is substantially lower than admitted claims or estimated asset realisation.

4. Recording Creditors' Deliberations and Reasons:

- Resolution professionals would be required to record the **deliberations and reasons** underlying creditors' decisions instead of merely recording voting results.
- Where the repayment offered is significantly lower than the admitted claims or estimated realisable value of assets, creditors would specifically record the **commercial rationale** for considering the repayment plan preferable to initiating bankruptcy proceedings.
- The reform would create a clearer decision-making record and strengthen **transparency, accountability and reasoned commercial assessment** in the insolvency process.

Insolvency and Bankruptcy Code, 2016:

Objectives of the IBC:

- The **IBC was enacted in 2016** to establish a time-bound insolvency framework, improve recovery, preserve viable businesses and address weaknesses in earlier debt-recovery mechanisms.
- Its principal objectives include **business revival, maximisation of asset value, promotion of entrepreneurship and availability of credit**, while balancing the interests of creditors and debtors.

- Under the corporate insolvency framework, the **Corporate Insolvency Resolution Process (CIRP)** seeks resolution within prescribed timelines, failing which liquidation may follow. The statutory framework has also been amended in 2026 to address procedural and institutional issues.

Personal Guarantor Resolution Process:

- The personal-guarantor framework provides a mechanism through which creditors can pursue insolvency resolution against individuals who have guaranteed corporate debt, while the **National Company Law Tribunal (NCLT)** functions as the adjudicating authority for such proceedings.
- A **repayment plan** forms the central mechanism for resolving the guarantor's liabilities. Creditors assess the proposed plan and decide whether the available recovery justifies its acceptance.

Institutional Framework:

Insolvency and Bankruptcy Board of India (IBBI):

- **IBBI** is the principal regulatory institution under the IBC and regulates **insolvency professionals, insolvency professional agencies and information utilities**, besides framing and updating regulations governing insolvency processes.
- In 2026, IBBI has continued to update the personal-guarantor framework, including amendments to the relevant regulations and procedural formats.

National Company Law Tribunal (NCLT):

- **NCLT** acts as the adjudicating authority for insolvency proceedings involving corporate persons and personal guarantors to corporate debtors, subject to the jurisdictional framework under the IBC.

Resolution Professionals:

- **Resolution professionals (RPs)** administer the insolvency resolution process, verify and collate information, facilitate creditor meetings, examine relevant transactions and assist creditors in evaluating repayment proposals.

Creditors:

- Creditors play a central role in evaluating repayment plans because insolvency resolution is substantially based on **commercial decision-making by creditors**, subject to the statutory framework and adjudicatory oversight.

Significance for UPSC:

Analytical Dimensions:

- **Creditor protection:** Preventing connected parties from influencing repayment-plan decisions can strengthen the integrity of creditor voting.
- **Asset maximisation:** Identification of avoidance transactions and independent valuation can improve the information available for determining potential recovery.
- **Transparency:** Recording the reasoning behind creditor decisions creates a stronger documentary basis for evaluating the insolvency process.

- **Institutional convergence:** Aligning safeguards in personal-guarantor proceedings with those available under CIRP can reduce regulatory asymmetry between corporate and individual insolvency processes.

Way Forward:

Strengthening the Insolvency Ecosystem:

- The proposed safeguards should be implemented with clear procedural standards, adequate timelines and safeguards against unnecessary litigation so that stronger creditor protection does not undermine the **time-bound nature of insolvency resolution**.
- Greater integration of **asset information, valuation standards and transaction scrutiny** can improve the quality of repayment-plan assessment while reducing information asymmetry between guarantors and creditors.
- The insolvency framework should continue balancing **creditor recovery, debtor rights, procedural fairness and economic rehabilitation**, because an effective insolvency regime must provide both recovery incentives and predictable resolution.

Prelims Pointers:

- **IBC:** Enacted in 2016.
- **IBBI:** Insolvency regulator established under the IBC.
- **NCLT:** Adjudicating authority for relevant insolvency proceedings.
- **CIRP:** Corporate Insolvency Resolution Process.
- **Personal Guarantor:** Individual providing a guarantee for corporate debt.
- **Proposed 2026 safeguards:** Related-party voting restriction, avoidance-transaction scrutiny, independent valuation, and recording of creditors' reasons.
- **Current status:** The four safeguards are proposals under consideration and should not be treated as final regulations unless formally notified.

Conclusion:

- The proposed IBBI reforms seek to make personal-guarantor insolvency proceedings more **transparent, evidence-based and creditor-sensitive** while retaining the broader objectives of the IBC.
- By addressing related-party influence, potentially value-eroding transactions, uncertain asset valuation and inadequate documentation of creditor decisions, the reforms can strengthen confidence in the **personal insolvency resolution framework** and contribute to more predictable debt-resolution outcomes.

BRICS Open-Source AI Initiative: China's Proposal and Its Implications for India, Global South and AI Governance

Recent Developments:

- At the **18th BRICS Summit in New Delhi, September 2026**, Chinese President Xi Jinping proposed a **BRICS AI open-source community** as part of China's broader five-point agenda for strengthening technology, trade, industry and talent cooperation.

- China proposed cooperation in developing and applying **Large Language Models (LLMs)**, specialised AI seminars and training courses, and an open ecosystem for artificial intelligence. It also proposed a **BRICS digital ecosystem cloud platform** for digital-skills training, technology exchange and industrial cooperation.
- However, the proposal has **not yet become a BRICS-wide programme**. The New Delhi Declaration instead provides broader support for improving access to AI resources while emphasising safety, security, inclusiveness, reliability and international cooperation.
- The development is significant for India because the country has simultaneously promoted **democratisation of AI resources**, including access to compute, datasets, models, skills and infrastructure for developing countries.

Understanding the BRICS Open-Source AI Proposal:

What Xi Jinping Proposed:

- China stated that it would take the lead in establishing a **BRICS AI open-source community**, with cooperation covering the development and application of LLMs, AI training and the creation of an open AI ecosystem.
- The proposal also includes a **digital ecosystem cloud platform**, digital-skills training, technological exchanges and industrial alignment, which could create mechanisms for sharing AI-related infrastructure and expertise among participating countries.
- The proposal forms part of China's wider effort to deepen cooperation with developing countries in emerging technologies and strengthen the role of the Global South in the digital economy.

Open-Source AI and Open-Weight Models:

- **Open-source AI** generally refers to AI systems developed through greater openness in software, code, documentation or other components, whereas **open-weight models** make trained model parameters available for downloading and local deployment but may still impose licensing restrictions.
- The distinction is important because the availability of model weights does not automatically mean that the complete training data, training methodology or underlying software is openly accessible.
- Open or open-weight models can reduce dependence on proprietary AI services, enable local experimentation and allow countries with limited resources to adapt AI systems to their linguistic, cultural and developmental requirements.

What the New Delhi Declaration Actually Decided:

BRICS-Wide Position on AI:

- The **New Delhi Declaration did not formally establish the proposed BRICS open-source AI community or the proposed cloud platform**. Instead, it recognised AI as an important driver of economic growth and sustainable development and supported international cooperation to improve access to AI resources.
- The declaration emphasised that greater AI accessibility should be accompanied by **safety, security, inclusiveness and reliability**, while also promoting energy efficiency, AI science and innovation, trustworthy AI and the use of AI for economic growth and social good.
- BRICS leaders also committed to implementing the **BRICS Leaders' Statement on the Global Governance of Artificial Intelligence**, linking the issue with wider debates on international AI governance.

Wider BRICS Technology Cooperation:

- The declaration connects AI with **cybersecurity, digitalisation, intelligent manufacturing, statistical systems, education, intellectual property and financial technology**, indicating that AI cooperation is increasingly being treated as a cross-sectoral development issue rather than merely a technology issue.
- BRICS also recognised the need for cooperation on AI-related intellectual property issues, including the use of copyrighted material for AI training and the protection of knowledge, heritage and cultural values that may be inadequately represented in datasets and models.

Why China Is Promoting Open AI Cooperation:

Strategic and Developmental Dimensions:

- China's proposal comes amid the rapid expansion of Chinese AI capabilities and the growing international adoption of Chinese-developed models.
- Wider access to AI models, training and infrastructure can help developing countries overcome the **compute divide**, which refers to unequal access to the expensive computing resources required to train and deploy advanced AI systems.
- Open or relatively accessible AI ecosystems can also reduce entry barriers for universities, startups, researchers and public institutions that cannot afford extensive proprietary infrastructure.
- For China, such cooperation can simultaneously promote technology diffusion, strengthen digital partnerships with developing economies and increase the international influence of Chinese technological ecosystems.

Global AI Governance:

- AI governance is increasingly shaped by competing concerns involving **innovation, national security, data governance, intellectual property, safety and equitable access**.
- The concentration of advanced AI capabilities among a relatively small number of technology companies and countries has raised concerns about a widening **Global AI Divide**.
- India's AI Impact Summit 2026 similarly highlighted unequal access to **data, compute, models, talent and infrastructure**, while advocating greater international cooperation and equitable access to foundational AI resources.

Best Institute for OAS/IAS

India's Position and Strategic Relevance:

IndiaAI Mission and AI Democratization:

- India has pursued a parallel approach through the **IndiaAI Mission**, which focuses on strengthening domestic AI capacity through compute infrastructure, datasets, indigenous models, skilling and startup support.
- The **AIKosh** platform provides access to datasets, models, toolkits, use cases and computing resources, supporting AI research and innovation across sectors.
- India's approach seeks to expand access to AI resources while retaining domestic capabilities in critical areas such as **compute, datasets, foundational models and AI talent**.

Opportunities for India:

- A future BRICS framework for shared AI resources could provide opportunities for **research collaboration, model development, capacity building and technology access** among developing economies.

- Cooperation could also support AI applications in healthcare, agriculture, education, manufacturing, governance and climate-resilient development, particularly where local datasets and multilingual models are important.
- India can potentially use BRICS platforms to advocate **inclusive AI governance**, greater representation of developing countries and affordable access to foundational AI infrastructure.

Key Challenges and Unanswered Questions:

Governance and Implementation:

- The proposal currently lacks clarity regarding **which AI models would be shared, how intellectual property would be protected, where cloud infrastructure would be hosted, how sensitive data would be governed and which countries would participate.**
- Differences among BRICS members in regulatory systems, data-protection regimes, technological capabilities and strategic interests could complicate the creation of common AI infrastructure.
- Shared AI systems would also require safeguards against **cyberattacks, data misuse, model manipulation, misinformation and other technology-related risks.**

Open Access versus Strategic Autonomy:

- Greater openness can reduce technological dependence, but countries may simultaneously seek **strategic autonomy** over sensitive datasets, critical infrastructure, defence-related technologies and national AI capabilities.
- India would therefore need to balance international technology cooperation with **data sovereignty, cybersecurity, intellectual property protection and domestic technological capacity.**

Significance for UPSC:

Analytical Dimensions:

- **Democratisation of AI:** Expanding access to compute, datasets, models and skills can reduce technological inequality.
- **Strategic autonomy:** Countries require domestic capabilities in critical AI infrastructure and technologies.
- **Responsible innovation:** AI expansion must be accompanied by safety, reliability, transparency and accountability.
- **Multilateral governance:** BRICS can provide a platform for developing countries to influence emerging global AI norms.

Way Forward:

Building an Inclusive AI Ecosystem:

- BRICS countries should develop transparent mechanisms for **model sharing, data governance, cybersecurity, intellectual property protection and responsible AI deployment.**
- Cooperation should prioritise interoperable standards, capacity building, multilingual AI, affordable compute and research partnerships rather than dependence on any single country's technology ecosystem.
- India can combine its domestic AI initiatives with BRICS cooperation while safeguarding **strategic autonomy, data security and indigenous technological capabilities.**

Value Addition for UPSC:

Prelims Pointers:

- **18th BRICS Summit:** New Delhi, September 2026.
- **China's proposal:** BRICS AI open-source community.
- **Additional proposal:** BRICS digital ecosystem cloud platform.
- **New Delhi Declaration:** Supports broader cooperation for accessible, safe, secure, inclusive and reliable AI.
- **IndiaAI Mission:** Focuses on compute, datasets, indigenous AI models, skilling and startup support.
- **AIKosh:** Provides datasets, models, toolkits, use cases and computing resources.
- **Key distinction:** Open-weight models are not necessarily equivalent to completely open-source AI systems.

Conclusion:

- China's proposal for a **BRICS open-source AI community** reflects the growing importance of AI access in Global South cooperation. Although the proposal has not yet been adopted as a formal BRICS-wide programme, the New Delhi Declaration establishes a broader foundation for cooperation on accessible, safe, secure and inclusive AI.
- For India, the central challenge is to combine **AI democratisation with strategic autonomy**, ensuring that international cooperation expands access to technology without creating new forms of technological dependence.

International Day of Clean Air for Blue Skies: India's Strategy for Cleaner Air, Pollution Control and Sustainable Urban Development

Recent Developments:

- The **International Day of Clean Air for Blue Skies** was observed globally on **7 September 2026** to strengthen awareness and action against air pollution. The United Nations General Assembly designated the day in **2019**, while India observes it as **Swachh Vayu Diwas**, linking the global campaign with national clean-air priorities.
- During **Swachh Vayu Diwas 2026**, the Ministry of Environment, Forest and Climate Change highlighted progress under the **National Clean Air Programme (NCAP)** and released a compendium of best practices for air-quality improvement.
- In **FY 2025–26**, **108 of 130 NCAP cities** recorded lower annual PM10 concentrations than their 2017–18 levels; **72 cities achieved reductions above 20%**, **26 achieved reductions above 40%**, and **14 cities met National Ambient Air Quality Standards**.
- The **2026 Swachh Vayu Survekshan** expanded the bottom-up approach through ward-level assessment covering more than **7,400 wards**, while the annual assessment continued to cover 130 NCAP cities.

Understanding Air Pollution:

Meaning and Significance:

- **Air pollution** refers to the accumulation of harmful substances in the atmosphere at concentrations capable of adversely affecting **human health, ecosystems and environmental quality**.

- Pollutants can occur as **gases, liquid droplets and solid particles**, originating from natural processes as well as anthropogenic activities such as transport, industrial production, construction, waste burning and agricultural residue burning.
- Air pollution is both an **environmental and developmental challenge** because prolonged exposure affects public health, labour productivity, agricultural output, quality of life and the sustainability of urbanisation.

Particulate Matter:

- **Particulate Matter (PM)** consists of tiny solid or liquid particles suspended in the atmosphere and is among the most important pollutants in Indian cities.
- **PM10** consists of particles with a diameter of **10 micrometres or less**, while **PM2.5** consists of finer particles measuring **2.5 micrometres or less**.
- PM2.5 is particularly concerning because its smaller size enables it to penetrate deeper into the respiratory system and, in some circumstances, enter the bloodstream, thereby increasing risks associated with respiratory and cardiovascular diseases.

Air Quality Monitoring and Assessment:

National Air Quality Monitoring Programme:

- The **National Ambient Air Quality Monitoring Programme (NAAQM)** was initiated by the **Central Pollution Control Board (CPCB)** and was subsequently renamed the **National Air Quality Monitoring Programme (NAMP)**.
- NAMP helps determine ambient air-quality status and trends, identify violations of prescribed standards, assess pollution patterns and generate scientific information required for air-quality management.
- As of **March 2026**, India's ambient air-quality monitoring network comprised **1,646 stations across 603 cities in 28 States and 7 Union Territories**, including manual and real-time monitoring stations.

Continuous and Online Monitoring Systems:

- **Continuous Ambient Air Quality Monitoring System (CAAQMS)** provides automated, real-time measurements of pollutants such as PM2.5, PM10, SO₂, NO_x, CO, O₃ and NH₃, thereby supporting rapid assessment of changing air quality.
- **Ambient Air Quality Monitoring System (AAQMS)** includes manual and automated approaches; manual stations generally involve periodic sampling followed by laboratory analysis, while automated systems continuously measure pollutants and meteorological parameters.
- **Online Continuous Emission Monitoring System (OCEMS)** is used in highly polluting industrial sectors to continuously monitor emissions and transmit compliance-related information to regulatory authorities.

Air Quality Index:

- The **Air Quality Index (AQI)** converts complex pollutant data into a simple numerical and categorical format so that citizens can understand prevailing air-quality conditions.
- India's AQI covers **eight pollutants**: PM10, PM2.5, NO₂, SO₂, CO, O₃, NH₃ and Pb, with the **worst-performing pollutant sub-index determining the overall AQI**.

AQI Category AQI Range

<i>Good</i>	0–50
<i>Satisfactory</i>	51–100
<i>Moderate</i>	101–200

Poor	201–300
Very Poor	301–400
Severe	401–500

India's Major Initiatives to Mitigate Air Pollution:

National Clean Air Programme:

- The **National Clean Air Programme (NCAP)** was launched in **2019** as a mission-mode, multi-sectoral framework covering **130 cities** to address urban air pollution through source-specific interventions and city-level clean-air action plans.
- The programme brings together the **Central Government, State Governments, Urban Local Bodies, pollution-control institutions and other stakeholders**, with interventions targeting road dust, transport, industries, construction, waste management and open burning.
- By FY **2025–26**, ₹16,423.55 crore had been provided to NCAP cities through air-quality performance-linked grants, while cities reported utilisation of ₹11,575.54 crore.

PRANA Portal:

- The **PRANA Portal — Portal for Regulation of Air-Pollution in Non-Attainment Cities** tracks the physical and financial progress of NCAP implementation, including city-specific clean-air action plans and pollution-control measures.
- Such digital monitoring improves **transparency, accountability and evidence-based policymaking** by enabling authorities and citizens to track implementation.

Swachh Vayu Survekshan:

- **Swachh Vayu Survekshan**, launched in **2022–23**, annually assesses NCAP cities on measures addressing major pollution sources and implementation of city-specific clean-air action plans.
- The **2026 assessment** incorporated more than **7,400 wards**, strengthening the bottom-up approach by recognising local-level action and encouraging participation beyond municipal administrations.

Sector-Wise Air Pollution Mitigation Measures:

Vehicular Emissions:

- India introduced **BS-VI emission standards** nationwide from **April 2020**, significantly tightening permissible vehicular emissions.
- Cleaner mobility is being promoted through **electric vehicles, PM E-DRIVE, PM E-Bus Sewa, charging infrastructure, vehicle scrappage and improved Pollution Under Control certification**.
- Urban clean-air plans also focus on **traffic decongestion, junction improvement and better public-transport management**, recognising that transport pollution is closely linked with urban mobility patterns.
- In **Delhi-NCR**, CAQM has directed the concerned governments to allow only **BS-VI, CNG and electric public-transport buses**, including tourist buses, to enter Delhi from **1 November 2026**.

Industrial Emissions:

- The **Ministry of Environment, Forest and Climate Change (MoEFCC)** prescribes sector-specific emission standards under the environmental regulatory framework, while the **CPCB** monitors compliance and supports pollution-control measures.

- Highly polluting industries are increasingly covered by **online continuous emission monitoring**, enabling regulators to receive real-time information rather than relying only on periodic inspections.
- Cleaner fuels, pollution-control equipment and stricter compliance are particularly important in industrial clusters where emissions combine with transport and dust pollution.

Road Dust and Construction Pollution:

- **Road dust and construction activity** are major sources of particulate pollution in many Indian cities, making dust suppression, road maintenance, mechanised sweeping, construction-site management and covering of construction material important interventions.
- City action plans also combine **road improvement, traffic management, greening and construction-and-demolition waste management** to reduce particulate emissions.

Waste and Open Burning:

- Open burning of municipal, plastic and other waste releases particulate matter and toxic pollutants; therefore, effective **source segregation, collection, processing, recycling and scientific disposal** are central to clean-air strategies.
- Implementation of the **Solid Waste Management Rules, Plastic Waste Management Rules, Hazardous and Other Wastes Rules, E-Waste Management Rules, Battery Waste Management Rules and Biomedical Waste Management Rules** helps address different waste streams and reduce uncontrolled burning.

Crop Residue and Biomass Burning:

- Crop-residue burning contributes to seasonal deterioration of air quality in parts of northern India, particularly when meteorological conditions limit dispersion.
- The CPCB supports **paddy-straw pelletisation and torrefaction plants** to create productive uses for agricultural residue; ₹37.16 crore has been sanctioned for **34 plants**, including 27 in Punjab and 7 in Haryana.
- CAQM has also directed **5–10% biomass co-firing** in specified thermal power plants and other units within the NCR region to reduce dependence on open burning.

Afforestation and Urban Green Cover:

- The **Green India Mission** seeks to improve forest quality, strengthen ecological resilience and increase carbon sequestration; ₹1,019.26 crore had been released to States under the mission by March 2026.
- **Nagar Van Yojana**, launched in 2020, aims to develop **1,000 Nagar Vans and Vatikas by 2026–27**; ₹557.62 crore had been released for 626 such projects by 31 March 2026.
- **CAMPA** supports compensatory afforestation and ecological restoration, while the **Ek Ped Maa Ke Naam** campaign had resulted in 262.4 crore saplings being planted by December 2025.
- Urban green spaces can function as part of a broader strategy for **microclimate regulation, ecological resilience, dust interception and improved urban liveability**, although vegetation cannot substitute for direct emission reduction.

Institutional Framework for Clean Air:

Central Pollution Control Board:

- The **Central Pollution Control Board (CPCB)** is a statutory organisation established under the **Water (Prevention and Control of Pollution) Act, 1974**, with additional powers and functions under the **Air (Prevention and Control of Pollution) Act, 1981**.

- CPCB contributes to air-quality monitoring, standard-setting, technical assessment, pollution control and coordination with State pollution-control institutions.

Commission for Air Quality Management:

- The **Commission for Air Quality Management (CAQM)** was established under the **Commission for Air Quality Management in National Capital Region and Adjoining Areas Act, 2021** to provide coordinated management of air pollution across the NCR airshed.
- Its significance lies in treating NCR pollution as an **airshed-level problem**, since pollutants and atmospheric conditions do not follow administrative boundaries.

Graded Response Action Plan:

- The **Graded Response Action Plan (GRAP)** provides progressively stricter emergency measures when air quality deteriorates in Delhi-NCR.
- The four stages are **Stage I – Poor (AQI 201–300)**, **Stage II – Very Poor (301–400)**, **Stage III – Severe (401–450)**, and **Stage IV – Severe+ (above 450)**.
- GRAP uses **AQI forecasts, meteorological conditions and scientific assessments** to enable preventive and graded intervention rather than waiting for pollution to reach its worst levels.

State Pollution Control Boards:

- **State Pollution Control Boards (SPCBs)** implement environmental regulations at the State level by monitoring industrial emissions, granting statutory consents, enforcing emission standards and taking action against violations.
- Their responsibilities increasingly cover **air, water, noise, hazardous waste, plastic waste and other environmental concerns**, requiring stronger technical capacity and inter-agency coordination.

Key Challenges and Way Forward:

Major Challenges:

- India's air pollution problem is **multi-source, seasonal and spatially interconnected**, requiring coordinated action across transport, industry, construction, waste, agriculture and energy sectors.
- **Monitoring gaps, uneven enforcement, fragmented institutional responsibilities and limited municipal capacity** can weaken the effectiveness of otherwise well-designed policies.
- A shift from emergency responses to **source-apportionment-based, year-round pollution management** is essential for sustained improvement.

Way Forward:

- Strengthen **airshed-based governance** so that States and cities jointly address pollution originating outside their administrative boundaries.
- Expand real-time monitoring, source-apportionment studies, emissions inventories and public data platforms to support **evidence-based policy**.
- Integrate clean-air objectives with **public transport, urban planning, renewable energy, waste management, industrial efficiency and agricultural mechanisation**.
- Strengthen Urban Local Bodies through predictable finance, technical personnel and measurable performance indicators.
- Promote **citizen participation and behavioural change**, particularly in waste segregation, vehicle maintenance, public transport use and prevention of open burning.

- Adopt a **health-centred approach** in which reductions in exposure, not merely temporary AQI improvement, become an important measure of policy success.

Value Addition for UPSC:

Important Data Points:

- **7 September:** International Day of Clean Air for Blue Skies.
- **2019:** United Nations designation of the international day; launch of India's NCAP.
- **130 cities:** Coverage under NCAP.
- **1,646 stations:** India's ambient air-quality monitoring network as of March 2026.
- **108 of 130 cities:** Recorded lower PM10 levels in FY 2025–26 compared with 2017–18.
- **7,400+ wards:** Covered by the 2026 ward-level Swachh Vayu Survekshan.
- **8 pollutants:** Covered by India's AQI.

Mains Analytical Line:

- “Effective air-pollution governance requires a shift from episodic emergency measures towards year-round, source-specific and airshed-based management supported by science, institutions and citizen participation.”

Conclusion:

- India's pursuit of **blue skies** requires more than short-term pollution-control measures.
- The combination of **NCAP, strengthened monitoring, cleaner mobility, industrial regulation, scientific source assessment, waste-management reforms, ecosystem restoration and citizen participation** provides a comprehensive framework for improving air quality.
- The next phase should focus on stronger implementation, airshed-level coordination and measurable reductions in human exposure so that clean air becomes an enduring component of India's **public health, sustainable development and urban resilience** agenda.

QUESTIONS

1. Consider the following statements:

Statement I: Article 348 of the Indian Constitution mandates that all proceedings in the Supreme Court and every High Court, as well as authoritative texts of central Bills and Acts, shall be in the English language until Parliament by law otherwise provides.

Statement II: The Governor of a State, with the previous consent of the President, may authorise the use of Hindi or any other official language of the State in proceedings of the High Court having its principal seat in that State.

Which one of the following is correct in respect of the above statements?

- (A) Both Statement I and Statement II are correct and Statement II is the correct explanation for Statement I.
- (B) Both Statement I and Statement II are correct but Statement II is NOT the correct explanation for Statement I.
- (C) Statement I is correct but Statement II is incorrect.
- (D) Statement I is incorrect but Statement II is correct.

2. With reference to the governance and voting architecture of the International Monetary Fund (IMF), consider the following statements:

- (1) Quota subscriptions form the primary source of financial resources for the IMF and directly dictate a member country's voting power.
- (2) Quotas are reviewed at regular intervals of not more than five years under the IMF Articles of Agreement.
- (3) Any realignment of IMF quota shares requires a supermajority approval of 85% of the total voting power, effectively giving a single country veto authority over quota reforms.
- (4) The selection of the IMF Managing Director is constitutionally restricted by the Articles of Agreement to candidates of European nationality.

Which of the statements given above are correct?

- (A) 1, 2 and 3 only
- (B) 2, 3 and 4 only
- (C) 1, 3 and 4 only
- (D) 1, 2, 3 and 4

3. With reference to the insolvency framework for personal guarantors under the Insolvency and Bankruptcy Code (IBC), 2016, consider the following statements:

- (1) Personal-guarantor insolvency proceedings operate under Part III of the Insolvency and Bankruptcy Code, 2016.
- (2) The National Company Law Tribunal (NCLT) functions as the adjudicating authority for insolvency proceedings involving personal guarantors to corporate debtors.
- (3) Under the current framework, an 'associate' of a personal guarantor is restricted from voting, but the term 'associate' is narrower than the broader concept of a 'related party' under the IBC.
- (4) Resolution professionals can independently liquidate a personal guarantor's assets without presenting a repayment plan to the creditors.

Which of the statements given above are correct?

- (B) 1, 2 and 4 only
- (C) 1, 3 and 4 only
- (D) 2, 3 and 4 only
- (A) 1, 2 and 3 only

4. With reference to the IndiaAI Mission launched by the Government of India, consider the following statements:

- (1) It seeks to build an indigenous high-performance computing (HPC) infrastructure consisting of thousands of GPUs under a public-private partnership model.
- (2) The AIKosh platform acts as a national repository providing access to datasets, foundational models, use cases, and computing resources.
- (3) The mission mandates that all private AI startups in India must open-source their proprietary model weights to qualify for government grants.
- (4) It includes targeted components for nurturing AI talent and supporting early-stage deep-tech startups.

Which of the statements given above are correct?

- (A) 1, 3 and 4 only
- (B) 2 and 3 only
- (C) 1, 2 and 4 only
- (D) 1, 2, 3 and 4

5. Given below are two statements, one labeled as Assertion (A) and the other as Reason (R):

Assertion (A): The Commission for Air Quality Management (CAQM) was established as a dedicated statutory body specifically covering the National Capital Region and adjoining areas.

Reason (R): Atmospheric pollutants and meteorological conditions function within an interconnected airshed that operates independently of municipal and state administrative boundaries.

Select the correct answer using the code given below:

- (A) Both A and R are true and R is the correct explanation of A.
- (B) Both A and R are true but R is NOT the correct explanation of A.
- (C) A is true but R is false.
- (D) A is false but R is true.

ANSWER KEY

1 – Answer (B), 2 – Answer (A), 3 – Answer (D), 4 – Answer (C), 5 – Answer (A)



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