

### B-READY Index

- The **B-READY Index**, launched by the **World Bank** in September 2025, replaces the **Ease of Doing Business Index**, covering 180 economies
- **How is India Preparing for the B-READY Index?**
  - India is actively preparing for the B-READY Index, with the **Department for Promotion of Industry and Internal Trade (DPIT)** leading the efforts. Through bi-monthly meetings with nodal ministries, DPIT evaluates responses to over 1,300 questions from the **B-READY questionnaire**. The goal is to improve India's business readiness and attractiveness for foreign investments.
- **Need for B-READY Index:**
  - India seeks to address subdued FDI, improve the business environment, bridge policy gaps, and encourage multinational presence through the B-READY Index.

### Swachh Bharat Mission

- India was ranked right at the bottom of **180 countries** in the **Environment Performance Index (EPI) in 2022**. The EPI ranks countries on climate change performance, environmental health, and ecosystem vitality. It measures 40 performance indicators across 11 issue categories, such as air quality, and drinking water and sanitation

Aspect	Swachh Bharat Mission (Urban) 2.0	Swachh Bharat Mission (Grameen) Phase 2
Launch Year	2021	2020-21
Implementation Period	2021-22 to 2025-26	2020-21 to 2024-25
Total Outlay	Rs.1,41,600 Crore	Rs.1,40,881 Crore
Budget 2024-25	Rs. 5000	Rs. 7192
Ministry	MoHUA	MoJS
Source of Funds	15th FC, MGNREGS, revenue generation models	15th FC, MGNREGS, revenue generation models
Funding Pattern	<ul style="list-style-type: none"> <li>• Cities with million plus population - 25:75</li> <li>• Cities with population between 1-10 lakhs - 33:67</li> <li>• Cities with less than one lakh population - 50:50</li> <li>• Union territories without legislature - 100:0</li> <li>• Union territories with legislature - 80:20</li> </ul>	<ul style="list-style-type: none"> <li>• Centre: States – 60:40</li> <li>• Centre: North-Eastern states – 90:10</li> <li>• Centre: Union Territories – 100:00</li> </ul>

## Indian Bank partners with Tata Power Solar to boost solar energy adoption

- **Indian Bank**, in collaboration with **Tata Power Solar Systems Limited (TPSSL)**, is facilitating solar energy adoption by offering financial support to residential consumers for installations.
- **Aim** - to provide financial support for solar rooftop installations under the **Pradhan Mantri Surya Ghar Muft Bijli Yojana**.
  - **Loans up to Rs. 2 lakh at 7% interest** are provided for installations up to **3 KW** under the PM Surya Ghar Muft Bijli Yojana, with a nominal margin cash requirement of **10% and collateral-free financing**.
  - For installations **from 3KW to 10KW**, **loans up to Rs. 6 lakh are available**, with a margin money requirement of 20% and interest rates ranging from **8.4% to 10.8% per annum**.
  - **PM Surya Ghar Muft Bijli Yojana**, launched by PM Narendra Modi in Feb 2024, aims to provide free electricity to 1 crore households through rooftop solar setups, with a total outlay of **Rs. 75,021 crore**.

## IndusInd Bank Becomes 1st Bank to Successfully Execute RBI's Programmable CBDC Pilot

- **IndusInd Bank** Limited achieved a milestone by **being the first bank** to execute the Reserve Bank of India's (**RBI**) pilot for **programmable Central Bank Digital Currency (CBDC)**. This initiative aimed to compensate farmers for carbon credits.

## SJVN Limited inaugurates India's 1st Multipurpose Green Hydrogen Pilot Project

- SJVN Limited inaugurated India's 1<sup>st</sup> multipurpose (combined Heat and Power) green hydrogen pilot project at the 1,500 megawatt (MW) Nathpa Jhakri Hydro Power Station (NJHPS) in **Jhakri, Himachal Pradesh(HP)**
- The project, aligned with **the National Green Hydrogen Mission (NGHM)**, will expedite the advancement of green hydrogen production infrastructure within the power sector.

## Karnataka and Gujarat Lead India's Clean Energy Transition

- The 2024 **Indian States' Electricity Transition (SET)** report by **IEEFA and Ember** highlights **Karnataka and Gujarat's** significant progress in decarbonization and readiness for accelerating the transition.
- States like Kerala, Haryana, Andhra Pradesh, Punjab, Himachal Pradesh, and Maharashtra also show strong advancements in various dimensions.
- However, Jharkhand, Bihar, West Bengal, and Uttar Pradesh lag behind in the transition, despite changes in assessment parameters. The report expands its coverage to 21 states, building upon previous analyses to identify areas needing attention at the state level.

## NABARD, RBI Join Hands To Ease Digital Agri Lending

- **NABARD partners with RBIH** to digitize agricultural loans processing, integrating e-KCC portal with Public Tech Platform for Frictionless Credit (PTPFC).
- The initiative targets scaling digital lending to **cover 5 crore KCC loans** across cooperative banks and RRBs nationwide, fostering an inclusive rural financial ecosystem.

## Why has RBI Barred Kotak Mahindra Bank from Onboarding New Customers?

- **RBI barred Kotak Mahindra Bank** from onboarding new customers through online and mobile banking channels and from issuing fresh credit cards.
- The action was taken **under Section 35A of the Banking Regulation Act, 1949**.

### Reasons for the Ban:

- Serious deficiencies and non-compliances were found in Kotak Mahindra Bank's IT infrastructure during **RBI's IT examination for 2022 and 2023**.
- Deficiencies included issues in IT inventory management, patch and change management, user access management, vendor risk management, data security, and business continuity.
- Frequent outages in the bank's **core Banking System (CBS)** and online banking were observed due to inadequate IT infrastructure.
- **Kotak Mahindra Bank failed to comply with Corrective Action Plans issued by RBI**