

# DAILY CURRENT AFFAIRS

5th November, 2025

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## SC to look into law banning surrogacy for second child

**The Hindu Bureau**  
NEW DELHI

The Supreme Court on Tuesday decided to examine whether a law banning married couples facing secondary infertility from using surrogacy to have a second child amounts to a state restriction on the reproductive choices. The Union government has supported the constitutionality of Section 4(iii)(C)(II) of the Surrogacy (Regulation) Act, 2021, arguing that availing surrogacy cannot be claimed as a fundamental right. It has contended that surrogacy involves the use of the womb of another woman, the surrogate mother, and should be availed only after all other options to attain parenthood have failed, including natural birth and assisted reproductive technologies (ART).

**FULL REPORT**  
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## SC to review surrogacy ban on couples with one child

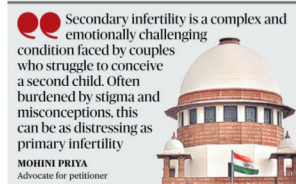
Centre says there is no basic right to surrogacy, which involves the use of another woman's body; petitioner cites secondary fertility is emotionally taxing, notes India has no one-child policy

**Krishnadas Rajagopal**  
NEW DELHI

**T**he Supreme Court on Tuesday decided to examine whether a law banning married couples facing secondary infertility from using surrogacy to have a second child amounts to a state restriction on the reproductive choices of citizens.

The Union government has supported the constitutionality of the legal provision, Section 4(iii)(C)(II) of the Surrogacy (Regulation) Act, 2021, arguing that availing surrogacy cannot be claimed as a fundamental right. It has contended that surrogacy involves the use of the womb of another woman, the surrogate mother, and should be availed only after all other options to attain parenthood have failed, including natural birth and assisted reproductive technologies (ART).

"The Constitution does not recognise a right over another individual's body. Thus, the right to avail surrogacy cannot be claimed as a fundamental right and exists purely as a statutory right subject to conditions/restrictions prescribed in



the 2021 Act," the government submitted in the top court.

**'Emotional toll'**  
Appearing before a Bench headed by Justice B.V. Nagarathna on Tuesday, advocate Mohini Priya, representing a couple facing secondary infertility and seeking to use surrogacy, argued that the state cannot interfere in the private lives and reproductive choices of citizens.

"Secondary infertility is a complex and emotionally challenging condition faced by couples who struggle to conceive a second child. Often burdened by stigma and misconceptions, this can be as distressing as primary infertility," Ms. Priya submitted.

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The lawyer submitted that the definition of "infertility" in the context of surrogacy both in the ART Act and the Surrogacy Act was not restricted to primary infertility. She urged the court to read down Section 4(iii)(C)(II) to allow couples with secondary infertility to have a second child through surrogacy.

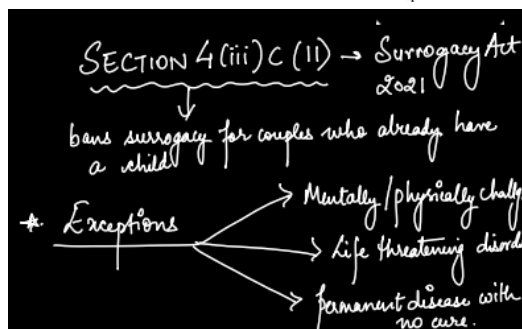
**Balancing interests**  
The government pointed to the proviso to the Section, which offers an exception for couples with a child who is mentally or physically challenged or suffers from a life-threatening disorder or a fatal illness with no permanent cure. This applies whether

their existing child is biologically theirs, adopted, or through surrogacy.

"This is a well-considered provision which balances the interests of an intending couple who may have a genuine, grave need to have a second child through surrogacy, while ensuring that a surrogacy procedure is not availed and a surrogate mother does not undergo an entire pregnancy when the intending couple already has a healthy, living child," the Centre said, backing the restriction.

**'No one-child policy'**  
Justice Nagarathna orally remarked in court that the restriction imposed under the provision was "reasonable". The judge, on one occasion, referred to the burgeoning population of the country.

Ms. Priya noted that the country does not have a "one-child policy", insisting that couples could ensure the best interests of their first child while availing of surrogacy for a second child. She referred to the Juvenile Justice Act, 2015, which allows three children of any gender to be adopted.



GS 1: Population & Migration  
GS 2: Governance, Policy  
GS 3: Employment, Inclusive growth.

## Migration debate

There is nothing inherently undesirable  
about outward migration

**M**igration has been a central theme in the Bihar Assembly election campaign, the first phase of which ended on Tuesday. Parties have sought to frame the migration debate in different ways, but it is important for the sake of the State and the country to get this correct. The Opposition, led by the Rashtriya Janata Dal (RJD), has blamed the ruling National Democratic Alliance (NDA) for the heavy out-migration from the State to other parts of the country for opportunities; the Bharatiya Janata Party-Janata Dal (United) [BJP-JD(U)] axis, which has been in power for 20 years, is partly in denial of the issue while disingenuously raising the bogey of illegal immigrants in the State. The scaremongering around illegal migrants in the State by the ruling combine would have been laughable but for the cynicism and xenophobia associated with it. For one, the Special Intensive Revision, which was touted by the Election Commission of India as an exercise to purify the electoral rolls, demonstrated that there was no large-scale presence of immigrants in the State.

The Opposition ran its campaign on the slogan: 'Generate employment, stop migration'. As per the 2011 Census, 74.54 lakh migrants from Bihar are spread across the rest of India. It is sad that the BJP, at the highest level, conjured up a phantom of anti-Bihari sentiment in other parts of the country, purely for short-term political gains in an election. Migration of people is integral to human development, and there is nothing inherently undesirable about it. The Opposition has argued that the BJP-JD(U) government has turned Bihar into a supplier of migrant labour and has promised to create local employment opportunities. Creating infrastructure and opportunities should be part of any robust election conversation, but that can be achieved while maintaining a more sanguine view about migration. Bihar has high fertility and a younger population relative to other parts of the country. Regional variations in economic opportunities and demographic trends make the movement of people inevitable. Bihar should focus on its education and health standards and build a highly productive and skilled workforce that adds momentum to its own growth by being part of India's economic growth.



GIS 2: INTERNATIONAL RELATIONS  
GIS 3: CYBER SECURITY, ML

## Compound effect

### Southeast Asian scam factories demand a coordinated response

**T**he Supreme Court's call for a comprehensive inquiry into the proliferating menace of digital scams reflects the alarming scale at which Indian citizens are being defrauded. The Bench's particular focus on 'digital arrest' scams – where fraudsters impersonate law enforcement officials to extort money – underscores the sophistication and brazenness of these operations. What distinguishes the current wave of digital fraud from conventional cybercrime is its industrial scale and cross-border architecture. A sprawling network of "scam compounds" operates from conflict-torn regions and special economic zones across Southeast Asia, particularly in Myanmar, where state control is minimal and where, disturbingly, regime complicity appears evident. The mechanics of this modern-day slavery racket are chilling. Victims are lured through fraudulent job advertisements promising attractive salaries and perks, often via Bangkok, in exploitation of visa-free regimes. From there, they are trafficked across borders, primarily into Myanmar's regions controlled by Border Guard Forces allied with the military junta. These compounds function as digital sweatshops where trafficked individuals are coerced through violence, torture, and sexual harassment to perpetrate elaborate scams, including "pig butchering", a sophisticated combination of romance and cryptocurrency investment fraud. Myanmar's civil war has created ideal conditions for these operations to flourish. The junta's 2021 coup and subsequent conflict emboldened the ethnic militias, rebranded as Border Guard Forces, who found lucrative revenue streams in hosting scam centres that could be "taxed" to fund military operations.

Proceeds are laundered through "mules" and dubious financial institutions such as Cambodia's Huione Pay before being converted into cryptocurrency, making tracing and recovery nearly impossible. Global monitors have identified Chinese-organised crime syndicates as the kingpins orchestrating these transnational networks. India faces a dual crisis: thousands of its citizens are trafficked into forced scam labour under brutal conditions, while thousands more at home fall victim to the very frauds these captives are forced to perpetrate. This demands a multi-pronged response. The Reserve Bank of India, along with Union and State governments, must launch extensive public awareness campaigns about these scams while strengthening cybercrime infrastructure and policing capabilities. India must leverage diplomatic channels to forge a coordinated regional response. Working with China, Thailand, Vietnam, and other affected nations, India should exert maximum pressure on the Myanmar junta and Cambodia's regime to dismantle these operations. The United Nations must also be mobilised to recognise this for what it truly is: a modern manifestation of slavery that demands urgent international intervention.



# India's forests hold the future

**A**s India navigates the twin imperatives of economic growth and sustainable development, forests are once again finding their rightful place in the national climate conversation. The recent release of the revised blueprint for the Green India Mission (GIM) puts restoration at the forefront. The ambition is bold: restore 25 million hectares of degraded forest and non-forest land by 2030.

This isn't just about greening land for its own sake. It directly ties to India's climate pledge to create an additional carbon sink of up to 3.39 billion tonnes of CO<sub>2</sub> equivalent by the end of this decade. The big question is not just how much land India restores, but how it restores it.

## Quality question

A 2025 study by IIT Kharagpur, in collaboration with IIT Bombay and BITS Pilani, reported a 12% decline in photosynthetic efficiency of dense forests across India. The main cause? Rising temperatures and drying soil. Put simply, while India may be growing its forest cover, these forests are becoming less effective at absorbing carbon. This discovery challenges the old assumption that "more trees equal more carbon sinks" and instead highlights the need for restoration that enhances ecological resilience, not just canopy cover.

The revised GIM is not starting from scratch. Between 2015 and 2021, the Mission supported afforestation across 11.22 million hectares, with ₹575 crore disbursed to 18 states. During this period, forest and tree cover increased from 24.16% in 2015 to 25.17% in 2023.

The new blueprint expands the lens, focusing on biodiversity-rich landscapes like the Aravalli Hills, Western Ghats, mangroves, and Himalayan catchments. It also aims to link efforts with other government programmes such as the National Agroforestry Policy, watershed initiatives, and the Compensatory Afforestation Fund



**C.K. Mishra**

Former secretary, Ministry of Health & Family Welfare, and Ministry of Environment, Forest and Climate Change. Views expressed are personal



**Suryaprabha Sadasivan**

Senior Vice President at Chase Advisors. Views expressed are personal

India's afforestation story has long wrestled with three gaps - community participation, ecological design, and financing

Management and Planning Authority (CAMPA). But as with most ambitious missions, the challenge lies in turning policy into practice.

India's afforestation story has long wrestled with three stubborn gaps: community participation, ecological design, and financing.

Nearly 200 million Indians depend on forests for daily survival. The Forest Rights Act (2006) legally empowers them to manage and protect their landscapes. Yet in practice, many plantation drives bypass these communities, ignoring their claims and consent. This erodes trust and undermines both legality and social legitimacy. However, there are bright spots. In Odisha, Joint Forest Management Committees are integrated into planning and revenue-sharing. In Chhattisgarh, forest departments are experimenting with biodiversity-sensitive plantations and reviving barren cattle shelters by planting mahua trees, aligning ecology with tribal livelihoods.

## Going native

For decades, afforestation has leaned heavily on monocultures of eucalyptus or acacia, which are fast-growing, yes, but ecologically damaging. They deplete groundwater, crowd out native biodiversity, and leave forests vulnerable to climate stress. The revised GIM promises a shift toward native, site-specific species, which is encouraging.

However, the real test is whether local forest departments possess the necessary expertise and capacity to deliver. India already has training institutes in Uttarakhand, Coimbatore, and Byrnihat that could be harnessed to equip frontline staff with ecological know-how. Some States are leading the way. Tamil Nadu, for instance, has nearly doubled its mangrove cover in just three years, offering both carbon storage and coastal protection.

Perhaps the biggest bottleneck is financing. The CAMPA fund now holds a staggering ₹95,000 crore,

yet utilisation is inconsistent. Delhi, for example, spent only 23% of its approved funds between 2019 and 2024. GIM itself has had to make do with modest allocations, relying heavily on CAMPA.

The way forward isn't just about more money, but about smarter use of it. The good news is that some States are experimenting with new financing tools. Himachal Pradesh has launched a biochar programme to generate carbon credits while reducing fire risks. Uttar Pradesh has planted over 39 crore saplings this year and is exploring how to connect village councils to carbon markets.

## Building blocks

Despite the hurdles, India has the building blocks: strong legal frameworks, sizeable financing pools, institutional capacity, and promising local models. What's needed is alignment.

Communities must be empowered to lead. Forest departments need the skills and incentives to prioritise ecological restoration over plantation targets. The central government can enhance accountability by implementing public dashboards that track survival rates, species mix, fund utilisation, and community participation. CAMPA could broaden its scope to cover participatory planning and adaptive management, rather than sticking narrowly to planting. Civil society and research institutions also have a role, from providing technical expertise to designing participatory monitoring tools. This shared effort is what can transform GIM from a government programme into a national movement.

As India looks toward Viksit Bharat 2047, forests are not merely an environmental concern; they are the future capital. The path to restoring 25 million hectares is not easy, but if pursued with rigour, inclusion, and foresight, it could reshape how the world thinks about restoration.

GIS 3 ENVIRONMENT, CONSERVATION  
 GIS 2 GOVERNANCE

"FORESTS = FUTURE CAPITAL"



# How BRICS is challenging SWIFT

The BRICS grouping's motivation to challenge Western financial dominance is driven by a desire for greater financial sovereignty and reduced exposure to U.S. sanctions. However, navigating the maze of individual countries' ambitions with respect to their own payment systems could dent early progress towards this goal

## ECONOMIC NOTES

**Biswajit Dhar**

For over a decade, the BRICS have taken a series of steps showing their increasing determination to reduce dependence on the dollar-dominated international financial system. The Fortaleza Summit in 2014 marked the beginning of this process with the grouping taking the initiative of setting up financial institutions to meet not only their needs but also of other developing countries. The New Development Bank, the BRICS' development bank, and the Contingent Reserve Arrangement, their lender of last resort, was the first time developing countries had established financial institutions, until then, the exclusive preserve of advanced countries.

The following year, after the imposition of Western sanctions on Russia for deployment of its troops in Crimea, the BRICS grouping decided to explore the potential of expanding the use of their national currencies in inter se transactions. In 2017, the grouping agreed to communicate closely to enhance currency cooperation, including through currency swap, local currency settlement, and local currency direct investment. At the turn of the decade, the grouping agreed to set up the BRICS Payments Task Force to develop systems to facilitate transactions between member countries. This step seemed to come together at the Kazan Summit in 2024 wherein BRICS leaders underscored the importance of "strengthening of correspondent banking networks within BRICS and enabling settlements in local currencies in line with BRICS Cross-Border Payments Initiative".

### Challenging status quo

The BRICS Cross-Border Payments Initiative, or BRICS Pay is the most concrete step that the grouping has taken to explore the possibility of reducing their dependence on the "SWIFT network", the messaging system used by over 11,000



**New currency:** The plenary session of the 16th BRICS summit, in Kazan, Russia on October 23, 2024. ANI

banks and financial institutions worldwide for international money transfers, and which is controlled by the G-10 central banks. BRICS' motivation to challenge Western financial dominance is driven by a desire for greater financial sovereignty and reduced exposure to U.S. sanctions. The decision to include Iran in the grouping in 2024, a country that has long faced similar sanctions, lent further relevance to this objective. However, the development that attracted most attention was the symbolic step taken by the BRICS during the Kazan summit to unveil a BRICS banknote. This symbolic move ignited discussions about the intent of emerging economies to move away from the dominance of the dollar. This was especially so since it raised the hackles of the then President-elect Donald Trump who threatened to impose

100% tariffs on members of the grouping if they were to "create a new BRICS currency, [or] back any other currency to replace the mighty U.S. Dollar".

### Building BRICS Pay

Amid these developments, the possibility that holds out maximum promise is BRICS Pay. This sentiment was reflected in the grouping's Rio Summit Declaration earlier in the year wherein they "agreed to continue the discussion on the BRICS Cross-Border Payments Initiative, and [acknowledged] the progress made by the BRICS Payment Task Force (BPTF) in identifying possible pathways to support the continuation of discussions on the potential for greater interoperability of BRICS payment systems".

Clearly, BRICS is in a good position to develop a new financial network. Besides

the strong motivation to bypass the dollar-dominated system and avoid Western sanctions, these countries have the necessary infrastructure to put in place BRICS Pay. The Russian System for Transfer of Financial Messages (SPFS), the Chinese Cross-Border Interbank Payment System (CIPS), India's Unified Payments Interface (UPI) and Brazil's Pix system are well-equipped to support the proposed network. Of course, the interoperability of these systems is essential for creating a cohesive BRICS-led payment infrastructure that can rival SWIFT in scope and reliability, albeit within a more limited geographic and political bloc.

A prototype demonstration of BRICS Pay was unveiled in Moscow in October 2024, marking an important landmark in the project's progress. Expectedly, Russia is most enthusiastic about this project, but the remaining original BRICS nations seem to be more circumspect because of interests in promoting their own platforms globally. India's UPI is accepted in nine countries, but is yet to find acceptance within BRICS. China's increasing clout in the international financial system and the prominence its currency (the RMB) has received after it was included in the basket of currencies making up the Special Drawing Right has increased the acceptance of CIPS, which currently has participants in more than 120 countries, including all BRICS members with the exception of India. Brazil's Pix system, introduced in 2020 and operated by the country's central bank, is used across several Latin American countries. While navigating through the maze of ambitions of individual countries to promote their own payment systems could dent the progress towards an early realisation of BRICS Pay, Mr. Trump's aggressive intent, particularly against members of the grouping, could force them into a political understanding towards launching their payment system, sooner than expected.

*Biswajit Dhar is a trade economist and former professor, Jawaharlal Nehru University.*

## THE GIST

▼ In 2017, the grouping agreed to communicate closely to enhance currency cooperation, including through currency swap, local currency settlement, and local currency direct investment.

▼ The BRICS Cross-Border Payments Initiative, or BRICS Pay is the most concrete step that the grouping has taken to explore the possibility of reducing their dependence on the "SWIFT network", the messaging system used by over 11,000 banks and financial institutions worldwide for international money transfers.

▼ A prototype demonstration of BRICS Pay was unveiled in Moscow in October 2024, marking an important landmark in the project's progress.

GS 2 IR  
GS 3 Economy.

**Q. With reference to Central Bank digital currencies, consider the following statements:**

1. It is possible to make payments in a digital currency without using US dollar or SWIFT system.
2. A digital currency can be distributed with a condition programmed into it such as a time-frame for spending it.

Which of the statements given above is/are correct?

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

## Society for Worldwide Interbank Financial Telecommunication (SWIFT)

- A secure global messaging network for banks and financial institutions to send payment instructions.
- **Function:** SWIFT does not transfer money; it only sends payment orders/messages between institutions.
- **Headquarters:** Belgium
- **Established:** 1973
- **Controlled by:**
  - ◆ Central Banks of G10 countrieso European Central Bank (ECB)
  - ◆ National Bank of Belgium
- **G10 Members:** Belgium, Canada, France, Germany, Italy, Japan, Netherlands, Sweden, Switzerland, UK, USA
- **Members:** ~11,000 banks in over 200 countries & territories.
- **India:** Has full access to SWIFT
- **Excluded Nations:** Iran & North Korea

### How Does SWIFT Work?

Each participating bank is assigned a unique SWIFT code (BIC).

**SWIFT Code Format:** 8 or 11 characters

**1–4:** Institution code (e.g., UNCR → UniCredit Bank)

**5–6:** Country code (e.g., IT → Italy)

**7–8:** Location/City code (e.g., MM → Milan)

**9–11 (optional):** Branch code

Example: **UNCRITMM** → UniCredit Bank, Italy, Milan

Once a bank is part of SWIFT, its **messages are transmitted securely and instantly**, enabling **faster international transactions**.



GS 2 - Governance  
GS 1 - Society → Gender Issues.

# SC flags misuse of POCSO Act to punish adolescent relations

The court mulls directions to raise awareness of provisions of the Act, and sexual equality among students, asks States and UTs to respond

**Aaratrika Bhaumik**  
NEW DELHI

**T**he Supreme Court on Tuesday expressed concern over the growing misuse of the Protection of Children from Sexual Offences (POCSO) Act to criminalise consensual adolescent relationships, and said it was considering issuing directions to spread legal awareness of the subject.

A Bench of Justices B.V. Nagarathna and R. Mahadevan observed that while adjudicating bail pleas, it had repeatedly come across instances where stringent provisions of the law were being invoked as a form of retribution in situations not envisaged by its framers. The judges stressed the need for greater legal awareness, particularly among male adolescents, who are often at the receiving end of such prosecution.



"The POCSO Act is being misused in cases concerning consensual relationships between adolescents," Justice Nagarathna remarked, adding that parents frequently lodged complaints against boys involved in such relationships with girls of similar age. "We should spread awareness among boys and men about the legal provisions," she said.

The court was hearing a writ petition filed by senior advocate and petitioner-in-person Aabad Ponda, who had attributed the rise in sexual offences and crimes

against women to inadequate education on gender equality. Accordingly, he had urged the inclusion of early sensitisation on gender parity and legal literacy in school curricula.

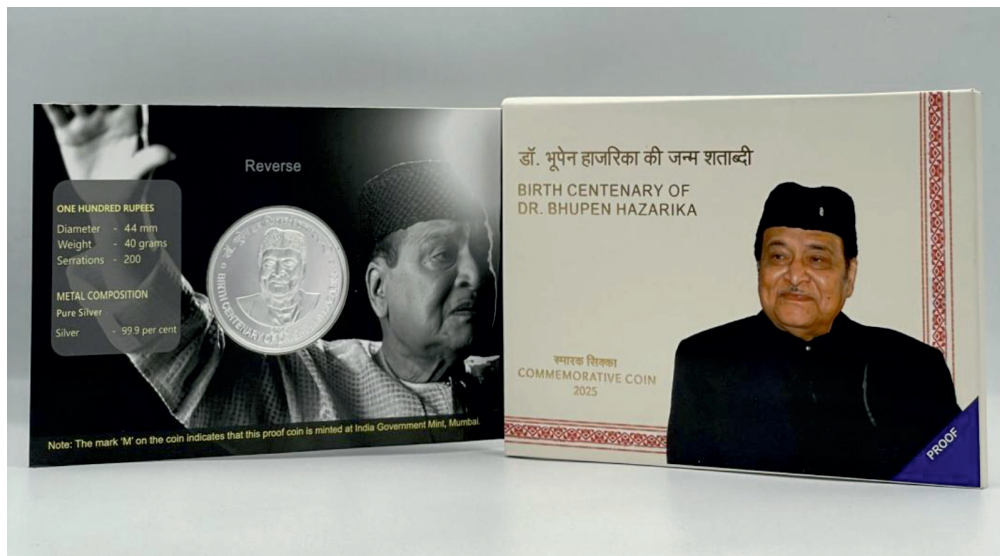
Earlier, the court had directed the Centre to indicate steps taken to include the concept of sexual equality and moral education in school syllabi, observing that "ethical and behavioural training on how men should treat women with respect" must be a vital part of education.

On Tuesday, the Bench noted that several States and Union Territories, including Telangana, Tripura, Himachal Pradesh, and Jammu and Kashmir, were yet to file their responses. Granting them "one last opportunity", the court said it would consider issuing directions to promote awareness regarding the POCSO framework once all responses were received.

**Bhupen Hazarika**

**Dr. Bhupen Hazarika Setu (Dhola-Sadiya Bridge)**

- Over the **Brahmaputra River**, connecting **Dhola (Assam)** to **Sadiya (Arunachal Pradesh)**
- **Length: 9.15 km** — Longest bridge in India
- Enhances **connectivity between Assam & Arunachal Pradesh**



- **Known as:** Sudhakantha (Nectar-Voiced) Bard of Brahmaputra
- **Identity:** Iconic singer, composer, lyricist, poet, filmmaker & public intellectual
- **Cultural Icon:** Redefined Assamese identity and gave the Northeast a national platform
- **Global Influence:** Songs echoed brotherhood, equality & justice worldwide
- **Honours:**
  - ◆ Dadasaheb Phalke Award
  - ◆ Padma Bhushan
  - ◆ Padma Vibhushan
  - ◆ Bharat Ratna (Posthumous, 2019)

### Big Shot Picture

**BIG SHOT**



A diver retrieves a cage containing mussels used as bioindicators to monitor microplastic and chemical pollution during a mission in the Saronic Gulf, Greece, on September 8. A bioindicator is an organism that senses and responds to its environmental conditions, based on which scientists can infer them indirectly. REUTERS

Using mussel as a global bioindicator of coastal microplastic pollution ☆

