# PrepAlpine

The Next-Generation UPSC Institution

Where Research Meets Mentorship & Precision

Research-Grade Content Expert Mentorship

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**Preparation Meets Precision** 

A Next-Generation Learning Institution

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For permission requests, please write to:

**PrepAlpine** 

Email: PrepAlpine2025@gmail.com

Website: PrepAlpine.com

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# PrepAlpine — Where Research-Grade Content Meets Mentorship, and AI Makes It Personal

PrepAlpine is India's next-generation UPSC institution — built by educationists, retired bureaucrats, IITians, and experienced educators, and powered by a 500+-member technology firm specialising in AI-driven education infrastructure.

We're not another coaching platform — we're a complete preparation ecosystem that unites:

#### • Research-Grade Content:

Every content is crafted and reviewed by civil servants, educators, and scholars, and follows UPSC's Intro-Body-Conclusion format. Content is built from official reports, verified data, and visual pedagogy — flowcharts, frameworks, maps, and comparative tables.

#### • Two-Tier Mentorship:

Interview-qualified mentors and Subject-Matter Experts provide structured strategy, accountability, doubt-solving, and exam-aligned depth — bridging the gap between preparation and performance.

#### • AI Precision Engine:

Developed with our 500+-member AI & EdTech partner firm, the PrepAlpine AI system integrates Retrieval-Augmented Generation (RAG), adaptive MCQ engines, AI-based answer evaluation, and intelligent revision tracking. It continuously identifies each learner's strengths, weaknesses, and learning patterns — ensuring preparation evolves dynamically with every step.

This fusion of research-grade content + expert mentorship + enterprise-grade AI technology has created a credible, scalable, and aspirant-first platform.

Every PrepAlpine module is built not just to inform, but to transform — converting effort into precision and hard work into predictable progress.

We're reimagining UPSC preparation as a research-led, mentor-guided, AI-personalised journey that adapts to every aspirant.

PrepAlpine — From Aspirant to Authority. Lead the State, Not the Struggle.

# DAILY CURRENT AFFAIRS DATED 05.11.2025

# **GS Paper II: Polity**

# 1. Reorganisation of Jammu and Kashmir: Testing the Flexibility of Indian Federalism

#### a. Introduction

The reorganisation of Jammu and Kashmir in 2019, after the revocation of *Article 370*, marked a major constitutional and political change. The former state was divided into two separate Union Territories —

- 1. Union Territory of Jammu and Kashmir, which has a Legislative Assembly, and
- 2. Union Territory of Ladakh, which does not have an Assembly.

While some critics saw this as a weakening of India's federal structure, others consider it an example of flexible federalism — the ability of the Constitution to adapt to special situations while maintaining national unity.

# b. Understanding Federalism in India

Federalism means the division of powers and responsibilities between the Union and the States.

India follows a model of cooperative and flexible federalism, not a rigid one. This means power can shift between the Centre and States depending on national priorities like security, stability, and development.



The Constitution's framers wanted unity through diversity — a system where the Union can act to protect stability or national security, but still uphold democracy and representation.

# c. Constitutional Basis for Union Territories with Assemblies

The Constitution allows different kinds of administrative setups for Union Territories.

Provision	Purpose and Scope
Article 239A	Allows Parliament to create legislatures and councils of ministers for certain Union Territories, like Puducherry.
Article 239AA	Gives special status to Delhi — a Union Territory with its own Legislative Assembly and elected government.
Article 3	Authorises Parliament to change the boundaries, names, or status of states — including converting a state into a Union Territory.

Hence, making Jammu and Kashmir a Union Territory with its own Assembly is constitutionally valid.

# d. Why Jammu and Kashmir Became a Union Territory

The government described the reorganisation as a temporary and transitional step, meant to bring better governance and peace to a region that had long faced instability and militancy.

Main reasons included:

- i. Improving governance and transparency after years of corruption and weak administration.
- ii. Enhancing security coordination in a sensitive border area.
- iii. Building institutions and capacity before restoring full statehood.

Thus, the change aimed to stabilise the region and prepare it for future self-governance.

# e. Why This Reflects Flexible, Not Flawed, Federalism

#### i. Constitutionally Sound:

The Constitution allows flexible arrangements. Creating a Union Territory with a legislature is not a violation but a lawful adaptation.

#### ii. Balanced Power:

The system allows local representation through elections, while the Lieutenant Governor ensures national oversight — important in a border-sensitive area.

#### iii. Evolving Federalism:

India's federal system has always evolved — through linguistic reorganisation (1950s), new states (2000s), and now Jammu & Kashmir (2019). This reflects adaptability.

#### iv. Transitional Purpose:

The Union Territory setup is temporary, meant to ensure political stability and stronger institutions before returning to full statehood.

# f. Challenges Ahead

- i. Delay in restoring statehood may cause political frustration and distrust.
- ii. Tension between the Centre and the UT government could create governance issues, as seen in Delhi.
- iii. Weak local institutions administration, policing, and civic bodies still need reform and capacity building.

#### g. Way Forward

- i. Gradual restoration of statehood, once governance and security improve.
- ii. Early elections to restore political participation and public confidence.
- iii. Strengthening Panchayati Raj and urban institutions for deeper democracy.
- iv. Encouraging cooperative federalism, where the Centre works as a partner, not a controller.

For lasting success, transparency, accountability, and trust between citizens and administration are essential.

# h. Broader Constitutional Perspective

The Jammu and Kashmir case shows that Indian federalism is dynamic, not rigid. The Constitution allows temporary asymmetry when needed for peace and stability.

This flexibility ensures that national unity is maintained without undermining democracy and regional identity.

# Conclusion

The transformation of Jammu and Kashmir into a Union Territory with a Legislative Assembly is not a constitutional mistake, but a measured and adaptive step. It highlights how India's federal system can adjust to unique challenges while preserving both unity and democracy.

In time, as stability and governance improve, this phase is expected to lead to the restoration of full statehood — fulfilling both constitutional balance and the aspirations of the people.

# **GS Paper II: International Relations**

# 2. India-Israel Strategic Partnership: Security, Technology, and Counter-Terrorism

#### a. Introduction

India and Israel share a deep strategic partnership built on mutual trust, shared security concerns, and technological cooperation.

Since the establishment of full diplomatic relations in 1992, the two nations have moved from limited defence exchanges to a comprehensive partnership covering defence, cyber, agriculture, and innovation.

Key milestones include Israel's assistance during the Kargil War (1999), the Strategic Partnership Agreement (2017), and ongoing collaboration in defence technology (2025 MoU).

# b. Strategic Logic of the Partnership

i. Common Security Threats:

Both countries face terrorism and instability — India from cross-border militancy, Israel from radical non-state actors in its neighbourhood.

ii. Technological Complementarity:

Israel offers cutting-edge defence, cyber, and agricultural technology, while India provides scale, skilled manpower, and a vast market.

iii. Shared Democratic Values:

Both are vibrant democracies committed to sovereignty, security, and self-reliance in defence production.



#### c. Major Areas of Cooperation

- i. Defence & Security Co-development of missiles (Barak-8), UAVs (Heron), and radar systems (Phalcon); intelligence sharing and joint border-security training.
- ii. Cyber & AI Technology Joint development of cyber-defence, AI-based surveillance, and electronic warfare systems.
- iii. Agriculture & Water Israeli drip irrigation, greenhouse technology, and desert farming adopted across Indian states.
- iv. Innovation & Industry Collaboration under *Make in India* and *Atmanirbhar Bharat* to boost domestic defence manufacturing.
- v. Skilled Workforce Mobility Indian professionals contribute to Israel's construction and tech sectors, strengthening people-to-people ties.

# d. Strategic Significance for India

- i. Defence Self-Reliance: Boosts co-production and reduces import dependency.
- ii. Counter-Terrorism Support: Enhances intelligence-sharing and border surveillance.
- iii. Cyber Resilience: Strengthens India's capacity to safeguard digital infrastructure.
- iv. Geopolitical Leverage: Expands India's influence in West Asia while maintaining balanced diplomacy with Arab nations.

# e. Key Challenges in the Partnership

- i. Balancing West Asia Policy: India must maintain ties with Israel while engaging Iran, Saudi Arabia, and Palestine.
- ii. Technology Transfer Limits: Some advanced Israeli systems are restricted for export.
- iii. Dependence Risk: Excess reliance on Israeli imports could slow indigenous R&D.
- iv. Regional Instability: Conflicts in Gaza or Lebanon may complicate India's diplomatic position.

# f. Way Forward

- i. Establish an India-Israel Defence Innovation Council for coordinated R&D.
- ii. Link DRDO with Israeli defence start-ups to develop AI, UAVs, and missile systems.
- iii. Conduct regular joint military and cyber exercises to build interoperability.
- iv. Maintain balanced diplomacy cooperation with Israel alongside dialogue with Arab partners.
- v. Promote technology diplomacy, turning innovation into long-term strategic capability.

#### Conclusion

India–Israel ties have matured into a comprehensive strategic partnership combining defence production, counter-terrorism, cyber security, and innovation.

The relationship blends realism with technological cooperation, reflecting India's vision of self-reliant, balanced, and forward-looking diplomacy in the 21st century.

# **GS Paper III: Economics**

# 3. How BRICS is Challenging SWIFT and the Dollar-Dominated Financial System

## a. Introduction

For decades, the global financial system has been dominated by SWIFT — the *Society for Worldwide Interbank Financial Telecommunication* — a Belgium-based network used by over 11,000 banks in 200+ countries.

Although SWIFT claims neutrality, it is effectively controlled by Western central banks, especially those of the G-10 nations, allowing the U.S. and its allies to influence or restrict global transactions.

Since most global trade is also settled in U.S. dollars, this dominance enables Washington to impose financial sanctions by cutting countries off from SWIFT — as seen in Russia's case after the Ukraine conflict.

In response, the BRICS group (Brazil, Russia, India, China, South Africa — now joined by BRICS+ members like Iran and Egypt) is developing mechanisms to bypass Western-controlled systems and promote financial independence.

## b. What is BRICS Pav?

BRICS Pay is a proposed digital cross-border payment system designed to allow international transactions without using SWIFT or the U.S. dollar.

It aims to link each country's domestic payment infrastructure, creating a digital bridge for direct local-currency transfers among BRICS nations.

Country	Domestic System	Nature
Russia	SPFS (System for Transfer of Financial Messages)	Alternative to SWIFT
China	CIPS (Cross-Border Interbank Payment System)	Yuan-based platform

Country	Domestic System	Nature
India	UPI (Unified Payments Interface)	Real-time mobile payments
Brazil	Pix	Instant digital payments

This integration would enable businesses and individuals in member countries to transact directly—quickly, securely, and without converting currencies into dollars.

# c. Why BRICS Wants to Challenge SWIFT

i. Bypassing Western Sanctions:

Russia and Iran, often excluded from SWIFT, seek to maintain trade resilience.

ii. Financial Sovereignty:

Countries want greater control over their cross-border transactions.

iii. Local Currency Trade:

Reduces dependency on the dollar and mitigates exchange-rate risks.

iv. Multipolar Financial Order:

Supports BRICS' long-term goal of building a balanced global economy, not dominated by any single currency or bloc.

# d. Steps Taken So Far

i. 2014 - Fortaleza Summit:

Launch of the New Development Bank (NDB) and Contingent Reserve Arrangement (CRA) — early moves towards financial independence.

ii. 2017:

BRICS agreed to promote local currency trade and direct investments.

iii. 2024 - Kazan Summit:

- Prototype of BRICS Pay unveiled in Moscow.
- Discussion on a symbolic BRICS currency or banknote to reflect de-dollarisation.
- Plan to interlink payment systems and correspondent banking across members.

# e. Benefits of BRICS Pay

- Financial Autonomy: Reduces exposure to Western sanctions and global market shocks.
- Lower Transaction Costs: Domestic systems process payments faster and cheaper than SWIFT.
- Local Currency Promotion: Encourages use of rupee, yuan, ruble, etc., in trade.
- Fintech Cooperation: Builds on UPI and Pix success to boost digital innovation.
- Global South Integration: Strengthens cooperation among developing economies.

# f. Key Challenges



i. Interoperability Issues:

Differences in payment architecture (e.g., India's UPI vs China's CIPS) create technical barriers.

ii. Geopolitical Divergence:

India's balanced ties with the West contrast with Russia-China alignment, affecting trust.

iii. Regulatory Compliance:

Need to align with global anti-money laundering (AML) and cyber-security norms.

iv. Limited Global Recognition:

Initial use may be regional; global adoption will require credibility and confidence.

v. Potential Western Pushback:

The U.S. and EU may respond with trade restrictions or financial disincentives.

#### g. Global Comparisons

i. European Union - SEPA:

A unified Eurozone payment system developed through deep legal and technical harmonisation.

ii. ASEAN Local Currency Framework:

Encourages intra-regional settlements in domestic currencies.

iii. Russia-China Cooperation:

Integration between SPFS and CIPS already allows bilateral trade outside SWIFT.

These models show that regional systems can succeed, but only through political coordination, mutual trust, and strong regulatory frameworks.

#### h. The Road Ahead

- i. Develop common technical and legal standards through the BRICS Payment Task Force.
- ii. Expand local currency trade across Africa, Latin America, and Asia.
- iii. Integrate with Central Bank Digital Currencies (CBDCs) for speed and transparency.
- iv. Ensure data protection, cyber resilience, and transparency to gain trust.
- v. Use the New Development Bank as a central clearing and settlement hub.

# i. Broader Significance

- i. Signals a shift towards multipolar global finance, where power is shared rather than concentrated.
- ii. Empowers developing economies through financial self-reliance.
- iii. Represents a step towards South–South cooperation and reduced Western dominance in global economic governance.

# Conclusion

BRICS Pay symbolises the emerging world's effort to create a secure, inclusive, and dollar-independent financial system.

Though technological and geopolitical challenges persist, the initiative reflects a long-term transformation in global finance — from a U.S.-centric order to a more balanced, multipolar ecosystem led by cooperation among developing nations.

# **GS Paper III: Environment**

# 4. Beyond Tree Planting – Restoring India's Forests for Climate Resilience

#### a. Introduction

India today faces the twin challenge of accelerating economic growth while adapting to the growing realities of climate change.

In this context, forests have emerged as a vital solution — acting as *carbon sinks*, *biodiversity reserves*, and *livelihood lifelines*.

However, the focus of India's forest policy is evolving. The goal is no longer merely to increase tree cover, but to restore entire ecosystems capable of adapting and thriving in a warming world.

# b. Why Forest Restoration Matters

- i. Climate Regulation: Forests absorb carbon dioxide and mitigate global warming.
- ii. Livelihood Support: Nearly 200 million Indians depend on forests for food, fodder, and fuel.
- iii. Biodiversity Protection: Forests host around 80% of India's terrestrial biodiversity.
- iv. Water and Soil Security: They prevent erosion, recharge groundwater, and stabilize watersheds.
- v. Cultural Importance: Forests sustain tribal communities and traditional ecological knowledge systems.



#### c. India's Climate Commitments

Under the Paris Agreement (2015), India pledged to create an additional carbon sink of 2.5-3 billion tonnes of  $CO_2$  by 2030 through expanded forest and tree cover.

To achieve this, the Green India Mission (GIM) under the National Action Plan on Climate Change (NAPCC) serves as the key instrument.

The revised GIM (2024) now aims to restore 25 million hectares of degraded forest and non-forest land by 2030, emphasising ecosystem recovery rather than mere plantation.

# d. The Core Problem - Quantity vs. Quality

India's forest cover has increased modestly — from 24.16% (2015) to 25.17% (2023). Yet, a 2025 IIT Kharagpur study revealed a 12% decline in photosynthetic efficiency of dense forests

Yet, a 2025 IT Kharagpur study revealed a 12% decline in photosynthetic efficiency of dense forests due to rising temperatures and soil drying.

This suggests that India's forests are greener on paper but weaker in function — they are less effective at storing carbon and supporting biodiversity.

Hence, the future focus must shift from increasing forest area to enhancing forest health and resilience.

#### e. Persistent Challenges in India's Afforestation Efforts

- i. Weak Community Participation Many projects exclude forest dwellers, despite their legal role under the Forest Rights Act (2006). This erodes ownership and success.
- ii. Poor Ecological Design Monoculture plantations (e.g., eucalyptus, acacia) grow quickly but damage soil, lower water tables, and reduce biodiversity.
- iii. Underutilisation of Funds The Compensatory Afforestation Fund (CAMPA), with over ₹95,000 crore, remains underused Delhi spent only 23% (2019–24).
- iv. Capacity Deficit Local forest departments lack training in ecological restoration and climate adaptation.

v. Weak Monitoring – Projects are judged by saplings planted rather than trees survived or ecosystem restored.

# f. Promising Developments and Success Stories

#### i. Community-Led Restoration:

- Odisha integrates Joint Forest Management Committees for planning and revenue sharing.
- Chhattisgarh promotes mahua-based plantations, blending biodiversity with local livelihoods.

#### ii. State-Level Innovations:

- *Himachal Pradesh* introduced a biochar programme that reduces forest fire risk while generating carbon credits.
- Uttar Pradesh planted 39 crore saplings in one year and linked panchayats to carbon markets.
- Tamil Nadu doubled its mangrove cover in three years, strengthening coastal resilience.

#### iii. Institutional Capacity Building:

• National training hubs in Uttarakhand, Coimbatore, and Byrnihat now focus on ecosystem-based forest management.

#### g. Way Forward

- i. Empower Local Communities Implement the Forest Rights Act (2006) effectively; engage Gram Sabhas in decision-making.
- ii. Promote Native Species Use indigenous flora such as sal, teak, bamboo, and mangroves suited to local conditions.
- iii. Ensure Fund Transparency Introduce public dashboards to track fund flow, survival rates, and outcomes.
- iv. Link to Carbon Markets Enable states and communities to earn verified carbon credits.
- v. Strengthen Capacity Train forest staff in restoration ecology, not just plantation techniques.
- vi. Shift Metrics of Success Focus on ecosystem health, soil fertility, and biodiversity rather than plantation count.

#### h. Broader Significance

- i. Environmental Governance: Aligns with national frameworks Forest Conservation Act (1980), Forest Rights Act (2006), and CAMPA Act (2016).
- ii. Global Commitments: Supports SDG-13 (Climate Action) and SDG-15 (Life on Land).
- iii. Ethical Perspective: Embodies intergenerational equity, ensuring that natural resources are preserved for future generations.

## Conclusion

India's forests are not just a matter of landscape — they are climate buffers, livelihood sources, and moral assets.

The Green India Mission marks a shift from symbolic tree planting to scientific, inclusive ecosystem restoration.

If implemented with community participation, ecological integrity, and transparent governance, forest restoration can become the foundation of India's climate-resilient growth and a vital element of Viksit Bharat 2047.

# Reader's Note — About This Current Affairs Compilation

Dear Aspirant,

This document is part of the PrepAlpine Current Affairs Series — designed to bring clarity, structure, and precision to your daily UPSC learning.

While every effort has been made to balance depth with brevity, please keep the following in mind:

#### 1. Orientation & Purpose

This compilation is curated primarily from the UPSC Mains perspective — with emphasis on conceptual clarity, analytical depth, and interlinkages across GS papers.

However, the PrepAlpine team is simultaneously developing a dedicated Prelims-focused Current Affairs Series, designed for:

- factual coverage
- data recall
- Prelims-style MCQs
- objective pattern analysis

This Prelims Edition will be released separately as a standalone publication.

# 2. Content Length

Some sections may feel shorter or longer depending on topic relevance and news density. To fit your personal preference, you may freely resize or summarize sections using any LLM tool (ChatGPT, Gemini, Claude, etc.) at your convenience.

#### 3. Format Flexibility

The formatting combines:

- paragraphs
  - lists
- tables
- visual cues

-all optimised for retention.

If you prefer a specific style (lists  $\rightarrow$  paras, paras  $\rightarrow$  tables, etc.), feel free to convert using any free LLM.

#### 4. Monthly Current Affairs Release

The complete Monthly Current Affairs Module will be released soon, optimized to a compact 100–150 pages — comprehensive yet concise, exam-ready, and revision-efficient.

# 5. Join the PrepAlpine Discord Community

Be part of India's Smartest UPSC Peer Ecosystem → <a href="https://discord.gg/yrcDpXxv">https://discord.gg/yrcDpXxv</a>

## What You'll Experience

#### • Peer-to-Peer Discussions

Subject-wise channels for GS papers, Ethics, Economics, Polity, Geography, Environment, and Optional subjects.

#### • Focused Study Circles

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Collaborative micro-notes, doubt resolutions, PYQ-linked discussions, and peer-reviewed clarity.

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Weekly "Open Mic" sharing sessions where learners discuss strategies, mistakes, breakthroughs, and lessons from their UPSC journey.

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A serious, supportive, and intelligent peer environment — no noise, no clutter. Learning grows here through interaction, reflection, and structured peer collaboration.

"From Isolation to Interaction — Learn the UPSC Way, the Smart Way."

#### 6. Suggest Topics for Coverage

If you feel any important theme is missing or under-covered, simply post it in the "Suggestions" channel on our Discord server.

Our content team regularly reviews inputs and includes relevant suggestions in upcoming Monthly Current Affairs Modules.

Beyond daily updates, the PrepAlpine Discord functions as a complete UPSC learning ecosystem — offering free peer mentorship, structured discussions, practice threads, AI-powered micro-learning tools, and a community of serious aspirants working together.

Together, these resources embody the PrepAlpine vision:

Better Content. Smarter Mentorship. Intelligent Preparation.

