

Headlines

NPCI – Prelims Fact

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Waqf Hearing - Page No.1 , GS 2

Monsoon anticipation - Page No.8 , GS 1

U.S.'s reciprocal tariffs - Page No.8 , GS 3

Northeastern region - Page No.12 , GS 2

Merchandise trade to fall - Page No.15 , GS 3

Join me on Telegram :- Prashant Tiwari

Username:- UPSCwithPrashant

A photograph of a dirt path winding through a forest. The path is surrounded by tall, dry grass and several evergreen trees. The lighting suggests it might be late afternoon or early morning.

**Don't be afraid of losing, be
afraid of playing a game
and not learning something.**

Dan Heisman

The National Payments Corporation of India (NPCI)

- **National Payments Corporation of India (NPCI)**, an umbrella organisation for operating retail payments and settlement systems in India, is an initiative of the Reserve Bank of India (RBI) and the Indian Banks' Association (IBA) under the provisions of the Payment and Settlement Systems Act, 2007, for creating a robust Payment & Settlement Infrastructure in India.
- It has been incorporated as a “Not for Profit” Company under the provisions of Section 25 of the Companies Act 1956 (now Section 8 of the Companies Act 2013).
- The ten core promoter banks are State Bank of India, Punjab National Bank, Canara Bank, Bank of Baroda, Union Bank of India, Bank of India, ICICI Bank Limited, HDFC Bank Limited, Citibank N. A. and HSBC.
- **Unified Payments Interface (UPI)**UPI, launched by NPCI in 2016, is a real-time payment system that enables seamless, instant fund transfers between different banks through smartphones.

The National Payments Corporation of India (NPCI)

- **RuPay**
- **RuPay is an Indigenously developed Payment System – designed to meet the expectation and needs of the Indian consumer, banks and merchant eco-system. RuPay supports the issuance of debit, credit and prepaid cards by banks in India and thereby supporting the growth of retail electronic payments in India.**
- **IMPS**
- **With Immediate Payment Service (IMPS), India has become the leading country in the world in real-time payments in the retail sector.**
- **NACH**
- **National Automated Clearing House (NACH) is an offline web-based system for bulk push and pull transactions. NACH provides an electronic mandate platform to register mandates, facilitating a paperless collection process for corporates and banks. It provides for both account-based and Aadhaar-based transactions.**
- **APBS**
- **The Aadhaar Payment Bridge (APB) System is helping the government and government agencies make direct benefit transfers for various central and state-sponsored schemes.**

The National Payments Corporation of India (NPCI)

- AePS
- To access these funds at the doorstep & drive financial inclusion in India, an Aadhaar-enabled Payment System (AePS) has been introduced. Since its inception it has become instrumental to increase accessibility of basic banking services in underserved areas. To extend the convenience of biometrics to merchant payments, BHIM Aadhaar has been launched by Hon'ble Prime Minister Narendra Modi.
- NFS
- National Financial Switch (NFS) is the largest network of shared Automated Teller Machines (ATMs) in India, facilitating interoperable cash withdrawal, card-to-card funds transfer and interoperable cash deposit transactions, among other value-added services in the country.
- Bharat Bill Payment System
- Bharat Bill Payment System is offering a one-stop bill payment solution for all recurring payments with 200+ Billers in the categories Viz. Electricity, gas, water, telecom, DTH, loan repayments, insurance, FASTag recharge, cable, etc., are available across India.

CJI Khanna recommends Justice Gavai as successor

The Hindu Bureau
NEW DELHI

Chief Justice of India Sanjiv Khanna, who is set to retire on May 13, on Wednesday recommended Justice B.R. Gavai to the government for appointment as the 52nd Chief Justice of India.

Justice Gavai was elevated as a judge of the Supreme Court on May 24, 2019. He is due to retire on November 23, 2025, leaving him with a tenure of little over six months.

Justice Gavai is the next in line to be Chief Justice of India in accordance with the seniority norm with Chief Justice Khanna is scheduled to retire on May 13.

Under the Memorandum of Procedure for appointment of Chief Justice of India and Supreme Court Judges, the Law Ministry seeks the recommendation of the outgoing Chief Justice about the next appointment.

The letter from the government kickstarts the appointment process for the next Chief Justice of India.

Born on November 24, 1960 at Amravati, Justice Gavai joined the Bar on March 16, 1985.

Page No. I, GS 2

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Fact

- **Appointment:** A Supreme Court judge is appointed by the President under Article 124 (2) of the Constitution. As per the convention, the senior-most judge of the Supreme Court is designated as the CJI.
- The seniority is measured by the length of service on the Supreme Court.
- **Qualification:** A person to be appointed as a Supreme Court judge, should have the following qualifications:
- He should be a citizen of India.
- He should have been a judge of a High Court (or high courts in succession) for five years; or
- He should have been an advocate of a High Court (or High Courts in succession) for ten years; or
- He should be a distinguished jurist in the opinion of the president.

Fact

- A Supreme Court judge, including the CJI, can be removed by the President after an address by Parliament supported by a special majority.
- **Grounds for removal (Article 124(4)):**
 - Proven misbehavior
 - Incapacity
- Further, the tenure of a CJI is until they attain the age of 65 years, while High Court judges retire at 62 years.
- The Central government has no role to play in the appointment of the CJI except for the Union Law Minister seeking the recommendation from the incumbent CJI, before sending it to the Prime Minister.

UPSC IAS

PRELIMS TO INTERVIEW (P2I)

FOUNDATION

APRIL MORNING BATCH



Prelims and
Mains Residential
Program



₹11,000 reward to
monthly top
performer



Full Refund on
Clearing Prelims



Interview
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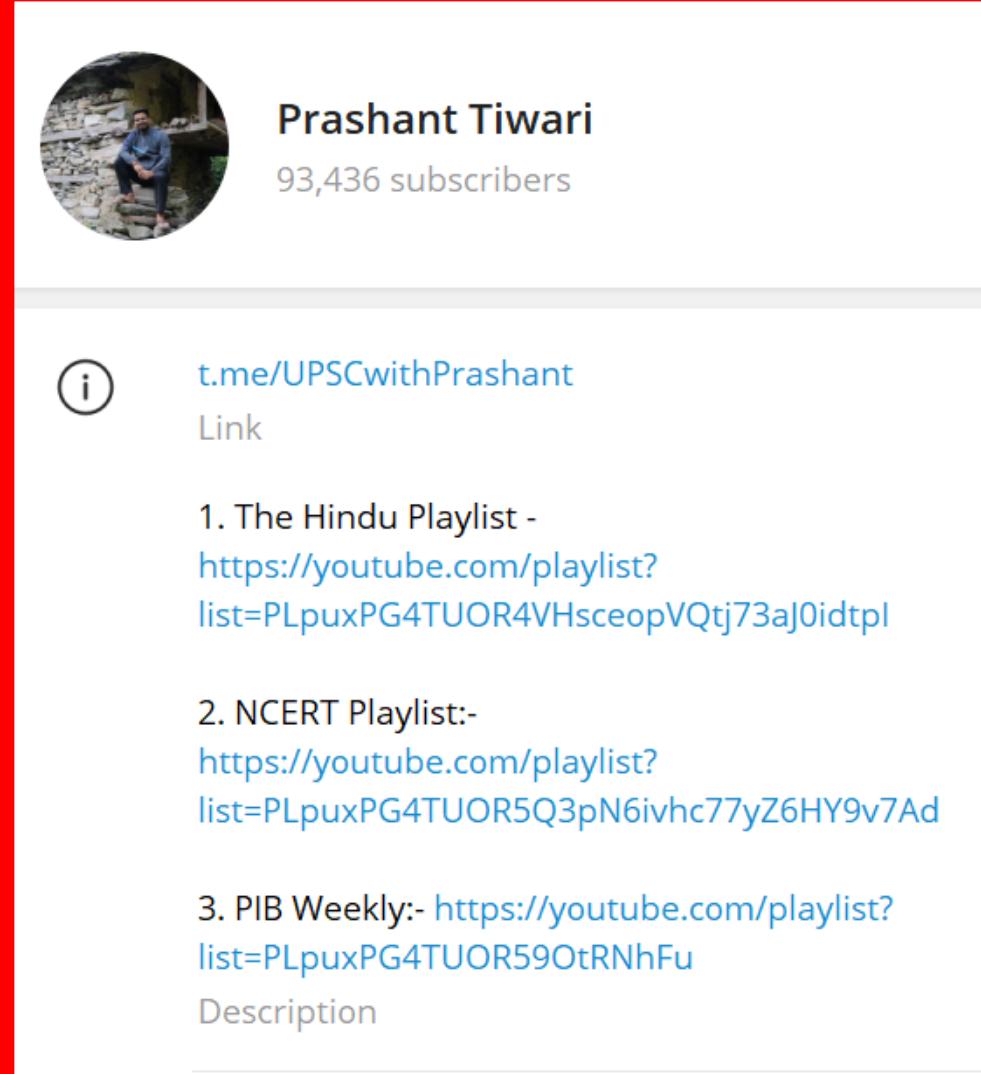
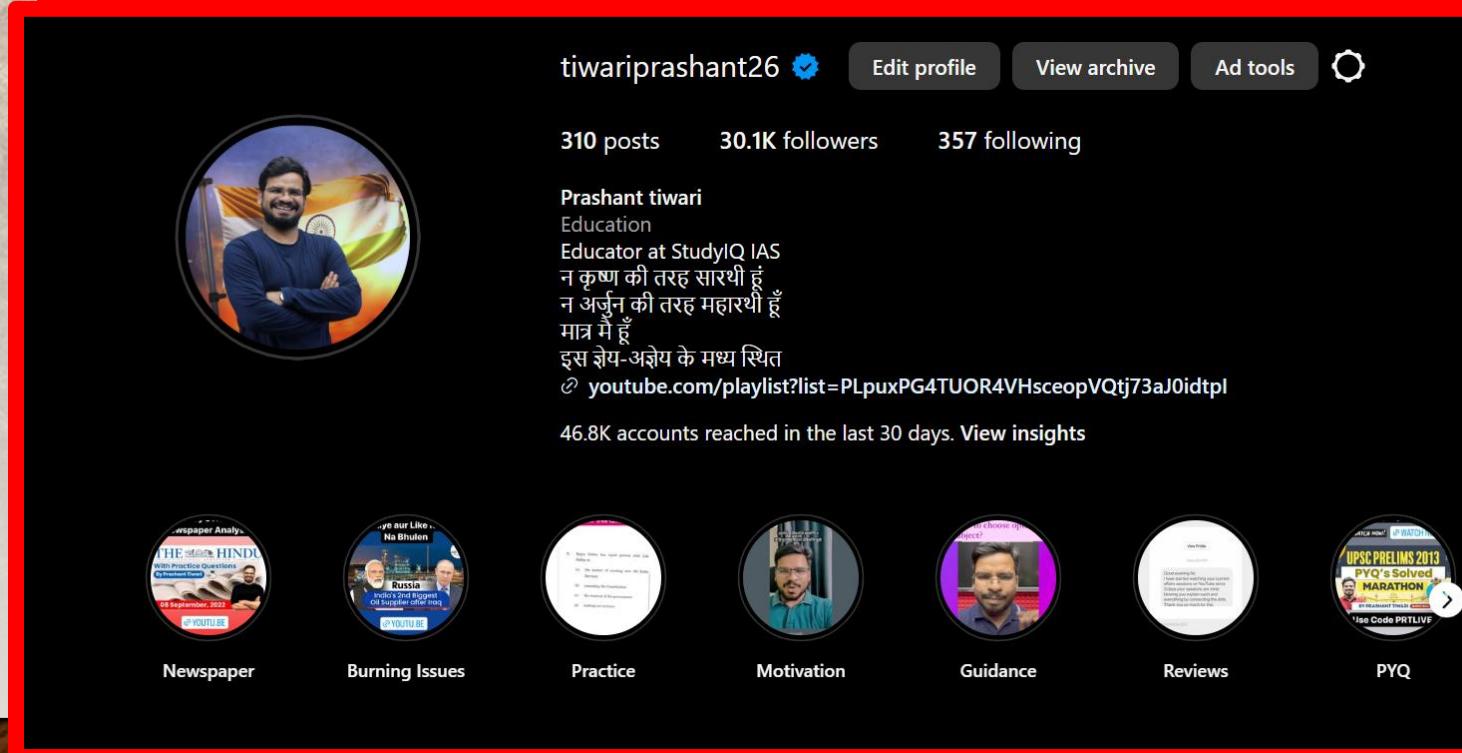
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PRTLIVE



Batch Starting On 21st April 2025 | 8:00 AM

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(Prashant Tiwari)**



Prashant Tiwari
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Link

1. The Hindu Playlist -
[https://youtube.com/playlist?
list=PLpxPG4TUOR4VHsceopVQtj73aj0idtp1](https://youtube.com/playlist?list=PLpxPG4TUOR4VHsceopVQtj73aj0idtp1)
2. NCERT Playlist:-
[https://youtube.com/playlist?
list=PLpxPG4TUOR5Q3pN6ivhc77yZ6HY9v7Ad](https://youtube.com/playlist?list=PLpxPG4TUOR5Q3pN6ivhc77yZ6HY9v7Ad)
3. PIB Weekly:- [https://youtube.com/playlist?
list=PLpxPG4TUOR59OtRNhFu](https://youtube.com/playlist?list=PLpxPG4TUOR59OtRNhFu)
Description

Waqf-by-user denotification would be 'huge problem': SC

Chief Justice Khanna, hearing around 100 petitions over the Waqf (Amendment) Act, proposes a three-point interim order to 'balance equities'; court adjourned without passing any interim order

Page No. I, GS 2

Krishnadas Rajagopal

NEW DELHI

The Supreme Court on Wednesday questioned provisions of the Waqf (Amendment) Act, 2025 which recognised the "established" Waqf-by-user category of property, allowed non-Muslims into Waqf administrative bodies, and granted the state power to determine if a property was Waqf or government's.

During the two-hour hearing of around 100 petitions in a packed courtroom, Chief Justice of India Sanjiv Khanna, heading a three-judge Bench, went on to propose a three-point interim order to "balance equities" on all sides in the case.

Three points

First, he suggested that properties already declared Waqf-by courts need not, for the time being, be denotified or treated as non-Waqf properties. These would include properties categorised as "Waqf-by-user" or Waqf by long usage without formal documentation or registration, Waqf by declaration or "otherwise".

Raising questions

Some of the amendments which came under the spotlight in the SC hearing:

1 Inclusion of non-Muslim members to the Central Waqf Council and State Waqf Boards

2 Insertion of inheritance rights in Waqf Alal Aulad. This alters the principle that dedication of a Waqf is absolute

Many of these Waqfs were created hundreds of years ago. Where do you find the records?

KAPIL SIBAL
Advocate for the petitioners



If a Muslim wanted to do charity, he could come out of the Waqf fold to perform his benevolence

TUSHAR MEHTA
Solicitor-General of India



Denotification of Waqf-by-user properties would lead to a huge problem... Many of the masjids were constructed in the 14th, 15th and 17th centuries. Asking them to produce a sale deed now is an impossibility

SANJIV KHANNA
Chief Justice of India

Second, the Chief Justice mooted that the designated government officer could continue to look into whether a property was Waqf or government's, but a connected proviso freezing the use of the property in the meanwhile as Waqf could be stayed.

Third, Chief Justice Khanna mulled giving the go-ahead to the appointment of non-Muslims as ex-officio members in the Central Waqf Council and Waqf Boards, provided the other members were Muslims.

However, the government stalled the passing of

any interim order, seeking more time to argue. The case was adjourned to 2 p.m. on Thursday without an interim order or issuance of notice to the Centre.

'Exceptional case'

The Chief Justice said the court would not normally intervene with legislation passed by Parliament, but there were exceptions. The CJI voiced concern that denotification of Waqf-by-user properties would lead to a "huge problem".

"Before the Britishers came, we did not have land registration law or Transfer

of Property Act. Many of the masjids were constructed in the 14th, 15th, and 17th centuries. Asking them to produce a registered sale deed now is an impossibility, like in the case of Jama Masjid, which is Waqf-by-user property. If you had established 'Waqf-by-user' in the versions of the Waqf Act prior to the 2025 Amendment Act, can it be made void now?" Chief Justice Khanna asked Solicitor-General Tushar Mehta who was representing the Union government.

CONTINUED ON
» PAGE 12

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Northeastern region is gateway to Southeast Asia, says Jaishankar

Kalol Bhattacherjee

NEW DELHI

Weeks after the Chief Adviser of Bangladesh's interim government, Muhammad Yunus, referred to India's northeastern region as "landlocked", External Affairs Minister S. Jaishankar on Wednesday highlighted the region as a "gateway to Southeast Asia".

In a virtual address to the Ambassadors' meet of the North East Investors Summit, 2025, Mr. Jaishankar spoke about the potential of the region and encouraged investors to take advantage of what it had to offer.

"The northeastern region is at the heart of many key Indian policies – it could be 'neighbourhood' first, Act East or BIMSTEC. The northeast adjoins five of our neighbours on land.



It is at the heart of many key Indian policies – it could be 'neighbourhood' first, Act East or BIMSTEC. The northeast adjoins five of our neighbours on land

S.JAISHANKAR
Minister of External Affairs

Its boundaries are the interface between the Indian subcontinent and the ASEAN. Many of our recent initiatives involving immediate neighbours emanate from this very region," Mr. Jaishankar said.

The remarks from the External Affairs Minister comes a fortnight after Mr. Yunus created controversy by referring to the northeastern region as a "landlocked" territory that could be an "extension" of

the Chinese market. The Ministry of External Affairs had not made an official response, though India terminated transshipment of cargo from Bangladesh through India's land and airports citing "congestion" following the remarks.

"Highlighted the growing relevance of the northeast – as a gateway to Southeast Asia, a tourism hub and a contributor to the global workplace," said

Mr. Jaishankar in a remark on X.

"We are seeking to address long-standing challenges, some emanating from our past history," Mr. Jaishankar said, highlighting the 'Purvodaya' scheme of the Government of India that he described as an "endeavour in that regard". Mr. Jaishankar also said the government had highlighted the tourism potential of northeastern States during the run-up to the 2023 G-20 summit in Delhi when some of the preparatory meetings had been held there. He also spoke of the trilateral highway that aims to connect India and Thailand through Myanmar and the Kaladan Multimodal Transit Transport Project (KMTTP) that was conceived to connect the northeast with Myanmar's port of Sittwe.

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INDIA

NORTH-EAST ZONE MAP

N



LEGEND

- International Bdy.
- State Boundary
- Country Capital
- State Capital

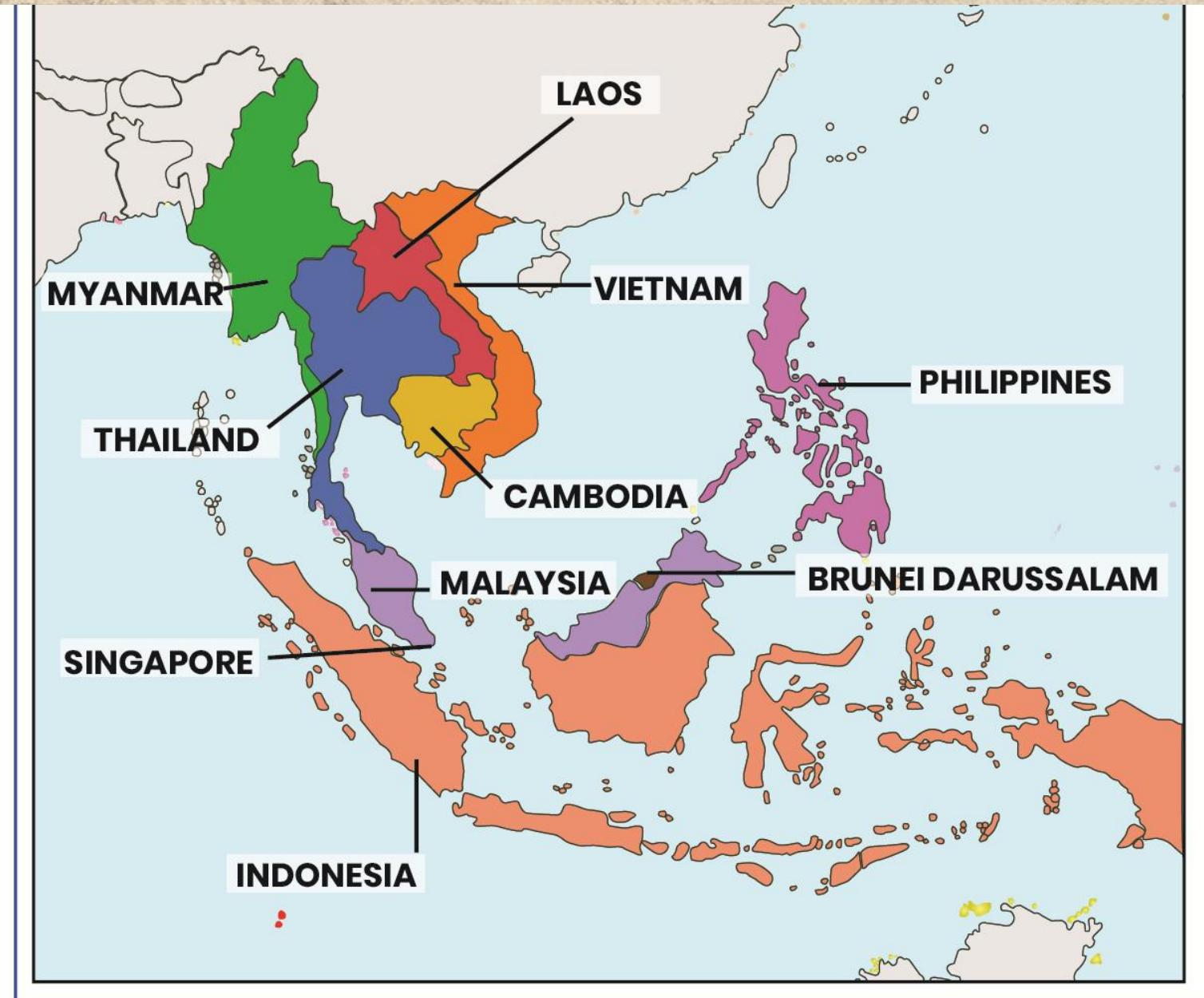
Map not to Scale

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Stands for **The Bay of Bengal Initiative for Multi-Sectoral Technical and Economic Cooperation**

Founded in 1997 through **Bangkok Declaration**

7 MEMBER COUNTRIES



First summit held in Thailand

Sri Lanka is the current Chair

Importance of BIMSTEC

- Accounts for **22%** of the world's population
- Combined GDP of **\$2.7 trillion**
- One-fourth of the world's traded goods cross the Bay every year
- Six focus areas - trade, technology, energy, transport, tourism and fisheries



Shaping a response to the U.S.'s reciprocal tariffs

Page No. 8, GS 3

President Donald Trump's announcement of reciprocal tariffs has come as a shock, though it is not a surprise. The new tariffs consist of two parts: the existing commodity-wise import tariff and an additional reciprocal country-wise common tariff for all goods. The resultant tariffs are country-wise as well as commodity-wise. The reciprocal tariffs announced are now on hold and limited to 10% for 90 days, except for China.

Calculation of reciprocal tariffs

The calculation of the reciprocal country-wise tariff is based on the following formula:

$$\text{U.S. discounted tariff rate} = (-1) * (1/2) * \text{exports from U.S.} - \text{imports to U.S.}/\text{imports to U.S.}$$

The parametric assumptions are such that no individual tariff or import demand elasticities appear in this formula. The formula in substance is not the way to determine the tariff rate. In addition, the table presented by Mr. Trump has a column 'charged to the US'. This is misleading. This is not the tariff rate imposed by various countries. It is simply double the discounted reciprocal tariff rate. India's reciprocal tariff is worked out below using magnitudes of exports and imports in billion dollars for 2024.

$$\text{India's discounted reciprocal tariff rate} = (-1) * (1/2) * (41.8 - 87.4)/87.4 = 26.1\% = 26\%$$

This penal tariff rate is to be added to the tariff that is presently applicable for various commodities. The 26% rate would be a common additional element for all commodities. For countries that are not listed in the reciprocal tariff

Table

India's total exports of goods and exports of goods to the United States as % of GDP (current prices)

	Export of goods	Exports to the U.S.
FY22	13.4	2.4
FY23	13.5	2.3
FY24	12.1	2.1

Source (basic data): RBI and MoSPI



C. Rangarajan

is Former Chairman, Economic Advisory Council to the Prime Minister and Former Governor, Reserve Bank of India



D.K. Srivastava

is Honorary Professor, Madras School of Economics, and Member, Advisory Council to the Sixteenth Finance Commission

New Delhi's approach must be multi-pronged, keeping in mind that increasing imports from the U.S. will reduce the tariff rate on India

list, a floor rate of 10% has been announced. This will be added to their individual commodity-wise tariff rates.

Some commodities have been presently exempted from the levy of the additional discounted reciprocal tariff. These include steel/aluminum articles, autos/auto parts, copper, pharmaceuticals, semiconductors, lumber articles, bullion and energy and certain other minerals that are not available in the U.S..

Calibrating India's response

We need to explore now what our reactions should be. As indicated in the *Table*, India's total exports of goods and its exports to the U.S. as a percentage of GDP are moderate.

India's exports to the U.S. are not only quite low but have also been falling in recent years. The impact of the additional 26% tariff would be small but different for different exported goods. India is certainly not a country that is heavily dependent on exports.

An analysis of major exports to the U.S. in terms of their share in total exports to the U.S. indicates that the main Indian exports that would be affected by the imposition of the additional 26% tariff would be electrical machinery, gems and jewellery, machinery and mechanical appliances, mineral fuels and articles of iron and steel. Pharmaceuticals are not yet subject to the additional tariff. Mineral fuels are refined oil products that are re-exported to the U.S. after processing in India. The impact on gems and jewellery is likely to be minimal as its demand is relatively inelastic. The main items that would therefore be affected include electrical machinery, machinery and mechanical appliances and made-up textiles. However, India's competitors in these three commodity groups such as China, Vietnam, Cambodia and Bangladesh have also been subjected to reciprocal tariffs which are higher than that of India. South Korea is also a competitor in electronic goods but has been subjected to a 25% reciprocal tariff, which is very close to that of India.

Some countries such as China have started levying reciprocal tariffs. However, this has elicited an aggressive response from the U.S., resulting in a revised overall tariff rate for China at 145%, which has been raised up to 245% for certain commodities. From India's angle this is not a good approach.

India's approach must be multi-pronged. An analysis of the major imports of India from the U.S. indicates that most of these are 'essentials'. Any levy of additional tariffs on them will make them more expensive. If India increases its imports from the U.S. wherever possible and advantageous, the penal reciprocal tariff rate on India will come down. For example, in the formula described above, if we increase the magnitude of India's imports from the U.S. by \$25 billion, say, by substituting the import of petroleum from other sources to the U.S., India's reciprocal tariff rate will come down to 11.8%, just above the floor rate of 10%, making India far more competitive. This does not affect India's overall current account deficit. This results only in a change in the composition of India's oil imports basket. This may be even desirable.

India should speed up consultations with the U.S. trade authorities to work out a comprehensive trade arrangement taking into account the concerns of both countries. In the meanwhile, we should also watch out for 'dumping' in India by other countries such as China which are seriously affected.

WTO must take the lead

It is clear that the U.S. tariff initiative is only its opening gambit. Global trade and tariff structures would remain subject to considerable uncertainties in the near to medium term, which are bad for world trade and growth. As we move forward, we need to create a world trading system marked by low tariffs. The World Trade Organization should move strongly in this direction. Regional groupings are only a 'second best' solution which, however, must be pursued.

The views expressed are personal

CHINA FACES 245% TRUMP TARIFFS



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WTO forecasts global merchandise trade to fall 0.2% amid tariff tensions

Trade could shrink even further to 1.5% in 2025, if the situation deteriorates, it says in the Global Trade Outlook and Statistics report; this will be in sharp contrast to 2024, when the volume of world merchandise trade grew by 2.9%

The Hindu Bureau
HYDERABAD

The World Trade Organization (WTO) on Wednesday revised sharply its global merchandise trade volume growth forecast for 2025 – from a continued expansion it had expected when the year dawned – to a decline by 0.2%, amid fears over the U.S. tariff developments.

The volume of world merchandise trade is expected to decline by 0.2% under current conditions,

Solid blow

A slide under current conditions, would be three percentage points lower than expected under a low tariff baseline scenario



- If U.S. goes ahead with reciprocal tariffs, global merchandise trade volume growth may reduce by 0.6 percentage points this year

- Additionally, the spreading trade policy uncertainty could shave off another 0.8 percentage points

which would be nearly three percentage points lower than what would have been expected under

a low tariff baseline scenario, it said. Trade could shrink even further to 1.5% in 2025, if the situation de-

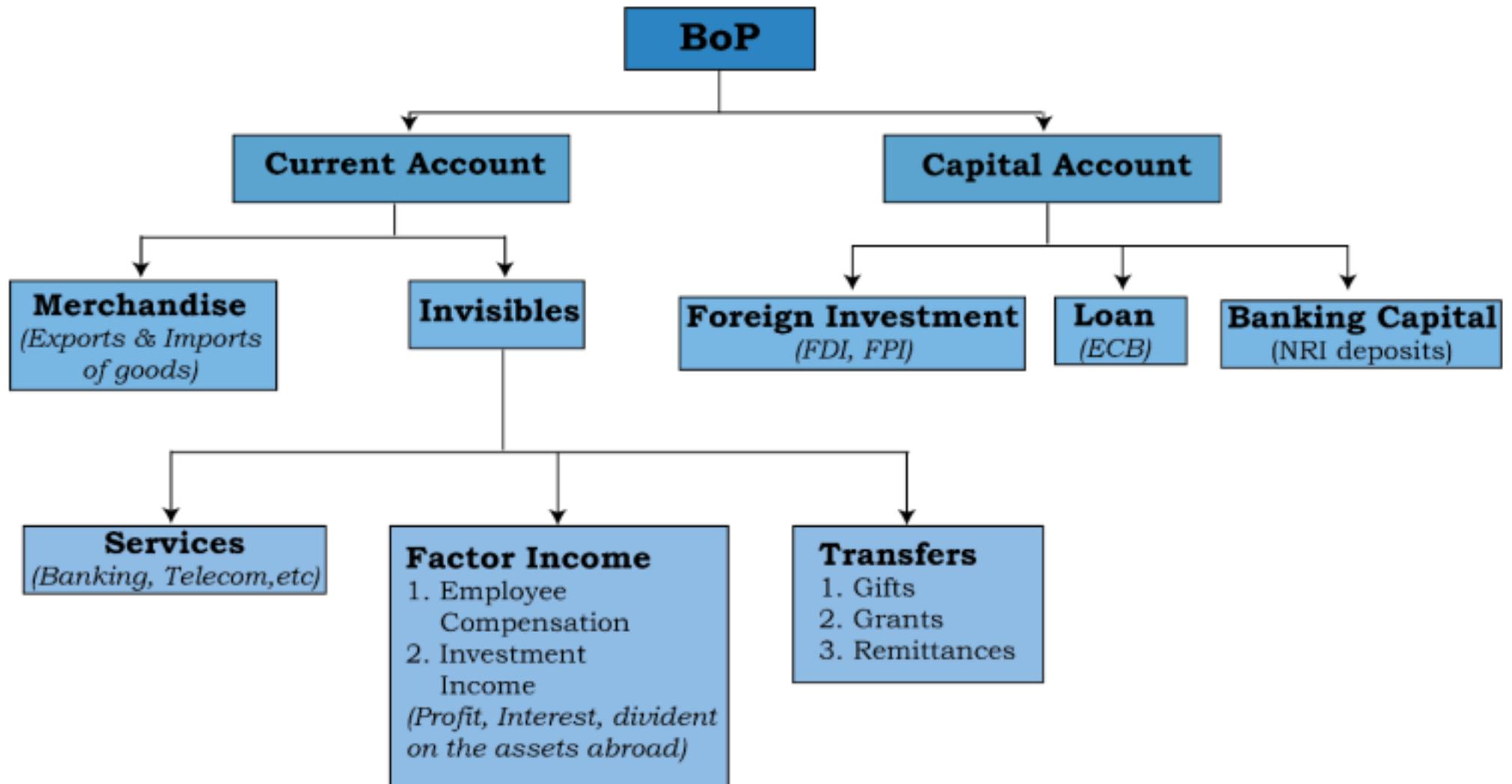
teriorates, it said in the Global Trade Outlook and Statistics report. This will be in sharp contrast to 2024 when the volume grew by 2.9%. Risks to the merchandise trade forecast persist, WTO said. If the U.S. goes ahead with the reciprocal tariffs, it expects the move would reduce global merchandise trade volume growth by 0.6 percentage points this year. Additionally, the spreading trade policy uncertainty could shave off another 0.8 percentage points. Together, recipro-

cal tariffs and spreading trade policy uncertainty would lead to a 1.5% decline in world merchandise trade in 2025, WTO said.

Earlier on Wednesday, the United Nations Conference on Trade and Development said it expected global growth to slow to 2.3% in 2025. This will mark a shift toward a recessionary path. Subdued demand, trade policy shocks, financial turbulence and systemic uncertainty are bound to intensify pressures, particularly for developing countries.

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Monsoon anticipation

Despite prediction of normal rainfall,

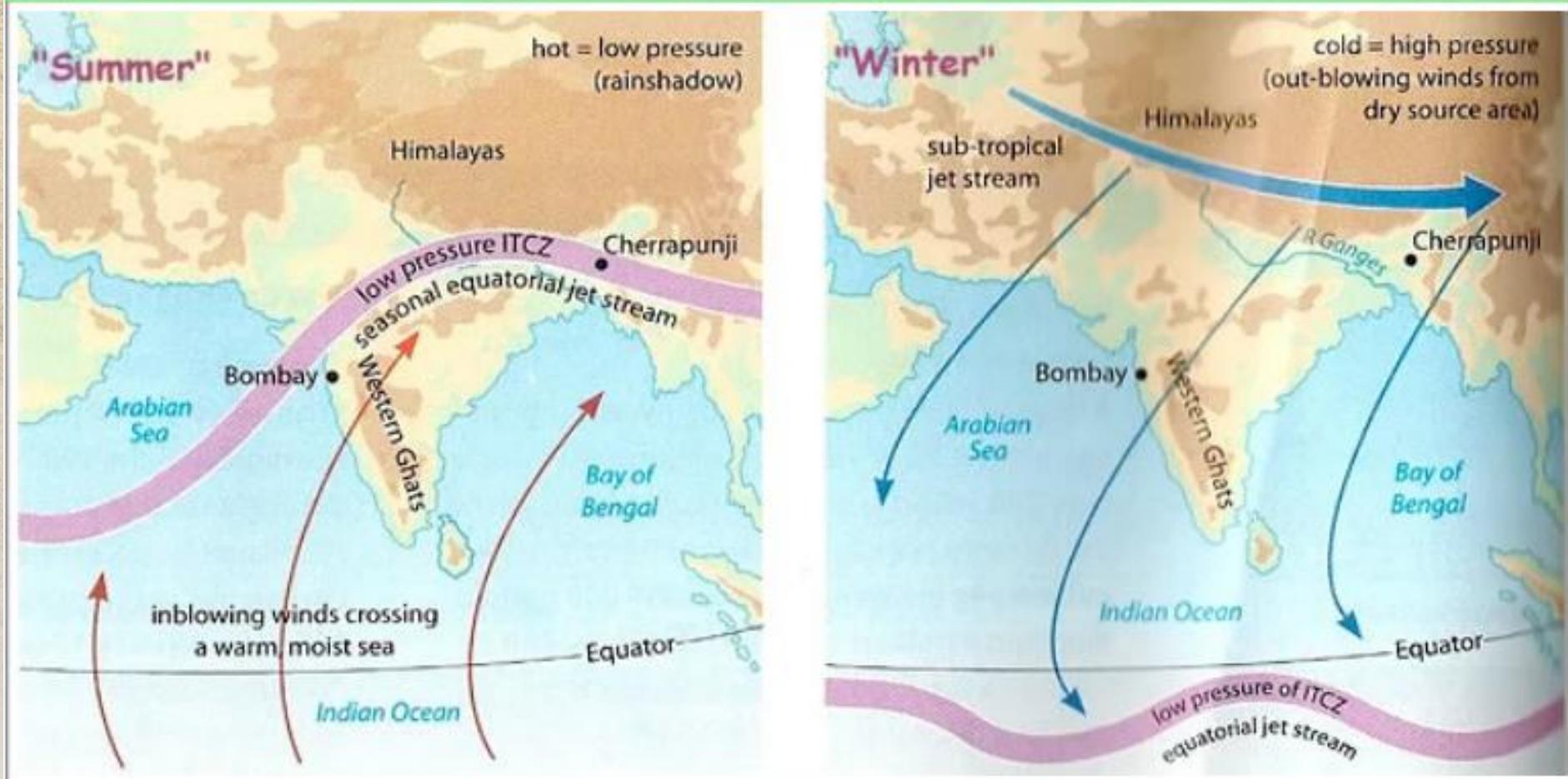
India must be ready for extremes

The India Meteorological Department (IMD) has given a reassuring signal that from June to September, India is likely to receive 'above normal' monsoon rainfall, or 5% more than the historical average of 87 cm. Were this to pan out as projected, it would be a second consecutive year of 'above normal' rains. Last year, India received 8% more monsoon rain than what is typical from June to September. This is good news for *kharif* sowing, which will help improve stocks of grain and shore up reserves for exports. This year the government has also committed to procure, at the minimum support prices, pulses in an attempt to reduce the import bill. As pulses are a more land-intensive crop than cereal, good rains are essential for an adequate harvest. The IMD follows a two-stage system of monsoon forecasts: the first in April, followed by an update in mid-May, which has additional information on rainfall distribution. These are regularly updated monthly, alongside a host of short-term forecasts. Thus, what is forecast in April may not exactly unfurl itself given the limitations of meteorological science and the computational tools required. However, this year, there is certainty about the absence of an El Niño. Associated with a warming of the Equatorial Pacific and with six out of 10 years linked to weak monsoon rain, a monsoon without an El Niño augurs well for India. Another encouraging factor is a parameter called the 'Eurasian snow cover,' or snow cover areas of northern hemisphere and Eurasia (January-March, 2025). These were 'below normal,' and, according to IMD meteorologists, have an 'inverse relationship' with that year's summer monsoon rainfall. An inverse relationship means that less snow corresponds to more rain.

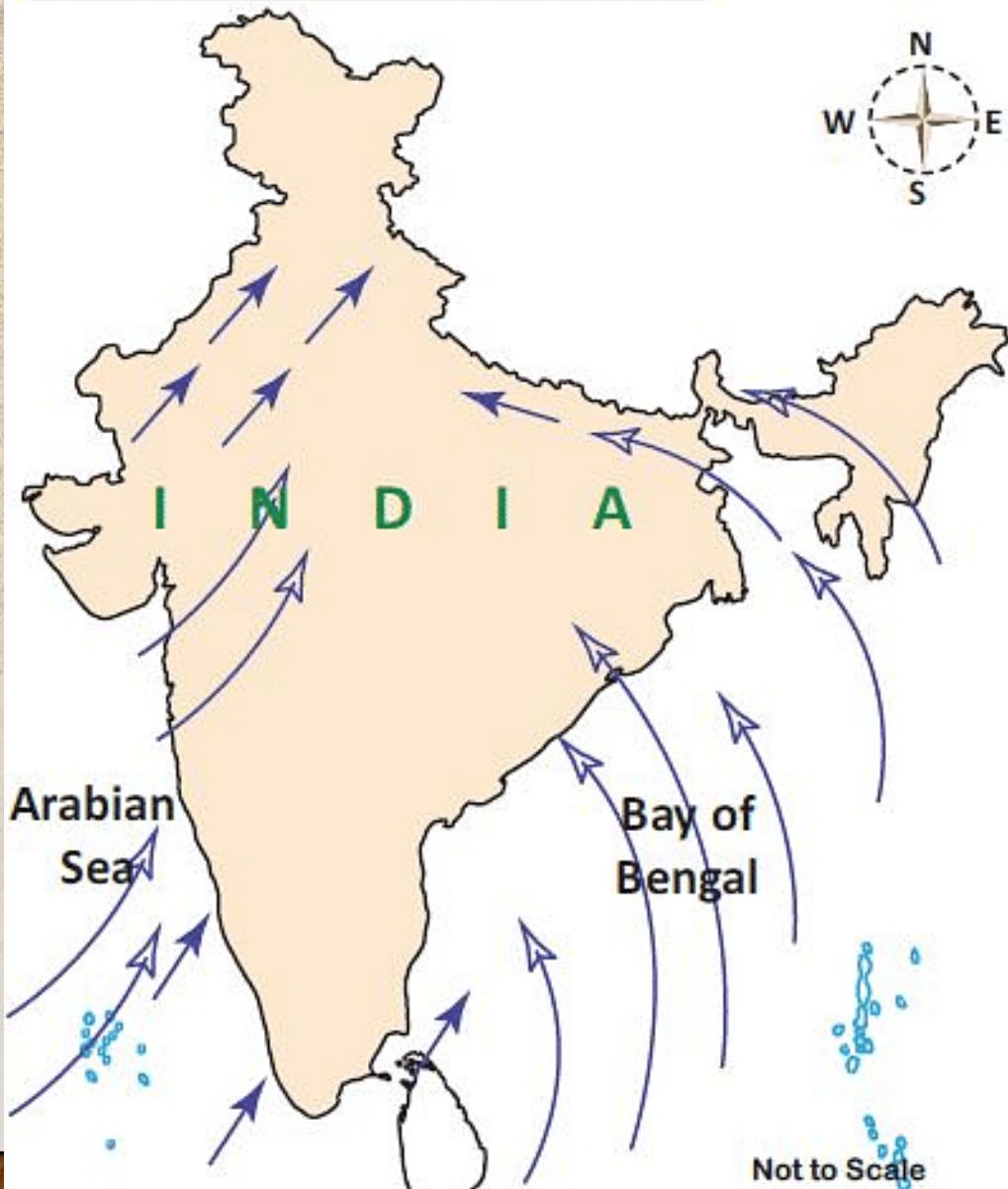
For its monsoon forecasts, the IMD uses weather models that simulate the ocean and the atmosphere. This year, except for the El Niño, none of the 'oceanic parameters' indicates either way – how the monsoon will pan out. This is not unusual but means that factors closer to the sub-continent – cyclonic activity in the Bay of Bengal and Arabian Sea for instance – will have greater importance to the monsoon. Past years with above normal rainfall have brought flooding and landslides, accentuated by the challenges of global warming. Kerala's Wayanad disaster in July last year, that killed at least 200 people and displaced several times that number, is just one instance. Therefore, positive news on the monsoon front should not distract the focus of the Centre and States from putting in place adequate infrastructure to minimise damage and the loss of lives.

Page No. 8, GS I

Mechanism of Indian Monsoon

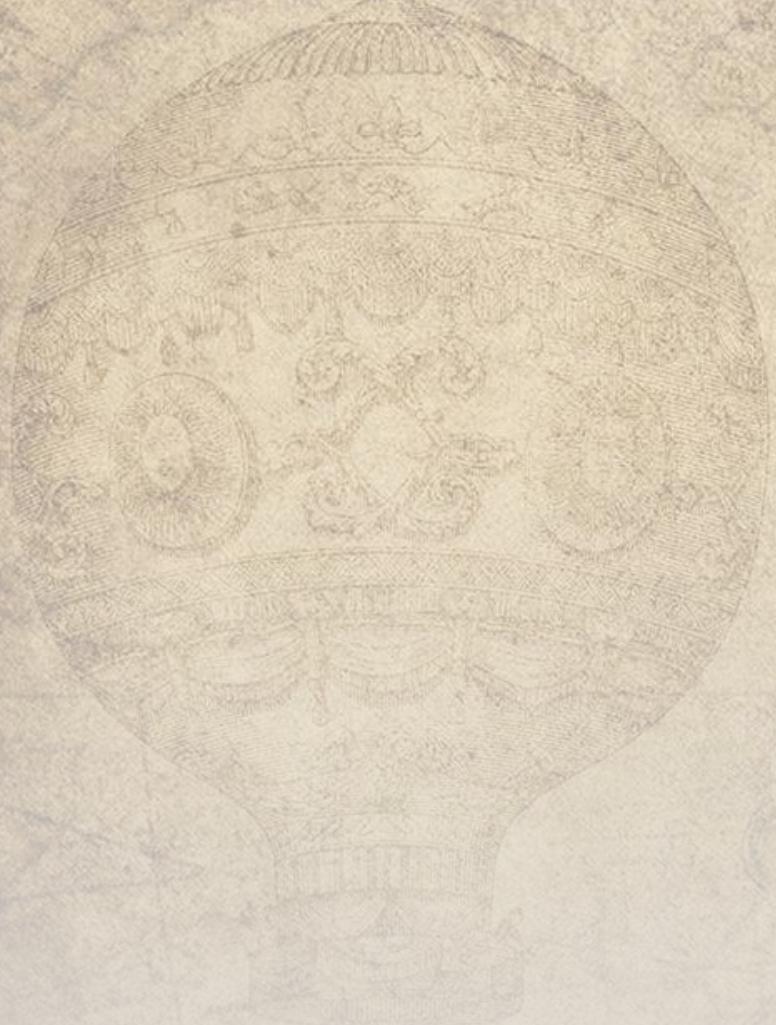


South West Monsoon In India



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UPSC IAS

PRELIMS TO INTERVIEW (P2I)

FOUNDATION

APRIL MORNING BATCH



Prelims and
Mains Residential
Program



₹11,000 reward to
monthly top
performer



Full Refund on
Clearing Prelims



Interview
Guidance
Program

PRICE

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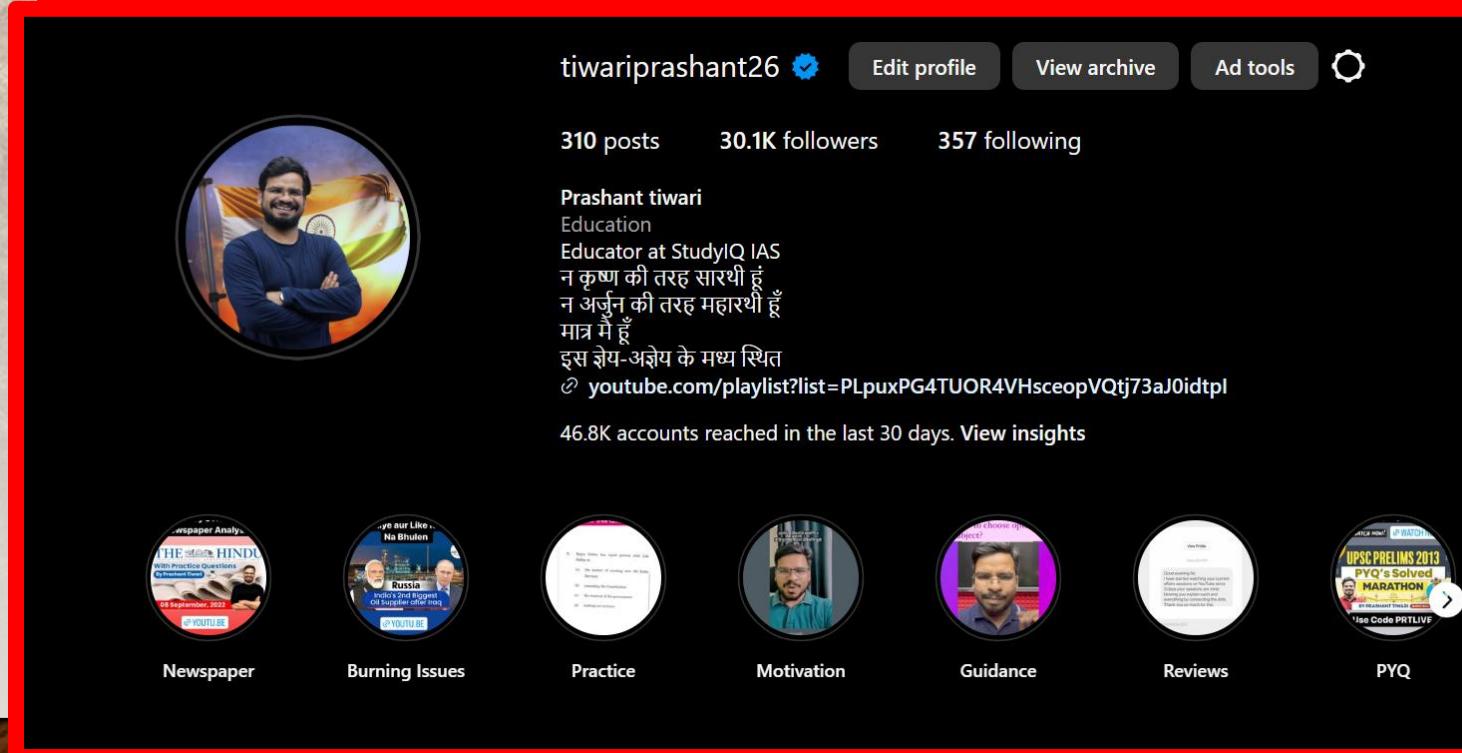
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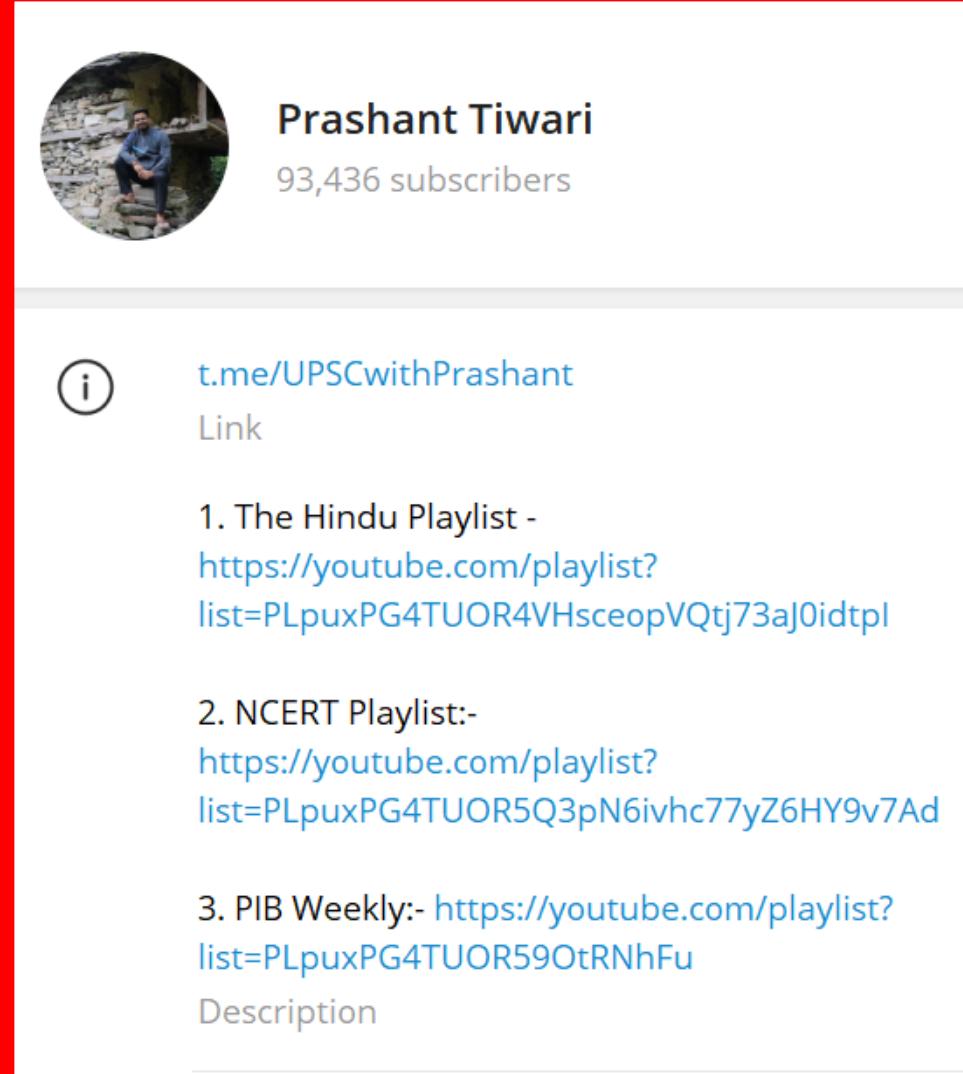
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