

## UPSC Daily Current Affairs| Prelimbits 19-07-2025

### Common Service Centres (CSC)

Prelims - Current events of National & International importance

#### Why in News?

*Common Service Centre e-Governance Services India Limited (CSC SPV) celebrated 10 Years of Digital India at the Yashobhoomi Convention Centre, Dwarka, New Delhi.*

- Common Service Centres (CSCs) are designed to **provide digital access and services**, particularly in rural and remote areas.
- It is a key part of Digital India program.
- **Established under** - The National e-Governance Plan (NeGP) in 2006.
- **Nodal Ministry** - Ministry of Electronics and Information Technology (MeitY).
- **Scope Expansion** - In 2015, to offer a wider variety of services and enhance digital inclusion.
- **Key objectives** - To achieve digital, economic, educational, skill development, and social inclusion by providing access to relevant services in underserved communities.
- **Services offered**
  1. **e-Governance Services** - Including services related to Aadhaar, PAN Card, Ration Card, birth/death/marriage certificates, Voter ID, driving licenses, e-District services, and local government schemes.
  2. **Financial Services** - Covering banking, insurance, pension schemes, loan services, and DigiPay (AEPS).
  3. **Education** - Providing online education, exam preparation, scholarship applications, and skill development programs.
  4. **Healthcare Services** - Offering telemedicine, health insurance applications, and health information.
  5. **Other Services** - Including bill payments, recharge services, ticket booking, and e-commerce.
- **Managed by** - Village Level Entrepreneurs (VLEs), who are residents trained and supported by the CSC Special Purpose Vehicle (SPV).
- The CSC SPV is overseen by the Ministry of Electronics & IT (MeitY) and manages the implementation and service delivery framework.
- **Achievements** - CSC has reached nearly 90% of the country's villages.
- **Recent Key announcements**
  - Free AI training for 10 lakh individuals, with priority for all VLEs.
  - Urged all VLEs to start offering IRCTC services.
  - Committed to speaking with Chief Ministers to integrate state IT agencies with CSC-SPV.

## Reference

[PIB| Celebrating 10 years of the Digital India](#)

## NPCI International expansion of UPI-PayNow linkage Network

*Prelims: Current Events of National and International Importance*

### Why in the news?

Recently the NPCI International Payments Ltd (NIPL) has further enhanced the UPI-PayNow by adding 13 more banks and eased cross-border remittances between India and Singapore.

- **NPCI International Payments Ltd (NIPL)** - It is the international arm of National Payments Corporation of India (NPCI).
- **Purpose** - NIPL is devoted for deployment of RuPay (domestic card scheme) and UPI (mobile payment solution) outside of India.
- **Functioning** - It will help Indian Travellers pay with these payment channels in destination country of travel.
- **UPI-PayNow linkage** - A joint initiative between **Reserve Bank of India (RBI) and Monetary Authority of Singapore (MAS)**.
- This partnership allows users of Singapore's PayNow and India's Unified Payments Interface (UPI) to send money instantly and securely across the two countries.
- **Expansion of UPI-PayNow Linkage** - NIPL has added 13 more banks to the **UPI-PayNow** platform, enhancing real-time payment linkage between India and Singapore.
- The expanded network for remittances to India now includes 19 banks

Bank of Baroda	IDFC FIRST Bank
Bank of India	IndusInd Bank
Canara Bank	Karur Vysya Bank
Central Bank of India	Kotak Mahindra Bank
Federal Bank	Punjab National Bank
HDFC Bank	South Indian Bank
UCO Bank	Axis Bank
DBS Bank India	ICICI Bank
Indian Bank	Indian Overseas Bank
State Bank of India	

- **Remittance received through** - Popular UPI apps such as BHIM, Google Pay, PhonePe, or respective bank apps.
- **Outward Transfers to Singapore** - From India are facilitated by Canara Bank, HDFC Bank, Karur Vysya Bank, ICICI Bank, Indian Bank, Indian Overseas Bank, and State Bank of India.
  - Customers of DBS SG and Liquid Group can access these remittance services in Singapore.
- **Usage** - Enabling real-time cross-border payments via UPI ID or Virtual Payment

Address (VPA).

- Transactions are processed instantly, allowing quick fund transfers between India and Singapore.
- **User benefits** - This move significantly eases digital remittance transactions done on daily basis.
  - Greatly benefits the Indian diaspora, including migrant workers and students in Singapore.
- **Significance** - It will boost financial connectivity and offers a seamless, trusted platform for remittances.

## Reference

[The Hindu| NPCI International expansion of UPI-PayNow Network](#)

## Central Adoption Resource Authority (CARA)'s directions to State Adoption Resource Agencies (SARAs)

*Prelims - Current events of national and international importance.*

### Why in news?

*The Central Adoption Resource Authority (CARA), has issued comprehensive directions to all State Adoption Resource Agencies (SARAs).*

- **Aim** - To strengthen and institutionalize **structured counselling services** throughout the adoption process.
- **Stages of the adoption process**
  1. Pre-adoption,
  2. During adoption,
  3. Post-adoption stages.
- **Nodal Ministry** - The Ministry of Women and Child Development.
- **Directions issued under** - Section 70(1)(a) of the Juvenile Justice (Care and Protection of Children) Act, 2015 (as amended in 2021).
- These are aligned with the provisions laid down under the *Adoption Regulations, 2022*.
- This initiative aims to reinforce the psychosocial support framework for all key stakeholders.
- **Key Stakeholders** - Prospective Adoptive Parents (PAPs), adopted children, and biological parents who surrender their child for adoption.
- **Professionals' Qualification** - Designate or empanel qualified counsellors at the district and state levels.
  - They should have a background knowledge in child psychology, mental health, or social work.
- **Mandatory Provisions - Pre-adoption counselling** - It has been made mandatory to provide pre-adoption counselling to prospective adoptive parents during the Home Study Report (HSR) process.
- Additionally, older children must receive counselling support both before and during

the adoption process.

- **Post-adoption counselling** - To be provided in specific situations, such as
  - When an adopted child initiates a root search to trace their origins,
  - In cases of non-adjustment between the child and adoptive family, or
  - In any situation indicating potential disruption or dissolution of the adoption.
- These are covered under Regulations 30(4)(e), 14(4), 14(6)(b), and 21(6) of the Adoption Regulations, 2022.
- The directions also include provisions for psychosocial intervention in any other circumstances as assessed by the Specialised Adoption Agencies (SAAs) or District Child Protection Units (DCPUs).
- Moreover, counselling for biological parents surrendering their children for adoption has been mandated.
- They must be informed about the legal finality of their decision **after 60 days** and the child's right to undertake a root search in the future, in accordance with Regulations 7(11) and 30(2)(c).
- **Significance** - The Central Adoption Resource Authority remains committed to building a robust, child-friendly, and emotionally supportive adoption ecosystem in India.
- Through these measures, CARA aims to safeguard the rights of children and ensure that every adoption is a step towards creating a secure and loving family environment.

## Reference

[PIB| strengthening all stages of counselling service](#)

## Maratha military landscapes of India in UNESCO World Heritage List

*Prelims - Current events of National & International importance | History of India & Indian National Movement.*

### Why in News?

*The World Heritage Committee, meeting for its 47<sup>th</sup> session at UNESCO Headquarters in Paris, has inscribed the 'Maratha Military Landscapes of India' on the World Heritage List.*

Fortress	Description
<p><b>RAIGAD</b></p>  <p>The infographic 'Key Pillars of the Online Gaming Rules 2026' outlines six pillars: 1. Online Gaming Authority of India (Unified digital-first regulator for oversight and enforcement), 2. Game Determination Framework (Classifies games as permitted or prohibited through clear criteria), 3. Registration System (Provides digital certification for e-sports and notified games), 4. User Safety Framework (Ensures safeguards like age checks, controls and fair play), 5. Grievance Redressal System (Enables time-bound resolution through a two-tier mechanism), and 6. Penalties and Enforcement (Ensures compliance through digital inquiry and proportionate penalties). Source: Ministry of Electronics &amp; IT.</p>	<ul style="list-style-type: none"> <li>• <b>Located in</b> - North Konkan region of <b>Maharashtra</b>.</li> <li>• It is once the capital of the Maratha Empire because of its strategic location and colossal size.</li> <li>• Surrounded by deep valleys, and access is only through a steep pathway in front.</li> <li>• Shivaji Maharaj was crowned and he took the title of Chhatrapati, in 1674 CE.</li> </ul>

## PRATAPGAD



- **Built by** - Chhatrapati Shivaji Maharaj in 1656.
- It is situated in the the Western Ghats.
- The fort is famous for its defensive architecture.

## PANHALA

Theme 1	Theme 2	Theme 3	Theme 4	Theme 5	Theme 6	Theme 7	Theme 8	Theme 9
Poverty Free and Enhanced Livelihoods in Panchayat	Healthy Panchayat	Child-Friendly Panchayat	Water Sufficient Panchayat	Clean and Green Panchayat	Panchayat with Self-Sufficient Infrastructure	Socially Just and Secured Panchayat	Panchayat with Good Governance	Women Friendly Panchayat

- It was designed to be a self-sustaining settlement.
- **Originally built in** - The 12<sup>th</sup> century CE by the Shilaharas, a feudatory dynasty of the Rashtrakutas.
- It is among the *largest of the Maratha forts*.
- Panhala fort is the site of the famous Battle of Pawankhind.

## SHIVNERI

Theme 1	Theme 2	Theme 3	Theme 4	Theme 5	Theme 6	Theme 7	Theme 8	Theme 9
Poverty Free and Enhanced Livelihoods in Panchayat	Healthy Panchayat	Child-Friendly Panchayat	Water Sufficient Panchayat	Clean and Green Panchayat	Panchayat with Self-Sufficient Infrastructure	Socially Just and Secured Panchayat	Panchayat with Good Governance	Women Friendly Panchayat

- Shivneri Fort, located near Junnar in Pune district.
- The fort is triangular in shape and surrounded by cliffs.
- It dates back to the 6<sup>th</sup> century CE, when it was built as a strategic military outpost.
- The 7-tier defences of the fort, intended to block enemy advances at multiple levels, are among its most striking aspects.

## SALHER



- Salher Fort is located in Nashik district, Maharashtra.
- It is a significant landmark of the Sahayadri mountain range.
- It is the highest fort in Maharashtra and one of the highest in the Western Ghats.
- It is the site of the pivotal open-field Battle of Salher.

## LOHAGAD



- Located near Lonavala.
- It is an "Iron Fort" originally built by the *Lohtamia dynasty* in the 10<sup>th</sup> century CE.
- It is known for its 4 huge gates
  - The Ganesh Darwaja,
  - Narayan Darwaja,
  - Hanuman Darwaja, and
  - Maha Darwaja.
- The "Vinchukada", or "Scorpion's Tail", is one of Lohagad's most striking features, a long, narrow, fortified spur that extends from the main fort.

## SINDHUDURG

Theme 1	Theme 2	Theme 3	Theme 4	Theme 5	Theme 6	Theme 7	Theme 8	Theme 9
Poverty Free and Enhanced Livelihoods in Panchayat	Healthy Panchayat	Child-Friendly Panchayat	Water Sufficient Panchayat	Clean and Green Panchayat	Panchayat with Self-Sufficient Infrastructure	Socially Just and Secure Panchayat	Panchayat with Good Governance	Women Friendly Panchayat

- The fort stands on the island of Khurte in the Arabian Sea, off the Konkan coast.
- **Constructed in** - 1664-67 by Hiroji Indulkar, the chief military engineer of Chhatrapati Shivaji Maharaj.
- It is to provide a secure base for maritime operations against the Portuguese, the British, and the local Siddis.

## SUVARNADURG

Theme 1	Theme 2	Theme 3	Theme 4	Theme 5	Theme 6	Theme 7	Theme 8	Theme 9
Poverty Free and Enhanced Livelihoods in Panchayat	Healthy Panchayat	Child-Friendly Panchayat	Water Sufficient Panchayat	Clean and Green Panchayat	Panchayat with Self-Sufficient Infrastructure	Socially Just and Secure Panchayat	Panchayat with Good Governance	Women Friendly Panchayat

- The “Golden Fortress” is an island fortress built by Shivaji Maharaj off Harnai port in Ratnagiri district.
- Suvarnadurg has a sister fortress on the mainland known as Kanakadurga; the two structures used to be connected by a tunnel, which is now unusable.
- **Initially built by** - *Adil Shahi dynasty*, Suvarnadurg was captured and rebuilt by Shivaji in 1660.

## VIJAYDURG



- One of the oldest of the Maratha forts, the “Fort of Victory” on the Arabian Sea coast in Sindhudurg district.
- It was originally built by the *Shilahar dynasty* in the late 12th century. It was then known as Gheria.
- The fort was captured by Chhatrapati Shivaji Maharaj in 1653.

## KHANDERI



- Khanderi, a small island off the coast of Alibaug.
- It was fortified by Chhatrapati Shivaji Maharaj in 1679 to secure Maratha control over the coastal waters.

## RAJGAD



- The “King of Forts” was captured by the Shivaji Maharaj in 1647.
- It served as his capital for 26 years before Raigad.
- This was where Rajaram I, the son of Shivaji Maharaj, was born, and where his first wife, Saibai, passed away.

## GINGEE/ JINJI (Tamil Nadu)



- [Gingee Fort](#) is located in the Villupuram district of Tamil Nadu.
- **Built by** - Ananta Kon of the *Konar Dynasty*.
- **Built in** - 1200 CE.
- Known as -The 'Troy of the East.'

## Reference

[The Indian Express| Maratha fortress in UNESCO Heritage sites](#)

