

SANSKRITI IAS DAILY CURRENT AFFAIRS

13-06-2026

Credit Guarantee Scheme for Microfinance Institutions-2.0 (CGSMFI-2.0)

bl. BusinessLine

Centre extends CGSMFI-2.0 scheme and raises MFI loan cap to ₹1,000 crore

The Centre extended CGSMFI-2.0 till August 31 and raised the MFI loan cap to ₹1000 crore to improve credit flow to small borrowers.



Why in News

- The Government extended **CGSMFI-2.0** validity till 31 August 2026.

Scheme Overview

- The scheme provides guarantee cover to banks and financial institutions.
- It supports lending to **NBFC-MFIs** and other microfinance institutions.
- The guarantee is provided through **National Credit Guarantee Trustee Company Limited (NCGTC)**.

Guarantee Structure

- Coverage is **80%** for small MFIs.
- Coverage is **75%** for medium MFIs.
- Coverage is **70%** for large MFIs.
- The guarantee fee is **0.50% per annum**.

Coverage and Benefits

- The scheme protects lenders against expected credit losses.
- The maximum loan cap for large NBFC-MFIs has been increased from ₹300 crore to ₹1000 crore.
- The enhanced limit remains subject to **20% of Assets Under Management (AUM)**.

Microfinance: Key Facts

- Microfinance provides small-scale financial services to underserved populations.

- It includes loans, savings, insurance, and related financial products.
- It promotes financial inclusion and supports micro-enterprises.

C-295 Aircraft

Why in News

- The first Made-in-India

The Hindu

[First made-in-India C-295 carries out maiden test flight](#)

The first made-in-India C-295 military transport aircraft successfully completed its maiden flight, the Indian Air Force (IAF) said on...



C-295 military transport aircraft completed its maiden flight.

Aircraft Profile

- The C-295 is a medium tactical military transport aircraft.
- It is designed for troop transport, cargo operations, surveillance, and reconnaissance missions.
- It can also perform maritime patrol and medical evacuation operations.

Operational Capabilities

- The aircraft has an endurance of up to 11 hours.
- It can carry up to 9 tonnes of payload.
- It can transport up to 71 troops.
- Its maximum cruise speed is about 260 knots.

Technical Features

- It is powered by two turboprop engines.
- It possesses Short Take-Off and Landing (STOL) capability.
- It can operate from unprepared and semi-prepared airstrips.
- It can fly tactical missions at speeds as low as 110 knots.

Strategic Importance

- The project supports Make in India and Atmanirbhar Bharat in defence manufacturing.
- India's first private C-295 assembly line is located at Tata Advanced Systems Ltd., Vadodara, Gujarat.

Kinnerasani Wildlife Sanctuary

telangana today

Safari tours to be launched in Kothagudem's Kinnerasani Wildlife Sanctuary

The Forest Department is set to launch safari tours at Kinnerasani Wildlife Sanctuary in Kothagudem district. Three safari vehicles have...



Why in News

- Telangana Forest Department will launch safari tours at Kinnerasani Wildlife Sanctuary.

Geographical Profile

- It is located in **Bhadradri Kothagudem district, Telangana**, on the right bank of the **Godavari River**.
- It derives its name from the **Kinnerasani River**, which eventually joins the Godavari.
- It is part of the **Dandakaranya Forest** and lies near **Kinnerasani Dam**.

Ecological Features

- It covers an area of **635.4 sq km**.
- It contains **Kinnerasani Lake** and densely forested islands.
- It is predominantly inhabited by **Koya** and **Gond** tribal communities.

Biodiversity Significance

- The vegetation is mainly **dry deciduous forest**.
- Major flora include **Teak (Tectona grandis)**, **Bamboo**, **Terminalia**, **Anogeissus** and **Pterocarpus**.
- Key fauna include **Bengal Tiger**, **Leopard**, **Sloth Bear**, **Indian Gaur**, **Dhole**, **Chousingha** and **Blackbuck**.

Masroor Rock-Cut Temples

Why in News

- The **Masroor Rock-Cut Temples** of Himachal Pradesh are receiving renewed attention for their heritage significance.

The Times of India

The 'Ellora of the Himalayas': This forgotten temple complex is Himachal's best-kept secret

Tucked away in the hills of Himachal Pradesh's Kangra Valley lies an extraordinary piece of Indian heritage that is mostly ignored.



Historical Background

- They are an 8th-century CE rock-cut Hindu temple complex in **Kangra Valley**.
- They are often called the **Ellora of Himachal** and the **Himalayan Pyramid**.
- Their architecture resembles the **Gupta style**.

Architectural Features

- The complex consists of 15 monolithic temples built in North Indian Nagara style.
- It is dedicated to **Shiva, Rama, Sita and Lakshmana**.
- Unlike most temples, it faces **northeast towards the Dhauladhar range**.
- The complex follows a **symmetrical square-grid and mandala layout**.

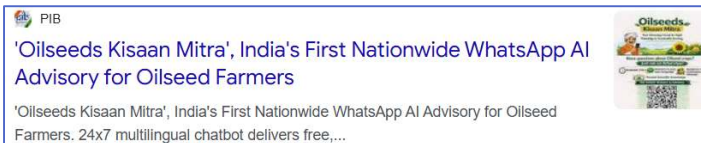
Heritage Significance

- The temples contain reliefs depicting **Vedic and Puranic deities**.
- The site has suffered considerable damage due to earthquakes.
- It was documented by **Henry Shuttleworth (1913)** and surveyed by **ASI's Harold Hargreaves (1915)**.

Oilseeds Kisaan Mitra

Why in News

- ICAR launched Oilseeds Kisaan Mitra to improve scientific advisory services for oilseed farmers.



Institutional Profile

- It is a WhatsApp-based AI-powered advisory service.
- It was developed by ICAR-Indian Institute of Oilseeds Research (ICAR-IOR), Hyderabad.

Functional Features

- It provides 24x7 multilingual support free of cost.
- It offers guidance on crop varieties, irrigation, pests and post-harvest practices.
- Farmers can access it without downloading any special application.



Collaborative Framework

- It integrates expertise from ICAR-NSRI, ICAR-IIGR, ICAR-IIRMR and PC Unit (Sesame & Niger).
- It covers crops such as groundnut, mustard, sesame, sunflower, soybean and niger.

One Station One Product (OSOP)

News On AIR

MSME Ministry implements OSOP initiative for Divyangjan Vishwakarma artisans

The Ministry of Micro, Small and Medium Enterprises has said that it is implementing the One Station One Product (OSOP) initiative for...



Why in News

- **MSME Ministry** is promoting products made by Divyangjan artisans through OSOP.

Scheme Profile

- It was launched on **25 March 2022** by **Indian Railways**.
- It transforms railway stations into marketplaces for local products.



Implementation Framework

- Stalls are allotted through a **tendering and rotational system** at nominal fees.
- Railway divisions coordinate with **SHGs, MSMEs and state agencies**.

Beneficiary Coverage

- It supports **artisans, weavers, potters, tribal communities and SHGs**.
- It promotes sustainable livelihoods and wider market access.

Governance Significance

- It helps revive traditional crafts and regional products.
- It strengthens **inclusive economic development**.

Other Important News of the day

Places in
News

Marshall Islands

Mirage News

[World Bank Boosts Aid for Marshall Islands Energy Crisis](#)

US\$9 million in financing will help protect essential services and keep fiscal and resilience reforms on track MAJURO, June 5,...



Why in News

- The **World Bank** approved an additional **US\$9 million** to help the Republic of the Marshall Islands (RMI) manage rising energy costs.

Geographical Profile

- The Marshall Islands is located in the **central Pacific Ocean**.
- It lies northeast of **Papua New Guinea** and southeast of the **Federated States of Micronesia**.
- The country consists of **29 coral atolls** comprising **1,156 islands and islets**.
- The islands form two parallel chains called **Ratak (Sunrise)** and **Ralik (Sunset)**.



Political and Economic Features

- Capital city: **Majuro**.
- Official languages are **English** and **Marshallese**.
- It follows a presidential republic with a parliamentary system.
- The President serves as both **Head of State** and **Head of Government**.

- Agriculture and tourism constitute major economic activities.
- The official currency is the **US Dollar**.

Historical Evolution


- The islands were successively controlled by Spain, Germany, Japan, and the United States.
- After World War II, they became part of the UN Trust Territory of the Pacific Islands under US administration.
- The country gained independence in **1986**.

Strategic Linkage with the United States

- Independence was achieved through the **Compact of Free Association (COFA)**.
- The agreement provides financial assistance and access to US government programs.
- The United States retains full responsibility for the country's **security and defence**.
- COFA aims to promote economic development and budgetary self-reliance.

Environment

Mortonagrion santha

 Research Matters

New blue-spotted damselfly discovered in the Andaman Islands

Scientists from the Zoological Survey of India and the University of Madras have discovered a new species of damselfly, named Mortonagrion...



Why in News

- Scientists from **ZSI** and the **University of Madras** discovered a new damselfly species in the Andaman and Nicobar Islands.

Taxonomic Profile

- **Mortonagrion santha** is a newly discovered species of **damselfly**.
- It was found in **Dasarathpur, Rangat tehsil**.

Distinctive Features

- It has **pale-blue crescent-shaped postocular spots**.
- It possesses a bright-blue marking on the **ninth abdominal segment**.
- It has a unique **three-lobed prothorax**.
- Its closest relative is **Mortonagrion arthuri**, found in **Southeast Asia**.
- It inhabits shaded tropical coastal vegetation.

Disease

Shigellosis

Why in News

- Kerala has reported an increase in cases of Shigellosis (Bacillary Dysentery).

Disease Profile

- It is a highly contagious bacterial disease caused by **Shigella**.
- Humans are the only natural reservoir.
- Children below **5 years** are most vulnerable.

Transmission Dynamics

- It spreads through the **faecal-oral route**, close contact and sexual transmission.
- Contaminated food and water can also spread the disease.


Clinical Features



- The main symptom is prolonged **bloody diarrhoea with mucus**.
- Other symptoms include fever, stomach cramps and vomiting.
- Severe cases may require **antibiotics**.
- **WHO (2017)** listed **Shigella** as a priority pathogen for **AMR research**.

Space

SOLAR-1

 National Oceanic and Atmospheric Administration (.gov)

[NOAA's SOLAR-1 enters new era of space weather monitoring](#)

NOAA's Space weather Observations at L1 to Advance Readiness – 1 (SOLAR-1) observatory has officially entered operational service,...



Why in News

- The **United States** activated **SOLAR-1**, its first dedicated **space weather monitoring satellite**, to provide faster warnings of solar storms.

Mission Profile

- **SOLAR-1 (Space Weather Observations at L1 to Advance Readiness-1)** is the first US satellite exclusively designed for operational space weather observation.
- It was earlier called **Space Weather Follow-On-Lagrange 1 (SWFO-L1)**.
- It is operated by the **National Oceanic and Atmospheric Administration (NOAA)**.
- Its primary mission is continuous monitoring of **solar activity, solar wind and space weather**.

Orbital Significance

- It is positioned at **Sun-Earth Lagrange Point-1 (L1)**, nearly 1.6 million km from Earth towards the Sun.
- L1 provides an uninterrupted view of solar activity due to gravitational stability.
- It tracks **Coronal Mass Ejections (CMEs)** before they reach Earth.

Technological Features

- It was launched on **24 September 2025** using **SpaceX Falcon 9**.
- It carries a compact coronagraph and instruments for real-time solar wind measurements.
- It can send CME images to **NOAA's Space Weather Prediction Center** within 30 minutes.

Strategic Significance

- It will improve **aurora forecasting** and early warning systems.
- It will strengthen protection of **GPS, communication systems, satellites, power grids and space missions**.

Science
and
Technology

Vitamin C

 News-Medical

[Study links low vitamin C levels in the blood plasma to reduced brain connectivity](#)

A study of 2044 older Japanese adults found that those with lower vitamin C levels in their blood plasma tended to have a lower volume of...



Why in News

- A Japanese study found that higher **Vitamin C** levels are associated with improved brain connectivity and memory.

Scientific Profile

- **Vitamin C (L-Ascorbic Acid/Ascorbate)** is a water-soluble vitamin.
- Humans cannot synthesize it and must obtain it from diet.
- It is a powerful **antioxidant**.

Physiological Functions

- It is essential for the formation of **collagen**.
- It helps repair **skin, cartilage, bones, teeth and blood vessels**.
- It aids **iron absorption** and supports hormone production.

Dietary Sources


- Major sources include oranges, berries, tomatoes, spinach, broccoli and peppers.
- Cooking may reduce its nutritional value because it is heat-sensitive.

Deficiency Disorders

- Severe deficiency causes **Scurvy**.
- Symptoms include **anaemia, bleeding gums, bruising and poor wound healing**.
- Smokers and people with digestive disorders are more vulnerable.

Uttar Pradesh in News

Jhansi: First UP District with All 496 Villages Declared Child Labour-Free

 The Indian Express

[Jhansi first UP district with 'no child labour in its 496 villages'](#)

Efforts on to eradicate child labour from Jhansi's urban areas: Officials.



Why in News

- Jhansi is set to become the first district in **Uttar Pradesh** where all **496 Gram Panchayats** have been declared **child labour-free**, supporting the state's **2027 target**.

Legal and Constitutional Framework

- Under the **Child and Adolescent Labour (Prohibition and Regulation) Act, 1986 (amended in 2016)**, employment of children below **14 years** is prohibited.
- **Article 24** prohibits child employment in hazardous occupations, while **Article 21A** guarantees free and compulsory education for children aged **6-14 years**.
- **Article 39(e) and 39(f)** direct the State to protect children from exploitation.

Implementation Strategy

- The initiative involved a year-long campaign with participation from government departments, NGOs, schools and local communities.
- Village committees verified child labour absence after identified children were withdrawn from work and enrolled in schools.
- Urban areas are now being covered through **ward-level interventions**.

Educational and Community Measures

- More than **3,000 out-of-school children** were identified and re-enrolled in schools.

- Around 71 child labourers were rehabilitated through education and welfare support.
- Around 45,000 'Child Labour-Free' stickers were distributed to business establishments.

Governance Significance & Prelims Facts

- The initiative supports SDG 8.7, which aims to eradicate child labour.
- NGOs are helping Jhansi, Bahraich, Shravasti, Balrampur, Chandauli and Siddharthnagar become child labour-free by December 2026.
- Efforts are underway to make the entire Jhansi Division (Jhansi, Lalitpur and Jalaun) child labour-free.
- World Day Against Child Labour is observed on 12 June under the International Labour Organization (ILO).