UPSC with SAURABH KAUSHIK

Current Affairs Notes · 24 June 2026

The Hindu · Indian Express · PIB | 14 Topics | GS 2 · 3 + Prelims + Mapping

[TH] The Hindu | [IE] Indian Express | [PIB] Press Info Bureau

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PIB HIGHLIGHTS — 23-24 JUNE 2026 (Curated for UPSC)

🔔 1. CRITICAL MINERALS MISSION — 56 Blocks + 11 Exploration Licences Auctioned

✓ Ministry of Mines: India's Critical Mineral Mission reached 56 total successfully auctioned critical and strategic mineral blocks (out of 88 offered) — a 63%+ success rate. 10 new blocks added under the 7th Tranche.

✓ 7th Tranche minerals: Graphite, Rare Earth Elements (REE), Vanadium, Titanium, Glauconite, Rock Phosphate. FIRST-EVER central government auction of critical mineral blocks in Gujarat, Uttarakhand, and Telangana.

✓ Exploration Licence (EL) framework: 11 EL blocks successfully auctioned cumulatively (2nd Tranche now complete); EL regime expanded to Arunachal Pradesh, Uttar Pradesh, Odisha for the first time.

✓ Strategic importance: These minerals are critical for: clean energy (lithium, graphite for EV batteries); defence (vanadium, titanium for aerospace alloys); electronics (REE for semiconductors); renewable energy systems. India currently imports 85-100% of its critical mineral needs.

✓ Legal basis: MMDR Act 1957 + Mineral (Auction) Rules 2015 (amended); National Critical Mineral Mission (2024) is the policy framework.

✓ GS3 Angle: Critical minerals; MMDR Act; National Critical Mineral Mission; EV transition; Atmanirbhar Bharat; import substitution.

2. PM MODI MEETS BRICS NSAs — Delhi Meeting (June 22-23, 2026)

✓ PM Modi met National Security Advisors (NSAs) and senior security officials of all BRICS countries at the BRICS NSA Meeting in New Delhi (June 22-23, 2026).

✓ India is BRICS Chair in 2026; the NSA meeting is part of the Political and Security Pillar of BRICS cooperation. India's NSA Ajit Doval presided.

✓ Key attendees: Wang Yi (China's de facto NSA and Foreign Minister, Politburo member), Nikolai Patrushev (Russia), Ali Ahmadian (Iran's NSA-equivalent), NSAs of Saudi Arabia, UAE, Ethiopia, Egypt, Indonesia, South Africa, Brazil.

✓ Agenda outcomes: Joint counter-terrorism statement naming financial channels used by terrorist groups; energy security framework post-Muscat Accord; AI governance standards discussion; India's MANAV framework presented.

✓ Bilateral: Doval-Wang Yi bilateral meeting held on sidelines — included discussion on LAC (Line of Actual Control) disengagement progress; a potential date for the 25th Special Representative (boundary) talks was reportedly discussed.

✓ GS2 Angle: BRICS NSA; India-China relations; LAC; counter-terrorism; BRICS 2026 chairship; Ajit Doval; Wang Yi.

3. INTERNATIONAL DAY OF YOGA 2026 — 'Yoga for Healthy Ageing'

✓ International Day of Yoga 2026 (June 21): Theme: 'Yoga for Healthy Ageing.' PM Modi led the main event at Rajghat, New Delhi.

✓ 12th International Day of Yoga: First IDY was June 21, 2015 (proposed by India at UN; 177 countries co-sponsored; the largest cosponsorship ever for a UNGA resolution); UN declared June 21 the International Day of Yoga through UNGA Resolution A/69/131 (December 2014).

✓ Global participation (2026): Yoga events in 195+ countries; 30+ million people participating in mass yoga demonstrations; Indian missions in 175+ countries held events.

✓ Healthy Ageing theme: Yoga's proven benefits for elderly — flexibility, balance, blood pressure reduction, cognitive function improvement, emotional well-being; connects to India's rapidly greying population (60+ population: 15% by 2036).

✓ Ayush Ministry: Nodal ministry for IDY; coordinates with MEA, MoHFW, State governments, Indian missions abroad.

✓ GS1/GS2 Angle: India's soft power; yoga diplomacy; UNGA Resolution; Ayush Ministry; healthy ageing; India at UN.

4. PADMA AWARDS 2026 — Civil Investiture Ceremony II

✓ President Droupadi Murmu presented Padma Awards at Civil Investiture Ceremony II at Rashtrapati Bhavan (June 23, 2026); PM Modi also attended.

✓ Padma Awards: India's civilian honours system — Padma Vibhushan (2nd highest civilian award), Padma Bhushan (3rd highest), Padma Shri; announced on Republic Day (January 26) and presented at Rashtrapati Bhavan in ceremonial functions.

✓ Padma Awards hierarchy: Bharat Ratna (highest) > Padma Vibhushan > Padma Bhushan > Padma Shri. Recommendations: Ministry of Home Affairs invites nominations from public and governments; MHA's Awards Committee shortlists; PM's Office and President give final approval.

✓ 2026 Padma recipients (notable): The awards are typically given to individuals in arts, literature, education, sports, medicine, public affairs, science and engineering, and social work; 2026 saw a significant number from tribal arts and grassroots innovators.

✓ GS1/GS2 Angle: Awards and honours; Padma Awards framework; civilian honours; soft power.

5. VOC PORT — GREEN MARITIME MODEL WITH 45% CARBON REDUCTION

✓ Ministry of Ports, Shipping and Waterways: V.O. Chidambaranar (VOC) Port, Thoothukudi (Tuticorin), Tamil Nadu has achieved a 45% reduction in carbon emissions.

✓ VOC Port is India's first to achieve ISO 14001 (Environmental Management System) certification; has installed: 5 MW wind turbines on port premises; solar panels on rooftops; shore power supply for vessels at berth (eliminating diesel-powered auxiliary engines); LED lighting throughout; EV charging stations for port vehicles.

✓ Significance: India's 12 Major Ports are collectively targeting net-zero carbon by 2047; Sagarmala Green Port Programme provides funding for green infrastructure at major ports.

✓ VOC Port profile: Located at Thoothukudi, Tamil Nadu; named after freedom fighter V.O. Chidambaranar (Kappalottiya Tamizhan — 'Helmsman of Tamil'); handles iron ore, coal, container traffic; gateway for South Tamil Nadu's exports.

✓ GS3 Angle: Green shipping; Sagarmala; port sustainability; V.O. Chidambaranar; net-zero 2047; ISO 14001.

6. KHARIF PREPAREDNESS — El Niño Concerns (High-Level Review Meeting)

✓ Union Agriculture Minister Shivraj Singh Chouhan held a high-level meeting with state agriculture ministers and secretaries to review Kharif 2026 preparedness amid El Niño concerns.

✓ Monsoon status: As of June 24 — national rainfall deficit 35% (35% below LPA); Central India 65% deficit, Northwest India 77% deficit; only Northeast India has surplus (+14%). Break monsoon since June 10 is the primary concern.

✓ Kharif crop risks: Paddy (June 15-July 15 transplanting window UNDER STRESS due to insufficient rains), soybean, cotton, pulses — all facing delayed/reduced acreage; fertiliser availability improved after 4 ships crossed Hormuz.

✓ Government measures: Revised crop insurance guidelines; advance release of PMFBY (Pradhan Mantri Fasal Bima Yojana) claims for drought-affected areas; NDRF pre-positioning in drought-vulnerable states; crop diversification advisories (millets, pulses over paddy in deficit rainfall areas).

✓ IMD forecast: La Niña likely to develop from August — expected to bring above-normal rainfall in the July-September period, which could partially compensate for June deficit.

✓ GS3 Angle: Kharif season; El Niño; monsoon deficit; PMFBY; crop insurance; agricultural risk management.

7. PRADHAN MANTRI RASHTRIYA BAL PURASKAR — PIB Backgrounder

✓ PIB Backgrounder: Pradhan Mantri Rashtriya Bal Puraskar (PMRBP) — India's highest civilian award for children.

✓ Award categories (7): Innovation, Social Service, Scholastic Excellence, Arts and Culture, Sports, Bravery, Environment. Age: 5-18 years; Indian citizens only.

✓ Selection: Nominations invited by Ministry of Women and Child Development (MoWCD); National Award Committee selects; PM presents awards on the occasion of National Girl Child Day (January 24) at Rashtrapati Bhavan.

✓ Award includes: Medal, cash prize of Rs 1 lakh, certificate, and a Pushpak (travel) card (complimentary train journey for the awardee and a companion).

✓ Historical context: Earlier called Rajiv Gandhi Manav Seva Award (pre-2019); renamed PMRBP in 2019 by the present government.

✓ GS2 Angle: Child welfare; awards for children; MoWCD; National Girl Child Day; child rights.

GS PAPER 2 — Governance · Polity · International Relations

1. Centre Tightens Norms for Foreign Donations — FCRA Amendments

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GS 2: Governance: Foreign Contribution (Regulation) Act; FCRA Amendment 2026; Civil Society; Foreign Funding; Fundamental Rights (Article 19(1)(c)).

‣ The Central Government tightened FCRA (Foreign Contribution Regulation Act) norms through a notification on June 23, 2026 — amending the Foreign Contribution (Regulation) Rules 2011.

‣ Key amendment: Every FCRA-registered organisation must now file an annual Statement of Accounts (Form FC-4) certified by a Chartered Accountant — regardless of the amount of foreign funds received; previously, CA certification was required only above a threshold.

‣ New restriction: FCRA organisations can no longer sub-grant to entities that have been debarred from government procurement or listed on the UN sanctions list — even if those entities are not directly FCRA-suspended.

‣ Utilisation report: Quarterly utilisation certificates now mandatory (up from half-yearly); any foreign contribution exceeding Rs 1 crore must be reported to MHA within 7 days of receipt (previously 30 days).

The FCRA Framework: Recap

- FCRA 2010 (as amended 2020): Governs acceptance and use of foreign contributions by Indian entities; all FCRA-registered NGOs must use a single FCRA-designated account (State Bank of India, Parliament Street, New Delhi branch); cap on administrative expenses: 20% of total foreign contribution received.
- 2020 amendments (the most significant): Required all FCRA-registered organisations to use a single SBI (Parliament Street branch, New Delhi) account for receiving foreign funds; reduced admin expense cap from 50% to 20%; prohibited sub-granting to other organisations; required government officials to divest FCRA accounts.
- 2026 new notification: These Rules amendments (not a full Act amendment) tighten reporting and oversight without requiring parliamentary passage — they are subordinate legislation.

Civil Society Response

- Civil society organisations (IFF — Internet Freedom Foundation, CRY, Oxfam India, Greenpeace India) have called the new rules 'disproportionate' and likely to further reduce foreign-funded civil society space in India.
- Numbers: FCRA-registered NGOs fell from ~22,000 (2020) to ~15,500 (2026) — due to cancellations for non-compliance; the new CA certification and quarterly reporting requirements are expected to further reduce active FCRA registrations.
- V-Dem Democracy Index: India's civil society rankings have declined significantly in the 2020-26 period; India is rated 'Electoral Autocracy' (from 'Electoral Democracy' in 2015) — the FCRA amendments contribute to this trajectory.

UPSC ANGLE

• Article 19(1)(c): Right to form associations or unions — FCRA restricts foreign funding but does not prohibit association formation; the balance between national security (preventing foreign interference) and civil society space is the constitutional tension.
• Noel Harper v Union of India (2022): SC upheld FCRA 2020 amendments as constitutionally valid; held that foreign funding regulation serves a compelling state interest (sovereignty and integrity); the 2026 Rules amendments will face similar challenges.
• FCRA and political parties: Political parties are permanently prohibited from receiving foreign contributions under FCRA; but the definition of 'foreign source' and what constitutes a 'political party' has been contested in several cases.

- 📌 **FCRA 2010** — Foreign Contribution (Regulation) Act — governs NGO receipt and use of foreign funding; single SBI account; 20% admin expense cap; quarterly reporting; MHA enforces; registration renewable every 5 years.
- 📌 **Sub-granting (FCRA)** — The practice of an FCRA-registered organisation passing on foreign funds to another organisation; now prohibited under FCRA 2020; 2026 Rules further tighten by debarring sub-grants to UN-listed entities.

2. UN Maritime Body Secures Safety Pledges to Evacuate Ships Stuck in Persian Gulf

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GS 2: International Relations: IMO; Strait of Hormuz; Maritime Security; Muscat Accord; Indian seafarers; UNCLOS.

‣ The International Maritime Organization (IMO) convened an emergency session of its Maritime Safety Committee (MSC) on June 23 — where member states secured safety pledges for the evacuation of ~280 vessels stranded in or near the Strait of Hormuz since February 28, 2026.
‣ India's MEA statement: 'India welcomes the IMO Maritime Safety Committee's decision and urges all parties to ensure the safe passage of vessels and the protection of seafarers.'
‣ The plan: A multinational convoy system — escorted by warships from the Hormuz Security Initiative coalition (UK, France, Italy, Spain + India as observer) — will escort stranded vessels out of the Strait in 3 phases over 7 days.
‣ Indian vessels: ~15 India-flagged vessels + ~40 vessels with Indian crew members are among the stranded fleet; India is coordinating with India's DG Shipping to facilitate crew relief and vessel movement.

- IMO (International Maritime Organization): UN specialised agency for shipping safety, security, and environmental performance; headquartered in London; 175 member states including India; the MSC (Maritime Safety Committee) is its main technical committee for safety issues.
- The convoy system: Similar to the WW2 Atlantic convoy system; vessels group into convoys of 15-20 ships; escorted through the Strait by multinational warships; reduces individual vessel risk; has been used in the Red Sea (CTF-153 anti-Houthi coalition) as a model.
- The 280 stranded vessels: Since the US-Iran war began February 28, 2026, vessels either could not enter Hormuz (due to US interdictions) or were trapped inside the Persian Gulf when the Strait closed; fuel, water, and food supplies have been running critically low on some stranded ships.
- Crew humanitarian crisis: An estimated 5,000-7,000 seafarers (including 1,200-1,500 Indian nationals) have been stranded on vessels for 3+ months; mental health, food security, and medical care have been major concerns.

UPSC ANGLE
• India's Hormuz Security Initiative participation: India has been in the diplomatic workstream (virtual meetings, joint statements) but not deployed naval assets to the initiative; the convoy operation is the first test of whether India will join militarily.
• UNCLOS Article 98: Duty to render assistance to persons in distress at sea; the stranded seafarers (some on vessels with depleted provisions) create a humanitarian obligation on all states party to UNCLOS — including India.

- 📌 **IMO Maritime Safety Committee (MSC)** — The IMO's highest technical body dealing with safety of shipping; meets twice yearly; addressed the Hormuz crisis with an emergency session and convoy framework.

- 📌 **Convoy System** — A group of vessels sailing together under naval escort for mutual protection; used historically in WW2 Atlantic against submarine warfare; now applied in Red Sea (anti-Houthi) and Hormuz (Iran war) for maritime security.

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3. Telegram Ban 'Stretched Meaning of Information' Under IT Act — Legal Analysis

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GS 2 / GS 3: Governance: IT Act Section 69A; Freedom of Expression; Platform Regulation; 'Information' definition; Shreya Singhal judgment.

▸ The Hindu legal analysis: India's blocking of Telegram under Section 69A of the IT Act stretched the statutory term 'information' beyond its intended scope.
▸ The core legal argument: Section 69A empowers blocking of 'any information generated, transmitted, received, stored or hosted in any computer resource.' The blocked entity was Telegram itself — an entire communication platform — not specific 'information' (a message, post, or content).
▸ The distinction: Blocking a specific post/video (= 'information') vs. blocking the entire platform (= blocking an intermediary) — the latter may exceed Section 69A's intended scope, which was designed to block specific content, not platforms.
▸ The precedent: When India blocked TikTok and 59 Chinese apps in 2020, it used Section 69 (power to block access to computer resources) — a different, broader provision — rather than Section 69A (which is specifically for 'information'). The Telegram block used Section 69A, potentially incorrectly.

The Statutory Text and Its Interpretation

- Section 69A IT Act 2000: 'Where the Central Government or any of its officers specially authorised by it in this behalf is satisfied that it is necessary or expedient so to do, in the interest of sovereignty and integrity of India, defence of India, security of the State, friendly relations with foreign States or public order or for preventing incitement to the commission of any cognizable offence relating to above, it may subject to the provisions of sub-section (2), for reasons to be recorded in writing, by order, direct any agency of the Government or intermediary to block for access by the public or cause to be blocked for access by the public any information generated, transmitted, received, stored or hosted in any computer resource.'
- The key phrase: 'Any information... in any computer resource' — the argument is that 'Telegram as a platform' ≠ 'information in a computer resource.' An entire platform is an intermediary, not 'information.'
- Counter-argument: Courts have interpreted 'computer resource' broadly to include all digital services; blocking access to a platform is blocking access to the information it hosts — a holistic interpretation. The Bombay HC (in a 2022 case on Twitter) accepted a wider reading.
- Section 69 vs. Section 69A: Section 69 gives a broader power to intercept, monitor, or block access to any 'computer resource' for national security; Section 69A is specifically for blocking 'information' — both have been used for platform bans; the government's use of 69A for Telegram may face a legal challenge on the 'information' vs. 'platform' distinction.

★ UPSC ANGLE
• Shreya Singhal v Union of India (2015): SC struck down Section 66A (criminalising online speech) as unconstitutionally vague and disproportionate; upheld Section 69A as constitutionally valid but with procedural safeguards — blocking orders must be reasoned, in writing, and subject to review. The Telegram case might be the next Shreya Singhal.
• Proportionality: Even if Section 69A legally covers platform blocking, the SC has held (K.S. Puttaswamy, 2017) that any restriction must meet the proportionality test — least restrictive means available; blocking Telegram for a 4-day exam fails this test if targeted content removal was a viable alternative.

- 📌 **Section 69 IT Act** — Broad power to intercept, monitor, or block access to any 'computer resource' for national security, sovereignty, public order; covers platforms comprehensively; distinct from Section 69A.
- 📌 **Section 69A IT Act** — Narrow power to block 'information' in a computer resource; requires written reasons; confidential blocking orders; upheld by SC in Shreya Singhal (2015) with procedural safeguards; the Telegram block used this provision, raising definitional questions.

4. West Asia Crisis Has Revealed India's Deep Economic Pain Points

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GS 3 / GS 2: Economy: India's economic vulnerabilities; Current Account Deficit; oil import dependence; rupee depreciation; food security; fertiliser supply chain; GS2: IR — West Asia, Hormuz.

- The Hindu analysis: The 4-month US-Iran war (February 28 – June 14 Muscat Accord) exposed a cluster of India's deep structural economic vulnerabilities — the 'pain points' that West Asia crises reliably trigger.
- Oil: India imports 85% of its crude oil; 40%+ transits Hormuz; every $10/barrel increase in oil price costs India ~$12-14 billion annually; Brent crude peaked at $115+ during the Hormuz closure vs. $78 pre-war.
- Fertiliser: India imports 60%+ of DAP; 30% of urea as LNG feedstock (from Gulf); Hormuz disruption caused fertiliser shortages during Kharif sowing — threatening food production.
- Rupee: Rupee fell from Rs 83 (pre-war) to Rs 97 at peak — a 17% depreciation; imported inflation; RBI spent $30+ billion defending the rupee.

The Structural Vulnerabilities Exposed

- **Energy security:** India's 70%+ oil import dependence + 40% Hormuz transit = a structural vulnerability to any Gulf disruption; India has only 9.5 days of Strategic Petroleum Reserve (SPR) at Visakhapatnam, Mangalore, Padur — below the IEA's recommended 90-day buffer.
- **Fertiliser dependence:** India imports ~60% of DAP, 100% of potash, and significant LNG for urea production; no Hormuz = no fertiliser = agricultural crisis; India needs to: expand domestic phosphate mining (Rajasthan, Jharkhand); develop potash alternatives; build coal gasification for domestic urea.
- **Shipping vulnerability:** India's merchant fleet is insufficient; 240,000 Indian seafarers serve on foreign-flagged vessels; no guaranteed access to its own shipping during conflicts; India's Operation Urja Suraksha (Navy escort) was an ad hoc response, not a system.
- **Food inflation transmission:** Global commodity price spikes (cooking oil, wheat, sugar) transmitted into India's CPI within weeks; food inflation reached 9.2% in April 2026 — the highest in 5 years.
- **Rupee fragility:** The rupee's large depreciation reflects India's structural current account dependence on oil; the Muscat Accord's oil price fall to $88-92 has given temporary relief but the structural vulnerability remains.

The Policy Response Gap

- India's response was ad hoc — emergency fuel measures, supplementary subsidies, rupee intervention — rather than systematic; the crisis reveals that India lacks: (1) adequate SPR; (2) domestic fertiliser supply chain resilience; (3) a national shipping fleet policy; (4) a comprehensive Gulf energy risk management framework.
- Structural solutions: Coal gasification mission (Rs 37,500 crore approved); FAME/PM E-Drive EV transition (reduces oil demand); National Green Hydrogen Mission (reduces LNG import for fertiliser); Mineral Security Partnership (reduces critical mineral dependence); India-Middle East-Europe Economic Corridor (IMEC) as alternative connectivity.

UPSC ANGLE

• Strategic Petroleum Reserve (SPR): India has 3 underground SPR sites (Visakhapatnam — 1.33 MMT, Mangalore — 1.5 MMT, Padur — 2.5 MMT); total 5.33 MMT = ~9.5 days of consumption; IEA recommends 90 days; India's 9.5 days is critically inadequate.
• Current Account Deficit (CAD): Oil is India's single largest import (~$200 billion annually); the Hormuz crisis pushed the CAD from 1.5% of GDP to an estimated 3.2% of GDP in Q4 FY26 — threatening India's external stability.

- **Strategic Petroleum Reserve (SPR)** — Emergency oil storage; India's 3 underground cavern SPR at Vizag, Mangalore, Padur = 5.33 MMT total = ~9.5 days of consumption; far below IEA's 90-day recommendation; managed by Indian Strategic Petroleum Reserves Ltd (ISPRL).
- **Current Account Deficit (CAD)** — The shortfall when a country's imports of goods, services, and transfers exceed its exports; India's CAD is primarily driven by oil imports; Hormuz crisis pushed it to ~3.2% of GDP in Q4 FY26 — an unsustainable level.

5. Is RSS a Legal Person? — The Kharge-Bhagwat Controversy

[TH] Page 10

GS 2: Polity: Legal Personality; Article 19(1)(c) — Freedom of Association; RSS legal status; voluntary organisations; registration laws; freedom of association jurisprudence.

- Karnataka Home Minister Priyank Kharge (Congress) wrote to RSS chief Mohan Bhagwat (June 13, 2026) demanding: legal status, registration details, office bearers, funding sources, taxation details, and permissions for public activities.
- RSS response: Bhagwat dismissed the letter as 'politics and gimmicks'; RSS maintains it is a voluntary cultural organisation with no mandatory registration requirement.
- The legal question: The Hindu (June 24) frames this as a constitutional question — does Indian law require the RSS to register? And is the RSS a 'legal person' (i.e., an entity capable of entering contracts, owning property, suing and being sued)?
- Expert view: Senior advocate Vikram Padake: 'Neither the Constitution nor any law of this country has any mandatory rule requiring organisations like the RSS to register. Article 19(1)(c) gives citizens the fundamental right to form and run associations — this is entirely optional.'

What Is a 'Legal Person'?

- Legal personality: The capacity to have rights and duties in law — to enter contracts, own property, sue and be sued. Natural persons (individual humans) have this automatically; artificial legal persons (companies, registered societies, trusts) acquire it through registration under specific laws.
- Unregistered entities: An unregistered voluntary association is NOT a legal person in the strict sense; it cannot own property in its own name (property is owned by individual office bearers); it cannot sue or be sued as an entity (individuals connected to it are sued); it cannot enter contracts in its own name.
- But: Unregistered entities can function perfectly legally as voluntary associations — there is no law requiring voluntary cultural/social organisations to register; Article 19(1)(c) protects the RIGHT to form associations; it does not impose a DUTY to register.

Which Laws Apply to the RSS?

- **Societies Registration Act 1860 (or state equivalents):** Provides for voluntary registration of literary, scientific, charitable and cultural societies; OPTIONAL, not mandatory. RSS has chosen not to register under this Act.
- **Companies Act 2013 (Section 8 — Not-for-profit companies):** For not-for-profit entities that wish to have corporate legal personality; OPTIONAL registration.
- **Foreign Contribution (Regulation) Act 2010:** Applies if the RSS receives foreign contributions — the Guru Dakshina (voluntary donation from swayamsevaks, Rs 1/month + festival contributions) is entirely domestic; no foreign contribution.
- **Income Tax Act:** The Central Board of Direct Taxes (CBDT) has ruled that RSS's Guru Dakshina is covered under the 'mutuality principle' (pooled contributions for a common purpose, not profit) — non-taxable. Patna High Court (1994) upheld this.
- **FCRA:** The RSS does not receive foreign contributions (Bhagwat's stated position); therefore FCRA does not apply.

MP High Court (2024) Observation

- Purushottam Gupta v Union of India (MP High Court, July 2024 — Division Bench): The petition challenged the government's Office Memorandums (1966, 1970, 1980) prohibiting central government employees from participating in RSS activities. After the Union Government removed the restriction (OM dated July 9, 2024), the HC observed: 'A voluntary organisation does not become unlawful merely because it is large, influential or politically controversial.'

UPSC ANGLE

• Article 19(1)(c): 'All citizens shall have the right to form associations or unions or cooperative societies.' Restrictions under Article 19(4): in the interests of sovereignty and integrity of India, public order, or morality. The

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RSS has never been banned (despite 3 temporary bans in 1948, 1975, 1992) — each time, the ban was lifted after court scrutiny.
• The political context: Kharge's letter is part of Congress's strategy to question the BJP's relationship with the RSS; the legal question about registration is instrumentalised for political purposes; the actual legal answer (no mandatory registration) is clear.
• UPSC angle: This is an excellent topic for constitutional law discussions — Article 19(1)(c), legal personality, unregistered associations, mutuality principle in tax law, FCRA.

- **Legal Person** — An entity (natural or artificial) capable of having rights and duties in law; entering contracts, owning property, suing and being sued; unregistered voluntary associations are NOT legal persons; individuals associated with them have personal legal capacity.
- **Mutuality Principle (Tax Law)** — If a group of persons pool money for a common purpose (not commercial profit) and distribute it among themselves, such transactions are non-taxable; RSS's Guru Dakshina falls under this principle — confirmed by CBDT and Patna HC (1994).
- **Article 19(1)(c)** — Fundamental right to form associations or unions or cooperative societies; restrictions permissible under Article 19(4) in interests of sovereignty, public order, morality; no corresponding DUTY to register associations.

6. Meta's $900M CRED Investment and Kunal Shah as WhatsApp CEO — Fintech Impact

[TH/IE] Page 13/Online

GS 3: Technology: Fintech; WhatsApp Pay; Meta ecosystem; UPI; digital payments; competition law; India's fintech sector.

▸ A deeper analysis of what the Meta-CRED deal and Kunal Shah's WhatsApp appointment means for India's fintech ecosystem.
▸ Meta's strategic rationale: WhatsApp has 3 billion global users and 500 million in India alone — the largest market; but WhatsApp Pay has only ~7% of India's UPI transaction market (Google Pay ~37%, PhonePe ~46%, Paytm ~9%); the CRED ecosystem (17 million high-value users, credit card data, wealth management) gives WhatsApp Pay immediate access to India's premium fintech segment.
▸ CRED's value: Not just 17 million users but 17 million creditworthy users (credit card holders with good credit scores) — a premium segment that spends 3-5x more per transaction than UPI's broader user base; CRED's data on spending patterns, credit behaviour, and lifestyle is invaluable for financial services.
▸ What Kunal Shah brings: Deep understanding of Indian consumer behaviour (FreeCharge was India's first mobile recharge startup; CRED cracked high-income segment loyalty); Shah's philosophy of 'high trust score' design (CRED is invitation-only) will reshape WhatsApp's approach to financial services.

India's Fintech Ecosystem Impact

- Competitive dynamics: WhatsApp-CRED combination would create the most powerful fintech superapp in India — combining WhatsApp's 500M user reach with CRED's 17M premium users; this threatens: PhonePe (Walmart-owned, market leader), Google Pay (Alphabet), Paytm, Groww, Zepto, BNPL players.
- RBI's concern: RBI has been wary of large tech platforms dominating digital payments (RBI's Discussion Paper on Big Tech in Finance, 2021); the WhatsApp-CRED combination would create a 'too-big-to-fail' fintech entity that controls both the messaging pipe AND the financial infrastructure.
- NPCI limits: NPCI caps any single UPI app at 30% of total UPI transactions to prevent monopoly; WhatsApp Pay + CRED may collectively approach this cap — triggering regulatory review.
- Data confluence: WhatsApp has rich communication and behaviour data; CRED has financial behaviour data; Meta's AI can now train on combined datasets — raising DPDP Act 2023 concerns about cross-platform data integration without explicit consent.

UPSC ANGLE
• UPI market share (June 2026): PhonePe 46%, Google Pay 37%, Paytm 9%, WhatsApp Pay 7%, Others 1%. NPCI's 30% cap means WhatsApp Pay cannot grow above 30% without NPCI relaxation — Shah's strategic priority will be to capture market share quickly before NPCI caps apply.

• India's fintech sector: 7,000+ fintech companies; $42B in total fintech funding; India's real-time payment system (UPI) processed 18 billion transactions in May 2026 — world's largest real-time payment volume. The Meta-CRED deal will reshape this ecosystem significantly.

- **UPI 30% Cap** — NPCI's rule limiting any single payment app to 30% of UPI transaction volume to prevent monopoly; PhonePe and Google Pay both approach this cap; WhatsApp Pay + CRED combination may face accelerated regulatory scrutiny.
- **CCI (Competition Commission of India)** — India's competition regulator; must approve mergers and acquisitions above threshold sizes; will scrutinise whether the Meta-CRED deal creates anti-competitive effects in the digital payments and fintech markets.

7. Can Pakistan's Peacekeeping Role in the Iran War Pay Diplomatic Dividends?

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GS 2: International Relations: Pakistan; Diplomacy; Iran War mediation; Muscat Accord; Pakistan-India; BRICS; Global Standing.

‣ The Hindu analysis: Pakistan's successful mediation role in the US-Iran Muscat Accord (June 14, 2026) — alongside Oman — has generated significant international goodwill for Islamabad at a time when Pakistan is facing deep economic and political crises.
‣ Pakistan's mediation role: Pakistan PM Shehbaz Sharif served as a key mediator in the Muscat Accord negotiations; Pakistan has existing relationships with both the US (CENTCOM access, nuclear non-proliferation cooperation) and Iran (Sunni-Shia dynamics, shared border, economic ties).
‣ Pakistan's gains: Elevated international standing; diplomatic rehabilitation after years of FATF grey-listing and terrorism financing concerns; PM Shehbaz Sharif's visit to Oman and Muscat participation gave Pakistan a front-row diplomatic seat at the most important global security moment of 2026.
‣ India's concern: Pakistan's diplomatic success doesn't change its fundamental orientation; the same ISI that mediated Iran-US talks continues to support anti-India terrorist groups; diplomatic rehabilitation of Pakistan internationally could reduce pressure on Pakistan to act against LeT and JeM.

- Historical pattern: Pakistan has repeatedly used its geographic position (between Afghanistan, Iran, India, China) and its intelligence relationships (ISI with multiple Middle Eastern states) to position itself as an indispensable mediator; this produced the Taliban/Mujahideen era (1980s), the Kargil diplomatic maneuvering, and now the Iran-US mediation.
- Pakistan's domestic dividend: PM Shehbaz Sharif's popularity has surged domestically post-Muscat — Gallup Pakistan survey shows 65% approval (up from 42% pre-Muscat); the economic crisis (IMF bailout, 30%+ inflation) is partially masked by the diplomatic success narrative.
- India's diplomatic response: India did NOT publicly acknowledge Pakistan's mediation role (MEA statements focused on the outcome — Hormuz reopening — not the process); India separately raised Pakistan's role in counter-terrorism at the BRICS NSA meeting.
- Pakistan-BRICS: Pakistan is not a BRICS member and is not being considered for membership; India would block Pakistan's BRICS application; Pakistan's mediation success does not open the BRICS door but it does open other multilateral doors (OIC Secretary-Generalship, SCO, future UN peacekeeping command roles).

UPSC ANGLE
• India-Pakistan bilateral: India's 'Terrorism and talks cannot go together' policy means India will not engage bilaterally with Pakistan regardless of the diplomatic rehabilitation; India's position is that the Muscat mediation was a Pakistan-US-Oman bilateral relationship that India was not party to.
• The 'Frankenstein state' paradox: India called Pakistan a 'Frankenstein state' at the UN (June 20); simultaneously, Pakistan mediated the world's most important diplomatic deal (June 14); this paradox illustrates the complexity of Pakistan's role in global security — simultaneously threat enabler and peace broker.

- **Muscat Accord mediation** — Pakistan (PM Shehbaz Sharif) and Oman jointly mediated the US-Iran agreement; Pakistan leveraged: US CENTCOM relationship; Iran border; OIC membership; Saudi-Iran normalisation relationship; this is Pakistan's most significant diplomatic achievement since 2001.

PRELIMS IN FOCUS

Critical Minerals Mission — Key Facts	National Critical Mineral Mission (2024): Policy framework for domestic exploration, extraction, and processing of critical minerals. MMDR Act 1957 + Mineral (Auction) Rules 2015: Legal basis for critical mineral block auctions. Progress (as of June 2026): 56 critical/strategic mineral blocks auctioned (out of 88 offered = 63%+ success rate); 7 Tranches completed; 11 Exploration Licence (EL) blocks auctioned (2 Tranches). Minerals auctioned: Graphite, REE (Rare Earth Elements), Vanadium, Titanium, Glauconite, Rock Phosphate. New states in 7th Tranche: Gujarat, Uttarakhand, Telangana (first-ever central government auction). New states in 2nd EL Tranche: Arunachal Pradesh, UP, Odisha (first-ever). India's critical mineral dependence: 85-100% import dependence for lithium, cobalt, nickel, REE — critical for EVs, semiconductors, clean energy.
RSS and Article 19(1)(c) — Legal Facts	RSS (Rashtriya Swayamsevak Sangh): Founded 1925 by K.B. Hedgewar, Nagpur; a voluntary cultural organisation; NOT registered under any Indian law (Societies Registration Act, Companies Act) — by choice. Legal basis for non-registration: Article 19(1)(c) — right to form associations does NOT require registration; no Indian law mandates registration of voluntary cultural organisations. Taxation: CBDT ruling — Guru Dakshina (voluntary monthly contributions) exempt under 'mutuality principle'; Patna HC 1994 upheld. Three temporary RSS bans: 1948 (Mahatma Gandhi assassination), 1975-77 (Emergency), 1992 (Babri Masjid demolition) — all lifted. MP HC 2024: 'Voluntary organisations do not become unlawful merely because they are large, influential, or politically controversial.' Karnataka HM Priyank Kharge's June 2026 letter to Bhagwat: Political challenge, no legal force.
Strategic Petroleum Reserve (SPR) India	India's SPR: 3 underground cavern sites. Location: Visakhapatnam (Andhra Pradesh) — 1.33 MMT; Mangalore (Karnataka) — 1.5 MMT; Padur (Karnataka, near Udupi) — 2.5 MMT. Total: 5.33 MMT = approximately 9.5 days of India's consumption. Managed by: ISPRL (Indian Strategic Petroleum Reserves Limited), a MoPNG subsidiary. IEA recommendation: 90 days of net imports as SPR. India is not an IEA member (though has an association relationship); follows own 9.5-day standard. Comparison: US Strategic Petroleum Reserve (SPR) = 350 million barrels (~60 days); China's SPR ~90 days. Expansion plans: India planning to expand SPR capacity to cover 22 days by 2030 — requires additional underground cavern construction at Chandikhol (Odisha) and Padur Phase 2.
V.O. Chidambaranar (VOC) Port	Location: Thoothukudi (Tuticorin), Tamil Nadu; a Major Port under Ministry of Ports, Shipping and Waterways. Named after: V.O. Chidambaranar (1872-1936) — Tamil freedom fighter and lawyer; founded Swadeshi Steam Navigation Company (1906, challenged British monopoly on sea trade); also called 'Kappalottiya Tamizhan' (Helmsman of Tamil). Port achievements (2026): 45% carbon emission reduction; India's first Major Port with ISO 14001 (Environmental Management System) certification; 5 MW wind turbines; solar panels; shore power supply (eliminates auxiliary diesel engines at berth). Green Maritime context: Sagarmala Green Port Programme; India's 12 Major Ports targeting net-zero by 2047.
Pradhan Mantri Rashtriya Bal Puraskar (PMRBP)	India's highest civilian award for children. Awarded by: Prime Minister on National Girl Child Day (January 24). Age: 5-18 years; Indian citizens. Categories (7): Innovation, Social Service, Scholastic Excellence, Arts and Culture, Sports, Bravery, Environment. Award includes: Medal, Rs 1 lakh cash, certificate, Pushpak card (free train travel for awardee + companion). Ministry: Women and Child Development (MoWCD). Earlier name: Rajiv Gandhi Manav Seva Award (renamed PMRBP in 2019). National Girl Child Day: Announced by MoWCD in 2008; observed on January 24 every year.

MAPPING — PLACES IN NEWS

Place	Why in News / Key Facts
Thoothukudi (Tuticorin), Tamil Nadu	VOC Port achieves 45% carbon emission reduction; India's first ISO 14001 certified Major Port; named after V.O. Chidambaranar; on the Gulf of Mannar, southeastern Tamil Nadu; handles iron ore, coal, containers; strategically important for South Tamil Nadu exports.
Strait of Hormuz, Persian Gulf	IMO Maritime Safety Committee emergency session (June 23) to organise convoy evacuation of ~280 stranded vessels; 5,000-7,000 stranded seafarers including 1,200-1,500 Indians; 3 phases of multinational convoy operation planned; 33-55 km wide at narrowest point.
Bürgenstock, Switzerland	US-Iran Phase 2 nuclear talks continuing (June 21-22-23, 2026); Vance-Ghalibaf negotiations; partial progress but no breakthrough; Iran has not walked out despite Lebanon tensions; August 13, 2026 deadline for Phase 2 nuclear deal.
New Delhi (Rashtrapati Bhavan)	Civil Investiture Ceremony II (Padma Awards 2026) — June 23; BRICS NSA Meeting — June 22-23; Rajghat — PM Modi led International Day of Yoga main event (June 21).
Padur, Karnataka	Site of India's largest Strategic Petroleum Reserve (SPR) underground cavern — 2.5 MMT capacity; near Udupi district; underground cavern carved into rocky hillside; part of ISPRL's network with Mangalore (1.5 MMT) and Visakhapatnam (1.33 MMT).
Arunachal Pradesh (Critical Minerals)	Exploration Licence (EL) framework expanded to Arunachal Pradesh for the first time under 2nd EL Tranche (June 2026); potential for critical mineral exploration in the Eastern Himalayan geology; strategic area (India-China LAC); also relevant for Ashtalakshmi NE development framework.
Muscat, Oman	Signed US-Iran Muscat Accord (June 14, 2026); Pakistan PM Shehbaz Sharif and Qatari PM served as mediators; Oman as neutral host; Oman is outside the Strait of Hormuz; Oman's mediation tradition (US-Iran prisoner swaps, Taliban-US backchannel) made it the natural host.
Kathmandu, Nepal	India-Nepal bilateral context: India's MEA statement (June 23): 'No role for third parties in bilateral matters between India and Nepal' — responding to Nepal PM's visit to China and suggestions of Chinese mediation in India-Nepal border disputes.

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