

# Current Affairs+

- *Dynamic Issues of GS Paper 2 and 3*
- *Theme Based Content Quality Enrichment Program (CQEP)*

**Starts:** **Jun 7, 2025, 5:00 PM | Saturday**

**Classes:** 3 days a week (Tuesday, Thursday and Saturday)

**Timings:** 5 PM - 8 PM

**Total No. of Classes:** 25 (8 National and Social Issues+ 7 Economic Issues (will include Economic Survey and Budget) + 3 Environment + 2 Science & Technology + 3 International Relations + 2 Internal Security)

**\*First 3 classes will be open for all**

## About the Program

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ForumIAS will be commencing **Current Affairs + (GS 2 & 3 and certain aspects of GS 1)** for Mains 2025 – covering all major issues important for the Civil Services Mains 2025. If there is just one classroom program, you would like to take it for your Civil Services preparation – it is this.

***The MGP + Current Affairs combination has been the winning combination for almost all our successful students – be it first timers, or those seeking rank and service improvement.***

## Strategy and Philosophy behind the Program

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**Firstly**, In the Mains examination, questions are not merely drawn directly from current events but are often rooted in the broader themes underlying those events. Our focus is on enhancing coverage by delving deeper—beyond the surface-level topics in the news—to comprehensively address the recurring themes that are frequently asked in Mains examination.

**Secondly**, it is often believed that Current Affairs Classes are for those students who are weak and cannot even read the newspaper. Moreover, Current Affairs Classes are a mere repetition of the daily newspaper and add no value beyond what can be achieved by reading the newspaper. At ForumIAS, we know this. Since, our courses are chosen by candidates for rank improvement as well as those in higher attempts with both Mains and Interview experience – apart from first timers.

Due to this, we at ForumIAS ensure that (1) We add value to the knowledge base of candidates who choose us (2) We provide content differentiation in the class, since the key to secure high marks in the Mains examination is content differentiation – so that our students answers are both more qualitative and substantially superior to what is written by the average candidate.

### Note:

The Current Affairs program of ForumIAS is not a newspaper class. It does not follow monthly newspaper updates but focuses on issue-based preparation. The objective is to have 1-2 page crisp notes for every topic relevant for the mains examination.

### Goals of the program (4Cs):

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- **Comprehensive coverage:** Ensure complete coverage of Current Affairs from PIB, Hindu, Indian Express, Times of India, and magazines such as EPW, Frontline.
- **Content Quality Enrichment:** provides crisp and concise content, multi-Dimensionality of the issue, data, reports and examples on all themes that add substance to your answers.
- **Content Differentiation:** classes go beyond common sources to ensure value addition, enabling our students to write answers that stand out compared to other candidates.
- **Content reproduction:** Live Answer writing during the class to develop answers that are concise, substantive and to the point.

### Deliverables of the Program

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**25 classes** by expert faculty focused on Mains, 2025

**Crisp and concise Handouts** along with important editorials and articles

**Live Answer Writing** during class

### Who should not join:

This program is not suited for those seeking to cover every possible topic under the sun. Our focus is on maximizing the output from these lectures by prioritizing the most relevant and high-yield themes. Only the essential and significant topics will be covered, ensuring efficiency and precision in preparation. Content however will be such that it will be useful across papers, including the Essay paper.

### How to Enroll:

Students can enroll in the program by paying the fees through the below mentioned means:

- **Visit website:** <https://academy.forumias.com>
- Net Banking, Debit Card, Credit Card, UPI
- By Visiting the Offline Center (Credit Card / Debit Card / Cheque / DD)
- By doing a NEFT / Cash Deposit in ICICI account.

Please note that you must retain the payment proof in case of Cash deposit / NEFT and send it to [admissions@forumias.academy](mailto:admissions@forumias.academy) within 48 hours of making the payment for your course to be activated. While sharing screenshot do share your ForumIAS roll no. along with course paid for.



For any query you can call us at

+91 – 9311740400, 9311740900 or write to us at [admissions@forumias.academy](mailto:admissions@forumias.academy)

#### Program Fees:

	Offline Only	Online Only
<b>For old CA / MGP</b>	Rs. 12000 (including GST)	Rs. 10000 (including GST)
<b>For New Students</b>	Rs. 15000 (including GST)	Rs. 13000 (including GST)

#### Terms and Conditions:

- Students enrolled in any course of ForumIAS must get a physical ID card for availing services in the offline mode. A nominal fee of Rs. 30 will be payable for the same.
- This program is non-refundable and non-transferable. There is no difference between the online and offline mode – candidates can come and write the test at Test Centre or remotely and send us scanned copies.
- Each program of ForumIAS is linked to a ForumIAS Account with a fixed mobile number. No sharing of any programs is allowed. If candidates are found sharing programs, ForumIAS shall be free to terminate that or all program access to the candidate without any refund to the candidate.
- ForumIAS shall have full rights to close admissions as per its capacity. ForumIAS shall be free to amend its schedule in case of any exigencies that may arise.
- All fees once paid are non-refundable in nature. The course is also non-transferable in nature to another person. By subscribing to the course, you agree to the terms and conditions mentioned above.
- The Course is valid till **September 2025**.

#### Important Note:

Students who have taken admission in courses meant for Mains 2025 but are unsuccessful at Prelims 2025, can now migrate their course to any other course meant for Prelims/Mains 2026 by paying the balance fees if any applicable. They can also choose to continue in the course they have taken admission into. **There will be no provision of refund of fees. This is applicable only for courses purchased between Prelims Examination 2025 and declaration of its result.**

# ANNEXURE – I

## SAMPLE HANDOUTS

- 2024 : 50th Anniversary of Microcredit 🏷️ 1974 SEWA Bank was established.
- 2024 : Mohammad Yunus : Father of Microcredit 🏷️ became Chief adviser of Bangladesh 🇬🇧
- MFIN 2013-24 report released.

### Key concepts

Micro credit = part of Micro Finance.

- Small loan amounts
- Relies on mutual trust
- Short repayment period.

Microcredit vs. Microfinance

### Quote / Ideas 💡

🏷️ Microcredit is a critical anti-poverty tool - a wise investment in human capital (Kofi Annan)

🏷️ Give a man a fish, he'll eat for a day. Give a woman microcredit, she, her husband, her children and her extended family will eat for a lifetime.

### Microcredit in India

Evolution of Microcredit

SEWA Bank (co-operative bank under the dual control of RBI and The State Government.

MYRADA (Initiated the SHG approach) : crucial role in the establishment of the NABARD-SHG-Bank Linkage Program

SHG BL Project ▶ NABARD 1992

Swarnajayanti Grama Swarojgar Yojana ▶ focus on establishing a large number of micro-enterprises in rural areas.

Mushrooming of micro finance entities post 2000

Malegam Committee

NBFC - MFI category introduced

### Delivery models of Micro finance

- Joint Liability model ( followed by NBFC MFI) credit oriented group which is primarily formed to avail loan from banks or formal credit institution
- SHG Model ( supported under SHG BL Project )

### Data 📊

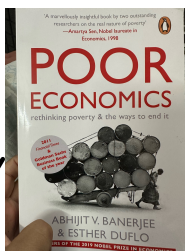
- Micro finance industry provided credit to 7.8 cr. customers.
- 45 million coming from rural / semi-urban India 🇮🇳
- SHG-Bank Linkage Programme has benefited 119 lakh SHGs, 87% (women)

### Assessment

### Challenges

- Coercive recovery practice (Andhra Pradesh : SKS case study).
- Excessive interest rates (averaging around 24% per annum) and high processing fees ( Sa-Dhan report)
- Skewed geographical growth of MFIs and SHGs in India. 60% of the total SHG credit linkages in the country are concentrated in the Southern States.

● Borrowers often take loans from multiple MFIs, leading to unsustainable debt (RBI report 2024 : over 12% of microfinance clients had four or more active loans as of March 2024).



● Poor Economics Book (Abhijit V. Banerjee and Esther Duflo): in slums of Hyderabad, only about one fourth of the families borrowed from MFI whereas more than one half borrowed from Money lender due to rigidity institutionalised micro credit model.

● Poor Economics Book (Abhijit V. Banerjee and Esther Duflo): Not a magic pill. Solves only one part of the problem i.e. Credit access.

### Benefits

● Grameen Bank : mothers with access to credit can increase their children's school enrollment rates by approximately 1.9% for girls and 2.4% for boys.

● Poor Economics Book (Abhijit V. Banerjee and Esther Duflo): instrumental in helping to escape poverty trap. Ex : Millennium villages of Kenya.

● Builds financial histories for poor.

● Ensures social banking ( Breaks : one lends only to the rich).

● Helps in driving vision of " job seekers to job creators : promotes entrepreneurship.

● Drives : Trinity of Trust : social trust + economic trust + Political trust.

### Steps taken

1. Malegam Committee
2. Indian Micro Finance Equity Fund (IMEF): To address liquidity challenges.
3. RBI Guideline Related to Microfinance Lending (2022).
4. The E-Shakti initiative by NABARD : digitization of SHGs

### Case studies

📖 Mekaar (Indonesia)

📖 Grameen Bank (Bangladesh)

📖 Bill AB-423 (US)

Lessons for India 🇮🇳

### Other Suggestions

✅ Focus on SHG centric approach : MYRADA

✅ Poor Economics Book (Abhijit V. Banerjee and Esther Duflo): Flexibility in loans and leverage social trusts ; A study of rural money lenders in Pakistan found that the median rate of default across money is 2%. Even though the average interest they charge is 78%.

✅ explore alternative funding sources for NBFC MFI.