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PCS Special:

23 January 2026

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| 1. | Sinners makes Oscar history with record 16 nominations
सिनर्स ने रिकॉर्ड 16 नामांकन के साथ ऑस्कर इतिहास रचा |
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Sinners makes Oscar history with record 16 nominations

PCS

Agence France-Presse
LOS ANGELES

Vampire period horror film *Sinners*, directed by Ryan Coogler, smashed the all-time Oscars record with 16 nominations, the Academy announced on Thursday.

The tally included a best actor nomination for Michael B. Jordan, plus everything from screenplay to score.

One Battle After Another came in second place with 13 nods including best actor for Leonardo DiCaprio and best director for Paul Thomas Anderson.

Guillermo del Toro's monster epic *Frankenstein*, Timothee Chalamet-led ping-pong drama *Marty Supreme* and Norwegian arthouse favourite *Sentimental Value* each bagged nine nominations.

Chloe Zhao's *Hamnet*, a period drama in which William Shakespeare and his wife struggle to cope with the loss of their son, secured eight nominations, including best actress for Jessie Buckley.



Absolute cinema: Combination of images show promotional art for Oscar nominees for best picture. AP

The 98th Academy Awards will take place on March 15 in Los Angeles.

Excellence in acting

Mr. DiCaprio, Mr. Chalamet and Mr. Jordan will battle for the best actor Oscar, along with Ethan Hawke for Broadway period drama *Blue Moon* and Wagner Moura from Brazilian political thriller *The Secret Agent*.

For best actress, Ms. Buckley will compete with Emma Stone in conspiracy theorist drama *Bugonia*, Renate Reinsve in *Sentimental Value*, Kate Hudson in quirky music biopic *Song Sung Blue*, and Rose

Byrne as a struggling mom in indie hit *If I Had Legs I'd Kick You*.

But Persian-language Palme d'Or winner *It Was Just An Accident* missed out in the top category, and will compete for best international film, along with Spain's nomadic hippie odyssey *Sirat* and heart-wrenching Palestinian docudrama *The Voice of Hind Rajab*.

The 10 films nominated for best picture are *Bugonia*, *F1*, *Frankenstein*, *Hamnet*, *Marty Supreme*, *One Battle After Another*, *The Secret Agent*, *Sentimental Value*, *Sinners* and *Train Dreams*.

Sinners makes Oscar history with record 16 nominations सिनर्स ने रिकॉर्ड 16 नामांकन के साथ ऑस्कर इतिहास रचा

- Vampire period horror film **Sinners**, directed by **Ryan Coogler**, smashed the all-time **Oscars record** with **16 nominations**, the **Academy** announced on **Thursday**.
वैषायर पीरियड हॉरर फिल्म **Sinners**, जिसका निर्देशन **Ryan Coogler** ने किया है, ने **16 नामांकन** के साथ अब तक का **ऑस्कर रिकॉर्ड** तोड़ दिया, यह घोषणा **अकादमी** ने **गुरुवार** को की।
- The tally included a **best actor nomination** for **Michael B. Jordan**, plus everything from **screenplay** to **score**.
इस सूची में **Michael B. Jordan** के लिए **सर्वश्रेष्ठ अभिनेता नामांकन** शामिल है, साथ ही **पटकथा** से लेकर **संगीत स्कोर** तक के सभी प्रमुख वर्ग शामिल हैं।
- **One Battle After Another** came in second place with **13 nods** including **best actor** for **Leonardo DiCaprio** and **best director** for **Paul Thomas Anderson**.
One Battle After Another को **13 नामांकन** मिले और यह दूसरे स्थान पर रही, जिसमें **Leonardo DiCaprio** के लिए **सर्वश्रेष्ठ अभिनेता** और **Paul Thomas Anderson** के लिए **सर्वश्रेष्ठ निर्देशक** शामिल हैं।





- **Guillermo del Toro's Frankenstein, Timothee Chalamet-led ping-pong drama Marty Supreme** and Norwegian arthouse favourite **Sentimental Value** each bagged **nine nominations**.
Guillermo del Toro की **Frankenstein**, Timothee Chalamet अभिनीत पिंग-पोंग ड्रामा **Marty Supreme** और नॉर्वेजियन आर्टहाउस पसंदीदा **Sentimental Value** को **नौ-नौ नामांकन** मिले।
- **Chloe Zhao's Hamnet**, a period drama in which **William Shakespeare** and his wife struggle to cope with the loss of their son, secured **eight nominations**, including **best actress** for **Jessie Buckley**.
Chloe Zhao की पीरियड ड्रामा फिल्म **Hamnet**, जिसमें **William Shakespeare** और उनकी पत्नी बेटे की मृत्यु से जूझते दिखते हैं, को **आठ नामांकन** मिले, जिनमें **Jessie Buckley** के लिए **सर्वश्रेष्ठ अभिनेत्री** भी शामिल है।
- The **98th Academy Awards** will take place on **March 15** in **Los Angeles**.
98वें अकादमी पुरस्कार 15 मार्च को **लॉस एंजेलिस** में आयोजित किए जाएंगे।

Excellence in acting अभिनय में उत्कृष्टता

- **Mr. DiCaprio, Mr. Chalamet and Mr. Jordan** will battle for the **best actor Oscar**, along with **Ethan Hawke** for Broadway period drama **Blue Moon** and **Wagner Moura** from Brazilian political thriller **The Secret Agent**.
Leonardo DiCaprio, Timothee Chalamet और **Michael B. Jordan** के बीच **सर्वश्रेष्ठ अभिनेता ऑस्कर** की प्रतिस्पर्धा होगी, जिसमें **Ethan Hawke** (ब्रॉडवे पीरियड ड्रामा **Blue Moon**) और ब्राज़ीलियाई राजनीतिक थ्रिलर **The Secret Agent** के **Wagner Moura** भी शामिल हैं।
- For **best actress**, **Ms. Buckley** will compete with **Emma Stone** in conspiracy theorist drama **Bugonia**, **Renate Reinsve** in **Sentimental Value**, **Kate Hudson** in quirky music biopic **Song Sung Blue**, and **Rose Byrne** as a struggling mom in indie hit **If I Had Legs I'd Kick You**.
सर्वश्रेष्ठ अभिनेत्री के लिए **Jessie Buckley** की टक्कर **Emma Stone** (षड्यंत्र-थ्योरी ड्रामा **Bugonia**), **Renate Reinsve** (**Sentimental Value**), **Kate Hudson** (संगीत बायोपिक **Song Sung Blue**) और इंडी हिट **If I Had Legs I'd Kick You** में संघर्षरत मां की भूमिका निभाने वाली **Rose Byrne** से होगी।
- But Persian-language **Palme d'Or** winner **It Was Just An Accident** missed out in the top category, and will compete for **best international film**, along with Spain's nomadic hippie odyssey **Sirat** and heart-wrenching Palestinian docudrama **The Voice of Hind Rajab**.
लेकिन फ़ारसी भाषा की **Palme d'Or** विजेता फिल्म **It Was Just An Accident** शीर्ष श्रेणी में जगह नहीं बना सकी और अब **सर्वश्रेष्ठ अंतरराष्ट्रीय फिल्म** के लिए स्पेन की घुमंतू हिप्पी ओडिसी **Sirat** और भावनात्मक फ़िलिस्तीनी डॉक्यूड्रामा **The Voice of Hind Rajab** के साथ प्रतिस्पर्धा करेगी।
- The **10 films nominated for best picture** are **Bugonia, F1, Frankenstein, Hamnet, Marty Supreme, One Battle After Another, The Secret Agent, Sentimental Value, Sinners** and **Train Dreams**.
सर्वश्रेष्ठ फिल्म के लिए नामांकित **10 फिल्मों** हैं — **Bugonia, F1, Frankenstein, Hamnet, Marty Supreme, One Battle After Another, The Secret Agent, Sentimental Value, Sinners** और **Train Dreams**।

GS Paper 1: History,	
TOPICS COVERED	23 January 2026
1.	A conversation on Periyar's contributions to the anti-caste struggle and Vaikom Satyagraha पेरियार के जाति-विरोधी संघर्ष और वैकोम सत्याग्रह में योगदान पर एक बातचीत



Divine form



Cultural outreach: An artist performs Theyyam, a ritual art form of northern Kerala, during an event in Bengaluru on Thursday. (PI)

Cultural outreach: An artist performs Theyyam, a ritual art form of northern Kerala, during an event in Bengaluru on Thursday.

A conversation on Periyar's contributions to the anti-caste struggle and Vaikom Satyagraha

CS I: History

The Hindu Bureau
KOZHIKODE

Periyar and other reformist leaders like him played a pivotal role in the struggle against untouchability after they were outraged by the caste-based discrimination that they saw in Tamil Nadu and Kerala, author and Chairperson of The Hindu Group Nirmala Lakshman said on Thursday.

Ms. Lakshman, during a session on the inaugural day of the Kerala Literature Festival on Kozhikode Beach, recalled Periyar's (E.V. Ramasamy) visit to Kerala. "Whether it was in Tamil Nadu or in Kerala where upper castes took



Nirmala Lakshman, author and chairperson of The Hindu Group, in conversation with DMK MP Thamizhachi Thangapandian. K. RAGESH

over places such as temples, and in fact here in Kerala I think near the Vaikom temple, certain castes were not allowed," she said. "Only higher castes were allowed to use the streets around the temple and this was an outrage obviously to Periyar and other

reformists like him. He came here and through the first non-violent struggle there was an overlap between the Dravidian movement and this at that point. But subsequently the Dravidian movement was very strongly informed of the need to address these caste

issues and I think that became one of his primary agendas," she said.

"Caste becomes deeply entrenched with each succeeding generation, but initially it had to do with the professions that you practised, but subsequently the rigidity set in from even the Pallava Age and it came to the point that discrimination was deeply entrenched," she said during her conversation with poet and DMK MP Thamizhachi Thangapandian that touched on the Vaikom Satyagraha.

"I think ideologues and reformers like Periyar were very, very instrumental in where the national move-

ment was going on, the Gandhian struggle was going on," said Ms. Lakshman, author of *The Tamils: A Portrait of a Community*.

Ms. Lakshman also spoke of how early Tamils understood the relationship between inner life and public life. "I think one of the cardinal principles of ancient Tamils was, as [K.A.] Nilakanta Sastri, the historian, said was a joyous faith in good living," she said. "Aham is the inner life and puram is the outer life. So whether it is to do with love or grief, all of it flows into the outside landscape. I think that is one of the cornerstones of Sangam poetry."

A conversation on Periyar's contributions to the anti-caste struggle and Vaikom Satyagraha

पेरियार के जाति-विरोधी संघर्ष और वैकोम सत्याग्रह में योगदान पर एक बातचीत

- Periyar and other reformist leaders like him played a pivotal role in the struggle against untouchability after they were outraged by the caste-based discrimination that they saw in Tamil Nadu and Kerala, author and Chairperson of The Hindu Group Nirmala Lakshman said on Thursday.

लेखिका और द हिंदू समूह की अध्यक्ष निर्मला लक्ष्मण ने गुरुवार को कहा कि पेरियार और उनके जैसे अन्य सुधारवादी नेताओं ने तमिलनाडु और केरल में देखे गए जाति-आधारित भेदभाव से आक्रोशित होकर अस्पृश्यता के खिलाफ संघर्ष में महत्वपूर्ण भूमिका निभाई।

- Ms. Lakshman, during a session on the inaugural day of the Kerala Literature Festival on Kozhikode Beach, recalled Periyar's (E.V. Ramasamy) visit to Kerala. कोझिकोड बीच पर आयोजित केरल साहित्य महोत्सव के उद्घाटन दिवस के एक सत्र के दौरान सुश्री लक्ष्मण ने पेरियार (ई.वी. रामासामी) की केरल यात्रा को याद किया।

- "Whether it was in Tamil Nadu or in Kerala where upper castes took over places such as temples, and in fact here in Kerala I think near the Vaikom temple, certain castes were not allowed," she said.

उन्होंने कहा, "चाहे तमिलनाडु हो या केरल, जहाँ ऊँची जातियों ने मंदिरों जैसे स्थानों पर कब्जा कर लिया था, और वास्तव में यहाँ केरल में वैकोम मंदिर के पास कुछ जातियों को अनुमति नहीं थी।"

- "Only higher castes were allowed to use the streets around the temple and this was an outrage obviously to Periyar and other reformists like him.



“मंदिर के आसपास की सड़कों का उपयोग केवल ऊँची जातियों को करने दिया जाता था और यह बात स्पष्ट रूप से **पेरियार** और उनके जैसे अन्य सुधारवादियों के लिए आक्रोशजनक थी।

- He came here and through the first **non-violent struggle** there was an overlap between the **Dravidian movement** and this at that point.
वे यहाँ आए और पहले **अहिंसक संघर्ष** के माध्यम से उस समय **द्रविड़ आंदोलन** और इस संघर्ष के बीच एक समानांतरता बनी।
- But subsequently the **Dravidian movement** was very strongly informed of the need to address these **caste issues** and I think that became one of his primary agendas,” she said.
लेकिन बाद में **द्रविड़ आंदोलन** इन **जातिगत मुद्दों** को संबोधित करने की आवश्यकता से गहराई से प्रेरित हुआ और मुझे लगता है कि यह उनके प्रमुख एजेंडों में से एक बन गया,” उन्होंने कहा।
- “**Caste** becomes deeply entrenched with each succeeding generation, but initially it had to do with the professions that you practised, but subsequently the rigidity set in from even the **Pallava Age** and it came to the point that discrimination was deeply entrenched,” she said during her conversation with poet and **DMK MP Thamizhachi Thangapandian** that touched on the **Vaikom Satyagraha**.
उन्होंने कवि और **डीएमके सांसद तमिझाची थंगापांडियन** के साथ बातचीत के दौरान कहा, जिसमें **वैकोम सत्याग्रह** पर चर्चा हुई, कि “**जाति** प्रत्येक पीढ़ी के साथ गहराई से जड़ें जमाती गई, हालाँकि शुरुआत में यह पेशों से जुड़ी थी, लेकिन बाद में **पल्लव काल** से ही कठोरता आ गई और भेदभाव गहराई से स्थापित हो गया।”
- “I think ideologues and reformers like **Periyar** were very, very instrumental in where the **national movement** was going on, the **Gandhian struggle** was going on,” said Ms. Lakshman, author of **The Tamils: A Portrait of a Community**.
द तमिल्स: ए पोर्ट्रेट ऑफ़ ए कम्युनिटी की लेखिका सुश्री लक्ष्मण ने कहा, “मुझे लगता है कि **पेरियार** जैसे विचारक और सुधारक उस समय चल रहे **राष्ट्रीय आंदोलन** और **गांधीवादी संघर्ष** में अत्यंत महत्वपूर्ण थे।”
- Ms. Lakshman also spoke of how early **Tamils** understood the relationship between **inner life** and **public life**.
सुश्री लक्ष्मण ने यह भी बताया कि प्रारंभिक **तमिलों** ने **आंतरिक जीवन** और **सार्वजनिक जीवन** के संबंध को कैसे समझा।
- “I think one of the cardinal principles of ancient **Tamils** was, as [K.A.] **Nilakanta Sastri**, the historian, said it was a joyous faith in good living,” she said.
उन्होंने कहा, “मुझे लगता है कि प्राचीन **तमिलों** के प्रमुख सिद्धांतों में से एक था, जैसा कि इतिहासकार **[के.ए.] नीलकंठ शास्त्री** ने कहा, अच्छे जीवन में आनंदपूर्ण विश्वास।”
- “**Aham is the inner life and puram is the outer life**.
“**अहम** आंतरिक जीवन है और **पुरम** बाहरी जीवन है।
- So whether it is to do with love or grief, all of it flows into the outside landscape.
इसलिए चाहे वह प्रेम हो या शोक, वह सब बाहरी परिदृश्य में प्रवाहित होता है।
- I think that is one of the cornerstones of **Sangam poetry**.”
मुझे लगता है कि यही **संगम कविता** की आधारशिलाओं में से एक है।”

GS Paper II: International Relations	
TOPICS COVERED	23 January 2026
2.	A piece of board बोर्ड का एक हिस्सा
3.	BRICS India summit needs a green and resilient agenda ब्रिक्स भारत शिखर सम्मेलन को हरित और लचीले एजेंडे की आवश्यकता है
4.	‘Not easy to handle Venezuela oil, will assess in due course’ ‘वेनेजुएला के तेल को संभालना आसान नहीं, समय आने पर आकलन करेंगे’



GS II: IR

MQB

A piece of board

India must eschew temptation to be a part of Trump's peace board

India, on Thursday, skipped the U.S. President Donald Trump-led "Board of Peace (BoP)" charter announcement held in Davos, although the government is said to be still discussing the invitation to Prime Minister Narendra Modi to join it. The BoP is part of the Trump administration's Phase 2 of the Gaza Peace Proposal, which is also meant to help resolve the Israel-Palestine conflict through talks on a two-state solution. This was cleared unanimously by the UN Security Council (Russia and China abstained) in November 2025 after an Israel-Hamas ceasefire. There are some reasons for India to seriously consider joining the BoP, as about 20 countries already have. India has been a principled supporter of the Palestinian cause, and a consistent provider of humanitarian assistance, and this could be an opportunity to help the brutalised Palestinian population. The decision by the UAE, Saudi Arabia, Israel and Türkiye, to join may put pressure on the Modi government. The rupture in U.S.-India ties and fragility of trade negotiations may be another cause not to rebuff Mr. Trump's invitation now, as it may invoke his ire.

Neither pragmatism nor principle dictates taking such a decision in haste, however, and a country of India's standing cannot act based on the fear of missing out on a position of influence, or punishment by the U.S. Even though the UN has backed the U.S.'s original plans, the BoP's latest structure and mandate appear to have been unilaterally altered – it does not actually mention Gaza, according to leaked versions of the charter. Mr. Trump has appointed himself as chairman, with friends and family on the executive board, and the charter proposes to extend the BoP to other conflict-resolution ventures, suggesting that it would seek to supplant the UN. Second, while the board will appoint Palestinian technical experts, it does not include the Palestinian leadership, an affront to countries that have recognised Palestine. That Mr. Netanyahu, accused of genocide by UN agencies should be included, but not the Palestinian President, adds to that injustice. For India, Pakistan's decision to join the board is a red flag, particularly if Mr. Trump decides to include the Kashmir dispute to the BoP's peace plans. The BoP's 2-tier membership, offering "permanent" membership for a "fee" of one billion dollars is another red flag. It would also be difficult for India to cavil at its troops joining the International Stabilization Force, a non-UN initiative. Without clarity, members will only be rubber stamps to Mr. Trump's arbitrary and often illegitimate diktats on the future of Palestine. New Delhi must continue to consult partners on the best way forward, particularly the Palestinians, even as it keeps its own independent counsel. Above all, India must listen to its own conscience.

A piece of board बोर्ड का एक हिस्सा

India, on Thursday, skipped the U.S. President Donald Trump-led "Board of Peace (BoP)" charter announcement held in Davos, although the government is said to be still discussing the invitation to Prime Minister Narendra Modi to join it.

भारत ने गुरुवार को दावोस में आयोजित अमेरिकी राष्ट्रपति डोनाल्ड ट्रंप के नेतृत्व वाले "बोर्ड ऑफ पीस (BoP)" के चार्टर की घोषणा में भाग नहीं लिया, हालांकि सरकार द्वारा प्रधानमंत्री नरेंद्र मोदी को इसमें शामिल होने के निमंत्रण पर अब भी चर्चा की जा रही है।

The BoP is part of the Trump administration's Phase 2 of the Gaza Peace Proposal, which is also meant to help resolve the Israel-Palestine conflict through talks on a two-state solution.

BoP, ट्रंप प्रशासन की गाज़ा शांति प्रस्ताव के चरण 2 का हिस्सा है, जिसका उद्देश्य दो-राज्य समाधान पर बातचीत के माध्यम से इज़राइल-फिलिस्तीन संघर्ष को हल करने में मदद करना भी है।

This was cleared unanimously by the UN Security Council (Russia and China abstained) in November 2025 after an Israel-Hamas ceasefire.

इसे इज़राइल-हमास संघर्षविराम के बाद नवंबर 2025 में संयुक्त राष्ट्र सुरक्षा परिषद द्वारा सर्वसम्मति से मंजूरी दी गई, जिसमें रूस और चीन ने मतदान से परहेज किया।

There are some reasons for India to seriously consider joining the BoP, as about 20 countries already have.

भारत के लिए BoP में शामिल होने पर गंभीरता से विचार करने के कुछ कारण हैं, क्योंकि लगभग 20 देश पहले ही इसमें शामिल हो चुके हैं।

India has been a principled supporter of the Palestinian cause, and a consistent provider of humanitarian assistance, and this could be an opportunity to help the brutalised Palestinian population.

भारत फिलिस्तीनी मुद्दे का सैद्धांतिक समर्थक और मानवीय सहायता का निरंतर प्रदाता रहा है, और यह पीड़ित फिलिस्तीनी आबादी की मदद का एक अवसर हो सकता है।

The decision by the UAE, Saudi Arabia, Israel and Türkiye to join may put pressure on the Modi government.

यूएई, सऊदी अरब, इज़राइल और तुर्किये के शामिल होने के निर्णय से मोदी सरकार पर दबाव पड़ सकता है।

The rupture in U.S.-India ties and fragility of trade negotiations may be another cause not to rebuff Mr. Trump's invitation now, as it may invoke his ire.

अमेरिका-भारत संबंधों में दरार और व्यापार वार्ताओं की नाजुकता भी इस समय श्री ट्रंप के निमंत्रण को ठुकराने से बचने का एक कारण हो सकती है, क्योंकि इससे उनका रोष उत्पन्न हो सकता है।

Even though the UN has backed the U.S.'s original plans, the BoP's latest structure and mandate appear to have been unilaterally altered — it does not actually mention Gaza, according to leaked versions of the charter.

हालांकि संयुक्त राष्ट्र ने अमेरिका की मूल योजनाओं का समर्थन किया है, लेकिन BoP की नवीनतम संरचना और जनादेश को एकतरफा रूप से बदला गया प्रतीत होता है — लीक हुए चार्टर संस्करणों के अनुसार इसमें वास्तव में गाज़ा का उल्लेख नहीं है।



- **Mr. Trump** has appointed himself as **chairman**, with **friends and family** on the **executive board**, and the charter proposes to extend the **BoP** to other **conflict-resolution ventures**, suggesting that it would seek to **supplant the UN**.
श्री ट्रंप ने स्वयं को **अध्यक्ष** नियुक्त किया है, **कार्यकारी बोर्ड** में **मित्रों और परिवार** को शामिल किया गया है, और चार्टर **BoP** को अन्य **संघर्ष-समाधान पहलों** तक विस्तारित करने का प्रस्ताव करता है, जिससे यह संकेत मिलता है कि यह **संयुक्त राष्ट्र का स्थान लेने** का प्रयास करेगा।
- **Second**, while the board will appoint **Palestinian technical experts**, it does not include the **Palestinian leadership**, an **affront to countries that have recognised Palestine**.
दूसरे, जबकि बोर्ड **फिलिस्तीनी तकनीकी विशेषज्ञों** की नियुक्ति करेगा, इसमें **फिलिस्तीनी नेतृत्व** को शामिल नहीं किया गया है, जो **फिलिस्तीन को मान्यता देने वाले देशों** के लिए **अपमानजनक** है।
- That **Mr. Netanyahu**, accused of **genocide by UN agencies**, should be included, but not the **Palestinian President**, adds to that **injustice**.
यह तथ्य कि **संयुक्त राष्ट्र एजेंसियों** द्वारा **नरसंहार के आरोपों** का सामना कर रहे **श्री नेतन्याहू** को शामिल किया गया है, लेकिन **फिलिस्तीनी राष्ट्रपति** को नहीं, उस **अन्याय** को और बढ़ाता है।
- For India, **Pakistan's decision to join the board is a red flag**, particularly if **Mr. Trump** decides to include the **Kashmir dispute in the BoP's peace plans**.
भारत के लिए, **पाकिस्तान का बोर्ड में शामिल होने का निर्णय एक चेतावनी संकेत** है, विशेषकर यदि **श्री ट्रंप BoP की शांति योजनाओं में कश्मीर विवाद** को शामिल करने का निर्णय लेते हैं।
- The **BoP's 2-tier membership**, offering **"permanent" membership for a "fee" of one billion dollars**, is another **red flag**.
BoP की दो-स्तरीय सदस्यता, जिसमें **एक अरब डॉलर की "फीस"** पर **"स्थायी" सदस्यता** की पेशकश की गई है, एक और **चेतावनी संकेत** है।
- It would also be **difficult for India to cavil** at its troops joining the **International Stabilization Force, a non-UN initiative**.
भारत के लिए अपने सैनिकों को **अंतरराष्ट्रीय स्थिरीकरण बल**, जो कि एक **गैर-यूएन पहल** है, में शामिल करने पर **आपत्ति जताना भी कठिन** होगा।
- **Without clarity**, members will only be **rubber stamps to Mr. Trump's arbitrary and often illegitimate diktats on the future of Palestine**.
स्पष्टता के अभाव में, सदस्य केवल **फिलिस्तीन के भविष्य पर श्री ट्रंप के मनमाने और अक्सर अवैध आदेशों की मुद्रांकन मशीन** बनकर रह जाएंगे।
- **New Delhi must continue to consult partners on the best way forward**, particularly the **Palestinians**, even as it keeps its own **independent counsel**.
नई दिल्ली को आगे के सर्वोत्तम रास्ते पर, विशेषकर **फिलिस्तीनियों के साथ**, **साझेदारों से परामर्श जारी रखना चाहिए**, साथ ही अपनी **स्वतंत्र सलाह** भी बनाए रखनी चाहिए।



BRICS India summit needs a green and resilient agenda

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The next BRICS Summit will be held in India this year. Having hosted the G-20 (2023), infrastructure and organisational processes are in place, but India must quickly hone in on the Summit's focus. This should obviously resonate with India and BRICS, but critically be an issue that is of vital importance for the Global South.

Given its vastly increased vulnerabilities to climate change, resilience is a top priority for the South, and also underscores India's and Prime Minister Narendra Modi's global leadership on an inclusive green agenda.

Need for a stabilising force

In the Trump polar world, collaborative multilateralism is under immense stress, with climate change being particularly singled out by the United States and being called a hoax along with a visible push for more fossil fuel use. The Donald Trump administration has said that it will withdraw the U.S. from 66 international organisations, which includes the India-helmed International Solar Alliance. In fact, the U.S. stayed away from the COP30 in Belém, Brazil, in November 2025 – something that possibly ensured a continuation of the COP process. With the Europeans, who for long positioned themselves as climate champions, facing domestic climate fatigue and external national security priorities, there is a certain space for a stabilising force for collaborative action on sustainability and resilience. BRICS can endeavour towards this.

The acronym, BRICS, however, raises the hackles of President Trump who thinks that it is anti-American and an attempt to dislodge the dollar. Given the vast gamut of India-U.S. ties, including the imperative of an acceptable trade deal, staying clear of massive tariffs relating to



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It is a critical imperative for the Global South and under an expanded BRICS

Russian oil imports and ensuring a certain presidential happiness in Washington DC will certainly need a certain adroitness on the part of India at the BRICS Summit. Such diplomatic capacity was on display during the G-20 Summit in Delhi that saw a successful balancing of global geopolitics with Indian interests, including protecting its strategic autonomy through multi-alignment and leadership of the Global South.

Climate change is a common concern

At the United Nations Framework Convention on Climate Change (UNFCCC), the old grouping of BASIC (Brazil, South Africa, India, China) has been useful and will continue to have its role but a larger grouping of major developing country players may add greater heft. This was seen in Belém to ensure that the handling of fossil fuels did not stymie development imperatives of developing countries. Climate impacts, while varying in form and intensity, are a common concern across BRICS, ranging from risks to infrastructure, health, livelihoods and ecosystems arising from permafrost thaw, pressures on the Amazon and the Himalayas, and growing vulnerabilities in coastal and riverine regions. It is in their own interest to collectively advance a stronger international agenda on adaptation, resilience, equity and sustainable development.

This role is further reinforced by several BRICS members having shouldered responsibility for steering the global climate process after the Paris Agreement came into force. Brazil, Egypt and the United Arab Emirates (UAE) have presided over climate conferences in the post-COVID-19 pandemic period, helping safeguard momentum on climate action. A BRICS act would also be useful on a unilateral side-stepping of UNFCCC principles such as the European Union's Carbon

Border Adjustment Mechanism. An opening of a broader climate debate, including trade, was initiated at Belém.

A major outcome of the July 2025 BRICS Summit in Rio de Janeiro was BRICS Leaders' Framework Declaration on Climate Finance, a matter where India has been strong in articulating the demands of the Global South.

With finance being the key enabler for climate action, there is a need to include the World Bank and International Monetary Fund chiefs in the BRICS Summit. It is not the time not to treat them as "theirs (G-7 or G-20's)" and not just confine BRICS to the New Development Bank. Any global push on climate finance without them is hardly possible, given the U.S.'s antipathy to climate change – a fact also reflected in how their corporates and private monies are reacting, including pulling back from Environmental, Social, and Governance (ESG) requirements and even 'green' bonds and other funds.

BRICS is now about Egypt, Ethiopia, Indonesia, Iran, and the UAE, together comprising half of the global population, around 40% of global GDP, and around 26% of global trade. Its voice and heft are considerable.

A chance for India to drive change

As the helmsman of BRICS this year, India is in a pivotal position to push for collaborative global action, at least as much of the world that will join, on resilience and an inclusive green agenda. This will be in its interest as well as a critical imperative for the Global South.

Moreover, geopolitically for India, a BRICS push keeps Chinese ambitions on global leadership on a green agenda in check. India's green agenda focusing on resilience at the BRICS Summit 2026 would also resonate with Ethiopia, the host of COP32 in 2027.

BRICS India summit needs a green and resilient agenda

ब्रिक्स भारत शिखर सम्मेलन को हरित और लचीले एजेंडे की आवश्यकता है

- Given its vastly increased **vulnerabilities to climate change**, **resilience** is a top priority for the **South**, and also underscores **India's and Prime Minister Narendra Modi's global leadership on an inclusive green agenda**.

जलवायु परिवर्तन के प्रति बढ़ी हुई संवेदनशीलताओं को देखते हुए, सहनशीलता दक्षिण के लिए सर्वोच्च प्राथमिकता है, और यह समावेशी हरित एजेंडा पर भारत और प्रधानमंत्री नरेंद्र मोदी के वैश्विक नेतृत्व को भी रेखांकित करती है।

Need for a stabilising force स्थिरकारी शक्ति की आवश्यकता

- In the **Trump polar world**, **collaborative multilateralism** is under immense stress, with **climate change** being particularly singled out by the **United States** and being called a **hoax**, along with a visible push for **more fossil fuel use**.

ट्रंप के ध्रुवीकृत विश्व में, सहयोगात्मक बहुपक्षवाद अत्यधिक दबाव में है, जहाँ जलवायु परिवर्तन को विशेष रूप से संयुक्त राज्य अमेरिका द्वारा धोखा कहा जा रहा है, साथ ही अधिक जीवाश्म ईंधन उपयोग के लिए स्पष्ट प्रयास भी दिख रहे हैं।

- The **Donald Trump administration** has said that it will withdraw the **U.S. from 66 international organisations**, which includes the **India-helmed International Solar Alliance**. **डोनाल्ड ट्रंप प्रशासन** ने कहा है कि वह **अमेरिका को 66 अंतरराष्ट्रीय संगठनों** से बाहर निकालेगा, जिनमें **भारत-नेतृत्व वाला अंतरराष्ट्रीय सौर गठबंधन** भी शामिल है।
- In fact, the **U.S. stayed away from COP30 in Belém, Brazil, in November 2025** — something that possibly ensured a **continuation of the COP process**. वास्तव में, **नवंबर 2025 में ब्राज़ील के बेलेम में COP30 से अमेरिका दूर रहा**, जिसने संभवतः **COP प्रक्रिया की निरंतरता सुनिश्चित की**।
- With the **Europeans**, who for long positioned themselves as **climate champions**, facing **domestic climate fatigue** and **external national security priorities**, there is a certain **space for a stabilising force** for collaborative action on sustainability and resilience.



यूरोपीय देश, जिन्होंने लंबे समय तक स्वयं को जलवायु के अग्रदूत के रूप में प्रस्तुत किया, अब घरेलू जलवायु थकान और बाहरी राष्ट्रीय सुरक्षा प्राथमिकताओं का सामना कर रहे हैं, जिससे सततता और सहनशीलता पर सहयोगात्मक कार्रवाई के लिए एक स्थिरकारी शक्ति की गुंजाइश बनती है।

- **BRICS** can endeavour towards this.
ब्रिक्स इस दिशा में प्रयास कर सकता है।
- The acronym, **BRICS**, however, raises the **hackles of President Trump** who thinks that it is **anti-American and an attempt to dislodge the dollar**.
हालाँकि, ब्रिक्स शब्द राष्ट्रपति ट्रंप को असहज करता है, जो इसे अमेरिका-विरोधी और डॉलर को हटाने का प्रयास मानते हैं।
- Such **diplomatic capacity** was on display during the **G-20 Summit in Delhi** that saw a **successful balancing of global geopolitics with Indian interests**, including protecting its **strategic autonomy through multi-alignment and leadership of the Global South**.
ऐसी कूटनीतिक क्षमता दिल्ली में G-20 शिखर सम्मेलन के दौरान दिखाई दी, जहाँ वैश्विक भू-राजनीति और भारतीय हितों के बीच सफल संतुलन साधा गया, जिसमें बहु-सरेखण के माध्यम से रणनीतिक स्वायत्तता की रक्षा और ग्लोबल साउथ का नेतृत्व शामिल था।
- **Climate impacts**, while varying in form and intensity, are a **common concern across BRICS**, ranging from **risks to infrastructure, health, livelihoods and ecosystems** arising from **permafrost thaw**, pressures on the **Amazon and the Himalayas**, and growing **vulnerabilities in coastal and riverine regions**.
जलवायु प्रभाव, भले ही उनके स्वरूप और तीव्रता में भिन्नता हो, ब्रिक्स में एक साझा चिंता हैं, जिनमें परमाफ्रॉस्ट के पिघलने से अवसंरचना, स्वास्थ्य, आजीविका और पारिस्थितिकी तंत्र को जोखिम, अमेज़न और हिमालय पर दबाव, तथा तटीय और नदीय क्षेत्रों में बढ़ती संवेदनशीलताएँ शामिल हैं।
- It is in their own interest to **collectively advance a stronger international agenda on adaptation, resilience, equity and sustainable development**.
यह उनके अपने हित में है कि वे अनुकूलन, सहनशीलता, समानता और सतत विकास पर एक मज़बूत अंतरराष्ट्रीय एजेंडा को सामूहिक रूप से आगे बढ़ाएँ।
- This role is further reinforced by several **BRICS members** having shouldered responsibility for **steering the global climate process** after the **Paris Agreement** came into force.
यह भूमिका और सुदृढ़ होती है क्योंकि पेरिस समझौते के लागू होने के बाद कई ब्रिक्स सदस्यों ने वैश्विक जलवायु प्रक्रिया का मार्गदर्शन करने की ज़िम्मेदारी उठाई है।
- **Brazil, Egypt and the United Arab Emirates (UAE)** have presided over **climate conferences in the post-COVID-19 pandemic period**, helping safeguard momentum on **climate action**.
ब्राज़ील, मिस्र और संयुक्त अरब अमीरात (UAE) ने कोविड-19 महामारी के बाद के दौर में जलवायु सम्मेलनों की अध्यक्षता की है, जिससे जलवायु कार्रवाई की गति बनी रही।
- A **BRICS act** would also be useful on a **unilateral side-stepping of UNFCCC principles** such as the **European Union's Carbon Border Adjustment Mechanism**.
ब्रिक्स की सामूहिक कार्रवाई UNFCCC सिद्धांतों को एकतरफा दरकिनार करने, जैसे यूरोपीय संघ की कार्बन बॉर्डर एडजस्टमेंट मैकेनिज़्म, के संदर्भ में भी उपयोगी होगी।
- An opening of a **broader climate debate**, including **trade**, was initiated at **Belém**.
बेलेम में व्यापार सहित व्यापक जलवायु बहस की शुरुआत की गई।
- A major outcome of the **July 2025 BRICS Summit in Rio de Janeiro** was the **BRICS Leaders' Framework Declaration on Climate Finance**, a matter where **India** has been strong in articulating the **demands of the Global South**.
जुलाई 2025 में रियो डी जनेरियो में हुए ब्रिक्स शिखर सम्मेलन का एक प्रमुख परिणाम जलवायु वित्त पर ब्रिक्स नेताओं की ढाँचा घोषणा था, जिसमें भारत ने ग्लोबल साउथ की मांगों को प्रभावी ढंग से रखा।
- With **finance being the key enabler for climate action**, there is a need to include the **World Bank and International Monetary Fund** chiefs in the **BRICS Summit**.
क्योंकि वित्त जलवायु कार्रवाई का प्रमुख सक्षमकर्ता है, इसलिए ब्रिक्स शिखर सम्मेलन में विश्व बैंक और अंतरराष्ट्रीय मुद्रा कोष के प्रमुखों को शामिल करने की आवश्यकता है।
- It is not the time not to treat them as **"theirs (G-7 or G-20's)"** and not just **confine BRICS to the New Development Bank**.
यह समय उन्हें "उनका (G-7 या G-20 का)" मानकर अलग रखने का नहीं है और न ही ब्रिक्स को केवल न्यू डेवलपमेंट बैंक तक सीमित करने का।



- Any global push on **climate finance** without them is hardly possible, given the **U.S.'s antipathy to climate change** — a fact also reflected in how their **corporates and private monies** are reacting, including pulling back from **Environmental, Social, and Governance (ESG) requirements** and even **'green' bonds and other funds**.
उनके बिना **जलवायु वित्त** पर कोई भी वैश्विक प्रयास शायद ही संभव है, विशेषकर **जलवायु परिवर्तन के प्रति अमेरिका की विरोधी भावना** को देखते हुए — जो **कॉर्पोरेट्स और निजी पूंजी** की प्रतिक्रिया में भी दिखती है, जैसे **ESG आवश्यकताओं** और यहाँ तक कि **'ग्रीन' बॉन्ड्स और अन्य फंड्स** से पीछे हटना।
- BRICS** is now about **Egypt, Ethiopia, Indonesia, Iran, and the UAE**, together comprising **half of the global population**, around **40% of global GDP**, and around **26% of global trade**.
अब **ब्रिक्स** में **मिस्र, इथियोपिया, इंडोनेशिया, ईरान और UAE** शामिल हैं, जो मिलकर **वैश्विक आबादी का आधा**, लगभग **40% वैश्विक GDP**, और लगभग **26% वैश्विक व्यापार** का प्रतिनिधित्व करते हैं।
- India's **green agenda focusing on resilience** at the **BRICS Summit 2026** would also **resonate with Ethiopia, the host of COP32 in 2027**.
ब्रिक्स शिखर सम्मेलन 2026 में **सहनशीलता पर केंद्रित भारत का हरित एजेंडा**, **2027 में COP32 के मेज़बान इथियोपिया** के साथ भी प्र

GS Paper III: Economy,	
TOPICS COVERED	23 January 2026
1.	The limits of household stability घरेलू स्थिरता की सीमाएँ
2.	EEPC urges lowering I-T for non-corporate MSMEs ईईपीसी ने गैर-कॉर्पोरेट एमएसएमई के लिए आयकर घटाने की मांग की
3.	Net FDI negative for fourth month in a row in Nov. 2025 नवंबर 2025 में लगातार चौथे महीने शुद्ध एफडीआई नकारात्मक
4.	Indians' abroad spend slips to 2-year low as foreign-study outgo plunges विदेशों में भारतीयों का खर्च 2 साल के निचले स्तर पर, विदेशी पढ़ाई पर खर्च में भारी गिरावट



The limits of household stability

India's growth story rests on aggregate comfort, but a closer look shows households saving less, borrowing more, and absorbing risks once shared more broadly; beneath stable growth and steady consumption, a growing fragility builds in household finances

ES III: Economy

MOB

ECONOMIC NOTES

Deepanshu Mohan

With only a couple of weeks left before the Finance Minister tables the next Union Budget, the aggregate markers of macroeconomic comfort in India's growth story may appear to be in place, where average economic growth remains strong in relative comparison to global standards, even amid the heightened uncertainty afflicting most other nations.

Yet this story of projected confidence rests on a partial reading of the aggregate data, which veils a deeper, more unsettling reality in India's economic fundamentals and their governing dynamics. A closer look at recent household finances data suggests that India's growth is increasingly being underwritten by households that are, on average, saving much less and borrowing more, while quietly absorbing economic risks that were once shared more broadly. This can, of course, increase household debt, especially among vulnerable and low-income groups, who haven't really gained in employment opportunities or higher incomes over the last few years.

A misleading comfort

The Reserve Bank of India's Financial Stability Report (December 2025), read alongside its Annual Report 2024-25 and recent Budget documents, points to a shift that deserves attention precisely because it does not yet resemble a crisis, but exhibits enough to merit a red flag. Chart 1.45 of the Financial Stability Report is frequently used to support the claim that India's household sector remains financially stable. Household debt stood at 41.3% of GDP as of March 2025, far lower than levels observed in many emerging market peers, including China, Malaysia, and Thailand.

Additionally, the increase has been relatively gradual rather than abrupt, rising from roughly 36% of GDP in mid-2021 to slightly over 41% by early 2025. It proves that there is no household debt crisis in the traditional sense in India. Excessive leverage or an imminent threat to financial stability is not evident. However, there are limits to this assurance. Debt-to-GDP ratios demonstrate the extent of household borrowing in relation to the economy, but they do not explain why households are taking on debt or whether they will be able to pay it off over time. In the present situation, that distinction is important. According to the RBI's Annual Report 2024-25, real income growth has been uneven, especially outside formal employment and high-productivity sectors. In the meantime, overall consumption has held up well. Households must make other adjustments when consumption holds up despite weak or uneven income growth. Borrowing has become a more common way to make that adjustment.

Credit as a cushion

In this way, a change in the function of credit itself is reflected in the increase in household debt. Borrowing is being used more to close income and expense gaps than to finance the creation of assets. Even moderate debt levels can become a source of vulnerability when they substitute for income growth and

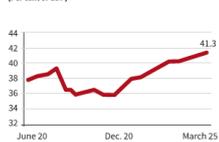
Low debt, rising strain

India's household debt remains modest by emerging-market standards, but the RBI's latest financial stability data reveal a more fragile undercurrent: households are saving less, borrowing more, and increasingly absorbing risks once shared by the State



Chart 1.45 A* Household debt has risen steadily, reflecting greater reliance on borrowing

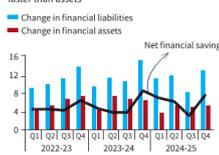
India's household debt (Per cent of GDP)



*The RBI's Financial Stability Report's Chart 1.45 is frequently used to support the claim that India's household sector is financially stable.

Chart 1.50 A

Savings have turned volatile as liabilities grow faster than assets



savings rather than complement them. That question depends not on how much households owe today, but on how debt, income, and savings are evolving together, an issue that becomes central to assessing the economy ahead of the Budget.

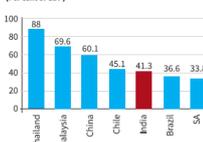
Both sides of the balance sheet are simultaneously captured in Chart 1.50. Financial liabilities accounted for 41.3% of GDP in March 2025, while gross household financial assets stood at 106.6% of GDP. There is no indication that liabilities have surpassed assets, and households continue to be net holders of financial wealth. It is simple to conclude that household finances are sound based only on this.

Examining the flow data is the only way to see the stress. In recent quarters, net financial savings have drastically fluctuated and decreased. Net financial savings recovered to 7.6% of GDP in the last quarter of 2024-25, but this came after a compression to about 3-4% of GDP in the preceding quarter. The quicker accumulation of financial liabilities compared to financial assets is the direct cause of this volatility, according to the RBI.

There are obvious ramifications to this pattern. It indicates a more concerning change in domestic behaviour. Although households continue to save, a growing portion of

Chart B: India's debt remains low versus peers, but this comparison masks domestic stress

Household debt of EMES (March 2025) (Per cent of GDP)



Household debt was 41.3% of GDP as of March 2025, far lower than levels observed in many emerging market peers

Chart C:

Assets exceed liabilities, but household financial buffers are thinning



that savings is being offset by new borrowing.

As a result, headline financial wealth can continue growing while the buffer that shields households from job shocks, income losses, and rising interest rates gradually deteriorates. A growing fragility lies beneath what appears stable in aggregate.

Why households are borrowing more

A more comprehensive fiscal and policy configuration that systematically transfers risk from the State to households is the cause of the increase in household borrowing. According to the RBI's State Finances: A Study of Budgets 2024-25, State governments have prioritised capital expenditure while limiting revenue expenditure.

Committed expenditures – interest payments, pensions, and salaries – now account for between 30 and 32% of State revenue receipts, leaving little space for income support or countercyclical transfers. States have actually become less responsive to household income stress while also becoming fiscally leaner.

At the Union level, the Budget at a Glance 2025-26 shows a continued emphasis on public investment, with capital expenditure budgeted at ₹11.2 lakh crore and effective capital expenditure at ₹15.5 lakh crore. This

Union Budget 2026 will be framed understandably as a continuation of macroeconomic stability achieved through fiscal discipline and investment-led growth. However, stability that depends on households taking out loans to maintain demand is not self-sustaining and merits a closer look at options which can enable disposable income for households

strategy is growth-enhancing, but it is not household-neutral. Infrastructure investment raises medium-term potential, yet does little to smooth short-term income volatility.

The result is a quiet reallocation of risk. As governments consolidate and invest, households are asked implicitly to insure themselves.

A macro risk hiding in plain sight

This shift matters because it changes the very character of India's growth. Private consumption accounts for close to 60% of GDP, making household spending the economy's primary stabiliser. The danger lies in the interaction of three trends documented across the RBI's recent reports.

First, the Annual Report 2024-25 notes that real income growth has been uneven, especially outside formal employment and high-productivity sectors. Second, while borrower risk profiles have improved, unsecured retail credit has expanded rapidly, indicating that consumption is being sustained on thinner financial cushions. Third, as shown in Chart 1.50, net financial savings have become volatile and, at times, sharply compressed, as liability accumulation increasingly offsets asset formation.

A slowdown in income growth, a tightening of financial conditions, or a rise in unemployment would reduce discretionary spending and, more critically, compel households to retrench abruptly, because debt-financed consumption offers little room for adjustment.

Union Budget 2026 will be framed understandably as a continuation of macroeconomic stability achieved through fiscal discipline and investment-led growth. However, stability that depends on households taking out loans to maintain demand is not self-sustaining and merits a closer look at options which can enable disposable income for households.

It is not guaranteed even then that any marginal increase in income can help increase savings but may at least catalyse that over time in the longer term, while helping the citizenry take care of debt interest or borrowing repayments in the short to medium term. Restoring balance in the household budgeting calculus is the key fiscal policy task prior to Budget 2026. Creating demand, more labour-intensive employment, and aligning fiscal outcomes towards these, while increasing average incomes, will eventually be affected by an economy where households gradually lose their ability to absorb shocks.

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THE GIST

India's growth rests on aggregate comfort, but a close look shows households saving less, borrowing more, and quietly absorbing economic risks once shared more broadly.

Household debt is not yet a crisis, but uneven income growth, rising liabilities, and volatile net financial savings point to a growing fragility beneath stable consumption.

As fiscal policy prioritises investment and discipline, risk is being reallocated to households, making the balance between growth, demand, and household stability central before Budget 2026.

The limits of household stability

घरेलू स्थिरता की सीमाएँ

- With only a couple of weeks left before the Finance Minister tables the next Union Budget, the aggregate markers of macroeconomic comfort in India's growth story may appear to be in place, where average economic growth remains strong in relative comparison to global standards, even amid the heightened uncertainty affecting most other nations. अगले केंद्रीय बजट को वित्त मंत्री द्वारा पेश किए जाने में केवल कुछ ही सप्ताह शेष हैं, ऐसे में भारत की



विकास गाथा में समष्टि-आर्थिक संतुलन के संकेत मौजूद प्रतीत होते हैं, जहाँ औसत आर्थिक वृद्धि वैश्विक मानकों की तुलना में मजबूत बनी हुई है, भले ही अधिकांश अन्य राष्ट्र बढ़ती अनिश्चितता से प्रभावित हों।

- Yet this story of projected **confidence** rests on a **partial reading** of the aggregate data, which veils a deeper, more **unsettling reality** in India's **economic fundamentals** and their **governing dynamics**.

फिर भी, अनुमानित आत्मविश्वास की यह कहानी समग्र आँकड़ों की एक आंशिक व्याख्या पर आधारित है, जो भारत की आर्थिक बुनियाद और उसके शासनगत तंत्र में छिपी एक अधिक चिंताजनक वास्तविकता को ढँक देती है।

- A closer look at recent **household finances data** suggests that India's growth is increasingly being underwritten by households that are, on average, **saving much less and borrowing more**, while quietly absorbing **economic risks** that were once shared more broadly.

हालिया घरेलू वित्त आँकड़ों पर गहराई से नज़र डालने पर संकेत मिलता है कि भारत की वृद्धि अब तेजी से ऐसे परिवारों के सहारे टिकी है जो औसतन कम बचत कर रहे हैं और अधिक उधार ले रहे हैं, साथ ही वे उन आर्थिक जोखिमों को चुपचाप वहन कर रहे हैं जो पहले व्यापक रूप से साझा किए जाते थे।

- This can, of course, increase **household debt**, especially among **vulnerable and low-income groups**, who haven't really gained in **employment opportunities** or **higher incomes** over the last few years.

यह स्थिति स्वाभाविक रूप से घरेलू ऋण को बढ़ा सकती है, विशेष रूप से कमज़ोर और निम्न-आय वर्गों में, जिन्हें पिछले कुछ वर्षों में रोज़गार के अवसरों या उच्च आय में वास्तविक लाभ नहीं मिला है।

A misleading comfort भ्रामक आश्वासन

- The **Reserve Bank of India's Financial Stability Report (December 2025)**, read alongside its **Annual Report 2024–25** and recent **Budget documents**, points to a shift that deserves attention precisely because it does not yet resemble a **crisis**, but exhibits enough to merit a **red flag**.

भारतीय रिज़र्व बैंक की वित्तीय स्थिरता रिपोर्ट (दिसंबर 2025), उसकी वार्षिक रिपोर्ट 2024–25 और हालिया बजट दस्तावेज़ों के साथ पढ़ने पर, एक ऐसे परिवर्तन की ओर संकेत करती है जिस पर ध्यान देना आवश्यक है, क्योंकि यह अभी संकट जैसा नहीं दिखता, लेकिन इसमें चेतावनी संकेत पर्याप्त रूप से मौजूद हैं।

- **Chart 1.45** of the **Financial Stability Report** is frequently used to support the claim that India's **household sector** remains **financially stable**.

वित्तीय स्थिरता रिपोर्ट का चार्ट 1.45 अक्सर इस दावे के समर्थन में उपयोग किया जाता है कि भारत का घरेलू क्षेत्र अब भी वित्तीय रूप से स्थिर है।

- **Household debt** stood at **41.3% of GDP** as of **March 2025**, far lower than levels observed in many **emerging market peers**, including **China, Malaysia, and Thailand**.

मार्च 2025 तक घरेलू ऋण GDP के 41.3% पर था, जो चीन, मलेशिया और थाईलैंड सहित कई उभरती अर्थव्यवस्थाओं की तुलना में काफी कम है।

- Additionally, the increase has been relatively **gradual rather than abrupt**, rising from roughly **36% of GDP in mid-2021 to slightly over 41% by early 2025**.

इसके अतिरिक्त, यह वृद्धि अचानक नहीं बल्कि क्रमिक रही है, जो मध्य 2021 में GDP के लगभग 36% से बढ़कर 2025 की शुरुआत तक 41% से थोड़ा अधिक हो गई।

- It proves that there is **no household debt crisis** in the **traditional sense** in India.

यह दर्शाता है कि भारत में पारंपरिक अर्थों में घरेलू ऋण संकट मौजूद नहीं है।

- **Excessive leverage** or an **imminent threat** to **financial stability** is not evident.

अत्यधिक लीवरेज या वित्तीय स्थिरता के लिए कोई तत्काल खतरा स्पष्ट नहीं है।

- However, there are **limits to this assurance**.

हालाँकि, इस आश्वासन की भी सीमाएँ हैं।

- **Debt-to-GDP ratios** demonstrate the extent of household borrowing in relation to the economy, but they do not explain **why households are taking on debt** or whether they will be able to **pay it off over time**.

ऋण-से-GDP अनुपात अर्थव्यवस्था के सापेक्ष घरेलू उधारी की मात्रा दिखाते हैं, लेकिन यह नहीं बताते कि परिवार ऋण क्यों ले रहे हैं या वे इसे समय के साथ चुका पाएँगे या नहीं।

- In the present situation, that **distinction is important**.
वर्तमान स्थिति में यह भेद अत्यंत महत्वपूर्ण है।



- According to the **RBI's Annual Report 2024–25**, **real income growth** has been **uneven**, especially outside **formal employment** and **high-productivity sectors**.
RBI की वार्षिक रिपोर्ट 2024–25 के अनुसार, **वास्तविक आय वृद्धि असमान** रही है, विशेष रूप से **औपचारिक रोजगार** और **उच्च-उत्पादकता क्षेत्रों** के बाहर।
- In the meantime, **overall consumption** has **held up well**.
इसी दौरान, **समग्र उपभोग अच्छी तरह बना रहा** है।
- Households must make **other adjustments** when consumption holds up despite **weak or uneven income growth**.
जब **कमज़ोर या असमान आय वृद्धि** के बावजूद उपभोग बना रहता है, तो परिवारों को **अन्य समायोजन** करने पड़ते हैं।
- **Borrowing** has become a more **common way** to make that adjustment.
उस समायोजन का एक अधिक **सामान्य तरीका** अब **उधारी** बन गया है।

Credit as a cushion

ऋण एक सहारा के रूप में

- In this way, a change in the function of **credit itself** is reflected in the increase in **household debt**.
इस प्रकार, **ऋण की भूमिका** में आया परिवर्तन **घरेलू ऋण** में वृद्धि के रूप में परिलक्षित होता है।
- Borrowing is being used more to close **income and expense gaps** than to **finance the creation of assets**.
उधारी का उपयोग अब **आय और व्यय के अंतर** को पाटने के लिए अधिक किया जा रहा है, न कि **परिसंपत्तियों के निर्माण** के वित्तपोषण के लिए।
- Even **moderate debt levels** can become a source of **vulnerability** when they substitute for **income growth and savings** rather than complement them.
यहाँ तक कि **मध्यम ऋण स्तर** भी **असुरक्षा** का कारण बन सकते हैं, जब वे **आय वृद्धि और बचत** का स्थान ले लेते हैं, न कि उन्हें पूरक बनते हैं।
- That question depends not on how much households owe today, but on how **debt, income, and savings** are evolving together, an issue that becomes central to assessing the **economy ahead of the Budget**.
यह प्रश्न इस पर निर्भर नहीं करता कि आज परिवारों पर कितना ऋण है, बल्कि इस पर करता है कि **ऋण, आय और बचत** एक साथ कैसे विकसित हो रहे हैं, जो **बजट से पहले अर्थव्यवस्था** के आकलन में केंद्रीय बन जाता है।
- Both sides of the **balance sheet** are simultaneously captured in **Chart 1.50**.
चार्ट 1.50 में **बैलेंस शीट** के दोनों पक्ष एक साथ दर्शाए गए हैं।
- **Financial liabilities** accounted for **41.3% of GDP** in **March 2025**, while **gross household financial assets** stood at **106.6% of GDP**.
मार्च 2025 में **वित्तीय देनदारियाँ GDP के 41.3%** के बराबर थीं, जबकि **सकल घरेलू वित्तीय परिसंपत्तियाँ GDP के 106.6%** पर थीं।
- There is no indication that **liabilities have surpassed assets**, and households continue to be **net holders of financial wealth**.
इसका कोई संकेत नहीं है कि **देनदारियाँ परिसंपत्तियों से अधिक** हो गई हैं, और परिवार अब भी **शुद्ध वित्तीय संपत्ति धारक** बने हुए हैं।
- It is simple to conclude that **household finances are sound** based only on this.
केवल इसी आधार पर यह निष्कर्ष निकालना आसान है कि **घरेलू वित्त स्थिति सुदृढ़** है।
- Examining the **flow data** is the only way to see the **stress**.
प्रवाह आँकड़ों की जाँच करना ही **तनाव** को देखने का एकमात्र तरीका है।
- In recent quarters, **net financial savings** have drastically **fluctuated and decreased**.
हालिया तिमाहियों में **शुद्ध वित्तीय बचत** में तीव्र **उतार-चढ़ाव और गिरावट** देखी गई है।
- **Net financial savings** recovered to **7.6% of GDP** in the **last quarter of 2024-25**, but this came after a compression to about **3–4% of GDP** in the preceding quarter.
2024-25 की अंतिम तिमाही में **शुद्ध वित्तीय बचत GDP के 7.6%** तक सुधरी, लेकिन इससे पहले की तिमाही में यह लगभग **GDP के 3–4%** तक सिमट गई थी।
- The quicker accumulation of **financial liabilities** compared to **financial assets** is the direct cause of this **volatility**, according to the **RBI**.



RBI के अनुसार, वित्तीय परिसंपत्तियों की तुलना में वित्तीय देनदारियों का तेज़ संचय ही इस अस्थिरता का प्रत्यक्ष कारण है।

- There are obvious **ramifications** to this pattern.
इस प्रवृत्ति के स्पष्ट परिणाम हैं।
- It indicates a more **concerning change** in **domestic behaviour**.
यह घरेलू व्यवहार में एक अधिक चिंताजनक परिवर्तन को दर्शाता है।
- Although households continue to **save**, a growing portion of that **savings** is being **offset by new borrowing**.
हालाँकि परिवार बचत करते रहते हैं, लेकिन उस बचत का बढ़ता हिस्सा नई उधारी से संतुलित हो रहा है।
- As a result, **headline financial wealth** can continue growing while the **buffer** that shields households from **job shocks, income losses, and rising interest rates** gradually **deteriorates**.
परिणामस्वरूप, शीर्षक वित्तीय संपदा बढ़ती रह सकती है, जबकि रोज़गार झटकों, आय हानि और बढ़ती ब्याज दरों से परिवारों को बचाने वाला सुरक्षात्मक बफर धीरे-धीरे कमज़ोर होता जाता है।
- A growing **fragility** lies beneath what appears **stable in aggregate**.
जो कुछ समग्र रूप से स्थिर दिखता है, उसके नीचे बढ़ती हुई नाजुकता छिपी हुई है।

Why households are borrowing more परिवार अधिक उधार क्यों ले रहे हैं

- A more comprehensive **fiscal and policy configuration** that systematically **transfers risk from the State to households** is the cause of the increase in **household borrowing**.
एक अधिक व्यापक राजकोषीय और नीतिगत संरचना, जो व्यवस्थित रूप से राज्य से परिवारों की ओर जोखिम स्थानांतरित करती है, घरेलू उधारी में वृद्धि का कारण है।
- According to the **RBI's State Finances: A Study of Budgets 2024–25**, **State governments** have prioritised **capital expenditure** while limiting **revenue expenditure**.
RBI की 'State Finances: A Study of Budgets 2024–25' के अनुसार, राज्य सरकारों ने पूंजीगत व्यय को प्राथमिकता दी है, जबकि राजस्व व्यय को सीमित रखा है।
- **Committed expenditures** — **interest payments, pensions, and salaries** — now account for between **30 and 32% of State revenue receipts**, leaving little space for **income support** or **countercyclical transfers**.
प्रतिबद्ध व्यय — **ब्याज भुगतान, पेंशन और वेतन** — अब राज्य के राजस्व प्राप्तियों के 30 से 32% के बीच हैं, जिससे आय सहायता या प्रतिचक्रिय हस्तांतरण के लिए बहुत कम गुंजाइश बचती है।
- States have actually become **less responsive to household income stress** while also becoming **fiscally leaner**.
राज्य वास्तव में घरेलू आय तनाव के प्रति कम संवेदनशील हो गए हैं, साथ ही राजकोषीय रूप से अधिक सख्त भी हो गए हैं।
- At the **Union level**, the **Budget at a Glance 2025–26** shows a continued emphasis on **public investment**, with **capital expenditure** budgeted at **₹11.2 lakh crore** and **effective capital expenditure** at **₹15.5 lakh crore**.
केंद्रीय स्तर पर, **Budget at a Glance 2025–26** में सार्वजनिक निवेश पर निरंतर जोर दिखता है, जहाँ पूंजीगत व्यय ₹11.2 लाख करोड़ और प्रभावी पूंजीगत व्यय ₹15.5 लाख करोड़ निर्धारित है।
- This strategy is **growth-enhancing**, but it is **not household-neutral**.
यह रणनीति विकास को बढ़ावा देने वाली है, लेकिन यह परिवार-तटस्थ नहीं है।
- **Infrastructure investment** raises **medium-term potential**, yet does little to smooth **short-term income volatility**.
अवसंरचना निवेश मध्यम अवधि की क्षमता बढ़ाता है, लेकिन अल्पकालिक आय अस्थिरता को कम करने में बहुत कम मदद करता है।
- The result is a quiet **reallocation of risk**.
परिणामस्वरूप जोखिम का एक मौन पुनर्विन्यास होता है।
- As governments **consolidate and invest**, households are asked implicitly to **insure themselves**.
जब सरकारें संघनन और निवेश करती हैं, तो परिवारों से अप्रत्यक्ष रूप से स्वयं का बीमा करने की अपेक्षा की जाती है।



A macro risk hiding in plain sight

साफ़ दिखाई देने के बावजूद छिपा हुआ एक समष्टि-आर्थिक जोखिम

- This shift matters because it changes the very **character of India's growth**. यह परिवर्तन महत्वपूर्ण है क्योंकि यह भारत की **विकास प्रकृति** को ही बदल देता है।
- **Private consumption** accounts for close to **60% of GDP**, making **household spending** the economy's **primary stabiliser**.
निजी उपभोग GDP के लगभग 60% के बराबर है, जिससे घरेलू व्यय अर्थव्यवस्था का **मुख्य स्थिरकारी तत्व** बन जाता है।
- The danger lies in the interaction of **three trends** documented across the **RBI's recent reports**.
खतरा **RBI की हालिया रिपोर्टों** में दर्ज **तीन प्रवृत्तियों** की आपसी अंतःक्रिया में निहित है।
- First, the **Annual Report 2024-25** notes that **real income growth** has been **uneven**, especially outside **formal employment** and **high-productivity sectors**.
पहला, **वार्षिक रिपोर्ट 2024-25** बताती है कि **वास्तविक आय वृद्धि असमान** रही है, विशेषकर **औपचारिक रोजगार** और **उच्च-उत्पादकता क्षेत्रों** के बाहर।
- Second, while **borrower risk profiles** have improved, **unsecured retail credit** has expanded rapidly, indicating that consumption is being sustained on **thinner financial cushions**.
दूसरा, जहाँ **उधारकर्ताओं की जोखिम प्रोफाइल** में सुधार हुआ है, वहीं **असुरक्षित खुदरा ऋण** तेज़ी से बढ़ा है, जो दर्शाता है कि उपभोग **कमज़ोर वित्तीय सहारों** पर टिका हुआ है।
- Third, as shown in **Chart 1.50**, **net financial savings** have become **volatile** and, at times, **sharply compressed**, as **liability accumulation** increasingly **offsets asset formation**.
तीसरा, **चार्ट 1.50** में दिखाए अनुसार, **शुद्ध वित्तीय बचत अस्थिर** हो गई है और कई बार तेज़ी से **सिमट** गई है, क्योंकि **देनदारियों का संचय** बढ़ते हुए **परिसंपत्ति निर्माण** को संतुलित कर देता है।
- A slowdown in **income growth**, a tightening of **financial conditions**, or a rise in **unemployment** would reduce **discretionary spending** and, more critically, compel households to **retrench abruptly**, because **debt-financed consumption** offers little room for adjustment.
आय वृद्धि में मंदी, **वित्तीय परिस्थितियों** में सख्ती, या **बेरोज़गारी** में वृद्धि से **विवेकाधीन व्यय** घटेगा और, अधिक गंभीर रूप से, परिवारों को **अचानक कटौती** के लिए मजबूर करेगा, क्योंकि **ऋण-आधारित उपभोग** में समायोजन की गुंजाइश कम होती है।
- **Union Budget 2026** will be framed understandably as a continuation of **macroeconomic stability** achieved through **fiscal discipline** and **investment-led growth**.
केंद्रीय बजट 2026 को स्वाभाविक रूप से **राजकोषीय अनुशासन** और **निवेश-आधारित वृद्धि** के माध्यम से प्राप्त **समष्टि-आर्थिक स्थिरता** की निरंतरता के रूप में प्रस्तुत किया जाएगा।
- However, stability that depends on households **taking out loans to maintain demand** is **not self-sustaining** and merits a closer look at options which can enable **disposable income** for households.
हालाँकि, वह स्थिरता जो मांग बनाए रखने के लिए परिवारों के **ऋण लेने** पर निर्भर करती है, **स्वयं टिकाऊ नहीं** होती और **घरेलू निपटान योग्य आय** बढ़ाने वाले विकल्पों पर गहन विचार की आवश्यकता है।
- It is not guaranteed even then that any **marginal increase in income** can help increase **savings** but may at least **catalyse** that over time in the **longer term**, while helping the citizenry take care of **debt interest** or **borrowing repayments** in the **short to medium term**.
तब भी यह सुनिश्चित नहीं है कि **आय में मामूली वृद्धि** से **बचत** बढ़ेगी, लेकिन यह **दीर्घकाल** में उसे प्रेरित कर सकती है, साथ ही **अल्प से मध्यम अवधि** में नागरिकों को **ऋण ब्याज** या **उधारी चुकाने** में मदद कर सकती है।
- Restoring **balance in the household budgeting calculus** is the key **fiscal policy-task** prior to **Budget 2026**.
बजट 2026 से पहले **घरेलू बजट गणना में संतुलन** बहाल करना एक प्रमुख **राजकोषीय नीति-कार्य** है।
- Creating **demand**, more **labour-intensive employment**, and aligning **fiscal outcomes** towards these, while **increasing average incomes**, will eventually be affected by an economy where households gradually **lose their ability to absorb shocks**.
मांग का सृजन, अधिक **श्रम-प्रधान रोजगार**, और **औसत आय बढ़ाते हुए** इनके अनुरूप **राजकोषीय परिणामों** का समन्वय, अंततः उस अर्थव्यवस्था से प्रभावित होगा जहाँ परिवार धीरे-धीरे **झटकों को सहने की क्षमता** खो देते हैं।



Net FDI negative for fourth month in a row in Nov. 2025

Net foreign portfolio investments have also been negative so far in the financial year 2025-26, with uncertainty over the India-U.S. trade deal and the weakening rupee affecting investor confidence

GS III: Economy

T.C.A. Sharad Raghavan
NEW DELHI

India's net foreign direct investments (FDI) remained negative for the fourth consecutive month in November 2025, with outflows exceeding inflows by \$446 million that month, an analysis of latest data from the Reserve Bank of India (RBI) shows.

The data, released as part of the RBI's monthly bulletin, shows that the main reason direct investment outflows exceeded inflows in November was because of relatively high repatriations and disinvestments by foreign companies operating in India.

Direct investments are typically made in assets and are viewed as growth-generating, as opposed to portfolio investments, which are generally done in equity and debt for expected returns.

The RBI noted that net foreign portfolio invest-

In the red

Net FDI into India was negative for the fourth consecutive month in November 2025 due to higher repatriations by foreign companies in India (In \$ million)



Source: RBI

ments (FPI) have also been negative so far in the financial year 2025-26, with uncertainty over the India-U.S. trade deal and the weakening rupee affecting investor confidence.

Steady gross inflows

Gross direct inflows, which is the total amount of direct investment coming into the country, stood at \$6.4 billion in November 2025, 22.5% higher than the amount received in November 2024. It was, however, marginally lower than the \$6.5 billion re-

ceived in October and the \$7 billion in September.

"Gross inward FDI remained steady in November with Japan, Singapore, and the U.S. accounting for more than 75% of total FDI inflows," the RBI said in its report.

"The highest recipients (around 75%) of FDI inflows were the financial services sector, followed by manufacturing, and retail and wholesale trade," the report added.

Net FDI, however, which is the balance between outflows and inflows

stood at -\$446 million, meaning total outflows exceeded total inflows by that amount.

Within this, repatriation and disinvestment stood at a five-month high of \$5.3 billion in November 2025, albeit 1.2% lower than it was in November 2024.

Outward FDI, which is the investments made by Indian companies abroad, stood at \$1.5 billion in November 2025, less than half the \$3.2 billion in October.

"Outward FDI moderated in November, with Singapore, Mauritius, the U.S. and the U.K. accounting for more than half of total outward FDI," the RBI noted.

"Sector-specific breakdown suggests that more than 70% of outward FDI was in manufacturing, financial, insurance, and business services."

The RBI report said that net foreign portfolio investments were negative for the 2025-26 financial year up to January 16, 2026.

PATRIOTIC



Net FDI negative for fourth month in a row in Nov. 2025 नवंबर 2025 में लगातार चौथे महीने शुद्ध एफडीआई नकारात्मक

- Net foreign portfolio investments have also been negative so far in the **financial year 2025-26**, with uncertainty over the **India-U.S. trade deal** and the **weakening rupee** affecting **investor confidence**
वित्त वर्ष 2025-26 में अब तक शुद्ध विदेशी पोर्टफोलियो निवेश भी नकारात्मक रहा है, जहां भारत-अमेरिका व्यापार समझौते को लेकर अनिश्चितता और कमजोर होती रुपये की स्थिति ने निवेशक विश्वास को प्रभावित किया है
- India's **net foreign direct investments (FDI)** remained negative for the **fourth consecutive month** in **November 2025**, with **outflows exceeding inflows by \$446 million** that month, an analysis of latest data from the **Reserve Bank of India (RBI)** shows
भारतीय रिज़र्व बैंक (RBI) के नवीनतम आंकड़ों के विश्लेषण से पता चलता है कि नवंबर 2025 में भारत का शुद्ध विदेशी प्रत्यक्ष निवेश (FDI) लगातार चौथे महीने नकारात्मक रहा, जिसमें उस महीने बहिर्गमन ने अंतःप्रवाह से \$446 मिलियन अधिक दर्ज किया
- The data, released as part of the **RBI's monthly bulletin**, shows that the main reason direct investment outflows exceeded inflows in November was because of relatively high **repatriations** and **disinvestments** by foreign companies operating in India
आरबीआई के मासिक बुलेटिन के तहत जारी आंकड़ों से पता चलता है कि नवंबर में प्रत्यक्ष निवेश के बहिर्गमन के अंतःप्रवाह से अधिक होने का मुख्य कारण भारत में काम कर रही विदेशी कंपनियों द्वारा अधिक पुनःप्रेषण और विनिवेश था
- Direct investments are typically made in assets and are viewed as **growth-generating**, as opposed to **portfolio investments**, which are generally done in equity and debt for expected returns
प्रत्यक्ष निवेश आमतौर पर परिसंपत्तियों में किए जाते हैं और इन्हें **विकास उत्पन्न करने वाला** माना जाता है, जबकि **पोर्टफोलियो निवेश** सामान्यतः अपेक्षित रिटर्न के लिए इक्विटी और ऋण में किए जाते हैं
- The RBI noted that net **foreign portfolio investments (FPI)** have also been negative so far in the **financial year 2025-26**, with uncertainty over the **India-U.S. trade deal** and the **weakening rupee** affecting investor confidence
आरबीआई ने कहा कि वित्त वर्ष 2025-26 में अब तक शुद्ध विदेशी पोर्टफोलियो निवेश (FPI) भी नकारात्मक रहा है, जहां भारत-अमेरिका व्यापार समझौते को लेकर अनिश्चितता और कमजोर रुपये ने निवेशकों के विश्वास को प्रभावित किया है

Steady gross inflows स्थिर सकल अंतःप्रवाह

- Gross direct inflows, which is the total amount of direct investment coming into the country, stood at **\$6.4 billion** in **November 2025**, **22.5% higher** than the amount received in **November 2024**
सकल प्रत्यक्ष अंतःप्रवाह, जो देश में आने वाले कुल प्रत्यक्ष निवेश की राशि है, नवंबर 2025 में \$6.4 बिलियन रहा, जो नवंबर 2024 में प्राप्त राशि से 22.5% अधिक था
- It was, however, marginally lower than the **\$6.5 billion** received in **October** and the **\$7 billion** in **September**
हालांकि यह अक्टूबर में प्राप्त \$6.5 बिलियन और सितंबर में प्राप्त \$7 बिलियन से थोड़ा कम था
- "Gross inward FDI remained steady in November with **Japan, Singapore, and the U.S.** accounting for more than **75%** of total FDI inflows," the RBI said in its report
आरबीआई ने अपनी रिपोर्ट में कहा कि नवंबर में सकल अंतःप्रवाह एफडीआई स्थिर रहा, जिसमें **जापान, सिंगापुर और अमेरिका** कुल एफडीआई अंतःप्रवाह का **75% से अधिक** हिस्सा रहे
- "The highest recipients (around **75%**) of FDI inflows were the **financial services sector**, followed by **manufacturing**, and **retail and wholesale trade**," the report added
रिपोर्ट में जोड़ा गया कि एफडीआई अंतःप्रवाह के सबसे बड़े प्राप्तकर्ता (लगभग 75%) **वित्तीय सेवा क्षेत्र** थे, इसके बाद **विनिर्माण**, तथा **खुदरा और थोक व्यापार** रहे
- Net FDI, however, which is the balance between outflows and inflows stood at **-\$446 million**, meaning total outflows exceeded total inflows by that amount



हालांकि शुद्ध एफडीआई, जो बहिर्गमन और अंतःप्रवाह के बीच का अंतर है, **-\$446 मिलियन** रहा, अर्थात कुल बहिर्गमन ने कुल अंतःप्रवाह को उतनी राशि से पार कर लिया

- Within this, **repatriation and disinvestment** stood at a **five-month high of \$5.3 billion in November 2025**, albeit **1.2% lower** than it was in **November 2024**
इसके अंतर्गत, **पुनःप्रेषण और विनिवेश नवंबर 2025** में **\$5.3 बिलियन** के पांच महीने के उच्च स्तर पर रहा, हालांकि यह **नवंबर 2024** की तुलना में **1.2% कम** था
- **Outward FDI**, which is the investments made by Indian companies abroad, stood at **\$1.5 billion in November 2025**, less than half the **\$3.2 billion in October**
आउटवर्ड एफडीआई, यानी भारतीय कंपनियों द्वारा विदेशों में किया गया निवेश, **नवंबर 2025** में **\$1.5 बिलियन** रहा, जो **अक्टूबर** के **\$3.2 बिलियन** से आधे से भी कम था
- “Outward FDI moderated in November, with **Singapore, Mauritius, the U.S. and the U.K.** accounting for more than half of total outward FDI,” the RBI noted
आरबीआई ने कहा कि नवंबर में आउटवर्ड एफडीआई में नरमी आई, जिसमें **सिंगापुर, मॉरीशस, अमेरिका और ब्रिटेन** कुल आउटवर्ड एफडीआई का आधे से अधिक हिस्सा रहे
- “Sector-specific breakdown suggests that more than **70%** of outward FDI was in **manufacturing, financial, insurance, and business services.**”
“क्षेत्र-विशिष्ट विभाजन से पता चलता है कि आउटवर्ड एफडीआई का **70% से अधिक** हिस्सा **विनिर्माण, वित्तीय, बीमा और व्यावसायिक सेवाओं** में था।”
- The RBI report said that net **foreign portfolio investments** were negative for the **2025-26 financial year up to January 16, 2026**
आरबीआई रिपोर्ट में कहा गया कि **16 जनवरी 2026** तक **वित्त वर्ष 2025-26** के लिए **शुद्ध विदेशी पोर्टफोलियो निवेश** नकारात्मक रहा

GS Paper III: S&T,	
TOPICS COVERED	23 January 2026
1.	Is the Asia-Pacific on track towards elimination of Malaria by 2030? क्या एशिया-प्रशांत क्षेत्र 2030 तक मलेरिया उन्मूलन की दिशा में सही मार्ग पर है?
2.	Thyroid testing should be driven by clinical suspicion, not isolated symptoms, say doctors थायरॉयड जांच केवल अलग-थलग लक्षणों के आधार पर नहीं, बल्कि क्लिनिकल संदेह के आधार पर होनी चाहिए, डॉक्टरों का कहना है



Is Asia-Pacific on track towards elimination of Malaria by 2030?

World Malaria Report 2025, launched in December, provided a mixed bag, while fall in estimated cases in southeast Asia offer hope, rising cases of resistance to artemisinin-based frontline treatment and reduction in funding for malaria programmes raise concern

Ramya Kannan

The World Malaria Report 2025, launched in December, provided a bag of mixed news, five years ahead of the 2030 malaria elimination deadline. While the reduction in estimated cases in southeast Asia provided definite hope, of serious concern were rising cases of resistance to artemisinin-based frontline treatment for malaria, and falling funding for malaria programmes.

Notably, it is the Asia Pacific region that posted much of the good news. The significant reduction was driven by 10 of the region's 17 malaria-endemic countries, bringing estimated cases down from over 9.6 million in 2023 to approximately 8.9 million in 2024. The major reduction in estimated cases happened in Pakistan, and historic lows were reported in Cambodia, Lao PDR and Vietnam, the second year running. Among the successes being platformed against one of the most crucial emerging threats against malaria treatment also comes from this region, with the Greater Mekong Subregion's success in tackling antimalarial drug resistance finding mention in the report.

The Asia Pacific Leaders Malaria Alliance (APLMA) unites 22 governments that are committed to the goal of eliminating malaria by 2030. Sarthak Das, CEO, APLMA, says the "Asia Pacific region has made tremendous progress over the past two decades, but it is not entirely on track to meet the 2030 malaria elimination target."

He goes on to explain the current position: "Progress continues to stay uneven – while some countries have experienced a resurgence of cases, others reported substantial declines, and several have successfully attained malaria-free status. Sri Lanka, China, and most recently Timor-Leste have demonstrated that malaria elimination is achievable with sustained political commitment and consistent delivery."

However, Dr. Das points out that these successes coexist with a concerning plateauing of progress and, in particular, reversal in larger, more complex settings.

He explains that significant risks still persist, primarily due to two major challenges: securing sustainable long-term financing and ensuring last-mile execution in high-burden countries. "The challenges more often are in ensuring disciplined last-mile programme delivery, which is further compounded by the increasing financing shortfalls. The report shows that only about 42% of global malaria financing needs were met in 2024, and funding cuts in 2025 have widened this gap further."

But is the elimination goal within target at all? In fact, India has set itself the target



Need for action: A health worker using a fogging machine in Assam as part of preventive measures against vector-borne diseases. RTU RAJ KOWAR

of achieving zero indigenous cases of malaria by 2027, ahead of the 2030 target. Dr. Das says India's target is ambitious, but attainable. "India has made extraordinary progress since 2015, achieving steep reductions in cases and deaths, with many districts sustaining zero transmission for multiple years. India has also demonstrated proof-of-concept for elimination through indigenous projects," he said. However, recent data shows that progress has plateaued and cases have even rebounded in parts of the country, indicating that India is currently off the elimination trajectory required to meet the 2027 milestone, he points out.

Dr. Das explains that to make the leap from control to elimination, three shifts are essential: "First, surveillance must become the central intervention. India needs real-time, case-based surveillance everywhere – including systematic reporting from the private sector, defence services, railways and urban health systems, so that every infection is detected, classified and responded to rapidly."

Secondly, he adds: "Today, five States and the northeast account for nearly 80% of the malaria burden. Success will depend on focused, project-mode execution in these remaining hotspots, while near-elimination States must invest in preventing resurgence."

Thirdly, the continuity of financing and operational discipline must be restored. India must treat malaria elimination as a time-bound national mission, with

accountability, sharp targeting and sustained investment through the last mile.

Vaccines for malaria

While factors such as surveillance, vector control and effective case management, have been essential to the achievements of the past years, it was the vaccines that marked a significant breakthrough. Dr. Das says "Both RTS,S and the newer R21 vaccines represent important milestones. Large-scale pilot implementations in Africa have shown that RTS,S, when delivered through routine immunisation systems, can reduce severe malaria and contribute to measurable declines in child mortality. R21 has shown comparable or higher efficacy in controlled trials."

These vaccines have understandably been prioritised for rollout in Africa, where the burden of Plasmodium falciparum malaria and childhood mortality is highest. The countries in the Asia Pacific and the APLMA are actively evaluating how these vaccines could complement existing tools for targeted implementation.

The recent WHO report indicates that while artemisinin resistance has emerged as a serious threat to global malaria control, it has not yet been established in India. Artemisinin-based combination therapies remain the go-to first line of treatment as they are still highly effective. India, which otherwise has a huge anti-microbial resistance burden on the other hand, "has taken a precautionary approach by institutionalising regular

therapeutic efficacy studies, strengthening pharmacovigilance, and rapidly updating national treatment policies when early warning signals emerge." India's emphasis on universal parasitological diagnosis, strict adherence to combination therapy, and avoidance of oral artemisinin monotherapy has been central to preserving drug efficacy at scale, he adds.

Early detection through routine efficacy monitoring, strict regulation of antimalarial use, strong community-level case management – and critically – regional coordination to prevent cross-border spread are the need of the hour, Dr. Das insists. Resistance cannot be managed country by country; it requires collective action. Protecting artemisinin is not just a technical task – it is a strategic imperative for global malaria elimination, he adds.

Funding constraints

The greatest threat today to the success of the malaria elimination programme, however, is not even with artemisinin, it is dwindling financing. Dr. Das says: "At a time when malaria programs are entering the most difficult and expensive phase of elimination, overall international funding has declined. This shortfall is already forcing countries to scale back proven interventions, increasing the risk of resurgence and reversing hard-won gains."

In Asia Pacific, the impact is especially pronounced in high-burden areas that face persistent social and logistical challenges, including those prevalent among mobile and migrant populations and geographically remote communities. Such groups are particularly vulnerable because they often have limited access to health services and are difficult to reach with conventional malaria control measures.

Dr. Das suggests that a fundamental shift in how malaria elimination is financed and owned is required. Global funding will remain important, but it can no longer carry the full burden. National agencies must step up to fill the existing funding gaps, which the APLMA supports by strengthening budget advocacy efforts and building evidence-based investment cases.

Dr. Das adds: "This is not simply a cost, but an investment. Evidence consistently shows that every dollar invested in malaria elimination delivers multiple dollars in economic return through reduced healthcare costs, increased productivity, and stronger community resilience. Conversely, underinvestment at this stage is far more expensive: resurgence, emergency responses, and avoidable deaths carry a heavy and recurring price." (ramya.kannan@thehindu.co.in)

THE GIST

While the Asia Pacific region posted good news, experts expect that significant risks persist primarily due to two major challenges: securing sustainable long-term financing and ensuring last-mile execution in high-burden countries

India has set itself the target of achieving zero indigenous cases of malaria by 2027. India's target is ambitious, but attainable, say experts. 1 add that shifts are essential to make the leap from control to elimination

Experts say that a fundamental shift in how malaria elimination is financed is required. National agencies must step up to fill the existing funding gaps. Underinvestment at this stage is far more expensive, they say

Is the Asia-Pacific on track towards elimination of Malaria by 2030? क्या एशिया-प्रशांत क्षेत्र 2030 तक मलेरिया उन्मूलन की दिशा में सही मार्ग पर है?

- The **World Malaria Report 2025**, launched in **December**, provided a bag of mixed news, **five years ahead of the 2030 malaria elimination deadline**.

विश्व मलेरिया रिपोर्ट 2025, जिसे दिसंबर में जारी किया गया, ने 2030 मलेरिया उन्मूलन की समय-सीमा से पाँच वर्ष पहले मिली-जुली खबरें प्रस्तुत कीं।

- While the reduction in estimated cases in **southeast Asia** provided definite hope, of serious concern were rising cases of **resistance to artemisinin-based frontline treatment for malaria**, and **falling funding for malaria programmes**.

जबकि दक्षिण-पूर्व एशिया में अनुमानित मामलों में कमी ने निश्चित आशा प्रदान की, वहीं आर्टेमिसिनिन-आधारित अग्रिम पंक्ति के मलेरिया उपचार के प्रति प्रतिरोध के बढ़ते मामले और मलेरिया कार्यक्रमों के लिए घटती फंडिंग गंभीर चिंता का विषय रहे।

- Notably, it is the **Asia Pacific region** that posted much of the good news. उल्लेखनीय रूप से, अधिकांश सकारात्मक समाचार **एशिया प्रशांत क्षेत्र** से सामने आए।



- The significant reduction was driven by **10 of the region's 17 malaria-endemic countries**, bringing estimated cases down from over **9.6 million in 2023** to approximately **8.9 million in 2024**.

यह महत्वपूर्ण कमी क्षेत्र के 17 मलेरिया-प्रभावित देशों में से 10 देशों के कारण हुई, जिससे अनुमानित मामले 2023 में 9.6 मिलियन से अधिक से घटकर 2024 में लगभग 8.9 मिलियन रह गए।

- The major reduction in estimated cases happened in **Pakistan**, and **historic lows** were reported in **Cambodia, Lao PDR and Vietnam**, the **second year running**. अनुमानित मामलों में सबसे बड़ी कमी पाकिस्तान में दर्ज की गई, और कंबोडिया, लाओ पीडीआर और वियतनाम में ऐतिहासिक न्यूनतम स्तर रिपोर्ट किए गए, यह लगातार दूसरा वर्ष रहा।
- Among the successes being platformed against one of the most crucial emerging threats against malaria treatment also comes from this region, with the **Greater Mekong Subregion's success in tackling antimalarial drug resistance** finding mention in the report.

मलेरिया उपचार के विरुद्ध उभरते सबसे महत्वपूर्ण खतरों में से एक के मुकाबले प्रस्तुत की जा रही सफलताओं में, ग्रेटर मेकोंग उपक्षेत्र द्वारा एंटीमलेरियल दवा प्रतिरोध से निपटने में मिली सफलता का उल्लेख भी रिपोर्ट में किया गया है।

Asia Pacific Leaders Malaria Alliance (APLMA)

एशिया प्रशांत लीडर्स मलेरिया एलायंस (APLMA)

- The **Asia Pacific Leaders Malaria Alliance (APLMA)** unites **22 governments** that are committed to the goal of **eliminating malaria by 2030**.

एशिया प्रशांत लीडर्स मलेरिया एलायंस (APLMA) 22 सरकारों को एकजुट करता है, जो 2030 तक मलेरिया उन्मूलन के लक्ष्य के प्रति प्रतिबद्ध हैं।

- **Sarthak Das**, CEO, APLMA, says the **"Asia Pacific region has made tremendous progress over the past two decades, but it is not entirely on track to meet the 2030 malaria elimination target."**

सार्थक दास, CEO, APLMA, कहते हैं कि "एशिया प्रशांत क्षेत्र ने पिछले दो दशकों में उल्लेखनीय प्रगति की है, लेकिन यह 2030 के मलेरिया उन्मूलन लक्ष्य को पूरी तरह हासिल करने की राह पर नहीं है।"

- He goes on to explain the current position: **"Progress continues to stay uneven — while some countries have experienced a resurgence of cases, others reported substantial declines, and several have successfully attained malaria-free status."**

वह वर्तमान स्थिति को समझाते हुए कहते हैं: "प्रगति असमान बनी हुई है — जहाँ कुछ देशों में मामलों में पुनरुत्थान हुआ है, वहीं अन्य देशों ने उल्लेखनीय गिरावट दर्ज की है, और कई ने सफलतापूर्वक मलेरिया-मुक्त स्थिति प्राप्त की है।"

- **Sri Lanka, China, and most recently Timor-Leste** have demonstrated that **malaria elimination is achievable with sustained political commitment and consistent delivery**. श्रीलंका, चीन और हाल ही में तिमोर-लेस्ते ने यह प्रदर्शित किया है कि लगातार राजनीतिक प्रतिबद्धता और निरंतर कार्यान्वयन के साथ मलेरिया उन्मूलन संभव है।

- However, **Dr. Das** points out that these successes coexist with a concerning **plateauing of progress** and, in particular, **reversal in larger, more complex settings**.

हालांकि, डॉ. दास यह इंगित करते हैं कि ये सफलताएँ प्रगति के ठहराव और विशेष रूप से बड़े और अधिक जटिल परिदृश्यों में पीछे हटने की चिंताजनक स्थिति के साथ सह-अस्तित्व में हैं।

- He explains that significant risks still persist, primarily due to **two major challenges: securing sustainable long-term financing and ensuring last-mile execution in high-burden countries**.

वह बताते हैं कि महत्वपूर्ण जोखिम अब भी बने हुए हैं, मुख्यतः दो प्रमुख चुनौतियों के कारण: दीर्घकालिक टिकाऊ वित्तपोषण सुनिश्चित करना और उच्च-भार वाले देशों में अंतिम छोर तक क्रियान्वयन सुनिश्चित करना।

- "The challenges more often are in ensuring **disciplined last-mile programme delivery**, which is further compounded by the increasing **financing shortfalls**.
"चुनौतियाँ प्रायः अनुशासित अंतिम-छोर कार्यक्रम क्रियान्वयन सुनिश्चित करने में होती हैं, जिन्हें बढ़ते वित्तीय अंतर और भी जटिल बना देते हैं।

- The report shows that only about **42% of global malaria financing needs were met in 2024, and funding cuts in 2025** have widened this gap further.



रिपोर्ट दर्शाती है कि 2024 में वैश्विक मलेरिया वित्तपोषण आवश्यकताओं का केवल 42% ही पूरा हो सका, और 2025 में फंडिंग कटौती ने इस अंतर को और बढ़ा दिया है।

- But is the elimination goal within target at all.
लेकिन क्या उन्मूलन का लक्ष्य वास्तव में समय-सीमा के भीतर है।
- In fact, **India has set itself the target of achieving zero indigenous cases of malaria by 2027, ahead of the 2030 target.**
वास्तव में, भारत ने 2030 के लक्ष्य से पहले, 2027 तक मलेरिया के शून्य स्वदेशी मामलों को प्राप्त करने का लक्ष्य निर्धारित किया है।
- **Dr. Das says India's target is ambitious, but attainable.**
डॉ. दास कहते हैं कि भारत का लक्ष्य महत्वाकांक्षी है, लेकिन प्राप्त किया जा सकता है।
- **"India has made extraordinary progress since 2015, achieving steep reductions in cases and deaths, with many districts sustaining zero transmission for multiple years.**
"भारत ने 2015 से असाधारण प्रगति की है, मामलों और मृत्यु में तीव्र कमी हासिल की है, और कई जिलों में कई वर्षों तक शून्य संक्रमण बना रहा है।
- India has also demonstrated **proof-of-concept for elimination through indigenous projects,"** he said.
उन्होंने कहा कि भारत ने स्वदेशी परियोजनाओं के माध्यम से उन्मूलन की व्यवहार्यता भी प्रदर्शित की है।
- However, **recent data shows that progress has plateaued and cases have even rebounded in parts of the country, indicating that India is currently off the elimination trajectory required to meet the 2027 milestone.**
हालांकि, हालिया आँकड़े दर्शाते हैं कि प्रगति ठहर गई है और देश के कुछ हिस्सों में मामलों में फिर से वृद्धि हुई है, जो यह संकेत देता है कि भारत वर्तमान में 2027 के मील के पत्थर को हासिल करने के लिए आवश्यक उन्मूलन पथ से बाहर है।

From Control to Elimination नियंत्रण से उन्मूलन तक

- Dr. Das explains that to make the leap from **control to elimination, three shifts are essential.**
डॉ. दास बताते हैं कि नियंत्रण से उन्मूलन की छलांग लगाने के लिए तीन बदलाव आवश्यक हैं।
- **"First, surveillance must become the central intervention.**
"पहला, निगरानी को केंद्रीय हस्तक्षेप बनना होगा।
- India needs **real-time, case-based surveillance everywhere** — including **systematic reporting from the private sector, defence services, railways and urban health systems,** so that **every infection is detected, classified and responded to rapidly."**
भारत को हर जगह वास्तविक समय, मामले-आधारित निगरानी की आवश्यकता है — जिसमें निजी क्षेत्र, रक्षा सेवाओं, रेलवे और शहरी स्वास्थ्य प्रणालियों से व्यवस्थित रिपोर्टिंग शामिल हो, ताकि हर संक्रमण का पता लगाया जा सके, उसे वर्गीकृत किया जा सके और शीघ्र प्रतिक्रिया दी जा सके।
- Secondly, he adds: **"Today, five States and the northeast account for nearly 80% of the malaria burden.**
दूसरे, वे जोड़ते हैं: "आज, पाँच राज्य और पूर्वोत्तर क्षेत्र लगभग 80% मलेरिया भार के लिए जिम्मेदार हैं।
- Success will depend on **focused, project-mode execution in these remaining hotspots,** while **near-elimination States must invest in preventing resurgence."**
सफलता इन शेष हॉटस्पॉट्स में केंद्रित, परियोजना-आधारित क्रियान्वयन पर निर्भर करेगी, जबकि उन्मूलन के करीब पहुँचे राज्यों को पुनरुत्थान रोकने में निवेश करना होगा।
- Thirdly, the **continuity of financing and operational discipline must be restored.**
तीसरे, वित्तपोषण की निरंतरता और परिचालन अनुशासन को पुनः स्थापित किया जाना चाहिए।
- India must treat **malaria elimination as a time-bound national mission, with accountability, sharp targeting and sustained investment through the last mile.**
भारत को मलेरिया उन्मूलन को समयबद्ध राष्ट्रीय मिशन के रूप में देखना चाहिए, जिसमें जवाबदेही, सटीक लक्ष्यीकरण और अंतिम छोर तक निरंतर निवेश शामिल हो।

Vaccines for malaria मलेरिया के लिए टीके



- While factors such as **surveillance, vector control and effective case management** have been essential to the achievements of the past years, it was the **vaccines** that marked a **significant breakthrough**.
जबकि **निगरानी, वाहक नियंत्रण और प्रभावी केस प्रबंधन** जैसे कारक पिछले वर्षों की उपलब्धियों के लिए आवश्यक रहे हैं, **टीकों** ने ही **महत्वपूर्ण सफलता** को चिह्नित किया।
- Dr. Das says “Both **RTS,S** and the newer **R21 vaccines** represent **important milestones**.
डॉ. दास कहते हैं कि “**RTS,S** और नया **R21 टीका**, दोनों **महत्वपूर्ण मील के पत्थर** हैं।
- Large-scale pilot implementations in **Africa** have shown that **RTS,S**, when delivered through **routine immunisation systems**, can **reduce severe malaria** and contribute to **measurable declines in child mortality**.
अफ्रीका में बड़े पैमाने पर पायलट कार्यान्वयन ने दिखाया है कि **RTS,S**, जब **नियमित टीकाकरण प्रणालियों** के माध्यम से दिया जाता है, तो **गंभीर मलेरिया को कम कर सकता है** और **बाल मृत्यु दर में मापनीय कमी** ला सकता है।
- **R21** has shown **comparable or higher efficacy in controlled trials**.”
R21 ने **नियंत्रित परीक्षणों में समान या अधिक प्रभावकारिता** दिखाई है।”
- These vaccines have understandably been prioritised for rollout in **Africa**, where the burden of **Plasmodium falciparum malaria and childhood mortality** is highest.
इन टीकों को स्वाभाविक रूप से **अफ्रीका** में लागू करने को प्राथमिकता दी गई है, जहाँ **प्लास्मोडियम फाल्सीपेरम मलेरिया और बाल मृत्यु दर** का बोझ सबसे अधिक है।
- The countries in the **Asia Pacific** and the **APLMA** are actively evaluating how these vaccines could **complement existing tools for targeted implementation**.
एशिया प्रशांत के देश और **APLMA** सक्रिय रूप से यह मूल्यांकन कर रहे हैं कि ये टीके **लक्षित कार्यान्वयन के लिए मौजूदा साधनों के पूरक** कैसे बन सकते हैं।
- The recent **WHO report** indicates that while **artemisinin resistance** has emerged as a **serious threat to global malaria control**, it has **not yet been established in India**.
हाल की **WHO रिपोर्ट** बताती है कि जहाँ **आर्टेमिसिनिन प्रतिरोध वैश्विक मलेरिया नियंत्रण के लिए गंभीर खतरे** के रूप में उभरा है, वहीं यह **भारत में अभी स्थापित नहीं हुआ है**।
- **Artemisinin-based combination therapies** remain the **go-to first line of treatment** as they are still **highly effective**.
आर्टेमिसिनिन-आधारित संयोजन उपचार अब भी **प्रथम पंक्ति का उपचार** बने हुए हैं क्योंकि वे **अत्यधिक प्रभावी** हैं।

Protozoan disease

- **Malaria:** It is caused by **Plasmodium Parasite**. Mostly it is caused by **plasmodium vivax and plasmodium falciparum**.
- The mode of transmission is a vector.
- The associated vector is **female anopheles mosquitoes**
- **The cycle of Malaria:** First infected mosquito which has plasmodium in its body- then this female anopheles mosquitoes bite uninfected person- plasmodium enter into the blood and blood will transfer it into the liver- growth of plasmodium will take place in the liver- Now it will start infecting the RBC and then multiplication starts- RBCs will burst- this will lead to plasmodium being released in the blood in large number. It will cause high intermittent fever.



Thyroid testing should be driven by clinical suspicion, not isolated symptoms, say doctors

GS III: S&T

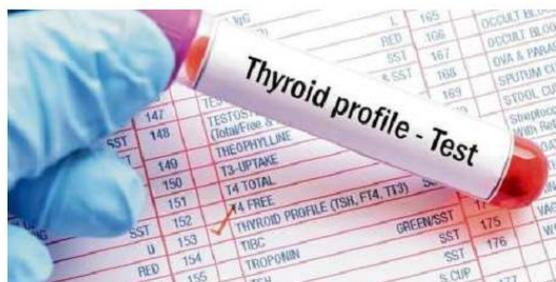
Athira Elssa Johnson

The thyroid is a small, butterfly-shaped gland located at the front of the neck, but its influence extends across nearly every system in the body. It produces two hormones – thyroxine (T4) and triiodothyronine (T3) that regulate metabolism and determine how fast or slow the body functions.

“These hormones influence the speed of our organs and directly affect heart rate, digestion, energy levels and body temperature,” said Pearlsy Grace Rajan, senior consultant, internal medicine, Rela Hospital, Chennai. In this sense, she explained, the thyroid acts as a metabolic regulator, keeping the body’s systems in balance.

When thyroid hormone levels fluctuate, the effects are felt across the body, influencing on metabolism, menstrual cycles and even mood. According to Usha Ayyagari, senior consultant, endocrinology and diabetes care, Apollo Speciality Hospitals, OMR, Chennai, thyroid hormones act on virtually every cell. They regulate energy use, growth, digestion and temperature, making their role fundamental to overall health.

Thyroid disorders broadly present as either an underactive



Risk alert: Casual testing based on advice from friends, social media or unverified sources is a growing concern among clinicians. GETTY IMAGES

gland (hypothyroidism) or an overactive one (hyperthyroidism), each associated with a distinct set of symptoms.

Hypothyroidism may cause persistent fatigue, weight gain, feeling cold, constipation, dry skin, thinning hair, low mood, memory difficulties and a slowed heart rate. Hyperthyroidism can lead to weight loss despite a good appetite, palpitations, tremors, anxiety, excessive sweating, heat intolerance, sleep disturbance, loose stools and menstrual irregularities. Neck swelling or goitre may be seen in some cases.

The difficulty, doctors say, lies in the fact that many of these symptoms are common in modern

life. Ravikiran Muthuswamy, endocrinologist, senior consultant, SIMS Hospital, Chennai, said the thyroid remains one of the most misunderstood organs in clinical practice. “Many people walk into the clinic already convinced they have a thyroid problem, even before any tests are done,” he said.

When it comes to symptoms, “the overlap is huge,” said Dr. Ravikiran. Stress, poor sleep, dietary issues and lack of physical activity can also produce identical complaints, leading people to suspect thyroid disease even when hormone levels are normal.

Dr. Pearlsy noted that this overlap is a key reason thyroid problems are frequently over

diagnosed. Dr. Usha added that in women, peri-menopausal and post-menopausal symptoms further blur the picture, as they often resemble thyroid-related complaints.

Doctors stress that thyroid testing should be driven by clinical suspicion rather than by isolated symptoms or general health packages. “After evaluation, testing is useful when there is genuine suspicion, not curiosity,” Dr. Usha said. She pointed out that marginal or borderline abnormalities are frequently detected during routine health check-ups and must be interpreted carefully by a healthcare professional.

Costs of excess

Casual testing based on advice from friends, social media or unverified sources is a growing concern among clinicians. “A slightly abnormal number does not automatically mean disease,” Dr. Ravikiran said. Dr. Pearlsy warned that misinterpretation of reports can result in anxiety, repeated investigations and avoidable treatment.

At the same time, doctors caution that genuine cases of thyroid disease should not be ignored.

(athira.elssa@thehindu.co.in)

Thyroid testing should be driven by clinical suspicion, not isolated symptoms, say doctors

थायरॉयड जांच केवल अलग-थलग लक्षणों के आधार पर नहीं, बल्कि क्लिनिकल संदेह के आधार पर होनी चाहिए, डॉक्टरों का कहना है



Thyroid and its role in the body थायरोइड और शरीर में इसकी भूमिका

- The **thyroid** is a small, **butterfly-shaped gland** located at the **front of the neck**, but its influence extends across nearly **every system in the body**.

थायरोइड एक छोटा, तितली के आकार का ग्रंथि है, जो गर्दन के सामने स्थित होता है, लेकिन इसका प्रभाव शरीर की लगभग हर प्रणाली तक फैला होता है।

- It produces two hormones — **thyroxine (T4)** and **triiodothyronine (T3)** that regulate **metabolism** and determine how fast or slow the **body functions**.

यह दो हार्मोन — थायरोक्सिन (T4) और ट्राईआयोडोथायरोनिन (T3) बनाता है, जो **मेटाबॉलिज्म** को नियंत्रित करते हैं और यह तय करते हैं कि शरीर कितनी तेज़ या धीमी गति से काम करेगा।

- “These hormones influence the speed of our organs and directly affect **heart rate, digestion, energy levels and body temperature**,” said **Pearlsy Grace Rajan**, senior consultant, internal medicine, **Rela Hospital, Chennai**.

“ये हार्मोन हमारे अंगों की गति को प्रभावित करते हैं और सीधे **हृदय गति, पाचन, ऊर्जा स्तर और शरीर के तापमान** को प्रभावित करते हैं,” ऐसा कहना है **पल्सी ग्रेस राजन**, सीनियर कंसल्टेंट, इंटरनल मेडिसिन, **रीला हॉस्पिटल, चेन्नई**।

- In this sense, she explained, the **thyroid acts as a metabolic regulator**, keeping the **body's systems in balance**.

इस अर्थ में, उन्होंने समझाया कि थायरोइड एक **मेटाबॉलिक रेगुलेटर** की तरह कार्य करता है, जो शरीर की प्रणालियों को **संतुलन** में रखता है।

- When thyroid hormone levels **fluctuate**, the effects are felt across the **body, influencing metabolism, menstrual cycles and even mood**.

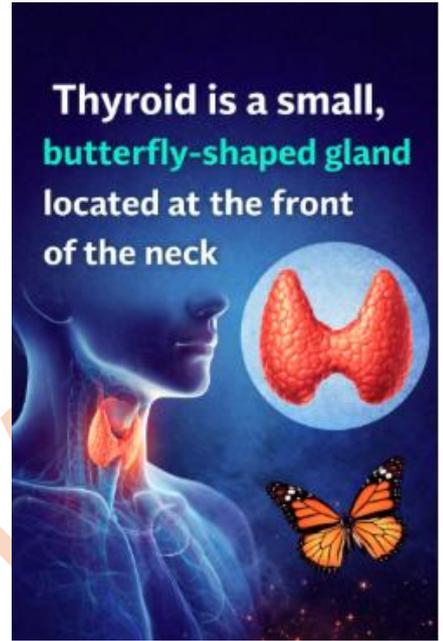
जब थायरोइड हार्मोन के स्तर में **उतार-चढ़ाव** होता है, तो इसके प्रभाव पूरे शरीर में महसूस होते हैं, जो **मेटाबॉलिज्म, मासिक धर्म चक्र और यहाँ तक कि मनोदशा** को भी प्रभावित करते हैं।

- According to **Usha Ayyagari**, senior consultant, endocrinology and diabetes care, **Apollo Speciality Hospitals, OMR, Chennai**, thyroid hormones act on **virtually every cell**.

उषा अय्यागरी, सीनियर कंसल्टेंट, एंडोक्रिनोलॉजी और डायबिटीज़ केयर, **अपोलो स्पेशियलिटी हॉस्पिटल्स, ओएमआर, चेन्नई** के अनुसार, थायरोइड हार्मोन **लगभग हर कोशिका** पर कार्य करते हैं।

- They regulate **energy use, growth, digestion and temperature**, making their role **fundamental to overall health**.

ये **ऊर्जा उपयोग, वृद्धि, पाचन और तापमान** को नियंत्रित करते हैं, जिससे इनकी भूमिका **समग्र स्वास्थ्य के लिए अत्यंत मूलभूत** हो जाती है।



Types of thyroid disorders थायरोइड विकारों के प्रकार

- Thyroid disorders broadly present as either an **underactive gland (hypothyroidism)** or an **overactive one (hyperthyroidism)**, each associated with a **distinct set of symptoms**.

थायरोइड विकार सामान्यतः या तो **कम सक्रिय ग्रंथि (हाइपोथायरोइडिज्म)** या **अधिक सक्रिय ग्रंथि (हाइपरथायरोइडिज्म)** के रूप में सामने आते हैं, जिनमें प्रत्येक के साथ **लक्षणों का अलग समूह** जुड़ा होता है।

- Hypothyroidism** may cause **persistent fatigue, weight gain, feeling cold, constipation, dry skin, thinning hair, low mood, memory difficulties and a slowed heart rate**.

हाइपोथायरोइडिज्म के कारण लगातार थकान, वजन बढ़ना, ठंड लगना, कब्ज, शुष्क त्वचा, बालों का पतला होना, कम मनोदशा, स्मृति में कठिनाई और हृदय गति का धीमा होना हो सकता है।

- Hyperthyroidism** can lead to **weight loss despite a good appetite, palpitations, tremors, anxiety, excessive sweating, heat intolerance, sleep disturbance, loose stools and menstrual irregularities**.

हाइपरथायरोइडिज्म के कारण **अच्छी भूख के बावजूद वजन कम होना, धड़कन बढ़ना, कंपन, चिंता,**



अत्यधिक पसीना, गर्मी सहन न होना, नींद में गड़बड़ी, ढीला मल और मासिक धर्म की अनियमितता हो सकती है।

- **Neck swelling or goitre may be seen in some cases.**
कुछ मामलों में गर्दन में सूजन या घेंघा भी देखा जा सकता है।

Challenges in diagnosis निदान में चुनौतियाँ

- The difficulty, doctors say, lies in the fact that **many of these symptoms are common in modern life.**
डॉक्टरों का कहना है कि कठिनाई इस तथ्य में है कि **इनमें से कई लक्षण आधुनिक जीवन में सामान्य हैं।**
- **Ravikiran Muthuswamy**, endocrinologist, senior consultant, **SIMS Hospital, Chennai**, said the thyroid remains one of the **most misunderstood organs in clinical practice.**
रविकिरण मुथुस्वामी, एंडोक्रिनोलॉजिस्ट, सीनियर कंसल्टेंट, **SIMS हॉस्पिटल, चेन्नई** ने कहा कि थायरॉयड अब भी **क्लिनिकल प्रैक्टिस में सबसे अधिक गलत समझे जाने वाले अंगों में से एक है।**
- “Many people walk into the clinic already convinced they have a **thyroid problem**, even before any tests are done,” he said.
“कई लोग बिना किसी जांच के ही क्लिनिक में यह मानकर आते हैं कि उन्हें **थायरॉयड की समस्या है**,” उन्होंने कहा।
- When it comes to **symptoms**, “**the overlap is huge**,” said Dr. Ravikiran.
लक्षणों की बात करें तो, “इनमें **बहुत अधिक ओवरलैप है**,” डॉ. रविकिरण ने कहा।
- **Stress, poor sleep, dietary issues and lack of physical activity** can also produce identical complaints, leading people to suspect thyroid disease even when **hormone levels are normal.**
तनाव, खराब नींद, आहार संबंधी समस्याएँ और शारीरिक गतिविधि की कमी भी समान शिकायतें उत्पन्न कर सकती हैं, जिससे लोग **हार्मोन स्तर सामान्य होने पर भी** थायरॉयड रोग का संदेह करने लगते हैं।
- Dr. Pearlsy noted that this overlap is a key reason thyroid problems are frequently **overdiagnosed.**
डॉ. पर्ल्सी ने बताया कि यही ओवरलैप थायरॉयड समस्याओं के अक्सर **अधिक निदान** होने का एक प्रमुख कारण है।
- Dr. Usha added that in women, **peri-menopausal and post-menopausal symptoms** further blur the picture, as they often resemble **thyroid-related complaints.**
डॉ. उषा ने जोड़ा कि महिलाओं में **पेरि-मेनोपॉज़ल और पोस्ट-मेनोपॉज़ल लक्षण** तस्वीर को और धुंधला कर देते हैं, क्योंकि वे अक्सर **थायरॉयड से संबंधित शिकायतों** जैसे लगते हैं।
- Doctors stress that thyroid testing should be driven by **clinical suspicion** rather than by **isolated symptoms or general health packages.**
डॉक्टरों का जोर है कि थायरॉयड जांच **क्लिनिकल संदेह** के आधार पर होनी चाहिए, न कि **अलग-थलग लक्षणों या सामान्य स्वास्थ्य पैकेजों** के आधार पर।
- “After evaluation, testing is useful when there is **genuine suspicion**, not curiosity,” Dr. Usha said.
“मूल्यांकन के बाद, जांच तब उपयोगी होती है जब **वास्तविक संदेह** हो, न कि केवल जिज्ञासा,” डॉ. उषा ने कहा।
- She pointed out that **marginal or borderline abnormalities** are frequently detected during **routine health check-ups** and must be interpreted carefully by a **healthcare professional.**
उन्होंने बताया कि **सीमांत या बॉर्डरलाइन असामान्यताएँ** अक्सर **नियमित स्वास्थ्य जांच** के दौरान पाई जाती हैं और इन्हें **स्वास्थ्य विशेषज्ञ** द्वारा सावधानीपूर्वक समझा जाना चाहिए।

Costs of excess अत्यधिक जांच की कीमत

- Casual testing based on advice from **friends, social media or unverified sources** is a growing concern among clinicians.
दोस्तों, सोशल मीडिया या अप्रमाणित स्रोतों की सलाह पर की गई आकस्मिक जांच चिकित्सकों के बीच बढ़ती चिंता का विषय है।



- “A **slightly abnormal number** does not automatically mean disease,” Dr. Ravikiran said. “एक थोड़ा असामान्य मान अपने आप में बीमारी का संकेत नहीं होता,” डॉ. रविकिरण ने कहा।
- Dr. Pearlsy warned that **misinterpretation of reports** can result in **anxiety, repeated investigations and avoidable treatment**.
डॉ. पर्ल्सी ने चेतावनी दी कि रिपोर्ट की गलत व्याख्या से चिंता, बार-बार जांच और टाले जा सकने वाले उपचार हो सकते हैं।
- At the same time, doctors caution that **genuine cases of thyroid disease** should not be **ignored**.
साथ ही, डॉक्टर चेतावनी देते हैं कि थायरॉयड रोग के वास्तविक मामलों को नज़रअंदाज़ नहीं किया जाना चाहिए।

GS Paper III: Environment,	
TOPICS COVERED	23 January 2026
1.	‘Secondary particulate matter is the top cause of Delhi winter’s pollution’ ‘द्वितीयक कण पदार्थ दिल्ली की सर्दियों के प्रदूषण का प्रमुख कारण’
2.	A dangerous march towards a Himalayan ecocide हिमालयी पारिस्थितिकी विनाश की ओर एक खतरनाक मार्च

‘Secondary particulate matter is the top cause of Delhi winter’s pollution’

GS III: Environment

Jacob Koshy
NEW DELHI

A synthesis of studies on the causes of air pollution in Delhi, sought by the Commission for Air Quality Management (CAQM) in the National Capital Region, has found that the largest contributor to winter pollution is secondary particulate matter at 27%, followed by transport at 23%, biomass burning at 20% including municipal solid waste and crop-residue burning, dust at 15% and industry at 9%.

“While conducting the meta-analysis, the primary focus has been to bring a uniform and unanimous opinion on air pollution sources to help bridge the gap between existing data and actionable policies,” the CAQM said in the report made public late on Wednesday.

The report does not identify any new sources of pollution. Experts compiled existing studies after the Supreme Court, on Ja-



People commute on their vehicles amid smog on a cold winter morning in New Delhi on Wednesday. SUSHIL KUMAR VERMA

nuary 6, directed the CAQM to prepare a report and place on record the “major causes of worsening AQI” in the region.

Different approaches

However, the report notes that most studies had used “differing approaches” to analyse sources of pollution. It also indicated that a new emissions inventory and a source apportionment study are on the anvil, to be prepared by the Automotive Research Association of India, Pune, In-

dian Institute of Technology Delhi, The Energy Resources Institute, and the Indian Institute of Tropical Meteorology, Pune. The studies will be prepared with 2026 as the base year.

In late 2024, the CAQM had suspended the use of the Decision Support System for policy purposes, citing its inability to accurately forecast sharp drops in air quality.

Source apportionment studies identify activities that release chemicals

such as nitrous oxides, sulphur dioxide and volatile organic compounds, which constitute primary particulate matter that can cause disease when inhaled or absorbed through the skin. Secondary particulate matter forms when these primary particulates interact in the atmosphere.

This interaction is largely driven by the presence of ammonia. The CAQM report also refers to the role of ammonia. “SO₂ emissions (primarily from coal combustion and brick kilns) undergo oxidation on aerosol surfaces and gas-phase reactions... forming sulfuric acid (H₂SO₄). Further, NO_x emissions undergo photochemical and nocturnal oxidation to form nitric acid (HNO₃). Both H₂SO₄ and HNO₃ react with ammonia (NH₃) to form ammonium sulfate and ammonium nitrate aerosols.” Nearly 25% to 60% of total PM_{2.5} is composed of these sulphates and nitrates, the study notes.



‘Secondary particulate matter is the top cause of Delhi winter’s pollution’ ‘द्वितीयक कण पदार्थ दिल्ली की सर्दियों के प्रदूषण का प्रमुख कारण’

- A synthesis of studies on the causes of **air pollution** in **Delhi**, sought by the **Commission for Air Quality Management (CAQM)** in the **National Capital Region**, has found that the largest contributor to winter pollution is **secondary particulate matter** at **27%**, followed by **transport** at **23%**, **biomass burning** at **20%** including **municipal solid waste** and **crop-residue burning**, **dust** at **15%** and **industry** at **9%**.
राष्ट्रीय राजधानी क्षेत्र में वायु गुणवत्ता प्रबंधन आयोग (CAQM) द्वारा मांगे गए दिल्ली में वायु प्रदूषण के कारणों पर अध्ययनों के संकलन में पाया गया कि सर्दियों के प्रदूषण में सबसे बड़ा योगदान द्वितीयक कण पदार्थ का 27% है, इसके बाद परिवहन 23%, बायोमास जलाना 20% (जिसमें नगरपालिका ठोस कचरा और फसल-अवशेष जलाना शामिल है), धूल 15% और उद्योग 9% है।
- “While conducting the **meta-analysis**, the primary focus has been to bring a **uniform and unanimous opinion** on air pollution sources to help bridge the gap between existing data and **actionable policies**,” the **CAQM** said in the report made public late on **Wednesday**.
“मेटा-विश्लेषण करते समय प्राथमिक उद्देश्य वायु प्रदूषण के स्रोतों पर **एकरूप और सर्वसम्मत राय** बनाना रहा, ताकि मौजूदा आंकड़ों और **कार्यान्वयन योग्य नीतियों** के बीच की खाई को पाटा जा सके,” **CAQM** ने **बुधवार** देर रात सार्वजनिक की गई रिपोर्ट में कहा।
- The report does not identify any **new sources** of pollution.
रिपोर्ट में प्रदूषण के किसी भी **नए स्रोत** की पहचान नहीं की गई है।
- Experts compiled existing studies after the **Supreme Court**, on **January 6**, directed the **CAQM** to prepare a report and place on record the **“major causes of worsening AQI”** in the region.
6 जनवरी को **सुप्रीम कोर्ट** द्वारा **CAQM** को क्षेत्र में **“बिगड़ते AQI के प्रमुख कारणों”** पर रिपोर्ट तैयार कर रिकॉर्ड पर रखने का निर्देश देने के बाद विशेषज्ञों ने मौजूदा अध्ययनों को संकलित किया।

Different approaches विभिन्न दृष्टिकोण

- However, the report notes that most studies had used **“differing approaches”** to analyse sources of pollution.
हालांकि, रिपोर्ट में कहा गया है कि अधिकांश अध्ययनों ने प्रदूषण के स्रोतों का विश्लेषण करने के लिए **“विभिन्न दृष्टिकोण”** अपनाए हैं।
- It also indicated that a **new emissions inventory** and a **source apportionment study** are on the anvil, to be prepared by the **Automotive Research Association of India, Pune, Indian Institute of Technology Delhi, The Energy Resources Institute, and the Indian Institute of Tropical Meteorology, Pune**.
इसमें यह भी संकेत दिया गया है कि **नई उत्सर्जन सूची** और एक **स्रोत विभाजन अध्ययन** प्रस्तावित हैं, जिन्हें **ऑटोमोटिव रिसर्च एसोसिएशन ऑफ इंडिया, पुणे, भारतीय प्रौद्योगिकी संस्थान दिल्ली, द एनर्जी रिसोर्स इंस्टिट्यूट, और भारतीय उष्णकटिबंधीय मौसम विज्ञान संस्थान, पुणे** द्वारा तैयार किया जाएगा।
- The studies will be prepared with **2026** as the **base year**.
ये अध्ययन **2026** को **आधार वर्ष** मानकर तैयार किए जाएंगे।
- In late **2024**, the **CAQM** had suspended the use of the **Decision Support System** for policy purposes, citing its inability to accurately forecast sharp drops in air quality.
2024 के अंत में **CAQM** ने नीति उद्देश्यों के लिए **डिसीजन सपोर्ट सिस्टम** के उपयोग को निलंबित कर दिया था, क्योंकि यह वायु गुणवत्ता में तेज गिरावट का सटीक पूर्वानुमान लगाने में असमर्थ था।

Source apportionment स्रोत विभाजन

- Source apportionment studies identify activities that release chemicals such as **nitrous oxides, sulphur dioxide and volatile organic compounds**, which constitute **primary particulate matter** that can cause disease when inhaled or absorbed through the skin.
स्रोत विभाजन अध्ययन उन गतिविधियों की पहचान करते हैं जो **नाइट्रस ऑक्साइड, सल्फर डाइऑक्साइड**



और वाष्पशील कार्बनिक यौगिकों जैसे रसायन छोड़ती हैं, जो प्राथमिक कण पदार्थ बनाते हैं और सांस के जरिए या त्वचा से अवशोषित होने पर बीमारी पैदा कर सकते हैं।

- **Secondary particulate matter** forms when these primary particulates interact in the atmosphere.
जब ये प्राथमिक कण वायुमंडल में परस्पर क्रिया करते हैं, तब **द्वितीयक कण पदार्थ** बनता है।
- This interaction is largely driven by the presence of **ammonia**.
यह परस्पर क्रिया मुख्य रूप से **अमोनिया** की उपस्थिति से संचालित होती है।
- The **CAQM** report also refers to the role of **ammonia**.
CAQM की रिपोर्ट में **अमोनिया** की भूमिका का भी उल्लेख किया गया है।
- **“SO2 emissions (primarily from coal combustion and brick kilns) undergo oxidation on aerosol surfaces and gas-phase reactions... forming sulfuric acid (H2SO4). Further, NOx emissions undergo photochemical and nocturnal oxidation to form nitric acid (HNO3). Both H2SO4 and HNO3 react with ammonia (NH3) to form ammonium sulfate and ammonium nitrate aerosols.”**
“SO2 उत्सर्जन (मुख्यतः कोयला दहन और ईंट भट्टों से) एरोसोल सतहों पर ऑक्सीकरण और गैस-चरण अभिक्रियाओं से होकर सल्फ्यूरिक एसिड (H2SO4) बनाते हैं। इसके अलावा NOx उत्सर्जन प्रकाश-रासायनिक और रात्रिकालीन ऑक्सीकरण से नाइट्रिक एसिड (HNO3) बनाते हैं। H2SO4 और HNO3 दोनों अमोनिया (NH3) के साथ अभिक्रिया कर अमोनियम सल्फेट और अमोनियम नाइट्रेट एरोसोल बनाते हैं।”
- Nearly **25% to 60%** of total **PM2.5** is composed of these **sulphates and nitrates**, the study notes.
अध्ययन में कहा गया है कि कुल **PM2.5** का लगभग **25% से 60%** हिस्सा इन्हीं **सल्फेट्स और नाइट्रेट्स** से बना होता है।

A dangerous march towards a Himalayan ecocide

CS III: Environment

Tin 2025, which saw nearly 331 days of near-continuous climate impacts, the human cost was staggering: over 4,000 deaths attributed to climate-induced disasters in 2025 alone, with Himachal Pradesh and Uttarakhand bearing the heaviest toll. Towns such as Dharali, Harsil, Uttarkashi, Chamoli, Kullu, Mandi and Kishtwar were ravaged by sudden cloudbursts, landslides, and avalanches that morphed into deadly flash floods, obliterating lives and livelihoods.

This onslaught of scorching heat, catastrophic floods and land subsidence appears to be the new normal. And yet, how does one explain the government's decision to endanger Dharali and Harsil – areas recently devastated by an avalanche-turned-flash-flood – by pushing forward a massive infrastructure project that would fell nearly 7,000 Deodar trees and countless native species?

Pushing infrastructure in a disaster zone
On November 12, the Uttarakhand Forest Department approved the felling of these trees, diverting 43 hectares of forest land for the Char Dham road-widening project, with 10 hectares meant for muck dumping. This decision again relies on the flawed DL-PS (double-lane with paved shoulder) standard that mandates a 12-metre paved surface in an area demonstrably prone to disasters.

The region, located north of the Main Central Thrust (MCT), is classified as a critical zone where major infrastructure is explicitly discouraged. There are also hanging glaciers and the area is fed by the Gangotri, one of the world's fastest receding glaciers, which sustains several unstable, moraine-laden glaciers in the valley. One of these glacier avalanches contributed to the disaster in Dharali.

This raises a pivotal and urgent question: what is the true value of these trees for this region?

The Deodar (Deodar) forests are crucial ecological assets in the delicate Himalayan landscape. Their extensive root systems stabilise slopes, prevent landslides and serve as natural barriers against avalanches and glacial debris flows, safeguarding downstream communities. These forests are also essential for the water quality of the Ganga. This is important as they are situated within the Bhagirathi Eco-Sensitive Zone, a nearly 4,000-square-kilometre buffer that was established in 2012 to protect the river's last pristine stretch.

The unique antimicrobial qualities of Deodar trees (from terpenoids, essential oils, and phenolic compounds found in the wood, bark and resin) fundamentally influence river ecology. As leaf litter and organic material enter mountain streams, they inhibit harmful bacteria while promoting the development of beneficial microbial communities, resulting in a naturally regulated, biologically active river system, especially in the upper reaches where industrial pollution remains limited.

These forests also maintain cooler microclimates, regulate water temperature in snowmelt-fed streams, and help sustain dissolved oxygen levels essential for aquatic life.



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In the ecologically vulnerable Himalayas, disaster resilience must take precedence over disaster-prone projects and infrastructure

Deforestation would trigger warmer air and water, reduced oxygen, diminished bacteriophage activity, and an irreversible shift in the river's ecological character. This is why the Supreme Court, in its judgment, discouraged the felling of precious deodar trees in the area.

However, recent proposals by forest departments suggest "translocating" these ancient trees – an ecologically flawed notion. Uprooting centuries-old Deodars is tantamount to cutting them down. Their complex, site-specific ecological functions cannot be replicated elsewhere, and no suitable alternative terrain exists. Their preservation is not a matter of convenience but of environmental necessity.

A project built on falsehoods
The Char Dham Road Widening Project has been built on falsehoods. Its execution is a case study in how not to build in the Himalayas. This is evident in the bypassing of a comprehensive Environmental Impact Assessment, through project fragmentation, the adoption of an incorrect road-width standard contrary to its own mandate, the destabilising practice of vertical hill-cutting on fragile slopes, and the indiscriminate dumping of muck in vital water sources.

These are the consequences – along the nearly 700 kilometres of widened road, over 800 active landslides zones have emerged. Key border routes have been closed for extended periods, and the government's touted "all-weather road" is now derisively called an "all-paidal (all-pedal)" road by locals.

To prevent such damage, the government needed only to regulate road width and prioritise stability over excessive widening, as warned by experts. Yet the Union Minister's recently proposed remedy, which is belated and inadequate – to retrofit slopes with Swiss fibreglass bolts and wire mesh – comes eight years after large-scale destabilisation.

The fundamental failure lies not in the absence of reinforcement, but in the original engineering decision to execute excessively steep hill cuts. Cutting slopes at angles that violate the natural "angle of repose" of Himalayan geology is a profound act of either ignorance or hubris. No amount of anchoring later can rectify this intrinsic flaw that was engineered into the landscape from the outset.

The Union Government's current developmental initiatives directly contradict a key policy framework: the National Mission for Sustaining the Himalayan Ecosystem (NMSHE). Approved in 2014 under the National Action Plan on Climate Change, the NMSHE was established to protect the fragile Himalayan ecology. Its mandate includes monitoring glaciers and biodiversity, mitigating natural hazards and securing sustainable livelihoods for Himalayan communities. It was designed to build scientific capacity and guide policymakers toward genuinely sustainable development.

The government, therefore, owes the nation a clear explanation on why its actions violate its own flagship environmental policy. When *Devbhoomi* (the land of the gods) is turned against

the *Devdaaru*, which are believed to be abodes of the deities, this is not development. It is a profound betrayal of traditional culture, ecology and scientific reason. Better sense must prevail, and those who enable these prejudiced, mindless, and disaster-prone projects must be held accountable.

The vulnerability of the Himalayan – one of the world's most climate-sensitive landscapes – is escalating. The current snowless winters and raging forest fires in this area resonate with the conclusion of a recent study, revealing that high-altitude areas have been warming 50% faster than the global average since 1950. This accelerated warming means extreme weather events such as the Dharali disaster will become increasingly frequent and severe.

If border security, connectivity and national interest are our true objectives, then disaster resilience must take precedence over disaster-prone infrastructure. This is not a matter of ideology; it is a scientific, ecological, and economic necessity.

The primary catalyst for disasters is unsafe land use: cutting into unstable slopes for wide highways, drilling massive tunnels without adequate geological surveys, and constructing large-scale hydropower projects. These activities have been repeatedly flagged by the National Green Tribunal and other bodies. Crucially, the clearance of deodar forests removes the natural anchors that bind fragile soils, directly accelerating erosion and amplifying the risk of landslides and floods.

While this development provides the fuse, climate change acts as a powerful "risk multiplier." It intensifies the threat by creating erratic rainfall patterns, supercharging weather events and accelerating glacial melt. This leads to a dangerous "water peak phase" of increased run-off and catastrophic flash floods, which, once the glaciers have fully retreated, inevitably gives way to a prolonged phase of water scarcity and drought.

These physical pressures are compounded by unsustainable human behaviours, including unregulated tourism, unchecked vehicular traffic in fragile zones, and the absence of carrying capacity assessments or functional solid waste management plans. These symptoms point to deeper, systemic governance failures: a persistent prioritisation of short-term, economic gains over long-term disaster resilience, and a chronic inability to plan and implement genuine, science-based sustainable development policies.

The subcontinent's foundation

This ground reality solidifies the axiom that "without the Himalayas, there is no India." The range is more than just a geographical entity; it is the very foundation of the subcontinent's existence. The Himalayas have shaped India into a fertile and habitable land, while also forging a syncretic cultural identity as enduring and majestic as the mountains themselves. The continuing sequence of disasters in the Himalayas is a non-negotiable lesson in earth system science and a loud reminder that India exists because of the Himalaya.



A dangerous march towards a Himalayan ecocide हिमालयी पारिस्थितिकी विनाश की ओर एक खतरनाक मार्च

- In 2025, which saw nearly 331 days of near-continuous climate impacts, the human cost was staggering, with over 4,000 deaths attributed to climate-induced disasters in 2025 alone, with Himachal Pradesh and Uttarakhand bearing the heaviest toll.

2025 में, जहाँ लगभग 331 दिनों तक लगभग निरंतर जलवायु प्रभाव देखे गए, मानवीय क्षति अत्यंत भयावह रही, केवल 2025 में ही जलवायु-जनित आपदाओं के कारण 4,000 से अधिक मौतें हुईं, जिनमें हिमाचल प्रदेश और उत्तराखंड को सबसे भारी नुकसान झेलना पड़ा।

- Towns such as Dharali, Harsil, Uttarkashi, Chamoli, Kullu, Mandi and Kishtwar were ravaged by sudden cloudbursts, landslides, and avalanches that morphed into deadly flash floods, obliterating lives and livelihoods. धाराली, हरसिल, उत्तरकाशी, चमोली, कुल्लू, मंडी और किश्तवाड़ जैसे नगर अचानक बादल फटने, भूस्खलन और हिमस्खलन से तबाह हो गए, जो घातक फ्लैश फ्लड में बदल गए और जीवन तथा आजीविका को नष्ट कर दिया।
- There are also hanging glaciers and the area is fed by the Gangotri, one of the world's fastest receding glaciers, which sustains several unstable, moraine-laden glaciers in the valley.

यहाँ हैगिंग ग्लेशियर भी हैं और यह क्षेत्र गंगोत्री से पोषित होता है, जो दुनिया के सबसे तेज़ी से पीछे हटने वाले ग्लेशियरों में से एक है, और घाटी में कई अस्थिर, मोरेन-युक्त ग्लेशियरों को बनाए रखता है।

- One of these glacier avalanches contributed to the disaster in Dharali. इनमें से एक ग्लेशियर हिमस्खलन ने धाराली की आपदा में योगदान दिया।
- This raises a pivotal and urgent question: what is the true value of these trees for this region.

यह एक महत्वपूर्ण और तात्कालिक प्रश्न उठाता है: इस क्षेत्र के लिए इन पेड़ों का वास्तविक मूल्य क्या है।

- The Devdar (Deodar) forests are crucial ecological assets in the delicate Himalayan landscape.
- Their extensive root systems stabilise slopes, prevent landslides and serve as natural barriers against avalanches and glacial debris flows, safeguarding downstream communities.

देवदार (डियोडार) वन नाजूक हिमालयी परिदृश्य में अत्यंत महत्वपूर्ण पारिस्थितिक संपत्तियाँ हैं।
उनकी विस्तृत जड़ प्रणालियाँ ढलानों को स्थिर करती हैं, भूस्खलन को रोकती हैं और हिमस्खलन व हिमानी मलबा प्रवाह के विरुद्ध प्राकृतिक अवरोध बनकर निचले क्षेत्रों की समुदायों की रक्षा करती हैं।

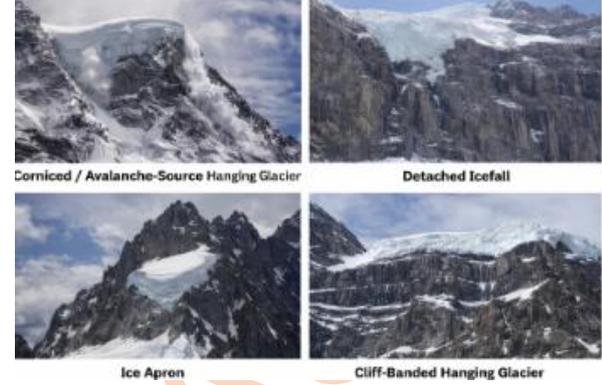
- These forests are also essential for the water quality of the Ganga. ये वन गंगा की जल गुणवत्ता के लिए भी अत्यंत आवश्यक हैं।
- This is important as they are situated within the Bhagirathi Eco-Sensitive Zone, a nearly 4,000-square-kilometre buffer that was established in 2012 to protect the river's last pristine stretch.

यह इसलिए महत्वपूर्ण है क्योंकि ये भागीरथी इको-सेंसिटिव ज़ोन के भीतर स्थित हैं, जो लगभग 4,000 वर्ग किलोमीटर का बफर है और जिसे 2012 में नदी के अंतिम स्वच्छ खंड की रक्षा के लिए स्थापित किया गया था।

- The unique antimicrobial qualities of Devdar trees from terpenoids, essential oils, and phenolic compounds found in the wood, bark and resin fundamentally influence river ecology.

देवदार वृक्षों के विशिष्ट रोगाणुरोधी गुण, जो लकड़ी, छाल और राल में पाए जाने वाले टेरपेनॉइड्स, आवश्यक तेलों और फिनोलिक यौगिकों से उत्पन्न होते हैं, नदी पारिस्थितिकी को मूल रूप से प्रभावित करते हैं।

- As leaf litter and organic material enter mountain streams, they inhibit harmful bacteria while promoting beneficial microbial communities, resulting in a naturally regulated, biologically active river system, especially in the upper reaches where industrial





pollution remains limited.

जब पत्तियों का कूड़ा और जैविक पदार्थ पर्वतीय धाराओं में प्रवेश करते हैं, तो वे हानिकारक बैक्टीरिया को रोकते हैं और लाभकारी सूक्ष्मजीव समुदायों को बढ़ावा देते हैं, जिससे स्वाभाविक रूप से नियंत्रित, जैविक रूप से सक्रिय नदी तंत्र बनता है, विशेषकर ऊपरी हिस्सों में जहाँ औद्योगिक प्रदूषण सीमित रहता है।

- These forests also **maintain cooler microclimates, regulate water temperature** in snowmelt-fed streams, and help sustain **dissolved oxygen levels** essential for aquatic life.
ये वन ठंडे सूक्ष्म-जलवायु बनाए रखते हैं, हिमपिघलन-आधारित धाराओं में जल तापमान को नियंत्रित करते हैं और जलीय जीवन के लिए आवश्यक घुलित ऑक्सीजन स्तर को बनाए रखने में मदद करते हैं।
- **Deforestation would trigger warmer air and water, reduced oxygen, diminished bacteriophage activity, and an irreversible shift in the river's ecological character.**
वनों की कटाई से गरम हवा और पानी, कम ऑक्सीजन, घटी हुई बैक्टीरियोफेज गतिविधि, और नदी के पारिस्थितिक स्वरूप में अपरिवर्तनीय बदलाव उत्पन्न होगा।
- This is why the **Supreme Court**, in its judgment, discouraged the **falling of precious deodar trees** in the area.
इसी कारण **सुप्रीम कोर्ट** ने अपने निर्णय में इस क्षेत्र में कीमती देवदार वृक्षों की कटाई को हतोत्साहित किया।
- However, recent proposals by **forest departments** suggest “**translocating**” these ancient trees — an **ecologically flawed notion**.
हालाँकि, वन विभागों के हालिया प्रस्ताव इन प्राचीन वृक्षों को “स्थानांतरित” करने का सुझाव देते हैं — जो एक पारिस्थितिक रूप से त्रुटिपूर्ण अवधारणा है।
- **Uprooting centuries-old Devdars is tantamount to cutting them down.**
सदियों पुराने देवदारों को उखाड़ना, उन्हें काटने के समान है।
- Their **complex, site-specific ecological functions** cannot be **replicated elsewhere**, and no **suitable alternative terrain exists**.
उनके जटिल, स्थल-विशिष्ट पारिस्थितिक कार्य कहीं और दोहराए नहीं जा सकते, और कोई उपयुक्त वैकल्पिक भू-भाग उपलब्ध नहीं है।
- Their **preservation** is not a matter of **convenience** but of **environmental necessity**.
उनका संरक्षण सुविधा का नहीं, बल्कि पर्यावरणीय आवश्यकता का विषय है।

A project built on falsehoods

झूठ पर आधारित एक परियोजना

- The **Char Dham Road Widening Project** has been built on **falsehoods**.
चार धाम सड़क चौड़ीकरण परियोजना झूठ पर आधारित बनाई गई है।
- Its execution is a **case study in how not to build in the Himalayas**.
इसका क्रियान्वयन हिमालय में कैसे निर्माण नहीं करना चाहिए इसका एक केस स्टडी है।
- This is evident in the **bypassing of a comprehensive Environmental Impact Assessment**, through **project fragmentation**, the adoption of an **incorrect road-width standard contrary to its own mandate**, the **destabilising practice of vertical hill-cutting on fragile slopes**, and the **indiscriminate dumping of muck in vital water sources**.
यह समग्र पर्यावरण प्रभाव आकलन को परियोजना विभाजन के माध्यम से दरकिनार करने, अपने ही जनादेश के विपरीत गलत सड़क-चौड़ाई मानक अपनाने, नाजुक ढलानों पर ऊर्ध्वाधर पहाड़ी कटान जैसी अस्थिर करने वाली प्रथा, और महत्वपूर्ण जल स्रोतों में अंधाधुंध मलबा डंपिंग से स्पष्ट होता है।
- These are the consequences — along the nearly **700 kilometres of widened road**, over **800 active landslide zones** have emerged.
ये इसके परिणाम हैं — लगभग **700 किलोमीटर चौड़ी की गई सड़क** के साथ **800 से अधिक सक्रिय भूस्खलन क्षेत्र** उभर आए हैं।
- **Key border routes** have been closed for **extended periods**, and the government's touted “**all-weather road**” is now derisively called an “**all-paidal (all-pedal) road**” by locals.
महत्वपूर्ण सीमा मार्ग लंबे समय तक बंद रहे हैं, और सरकार द्वारा प्रचारित “ऑल-वेदर रोड” को स्थानीय लोग अब व्यंग्य में “ऑल-पैदल (ऑल-पेडल) रोड” कह रहे हैं।
- To prevent such damage, the government needed only to **regulate road width and prioritise stability over excessive widening**, as warned by **experts**.
ऐसे नुकसान को रोकने के लिए सरकार को केवल **सड़क की चौड़ाई को नियंत्रित करना और अत्यधिक चौड़ीकरण के बजाय स्थिरता को प्राथमिकता** देनी थी, जैसा कि विशेषज्ञों ने चेताया था।



- Yet the **Union Minister's** recently proposed **remedy**, which is **belated and inadequate** — to **retrofit slopes with Swiss fibreglass bolts and wire mesh** — comes **eight years after large-scale destabilisation**.
फिर भी **केंद्रीय मंत्री** द्वारा हाल ही में प्रस्तावित उपाय, जो **देर से और अपर्याप्त** है — **स्विस फाइबरग्लास बोल्ट और वायर मेष** से ढलानों को सुदृढ़ करना — **व्यापक अस्थिरीकरण के आठ वर्ष बाद** आया है।
- The **fundamental failure** lies not in the **absence of reinforcement**, but in the **original engineering decision** to execute **excessively steep hill cuts**.
मूल विफलता सुदृढ़ीकरण की कमी में नहीं, बल्कि **अत्यधिक खड़ी पहाड़ी कटान** करने के **मूल इंजीनियरिंग निर्णय** में निहित है।
- Cutting slopes at angles that **violate the natural "angle of repose" of Himalayan geology** is a **profound act of either ignorance or hubris**.
ऐसे कोणों पर ढलानों को काटना जो **हिमालयी भूविज्ञान के प्राकृतिक "एंगल ऑफ रिपोज़"** का उल्लंघन करते हैं, **अज्ञानता या अहंकार का गंभीर कृत्य** है।
- **No amount of anchoring later** can rectify this **intrinsic flaw** that was **engineered into the landscape from the outset**.
बाद में किया गया कोई भी एंकरिंग इस **अंतर्निहित दोष** को ठीक नहीं कर सकता, जिसे **शुरुआत से ही परिदृश्य में इंजीनियर** कर दिया गया था।
- The **Union Government's** current **developmental initiatives** directly **contradict** a key policy framework: the **National Mission for Sustaining the Himalayan Ecosystem (NMSHE)**.
केंद्र सरकार की वर्तमान **विकासात्मक पहलें** एक प्रमुख नीति ढांचे — **राष्ट्रीय हिमालयी पारिस्थितिकी तंत्र संरक्षण मिशन (NMSHE)** — का सीधे **विरोध** करती हैं।
- Approved in **2014** under the **National Action Plan on Climate Change**, the **NMSHE** was established to **protect the fragile Himalayan ecology**.
राष्ट्रीय जलवायु परिवर्तन कार्य योजना के तहत **2014** में स्वीकृत **NMSHE** को **नाजुक हिमालयी पारिस्थितिकी** की रक्षा के लिए स्थापित किया गया था।
- Its mandate includes **monitoring glaciers and biodiversity**, **mitigating natural hazards** and **securing sustainable livelihoods for Himalayan communities**.
इसके जनादेश में **ग्लेशियरों और जैव विविधता की निगरानी**, **प्राकृतिक खतरों का शमन**, और **हिमालयी समुदायों के लिए सतत आजीविका सुनिश्चित करना** शामिल है।
- It was designed to **build scientific capacity** and **guide policymakers** toward **genuinely sustainable development**.
इसे **वैज्ञानिक क्षमता निर्माण** और **नीतिनिर्माताओं को वास्तविक सतत विकास** की दिशा में मार्गदर्शन देने के लिए डिज़ाइन किया गया था।
- The government, therefore, owes the nation a **clear explanation** on why its actions **violate its own flagship environmental policy**.
अतः सरकार देश को यह बताने की **स्पष्ट व्याख्या** देने की ऋणी है कि उसके कार्य **उसकी अपनी प्रमुख पर्यावरण नीति** का उल्लंघन क्यों करते हैं।
- When **Devbhoomi (the land of the gods)** is turned against the **Devdaaru**, which are believed to be **abodes of the deities**, this is **not development**.
जब **देवभूमि (देवताओं की भूमि)** को **देवदारु** — जिन्हें **देवताओं का वास माना जाता है** — के विरुद्ध खड़ा किया जाता है, तो यह **विकास नहीं** है।
- It is a **profound betrayal** of **traditional culture, ecology and scientific reason**.
यह **पारंपरिक संस्कृति, पारिस्थितिकी और वैज्ञानिक विवेक** के साथ **गंभीर विश्वासघात** है।
- **Better sense must prevail**, and those who enable these **prejudiced, mindless, and disaster-prone projects** must be **held accountable**.
सद्बुद्धि को हावी होना चाहिए, और ऐसे **पक्षपाती, अविवेकपूर्ण और आपदा-प्रवण परियोजनाओं** को सक्षम करने वालों को **जवाबदेह ठहराया जाना चाहिए**।

The vulnerability of the Himalayas हिमालय की संवेदनशीलता

- The vulnerability of the **Himalayan** — one of the world's **most climate-sensitive landscapes** — is **escalating**.
हिमालय — जो दुनिया के **सबसे अधिक जलवायु-संवेदनशील परिदृश्यों** में से एक है — की **संवेदनशीलता बढ़ती जा रही है**।



- The current **snowless winters** and **raging forest fires** in this area resonate with the conclusion of a **recent study**, revealing that **high-altitude areas have been warming 50% faster than the global average since 1950**.
वर्तमान बर्फ रहित सर्दियाँ और इस क्षेत्र में तेज़ी से फैलती वनाग्नि एक हालिया अध्ययन के निष्कर्षों से मेल खाती हैं, जिसमें बताया गया है कि 1950 से उच्च ऊँचाई वाले क्षेत्र वैश्विक औसत से 50% अधिक तेज़ी से गर्म हो रहे हैं।
- This **accelerated warming** means extreme weather events such as the **Dharali disaster** will become **increasingly frequent and severe**.
यह तेज़ गर्माहट दर्शाती है कि धाराली आपदा जैसी अत्यधिक मौसम घटनाएँ भविष्य में और अधिक बार तथा अधिक गंभीर होंगी।
- If **border security, connectivity and national interest** are our true objectives, then **disaster resilience** must take precedence over **disaster-prone infrastructure**.
यदि सीमा सुरक्षा, संपर्कता और राष्ट्रीय हित हमारे वास्तविक उद्देश्य हैं, तो आपदा-प्रवण अवसंरचना की बजाय आपदा सहनशीलता को प्राथमिकता देनी होगी।
- This is not a matter of **ideology**; it is a **scientific, ecological, and economic necessity**.
यह विचारधारा का विषय नहीं है; यह एक वैज्ञानिक, पारिस्थितिक और आर्थिक आवश्यकता है।
- The primary catalyst for disasters is **unsafe land use**: cutting into **unstable slopes** for wide highways, drilling **massive tunnels** without adequate **geological surveys**, and constructing **large-scale hydropower projects**.
आपदाओं का प्रमुख कारण असुरक्षित भूमि उपयोग है: अस्थिर ढलानों को काटकर चौड़ी सड़कों का निर्माण, पर्याप्त भूवैज्ञानिक सर्वेक्षण के बिना विशाल सुरंगों की खुदाई, और बड़े पैमाने की जलविद्युत परियोजनाओं का निर्माण।
- These activities have been repeatedly **flagged by the National Green Tribunal and other bodies**.
इन गतिविधियों को राष्ट्रीय हरित अधिकरण और अन्य संस्थाओं द्वारा बार-बार चिन्हित किया गया है।
- Crucially, the **clearance of deodar forests** removes the **natural anchors** that bind fragile soils, directly **accelerating erosion and amplifying the risk of landslides and floods**.
महत्वपूर्ण रूप से, देवदार वनों की कटाई उन प्राकृतिक आधारों को हटा देती है जो नाजुक मिट्टी को बाँधकर रखते हैं, जिससे कटाव तेज़ होता है और भूस्खलन व बाढ़ का जोखिम बढ़ जाता है।
- While this development provides the **fuse**, **climate change** acts as a powerful **“risk multiplier.”**
जहाँ यह विकास चिंगारी का काम करता है, वहीं जलवायु परिवर्तन एक शक्तिशाली “जोखिम गुणक” के रूप में कार्य करता है।
- It intensifies the threat by creating **erratic rainfall patterns, supercharging weather events and accelerating glacial melt**.
यह अनियमित वर्षा पैटर्न, अत्यधिक तीव्र मौसम घटनाएँ, और तेज़ी से हिमनद पिघलाव के माध्यम से खतरे को और बढ़ाता है।
- This leads to a dangerous **“water peak phase”** of increased **run-off** and **catastrophic flash floods**, which, once the glaciers have fully retreated, inevitably gives way to a prolonged phase of **water scarcity and drought**.
इससे बढ़े हुए रन-ऑफ और विनाशकारी फ्लैश फ्लड वाला खतरनाक “जल शिखर चरण” उत्पन्न होता है, जो हिमनदों के पूरी तरह पीछे हटने के बाद अनिवार्य रूप से जल अभाव और सूखे के लंबे चरण में बदल जाता है।
- These physical pressures are compounded by **unsustainable human behaviours**, including **unregulated tourism, unchecked vehicular traffic** in fragile zones, and the absence of **carrying capacity assessments or functional solid waste management plans**.
इन भौतिक दबावों को अस्थिर मानवीय व्यवहार और बढ़ा देते हैं, जिनमें अनियंत्रित पर्यटन, नाजुक क्षेत्रों में बेलगाम वाहन यातायात, तथा धारण क्षमता आकलन या प्रभावी ठोस अपशिष्ट प्रबंधन योजनाओं का अभाव शामिल है।
- These symptoms point to deeper, **systemic governance failures**: a persistent **prioritisation of short-term economic gains over long-term disaster resilience**, and a chronic **inability to plan and implement genuine, science-based sustainable development policies**.
ये लक्षण गहरी प्रणालीगत शासन विफलताओं की ओर संकेत करते हैं: दीर्घकालिक आपदा सहनशीलता की तुलना में अल्पकालिक आर्थिक लाभों को लगातार प्राथमिकता देना, और वास्तविक, विज्ञान-आधारित सतत विकास नीतियों की योजना और क्रियान्वयन में पुरानी अक्षमता।



The subcontinent's foundation उपमहाद्वीप की आधारशिला

- This ground reality solidifies the axiom that “**without the Himalayas, there is no India.**”
यह जमीनी सच्चाई इस सिद्धांत को और मज़बूत करती है कि “**हिमालय के बिना भारत नहीं है।**”
- The range is more than just a **geographical entity**; it is the very **foundation of the subcontinent's existence.**
यह पर्वतमाला केवल एक **भौगोलिक इकाई** नहीं है; यह **उपमहाद्वीप के अस्तित्व की आधारशिला** है।
- The Himalayas have shaped India into a **fertile and habitable land**, while also forging a **syncretic cultural identity** as enduring and majestic as the mountains themselves.
हिमालय ने भारत को एक **उपजाऊ और रहने योग्य भूमि** बनाया है, साथ ही पर्वतों जितनी ही **स्थायी और भव्य समन्वित सांस्कृतिक पहचान** भी गढ़ी है।
- The continuing sequence of disasters in the Himalayas is a **non-negotiable lesson in earth system science** and a **loud reminder that India exists because of the Himalaya.**
हिमालय में लगातार घटित हो रही आपदाएँ **पृथ्वी प्रणाली विज्ञान का एक अनदेखा न किए जाने योग्य पाठ** हैं और एक **ज़ोरदार स्मरण** है कि **भारत का अस्तित्व हिमालय के कारण है।**

Hanging Valleys: Valleys at a Higher Level

- A **hanging valley** is a smaller valley that joins a main valley from a **higher elevation.**
- This happens because:
the main glacier is **bigger and stronger**
it erodes the land **more deeply**
smaller glaciers cannot cut as deep
- When ice melts, the smaller valley is left “**hanging**” **above** the main valley.
- Water from hanging valleys often forms **waterfalls.**
- Example: **Bridalveil Fall in Yosemite** drops from a hanging valley.

DAILY CURRENT AFFAIRS (GS Paper IV and Essay)

TOPICS COVERED

23 January 2026

1. **John Berger never stopped experimenting with form and voice**
जॉन बर्जर ने रूप और स्वर के साथ प्रयोग करना कभी नहीं छोड़ा



John Berger never stopped experimenting with form and voice

In the centenary year of the great English art critic and writer, a look at a career spent insisting that changing our perspectives could change the world; Berger's influential books, including the acclaimed *Ways of Seeing*, are about history, people, and revealing the illusion of objectivity

Essay

Vasudevan Mukunth

There's a way to see yourself in the world, and write about it, without putting yourself at its centre. To write about history and place and people and in the course of that make yourself visible. It's an unselfish but also beautiful way. The English art critic and writer John Berger's famous book, *Ways of Seeing* – which he “made” with Sven Blomberg, Chris Fox, Michael Dibb, and Richard Hollis – taught me this. (I'm obviously not such a good writer.)

Ways of Seeing dissects consumer culture like a surgeon explaining each incision as she makes it. Here's the oil painting that taught us to desire objects. Here's the advertisement that inherited this language. There's a woman in this frame because she is to be looked at (thus exposing the male gaze). The product in the catalogue exists to complete you.

However, Berger doesn't pretend to stand outside the book's own frame, using “we” to implicate himself in the looking. When he writes “the way we see things is affected by what we know or what we believe”, the gaze is turned inwards, to reveal the critic in his own viewfinder. *Ways of Seeing* reveals the visual machinery of persuasion by making Berger's own machinery visible. Each chapter strips away more layers of mystification, glamour, and, crucially, the myths of genius to reveal beneath it all the act of looking. It's Berger looking at paintings, looking at women looking at

themselves being looked at.

Radical gesture

Consumer culture thrives on invisibility – the advertisement wants you to forget it was made, forget someone chose this angle, this light, this juxtaposition – and Berger reverses it. It's a radical gesture for admitting that critique has a body and a location, much as the thing being critiqued.

The influence of *Ways of Seeing* extended far beyond art history to reshape how critics in many disciplines understood their own practice. The book allowed generations of writers to abandon the pretence of omniscient detachment. His prose is itself accessible and as an author he's willing to question established hierarchies of taste, features that together democratised criticism by showing that rigorous analysis doesn't demand jargon or ‘objectivity’.

This is why the book's discourse can be applied to almost any endeavour. (That the title also recalls Raymond Williams's statement about the mass media helps: “There are in fact no masses; there are only ways of seeing people as masses.”) For instance, the book was my gateway to traditional notions of scientific objectivity in science writing. The feminist scholar Sandra Harding among others has argued that scientists should openly acknowledge how their values and perspectives shape research, rather than claim their stance is completely neutral. Donna Haraway's concept of ‘situated knowledges’ rejects

what she called the “god trick” of seeing everything from nowhere, proposing instead that knowledge comes from specific, embodied positions.

Hidden frames

When we call something objective, we're really saying we believe we've managed rather than eliminated certain epistemic risks arising due to human imperfections. Observation changes what's observed and scientists pretending otherwise perform the same mystification Berger saw in art criticism: using authority to conceal. True objectivity, the kind that emerges regardless of who does the observing, exists only in vanishingly rare circumstances – when an observer's position, tools, assumptions, funding sources, career anxieties, and cultural moment genuinely don't matter.

How often does that happen in science? In medicine? In research on human behaviour, climate, ecosystems, and public health? The observer is always there yet the frames remain hidden, and to see them has been to become impertinent.

Berger applied this particular impertinence to the natural world in his 1980 essay ‘Why Look at Animals?’. He argued that the way we view animals today, especially in zoos, is a monument to a relationship that capitalism has destroyed. Just as the art critic must acknowledge the gallery, the naturalist must acknowledge the cage. Berger observed that in the zoo the animal is

rendered marginal: it's there to be seen yet it can't return the look. We drift from cage to cage like consumers in a department store, observing creatures that have been, in his words, “immunised to encounter”. It illustrates how a claim to educational or scientific visibility can actually serve to make the subject invisible, reducing a living being to a token of its species.

Spiritual orphan

Berger also used ‘impertinence’ later in his life as the title and substance of an essay in his last book, *Confabulations* (2016). He wrote about being a spiritual orphan as he learnt that hierarchies were theatre and authority was costume. In fact, “I propose a conspiracy of orphans,” he wrote. “We exchange winks. We reject hierarchies. All hierarchies. We take the shit of the world for granted and we exchange stories about how we nevertheless get by. We are impertinent.” It's the idea that honesty is the only kind of objectivity that matters.

Confabulations was published in the final year of Berger's life and is proof that he never stopped experimenting with form and voice. The book meditates on the artist's responsibility to witness, with luminous and precise prose that moves effortlessly between the intimate and the universal. Reading it feels like spending time with a generous intelligence. And it's a fitting culmination to a career spent insisting that changing how we see could change the world.

John Berger never stopped experimenting with form and voice

जॉन बर्जर ने रूप और स्वर के साथ प्रयोग करना कभी नहीं छोड़ा

- There's a way to see yourself in the world, and write about it, without putting yourself at its centre. दुनिया में स्वयं को देखने और उसके बारे में लिखने का एक तरीका है, बिना स्वयं को उसके केंद्र में रखे।
- To write about **history** and **place** and **people** and in the course of that make yourself visible. इतिहास, स्थान और लोगों के बारे में लिखना, और उसी प्रक्रिया में स्वयं को भी दृश्य बनाना।
- It's an **unselfish** but also **beautiful** way. यह एक **निःस्वार्थ** लेकिन साथ ही **सुंदर** तरीका है।
- The English art critic and writer **John Berger's** famous book, **Ways of Seeing** — which he “made” with **Sven Blomberg, Chris Fox, Michael Dibb, and Richard Hollis** — taught me this. अंग्रेज़ कला समीक्षक और लेखक **जॉन बर्जर** की प्रसिद्ध पुस्तक **Ways of Seeing**, जिसे उन्होंने **स्वेन ब्लॉमबर्ग, क्रिस फॉक्स, माइकल डिब्ब और रिचर्ड हॉलीस** के साथ “बनाया”, ने मुझे यह सिखाया।
- (I'm obviously not such a good writer.) (मैं स्पष्ट रूप से इतना अच्छा लेखक नहीं हूँ।)
- **Ways of Seeing** dissects **consumer culture** like a surgeon explaining each incision as she makes it. **Ways of Seeing** उपभोक्ता संस्कृति का विश्लेषण ऐसे करता है जैसे कोई शल्य चिकित्सक हर चीरे को करते समय समझाता जाए।





- Here's the **oil painting** that taught us to **desire objects**.
यह वह **तेल चित्र** है जिसने हमें **वस्तुओं की इच्छा** करना सिखाया।
- Here's the **advertisement** that inherited this language.
यह वह **विज्ञापन** है जिसने इस भाषा को विरासत में लिया।
- There's a **woman** in this frame because she is to be **looked at** (thus exposing the **male gaze**).
इस फ्रेम में एक **महिला** है क्योंकि उसे **देखा जाना** है (इस प्रकार **पुरुष दृष्टि** उजागर होती है)।
- The **product** in the catalogue exists to **complete you**.
कैटलॉग में मौजूद **उत्पाद** आपको **पूर्ण करने** के लिए अस्तित्व में है।
- However, Berger doesn't pretend to stand outside the book's own frame, using "**we**" to implicate himself in the looking.
हालाँकि, बर्जर पुस्तक के फ्रेम के बाहर खड़े होने का नाटक नहीं करते, बल्कि "**हम**" शब्द का उपयोग कर स्वयं को देखने की प्रक्रिया में शामिल करते हैं।
- When he writes "the way we see things is **affected by what we know or what we believe**", the gaze is turned **inwards**, to reveal the critic in his own **viewfinder**.
जब वे लिखते हैं कि "हम चीजों को जिस तरह देखते हैं, वह इस पर निर्भर करता है कि हम **क्या जानते हैं या क्या मानते हैं**", तो दृष्टि **अंदर की ओर** मुड़ जाती है और समीक्षक अपने ही **व्यूफ़ाइंडर** में दिखाई देता है।
- **Ways of Seeing** reveals the **visual machinery of persuasion** by making Berger's own machinery visible.
Ways of Seeing प्रेरणा की **दृश्य मशीनरी** को उजागर करता है, बर्जर की अपनी मशीनरी को दृश्य बनाकर।
- Each chapter strips away more layers of **mystification, glamour**, and, crucially, the **myths of genius** to reveal beneath it all the **act of looking**.
हर अध्याय **रहस्यवाद, चमक-दमक**, और सबसे महत्वपूर्ण **प्रतिभा के मिथकों** की परतें हटाता है, ताकि नीचे छिपे **देखने के कृत्य** को उजागर किया जा सके।
- It's Berger looking at **paintings**, looking at **women looking at themselves being looked at**.
यह बर्जर हैं जो **चित्रों** को देख रहे हैं, और **महिलाओं को देख रहे हैं जो स्वयं को देखा जाता हुआ देख रही हैं**।

Radical gesture कट्टर हस्तक्षेप

- **Consumer culture** thrives on **invisibility** — the advertisement wants you to forget it was made, forget someone chose this **angle**, this **light**, this **juxtaposition** — and Berger reverses it.
उपभोक्ता संस्कृति अदृश्यता पर फलती-फूलती है — विज्ञापन चाहता है कि आप भूल जाएँ कि वह बनाया गया है, कि किसी ने यह **एंगल**, यह **रोशनी**, यह **सन्निवेश** चुना है — और बर्जर इसे उलट देते हैं।
- It's a **radical gesture** for admitting that **critique has a body and a location**, much as the thing being critiqued.
यह एक **कट्टर कदम** है यह स्वीकार करना कि **आलोचना का भी एक शरीर और स्थान होता है**, ठीक उसी तरह जैसे जिस वस्तु की आलोचना की जा रही है।
- The influence of **Ways of Seeing** extended far beyond **art history** to reshape how critics in many disciplines understood their own practice.
Ways of Seeing का प्रभाव **कला इतिहास** से कहीं आगे तक फैला और कई विषयों में आलोचकों की अपनी प्रथा को समझने के तरीके को बदल दिया।
- The book allowed generations of writers to abandon the pretence of **omniscient detachment**.
इस पुस्तक ने लेखकों की पीढ़ियों को **सर्वज्ञ दूरी** के दिखावे को त्यागने की अनुमति दी।
- His prose is itself **accessible** and as an author he's willing to question **established hierarchies of taste**, features that together **democratised criticism** by showing that rigorous analysis doesn't demand **jargon** or '**objectivity**'.
उनकी भाषा स्वयं **सुलभ** है और लेखक के रूप में वे **स्वीकृत स्वाद-क्रमों** पर प्रश्न उठाने को तैयार हैं, जिससे आलोचना का **लोकतंत्रीकरण** हुआ और यह दिखा कि कठोर विश्लेषण के लिए **जटिल शब्दावली** या '**निरपेक्षता**' आवश्यक नहीं है।
- This is why the book's discourse can be applied to **almost any endeavour**.
इसी कारण पुस्तक की विमर्श पद्धति **लगभग किसी भी प्रयास** पर लागू की जा सकती है।



- (That the title also recalls **Raymond Williams's** statement about the **mass media** helps: "There are in fact no masses; there are only **ways of seeing people as masses.**")
(शीर्षक का **रेमंड विलियम्स** के **जनसंचार माध्यमों** पर कथन की याद दिलाना भी सहायक है: "वास्तव में कोई जनसमूह नहीं होता; केवल **लोगों को जनसमूह के रूप में देखने के तरीके** होते हैं।")
- For instance, the book was my gateway to traditional notions of **scientific objectivity in science writing**.
उदाहरण के लिए, यह पुस्तक **विज्ञान लेखन में वैज्ञानिक वस्तुनिष्ठता** की पारंपरिक धारणाओं तक पहुँचने का मेरा द्वार बनी।
- The feminist scholar **Sandra Harding** among others has argued that scientists should openly acknowledge how their **values and perspectives** shape research, rather than claim their stance is completely **neutral**.
नारीवादी विद्वान **सैंड्रा हार्डिंग** सहित अन्य ने तर्क दिया है कि वैज्ञानिकों को यह खुले तौर पर स्वीकार करना चाहिए कि उनके **मूल्य और दृष्टिकोण** अनुसंधान को कैसे आकार देते हैं, न कि यह दावा करें कि उनका रुख पूरी तरह **तटस्थ** है।
- **Donna Haraway's** concept of '**situated knowledges**' rejects what she called the "**god trick**" of seeing everything from nowhere, proposing instead that knowledge comes from **specific, embodied positions**.
डोना हरावे की '**स्थित ज्ञान**' की अवधारणा उस "**ईश्वर-चाल**" को अस्वीकार करती है जिसमें सब कुछ कहीं से नहीं देखा जाता, और इसके बजाय यह प्रस्तावित करती है कि ज्ञान **विशिष्ट, सजीव स्थितियों** से उत्पन्न होता है।

Hidden frames छिपे हुए फ्रेम

- When we call something **objective**, we're really saying we believe we've managed rather than eliminated certain **epistemic risks** arising due to **human imperfections**.
जब हम किसी चीज़ को **वस्तुनिष्ठ** कहते हैं, तो वास्तव में हम यह कह रहे होते हैं कि हमने **मानवीय अपूर्णताओं** से उत्पन्न कुछ **ज्ञानमीमांसीय जोखिमों** को समाप्त नहीं बल्कि केवल प्रबंधित किया है।
- **Observation** changes what's observed and scientists pretending otherwise perform the same **mystification** Berger saw in art criticism: using **authority** to conceal.
अवलोकन देखी जा रही वस्तु को बदल देता है और इसके विपरीत दिखावा करने वाले वैज्ञानिक वही **रहस्यकरण** करते हैं जिसे बर्जर ने कला आलोचना में देखा था, यानी छिपाने के लिए **अधिकार** का उपयोग।
- True **objectivity**, the kind that emerges regardless of who does the observing, exists only in **vanishingly rare circumstances** — when an observer's **position, tools, assumptions, funding sources, career anxieties, and cultural moment** genuinely don't matter.
सच्ची **वस्तुनिष्ठता**, जो यह देखे बिना उभरती है कि अवलोकन कौन कर रहा है, केवल **अत्यंत दुर्लभ परिस्थितियों** में ही मौजूद होती है, जब पर्यवेक्षक की **स्थिति, उपकरण, धारणाएँ, वित्तपोषण स्रोत, करियर की चिंताएँ** और **सांस्कृतिक संदर्भ** वास्तव में महत्वहीन हो जाते हैं।
- How often does that happen in **science**. In **medicine**. In research on **human behaviour, climate, ecosystems, and public health**.
यह **विज्ञान** में कितनी बार होता है। **चिकित्सा** में। **मानव व्यवहार, जलवायु, पारिस्थितिकी तंत्र, और सार्वजनिक स्वास्थ्य** पर अनुसंधान में।
- The observer is always there yet the **frames remain hidden**, and to see them has been to become **impertinent**.
पर्यवेक्षक हमेशा मौजूद होता है, फिर भी **फ्रेम छिपे रहते हैं**, और उन्हें देखना **अशिष्ट** बन जाना माना जाता है।
- Berger applied this particular **impertinence** to the **natural world** in his **1980 essay 'Why Look at Animals?'**.
बर्जर ने इस विशेष **अशिष्टता** को **प्राकृतिक दुनिया** पर अपने **1980 के निबंध 'Why Look at Animals?'** में लागू किया।
- He argued that the way we view **animals** today, especially in **zoos**, is a monument to a relationship that **capitalism** has destroyed.
उन्होंने तर्क दिया कि आज हम **जानवरों** को जिस तरह देखते हैं, विशेष रूप से **चिड़ियाघरों** में, वह उस संबंध का स्मारक है जिसे **पूंजीवाद** ने नष्ट कर दिया है।
- Just as the art critic must acknowledge the **gallery**, the naturalist must acknowledge the **cage**.



जिस तरह कला आलोचक को गैलरी को स्वीकार करना चाहिए, उसी तरह प्रकृतिवादी को पिंजरे को स्वीकार करना चाहिए।

- Berger observed that in the zoo the animal is rendered **marginal**: it's there to be seen yet it can't **return the look**.
बर्जर ने देखा कि चिड़ियाघर में जानवर को हाशिए पर डाल दिया जाता है, वह देखने के लिए होता है लेकिन नज़र लौटा नहीं सकता।
- We drift from **cage to cage** like **consumers** in a **department store**, observing creatures that have been, in his words, "**immunised to encounter**".
हम डिपार्टमेंट स्टोर के उपभोक्ताओं की तरह एक पिंजरे से दूसरे पिंजरे तक भटकते हैं, उन प्राणियों को देखते हुए जिन्हें, उनके शब्दों में, "मुलाक़ात से प्रतिरक्षित" कर दिया गया है।
- It illustrates how a claim to **educational or scientific visibility** can actually serve to make the subject **invisible**, reducing a **living being** to a **token of its species**.
यह दर्शाता है कि शैक्षिक या वैज्ञानिक दृश्यता का दावा वास्तव में विषय को अदृश्य बना सकता है, और एक जीवित प्राणी को उसकी प्रजाति के प्रतीक में बदल देता है।

Spiritual orphan आध्यात्मिक अनाथ

- Berger also used '**impertinence**' later in his life as the title and substance of an essay in his last book, **Confabulations (2016)**.
बर्जर ने अपने जीवन के अंतिम वर्षों में 'इम्पर्टिनेंस' शब्द का उपयोग अपनी अंतिम पुस्तक **Confabulations (2016)** में एक निबंध के शीर्षक और विषय के रूप में भी किया।
- He wrote about being a **spiritual orphan** as he learnt that **hierarchies** were **theatre** and **authority** was **costume**.
उन्होंने आध्यात्मिक अनाथ होने के अनुभव के बारे में लिखा, जब उन्होंने जाना कि पदानुक्रम केवल नाटक हैं और अधिकार एक वेशभूषा है।
- In fact, "**I propose a conspiracy of orphans**," he wrote.
वास्तव में, उन्होंने लिखा, "मैं अनाथों की एक साज़िश का प्रस्ताव करता हूँ।"
- "We exchange **winks**. We reject **hierarchies**. All hierarchies. We take the **shit of the world** for granted and we exchange stories about how we nevertheless get by. We are **impertinent**."
"हम इशारे बदलते हैं। हम पदानुक्रमों को अस्वीकार करते हैं। सभी पदानुक्रमों को। हम दुनिया की गंदगी को स्वाभाविक मानते हैं और इस बारे में कहानियाँ साझा करते हैं कि फिर भी हम कैसे गुज़र-बसर करते हैं। हम अशिष्ट हैं।"
- It's the idea that **honesty** is the only kind of **objectivity** that matters.
यह विचार है कि ईमानदारी ही एकमात्र ऐसी वस्तुनिष्ठता है जो मायने रखती है।
- Confabulations** was published in the **final year of Berger's life** and is proof that he never stopped **experimenting with form and voice**.
Confabulations बर्जर के जीवन के अंतिम वर्ष में प्रकाशित हुई और यह प्रमाण है कि उन्होंने कभी रूप और स्वर के साथ प्रयोग करना नहीं छोड़ा।
- The book meditates on the **artist's responsibility to witness**, with **luminous and precise prose** that moves effortlessly between the **intimate and the universal**.
यह पुस्तक साक्षी बनने की कलाकार की जिम्मेदारी पर चिंतन करती है, ऐसी उज्वल और सटीक भाषा में जो सहजता से निजी और सार्वभौमिक के बीच चलती है।
- Reading it feels like spending time with a **generous intelligence**.
इसे पढ़ना एक उदार बुद्धि के साथ समय बिताने जैसा लगता है।
- And it's a **fitting culmination** to a career spent insisting that **changing how we see** could **change the world**.
और यह उस करियर की उपयुक्त परिणति है, जो इस आग्रह में बीता कि हम जिस तरह देखते हैं उसे बदलना, दुनिया को बदल सकता है।