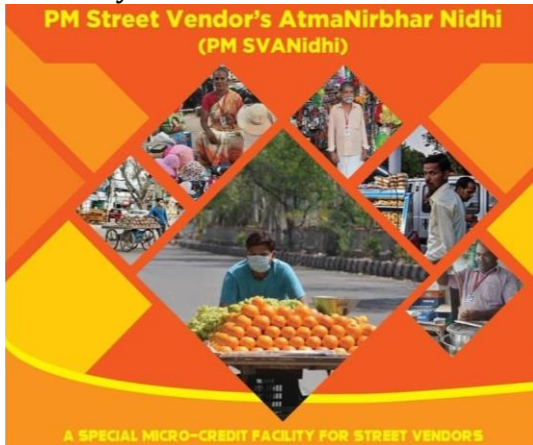




**Date: 02/06/2026**

## PM SVANidhi Scheme

**Context:** The Prime Minister Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) scheme marked the completion of its 6th year.



### About the Scheme:

- PM SVANidhi is a pioneering, **central sector micro-credit flagship scheme** launched during the COVID-19 pandemic to assist **urban street vendors and hawkers**.
- Managed jointly by the Ministry of Housing and Urban Affairs (**MoHUA**) and the **Ministry of Finance**, the scheme provides **formal, collateral-free working capital loans** to support business recovery, grassroots digital onboarding, and comprehensive social security protection.
- Nodal Agency: **Small Industries Development Bank of India (SIDBI)**

### Key Features:

- **Progressive Collateral-Free Loans:** Provides credit in three separate tranches of ₹15,000, ₹25,000, and ₹50,000.

Successive higher limits are unlocked automatically upon the timely repayment of previous loans.

- **Interest Subsidy:** Incentivizes timely/early loan repayments by offering an interest subsidy of 7% per annum, which is credited directly to the vendor's account.
- **UPI-Linked RuPay Credit Cards:** Vendors who repay their second tranche become eligible for special UPI-linked RuPay Credit Cards with an operating limit of up to ₹30,000.
- **Digital Adoption Cashback:** Offers an annual digital cashback incentive of up to ₹1,600 to reward and encourage retail or wholesale transactions through digital payment gateways.
- **SVANidhi se Samridhi (SSS):** Conducts detailed socio-economic profiling of vendors and their families to link them with eight Union Govt welfare schemes, creating an institutional safety net.
  - **Schemes Covered:** PM Jeevan Jyoti Bima Yojana (PMJJBY), PM Suraksha Bima Yojana (PMSBY), PM Jan Dhan Yojana, PM Shram Yogi Maandhan Yojana, One Nation One Ration Card (ONORC), registration under Building & other Construction Workers Act of 1996, Janani Suraksha Yojana, and PM Matru Vandana Yojana (PMMVY).
- **FSSAI Food Safety Training:** Collaborates with the Food Safety and

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Standards Authority of India (FSSAI) to provide capacity building in local financial literacy, digital workflows, and hygiene standards.

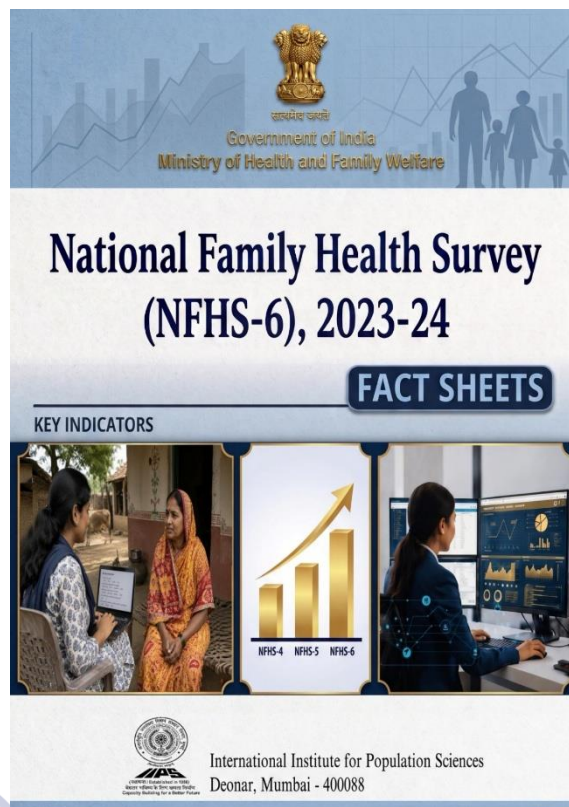
### Current Status of PM SVANidhi:

- **Massive Loan Disbursals:** More than 75.5 lakh unique street vendors have accessed the scheme, accounting for over 1.12 crore loan sanctions.
- **Total Disbursed Capital:** Assistance totaling more than ₹17,800 crore has been funneled directly into India's informal urban markets.
- **Massive Digital Footprint:** >55 lakh vendors have been onboarded, executing more than 841 crore digital transactions worth ₹8.96 lakh crore.
- **Extensive Social Net Sanctions:** The SVANidhi se Samridhi sub-program has profiled over 50 lakh families, resulting in 1.52 crore formal welfare benefits being sanctioned.
- **Economic Empowerment:** 95% of beneficiaries accessed formal credit for the first time, while about 30% secured additional credit. Beneficiary incomes increased by an average of 20% annually.
- **Social Inclusion:** The scheme has 46% women beneficiaries and around 70% belonging to marginalized communities.

Source: PM SVANidhi: From Survival to Self-Reliance (PIB)

## NFHS-6

**Context:** The Union Ministry of Health and Family Welfare released data for the National Family Health Survey-6 (NFHS-6) for 2023-24.



### Key Findings of NFHS-6 Maternal Health and Safe Motherhood

- **Surge in Institutional Deliveries:** Saw a positive shift, rising from 88.6% (NFHS-5) to **90.6%** (NFHS-6), moving toward universal coverage. Births attended by skilled health personnel rose from 89.4% to 91.3%.
- **Antenatal Care (ANC):** Overall ANC registration hit 95.9%. Tracking in the critical first trimester rose from 70% to 76.2%.
- **Nutritional Supplements:** Mothers consuming Iron Folic Acid (IFA) supplements for 100+ days rose from 44.1% to 54.9% and 180+ days from 26.0% to 37.8% during pregnancy.

### Child Health and Nutrition

- **Stunting** (low height-for-age) among children under five dropped substantially from 35.5% to **29.3%**.
- **Severe Wasting** (too thin for height) fell sharply from 7.7% to **5.2%**.

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- **Underweight** prevalence among under-five children falling from 32.1% to **31.8%**.
- The share of children aged 6–8 months receiving complementary foods along with breastmilk increased from 45.9% to 59.5%.
- **Full vaccination coverage** among children (12–23 months) rose from 83.8% to **87.1%**, with 95.6% receiving it through public facilities.
- Child health outcomes improved, with acute respiratory infection (ARI) prevalence fell from 2.8% to 1.9% and severe diarrhea falling to 0.5%.
- **Breastfeeding Practices:** **95.6%** of infants under six months are exclusively breastfed.

### Demographic Trends

- **Total Fertility Rate (TFR):** India's TFR remains steady at **2.0**, which is below the international replacement-level demographic threshold of 2.1, signaling population stabilization.
- **Contraceptive Prevalence Rate (CPR):** Rose from 66.7% to **69.1%**, reflecting improved access to family planning services and promoting health and well-being of mothers and children.

### Women's Empowerment and Financial Inclusion:

- **Digital Inclusion Surge:** The share of women who have used the internet at least once nearly doubled, from 33.3% (NFHS-5) to 64.3%. And women owning and using a personal mobile phone rose from 53.9% to 63.6%.
- **Financial Empowerment:** Economic independence saw an upward trend, with women maintaining/operating their own

bank or savings accounts, increasing from 78.6% to 89.0%.

- **Menstrual Hygiene Management:** The adoption of hygienic menstrual protection methods among young women (15–24 years) improved from 77.6% to **79.2%**.
- **Expanded Health Protection:** Household health insurance and financial risk protection **coverage grew massively from 41.0% to 60.2%**, heavily anchored by the Ayushman Bharat (PM-JAY) scheme

Source: Union Health Ministry Releases National Family Health Survey – 6 (PIB)

## BrahMos Missile

**Context:** Indian Defence Secretary has confirmed that India has signed a strategic ₹5,800-crore deal to export BrahMos supersonic cruise missiles to Vietnam.



### About BrahMos Missile:

- BrahMos is a state-of-the-art, universal, **long-range supersonic cruise missile** that can be launched from land, sea, sub-sea, and air platforms. It operates on a **Fire and Forget principle**, maintaining high supersonic speeds throughout its flight envelope, making it incredibly **difficult for modern air-defense networks to intercept**.
- It is manufactured by BrahMos Aerospace, a historic joint venture established in 1998 between **India's**

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Defence Research and Development Organisation (DRDO) and **Russia's** NPO Mashinostroyeniya.

- Its name is a portmanteau derived from two major rivers: the **Brahmaputra** of India and the **Moskva** of Russia.
- Its primary aim is to provide devastating **precision-strike capability against high-value targets**, guaranteeing strategic deterrence for operating forces.

#### Key Technical & Performance Features:

- **Two-Stage Propulsion:** It features a **solid propellant booster engine** as its first stage for initial acceleration and separation, followed by a **liquid ramjet second stage** that maintains a high cruise speed near Mach 2.8.
- **Unmatched Kinetic Performance:** Compared to traditional subsonic cruise missiles, it possesses 3 times the velocity, up to 3 times the flight range, and 9 times more destructive kinetic energy upon target impact.
- **Flight Trajectory & Altitudes:** The missile carries a conventional warhead of up to 200 kg. It can cruise at altitudes as **high as 15 km or fly as low as 5 meters** (sea-skimming terminal phase) to evade enemy radar.
- **Universal Launch Configuration:** It uses an identical internal missile configuration across all deployment options. It utilizes a Transport Launch Canister (TLC) that acts as a secure storage container, transport medium, and launch tube.

#### Multi-Platform Deployments:

- **Land:** Fired vertically from a Mobile Autonomous Launcher (MAL).
- **Sea:** Installed in vertical or inclined configurations on frontline warships and submarines.

- **Air:** Tailored and integrated onto the Su-30MKI fighter aircraft fleet.

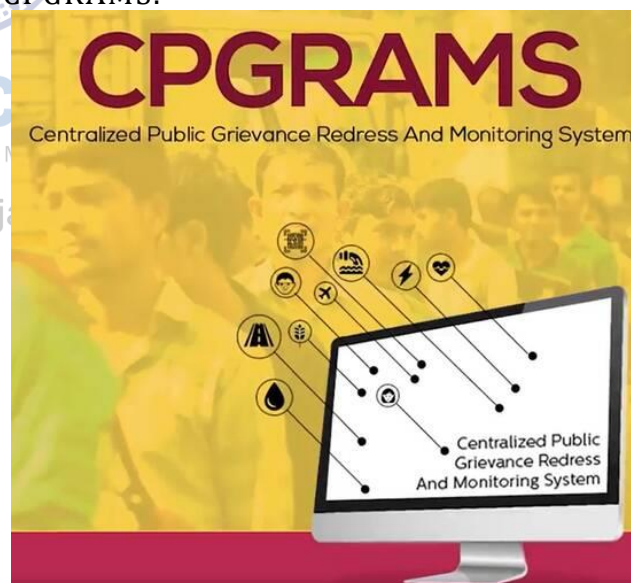
#### Global Footprint & Buyers:

- **The Philippines (First Buyer):** Became the first foreign nation to buy the system, signing a \$375 million deal in 2022 for shore-based anti-ship variants to secure its coastal borders.
- **Vietnam:** Signed a deal valued at approx. ₹5,800 crore, acquiring coastal defense batteries, missiles, training, and logistics support.
- **Indonesia:** Defense negotiations are in the final stages to finalize an export contract shortly.

Source: BrahMos deal with Vietnam signed, missile pact with Indonesia in final stages: Defence secy in Singapore (The Times of India)

## CPGRAMS

**Context:** Samadhan Didi, an AI enabled voice chatbot, was launched under the CPGRAMS.



#### About CPGRAMS:

- It stands for **Centralised Public Grievance Redress and Monitoring System (CPGRAMS)**.
- It is an **online platform available to the citizens 24×7 to lodge grievances** to

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public authorities on any subject related to service delivery.

- It provides citizens with a user-friendly way to register complaints or grievances related to **various govt departments and agencies**.
- It was created in June 2007 by the DARPG (**Dept. of Administrative Reforms & Public Grievances**).
- **Prime Minister** is the supreme head of the CPGRAMS, with a minister of state reporting to the PM.
- Citizens can track grievance status using a **registration ID & file appeals if dissatisfied** with the resolution.
- As of 31st October 2025, around **1.12 crore grievances have been redressed** on CPGRAMS from 2020 to 2025. In 2024, an all-time high of 23.24 lakh grievances were addressed.
- The govt. has done many reforms to make grievance redressal more efficient, including **mapping over one lakh grievance officers and reducing pendency to 54,339 grievances**.

#### Union Govt. Guidelines on CPGRAMS:

- **Reduction in Grievance Redressal Time:** Maximum time for resolving public grievances has been reduced to 21 days. If more time is needed, an interim reply must be provided, indicating the reason and expected timeline for resolution.
- **Dedicated Officers and Nodal Officers:** Ministries should appoint a nodal officer with sufficient rank to ensure timely and quality resolution.
- **Whole of Govt. Approach:** Officers must handle complaints with a focus on "whole of the govt. approach". Efforts shall be made to transfer the same to the right

authority if the subject of the grievance does not pertain to the receiving Ministry.

- **Use of Tech and AI:** Integration of grievance portals and root cause analysis using AI enabled dashboards and assessment matrix like the Grievance Redressal Assessment Index (GRAI) to improve the quality of grievance redressal.
- **Appeal Mechanism:** Appeal process in CPGRAMS requires appointing an officer of Additional/Joint Secretary rank as Nodal Appellate Authority.
- **Dedicated Grievance Cells:** A dedicated grievance cell shall be set up in every ministry with staff having domain knowledge of schemes and the skills for data analytics and root cause analysis.
- **Handling of Serious Complaints:** Complaints about corruption, bribery, harassment or having any other vigilance angle shall be examined closely under the guidelines of the Central Vigilance Commission (CVC).
- **Feedback Mechanism:** If the citizen is not satisfied with the redressal, they can provide feedback on the portal and raise an appeal. Feedback will be integrated with WhatsApp.
- **Capacity Building and Training:** Capacity building for grievance redressal officers will be done through state-level training institutions.

*Source: Government unveils AI-enabled chatbot to help people lodge complaints (The Hindu)*

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## Places in News

### Chokahatu



- Chokahatu is a **megalithic burial site** associated with the **Munda tribe**, where stones were erected in honour of the deceased as part of a long-standing cultural tradition. It is located near **Ranchi in Jharkhand**.
- According to a Munda folktale, the community settled in the area **over 2,800 years ago** and brought their megalithic traditions with them.

#### Key Features:

- **Living Megalithism:** Tribes continue to add new memorial stones for ancestors, making it a rare example of an uninterrupted living tradition.
- **Large Megalithic Complex:** The site contains thousands of megalithic structures, including dolmens, cromlechs, standing stones, burial slabs, cairns, and stone circles.
- **Multiple Functions:** The stones were used for burials, rituals, boundary marking, and in some cases astronomical observations.

## Terms in News

### Blue Micromoon



- An unusual astronomical event known as a Blue Micromoon became visible in the night sky. According to NASA, this full moon was the farthest, smallest, and dimmest of the year, marking a dual phenomenon that **will not repeat until the year 2053**.
- It is the **simultaneous occurrence** of two distinct lunar phenomena: a **Blue Moon** (the **second full moon within a single calendar month**) and a **Micromoon** (a **full moon that coincides with apogee**, the farthest point in the lunar orbit around Earth).
- The moon orbits Earth in an elliptical (elongated) path over a **27.3 days cycle**. The point farthest from Earth is called apogee (approx. 403,945 kms). When the moon's fully illuminated phase (Full Moon) aligns within a short time window of reaching apogee, it **appears physically smaller and dimmer to observers on Earth**.
- The standard lunar cycle from new moon to new moon takes 29.5 days. Because a standard calendar month lasts 30 or 31 days, a **full moon appearing on the 1st or 2nd of a month occasionally allows a second full moon to squeeze into the same month** on the 30th or 31st.

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## Practice Questions

### 1. Consider the following statements regarding the BrahMos Missile:

1. It is a two-stage missile system with a solid fuel booster and a liquid ramjet system.
2. It can be fired from land, sea, and air-based platforms.
3. The Philippines was the first foreign country to purchase this missile system.

How many of the above statements are correct ?

- (a) Only one
- (b) Only two
- (c) All three
- (d) None

### 2. Consider the following statements regarding the Centralised Public Grievance Redress and Monitoring System (CPGRAMS):

1. It was created by the DARPG (Dept. of Administrative Reforms & Public Grievances).
2. The CEO of NITI Aayog is the supreme head of the CPGRAMS, with a minister of state reporting to the CEO.
3. The maximum time limit for resolving public grievances under CPGRAMS is 21 days.

Which of the afore mentioned statements are correct ?

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

### 3. Consider the following statements regarding the PM SVANidhi Scheme:

1. It provides three tranches of loans, conditional on repayment of previous loans.
2. More than 40% of the beneficiaries under the scheme are women.

3. Its nodal agency is the Small Industries Development Bank of India.

How many of the above statements are INCORRECT ?

- (a) Only one
- (b) Only two
- (c) All three
- (d) None

### 4. Consider the following findings of the recently released 6<sup>th</sup> National Family Health Survey (NFHS-6):

1. Stunting (low height-for-age) among children under five years is less than 20% in India.
2. The share of women who have used the internet at least once nearly doubled in the last 5 years.
3. India's total fertility rate (TFR) is below the replacement rate of 2.1 children per woman.

Which of the afore mentioned statements are correct ?

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

### 5. The megalithic burial site of Chokahatu is located in:

- (a) Jharkhand
- (b) Odisha
- (c) Madhya Pradesh
- (d) Rajasthan

Answers:

1. C
2. B
3. D
4. C
5. A

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