

9. Short News

1. Atal Pension Yojana (APY)

Enrolments crossed 8.34 crore as of October 2025.

About the Scheme

Goal- Provide old-age income security to unorganised sector workers via voluntary savings.

History- Launched on June 1, 2015; replaced the *Swavalamban Yojana* (NPS Lite).

Administration- Managed by PFRDA and implemented through Banks and Post Offices (Points of Presence).

Eligibility- Indian citizens aged 18–40 years. Must have a bank/post office savings account. Must not be an income tax payee. Minimum contribution period– 20 years.

Benefits

Pension- Guaranteed monthly pension of ₹1,000 to ₹5,000 starting at age 60.

Government Guarantee- The government funds any shortfall in investment returns.

Death Benefits- Pension goes to the spouse; corpus returns to the nominee after the death of both.

Tax Breaks- Eligible under Section 80CCD(1) and additional ₹50,000 under Section 80CCD(1B).

Key Statistics-

Total Subscribers- Over 8.34 crore.

Female Participation- 48% (approx. 4.04 crore women).

2. World Telecommunication Development Conference (WTDC-2025)

Held in Baku, Azerbaijan; India emerged as a leader in global digital governance.

About WTDC- Flagship quadrennial conference of ITU-D (ITU Telecommunication Development Sector).

2025 Focus- Connectivity, digital transformation, smart communities, cybersecurity, and disaster preparedness.

India's Contributions

Leadership- Held Conference Vice-Chair position and chaired digital transformation groups.

Resolutions Advanced- Extended Smart Sustainable Cities to Smart Villages (Resolution 85).

Strengthened cybersecurity regarding telecom misuse and spam (Resolutions 45 & 84). Enhanced disaster early warning and e-waste management (Resolutions 34 & 66).

About International Telecommunication Union (ITU)- Status- Oldest UN organization (Est. 1865); specialized agency for ICT.

Headquarters- Geneva, Switzerland.

India's Status- Member since 1869; regular Council member since 1952.

Key Function- Allocates radio spectrum, sets standards, and publishes the *Global Cybersecurity Index (GCI)*.

3. Sanchar Saathi App

Consumers- Installation is voluntary.

Manufacturers- Mandated by DoT to pre-install the app on all handsets sold in India within 90 days.

Purpose- A citizen-protection tool to verify devices, report fraud, and manage mobile identity.

Key Features-

IMEI Verification- Checks if a device is genuine or blacklisted.

Lost/Stolen Block- Allows users to block missing phones.

Know Your Mobile- Shows all connections linked to a user's ID.

Chakshu- A tool to report phishing, scams, and fake KYC alerts.

New Mandate for OEMs- App must be pre-installed and visible during setup. Cannot be disabled by manufacturers. Existing inventory must be updated via software.

4. The Central Excise (Amendment) Bill, 2025

Introduced in Lok Sabha on December 1, 2025, to amend the Central Excise Act, 1944.

Tax Structure- Tobacco products currently face a three-layered tax– GST + GST Compensation Cess + Central Excise Duty.

Proposed Rate Hikes-

Unmanufactured Tobacco- Increased from 64% to 70%.

Chewing Tobacco- Increased from 25% to 100%.

Hookah/Gudaku- Increased from 25% to 40%.

Smoking Mixtures- Increased from 60% to 325%.

Cigarettes- Duty per 1,000 sticks increased from ₹200-₹735 to ₹2,700-₹11,000.

5. Pradhan Mantri Virasat Ka Samvardhan (PM VIKAS)

About

Type- Central Sector Scheme by the Ministry of Minority Affairs.

Convergence- Merges 5 previous schemes- *Seekho Aur Kamao, Nai Manzil, Nai Roshni, USTAD, and Hamari Dharohar.*

Target Group-

Six notified minority communities- Muslims, Christians, Sikhs, Buddhists, Jains, and Parsis.

Objectives- Skill development and livelihood support. Preservation of cultural heritage and traditional crafts. Leadership and entrepreneurship training for minority women. Education support for school dropouts.

Key Provisions

Credit Linkage- Connects beneficiaries to loan programs via National Minorities Development & Finance Corporation (NMDFC).

Reservation- 3% of seats reserved for Persons with Disability (PwDs).

