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THE HINDU NEWSPAPER

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PCS Special:		25 May
25M	Romania's Mungiu wins Cannes again रोमानिया के मुंगियु ने फिर जीता कान्स पुरस्कार	
25M	Surviving a city on ₹13,690 ₹13,690 में एक शहर में जीवित रहना	



Romania's Mungiu wins Cannes again

PCS
Associated Press
CANNES

At the 79th Cannes Film Festival that saw few films cause a stir, *Fjord* found wide admiration for its engrossing tale of what Romanian director Cristian Mungiu called "left-wing fundamentalism." It stars Sebastian Stan and Renate Reinsve as Romanian Evangelicals who move to Norway, but soon become the subjects of a child abuse investigation.

Mr. Mungiu becomes just the 10th filmmaker to win the Palme d'Or twice. His film *4 Months, 3 Weeks and 2 Days* won the award in 2007.

The Grand Prix, or second prize, went to *Minotaur*, Andrey Zvyagintsev's



Cristian Mungiu holds the Palme d'Or for the film *Fjord*. REUTERS

thriller set against Russia's war with Ukraine.

The nine-member jury was headed by Korean filmmaker Park Chan-wook. Two films won for best director: the Polish filmmaker Pawel Pawlikowski, for his postwar drama *Fatherland*, and the Spanish creative duo Javier Ambrossi and Javier Calvo

for *The Black Ball*, a generation-spanning queer epic.

Double winners

Virginie Efira and Tao Okamoto, the two stars of Ryusuke Hamaguchi's touching nursing home drama *All of a Sudden*, shared the best actress award. The jury also split the best actor prize. They chose Emma-

nuel Macchia and Valentin Campagne, the two stars of *Coward*, Lukas Dhont's drama about young Belgian men sent to the front lines of the Second World War.

The jury prize, or third place, went to German filmmaker Valeska Grisebach's *The Dreamed Adventure*, a crime drama set in a Bulgarian border town. The Camera d'Or, Cannes' award for best first film, went to Marie Clémentine Dusabejamba's post-genocide Rwandan drama *Ben'Imana*.

The best documentary award went to *Rehearsals for a Revolution*, a highly personal account of political repression in Iran by exiled director Pegah Ahangarani.

25M. Romania's Mungiu wins Cannes again

रोमानिया के मुंगियु ने फिर जीता कान्स पुरस्कार

- At the **79th Cannes Film Festival** that saw few films cause a stir, *Fjord* found wide admiration for its engrossing tale of what **Romanian director Cristian Mungiu** called "left-wing fundamentalism."

79वें कान्स फिल्म फेस्टिवल में, जहाँ बहुत कम फिल्मों ने हलचल मचाई, *Fjord* को अपनी रोचक कहानी के लिए व्यापक प्रशंसा मिली, जिसे रोमानियाई निर्देशक **क्रिस्टियन मुंगियु** ने "वामपंथी कट्टरवाद" कहा।

- It stars **Sebastian Stan** and **Renate Reinsve** as Romanian Evangelicals who move to Norway, but soon become the subjects of a child abuse investigation.

इसमें **सेबास्टियन स्टैन** और **रेनेट रेंसवे** ने रोमानियाई ईसाई प्रचारकों की भूमिका निभाई है जो नॉर्वे चले जाते हैं, लेकिन जल्द ही बाल शोषण जांच का विषय बन जाते हैं।

- Mr. Mungiu** becomes just the 10th filmmaker to win the **Palme d'Or** twice.

श्री **मुंगियु** दो बार **पाल्मे डी'ओर** जीतने वाले केवल 10वें फिल्मकार बन गए हैं।

- His album **4 Months, 3 Weeks and 2 Days** won the award in 2007.

उनकी फिल्म **4 मंथ्स, 3 वीक्स एंड 2 डेज़** ने वर्ष 2007 में यह पुरस्कार जीता था।

- The **Grand Prix**, or second prize, went to **Minotaur**, **Andrey Zvyagintsev's** thriller set against **Russia's war with Ukraine**.

ग्रां प्री, अर्थात दूसरा पुरस्कार, **मिनोटॉर** को मिला, जो आंद्रे ज़िव्यागिन्त्सेव की रूस-यूक्रेन युद्ध की पृष्ठभूमि पर आधारित थ्रिलर फिल्म है।

- The **nine-member jury** was headed by Korean **Park Chanwook**.

नौ सदस्यीय जूरी की अध्यक्षता कोरियाई फिल्मकार **पार्क चानवूक** ने की।

- Two films won for best director: the Polish filmmaker **Pawel Pawlikowski**, for his postwar drama **Fatherland**, and the Spanish creative duo **Javier Ambrossi** and **Javier Calvo** for **The Black Ball**, a generation-spanning queer epic.

दो फिल्मों ने सर्वश्रेष्ठ निर्देशक का पुरस्कार जीता: पोलिश फिल्मकार **पावेल पावलिकोव्स्की** को उनके



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युद्धोत्तर ड्रामा फादरलैंड के लिए, और स्पेनिश रचनात्मक जोड़ी जावियर एम्ब्रोसी तथा जावियर काल्वो को द ब्लैक बॉल के लिए, जो पीढ़ियों तक फैली एक क्वियर महागाथा है।

Double winners

दोहरे विजेता

- **Virginie Effira and Tao Okamoto**, the two stars of **Ryusuke Hamaguchi's** touching nursing home drama **All of a Sudden**, shared the best actress award.
वर्जिनी एफिरा और ताओ ओकामोटो, जो रूसुके हमागुची के भावुक नर्सिंग होम ड्रामा ऑल ऑफ अ सडन की दो प्रमुख कलाकार हैं, ने सर्वश्रेष्ठ अभिनेत्री का पुरस्कार साझा किया।
- The jury also split the best actor prize.
जुरी ने सर्वश्रेष्ठ अभिनेता का पुरस्कार भी साझा किया।
- They chose **Emmanuel Macchia and Valentin Campagne**, the two stars of **Coward, Lukas Dhont's** drama about young Belgian men sent to the front lines of the **Second World War**.
उन्होंने इमैनुएल माकिया और वैलेंटिन कैम्पेन को चुना, जो कार्ड फिल्म के दो प्रमुख कलाकार हैं; यह लुकास धोंट का ड्रामा है जो द्वितीय विश्व युद्ध के मोर्चे पर भेजे गए युवा बेल्जियन पुरुषों के बारे में है।
- The jury prize, or third place, went to German filmmaker **Valeska Grisebach's The Dreamed Adventure**, a crime drama set in a Bulgarian border town.
जुरी पुरस्कार, अर्थात तीसरा स्थान, जर्मन फिल्मकार वालेस्का ग्रिसेबाख की फिल्म द ड्रीम्ड एडवेंचर को मिला, जो बुल्गारियाई सीमा नगर पर आधारित एक अपराध ड्रामा है।
- The **Camera d'Or**, Cannes' award for best first film, went to **Marie Clémentine Dusabejambó's** post-genocide Rwandan drama **Ben'Imana**.
कैमरा डी'ओर, जो कान्स का सर्वश्रेष्ठ पहली फिल्म का पुरस्कार है, मैरी क्लेमेंटीन दुसाबेजाम्बो की नरसंहार के बाद के रवांडा पर आधारित ड्रामा बेन'इमाना को मिला।
- The **best documentary award** went to **Rehearsals for a Revolution**, a highly personal account of political repression in Iran by exiled director **Pegah Ahangarani**.
सर्वश्रेष्ठ डॉक्यूमेंट्री पुरस्कार रिहर्सल्स फॉर अ रेवोल्यूशन को मिला, जो निर्वासित निर्देशक पेगाह अहंगरानी द्वारा ईरान में राजनीतिक दमन का अत्यंत व्यक्तिगत विवरण है।



Surviving a city on ₹13,690

The Uttar Pradesh government increased its minimum wage after 12 years by ₹2,377 last month. While workers are marginally relieved, those in Noida's SEZ say the amount still barely sustains them, and there is little left to save. **Shrimansi Kaushik** finds that workers' spaces and aspirations have shrunk over time

Sarabhi (name changed) has been working in a private automotive parts manufacturing company for the past nine years in Noida, Uttar Pradesh, and says what she earns is not enough to survive alone in the city. SINI KUMAR PUSHPAKKA

Inside a building that looks like a concrete cube, rows of buses wait to ferry workers home. The bell rings. Hundreds in sand-colored uniforms stream out. Food vendors make their way through the queues, stationing their stalls in the gaps between the buses.

Sarabhi (name changed to protect identity) walks out slowly with a group of friends, shoulders drooping after her 16-hour shift. One of the women points towards an ice cream stall and gently pulls at Sarabhi's sleeve, asking if they should each get a cone.

Sarabhi shakes her head. "Rohme do; ₹80 ka ek hai! Let it be, one costs 800," she says. She has worked overtime in the multinational corporation that operates within the concrete cube, its periphery guarded by other workers and barbed wire that runs across high walls. She has had to do the extra hours - 8 hours in a regular shift - to survive in the city.

Over a month ago, thousands of workers from various private companies in the Special Economic Zone (SEZ) of Gautam Buddha Nagar district, Uttar Pradesh, took to the streets to demand better working conditions and an increase in their wages. With inflation, there was very little left for savings or even minor indulgences.

The State government had not revised the minimum wage since 2014 despite considering it twice. Noida falls in the National Capital Region, an area spanning 55,083 sq. km centred around Delhi and surrounding areas across three States, constituted to ensure "balanced and harmonized development," as per the government website.

After a week of workers claiming the streets, the government was forced to revise the minimum wage. A committee, which included members of the Labour Department and representatives of workers and industries, increased the wages for unskilled, semi-skilled, and skilled workers to ₹13,690, ₹15,029, and ₹16,888 respectively, from the earlier ₹11,313, ₹12,445, and ₹13,940.

Hopes surpass salaries

Sarabhi started working as a trainee in an automotive manufacturing firm when she was a little over 21 years. She had hoped to go up the company ladder but says she is still where she started.

"Not learning anything new in the past nine years is her biggest problem with the job. 'Learning how to make automotive parts is not tough; a 15-day training does that. But how does that add value to who I am as a person?' she says. "Will I ever get to learn anything about the world?"

"How long do you think it would take to buy a house? Maybe a 100 years!" she says, answering her own question. "I want to buy a house where I can live alone. Then I will adopt a child," Sarabhi adds.

At home, Sarabhi pulls out her payslips from March and April. Comparing them, she says the increase will not have much of an impact on her life. She may still not have the money for the occasional ice-cream indulgence. "I would rather buy milk and vegetables," she says.

She cannot afford to live alone. In the past, she has survived on loans from friends. Now, her brother has moved in with her, and they split expenses. "My monthly expenditure goes up to ₹15,000," Sarabhi says. "Restaurant has now become part of the routine," she adds.

The reason she was doing 16-hour days was

that the government had reiterated that overtime work would be paid at double the rate per hour. The company insists that workers do the whole second shift if they want to work overtime.

Rakhi Sehgal, an independent researcher who works on labour and trade union matters, says there's a crisis of employment. "Decent, secure jobs are barely there, and it's only going to get worse once the real impact of the West Asia crisis starts to show up on the economy," Sehgal says. "What gets lost in all the talk about wage hikes and the cost of living crisis is that workers want respect and dignity, their hopes and dreams of a better life respected. If not enabled."

Sarabhi hopes to graduate from college some day, so she can get a better job, then a house, then a child.

The lure of a global city

For 23-year-old Yash (name changed), Noida embodied movement: upward and forward. "Age badhne ke liye hum yahan aaye the (I came here to move ahead)," he says.

At first, everything seemed too good to be true: a job with a salary, food, and accommodation. Slowly, he would earn, save, and build a life in a city that often calls itself "world-class" in government advertising. Life would be different from what he had seen in the village, he thought. Different from the joint family set-up in the Aurayya district of Uttar Pradesh, where almost everyone he knew farmed the land. "I wanted to explore," he says.

In March, he got work in an electrical goods manufacturing company. Now, Yash occupies a 10x8-foot room on the top floor of a four-sto-



Yash, a migrant worker from Jalaun district of U.P., moved to Noida recently in the hope of making a better future. SINI KUMAR PUSHPAKKA

reyed building with at least 10 rooms on each floor. "I am to get married next month. I thought I would save some money for that, but nothing is left by the end of the month," he says, grimacing.

The entangled web of the city's economic micro-activities took him to someone who offered a premium service: to review a group of companies and help him decide which one would be the best to join.

"I paid him ₹1,500 for the hard work of going through each company's profile, studying the pros and cons and telling me which one was the best, with maximum benefits and the least amount of work," Yash says. The man turned out to be a fraud.

The company he ended up interviewing for would also yield far less than what he had imagined. "The advertisement I saw promised ₹20,000 pay for an eight-hour shift with benefits of home, food, and transport," he says. This seemed lucrative compared to the ₹12,000 he earned in Aurayya for 12 hours of work a day in a similar company.

What he says he got was ₹11,000 with no benefits except transport. The company food was paid for from his own wages, and he had to find his own accommodation.

Scrolling through ads on his smartphone that tell him to "bring advance for accommodation", Yash says he has no idea how to manage his expenses with ₹11,000. "It is scary: living alone in a city and not knowing how to go about it," he says. "My brother had given me ₹7,000 to begin my stay in Noida. With that, I paid the rent in advance and bought a cot and a mattress. For the first month, I was dependent on outside food,"

Yash says.

In May, he spent ₹5,000 on room rent, including electricity bill; ₹2,500 on food; ₹1,200 on travel to the spot from where his company's bus would pick him up. Another ₹500 went on phone bill, ₹1,500 on cooking supplies, and ₹500 on overhead expenses. "Before I could save anything for my upcoming wedding and a trip with friends, all the money had vanished!" With the pay hike, he hopes he can plan some fun time before his wedding.

Yash will keep searching for a new job, he says. If nothing reliable turns up, he contemplates taking a motorcycle on rent and starting to work with a platform-based ride-hailing company. "It is more profitable, some people say. At least you won't have to sit in one place all day long," he adds.

The arithmetic of survival

Returning home at midnight, after a 12-hour shift, Sarabhi (name changed), 32, makes his way into a compact building, similar to Yash's, though Sarabhi has a two-room set.

He moved to Noida 12 years ago from Ballia in Uttar Pradesh and found stability in a well-known automobile company as a mechanical supervisor with a salary of ₹25,000. Last year, the company shut down the plant and told the workers it would call them back when a new plant opened.

Since then, Sarabhi has been working at a carton manufacturing company.

The violence and the police action that followed the workers' protest brought a brief uncertainty around his job as all the workers were asked to leave immediately without any confirmation on when they would be called back. With an uncertain future, he asked his wife and children to move back to the village.

"Earlier, my two younger brothers would stay in a separate room but now we have let that go and moved in together as it helps save money," Sarabhi says.

Together, the three brothers have also been trying to save money for their second brother's wedding coming up next month. "It is impossible for a single man to survive in this city. *Kar hi nahi payega* (He won't be able to survive at all)," he says.

According to Sarabhi, a room in Noida costs ₹25,000 a month, groceries cost approximately ₹3,000 per head, the two children's education ₹4,600, medicines and emergencies account for ₹1,500. The little that is left at the end of the month with sharing space with his brothers goes into savings.

Earning more money means subjecting the body to more labour. "One needs at least ₹3,000 per month for two basic meals a day," Sarabhi says. "For how long can you keep on working? The body gets tired. There is a limit to what it can bear," he says. The company he works at has not implemented doubling the overtime income, but he has had a salary hike.

Besides double the overtime, the government had also assured the workers of weekly holidays, salaries to be paid before the 15th of every month, a bonus, and a complaints box where they could submit their grievances anonymously.

The Labour Commissioner also assured the workers through a video on social media that it is the responsibility of the Labour Department to work for the workers' rights.

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25M. Surviving a city on ₹13,690 ₹13,690 में एक शहर में जीवित रहना

- Over a month ago, thousands of workers from various private companies in the **Special Economic Zone (SEZ) of Gautam Buddha Nagar district**, Uttar Pradesh, took to the streets to demand better working conditions and an increase in their wages.
- एक महीने से अधिक समय पहले, उत्तर प्रदेश के गौतम बुद्ध नगर जिले के विशेष आर्थिक क्षेत्र (SEZ) की विभिन्न निजी कंपनियों के हजारों श्रमिक बेहतर कार्य परिस्थितियों और वेतन वृद्धि की मांग को लेकर सड़कों पर उतर आए थे।



- The **State government had not revised the minimum wage since 2014** despite considering it twice.
राज्य सरकार ने 2014 के बाद से न्यूनतम वेतन में संशोधन नहीं किया था, जबकि इस पर दो बार विचार किया गया था।
- Noida falls in the National Capital Region**, an area spanning 55,083 sq. km centred around Delhi and surrounding areas across three States, constituted to ensure “balanced and harmonized development”, as per the government website.
नोएडा, राष्ट्रीय राजधानी क्षेत्र में आता है, जो 55,083 वर्ग किलोमीटर में फैला क्षेत्र है और दिल्ली तथा तीन राज्यों के आसपास के क्षेत्रों को शामिल करता है, जिसका गठन “संतुलित और समन्वित विकास” सुनिश्चित करने के लिए किया गया है।
- He moved to **Noida 12 years ago from Ballia** in Uttar Pradesh and found stability in a well-known automobile company as a mechanical supervisor with a salary of ₹25,000.
वह 12 वर्ष पहले उत्तर प्रदेश के **बलिया** से **नोएडा** आया था और ₹25,000 वेतन पर एक प्रसिद्ध ऑटोमोबाइल कंपनी में मैकेनिकल सुपरवाइजर के रूप में स्थिरता पाई थी।
- According to Saurabh, a room in Noida costs ₹5,000 a month, groceries cost approximately ₹3,000 per head, the two children’s education ₹4,600, medicines and emergencies account for ₹1,500.
सौरभ के अनुसार, नोएडा में एक कमरा ₹5,000 प्रतिमाह का है, किराने का खर्च लगभग ₹3,000 प्रति व्यक्ति है, दो बच्चों की शिक्षा पर ₹4,600 खर्च होते हैं और दवाइयों तथा आपात स्थितियों पर ₹1,500 खर्च होते हैं।
- Besides double the overtime, the government had also assured the workers of weekly holidays, salaries to be paid before the 10th of every month, a bonus, and a complaints box where they could submit their grievances anonymously.
ओवरटाइम के दोगुने भुगतान के अलावा, सरकार ने श्रमिकों को साप्ताहिक अवकाश, हर महीने की 10 तारीख से पहले वेतन, बोनस और शिकायत पेटी का भी आश्वासन दिया था जहाँ वे गुमनाम रूप से अपनी शिकायतें दर्ज कर सकें।
- The **Labour Commissioner** also assured the workers through a video on social media that it is the responsibility of the **Labour Department** to work for the workers’ rights.
श्रम आयुक्त ने भी सोशल मीडिया पर एक वीडियो के माध्यम से श्रमिकों को आश्वासन दिया कि श्रमिकों के अधिकारों के लिए काम करना **श्रम विभाग** की जिम्मेदारी है।

GS Paper 1: History,
TOPICS COVERED

25 May 2026

A soaring tribute



Painting the skies: Aircraft perform during an air show marking the 85th anniversary of the Battle of Crete over the Venetian harbour in Chania, Crete, Greece, on Sunday. REUTERS

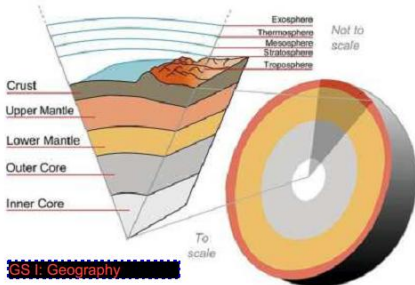
Painting the skies: Aircraft perform during an air show marking the 85th anniversary of the Battle of Crete over the Venetian harbour in Chania, Crete, Greece, on Sunday



GS Paper 1: Geography		25 May 2026
TOPICS COVERED		
25M	Outer core: unafraid of drama बाह्य केंद्र: नाटकीय परिस्थितियों से निर्भीक	
25M	Dread and denial at heart of deadly Ebola virus outbreak in DR Congo डीआर कांगो में घातक इबोला वायरस प्रकोप के केंद्र में भय और इनकार	

WHAT IS IT?

Outer core: unafraid of drama



An infographic depicting the earth's geophysical layers. SURACHIT (CC BY-SA)

GS I: Geography

Vasudevan Mukunth

The earth's outer core is a voluminous liquid layer that lies around 2,800 km beneath the surface. This hot, churning sea is filled with molten iron and nickel.

As the outer core moves constantly, it acts like a large generator, creating the planet's magnetic field, which shields the earth from harmful solar radiation.

Researchers from the University of Edinburgh and the British Geological Survey have reported that around 2010, the liquid iron in the outer core below the equatorial Pacific Ocean changed direction from a slow westward crawl to a more rapid eastward surge.

They found this after mapping 27 years of iron movement in the outer core using data from ground stations and four European satellites. They identified two important patterns in the flow.

The main pattern accounted for 95% of the movement: it consisted of a

steady flow westwards — which also explains why the earth's magnetic field has historically drifted west. The second pattern revealed the dramatic shift in 2010. The researchers also found that this shift began to weaken around 2020.

The researchers were able to link the 2010 reversal to seismic and geodetic shifts in the earth's solid inner core. According to their model, the flow is also roughly 10% lopsided between the northern and the southern hemispheres.

These details could explain sudden 'jerks' in magnetic field readings and suggest that deep-earth liquids can change direction much faster than the traditional theory predicts.

For feedback and suggestions for 'Science', please write to science@thehindu.co.in with the subject 'Daily page'

25M. Outer core: unafraid of drama
बाह्य केंद्र: नाटकीय परिस्थितियों से निर्भीक

The earth's outer core
पृथ्वी का बाह्य कोर

- The earth's outer core is a voluminous liquid layer that lies around 2,800 km beneath the surface. पृथ्वी का बाह्य कोर एक विशाल द्रव परत है, जो सतह के लगभग 2,800 किमी नीचे स्थित है।

- This hot, churning sea is filled with molten iron and nickel. यह गर्म एवं निरंतर गतिशील समुद्र पिघले हुए लौह और निकेल से भरा हुआ है।

As the outer core moves constantly, it acts like a large generator, creating the planet's magnetic field, which shields the earth from harmful solar radiation.

चूँकि बाह्य कोर निरंतर गतिशील रहता है, यह एक विशाल जनित्र की भाँति कार्य करता है तथा ग्रह का चुंबकीय क्षेत्र उत्पन्न करता है, जो पृथ्वी को हानिकारक सौर विकिरण से सुरक्षा प्रदान करता है।

Researchers from the University of Edinburgh and the British Geological Survey have reported that

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around 2010, the liquid iron in the outer core below the equatorial Pacific Ocean changed direction from a slow westward crawl to a more rapid eastward surge.

University of Edinburgh तथा British Geological Survey के शोधकर्ताओं ने बताया है कि लगभग



2010 के आसपास भूमध्यरेखीय प्रशांत महासागर के नीचे स्थित बाह्य कोर में द्रव लौह की दिशा धीमी पश्चिमी गति से बदलकर तीव्र पूर्वी प्रवाह में परिवर्तित हो गई।

- They found this **after mapping 27 years of iron movement in the outer core using data from ground stations and four European satellites.**
उन्होंने यह निष्कर्ष भू-स्टेशनों तथा चार यूरोपीय उपग्रहों से प्राप्त आँकड़ों का उपयोग करके बाह्य कोर में 27 वर्षों तक लौह की गति का मानचित्रण करने के बाद निकाला।
- They identified two important patterns in the flow.
उन्होंने इस प्रवाह में दो महत्वपूर्ण प्रतिरूपों की पहचान की।
- **The main pattern accounted for 95% of the movement: it consisted of a steady flow westwards — which also explains why the earth's magnetic field has historically drifted west.**
मुख्य प्रतिरूप कुल गति के 95% के लिए उत्तरदायी था: इसमें पश्चिम दिशा की ओर स्थिर प्रवाह सम्मिलित था — जो यह भी स्पष्ट करता है कि पृथ्वी का चुंबकीय क्षेत्र ऐतिहासिक रूप से पश्चिम की ओर क्यों खिसकता रहा है।
- **The second pattern revealed the dramatic shift in 2010.**
द्वितीय प्रतिरूप ने 2010 में हुए नाटकीय परिवर्तन को प्रकट किया।
- The researchers also found that this shift began to weaken around 2020.
शोधकर्ताओं ने यह भी पाया कि यह परिवर्तन लगभग 2020 के आसपास कमजोर पड़ने लगा।
- The researchers were able to link the 2010 reversal to seismic and geodetic shifts in the earth's solid inner core.
शोधकर्ता 2010 में हुए इस परिवर्तन को पृथ्वी के ठोस आंतरिक कोर में उत्पन्न भूकंपीय एवं भू-आकृतिक परिवर्तनों से जोड़ने में सफल रहे।
- According to their model, the flow is also roughly 10% lopsided between the northern and the southern hemispheres.
उनके मॉडल के अनुसार, यह प्रवाह उत्तरी एवं दक्षिणी गोलार्द्धों के बीच लगभग 10% तक असंतुलित भी है।
- **These details could explain sudden 'jerks' in magnetic field readings and suggest that deep-earth liquids can change direction much faster than the traditional theory predicts.**
ये विवरण चुंबकीय क्षेत्र के मापों में अचानक उत्पन्न होने वाले 'झटकों' की व्याख्या कर सकते हैं तथा यह संकेत देते हैं कि पृथ्वी की गहराइयों में स्थित द्रव पारंपरिक सिद्धांतों की अपेक्षा कहीं अधिक तीव्रता से दिशा बदल सकते हैं।

Dread and denial at heart of deadly Ebola virus outbreak in DR Congo

GS I: Geography
Mapping
MONGBWALU

Unlike other residents of Mongbwalu, a town at the heart of the eastern Democratic Republic of Congo's latest devastating Ebola outbreak, Laureine Sakiya believes that the blood-letting virus exists after seeing some of her neighbours die.

"The authorities need to bring us vaccines," the 26-year-old woman told AFP.

But no vaccine or treatment exists for the Bundibugyo strain of Ebola responsible for the vast central African country's 17th outbreak of the disease, believed to have already killed 204 people.

Already suspicious of the Congolese state following decades of neglect and



Grim task: Red Cross workers bury an Ebola victim at a cemetery in Rwampara, Congo, on Saturday. AP

conflict, many in the outbreak's epicentre in the northeastern Ituri province are split between criticism of the government's response and denial of the disease's very existence.

Gold-diggers and hawkers criss-cross mineral-rich and conflict-torn Ituri on the regular. Mud-covered

motorbikes of travelling Congolese are a regular sight in Mongbwalu, some 100 kilometres (60 miles) from Uganda and just 200 kilometres away from unstable South Sudan.

In the space of several weeks, the outbreak has spread to several provinces nearby and on to Ugandan soil, with the World Health

Organization declaring the epidemic an international emergency. Of the 322 people suspected to have contracted Ebola in Mongbwalu — where many of the outbreak's first cases were recorded — 88 have died, according to the latest toll from the authorities.

Local aid groups are on the ground, while medical charity Doctors Without Borders has loaned Mongbwalu's hospital tents to isolate suspected victims in.

Past Ebola outbreaks have sparked violent incidents on the part of locals either wary of the state's response or sceptical of the disease. Some believed the latest epidemic was of a "mystical malady", a common belief in some remote areas of the DRC.



25M. Dread and denial at heart of deadly Ebola virus outbreak in DR Congo डीआर कांगो में घातक इबोला वायरस प्रकोप के केंद्र में भय और इनकार

- But no vaccine or treatment exists for the **Bundibugyo strain** of Ebola responsible for the vast central African country's 17th outbreak of the disease, believed to have already killed 204 people.
लेकिन इबोला के **बुंडीबुग्यो स्ट्रेन** के लिए कोई टीका या उपचार मौजूद नहीं है, जो इस विशाल मध्य अफ्रीकी देश में बीमारी के 17वें प्रकोप के लिए जिम्मेदार है और जिसके कारण अब तक 204 लोगों की मृत्यु होने का अनुमान है।
- Already suspicious of the **Congolese state** following decades of neglect and conflict, many in the **outbreak's epicentre in the northeastern Ituri province** are split between criticism of the government's response and denial of the disease's very existence.
दशकों की उपेक्षा और संघर्ष के कारण पहले से ही **कांगोली राज्य** पर संदेह करने वाले उत्तर-पूर्वी **इतुरी प्रांत** के प्रकोप केंद्र के कई लोग सरकार की प्रतिक्रिया की आलोचना और बीमारी के अस्तित्व से ही इनकार के बीच विभाजित हैं।
- Gold-diggers and hawkers criss-cross mineral-rich and conflict-torn **Ituri** on the regular. सोना खोजने वाले और फेरीवाले नियमित रूप से खनिज संपन्न और संघर्षग्रस्त **इतुरी** क्षेत्र में आते-जाते रहते हैं।
- Mud-covered motorbikes of travelling Congolese are a regular sight in **Mongbwalu, some 100 kilometres (60 miles) from Uganda and just 200 kilometres away from unstable South Sudan.**
यात्रा कर रहे कांगोली लोगों की कीचड़ से ढकी मोटरसाइकिलें **मोंगब्वालु** में आम दृश्य हैं, जो **युगांडा** से लगभग 100 किलोमीटर (60 मील) और अस्थिर **दक्षिण सूडान** से केवल 200 किलोमीटर दूर है।

GS Paper II: Polity		25 May 2026
TOPICS COVERED		
25M	Govt. must stop treating media as an adversary: EGI सरकार को मीडिया को प्रतिद्वंद्वी की तरह देखना बंद करना चाहिए: ईजीआई	
25M	U.P. BJP names 5 candidates for Legislative Council polls उत्तर प्रदेश भाजपा ने विधान परिषद चुनाव के लिए 5 उम्मीदवारों के नाम घोषित किए	
25M	Supreme Court's revival of Section 124A triggers concerns over a colonial law the country did not want सुप्रीम कोर्ट द्वारा धारा 124A को पुनर्जीवित करने से उस औपनिवेशिक कानून को लेकर चिंताएँ बढ़ीं जिसे देश नहीं चाहता था	
25M	UCC will never be applied to tribal communities, says Shah at Red Fort conference यूसीसी कभी भी जनजातीय समुदायों पर लागू नहीं होगा, लाल किले के सम्मेलन में शाह ने कहा	
25M	Coerced consent बलपूर्वक प्राप्त सहमति	
25M	Now, only two young States haven't had a coalition government. अब केवल दो युवा राज्यों में गठबंधन सरकार नहीं रही है।	



Govt. must stop treating media as an adversary: EGI

GS II: Polity

The Hindu Bureau
NEW DELHI

The Editors Guild of India (EGI) on Sunday described as “embarrassing” the sharp exchanges between foreign journalists and Indian officials during Prime Minister Narendra Modi’s visit to Norway and the Netherlands this week.

It urged the government to stop treating the media as an “adversary”, and said it was a “regrettable fact” that the Prime Minister had not held a single open press conference since his government assumed office in 2014.

“The face-off with the European media was triggered by the PM’s refusal to take questions from local journalists after a press briefing,” the EGI said in a statement. It started when Norwegian journalist Helle Lyng raised questions about press freedom and human rights of minority religious communities in India.

In response, the Secretary (West) in the Ministry of External Affairs, Sibi George, said, “People have no understanding of the scale of India. They read one or two reports published by some god-forsaken, ignorant NGOs and then come and ask questions.”

25M. Govt. must stop treating media as an adversary: EGI

सरकार को मीडिया को प्रतिद्वंद्वी की तरह देखना बंद करना चाहिए: ईजीआई

• The **Editors Guild of India (EGI)** on Sunday described as “embarrassing” the sharp exchanges between foreign journalists and Indian officials during **Prime Minister Narendra Modi’s** visit to **Norway** and the **Netherlands** this week.

एडिटर्स गिल्ड ऑफ इंडिया (EGI) ने रविवार को इस सप्ताह **प्रधानमंत्री नरेंद्र मोदी** की **नॉर्वे** और **नीदरलैंड** यात्रा के दौरान विदेशी पत्रकारों और भारतीय अधिकारियों के बीच हुई तीखी बहस को “शर्मनाक” बताया।

• It urged the government to stop treating the media as an “adversary”, and said it was a “regrettable fact” that the Prime Minister had not held a single open press conference since his government assumed office in **2014**.

इसने सरकार से मीडिया को “प्रतिद्वंद्वी” की तरह देखना बंद करने का आग्रह किया और कहा कि यह एक “दुर्भाग्यपूर्ण तथ्य” है कि प्रधानमंत्री ने उनकी सरकार के **2014** में सत्ता संभालने के बाद से एक भी खुली प्रेस वार्ता नहीं की है।

• “The face-off with the European media was triggered by the PM’s refusal to take questions from local journalists after a press briefing,” the **EGI** said in a statement.

“यूरोपीय मीडिया के साथ टकराव प्रधानमंत्री द्वारा प्रेस ब्रीफिंग के बाद स्थानीय पत्रकारों के प्रश्न लेने से इनकार करने के कारण शुरू हुआ,” **ईजीआई** ने एक बयान में कहा।

• It started when **Norwegian journalist Helle Lyng** raised questions about **press freedom and human rights** of minority religious communities in India.

यह तब शुरू हुआ जब **नॉर्वेजियन पत्रकार हेल्ले लिंग** ने भारत में अल्पसंख्यक धार्मिक समुदायों की **प्रेस स्वतंत्रता** और **मानवाधिकारों** को लेकर सवाल उठाए।

• In response, the **Secretary (West) in the Ministry of External Affairs, Sibi George**, said, “People have no understanding of the scale of India. They read one or two reports published by some god-forsaken, ignorant NGOs and then come and ask questions.”

इसके जवाब में **विदेश मंत्रालय** में **सचिव (पश्चिम) सिबी जॉर्ज** ने कहा, “लोगों को भारत के विशाल स्तर की कोई समझ नहीं है। वे किसी अज्ञानी और महत्वहीन एनजीओ की एक-दो रिपोर्ट पढ़ते हैं और फिर यहां आकर सवाल पूछते हैं।”

U.P. BJP names 5 candidates for Legislative Council polls

GS II: Polity

The Hindu Bureau
LUCKNOW

The BJP on Sunday announced five candidates for the Uttar Pradesh Legislative Council elections - two for the graduates’ constituencies and three for the **teachers’ constituencies** - slated later this year.

For the Lucknow graduates’ seat, it named Awanish Kumar Singh as the candidate. Manvendra Pratap Singh will contest from Agra graduates’ seat.

Hari Singh Dhillon will contest from Bareilly-Muradabad teachers’ seat, Umesh Dwivedi and Shrichand Sharma from Lucknow and Meerut teachers’ seats respectively.

25M. U.P. BJP names 5 candidates for Legislative Council polls

उत्तर प्रदेश भाजपा ने विधान परिषद चुनाव के लिए 5 उम्मीदवारों के नाम घोषित किए

- The **BJP** on Sunday announced five candidates for the **Uttar Pradesh Legislative Council elections** – two for the **graduates’ constituencies** and three for the **teachers’ constituencies** – slated later this year.

भाजपा ने रविवार को इस वर्ष बाद में होने वाले **उत्तर प्रदेश विधान परिषद चुनावों** के लिए पांच उम्मीदवारों की घोषणा की – जिनमें दो **स्नातक निर्वाचन क्षेत्रों** और तीन **शिक्षक निर्वाचन क्षेत्रों** के लिए हैं।

- For the **Lucknow graduates’ seat**, it named **Awanish Kumar Singh** as the candidate.

लखनऊ स्नातक सीट के लिए पार्टी ने **अवनीश कुमार सिंह** को उम्मीदवार



बनाया है।

- **Manvendra Pratap Singh will contest from Agra graduates' seat.**
मनवेंद्र प्रताप सिंह आगरा स्नातक सीट से चुनाव लड़ेंगे।
- **Hari Singh Dhillon will contest from Bareilly-Muradabad teachers' seat, Umesh Dwivedi and Shrichand Sharma from Lucknow and Meerut teachers' seats respectively.**
हरी सिंह ढिल्लॉन बरेली-मुरादाबाद शिक्षक सीट से चुनाव लड़ेंगे, जबकि उमेश द्विवेदी और श्रीचंद शर्मा क्रमशः लखनऊ और मेरठ शिक्षक सीटों से चुनाव लड़ेंगे।

Supreme Court's revival of Section 124A triggers concerns over a colonial law the country did not want

GS II: Polity

NEWS ANALYSIS

Krishnadas Rajagopal
NEW DELHI

The Supreme Court's May 21 revival of Section 124A (sedition) proceedings against consenting accused persons exposes them to an admittedly oppressive provision both the court and the Union government agreed was "not in tune with the current social milieu, and was intended for a time when this country was under the colonial regime".

A three-judge Bench of the Supreme Court had frozen all proceedings under Section 124A of the now-repealed Indian Penal

Code on May 11, 2022, virtually casting a shadow of doubt over every sedition case at the time.

The Bench, of which Surya Kant, then a judge of the Supreme Court, was a member, had recorded the rampant misuse of the provision, which dates back to 1898 and predates the Constitution.

Colonial baggage

The interim order of May 11 had taken excerpts from a Union government affidavit, filed just two days earlier, quoting Prime Minister Narendra Modi's firm belief during 'Azadi Ka Amrit Mahotsav' that "we need to, as a nation, work even harder to shed colonial baggage that has



passed its utility, which includes outdated colonial laws and practices".

'Chilling effect'

The court had concurred with the Union government that colonial laws such as Section 124A, punishable with life imprisonment

and having a "chilling effect" on free speech, caused "mindless hindrances to people" and "reeked of a colonial mindset that has no place in today's India".

The Supreme Court's position on Section 124A in May 2022 was in consonance with its judgment in *I.R. Coelho versus State of Tamil Nadu* that law must be in step with the "march of time".

However, the court's May 21, 2026 clarification has unlatched Section 124A, ostensibly to protect the right to a speedy trial for accused persons seeking closure.

The order, passed last week, recorded that there would be no "impediment

for the courts to decide such matters [under Section 124A] on merits and in accordance with law".

Constitutionality case

However, the challenge to the very constitutionality of Section 124A remains alive and pending in the top court.

Multiple writ petitions, titled *S.G. Vombatkere versus Union of India*, have challenged Section 124A for violating the Fundamental Rights to free speech and expression, personal liberty, life, and equality before the law.

The pendency of the Vombatkere petitions raises the question of whether lower courts should pronounce judgments on guilt

when the constitutionality of the provision itself is under challenge in the Supreme Court.

Besides, the May 21 clarification was passed in an unconnected case, *Kamran versus State of Madhya Pradesh*, without hearing the petitioners in the Vombatkere group of matters.

While the top court's clarification may bring relief to some accused persons, it also creates practical problems on the ground.

For one, the May 21 clarification did not explicitly deal with a situation in which one accused agrees to be subjected to proceedings under Section 124A while co-accused persons may refuse to do so.

25M. Supreme Court's revival of Section 124A triggers concerns over a colonial law the country did not want

सुप्रीम कोर्ट द्वारा धारा 124A को पुनर्जीवित करने से उस औपनिवेशिक कानून को लेकर चिंताएँ बढ़ीं जिसे देश नहीं चाहता था

- The **Supreme Court's** position on **Section 124A** in May 2022 was in consonance with its judgment in **I.R. Coelho versus State of Tamil Nadu** that law must be in step with the "march of time".
मई 2022 में सुप्रीम कोर्ट का धारा 124A पर रुख उसके आई.आर. कोएल्हो बनाम तमिलनाडु राज्य मामले के उस निर्णय के अनुरूप था जिसमें कहा गया था कि कानून को "समय की गति" के साथ चलना चाहिए।
- Multiple writ petitions, titled **S.G. Vombatkere versus Union of India**, have challenged **Section 124A** for violating the **Fundamental Rights** to free speech and expression, personal liberty, life, and equality before the law.
एस.जी. वॉंबाटकेरे बनाम भारत संघ शीर्षक वाली अनेक रिट याचिकाओं में धारा 124A को अभिव्यक्ति की स्वतंत्रता, व्यक्तिगत स्वतंत्रता, जीवन और कानून के समक्ष समानता जैसे मौलिक अधिकारों का उल्लंघन करने के आधार पर चुनौती दी गई है।
- While the top court's clarification may bring relief to some accused persons, it also creates practical problems on the ground.
यद्यपि सर्वोच्च न्यायालय की यह स्पष्टता कुछ आरोपियों को राहत दे सकती है, लेकिन यह जमीनी स्तर पर व्यावहारिक समस्याएँ भी उत्पन्न करती है।
- For one, the May 21 clarification did not explicitly deal with a situation in which one accused agrees to be subjected to proceedings under **Section 124A** while co-accused persons may refuse to do so.



एक बात यह है कि 21 मई की स्पष्टता ने उस स्थिति को स्पष्ट रूप से संबोधित नहीं किया जिसमें एक आरोपी धारा 124A के तहत कार्यवाही का सामना करने के लिए सहमत हो जबकि सह-आरोपी ऐसा करने से इनकार कर दें।

UCC will never be applied to tribal communities, says Shah at Red Fort conference

GS II: Polity
The Hindu Bureau
NEW DELHI

Addressing a Sangh Parish-organised 'Janjati Sanskritik Samagam' at New Delhi's Red Fort, which he referred to as a "Janjatiya [tribal] Mahakumbh", Union Home Minister Amit Shah on Sunday assured Scheduled Tribe communities across the country that any form of a Uniform Civil Code that is implemented in the country will ensure that tribal communities are exempt from its provisions.

"There is a conspiracy under way to send the message that the UCC will take away tribal communities' culture and way of life. At this Mahakumbh here today, as the Home Minister of the Narendra Modi-



Amit Shah

led government, I am telling you in no uncertain terms that the UCC will not apply anywhere in tribal areas and to any tribal person, and it will not encroach upon any tribal rights," the Home Minister said, citing examples of Uttarakhanda and Gujarat, adding that this was a message he wanted to send to people trying to "divide"

tribal communities.

The event, organised by the Janjati Suraksha Manch and the Akhil Bharatiya Vanvasi Kalyan Ashram, affiliates of the Rashtriya Swayamsevak Sangh (RSS), was billed as a platform to mobilise for the protection of the faith, culture, and traditions of tribal communities.

The leaders of both organisations called for Constitutional amendments to give the ST classification a religion criterion just like the Scheduled Caste classification, and for amending the provisions of the Panchayats (Extension to the Scheduled Areas) Act (PESA) to ensure that only people who followed the tribal faith and culture are allowed to be members of traditional Gram Sabhas.

25M. UCC will never be applied to tribal communities, says Shah at Red Fort conference
यूसीसी कभी भी जनजातीय समुदायों पर लागू नहीं होगा, लाल किले के सम्मेलन में शाह ने कहा

- The event, organised by the **Janjati Suraksha Manch** and the **Akhil Bharatiya Vanvasi Kalyan Ashram**, affiliates of the **Rashtriya Swayamsevak Sangh (RSS)**, was billed as a platform to mobilise for the protection of the faith, culture, and traditions of tribal communities.

यह कार्यक्रम राष्ट्रीय स्वयंसेवक संघ (RSS) से संबद्ध जनजाति सुरक्षा मंच और अखिल भारतीय वनवासी कल्याण आश्रम द्वारा आयोजित किया गया था, जिसे जनजातीय समुदायों की आस्था, संस्कृति और परंपराओं की रक्षा के लिए जनसमर्थन जुटाने के मंच के रूप में प्रस्तुत किया गया।

- The **leaders of both organisations called for Constitutional**

amendments to give the ST classification a religion criterion just like the Scheduled Caste classification, and for amending the provisions of the Panchayats (Extension to the Scheduled Areas) Act (PESA) to ensure that only people who followed the tribal faith and culture are allowed to be members of traditional Gram Sabhas.

दोनों संगठनों के नेताओं ने संवैधानिक संशोधन की मांग की ताकि अनुसूचित जनजाति वर्गीकरण में भी अनुसूचित जाति वर्गीकरण की तरह धर्म आधारित मानदंड जोड़ा जा सके, और पंचायत (अनुसूचित क्षेत्रों तक विस्तार) अधिनियम (PESA) के प्रावधानों में संशोधन किया जाए ताकि केवल जनजातीय आस्था और संस्कृति का पालन करने वाले लोग ही पारंपरिक ग्राम सभाओं के सदस्य बन सकें।



THE HINDU
GS II: Polity

Coerced consent

Supreme Court should set aside sedition as constitutionally unsustainable

The Indian state has not infrequently used the colonial offence of sedition, codified under Section 124A of the Indian Penal Code (IPC), as a tool to quell dissent. In May 2022, the Supreme Court of India asked State and central governments to refrain from registering new first information reports and from taking coercive measures under Section 124A in *S.G. Vombatkere vs Union of India* while the Centre said it would “reconsider” the provision. When the *Bharatiya Nyaya Sanhita* (BNS) took effect in 2024, Parliament effectively replaced Section 124A with Section 152 and increased the minimum sentence to seven years. It was sedition by a new name. In February 2026, Chief Justice of India Surya Kant orally observed that the Centre’s promise in 2022 to review the provision could not bind Parliament. As if to release the pressure on courts, but also effectively easing the country’s passage into the BNS era, on May 21, 2026, the Court said that if an accused person has no objection, courts may proceed on cases involving Section 124A. However, such consent from the accused may be coerced, especially if they lack robust legal representation, because the alternative for the incarcerated persons is indefinite delay. It is effectively a Hobson’s choice between bad and worse outcomes.

Indeed, as the 2022 stay paused the use of Section 124A pending constitutional challenge, how meaningful an accused person’s consent to trial can be where refusal may entail prolonged delay is unclear. *S.G. Vombatkere* also provided those charged with sedition to move for bail, meaning liberty rather than restoring proceedings was the intended remedy for frozen trials. The May clarification swings in the other direction, and also stands in contrast to the ‘bail is the rule’ principle that the Court recently reinforced in *Syed Iftikhar Andrabi*. If the Court wished to preserve agency, it should have paired continuation with a presumption of bail. The 2022 stay was also intended to annul the chilling effect of the charge of sedition on free speech. Now, wealthier or politically connected accused persons may secure bail through sustained litigation and wait out proceedings outside the prison, whereas poorer prisoners who are unable to secure bail will be compelled to consent to a trial, if only to obtain a verdict. As a result, liberty could depend on the capacity to litigate rather than on legal principles. Finally, if the state knows that cases involving constitutionally contested offences can remain in limbo while the accused persons are incarcerated, there is a perverse incentive for bad-faith state actors to not resolve the underlying uncertainty quickly. Instead of determining once and for all whether sedition as a criminal offence is constitutionally sustainable, the Court has passed the burden to the accused and declined to do its own duty.

कर सकता।

- As if to release the pressure on courts, but also effectively easing the country’s passage into the BNS era, on May 21, 2026, the Court said that if an accused person has no objection, courts may proceed on cases involving Section 124A. मानो न्यायालयों पर दबाव कम करने तथा प्रभावी रूप से देश के BNS युग में प्रवेश को सुगम बनाने हेतु, 21 मई 2026 को न्यायालय ने कहा कि यदि किसी अभियुक्त को आपत्ति न हो, तो न्यायालय धारा 124A से संबंधित मामलों की सुनवाई आगे बढ़ा सकते हैं।
- However, such consent from the accused may be coerced, especially if they lack robust legal representation, because the alternative for the incarcerated persons is indefinite delay.

25M. Coerced consent

बलपूर्वक प्राप्त सहमति

- The Supreme Court should set aside sedition as constitutionally unsustainable. सर्वोच्च न्यायालय को राजद्रोह को संवैधानिक रूप से अस्थिर मानते हुए निरस्त कर देना चाहिए।

The Indian state and sedition law

भारतीय राज्य और राजद्रोह कानून

- The Indian state has not infrequently used the colonial offence of sedition, codified under Section 124A of the Indian Penal Code (IPC), as a tool to quell dissent.

भारतीय राज्य ने असहमति को दबाने के साधन के रूप में भारतीय दंड संहिता (IPC) की धारा 124A के अंतर्गत संहिताबद्ध औपनिवेशिक अपराध राजद्रोह का अनेक बार उपयोग किया है।

- In May 2022, the Supreme Court of India asked State and central governments to refrain from registering new first information reports and from taking coercive measures under Section 124A in *S.G. Vombatkere vs Union of India* while the Centre said it would “reconsider” the provision.

मई 2022 में, भारत के सर्वोच्च न्यायालय ने *S.G. Vombatkere बनाम Union of India* मामले में राज्य एवं केंद्र सरकारों से कहा कि वे धारा 124A के अंतर्गत नई प्राथमिकी दर्ज करने तथा दमनात्मक कदम उठाने से परहेज़ करें, जबकि केंद्र ने कहा कि वह इस प्रावधान पर “पुनर्विचार” करेगा।

- When the *Bharatiya Nyaya Sanhita* (BNS) took effect in 2024, Parliament effectively replaced Section 124A with Section 152 and increased the minimum sentence to seven years.

जब भारतीय न्याय संहिता (BNS) 2024 में प्रभावी हुई, तब संसद ने प्रभावी रूप से धारा 124A को धारा 152 से प्रतिस्थापित कर दिया तथा न्यूनतम दंड को बढ़ाकर सात वर्ष कर दिया।

- It was sedition by a new name. यह नए नाम से प्रस्तुत राजद्रोह ही था।
- In February 2026, Chief Justice of India Surya Kant orally observed that the Centre’s promise in 2022 to review the provision could not bind Parliament. फरवरी 2026 में, भारत के मुख्य न्यायाधीश Surya Kant ने मौखिक रूप से टिप्पणी की कि 2022 में इस प्रावधान की समीक्षा करने का केंद्र का वचन संसद को बाध्य नहीं



किन्तु अभियुक्त की ऐसी सहमति बाध्यकारी हो सकती है, विशेषकर तब जब उसके पास सुदृढ़ कानूनी प्रतिनिधित्व न हो, क्योंकि कारावास में बंद व्यक्तियों के लिए वैकल्पिक स्थिति अनिश्चितकालीन विलंब है।

- It is effectively a **Hobson's choice between bad and worse outcomes.**
यह प्रभावी रूप से बुरे और उससे भी अधिक बुरे परिणामों के बीच एक **Hobson's choice** है।
- **Indeed, as the 2022 stay paused the use of Section 124A pending constitutional challenge, how meaningful an accused person's consent to trial can be where refusal may entail prolonged delay is unclear.**
वास्तव में, चूँकि 2022 के स्थगन आदेश ने संवैधानिक चुनौती लंबित रहने तक धारा 124A के उपयोग को रोक दिया था, इसलिए ऐसी स्थिति में जहाँ अस्वीकृति से लंबा विलंब हो सकता हो, अभियुक्त की सुनवाई हेतु सहमति कितनी सार्थक मानी जा सकती है, यह स्पष्ट नहीं है।
- **S.G. Vombatkere also provided those charged with sedition to move for bail, meaning liberty rather than restoring proceedings was the intended remedy for frozen trials.**
S.G. Vombatkere मामले में राजद्रोह के आरोपित व्यक्तियों को जमानत हेतु आवेदन करने की अनुमति भी दी गई थी, जिसका आशय यह था कि स्थगित मुकदमों में कार्यवाही पुनः प्रारंभ करने के स्थान पर स्वतंत्रता प्रदान करना ही उद्देश्य था।
- The May clarification swings in the other direction, and also stands in contrast to the 'bail is the rule' principle that the Court recently reinforced in **Syed Iftikhar Andrabi.**
मई की यह स्पष्टता विपरीत दिशा में जाती प्रतीत होती है तथा यह न्यायालय द्वारा हाल ही में **Syed Iftikhar Andrabi** मामले में पुनः सुदृढ़ किए गए 'जमानत नियम है' सिद्धांत के भी विपरीत है।



Now, only two young States haven't had a coalition govt.

With Vijay's TVK regime accommodating its allies in its Cabinet, Tamil Nadu has **joined eight other States ruled by coalition governments in 2026**

GS II: Polity

DATA POINT

Nitika Francis
Pon Vasanth B.A.
Jwaala Narasimhan

In May 13, 2026, when the Tamilaga Vettri Kazhagam led by C. Joseph Vijay, which fell short of the 118 seats needed to form a government, won the vote of confidence in the Tamil Nadu (T.N.) Assembly, history repeated itself in the State.

In 1952, the T.N. Assembly became the first legislative body in Independent India to witness a motion of no confidence, which the Congress party won after C. Rajagopalachari formed the first coalition government in the country. For the next 74 years, Tamil Nadu remained among a handful of outliers in the country to have never had a coalition government, mainly due to the domination of the DMK and the AIADMK. Even in 2006 when the DMK fell short of a majority, it did not have to accommodate its allies in the Cabinet.

Though Mr. Vijay had expressed his party's willingness to share power even in 2024, the fractured mandate made it a necessity to accommodate the Congress, the VCK and the IUML in the Cabinet.

Now, only the young States of Chhattisgarh and Telangana, formed respectively in 2000 and 2014, remain the outliers among the major States by never having a coalition government (Chart 1).

The dominance of the Congress was first challenged in the 1967 elections, a crucial point in India's politics as the party failed to secure a majority in a number of major States, including Uttar Pradesh, Bihar, T.N., and Kerala.

This shift towards coalitions and the emergence of regional parties is also reflected in the number of parties represented in the Lok Sabha from 1967 (Chart 2). It also shows the emergence of the BJP.

(With inputs from Sambavi Parthasarathy and Devyanshi Bihani)

Share in power

The data for the charts are sourced from the Election Commission of India and Lok Dhaba. The dataset maintained KK. Kailash, Professor, Department of Political Science, University of Hyderabad, was used for verification for some years

Chart 1: State-wise single-party and coalition governments formed over the years. The key criterion used to define a single-party rule is the non-participation of any other parties or independents in the Cabinets. Each dot represents a new type of government formed in a year

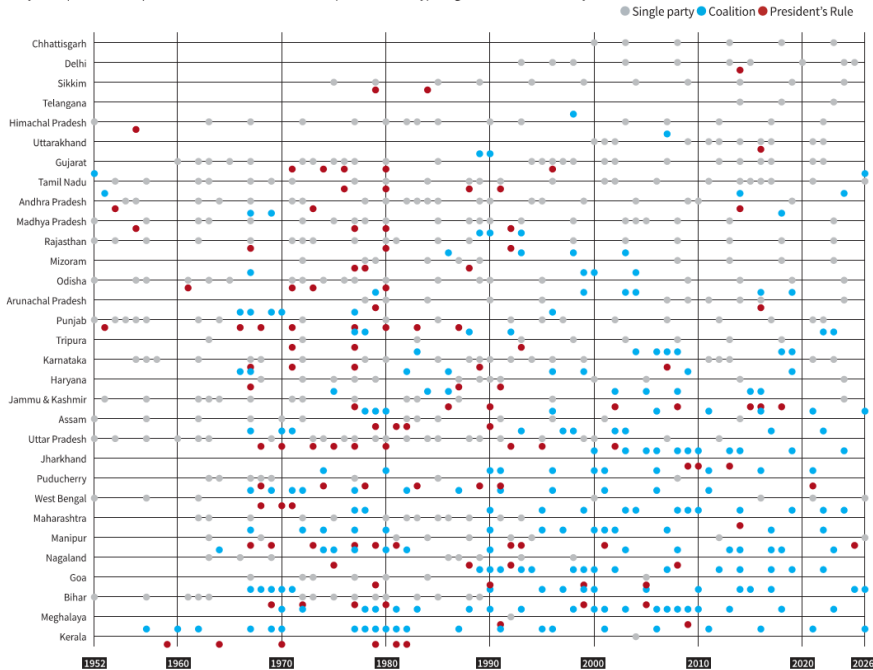
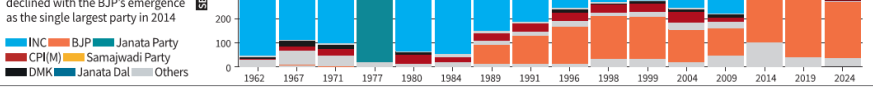


Chart 2: The number of parties represented in the Lok Sabha

sharply increased in 1967. This trend, after peaking in the 1990s, declined with the BJP's emergence as the single largest party in 2014



25M. Now, only two young States haven't had a coalition govt.

अब केवल दो युवा राज्यों में गठबंधन सरकार नहीं रही है।

- In 1952, the **T.N. Assembly** became the first legislative body in Independent India to witness a motion of no confidence, which the **Congress** party won after **C. Rajagopalachari** formed the first coalition government in the country.

1952 में, **T.N. Assembly** स्वतंत्र भारत की पहली ऐसी विधायी संस्था बनी जिसने अविश्वास प्रस्ताव देखा, जिसे **Congress** पार्टी ने **C. Rajagopalachari** द्वारा देश की पहली गठबंधन सरकार बनाने के बाद जीत लिया।

- For the next 74 years, Tamil Nadu remained among a handful of outliers in the country to have never had a coalition government, mainly due to the domination of the **DMK** and the **AIADMK**.

अगले 74 वर्षों तक तमिलनाडु देश के उन कुछ अपवाद राज्यों में बना रहा जहाँ कभी गठबंधन सरकार नहीं बनी, जिसका मुख्य कारण **DMK** और **AIADMK** का प्रभुत्व था।

- The dominance of the **Congress** was first challenged in the 1967 elections, a crucial point in India's politics as the party failed to secure a majority in a number of major States, including **Uttar Pradesh**, **Bihar**, **T.N.**, and **Kerala**.



Congress के प्रभुत्व को पहली बार 1967 के चुनावों में गंभीर चुनौती मिली, जो भारतीय राजनीति का एक महत्वपूर्ण मोड़ था, क्योंकि पार्टी **Uttar Pradesh, Bihar, T.N., और Kerala** सहित अनेक प्रमुख राज्यों में बहुमत प्राप्त करने में असफल रही।

- This shift towards coalitions and the emergence of regional parties is also reflected in the number of parties represented in the **Lok Sabha** from 1967 (Chart 2).

गठबंधन राजनीति की ओर यह परिवर्तन तथा क्षेत्रीय दलों का उदय 1967 से **Lok Sabha** में प्रतिनिधित्व करने वाले दलों की संख्या में भी परिलक्षित होता है।

GS Paper III: Economy		25 May 2026
TOPICS COVERED		
25M	What is China's Hainan FTP initiative? चीन की हैनान एफटीपी पहल क्या है?	
25M	Apply for a personal loan after reading this इसे पढ़ने के बाद ही पर्सनल लोन के लिए आवेदन करें	

What is China's Hainan FTP initiative?

How has Hainan's free trade port changed tariffs and trade rules? Why is the FTP attracting new enterprises? What benefits are businesses gaining? How are the duty-free system and visa-free policy boosting tourism and consumption? What strategic role does FTP play in China's comparison with Hong Kong?

GS III: Economy

EXPLAINER

Vignesh P. Venkitesh

The story so far:

Hainan, China's southernmost province and a tropical island in the South China Sea, has come to the forefront of the country's modern-era opening-up efforts with the beginning of its free trade port (FTP) and customs closure in December. Envisioned as a landmark leap into economic ease, China is trying to set up a business hub in the island province aimed at attracting global and local customers with the appeal of zero tariffs, low personal taxes, and simplified flow of commuters and data.

What is the free trade port initiative?

The plan for the FTP in Hainan was first unveiled on June 1, 2020. The FTP was officially launched on December 18, 2025, with island-wide special customs operations implementing the policy of "freer access at the first line, regulated access at the second line, and free flow within the island". Under the initiative, tariff barriers on trade were removed from the island with the closure of ordinary customs operations, enabling easier imports. While the island remains an integral part of China, it has now become a neutral zone for international trade, with regular customs procedures and tariffs applying only to goods entering the Chinese mainland from the island. Visa-free entry for people from 86 countries is also expected to boost tourism.

Hainan will be a "new frontier of opening up, hub for regional cooperation and engine for economic globalisation," said Wang Bin, spokesperson for the Chinese Communist Party's Hainan Committee, ahead of the official opening of the FTP. He added that the FTP would help save 860 million RMB in tariffs annually while creating investment opportunities for Chinese enterprises in the Global South.



The International Yacht Centre at Sanya Central Business District, a key tourist and industrial hub in Hainan. VIGNESH P. VENKITESH

How will the initiative help China's trade?

The island-wide special customs operation is seen as an opportunity to "deepen reforms in key sectors, steadily advance high-quality development, improve risk prevention, and build the FTP into a leading gateway for China's opening-up in the new era," He Lifeng, Chinese Vice-Premier, said at the launch of the FTP on December 18.

Since the launch, the number of tariff-free product categories has expanded from around 1,900 to 6,600, while the share of goods eligible for zero tariffs has risen from 29% to 74%. *Global Times* reported that 3,265 foreign-invested enterprises registered in the FTP between December 18 and December 31, while over 30,000 foreign trade registration enterprises were added in 2025.

According to Haikou Customs, goods worth around 753 million yuan (about \$107 million) were imported into Hainan in the first few months after the FTP's opening. The value of processed and value-added goods brought into the mainland during the same period stood at around 85.9 million yuan.

How are businesses benefiting?

The establishment of the FTP has drawn numerous industries to the island. The M

Coffee Dream Factory in Wanning is one such enterprise benefiting from the initiative. "We import coffee beans for RMB 1,400 per kilo from Panama, which cost RMB 1,700 per kilo on the mainland," said Tong Shuo, director of MI.

Hainan Ausca International Oils and Grains Co., Ltd., established with a total investment of 3.5 billion RMB, is among the first enterprises operating within the FTP. It piloted the import tariff exemption policy to produce goods with at least 30% added value after processing. The group started construction in September 2020, soon after the FTP plan was unveiled, and opened its first production line in April 2021. It now has a production line of 2 million tonnes per year.

How does the initiative encourage consumers?

The FTP has also opened Hainan to individual consumers. Sanya, the province's main tourist hub, houses the China Duty Free centre, with a collection of global and local brands competing for customers. The CDF offers a shopping experience for both international tourists and mainland residents, provided they present a return ticket at entry. Local residents, however, face a shopping cap of 1,00,000 RMB per person per year and must travel out of the

province once a year.

"The FTP is expected to bring benefits with an increase in overseas visitors, which will boost spending and help the local economy," said Bai Xue, deputy general manager at Sanya CDF. "The visa-free policy will help us provide a window to showcase Chinese culture to the world, while introducing local brands and shifting focus from the world to China," she added.

The *Global Times* reported that offshore duty-free shopping in Hainan exceeded 2 billion RMB since the FTP's opening, with more than 3,00,000 shoppers. Haikou and Sanya, the two major cities of the province, have seen the fastest growth in inbound flight ticket bookings.

What does China seek to gain with Hainan?

While Hainan is on its way to further China's strategy of economic opening up, there are multiple factors affecting its success. Unlike Hong Kong — one of the world's leading financial hubs, being a special administrative region under the Chinese government, with its own legal system, currency, and independent membership in international trade organisations — Hainan is China in all perspectives and domain.

With a customs-free, tariff-free, region outside the mainland that follows all other legal and constitutional provisions, China has made both a partner and competitor to Hong Kong in Hainan. China now has an open economic and tourist zone at the northern end of the much-contested South China Sea, with fresh and vast economic opportunities compared to congested Hong Kong.

The geopolitical and economic implications of Hainan, and its output to China, which seeks to attain "socialist modernisation" in the coming decade, will be unveiled in time.

For now, the Hainan experiment is attracting eyes and its baby strides are firm.

(The writer was in China at the invitation of the China Public Diplomacy association)

THE GIST

Hainan has launched its free trade port (FTP) with island-wide "customs closure," enabling "freer access at the first line, regulated access at the second line, and free flow within the island," along with zero tariffs, lower taxes and simplified movement of trade, people and data.

The FTP is attracting foreign-invested enterprises and boosting trade, tourism and consumption through expanded tariff-free products, duty-free shopping, visa-free entry for 86 countries, and growing investment and trade volumes since its launch.

25M. What is China's Hainan FTP initiative?
चीन की हैनान एफटीपी पहल क्या है?



Hainan Free Trade Port initiative

हाइनान मुक्त व्यापार बंदरगाह पहल

- **Hainan, China's southernmost province and a tropical island in the South China Sea**, has come to the forefront of the country's modern-era opening-up efforts with the beginning of its **free trade port (FTP)** and customs closure in December.

Hainan, जो चीन का सबसे दक्षिणी प्रांत तथा **South China Sea** में स्थित एक उष्णकटिबंधीय द्वीप है, दिसंबर में अपने **free trade port (FTP)** और सीमा शुल्क बंद व्यवस्था की शुरुआत के साथ देश के आधुनिक युग के उदारीकरण प्रयासों के केंद्र में आ गया है।

- Envisioned as a "landmark leap" into economic ease, China is trying to set up a business hub in the island province aimed at attracting global and local customers with the appeal of **zero tariffs, low personal taxes, and simplified flow of commuters and data.**

आर्थिक सुगमता की दिशा में "ऐतिहासिक छलांग" के रूप में कल्पित इस पहल के अंतर्गत, चीन इस द्वीपीय प्रांत में एक व्यापारिक केंद्र स्थापित करने का प्रयास कर रहा है, जिसका उद्देश्य शून्य शुल्क, कम व्यक्तिगत कर, तथा यात्रियों एवं डेटा के सरल प्रवाह के आकर्षण के माध्यम से वैश्विक और स्थानीय ग्राहकों को आकर्षित करना है।

What is the free trade port initiative?

मुक्त व्यापार बंदरगाह पहल क्या है?

- The plan for the **FTP in Hainan** was first unveiled on **June 1, 2020**.
Hainan में **FTP** की योजना पहली बार 1 जून 2020 को प्रस्तुत की गई थी।
- The **FTP** was officially launched on December 18, 2025, with **island-wide special customs operations implementing the policy of "freer access at the first line, regulated access at the second line, and free flow within the island"**.
FTP को आधिकारिक रूप से 18 दिसंबर 2025 को प्रारंभ किया गया, जिसमें पूरे द्वीप पर विशेष सीमा शुल्क संचालन के माध्यम से "पहली सीमा पर अधिक स्वतंत्र प्रवेश, दूसरी सीमा पर विनियमित प्रवेश, और द्वीप के भीतर मुक्त प्रवाह" की नीति लागू की गई।
- **Under the initiative, tariff barriers on trade were removed from the island with the closure of ordinary customs operations, enabling easier imports.**
इस पहल के अंतर्गत, सामान्य सीमा शुल्क संचालन को समाप्त करके द्वीप से व्यापारिक शुल्क बाधाओं को हटा दिया गया, जिससे आयात अधिक सरल हो गया।
- **While the island remains an integral part of China, it has now become a neutral zone for international trade, with regular customs procedures and tariffs applying only to goods entering the Chinese mainland from the island.**
यद्यपि यह द्वीप चीन का अभिन्न हिस्सा बना हुआ है, फिर भी अब यह अंतरराष्ट्रीय व्यापार के लिए एक तटस्थ क्षेत्र बन गया है, जहाँ सामान्य सीमा शुल्क प्रक्रियाएँ और शुल्क केवल उन वस्तुओं पर लागू होते हैं जो द्वीप से चीनी मुख्यभूमि में प्रवेश करती हैं।
- **Visa-free entry for people from 86 countries is also expected to boost tourism.**
86 देशों के लोगों के लिए वीजा-मुक्त प्रवेश से पर्यटन को भी बढ़ावा मिलने की अपेक्षा है।
- **Hainan will be a "new frontier of opening up, hub for regional cooperation and engine for economic globalisation,"** said **Wang Bin**, spokesperson for the **Chinese Communist Party's Hainan Committee**, ahead of the official opening of the **FTP**.
Chinese Communist Party's Hainan Committee के प्रवक्ता **Wang Bin** ने **FTP** के आधिकारिक उद्घाटन से पूर्व कहा कि **Hainan** "उदारीकरण की नई सीमा, क्षेत्रीय सहयोग का केंद्र और आर्थिक वैश्वीकरण का इंजन" बनेगा।
- He added that the **FTP** would help save 860 million RMB in tariffs annually while creating investment opportunities for Chinese enterprises in the **Global South**.



उन्होंने यह भी कहा कि **FTP** प्रतिवर्ष 860 मिलियन RMB के शुल्क की बचत करने में सहायता करेगा तथा **Global South** में चीनी उद्यमों के लिए निवेश अवसर उत्पन्न करेगा।

- Since the launch, the number of tariff-free product categories has expanded from around 1,900 to 6,600, while the share of goods eligible for zero tariffs has risen from 21% to 74%.
शुरुआत के बाद से शुल्क-मुक्त उत्पाद श्रेणियों की संख्या लगभग 1,900 से बढ़कर 6,600 हो गई है, जबकि शून्य शुल्क के पात्र वस्तुओं का अनुपात 21% से बढ़कर 74% हो गया है।
- The **M1 Coffee Dream Factory in Wanning** is one such enterprise benefiting from the initiative.
Wanning स्थित **M1 Coffee Dream Factory** इस पहल से लाभान्वित होने वाले ऐसे ही उद्यमों में से एक है।
- “We import coffee beans for RMB 1,100 per kilo from **Panama**, which cost RMB 1,700 per kilo on the mainland,” said **Tong Shuo**, director of **M1**.
M1 के निदेशक **Tong Shuo** ने कहा, “हम **Panama** से 1,100 RMB प्रति किलोग्राम की दर से कॉफी बीन्स आयात करते हैं, जबकि मुख्यभूमि में इसकी लागत 1,700 RMB प्रति किलोग्राम होती है।”
- **Hainan Ausca International Oils and Grains Co., Ltd.**, established with a total investment of 3.5 billion RMB, is among the first enterprises operating within the **FTP**.
3.5 बिलियन RMB के कुल निवेश से स्थापित **Hainan Ausca International Oils and Grains Co., Ltd.**, **FTP** के अंतर्गत कार्य करने वाले प्रारंभिक उद्यमों में से एक है।
- With a customs-free, tariff-free region outside the mainland that follows all other legal and constitutional provisions, China has made both a partner and competitor to **Hong Kong in Hainan**.
मुख्यभूमि से बाहर स्थित एक सीमा शुल्क-मुक्त और शुल्क-मुक्त क्षेत्र के रूप में, जो अन्य सभी कानूनी और संवैधानिक प्रावधानों का पालन करता है, चीन ने **Hainan** को **Hong Kong** का सहयोगी और प्रतिस्पर्धी दोनों बना दिया है।
- China now has an open economic and tourist zone at the northern end of the much-contested **South China Sea**, with fresh and vast economic opportunities compared to congested **Hong Kong**.
अब चीन के पास अत्यधिक विवादित **South China Sea** के उत्तरी छोर पर एक खुला आर्थिक और पर्यटन क्षेत्र है, जो भीड़भाड़ वाले **Hong Kong** की तुलना में नए और विशाल आर्थिक अवसर प्रदान करता है।
- The geopolitical and economic implications of **Hainan**, and its output to China, which seeks to attain “**socialist modernisation**” in the coming decade, will be unveiled in time.
Hainan के भू-राजनीतिक और आर्थिक प्रभाव, तथा आगामी दशक में “समाजवादी आधुनिकीकरण” प्राप्त करने की चीन की आकांक्षा में इसकी भूमिका, समय के साथ स्पष्ट होगी।



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Apply for a personal loan after reading this

GS III: Economy
Santosh Agarwal

When looking for a personal loan, your credit profile, income stability, employer profile and existing obligations are evaluated closely by lenders. Even small gaps can lead to higher borrowing costs or outright rejection. Here are a few aspects you should consider before you apply for a personal loan.

High credit score

One of the primary metrics of assessment is the credit profile of the borrower. A strong credit profile with a credit score of 760 or above positions borrowers as strong applicants and may help you get the loan at lower interest rates and preferential loan terms. However, a credit score below 700 directly pushes you into the high-cost or rejection bucket.

Reaching the threshold requires consistent and disciplined efforts like repaying dues on time, avoiding multiple loan applications within a short period of time, keeping credit utilisation low and more.

Stable income

Lenders assess mainly two aspects of a borrower – intent and capacity to pay. While the intent to pay is established using the credit profile of the borrower, the capacity to repay is derived from the income of the borrower. Even though the general notion stands that high income supports easy loan approval, contradictions remain. High income may be an important signal, but the stability of that high income matters equally. A consistent, stable income is given preference over a fluctuating high income.

Salaried consumers employed with the central or state governments, large MNCs, reputed private organisations and those with more than a couple of years of stable employment have a more predictable income trend. Lenders perceive it as less risky and may offer loans at lower rates and better terms. On the other hand, an unstable employment record with frequent job hopping can lower your chances of approval.

Existing credit burden

Existing debt obligations can also potentially shrink the room for fresh credit. Lenders prefer applicants to have their debt to obligation ratio within 50-55% including the EMI of the proposed loan. Individuals planning for fresh credit should take their existing obligations into account and bring their debt within the lenders' preferred bracket to boost their chances of approval. Paying off smaller loans or restructuring existing debt can help bring the ratio within a comfortable range and improve eligibility.

Keep documents ready

Any error or discrepancy in documents may also lead to rejection. Before submitting documents, borrowers should thoroughly review it and correct errors, if any. At the same time, borrowers should update details in the documents, if needed. Before applying, they should keep their employment and income records, bank statements, along with KYC documents such as PAN and Aadhaar ready for submission.

Choose the right lender

Eligibility criteria may vary across lenders. One of the most optimal ways of boosting approval chances involves shortlisting lenders whose eligibility criteria you meet comfortably. Also, don't forget to check for personalised offers from banks and NBFCs where you have an existing relationship. Comparing loan offers first and selecting the most suitable one not only increases your chances of approval but also limits the number of hard inquiries.

Apply for an optimal amount

One common mistake is applying for the maximum loan amount you are eligible for rather than the loan amount you actually need. Higher loan amounts usually carry higher risk for lenders, thus inviting stricter scrutiny. Applying for a loan amount in line with your repayment capacity and current obligations boost your chances of approval.

(The writer is CEO, Paisabazaar)

25M. Apply for a personal loan after reading this

इसे पढ़ने के बाद ही पर्सनल लोन के लिए आवेदन करें

- When looking for a personal loan, your credit profile, income stability, employer profile and existing obligations are evaluated closely by lenders.

जब आप पर्सनल लोन लेने की सोचते हैं, तो ऋणदाता आपकी क्रेडिट प्रोफाइल, आय की स्थिरता, नियोक्ता प्रोफाइल और मौजूदा देनदारियों का बारीकी से मूल्यांकन करते हैं।

- Even small gaps can lead to higher borrowing costs or outright rejection.

छोटी-छोटी कमियां भी अधिक उधारी लागत या सीधे आवेदन अस्वीकृत होने का कारण बन सकती हैं।

- Here are a few aspects you should consider before you apply for a personal loan.

यहां कुछ पहलू दिए गए हैं जिन पर आपको पर्सनल लोन के लिए आवेदन करने से पहले विचार करना चाहिए।

High credit score

उच्च क्रेडिट स्कोर

- One of the primary metrics of assessment is the credit profile of the borrower.

मूल्यांकन के प्रमुख मानकों में से एक उधारकर्ता की क्रेडिट प्रोफाइल होती है।

- A strong credit profile with a credit score of 760 or above positions borrowers as strong applicants and may help you get the loan at lower interest rates and preferential loan terms.

760 या उससे अधिक के क्रेडिट स्कोर वाली मजबूत क्रेडिट प्रोफाइल उधारकर्ता को मजबूत आवेदक के रूप में प्रस्तुत

करती है और कम ब्याज दर तथा बेहतर लोन शर्तों पर ऋण दिलाने में मदद कर सकती है।



When prepaying loan is optimal

GS III: Economy

THINKINVESTOR

For most, the sooner they pay off a loan, the less anxious they feel; it is then emotionally optimal to prepay the loan

Venkatesh Bangaruswamy

Our investing and spending decisions require trade-offs. We typically weigh these trade-offs but often arrive at a decision based on our emotions. In this article, we discuss one such trade-off you may face. If you just received an unexpected amount of cashflow either from an inheritance or from a long-forgotten claim, what will you do: Invest the money or prepay your existing loan?

For most, the sooner they pay off a loan, the less anxious they feel. If you are one of them, then it is emotionally optimal to prepay the loan. For others, a simple back-of-the-envelope calculation is useful. This involves comparing the expected investment returns with interest saved by prepaying the loan. Suppose you invest the cash flow in a fund with expected post-tax returns of 10%. If the interest rate on the loan is 9%, then you should invest the amount and continue paying your loan as per the original schedule. This is because the investment return is greater than the interest rate paid on the loan. Also, if this loan is towards your self-occupied house, you are building equity in the property as you repay your loan, in addition to investing the unexpected cash flow. Some who are risk-takers may even choose to invest the cash flow in derivatives to increase returns.

The above argument does not consider income variability. What if your current employment is an industry that has seen massive disruptions because of AI? If you feel anxious about your future income, are you comfortable carrying a loan? If not, it may be better to prepay the loan. Note that if you are concerned about your future income, it is highly unlikely that you will invest aggressively. That means you are more likely to lean towards bonds than equity; the expected returns on the investments are likely to be lower than the interest rate on the loan.

The decision between prepaying a loan and investing the cash is one of the many trade-offs we must make. Other trade-offs include buying a house or renting one for self-occupation. If all these decisions are based on simple economics, life would be easier. Unfortunately, we often yield to our emotions which can bias our decisions. So, what is optimal from an emotional perspective may not always be economically meaningful. But emotions are important for a holistic financial wellbeing. Therefore, prepaying a loan with unexpected cash may be optimal.

(The author offers training programmes for individuals to manage their personal investments)

derived from the income of the borrower.

जहां भुगतान की इच्छा उधारकर्ता की क्रेडिट प्रोफाइल से निर्धारित होती है, वहीं भुगतान की क्षमता उसकी आय से तय होती है।

• High income may be an important signal, but the stability of that high income matters equally.

अधिक आय एक महत्वपूर्ण संकेत हो सकती है, लेकिन उस आय की स्थिरता भी उतनी ही महत्वपूर्ण होती है।

• A consistent, stable income is given preference over a fluctuating high income.

अनियमित उच्च आय की तुलना में स्थिर और नियमित आय को प्राथमिकता दी जाती है।

• Salaried consumers employed with the central or state governments, large MNCs, reputed private organisations and those with more than a couple of years of stable employment have a more predictable income trend.

केंद्र या राज्य सरकारों, बड़ी एमएनसी, प्रतिष्ठित निजी संस्थानों में कार्यरत वेतनभोगी कर्मचारियों तथा कई वर्षों से स्थिर नौकरी करने वालों की आय अधिक अनुमानित मानी जाती है।

• Lenders prefer applicants to have their debt to obligation ratio within 50-55% including the EMI of the proposed loan.

ऋणदाता चाहते हैं कि आवेदकों का ऋण-देयता अनुपात प्रस्तावित लोन की ईएमआई सहित 50-55% के भीतर हो।

• However, a credit score below 700 directly pushes you into the high-cost or rejection bucket.

हालांकि, 700 से कम का क्रेडिट स्कोर सीधे आपको अधिक लागत या अस्वीकृति की श्रेणी में डाल देता है।

• Reaching the threshold requires consistent and disciplined efforts like repaying dues on time, avoiding multiple loan applications within a short period of time, keeping credit utilisation low and more.

इस स्तर तक पहुंचने के लिए समय पर भुगतान करना, कम समय में कई लोन आवेदन से बचना, क्रेडिट उपयोग कम रखना और अन्य अनुशासित प्रयास आवश्यक होते हैं।

Stable income स्थिर आय

• Lenders assess mainly two aspects of a borrower — intent and capacity to pay.

ऋणदाता मुख्य रूप से उधारकर्ता के दो पहलुओं का आकलन करते हैं — भुगतान की इच्छा और भुगतान की क्षमता।

• While the intent to pay is established using the credit profile of the borrower, the capacity to repay is



GS Paper III: Science and Technology		25 May 2026
TOPICS COVERED		
25M	The real cost of infertility बांझपन की वास्तविक कीमत	
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25M	QUIZ	

SPOTLIGHT
Bindu Shajan Perappadan

Meera and her husband Harsh (names changed to protect privacy) sit quietly inside the waiting room of a fertility clinic in south Delhi. In their late 30s, they have spent the last four years trying to have a child. "We turned to assisted fertility treatment in our early 30s and are now in the geriatric pregnancy category, which comes with additional health risks," Harsh says.

Meera adjusts a pile of prescriptions on her lap to hide her tears before she begins speaking. "Four years ago I quit my job. Trying to get pregnant is a full-time job," she says. "The treatment is exhausting – physically, emotionally, and financially. We borrowed money from relatives. This month I sold the gold my parents gave me for my wedding so we could continue treatment."

"If a robust government service was available, we would never have opted for private treatment," Harsh says as other couples nod in agreement.

While the World Health Organization (WHO) states that one in six adults globally is impacted by infertility during their reproductive years, for India this number stands at 10-15%, according to the Union Health Ministry's estimate.

On the periphery
What makes infertility a challenge in India is that despite the growing numbers, this medical condition has received negligible attention as a public health issue. This translates into no major public health policies and services in the sector. With negligible insurance coverage, hyper concentration of services in the private sector and almost no government facility offering cutting-edge technology, people are funding their treatment.

According to World Bank and National Family Health Survey-5 data, India's total fertility rate has fallen from about 3.4 births per woman in the early 1990s to close to 2.0 today. States such as Kerala, Tamil Nadu, Karnataka, Andhra Pradesh, Telangana, Maharashtra, Punjab, and West Bengal have already fallen below replacement level. Fertility rates in urban India are even lower.

"The absence of a structured public health policy on infertility reflects a serious disconnect between constitutional promises and healthcare realities. Reproductive autonomy cannot be selectively re-

The real cost of infertility

As fertility rates fall, infertility care is available mainly through privately owned healthcare facilities and to those who can afford it. According to experts, reproductive rights cannot focus only on contraception, abortion, and maternity while leaving infertility treatment out of the conversation



Advanced fertility care remains inaccessible to a large section of the population, say experts. FILE PHOTO

cognised only in the context of contraception, abortion, or maternity while ignoring infertility care," says Sonam Chandwani, managing partner at KS Legal & Associates.

A single **in-vitro fertilization (IVF) cycle** in India can cost anywhere between ₹1 lakh and ₹2.5 lakh in private hospitals. Many couples require multiple cycles before a woman gets

pregnant. Medication, hormone injections, investigations, and travel expenses push costs even higher.

Private clinics provide everything from ovulation-inducing medication and intrauterine insemination (IUI) to IVF, intracytoplasmic sperm injection (ICSI), donor programmes, and egg freezing. Basic fertility treatment may cost between ₹5,000 and ₹25,000.

IUI procedures generally range between ₹8,000 and ₹35,000 per cycle. IVF cycles usually cost between ₹80,000 and ₹2.5 lakh, while advanced procedures involving donor eggs, embryo freezing or ICSI can cross ₹5 lakh.

Infertility is one of the country's least discussed healthcare crises, says Richika Sahay Shukla, co-founder and medical direc-

tor of India IVF Fertility, which operates in several centres in north India. "Couples often come to us after years of trying, after exhausting much of their savings, and carrying enormous emotional pressure."

She says advanced fertility care still remains inaccessible to a large section of the population. "Few government hospitals provide infertility treatment at scale, and most procedures are still paid for entirely out of pocket because insurance coverage remains extremely limited," she says.

Fertility as a business

Over the last two decades, fertility treatment in India has expanded from a niche urban speciality into a rapidly growing healthcare business. Large IVF chains are now moving into tier-2 and tier-3 cities. Industry estimates suggest the Indian IVF market, valued at nearly \$1 billion in 2025, could more than triple over the next decade.

India currently has approximately 3,879 registered Assisted Reproductive Technology (ART) clinics, 835 ART banks, and 681 registered surrogacy clinics, according to the live dashboard of the National ART & Surrogacy Registry under the Ministry of Health & Family Welfare.

The registry was established under the Assisted Reproductive Technology (Regulation) Act, 2021, and the Surrogacy (Regulation) Act, 2021, which made registration mandatory for fertility and IVF providers across the country.

Poonam Muttreja, executive director of the Population Foundation of India, says India's fertility debate has historically focused more on population control than on reproductive aspirations. "Infertility treatment in India still depends largely on private healthcare and the ability to pay," she says. "There is no comprehensive public health framework that fully integrates fertility care into reproductive healthcare systems at scale."

According to her, a heavily privatised fertility sector creates deep inequalities in access, affordability, and quality of care.

Legally speaking
Doctors, activists, and legal experts say the rapid commercial expansion of fertility care has created difficult ethical and regulatory questions. Legal questions surrounding infertility treatment are becoming increasingly important. Under Article 21, Indian courts have repeatedly interpreted the right to life as including dignity, health-

care, and reproductive choice.

Those who work with the law argue that reproductive autonomy cannot be recognised only in the context of contraception, abortion, or maternity while infertility treatment remains largely ignored. "Reproductive rights cannot stop at the right to avoid pregnancy," Chandwani says. "They must also include the ability to pursue parenthood with dignity and reasonable access to health care."

In India, infertility isn't just a medical condition but a structural collapse aided by unequal access to remedial health care, inadequate public investment, and a near-total eclipse as a public health issue.

Back in the waiting room in south Delhi, as couples leave following their consultations, a spectrum of emotions fill the room. Some look hopeful, others confused, and still others worried.

After her consultation, Meera folds her prescriptions carefully into her bag. The couple is scheduled to return next week. "We've stopped planning too far ahead," Harsh says quietly. "Right now, we are only trying to keep going."

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25M. The real cost of infertility

बांझपन की वास्तविक कीमत

- While the **World Health Organization (WHO)** states that **one in six adults globally is impacted by infertility during their reproductive years**, for India this number stands at **10-15%**, according to the **Union Health Ministry's estimate**.

जहाँ विश्व स्वास्थ्य संगठन (WHO) के अनुसार विश्व स्तर पर हर छह में से एक वयस्क अपने प्रजनन वर्षों में बांझपन से प्रभावित होता है, वहीं भारत में यह संख्या **10-15%** है, जैसा कि केंद्रीय स्वास्थ्य मंत्रालय के अनुमान में बताया गया है।

On the periphery

हाशिये पर

- According to **World Bank and National Family Health Survey-5 data**, India's total fertility rate has fallen from about 3.4 births per woman in the early 1990s to close to 2.0 today.



विश्व बैंक और राष्ट्रीय परिवार स्वास्थ्य सर्वेक्षण-5 के आँकड़ों के अनुसार, भारत की कुल प्रजनन दर 1990 के शुरुआती वर्षों में प्रति महिला लगभग 3.4 जन्म से घटकर आज लगभग 2.0 रह गई है।

- States such as Kerala, Tamil Nadu, Karnataka, Andhra Pradesh, Telangana, Maharashtra, Punjab, and West Bengal have already fallen below replacement level.

केरल, तमिलनाडु, कर्नाटक, आंध्र प्रदेश, तेलंगाना, महाराष्ट्र, पंजाब और पश्चिम बंगाल जैसे राज्य पहले ही प्रतिस्थापन स्तर से नीचे पहुँच चुके हैं।

- A single **in-vitro fertilization (IVF) cycle** in India can cost anywhere between ₹1 lakh and ₹2.5 lakh in private hospitals.
भारत में निजी अस्पतालों में एक **इन-विट्रो फर्टिलाइजेशन (IVF)** चक्र की लागत ₹1 लाख से ₹2.5 लाख तक हो सकती है।

- Many couples require multiple cycles before a woman gets pregnant.
कई दंपतियों को महिला के गर्भवती होने से पहले कई चक्रों की आवश्यकता पड़ती है।
- Medication, hormone injections, investigations, and travel expenses push costs even higher.
दवाइयाँ, हार्मोन इंजेक्शन, जाँच और यात्रा खर्च इस लागत को और अधिक बढ़ा देते हैं।
- Private clinics provide everything from **ovulation-inducing medication and intrauterine insemination (IUI) to IVF, intracytoplasmic sperm injection (ICSI)**, donor programmes, and egg freezing.

निजी क्लिनिक ओव्यूलेशन बढ़ाने वाली दवाइयाँ, इंटरायूटेरिन इंसिमिनेशन (IUI), IVF, इंटरासाइटोप्लाज्मिक स्पर्म इंजेक्शन (ICSI), डोनर प्रोग्राम और एग फ्रीजिंग जैसी सभी सेवाएँ प्रदान करते हैं।

- Basic fertility treatment may cost between ₹5,000 and ₹25,000.
मूलभूत फर्टिलिटी उपचार की लागत ₹5,000 से ₹25,000 तक हो सकती है।
- IUI procedures generally range between ₹8,000 and ₹35,000 per cycle.
IUI प्रक्रिया की लागत सामान्यतः प्रति चक्र ₹8,000 से ₹35,000 के बीच होती है।
- IVF cycles usually cost between ₹80,000 and ₹2.5 lakh, while advanced procedures involving donor eggs, embryo freezing or ICSI can cross ₹5 lakh.
IVF चक्र सामान्यतः ₹80,000 से ₹2.5 लाख तक खर्चीले होते हैं, जबकि डोनर एग, एंब्रियो फ्रीजिंग या **ICSI** जैसी उन्नत प्रक्रियाएँ ₹5 लाख से अधिक की हो सकती हैं।

- Infertility is one of the country's least discussed healthcare crises, says Richika Sahay Shukla, cofounder and medical director of **India IVF Fertility**, which operates in several centres in north India.

उत्तर भारत में कई केंद्र संचालित करने वाली **India IVF Fertility** की सह-संस्थापक और मेडिकल डायरेक्टर **ऋचिका सहाय शुकला** कहती हैं कि बांझपन देश के सबसे कम चर्चा किए जाने वाले **स्वास्थ्य संकटों** में से एक है।

- India currently has approximately 3,879 registered **Assisted Reproductive Technology (ART)** clinics, 835 ART banks, and 681 registered surrogacy clinics, according to the live dashboard of the National ART & Surrogacy Registry under the Ministry of Health & Family Welfare.

स्वास्थ्य और परिवार कल्याण मंत्रालय के अंतर्गत राष्ट्रीय ART एवं सरोगेसी रजिस्ट्री के लाइव डैशबोर्ड के अनुसार, भारत में वर्तमान में लगभग 3,879 पंजीकृत सहायक प्रजनन तकनीक (ART) क्लिनिक, 835 ART बैंक और 681 पंजीकृत सरोगेसी क्लिनिक हैं।

- The registry was established under the **Assisted Reproductive Technology (Regulation) Act, 2021, and the Surrogacy (Regulation) Act, 2021**, which made registration mandatory for fertility and IVF providers across the country.

यह रजिस्ट्री **Assisted Reproductive Technology (Regulation) Act, 2021** और **Surrogacy (Regulation) Act, 2021** के तहत स्थापित की गई थी, जिसने देशभर में फर्टिलिटी और IVF प्रदाताओं के लिए पंजीकरण अनिवार्य कर दिया।

- Under Article 21, Indian courts have repeatedly interpreted the right to life as including dignity, healthcare, and reproductive choice.



अनुच्छेद 21 के अंतर्गत भारतीय न्यायालयों ने बार-बार जीवन के अधिकार की व्याख्या गरिमा, स्वास्थ्य सेवा, और प्रजनन विकल्प को शामिल करते हुए की है।

- Those who work with the law argue that reproductive autonomy cannot be recognised only in the context of contraception, abortion, or maternity while infertility treatment remains largely ignored.

कानून के क्षेत्र में कार्य करने वाले लोगों का तर्क है कि प्रजनन स्वायत्तता को केवल गर्भनिरोध, गर्भपात या मातृत्व के संदर्भ में मान्यता नहीं दी जा सकती, जबकि बांझपन उपचार की बड़े पैमाने पर अनदेखी की जाए।

- “Reproductive rights cannot stop at the right to avoid pregnancy,” Chandwani says. चंदवानी कहती हैं, “प्रजनन अधिकार केवल गर्भधारण से बचने के अधिकार तक सीमित नहीं रह सकते।”
- “They must also include the ability to pursue parenthood with dignity and reasonable access to health care.”

“इनमें गरिमा के साथ माता-पिता बनने की क्षमता और स्वास्थ्य सेवाओं तक उचित पहुँच भी शामिल होनी चाहिए।”

- In India, infertility isn't just a medical condition but a structural collapse aided by unequal access to remedial health care, inadequate public investment, and a near-total eclipse as a public health issue.

भारत में बांझपन केवल एक चिकित्सीय स्थिति नहीं है, बल्कि यह उपचारात्मक स्वास्थ्य सेवाओं तक असमान पहुँच, अपर्याप्त सार्वजनिक निवेश और सार्वजनिक स्वास्थ्य मुद्दे के रूप में लगभग पूर्ण उपेक्षा से उत्पन्न एक संरचनात्मक विफलता है।

Long-awaited anti-COVID drug is also a milestone against future viruses

Betacoronaviruses have now caused three major outbreaks in recent memory; drugs like **Ensitrelvir** provide scientists with a valuable starting point against this entire sub-family of viruses, possibly allowing humankind to respond more quickly when the next virus will inevitably emerge

THE GIST
Ensitrelvir was granted emergency approval in Japan for use in November 2022 to treat mild-to-moderate COVID-19. In early 2024, it was granted full authorisation for regular use.
A new paper in the *New England Journal of Medicine* has reported that it can also be used for postexposure prophylaxis – to prevent infection after exposure to the virus.
The study concluded that giving Ensitrelvir to contacts within 72 hours of a primary patient showing symptoms could effectively prevent COVID-19.

Arun Panchapakesan
The recent success of Ensitrelvir at preventing COVID-19 is a milestone in a drug quest that began with a singular development at the start of the pandemic. In January 2020, the full-length genome sequence of a strain of the SARS-CoV-2 virus was posted on an online discussion forum for virologists. The sequence revealed that SARS-CoV-2, like its relative SARS-CoV-1, keeps most of its proteins as one long chain. The individual proteins are then cut from this chain and released by enzymes called proteases.

Inconvenient guests
SARS-CoV-2 has two proteases called the main protease (M^{pro}), which does most of the cutting, and the Papain-like protease (PL^{pro}) which cuts the three sites at one end of the chain that the M^{pro} does not process. Almost immediately after the genome sequence was published, scientists knew that both these proteases were attractive drug targets.

Viruses are made of the same material as their host cells. The viral membrane is derived from the host's cell-membranes, and the viral proteins are made by the host cell itself. This makes antiviral drug development more challenging than developing drugs against, say, bacteria.

Most other pathogens are living cells with several features that humans do not have. For instance, bacteria have a rigid cell wall. Antibiotics can be made that block the synthesis of this cell wall, and those antibiotics will affect only the bacteria without affecting humans much. Also, that antibiotic will work against most classes of bacteria because most of them have a cell wall.

Viruses, however, do not offer such conveniences. Since they rely heavily on the host cell's machinery, drugs that attack the virus can also risk damaging healthy cells. As a result, there is no broad-spectrum antiviral drug. Instead, scientists usually need to design drugs specifically for a particular virus, or if they are lucky, for a group of closely related viruses that share similar proteins.

A drug shelved
This is why viral proteins that are essential for the virus while being significantly different from human proteins are extremely valuable drug targets. Both SARS-CoV-2 proteases fit this description perfectly. The virus cannot replicate without them and human cells do not have identical versions of these enzymes. Among them, M^{pro} was the first choice for most researchers.



A person diagnosed with COVID-19 being shifted to a ward at King George Hospital, Visakhapatnam on January 22, 2022. K.R DEEPAK

When scientists sequenced the SARS-CoV-2 genome, those at Pfizer realised its M^{pro} protease was very similar to that of SARS-CoV-1. It so happened that a few years ago, they had developed an intravenous drug called PF-00835231 targeting the M^{pro} of SARS-CoV-1. However, when the virus vanished in early 2004, they shelved the compound thinking they would not need it again.

In 2020, knowing that the two M^{pro} proteases are similar, they set out to re-engineer PF-00835231 because an intravenous drug would be useless at controlling a pandemic the size of COVID-19, where most people would not get admitted to a hospital. After a few months, they developed Nirnatrelvir. By the time they finished clinical trials, it was already late 2020.

Different approach
However, while Nirnatrelvir was very effective as an oral drug, it had major problems. First, it was metabolised very quickly by the liver. To keep it in the bloodstream for longer, scientists had to add a second drug, Ritonavir, to the regimen to slow down the liver's ability to metabolise Nirnatrelvir. The problem? Ritonavir had dangerous interactions with common heart and blood pressure medications. And then there was the added side effect of a bitter aftertaste. Around the same time that Pfizer was engineering Nirnatrelvir, a Japanese

pharmaceutical company named Shionogi took a different approach to targeting M^{pro}. Instead of making and testing millions of potential drug candidates, they decided in the interest of time that they would use computational chemistry to "virtually" screen compounds.

Using the structure of the M^{pro} protease, they simulated thousands of molecules that would bind the protease and inactivate it. This approach quickly identified a promising molecule that they could then test further. Then they partnered with the International Institute for Zoonosis Control at Hokkaido University for testing. With a few tweaks, they came up with a molecule that stayed in the blood for a long time without the need for additional drugs and did not have the bitter after-taste. They called this molecule Ensitrelvir.

SCORPIO-PEP trial
Ensitrelvir was granted emergency approval in Japan for use in November 2022 to treat mild-to-moderate COVID-19. In early 2024, it was granted full authorisation for regular use. Now, a new paper in the *New England Journal of Medicine* has reported that it can also be used for postexposure prophylaxis – to prevent infection after exposure to the virus.

The international study, called the SCORPIO-PEP trial, involved 2,387

participants, all of whom were exposed to an infected household member. They were assigned to a test or a placebo group at random. Participants in the test group received Ensitrelvir and the control group received the placebo.

The results revealed that Ensitrelvir lowered the incidence of symptomatic COVID-19 from 9% in the control group to 2.9% in the group that took the drug – a drop of 67%. The trial scientists showed that irrespective of whether symptoms developed, the presence of SARS-CoV-2 in the contacts was reduced from 21.5% to 14%. Importantly, the drug maintained a good safety profile in the study. The authors concluded that giving Ensitrelvir to contacts within 72 hours of a primary patient showing symptoms could effectively prevent COVID-19.

SARS-CoV-2 today does not pose the threat it once did but the importance of Ensitrelvir extends well beyond COVID-19. Betacoronaviruses have now caused three major outbreaks in just over two decades: SARS-CoV-1, MERS-CoV, and SARS-CoV-2. Drugs like Ensitrelvir provide scientists with a valuable starting point against this entire sub-family of viruses, possibly allowing humankind to respond more quickly when the next virus will inevitably emerge.

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25M. Long-awaited anti-COVID drug is also a milestone against future viruses लंबे समय से प्रतीक्षित एंटी-कोविड दवा भविष्य के वायरसों के विरुद्ध भी एक महत्वपूर्ण उपलब्धि है।

- **Betacoronaviruses** have now caused three major outbreaks in recent memory; drugs like **Ensitrelvir** provide scientists with a valuable starting point against this entire sub-family of viruses, possibly allowing humankind to respond more quickly when the next virus will inevitably emerge.
बीटाकोरोनावायरस ने हाल के समय में अब तक तीन बड़े प्रकोप उत्पन्न किए हैं; **एन्सिट्रेलविर** जैसी दवाएँ वैज्ञानिकों को वायरसों के इस पूरे उप-परिवार के विरुद्ध एक मूल्यवान प्रारंभिक आधार प्रदान करती हैं, जिससे संभवतः मानवजाति को अगला वायरस अनिवार्य रूप से उत्पन्न होने पर अधिक शीघ्रता से प्रतिक्रिया देने में सहायता मिल सकेगी।
- The recent success of Ensitrelvir at preventing COVID-19 is a milestone in a drug quest that began with a singular development at the start of the pandemic.
कोविड-19 की रोकथाम में Ensitrelvir की हालिया सफलता एक ऐसी औषधीय खोज में महत्वपूर्ण उपलब्धि है, जिसकी शुरुआत महामारी के प्रारम्भ में हुई एक विशिष्ट घटना से हुई थी।
- In January 2020, the full-length genome sequence of a strain of the **SARS-CoV-2** virus was posted on an online discussion forum for virologists.
जनवरी 2020 में, **SARS-CoV-2** वायरस की एक प्रजाति के पूर्ण जीनोम अनुक्रम को विषाणुविज्ञानियों के लिए एक ऑनलाइन चर्चा मंच पर प्रकाशित किया गया था।
- The sequence revealed that **SARS-CoV-2**, like its relative **SARS-CoV-1**, keeps most of its proteins as one long chain.
इस अनुक्रम से ज्ञात हुआ कि **SARS-CoV-2**, अपने संबंधित वायरस **SARS-CoV-1** की भाँति, अपने अधिकांश प्रोटीनों को एक लंबी श्रृंखला के रूप में बनाए रखता है।
- The individual proteins are then cut from this chain and released by enzymes called **proteases**.
इसके बाद, व्यक्तिगत प्रोटीनों को इस श्रृंखला से काटकर **प्रोटीएज़** कहलाने वाले एंजाइमों द्वारा मुक्त किया जाता है।

Inconvenient guests

असुविधाजनक अतिथि

- **SARS-CoV-2** has two proteases called the **main protease (Mpro)**, which does most of the cutting, and the **Papain-like protease (PLpro)** which cuts the three sites at one end of the chain that the MPro does not process.
SARS-CoV-2 में दो प्रोटीएज़ होते हैं जिन्हें **मुख्य प्रोटीएज़ (Mpro)** कहा जाता है, जो अधिकांश कटाई करता है, तथा **Papain-like protease (PLpro)**, जो श्रृंखला के एक छोर पर स्थित उन तीन स्थानों को काटता है जिन्हें MPro संसाधित नहीं करता।
- **Viruses are made of the same material as their host cells.**
वायरस उसी पदार्थ से बने होते हैं जिससे उनकी मेज़बान कोशिकाएँ बनी होती हैं।
- The **viral membrane is derived from the host's cell-membranes, and the viral proteins are made by the host cell itself.**
वायरस की झिल्ली मेज़बान की कोशिका-झिल्लियों से प्राप्त होती है, तथा वायरल प्रोटीन स्वयं मेज़बान कोशिका द्वारा बनाए जाते हैं।



- This makes antiviral drug development more challenging than developing drugs against, say, bacteria.
इसी कारण, प्रतिविषाणु औषधियों का विकास, उदाहरणार्थ बैक्टीरिया के विरुद्ध दवाएँ विकसित करने की तुलना में अधिक चुनौतीपूर्ण होता है।
- Most other pathogens are living cells with several features that humans do not have.
अधिकांश अन्य रोगजनक जीवित कोशिकाएँ होती हैं जिनमें कई ऐसी विशेषताएँ होती हैं जो मनुष्यों में नहीं पाई जातीं।
- For instance, bacteria have a rigid cell wall.
उदाहरण के लिए, बैक्टीरिया में एक कठोर कोशिका भित्ति होती है।
- Antibiotics can be made that block the synthesis of this cell wall, and those antibiotics will affect only the bacteria without affecting humans much.
ऐसी प्रतिजैविक औषधियाँ बनाई जा सकती हैं जो इस कोशिका भित्ति के निर्माण को रोक दें, और वे मुख्यतः केवल बैक्टीरिया को प्रभावित करेंगी, मनुष्यों को नहीं।
- However, while **Nirmatrelvir** was very effective as an oral drug, it had major problems.
किन्तु, यद्यपि **Nirmatrelvir** एक मौखिक औषधि के रूप में अत्यंत प्रभावी था, फिर भी इसमें गंभीर समस्याएँ थीं।
- First, it was metabolised very quickly by the liver.
प्रथम, यह यकृत द्वारा अत्यंत शीघ्रता से उपापचयित कर दिया जाता था।
- To keep it in the bloodstream for longer, scientists had to add a second drug, **Ritonavir**, to the regimen to slow down the liver's ability to metabolise **Nirmatrelvir**.
इसे रक्तप्रवाह में अधिक समय तक बनाए रखने के लिए वैज्ञानिकों को उपचार पद्धति में दूसरी औषधि **Ritonavir** को सम्मिलित करना पड़ा, ताकि यकृत की **Nirmatrelvir** को उपापचयित करने की क्षमता को धीमा किया जा सके।
- The problem?
समस्या क्या थी?
- **Ritonavir** had dangerous interactions with common heart and blood pressure medications.
Ritonavir का सामान्य हृदय एवं रक्तचाप संबंधी औषधियों के साथ खतरनाक पारस्परिक प्रभाव था।
- And then there was the added side effect of a bitter aftertaste.
इसके अतिरिक्त, कड़वे पश्चस्वाद का दुष्प्रभाव भी उपस्थित था।



25M. Google's new 'information agents' are a privacy and web infrastructure

Google's new 'information agents' are a privacy and web infrastructure problem

'Information agents' will continuously monitor the web on users' behalf, but raise serious concerns around data and privacy as they collect intimate personal details across Google's ecosystem and may feed the ad tech industry; they could also accelerate automated bot-driven web traffic

CS III: S&T

John Xavier

At its annual developer conference a few days ago, Google unveiled something called information agents, a feature that will be built into Search to monitor the web on your behalf. This bot's feature will continuously scavenge the web for updates you've told it to watch for. It sounds genuinely useful, and it probably is. But it also raises serious questions around user privacy, web traffic and concentration of data on one platform. For starters, this type of agentic feature works best when the user gives the agent details about themselves. To monitor housing listings on your behalf, it needs your location preferences, budget, family size, commute constraints, and timeline. If you want to plan your travel and stay during a vacation, you will end up sharing your personal and financial details with the bot.

The simple rule with these agents is that the more you tell them, the better it works. That means Google will be able to build a more intimate profile about you.

The company already sits across your search history, Gmail, Calendar, Maps, Chrome, YouTube, and Android. Information agents are designed to sit at the intersection of all of those applications, connecting them in a way that's different from what any single Google product does today.

Data and privacy

In that process of connecting multiple

applications, these agents will pick several bits of data from the user, which in turn can be used as feed for the massive ad tech industry.

A prompt to an agent for a specific type of house in a particular area will include details about financial position and location details. And this information will very likely be stored indefinitely.

In terms of what people ask AI agents, we have only scratched the surface. As more use cases emerge, people may end up sharing a lot more sensitive, personally identifiable data like religious and political views, sexual orientation, medical history, and financial behaviour.

At this point, it is unclear how Google plans to use this data and how long it will keep it on its systems. The company has said that, when it comes to agentic commerce and payments, buyers' data will not be shared with the sellers. But that's a narrow assurance for a significant issue.

Google is not the only player in this race, as other AI companies are building similar personal intelligence systems. But Google is unrivalled when you look at the company's comprehensive data infrastructure.

Web traffic will accelerate

Apart from data management and user privacy concerns, information agents can also accelerate automated traffic on the internet.

According to the Thales 2026 Bad Bot Report, bots now account for 53% of all global web traffic. That means the

majority of activity on the internet is no longer human.

AI-driven bot attacks specifically surged 12.5x in 2025, and daily blocked bot requests jumped from 2 million to 25 million in a single year, per the report.

Information agents will worsen this trend. For instance, a normal Google search triggers one crawl when you hit enter. But an information agent monitoring apartment listings or stock prices triggers potentially hundreds of automated fetches per day, every day, on behalf of every user who sets one up.

Now, multiply that across millions of Google AI subscribers and you have an enormous, continuously crawling load placed on third-party websites that never agreed to host it.

For publishers, this could be brutal as the traffic from AI-driven searches will hardly lead to click-throughs. They will have to carry the server costs of being crawled as their content gets harvested and synthesised into answers. This could potentially lead to publishers blocking Google's crawlers entirely – a change that could degrade the quality of agents themselves.

In the hands of a few

The feature also deepens Google's position in the AI market.

If you build a sophisticated set of agents monitoring your housing search, financial watchlist, and health queries, all running inside Google's ecosystem on Google's models with data in Google's infrastructure, switching away from

Google becomes a genuinely costly exercise.

There's a liability question too. If a Google information agent nudges you toward a financial opportunity and you act on it and lose money, no regulatory framework currently exists for recourse. The agents are framed as assistants, not advisors.

And then there's who gets access in the first place. Information agents launch exclusively for Google AI Pro and Ultra subscribers, meaning wealthier users get persistent AI scouts monitoring the web on their behalf while everyone else searches manually.

If these agents become as consequential as Google is suggesting, that will widen the informational divide.

Others are in the race

Google is not alone in building persistent, always-on agents. Perplexity already offers autonomous multi-model agents on its top tier. Microsoft has embedded monitoring agents across Outlook, Teams, and SharePoint. Meta is building ambient AI into WhatsApp, Instagram, and Facebook.

Every major AI company is converging on the same model: agents that watch the world for you, indefinitely. That means data accumulation, web scraping, and publisher revenue erosion. So, the question isn't whether to accept them from Google specifically, but whether anyone has a plan for what the internet looks like when it's mostly machines talking to machines.

problem

गूगल के नए 'सूचना एजेंट' एक गोपनीयता और वेब अवसंरचना संबंधी समस्या हैं

- 'Information agents' will continuously monitor the web on users' behalf, but raise serious concerns around data and privacy as they collect information.

'सूचना एजेंट' उपयोगकर्ताओं की ओर से निरंतर वेब की निगरानी करेंगे, लेकिन वे जैसे-जैसे जानकारी एकत्र करेंगे, डेटा और गोपनीयता से जुड़ी गंभीर चिंताएँ उत्पन्न करेंगे।

- At its annual developer conference a few days ago, Google unveiled something called information agents, a feature that will be built into Search to monitor the web on your behalf.

कुछ दिनों पहले आयोजित अपने वार्षिक डेवलपर सम्मेलन में Google ने information agents नामक एक सुविधा प्रस्तुत की, जिसे Search में इस प्रकार जोड़ा जाएगा कि वह आपकी ओर से वेब की निगरानी कर सके।

- This bot's feature will continuously scavenge the web for updates you've told it to watch for. इस बॉट की सुविधा उन अपडेट्स के लिए लगातार वेब को खंगालती रहेगी, जिन पर निगरानी रखने के लिए आपने इसे निर्देशित किया है।

- It sounds genuinely useful, and it probably is.

यह वास्तव में उपयोगी प्रतीत होता है, और सम्भवतः है भी।

- But it also raises serious questions around user privacy, web traffic and concentration of data on one platform.

किन्तु यह उपयोगकर्ता गोपनीयता, वेब ट्रैफिक तथा एक ही मंच पर डेटा के केंद्रीकरण को लेकर गंभीर प्रश्न भी उत्पन्न करता है।

- For starters, this type of agentic feature works best when the user gives the agent details about themselves.



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प्रारम्भिक रूप से, इस प्रकार की एजेंटिक सुविधा तब सबसे बेहतर कार्य करती है जब उपयोगकर्ता एजेंट को अपने बारे में विस्तृत जानकारी प्रदान करता है।

- To monitor housing listings on your behalf, it needs your location preferences, budget, family size, commute constraints, and timeline.

आपकी ओर से आवास संबंधी सूचनाओं की निगरानी करने के लिए इसे आपकी स्थान संबंधी प्राथमिकताएँ, बजट, परिवार का आकार, आवागमन की सीमाएँ और समय-सीमा की आवश्यकता होती है।

- If you want to plan your travel and stay during a vacation, you will end up sharing your personal and financial details with the bot.

यदि आप अवकाश के दौरान अपनी यात्रा और ठहरने की योजना बनाना चाहते हैं, तो अंततः आपको अपनी व्यक्तिगत तथा वित्तीय जानकारी इस बॉट के साथ साझा करनी होगी।

- The simple rule with these agents is that the more you tell them, the better it works.

इन एजेंट्स के साथ सरल नियम यह है कि आप उन्हें जितनी अधिक जानकारी देंगे, वे उतना ही बेहतर कार्य करेंगे।

- That means Google will be able to build a more intimate profile about you.

इसका अर्थ है कि Google आपके बारे में एक अधिक विस्तृत और गहन प्रोफाइल तैयार कर सकेगा।

- The company already sits across your search history, Gmail, Calendar, Maps, Chrome, YouTube, and Android.

कंपनी के पास पहले से ही आपकी search history, Gmail, Calendar, Maps, Chrome, YouTube और Android से संबंधित जानकारी उपलब्ध है।

- Information agents are designed to sit at the intersection of all of those applications, connecting them in a way that's different from what any single Google product does today.

Information agents को इस प्रकार तैयार किया गया है कि वे इन सभी अनुप्रयोगों के संगम पर कार्य करें और उन्हें ऐसे जोड़ें, जैसा आज कोई एकल Google उत्पाद नहीं करता।

- As more use cases emerge, people may end up sharing a lot more sensitive, personally identifiable data like religious and political views, sexual orientation, medical history, and financial behaviour.

जैसे-जैसे अधिक उपयोग के उदाहरण सामने आएँगे, लोग धार्मिक एवं राजनीतिक विचारों, यौन अभिरुचि, चिकित्सीय इतिहास तथा वित्तीय व्यवहार जैसे अत्यंत संवेदनशील और व्यक्तिगत पहचान योग्य डेटा को भी साझा कर सकते हैं।

- At this point, it is unclear how Google plans to use this data and how long it will keep it on its systems.

इस समय यह स्पष्ट नहीं है कि Google इस डेटा का उपयोग किस प्रकार करने की योजना बना रहा है और वह इसे अपने सिस्टम में कितने समय तक सुरक्षित रखेगा।

- The company has said that, when it comes to agentic commerce and payments, buyers' data will not be shared with the sellers.

कंपनी ने कहा है कि एजेंटिक कॉमर्स और भुगतान के मामलों में खरीदारों का डेटा विक्रेताओं के साथ साझा नहीं किया जाएगा।

- Google is not the only player in this race, as other AI companies are building similar personal intelligence systems.

इस प्रतिस्पर्धा में केवल Google ही नहीं है, क्योंकि अन्य AI कंपनियाँ भी इसी प्रकार की व्यक्तिगत बुद्धिमत्ता प्रणालियाँ विकसित कर रही हैं।

- But Google is unrivalled when you look at the company's comprehensive data infrastructure. किन्तु जब कंपनी के व्यापक डेटा अवसंरचना को देखा जाता है, तब Google का कोई मुकाबला नहीं है।

- AI-driven bot attacks specifically surged 12.5x in 2025, and daily blocked bot requests jumped from 2 million to 25 million in a single year, per the report.



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रिपोर्ट के अनुसार, **AI-driven bot attacks** में विशेष रूप से वर्ष 2025 में 12.5 गुना वृद्धि हुई, और प्रतिदिन अवरुद्ध किए गए बॉट अनुरोध एक ही वर्ष में 20 लाख से बढ़कर 2.5 करोड़ हो गए।

- For instance, **a normal Google search triggers one crawl when you hit enter.**
उदाहरण के लिए, सामान्य **Google search** में जब आप enter दबाते हैं, तब केवल एक crawl सक्रिय होता है।
- **But an information agent monitoring apartment listings or stock prices triggers potentially hundreds of automated fetches per day, every day, on behalf of every user who sets one up.**
किन्तु apartment listings या stock prices की निगरानी करने वाला एक information agent, उसे स्थापित करने वाले प्रत्येक उपयोगकर्ता की ओर से प्रतिदिन सैकड़ों स्वचालित fetches सक्रिय कर सकता है।
- This could potentially lead to publishers blocking **Google's crawlers** entirely — a change that could degrade the quality of agents themselves.
यह स्थिति प्रकाशकों को पूरी तरह से **Google's crawlers** को अवरुद्ध करने के लिए प्रेरित कर सकती है — ऐसा परिवर्तन स्वयं agents की गुणवत्ता को भी कम कर सकता है।
- **If a Google information agent nudges you toward a financial opportunity and you act on it and lose money, no regulatory framework currently exists for recourse.**
यदि कोई **Google information agent** आपको किसी वित्तीय अवसर की ओर प्रेरित करता है और आप उस पर कार्य करके धन खो देते हैं, तो वर्तमान में प्रतिकार के लिए कोई नियामक ढाँचा उपलब्ध नहीं है।
- **Information agents launch exclusively for Google AI Pro and Ultra subscribers, meaning wealthier users get persistent AI scouts monitoring the web on their behalf while everyone else searches manually.**
Information agents विशेष रूप से **Google AI Pro** और **Ultra subscribers** के लिए प्रारम्भ किए जा रहे हैं, जिसका अर्थ है कि अधिक समृद्ध उपयोगकर्ताओं को ऐसे स्थायी AI scouts प्राप्त होंगे जो उनकी ओर से वेब की निगरानी करेंगे, जबकि अन्य सभी को स्वयं मैन्युअल रूप से search करना होगा।
- **If these agents become as consequential as Google is suggesting, that will widen the informational divide.**
यदि ये agents उतने ही प्रभावशाली सिद्ध होते हैं जितना **Google** दावा कर रहा है, तो इससे सूचनात्मक असमानता और अधिक बढ़ जाएगी।
- **Perplexity already offers autonomous multi-model agents on its top tier.**
Perplexity पहले से ही अपने उच्च स्तरीय मंच पर autonomous multi-model agents उपलब्ध करा रहा है।
- **Microsoft has embedded monitoring agents across Outlook, Teams, and SharePoint.**
Microsoft ने Outlook, Teams और SharePoint में monitoring agents को समाहित कर दिया है।

- **Meta is building ambient AI into WhatsApp, Instagram, and Facebook.**

Meta WhatsApp, Instagram और Facebook में ambient AI विकसित कर रहा है।

- **Every major AI company is converging on the same model: agents that watch the world for you, indefinitely.**

प्रत्येक प्रमुख **AI company** एक ही मॉडल की ओर अग्रसर है: ऐसे agents जो अनिश्चित काल तक आपकी ओर से दुनिया की निगरानी करें।

- **That means data accumulation, web scraping, and publisher revenue erosion.**

इसका अर्थ है डेटा संचयन, web scraping और प्रकाशकों की आय में क्षरण।

25M. QUIZ

1. Filoviruses and the Genus Marburg

Questions and Answers to the previous day's daily quiz: 1.

Filoviruses come in five (known) genera. The two most famous are Ebola and _____. Fill in the blank. **Ans: Marburg**

2. The Ebola virus does not directly destroy tissue. Instead, it infects macrophages and dendritic cells early. This prompts the immune system to release a deluge of proteins called _____. **Ans: Cytokines**

3. The Ebola virus has a protein called VP35 that mimics X, which is a kind of RNA that the immune system's sensors have learnt to recognise as a sign of infection. However, VP35 binds to them in such a way that they're occupied but not activated, and as a result, they can't 'trigger' the immune system's defence. What is X?

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- Filoviruses are a family of enveloped, single-stranded RNA viruses known for causing severe haemorrhagic fevers in humans and primates
- They are classified into five genera, with the most clinically significant being *Ebolavirus* and *Marburgvirus*.
- “Marburg” refers to the **Marburg virus**, first identified in 1967 in Germany and Yugoslavia.
- According to WHO and CDC reports, it causes Marburg Virus Disease (MVD), which is highly fatal, spreads through bodily fluids, and resembles Ebola in symptoms and transmission patterns.

2. Ebola, Macrophages, and Cytokine Storm

- The Ebola virus primarily targets immune cells such as **macrophages and dendritic cells** rather than directly destroying tissues.
- These infected cells trigger an excessive immune response known as a **cytokine storm**, where large quantities of signaling proteins called **cytokines** are released.
- This uncontrolled immune reaction leads to inflammation, vascular leakage, organ failure, and often death.
- The disease severity is thus largely due to **immune dysregulation** rather than direct viral tissue destruction.

3. Ebola VP35 Protein and Immune Evasion (Double-stranded RNA mimicry)

- The Ebola virus protein **VP35** is a key immune evasion factor. It mimics **double-stranded RNA (dsRNA)**, a molecular pattern typically produced during viral replication.
- Host immune sensors such as RIG-I and MDA5 normally detect dsRNA as a danger signal.
- VP35 binds these sensors without activating them, blocking interferon production and weakening the innate immune response, allowing the virus to replicate efficiently

4. Immune-Privileged Sites and Viral Persistence (Aqueous humor)

- The Ebola virus can persist in **immune-privileged sites**, which are body regions with reduced immune surveillance.

5. Ebola Entry Mechanism and Endosome Formation

- The Ebola virus initiates infection by attaching to specific **cell surface receptors** through its glycoprotein.
- Following attachment, the host cell internalizes the virus via **endocytosis**, enclosing it inside a membrane-bound vesicle called an **endosome**.

GS Paper III: Environment		25 May 2026
TOPICS COVERED		
25M	India's green transition still runs on coal भारत का हरित परिवर्तन अभी भी कोयले पर आधारित है	



India's green transition still runs on coal

SS III: Environment

The recent rise in global energy prices following the escalation of the conflict in West Asia has once again exposed India's continuing vulnerability to external energy shocks. Despite years of policy emphasis on renewable energy, nearly half of India's fossil fuel imports still transit through the Strait of Hormuz, including crude shipments from Saudi Arabia and Liquefied Natural Gas (LNG) imports from Qatar.

This vulnerability sits uneasily alongside the dominant narrative around India's clean energy transition. Over the past decade, India has emerged as one of the world's fastest-growing renewable energy markets. Since 2017, renewables have consistently accounted for the largest share of new power capacity additions in the country. In numbers, renewable energy sources accounted for 42.4% of India's installed power capacity by March 2026, up dramatically from just 0.72% in March 2005. Over the same period, coal's share in installed capacity fell from 58.7% to 42.2%.

By conventional metrics, India appears well into an energy transition. Yet, the persistence of energy price shocks reveals a more complicated reality. Installed capacity is not the same as actual electricity generation. While renewables now account for over two-fifths of installed capacity, they generated only 15.8% of electricity in April 2026. Coal, by contrast, still accounted for 71.8% of electricity generation, only marginally lower than its 76.2% share in March 2019.

Capacity and generation gap

This gap between capacity and generation is central to understanding India's energy system. The country has succeeded in building renewable infrastructure, but not yet in replacing coal in the actual electricity mix. In effect, renewable energy is being added on top of coal rather than



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Rising renewable capacity has yet to substantially displace coal generation

displacing it. The data clearly show India's continued dependence on coal. Despite strong renewable growth since 2017, India has added almost no new fossil fuel capacity since 2018, retired very few old coal plants, and seen gas-based capacity decline. As a result, coal remains the main backup and balancing source in the power system.

The reasons are structural. Solar and wind power remain intermittent sources of electricity. Their output fluctuates with weather conditions and the time of day, while electricity demand remains continuous. In the absence of large-scale battery storage, flexible grids and adequate balancing capacity, coal continues to provide the baseload reliability required to keep the system functioning.

This also explains why domestic electricity prices remain closely tied to global fossil fuel markets. Historical trends show Indian electricity prices moving alongside Brent crude in the last few years. Even sectors that appear domestically anchored remain indirectly exposed to external commodity cycles because fossil fuels continue to determine marginal cost of power.

Ground reality

As a result, current geopolitical tensions in West Asia affect India more severely. A spike in crude prices not only raises transportation and industrial costs directly, but also pushes up coal prices, electricity tariffs, inflation, and fiscal pressures.

India's energy transition discourse is increasingly centred around the wrong benchmark. The focus remains on installed renewable capacity because it offers an attractive measure of progress. Yet, power systems are not sustained by headline capacity additions. They depend on actual electricity generation and the

ability to supply power consistently when it is needed most.

The distinction matters because it shapes perceptions of vulnerability. China remains less exposed, with oil and gas accounting for only 4% of its power mix and electric vehicles and hybrids, now over half of new car sales, reducing oil demand by over a million barrels a day. Spain shows the alternative, having broken the gas-electricity link through renewables. India's transition is real, but incomplete.

Work towards system transformation

This does not diminish the importance of the renewable push. On the contrary, India's decision to aggressively scale solar and wind capacity since the late 2010s now appears prescient given growing geopolitical instability and fossil fuel volatility. But the next phase of transition will require moving beyond capacity creation towards system transformation itself.

That means investing in storage infrastructure, grid modernisation, transmission connectivity and market mechanisms capable of integrating intermittent renewables at scale. It also requires recognising that coal's persistence is not simply a policy failure or institutional inertia. Coal currently performs a stabilising function within the grid that renewable energy, in its present form, cannot yet fully replicate.

India's energy challenge today is therefore not merely about producing more green power. It is about building an electricity system in which renewables can reliably substitute for fossil fuels in actual generation. Until that happens, every geopolitical crisis and every spike in global energy prices will continue to remind India that its green transition still runs on coal.

The views expressed are personal

25M. India's green transition still runs on coal

भारत का हरित परिवर्तन अभी भी कोयले पर आधारित है

- The recent rise in global energy prices following the escalation of the conflict in **West Asia** has once again exposed India's continuing vulnerability to external energy shocks.
पश्चिम एशिया में संघर्ष की तीव्रता बढ़ने के बाद वैश्विक ऊर्जा कीमतों में हुई हालिया वृद्धि ने एक बार फिर बाहरी ऊर्जा झटकों के प्रति भारत की निरंतर संवेदनशीलता को उजागर कर दिया है।
- Despite years of policy emphasis on renewable energy, nearly half of India's fossil fuel imports still transit through the **Strait of Hormuz**, including crude shipments from **Saudi Arabia** and **Liquefied Natural Gas (LNG) imports from Qatar**.
नवीकरणीय ऊर्जा पर वर्षों से नीतिगत बल दिए जाने के बावजूद, भारत के जीवाश्म ईंधन आयात का लगभग आधा भाग अब भी **Strait of Hormuz** से होकर गुजरता है, जिसमें **Saudi Arabia** से कच्चे तेल की खेपें तथा **Qatar** से **Liquefied Natural Gas (LNG)** आयात सम्मिलित हैं।
- This vulnerability sits uneasily alongside the dominant narrative around India's clean energy transition.
यह संवेदनशीलता भारत के स्वच्छ ऊर्जा संक्रमण से संबंधित प्रमुख विमर्श के साथ असहज रूप से विद्यमान है।
- Over the past decade, India has emerged as one of the world's fastest-growing renewable energy markets.
पिछले एक दशक में भारत विश्व के सबसे तीव्र गति से बढ़ते नवीकरणीय ऊर्जा बाजारों में से एक बनकर उभरा है।
- Since 2017, renewables have consistently accounted for the largest share of new power capacity additions in the country.
2017 से नवीकरणीय ऊर्जा स्रोत देश में नई विद्युत क्षमता वृद्धि के सबसे बड़े हिस्से के लिए निरंतर उत्तरदायी रहे हैं।
- In numbers, renewable energy sources accounted for 42.4% of India's installed power capacity by March 2026, up dramatically from just 0.72% in March 2005.



आँकड़ों के अनुसार, मार्च 2026 तक नवीकरणीय ऊर्जा स्रोत भारत की स्थापित विद्युत क्षमता का 42.4% हिस्सा बन चुके थे, जो मार्च 2005 में केवल 0.72% था।

- **Over the same period, coal's share in installed capacity fell from 58.7% to 42.2%.**
इसी अवधि में स्थापित क्षमता में कोयले की हिस्सेदारी 58.7% से घटकर 42.2% रह गई।
- By conventional metrics, India appears well into an energy transition.
पारंपरिक मानकों के अनुसार, भारत ऊर्जा संक्रमण की दिशा में काफी आगे बढ़ता हुआ प्रतीत होता है।
- Yet, the persistence of energy price shocks reveals a more complicated reality.
किन्तु ऊर्जा मूल्य झटकों की निरंतरता एक अधिक जटिल वास्तविकता को उजागर करती है।
- **Installed capacity is not the same as actual electricity generation.**
स्थापित क्षमता वास्तविक विद्युत उत्पादन के समान नहीं होती।
- **While renewables now account for over two-fifths of installed capacity, they generated only 15.8% of electricity in April 2026.**
यद्यपि नवीकरणीय ऊर्जा अब स्थापित क्षमता के दो-पाँचवें से अधिक हिस्से के लिए उत्तरदायी है, फिर भी अप्रैल 2026 में उससे केवल 15.8% विद्युत उत्पादन हुआ।
- **Coal, by contrast, still accounted for 71.8% of electricity generation, only marginally lower than its 76.2% share in March 2019.**
इसके विपरीत, कोयला अब भी विद्युत उत्पादन का 71.8% हिस्सा प्रदान कर रहा था, जो मार्च 2019 में उसके 76.2% हिस्से से केवल थोड़ा कम था।

Capacity and generation gap क्षमता और उत्पादन के बीच अंतर

- **This gap between capacity and generation is central to understanding India's energy system.**
क्षमता और वास्तविक उत्पादन के बीच यह अंतर भारत की ऊर्जा व्यवस्था को समझने के लिए अत्यंत महत्वपूर्ण है।
- The country has succeeded in building renewable infrastructure, but not yet in replacing coal in the actual electricity mix.
देश नवीकरणीय अवसंरचना निर्माण में सफल रहा है, किन्तु वास्तविक विद्युत मिश्रण में कोयले का स्थान लेने में अभी सफल नहीं हुआ है।
- In effect, renewable energy is being added on top of coal rather than displacing it.
वास्तव में, नवीकरणीय ऊर्जा को कोयले के स्थान पर प्रतिस्थापित करने के बजाय उसके ऊपर जोड़ा जा रहा है।
- The data clearly show India's continued dependence on coal.
आँकड़े स्पष्ट रूप से कोयले पर भारत की निरंतर निर्भरता को प्रदर्शित करते हैं।
- **Despite strong renewable growth since 2017, India has added almost no new fossil fuel capacity since 2018, retired very few old coal plants, and seen gas-based capacity decline.**
2017 के बाद से नवीकरणीय ऊर्जा में तीव्र वृद्धि के बावजूद, भारत ने 2018 के बाद लगभग कोई नई जीवाश्म ईंधन क्षमता नहीं जोड़ी, बहुत कम पुराने कोयला संयंत्र बंद किए, तथा गैस-आधारित क्षमता में गिरावट देखी।
- **In the absence of large-scale battery storage, flexible grids and adequate balancing capacity, coal continues to provide the baseload reliability required to keep the system functioning.**
बड़े पैमाने पर बैटरी भंडारण, लचीले ग्रिड तथा पर्याप्त संतुलन क्षमता के अभाव में, कोयला अब भी प्रणाली को कार्यशील बनाए रखने हेतु आवश्यक आधारभूत विश्वसनीयता प्रदान करता है।
- **This also explains why domestic electricity prices remain closely tied to global fossil fuel markets.**
यही कारण यह भी स्पष्ट करता है कि घरेलू विद्युत मूल्य अब भी वैश्विक जीवाश्म ईंधन बाजारों से घनिष्ठ रूप से जुड़े हुए हैं।
- Historical trends show Indian electricity prices moving alongside **Brent crude** in the last few years.



ऐतिहासिक प्रवृत्तियाँ दर्शाती हैं कि पिछले कुछ वर्षों में भारतीय विद्युत मूल्य **Brent crude** की कीमतों के साथ-साथ बढ़े-घटे हैं।

- **China** remains less exposed, with oil and gas accounting for only 4% of its power mix and electric vehicles and hybrids, now over half of new car sales, reducing oil demand by over a million barrels a day.

चीन अपेक्षाकृत कम प्रभावित है, क्योंकि उसके विद्युत मिश्रण में तेल और गैस का हिस्सा केवल 4% है तथा इलेक्ट्रिक और हाइब्रिड वाहन, जो अब नई कार बिक्री के आधे से अधिक हैं, प्रतिदिन दस लाख बैरल से अधिक तेल मांग को कम कर रहे हैं।

- **Spain** shows the alternative, having broken the gas-electricity link through renewables. स्पेन एक वैकल्पिक उदाहरण प्रस्तुत करता है, जिसने नवीकरणीय ऊर्जा के माध्यम से गैस और बिजली के बीच संबंध को तोड़ दिया है।
- India's transition is real, but incomplete. भारत का ऊर्जा संक्रमण वास्तविक है, किन्तु अभी अपूर्ण है।

Work towards system transformation

प्रणालीगत परिवर्तन की दिशा में कार्य

- This does not diminish the importance of the renewable push. इससे नवीकरणीय ऊर्जा विस्तार के महत्व में कोई कमी नहीं आती।
- On the contrary, India's decision to aggressively scale solar and wind capacity since the late 2010s now appears prescient given growing geopolitical instability and fossil fuel volatility. इसके विपरीत, 2010 के दशक के उत्तरार्ध से सौर एवं पवन क्षमता का तीव्र विस्तार करने का भारत का निर्णय बढ़ती भू-राजनीतिक अस्थिरता और जीवाश्म ईंधन की अस्थिरता को देखते हुए दूरदर्शी प्रतीत होता है।
- But the next phase of transition will require moving beyond capacity creation towards system transformation itself. किन्तु संक्रमण के अगले चरण में केवल क्षमता निर्माण से आगे बढ़कर संपूर्ण प्रणालीगत परिवर्तन की आवश्यकता होगी।
- That means investing in storage infrastructure, grid modernisation, transmission connectivity and market mechanisms capable of integrating intermittent renewables at scale. इसका अर्थ है भंडारण अवसंरचना, ग्रिड आधुनिकीकरण, ट्रांसमिशन कनेक्टिविटी तथा ऐसे बाज़ार तंत्रों में निवेश करना जो बड़े स्तर पर अनियमित नवीकरणीय ऊर्जा को एकीकृत कर सकें।
- Coal currently performs a stabilising function within the grid that renewable energy, in its present form, cannot yet fully replicate. कोयला वर्तमान में ग्रिड के भीतर एक स्थिरीकरण भूमिका निभाता है, जिसकी पूर्णतः पुनरावृत्ति नवीकरणीय ऊर्जा अपने वर्तमान स्वरूप में अभी नहीं कर सकती।
- India's energy challenge today is therefore not merely about producing more green power. अतः आज भारत की ऊर्जा चुनौती केवल अधिक हरित ऊर्जा उत्पादन तक सीमित नहीं है।
- It is about building an electricity system in which renewables can reliably substitute for fossil fuels in actual generation. यह ऐसी विद्युत प्रणाली के निर्माण से संबंधित है जिसमें नवीकरणीय ऊर्जा वास्तविक उत्पादन में विश्वसनीय रूप से जीवाश्म ईंधनों का स्थान ले सके।
- Until that happens, every geopolitical crisis and every spike in global energy prices will continue to remind India that its green transition still runs on coal. जब तक ऐसा नहीं होता, प्रत्येक भू-राजनीतिक संकट और वैश्विक ऊर्जा कीमतों में प्रत्येक वृद्धि भारत को यह स्मरण कराती रहेगी कि उसका हरित संक्रमण अभी भी कोयले पर आधारित है।



GS Paper IV: Ethics		25 May 2026
TOPICS COVERED		
25M	Ensure uninterrupted power supply across U.P.: Adityanath उत्तर प्रदेश में निर्बाध बिजली आपूर्ति सुनिश्चित करें: आदित्यनाथ	



PCS: GS VI

Ensure uninterrupted power supply across U.P.: Adityanath

Chief Minister Yogi Adityanath on Sunday directed officials to ensure uninterrupted power supply across villages and cities amid rising electricity demand due to intense heatwave conditions in Uttar Pradesh. The electricity demand in the State increased from 501 million units per day to 561 million units per day in April-May due to the rising temperatures, while the peak demand touched 30,339 MW, an official statement read. Reviewing the situation, Mr. Adityanath said continuous monitoring should be ensured so that common people, farmers, and industries do not face any power crisis. PTI

25M. Ensure uninterrupted power supply across U.P.: Adityanath

उत्तर प्रदेश में निर्बाध बिजली आपूर्ति सुनिश्चित करें:
आदित्यनाथ

- The electricity demand in the State increased from 501 million units per day to 561 million units per day in April-May due to the rising temperatures, while the peak demand touched 30,339 MW, an official statement read.

आधिकारिक बयान के अनुसार, बढ़ते तापमान के कारण अप्रैल-मई में राज्य में बिजली मांग 501 मिलियन यूनिट प्रतिदिन से बढ़कर 561 मिलियन यूनिट प्रतिदिन हो गई, जबकि पीक डिमांड 30,339 मेगावाट तक पहुंच गई।

Essay		25 May 2026
TOPICS COVERED		
25M	The costly cave of endless human desires मानव की अंतहीन इच्छाओं की महंगी गुफा	



The costly cave of endless human desires

A man, an alien and a monk decipher the mysteries of desire and its financial implications.

Together, they unravel the hidden psychology behind man's conquest of money

Essay

HEDONIC RACE

Vaishali R. Venkat

You and I are on a mysterious journey to a financial wilderness.

This is not time travel. No ticking clocks or vanishing calendars. Neither the past lingers nor the future unfolds. Deep within this wilderness lies a cave wherein Master Time has imprisoned three strangers, while silently walking beside us all along.

Meet the three cave dwellers. First is Alien Aurum, who remains deeply baffled by man, money and the strange psychology binding them together. To him, money is merely a worthless artefact man endlessly accumulates on what he considers an unfamiliar planet. Another dweller is Man Midas, who turns many things into gold, yet grows increasingly bankrupt in happiness.

At the edge of the cave stands the third stranger, Monk Moneywise, a pragmatist who broke free from the consumer loop, mastered the math of "enough," and who acts as a torch-bearer for those still trapped.

Let's watch the play inside the cave. Every time Midas earns more money, he upgrades his life. His bullock cart becomes a horse cart, leaf-woven clothes turn into fine cotton, the walls of his cave glitter with teakwood, and the cow-dung-smeared floors transform into polished wooden flooring. He does all this hoping that he



"Humans often confuse upgrading their lifestyle with upgrading their lives, and that's why they chase wealth constantly"

would be happy forever. Yet his joy vanishes into thin air like a bubble.

Deeply puzzled, Alien Aurum begins tracing the roots of this behaviour to a strange human ritual: spending enormous energy, and money, impressing people who are themselves exhausted by impressing others. Alien Aurum asks, "Mr. Moneywise, if humans become unhappy so quickly after getting whatever they wished for, why do they spend their entire lives wishing for more?"

Wearing a faint smile, Monk Moneywise says, "Humans often confuse upgrading their lifestyle with upgrading their lives, and that's why they chase wealth constantly. What once felt luxurious gradually becomes mundane, and his desire starts chasing again. They are not just chasing money, Aurum, but society's approvals and appreciations too. The cruel part: they rarely realise that every lifestyle upgrade resets the baseline for approval, pushing the line of "approval or success" even higher. The more the income, the more the society raises the baseline."

Alien Aurum asks in bewilderment, "So humans keep running faster to feel more successful, only to



"Humans keep running harder towards newer desires and upgrades, yet emotionally remain in the same place"

discover that success itself keeps moving further away like a mirage?" Monk Moneywise clarifies, "What you are witnessing, Aurum, is what behavioural psychologists Philip Brickman and Donald T. Campbell called the "hedonic treadmill," also called hedonic adaptation. Humans keep running harder and harder towards newer desires, yet emotionally remain in the same place, like a treadmill that never truly moves forward."

Staring at Midas' glittering cave, the monk continues, "Aurum, bigger caves demand bigger maintenance costs. Faster carts demand more feeding for horses, and the tragedy is that lifestyle inflation converts rising income into rising financial commitments. Instead of bringing comfort, higher income often ends up bringing only bigger expenses and shrinking financial breathing space. Soon, Midas is no longer working for financial freedom; but he is working harder just to maintain his lifestyle he once believed would set him free."

Man Midas interrupts with visible anger. "It's easy to judge humans from a distance. An alien does not understand planet Earth, human life or its complexi-

ties. And the monk walked away long ago from the responsibilities and burdens of life. Try raising a family in metropolitan cities where people measure your worth through income, clothes, possessions and overall richness. We have no choice but to run. If we stop, those running behind us will trample over us and move ahead. We are not merely buying comfort. Some are buying respect, identity, social acceptance, and at times, even survival itself." All of a sudden, thunder roars across the wilderness. The cave falls silent. Somewhere in the darkness, Master Time has been carefully listening to all three without judgement. Time whispers into the ears of those chasing money: "I have watched humans for centuries. They mortgage their future selves heavily, trading tomorrow's peace, health and freedom to decorate their present lives.

Next week, I shall tell you how humans eventually become prisoners of the lifestyle they once dreamt of." Monk Moneywise says softly, "Not all lessons are learnt through wisdom, Aurum. The costliest ones are revealed only by Master Time. Let us wait to witness what Time has to unfold." And the voice of Master Time echoes through the wilderness, "Monk Moneywise has mastered the art of 'enough' and so, it no longer fears the grip of Time."

(The writer is an NISM & CRISIL-certified Wealth Manager and certified in NISM's Research Analyst module)

25M. The costly cave of endless human desires

मानव की अंतहीन इच्छाओं की महंगी गुफा

- A man, an alien and a monk decipher the mysteries of desire and its financial implications. एक मनुष्य, एक एलियन और एक भिक्षु इच्छाओं और उनके वित्तीय प्रभावों के रहस्यों को समझते हैं।
- Together, they unravel the hidden psychology behind man's conquest of money. साथ मिलकर वे धन की मानव खोज के पीछे छिपे मनोविज्ञान को उजागर करते हैं।



- You and I are on a mysterious journey to a financial wilderness.
आप और मैं एक रहस्यमयी वित्तीय जंगल की यात्रा पर हैं।
- This is not time travel.
यह समय यात्रा नहीं है।
- No ticking clocks or vanishing calendars.
न कोई टिक-टिक करती घड़ियां और न ही गायब होते कैलेंडर।
- Neither the past lingers nor the future unfolds.
न अतीत ठहरता है और न ही भविष्य खुलता है।
- Deep within this wilderness lies a cave wherein **Master Time** has imprisoned three strangers, while silently walking beside us all along.
इस जंगल के भीतर गहराई में एक गुफा है, जहां **मास्टर टाइम** ने तीन अजनबियों को कैद कर रखा है, जबकि वह चुपचाप हमारे साथ चलता रहता है।
- Meet the three cave dwellers.
इन तीन गुफा निवासियों से मिलिए।
- First is Alien Aurum**, who remains deeply baffled by man, money and the strange psychology binding them together.
पहला है **एलियन ऑरम**, जो मनुष्य, धन और दोनों को जोड़ने वाले विचित्र मनोविज्ञान से बेहद उलझन में है।
- To him, money is merely a worthless artefact man endlessly accumulates on what he considers an unfamiliar planet.
उसके लिए धन केवल एक बेकार वस्तु है जिसे मनुष्य इस अनजान ग्रह पर लगातार इकट्ठा करता रहता है।
- Another dweller is Man Midas**, who turns many things into gold, yet grows increasingly bankrupt in happiness.
दूसरा निवासी है **मैन मिडास**, जो कई चीजों को सोने में बदल देता है, लेकिन खुशी के मामले में लगातार गरीब होता जाता है।
- At the edge of the cave stands the third stranger, **Monk Moneywise**, a pragmatist who broke free from the consumer loop, mastered the math of "enough," and who acts as a torch-bearer for those still trapped.
गुफा के किनारे तीसरा अजनबी खड़ा है, **मॉक मनीवाइज**, जो एक व्यवहारिक व्यक्ति है, जिसने उपभोक्तावाद के चक्र से खुद को मुक्त किया, "पर्याप्त" के गणित को समझ लिया और अब भी फंसे लोगों के लिए मार्गदर्शक बना हुआ है।
- Let's watch the play inside the cave.
आइए गुफा के भीतर चल रहे इस नाटक को देखें।
- Every time Midas earns more money, he upgrades his life.**
हर बार जब मिडास अधिक धन कमाता है, वह अपनी जीवनशैली को उन्नत करता है।
- His bullock cart becomes a horse cart, leaf-woven clothes turn into fine cotton, the walls of his cave glitter with teakwood, and the cow-dung-smearred floors transform into polished wooden flooring.**
उसकी बैलगाड़ी घोड़ा गाड़ी बन जाती है, पत्तों से बने कपड़े बढ़िया सूती वस्त्रों में बदल जाते हैं, उसकी गुफा की दीवारें सागौन की लकड़ी से चमकने लगती हैं और गोबर से लीपे फर्श चमकदार लकड़ी के फर्श में बदल जाते हैं।
- He does all this hoping that he would be happy forever.
वह यह सब इस उम्मीद में करता है कि वह हमेशा खुश रहेगा।
- Yet his joy vanishes into thin air like a bubble.
फिर भी उसकी खुशी बुलबुले की तरह हवा में गायब हो जाती है।
- Deeply puzzled, **Alien Aurum** begins tracing the roots of this behaviour to a strange human ritual: **spending enormous energy, and money, impressing people who are themselves exhausted by impressing others.**
गहरी उलझन में पड़ा **एलियन ऑरम** इस व्यवहार की जड़ों को एक अजीब मानवीय परंपरा में खोजने लगता है:





अत्यधिक ऊर्जा और धन खर्च करके उन लोगों को प्रभावित करना, जो स्वयं दूसरों को प्रभावित करते-करते थक चुके हैं।

- Alien Aurum asks, “Mr. Moneywise, if humans become unhappy so quickly after getting whatever they wished for, why do they spend their entire lives wishing for more?”
एलियन ऑरम पूछता है, “मिस्टर मनीवाइज, यदि मनुष्य अपनी इच्छित चीज पाने के तुरंत बाद दुखी हो जाते हैं, तो वे पूरी जिंदगी और अधिक पाने की इच्छा में क्यों बिताते हैं?”
- Wearing a faint smile, **Monk Moneywise** says, “Humans often confuse upgrading their lifestyle with upgrading their lives, and that’s why they chase wealth constantly.”
हल्की मुस्कान के साथ **मॉक मनीवाइज** कहते हैं, “मनुष्य अक्सर अपनी जीवनशैली को उन्नत करने को अपने जीवन को उन्नत करने के समान समझ लेते हैं, और इसी कारण वे लगातार धन का पीछा करते रहते हैं।”
- “What once felt luxurious gradually becomes mundane, and his desire starts chasing again.”
“जो कभी विलासिता लगता था, वह धीरे-धीरे सामान्य बन जाता है और उसकी इच्छाएं फिर दौड़ने लगती हैं।”
- “They are not just chasing money, Aurum, but society’s approvals and appreciations too.”
“वे केवल धन का नहीं, ऑरम, बल्कि समाज की स्वीकृति और प्रशंसा का भी पीछा कर रहे हैं।”
- “The cruel part: they rarely realise that every lifestyle upgrade resets the baseline for approval, pushing the line of ‘approval or success’ even higher.”
“सबसे क्रूर बात यह है कि वे शायद ही समझ पाते हैं कि हर जीवनशैली उन्नयन स्वीकृति की आधार रेखा को फिर से निर्धारित कर देता है और ‘स्वीकृति या सफलता’ की रेखा और ऊंची हो जाती है।”
- “The more the income, the more the society raises the baseline.”
“जितनी अधिक आय, उतनी अधिक समाज की अपेक्षाएं।”
- Alien Aurum asks in bewilderment, “So humans keep running faster to feel more successful, only to discover that success itself keeps moving further away like a mirage?”
हैरानी में एलियन ऑरम पूछता है, “तो मनुष्य अधिक सफल महसूस करने के लिए तेजी से दौड़ते रहते हैं, लेकिन पाते हैं कि सफलता खुद मृगतृष्णा की तरह और दूर होती जा रही है?”
- Monk Moneywise clarifies, “What you are witnessing, Aurum, is what behavioural psychologists **Philip Brickman** and **Donald T. Campbell** called the ‘hedonic treadmill,’ also called hedonic adaptation.”
मॉक मनीवाइज स्पष्ट करते हैं, “ऑरम, जो तुम देख रहे हो उसे व्यवहार मनोवैज्ञानिक **फिलिप ब्रिकमैन** और **डोनाल्ड टी. कैंपबेल** ने ‘हेडोनिक ट्रेडमिल’ या हेडोनिक अनुकूलन कहा है।”
- Humans keep running harder and harder towards newer desires, yet emotionally remain in the same place, like a treadmill that never truly moves forward.
मनुष्य नई इच्छाओं की ओर और तेजी से दौड़ते रहते हैं, फिर भी भावनात्मक रूप से वहीं के वहीं रहते हैं, जैसे ट्रेडमिल जो वास्तव में आगे नहीं बढ़ती।
- Staring at Midas’ glittering cave, the monk continues, “Aurum, bigger caves demand bigger maintenance costs.”
मिडास की चमकती गुफा को देखते हुए भिक्षु आगे कहते हैं, “ऑरम, बड़ी गुफाओं की देखभाल का खर्च भी बड़ा होता है।”
- “Faster carts demand more feeding for horses, and the tragedy is that lifestyle inflation converts rising income into rising financial commitments.”
“तेज गाड़ियों के लिए घोड़ों को अधिक भोजन चाहिए, और दुखद बात यह है कि जीवनशैली की महंगाई बढ़ती आय को बढ़ती वित्तीय जिम्मेदारियों में बदल देती है।”
- “Instead of bringing comfort, higher income often ends up bringing only bigger expenses and shrinking financial breathing space.”
“आराम देने के बजाय अधिक आय अक्सर केवल बड़े खर्च और कम होती वित्तीय स्वतंत्रता लाती है।”
- “Soon, Midas is no longer working for financial freedom; but he is working harder just to maintain his lifestyle he once believed would set him free.”
“जल्द ही मिडास वित्तीय स्वतंत्रता के लिए काम नहीं कर रहा होता, बल्कि वह उस जीवनशैली को बनाए रखने के लिए अधिक मेहनत कर रहा होता है जिसे वह कभी अपनी आजादी का माध्यम मानता था।”



- **Man Midas** interrupts with visible anger.
मैन मिडास स्पष्ट गुस्से के साथ बीच में टोकता है।
- "It's easy to judge humans from a distance."
"दूर से मनुष्यों का मूल्यांकन करना आसान है।"
- "An alien does not understand planet Earth, human life or its complexities."
"एक एलियन पृथ्वी, मानव जीवन या उसकी जटिलताओं को नहीं समझ सकता।"
- "And the monk walked away long ago from the responsibilities and burdens of life."
"और भिक्षु बहुत पहले ही जीवन की जिम्मेदारियों और बोझ से दूर चला गया।"
- "Try raising a family in metropolitan cities where people measure your worth through income, clothes, possessions and overall richness."
"महानगरों में परिवार पालकर देखिए, जहां लोग आपकी कीमत आपकी आय, कपड़ों, संपत्ति और कुल अमीरी से मापते हैं।"
- "We have no choice but to run."
"हमारे पास दौड़ते रहने के अलावा कोई विकल्प नहीं है।"
- "If we stop, those running behind us will trample over us and move ahead."
"यदि हम रुक गए, तो हमारे पीछे दौड़ने वाले हमें कुचलकर आगे निकल जाएंगे।"
- "We are not merely buying comfort."
"हम केवल आराम नहीं खरीद रहे हैं।"
- "Some are buying respect, identity, social acceptance, and at times, even survival itself."
"कुछ लोग सम्मान, पहचान, सामाजिक स्वीकृति और कभी-कभी तो अपना अस्तित्व तक खरीद रहे हैं।"
- All of a sudden, thunder roars across the wilderness.
अचानक पूरे जंगल में बिजली गरजने लगती है।
- The cave falls silent.
गुफा में सन्नाटा छा जाता है।
- Somewhere in the darkness, **Master Time** has been carefully listening to all three without judgement.
अंधेरे में कहीं **मास्टर टाइम** बिना किसी निर्णय के तीनों की बातें ध्यान से सुन रहा होता है।
- Time whispers into the ears of those chasing money: "I have watched humans for centuries."
समय धन का पीछा करने वालों के कानों में फुसफुसाता है, "मैंने सदियों से मनुष्यों को देखा है।"
- "They mortgage their future selves heavily, trading tomorrow's peace, health and freedom to decorate their present lives."
"वे अपने भविष्य को भारी कीमत पर गिरवी रख देते हैं और अपने वर्तमान जीवन को सजाने के लिए आने वाले कल की शांति, स्वास्थ्य और स्वतंत्रता का सौदा कर देते हैं।"
- "Next week, I shall tell you how humans eventually become prisoners of the lifestyle they once dreamt of."
"अगले सप्ताह मैं तुम्हें बताऊंगा कि कैसे मनुष्य अंततः उसी जीवनशैली के कैदी बन जाते हैं जिसका उन्होंने कभी सपना देखा था।"
- Monk Moneywise says softly, "Not all lessons are learnt through wisdom, Aurum."
मॉक मनीवाइज धीरे से कहते हैं, "ऑरम, सभी सबक केवल बुद्धिमत्ता से नहीं सीखे जाते।"
- "The costliest ones are revealed only by Master Time."
"सबसे महंगे सबक केवल मास्टर टाइम ही प्रकट करता है।"
- "Let us wait to witness what Time has to unfold."
"आइए प्रतीक्षा करें कि समय आगे क्या प्रकट करता है।"
- And the voice of **Master Time** echoes through the wilderness, "Monk Moneywise has mastered the art of 'enough' and so, it no longer fears the grip of Time."
और पूरे जंगल में **मास्टर टाइम** की आवाज गूंजती है, "मॉक मनीवाइज ने 'पर्याप्त' की कला में महारत हासिल कर ली है, इसलिए अब उसे समय की पकड़ का भय नहीं है।"