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# PATRIOTIC IAS

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## THE HINDU NEWSPAPER

### 24 JULY 2026

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# Kerala govt. launches women-only 'pink bus' in Capital city

PCS  
The Hindu Bureau  
THIRUVANANTHAPURAM

The State government launched the women-only 'pink bus' service introduced by the Kerala State Road Transport Corporation (KSRTC), at the Thiruvananthapuram Central depot on Thursday, as part of the government's 100-day action plan.

Speaking after inaugurating the State-level rollout of the initiative, Transport Minister C.P. John said the project is being implemented with the aim of ensuring safe and comfortable travel for working women. The government's goal is to create an environment where women can travel freely.

Pink bus services will operate at 8 p.m. and 10 p.m. to ensure safety during night travel for women working in places including Technopark.

The project will be extended to other districts soon, and the routes and timings will be determined after assessing the requirements of the passengers,

said the Minister.

In addition to night services, the pink buses will ply during the day as well. The Minister said that pink bus services have been arranged in the morning to ensure safe travel to the medical college for women arriving by train, mothers travelling with small children, and patients.

## 'No basis for fear'

Stating that the KSRTC is doing exemplary work in promoting the use of public transport, the Minister said it has gained strong trust and acceptance among the people, which has increased the confidence and pride of the employees.

Mr. John added that there is no basis for the fear that the salaries of the employees would be affected in the name of implementing the free travel scheme.

To ensure the punctuality of services and increase revenue, an online reservation facility and the use of electric buses in the future are also being considered.

## 24J7. Kerala govt. launches women-only 'pink bus' in Capital city

केरल सरकार ने राजधानी में केवल महिलाओं के लिए 'पिंक बस' सेवा शुरू की

- The **State government** launched the women-only 'pink bus' service introduced by the **Kerala State Road Transport Corporation (KSRTC)** at the **Thiruvananthapuram Central Depot** on Thursday, as part of the government's **100-day action plan**.

राज्य सरकार ने गुरुवार को केरल राज्य सड़क परिवहन निगम (KSRTC) द्वारा शुरू की गई केवल महिलाओं के लिए 'पिंक बस' सेवा का शुभारंभ तिरुवनंतपुरम सेंट्रल डिपो में सरकार की 100-दिवसीय कार्ययोजना के अंतर्गत किया।

- Speaking after inaugurating the State-level rollout of the initiative, **Transport Minister C.P. John** said the project is being implemented with the aim of ensuring **safe and comfortable travel for working women**.

इस पहल के राज्यव्यापी शुभारंभ के बाद परिवहन मंत्री सी.पी. जॉन ने कहा कि यह परियोजना कामकाजी महिलाओं के लिए सुरक्षित और सुविधाजनक यात्रा सुनिश्चित करने के उद्देश्य से लागू की जा रही है।

- The government's goal is to create an environment where **women** can travel freely. सरकार का उद्देश्य ऐसा वातावरण तैयार करना है जहाँ महिलाएँ स्वतंत्र रूप से यात्रा कर सकें।

- Pink bus services will operate at 8 p.m. and 10 p.m. to ensure safety during night travel for women working in places including Technopark.**

पिंक बस सेवाएँ रात्रि यात्रा के दौरान सुरक्षा सुनिश्चित करने के लिए रात 8 बजे और 10 बजे संचालित होंगी, विशेषकर टेक्नोपार्क जैसे स्थानों पर कार्यरत महिलाओं के लिए।

- The project will be extended to **other districts** soon, and the **routes and timings** will be determined after assessing the requirements of the passengers, said the Minister.

मंत्री ने कहा कि इस परियोजना का शीघ्र ही अन्य जिलों तक विस्तार किया जाएगा तथा यात्रियों की आवश्यकताओं का आकलन करने के बाद मार्ग और समय-सारिणी निर्धारित की जाएगी।

- In addition to night services, the pink buses will ply during the day as well.** रात्रिकालीन सेवाओं के अतिरिक्त पिंक बसें दिन के समय भी संचालित की जाएँगी।

- The Minister said that **pink bus services have been arranged in the morning to ensure safe travel to the Medical College for women arriving by train, mothers travelling with small children, and patients.**

मंत्री ने बताया कि सुबह के समय पिंक बस सेवाओं की व्यवस्था उन महिलाओं के लिए की गई है जो रेलगाड़ी से आती हैं, छोटे बच्चों के साथ यात्रा करने वाली माताओं, तथा रोगियों को मेडिकल कॉलेज तक सुरक्षित पहुँचाने के उद्देश्य से।

'No basis for fear'

'डर का कोई आधार नहीं'



- Stating that the **KSRTC** is doing exemplary work in promoting the use of **public transport**, the Minister said it has gained strong **trust** and **acceptance** among the people, which has increased the **confidence** and **pride** of the employees.  
 मंत्री ने कहा कि केएसआरटीसी (KSRTC) सार्वजनिक परिवहन के उपयोग को बढ़ावा देने में उत्कृष्ट कार्य कर रहा है। इससे लोगों के बीच उसका विश्वास और स्वीकृति बढ़ी है, जिससे कर्मचारियों का आत्मविश्वास और गौरव भी बढ़ा है।
- Mr. John** added that there is no basis for the fear that the **salaries** of the employees would be affected in the name of implementing the **free travel scheme**.  
 श्री जॉन ने यह भी कहा कि निःशुल्क यात्रा योजना लागू करने के नाम पर कर्मचारियों के वेतन प्रभावित होने की आशंका का कोई आधार नहीं है।
- To ensure the **punctuality** of services and increase **revenue**, an **online reservation facility** and the use of **electric buses** in the future are also being considered.  
 सेवाओं की समयबद्धता सुनिश्चित करने और राजस्व बढ़ाने के लिए ऑनलाइन आरक्षण सुविधा तथा भविष्य में इलेक्ट्रिक बसों के उपयोग पर भी विचार किया जा रहा है।

#### Questions and Answers to the previous day's daily

**quiz:** 1. Which country has hosted the most Games? **Ans: Australia (five times)**  
 2. Which city was confirmed in 2022 as the host but pulled out because of cost factors and which Asian country also backed out? **Ans: Victoria (Australia) and Malaysia**  
 3. How many core sports and medals are on offer? **Ans: 215 gold medals across 10 core sports**  
 4. Who was the first Indian to win a Gold medal at the Games and how many medals has India won since its debut in 1934? **Ans: Milkha Singh (men's 440 yards at Cardiff 1958) and 564 (including 22 gold)**  
 5. This Indian won 15 medals at the Games. **Ans: Jaspal Rana and shooting**  
 6. Which Olympic medallists will carry the Indian tricolour and bear the ceremonial baton at the Glasgow 2026 opening ceremony? **Ans: Mirabai Chanu and Lovlina Borgohain respectively**  
 7. In which sports are Nayan Moni Saikia, Pranati Nayak, and Ronaldo Singh Laitonjam expected to shine? **Ans: Lawn bowls, artistic gymnastics, and track cycling**  
 Visual: Name this mascot. **Ans: Finnie the unicorn**  
 Early Birds: Siddhartha Viswanathan | Piyali Tuli | Neil Lall | Prodosh Mitra | Prem Nath Tiwari

#### 24J7. QUIZ

##### 1. Which country has hosted the most Commonwealth Games?

- Australia** has hosted the Commonwealth Games **five times**, making it the most frequent host nation in the history of the Games. The editions were **Sydney (1938), Perth (1962), Brisbane (1982), Melbourne (2006), and Gold Coast (2018)**.
- Australia has consistently played a leading role in the Commonwealth sporting movement by providing world-class infrastructure, athlete-friendly facilities, and efficient event management.
- The country is also one of the most successful nations in Commonwealth Games history, having won thousands of medals across multiple editions.
- Hosting the Games has significantly strengthened Australia's sporting culture and international sporting reputation.
- The **Commonwealth Games Federation** (now **Commonwealth Sport**) selects host cities based on infrastructure, financial sustainability, and legacy planning.

##### 2. Which city was confirmed in 2022 as the host but later withdrew because of cost concerns? Which Asian country also backed out?

- In **2022**, the Australian state of **Victoria** was awarded the hosting rights for the **2026 Commonwealth Games**.
- However, in **2023**, Victoria withdrew after projected costs rose dramatically beyond the original estimates, making the event financially unsustainable.
- Following Victoria's withdrawal, **Malaysia** considered hosting the Games but declined due to financial priorities and concerns over the economic burden.
- Eventually, **Glasgow (Scotland)** agreed to host the 2026 Games using a **compact, low-cost model** centred around existing venues and a reduced sports programme.
- This new approach is widely viewed as a model for making future Commonwealth Games financially sustainable.

##### 3. How many core sports and medals are on offer at Glasgow 2026?



- The **Glasgow 2026 Commonwealth Games** feature a streamlined programme consisting of **10 sports**, compared with a much larger programme in previous editions.
- Athletes will compete for **215 gold medals**, including events in both able-bodied and Para sports.
- The Games include the **largest integrated Para-sport programme** in Commonwealth Games history, reflecting a strong emphasis on inclusivity.
- Approximately **3,000 athletes from 74 Commonwealth nations and territories** are participating.
- The compact format reduces organisational costs while maintaining high-quality international competition across selected sports.

**4. Who was the first Indian to win an individual Commonwealth Games Gold medal? How many medals has India won since its debut in 1934?**

- **Milkha Singh**, popularly known as the "**Flying Sikh**," became the **first Indian to win an individual Commonwealth Games gold medal** by winning the **440 yards race at the 1958 Cardiff Games**.
- His historic victory marked India's arrival as a serious athletics nation on the international stage.
- **India first participated in the Commonwealth Games in 1934.**
- According to the updated medal tally before the Glasgow 2026 edition, **India has won 564 Commonwealth Games medals**, including **22 gold medals**.

**5. Which Indian has won 15 Commonwealth Games medals?**

- **Jaspal Rana** is among India's most successful Commonwealth Games athletes and is credited with winning **15 medals in shooting**.
- He dominated pistol shooting events during the 1990s and early 2000s, earning multiple gold medals across different editions.
- Rana specialised in **25 m Centre Fire Pistol** and **25 m Standard Pistol** events.

**6. Which Olympic medallists carried the Indian tricolour and ceremonial baton at the Glasgow 2026 opening ceremony?**

- **Mirabai Chanu**, India's Olympic silver medallist in weightlifting, served as the **Indian flag bearer** during the opening ceremony of the **Glasgow 2026 Commonwealth Games**.
- **Lovlina Borgohain**, the Olympic bronze medallist in boxing, carried the **ceremonial King's Baton** for India.

**7. In which sports are Nayan Moni Saikia, Pranati Nayak, and Ronaldo Singh Laitonjam expected to excel?**

- **Nayan Moni Saikia** represents India in **Lawn Bowls**, a sport in which India has shown remarkable progress since winning historic medals at the Birmingham 2022 Commonwealth Games.
- **Pranati Nayak** competes in **Artistic Gymnastics** and is one of India's leading female gymnasts, especially known for her performances in vault events.
- **Ronaldo Singh Laitonjam** is India's top **Track Cyclist** and has consistently represented the country in Asian and Commonwealth competitions.

**8. Visual Question – Name the Official Mascot**

- **Finnie the Unicorn** is the **official mascot of the Glasgow 2026 Commonwealth Games**.
- The **unicorn** is the **national animal of Scotland**, making it an appropriate cultural symbol for the host nation.



- The mascot's horn is inspired by the famous traffic cone placed on **Glasgow's Duke of Wellington statue**, reflecting the city's distinctive sense of humour.

## Maruti Brezza receives 5-star Bharat NCAP safety rating

PCS  
The Hindu Bureau  
MUMBAI

Maruti Suzuki India Ltd. said it had received 5-star safety rating in both Adult Occupant Protection (AOP) and Child Occupant Protection (COP) for its upcoming vehicle sport utility vehicle (SUV) the New Brezza, under the Bharat New Car Assessment Program (Bharat NCAP).

The model is slated to launch on Friday. It is equipped with several safety features including blind spot warning with lane change alert, rear cross traffic alert, front parking sensors, tyre pressure monitoring system (TPMS), emergency stop signal, safe exit warning, amongst others.

## 24J7. Maruti Brezza receives 5-star Bharat NCAP safety rating मारुति ब्रेज़ा को भारत एनकेप (Bharat NCAP) में 5-स्टार सुरक्षा रेटिंग प्राप्त

- Maruti Suzuki India Ltd. said it had received a 5-star safety rating in both **Adult Occupant Protection (AOP)** and **Child Occupant Protection (COP)** for its upcoming vehicle **sport utility vehicle (SUV)** the **New Brezza**, under the **Bharat New Car Assessment Program (Bharat NCAP)**.

मारुति सुज़ुकी इंडिया लिमिटेड ने कहा कि उसकी आगामी स्पोर्ट यूटिलिटी व्हीकल (SUV) न्यू ब्रेज़ा को भारत न्यू कार असेसमेंट प्रोग्राम (Bharat NCAP) के तहत एडल्ट ऑक्यूपेंट प्रोटेक्शन (AOP) तथा चाइल्ड ऑक्यूपेंट प्रोटेक्शन (COP) दोनों श्रेणियों में 5-स्टार सुरक्षा रेटिंग प्राप्त हुई है।

- It is equipped with several safety features including **blind spot warning with lane change alert**, **rear cross traffic alert**, **front parking sensors**, **tyre pressure monitoring system (TPMS)**, **emergency stop signal**, **safe exit warning**, amongst others.

यह वाहन कई सुरक्षा सुविधाओं से लैस है, जिनमें ब्लाइंड स्पॉट वार्निंग, लेन चेंज अलर्ट, रियर क्रॉस ट्रेफिक अलर्ट, फ्रंट पार्किंग सेंसर, टायर प्रेशर मॉनिटरिंग सिस्टम (TPMS), इमरजेंसी स्टॉप सिग्नल, सेफ एग्जिट वार्निंग सहित अन्य सुविधाएँ शामिल हैं।

## BHARAT NEW CAR ASSESSMENT PROGRAM (BHARAT NCAP)

- Bharat New Car Assessment Program (Bharat NCAP)** is India's indigenous car safety rating system launched by the **Ministry of Road Transport and Highways (MoRTH)** to help consumers know how safe a car is in the event of a crash.
- It rates passenger vehicles on a **1-star to 5-star scale**, with 5 stars indicating the highest level of safety.

### How does Bharat NCAP work?

- Manufacturers **voluntarily** nominate eligible passenger vehicles for testing under Bharat NCAP. Independent crash tests are conducted, and the vehicle receives a safety rating.

The assessment mainly includes:

- Frontal Offset Deformable Barrier (ODB) Crash Test** – simulates a head-on collision.
- Side Impact Crash Test** – evaluates protection during a side collision.
- Side Pole Impact Test** (for vehicles aiming for higher safety ratings) – measures protection when a vehicle hits a pole sideways.

The ratings are based on:

- Adult Occupant Protection (AOP).**
- Child Occupant Protection (COP).**
- Availability and performance of safety technologies such as **Electronic Stability Control (ESC)**, **seat-belt reminders**, **airbags**, **ISOFIX child-seat anchorages**, etc.

### Who can participate?

- The programme covers **passenger motor vehicles (Category M1)** with a **Gross Vehicle Weight**

(GVW) not exceeding 3.5 tonnes, manufactured or imported into India.

## Benefits

- **Consumers:** Can make informed purchasing decisions based on safety.
- **Manufacturers:** Encourages competition to build safer vehicles.
- **Government:** Supports the goal of reducing deaths and injuries from road accidents.
- **Society:** Promotes a culture where vehicle safety becomes a priority.

## Lovlina assures India's first medal at the Glasgow Games



**PCS** PTI  
Lovlina Borgohain assured India of its first medal at the Glasgow Commonwealth Games after the boxer received a direct entry into the semifinals of the women's 75kg event, which guarantees her a bronze. Lovlina, who was handed a first-round bye in the five-boxer draw, will take on Tuvalu's TKBP Taafaki in the semifinals.

## 24J7. Lovlina assures India's first medal at the Glasgow Games

लवलीना ने ग्लासगो खेलों में भारत का पहला पदक सुनिश्चित किया

- **Lovlina Borgohain** assured **India** of its first medal at the **Glasgow Commonwealth Games** after the boxer received a direct entry into the **semifinals** of the **women's 75kg** event, which guaranteed her a **bronze**.

लवलीना बोगोहैन ने ग्लासगो राष्ट्रमंडल खेलों में भारत का पहला पदक सुनिश्चित कर दिया, जब उन्हें महिलाओं के 75 किलोग्राम वर्ग के सेमीफाइनल में सीधे प्रवेश मिला, जिससे उनका कांस्य पदक पक्का हो गया।

## 24J7. Dhruv and Jiya take the honours

ध्रुव और जिया ने खिताब अपने नाम किए

- **Uttarakhand's Dhruv Negi** beat **Rajasthan's Pranay Katta 20-18, 14-16, 15-11** in the final to clinch the **men's singles title** in the **Yonex-Sunrise All India Senior Ranking Badminton Tournament** at the **Jawaharlal Nehru Indoor Stadium** on Thursday.

उत्तराखंड के ध्रुव नेगी ने गुरुवार को जवाहरलाल नेहरू इंडोर स्टेडियम में आयोजित योनेक्स-सनराइज ऑल इंडिया सीनियर रैंकिंग बैडमिंटन टूर्नामेंट के फाइनल में राजस्थान के प्रणय कट्टा को 20-18, 14-16, 15-11 से हराकर पुरुष एकल खिताब जीत लिया।

- The **championship was without the National men's singles champion Rithvik Sanjeevi** and former **junior World No. 1 Sankar Muthusamy** as they were away on **international duty**.

यह चैंपियनशिप राष्ट्रीय पुरुष एकल चैंपियन ऋत्विक् संजीवी और पूर्व जूनियर विश्व नंबर-1 शंकर मुथुसामी के बिना आयोजित हुई, क्योंकि वे अंतरराष्ट्रीय प्रतियोगिताओं में व्यस्त थे।

## BADMINTON

**PCS**  
**Sports Bureau**  
CHENNAI

Uttarakhand's Dhruv Negi beat Rajasthan's Pranay Katta 20-18, 14-16, 15-11 in the final to clinch men's singles title in the Yonex-Sunrise All India senior-ranking badminton tournament at the Jawaharlal Nehru indoor stadium on Thursday. It was the 20-year-old's maiden senior men's singles title. In the women's final, Haryana's Jiya Rawat defeated Andhra Pradesh's M. Tanishq 15-12, 15-10 to take the honours.

The tournament also threw up a few surprises. Tamil Nadu's mixed doubles specialist K. Sathish Kumar suffered a quarterfinal exit to an unseeded Kerala pair. Reigning Asian u-17 champion S.R. Diksha and Sadhana Fenelon, a bronze medallist at last week's National-ranking tournament in Kochi, also bowed out early in the women's sin-



Dhruv and Jiya with their big prize. B. JOTHI RAMALINGAM

gles. The championship was without the National men's singles champion Rithvik Sanjeevi and former junior World No. 1 Sankar Muthusamy as they were away on international duty.

**Other results (finals): Doubles: Men:** Vipav Kuvale & Viraj Kuvale (Mah) bt Mohammad Amaan (Raj) & Dingku Singh Konthoujam (Man) 13-15, 15-4, 15-4.  
**Women:** V.S. Varshini (TN) & Nayana S. Oasis (Ker) bt Rutaparna Panda & Swetaparna Panda (Odi) 15-12, 15-6.  
**Mixed:** Vimalraj Annadurai & Shreya Balaji (TN) bt Sankarprasad Udayakumar & Diya Arun (Ker) 15-8, 15-10.

## GS Paper 1: Society

24 July 2026

## TOPICS COVERED

24J7

**Topping the charts, Odisha govt. plans new policy to curb trafficking of women and girls**

मानव तस्करी के मामलों में शीर्ष पर रहने के बाद, ओडिशा सरकार ने महिलाओं और बालिकाओं की

## तस्करी रोकने के लिए नई नीति की योजना बनाई

# Topping the charts, Odisha govt. plans new policy to curb trafficking of women and girls

CS I. Society

Satyasundar Barik  
BHUBANESWAR

Having recorded the highest number of human trafficking victims in India for four consecutive years, Odisha has now proposed a new State policy, *Nutana Sakala* (New Dawn), to curb the practice through measures ranging from community-based prevention to confiscation of assets linked to trafficking networks.

### Draft copy circulated

The draft copy of the policy being prepared by Women and Child Development Department has been circulated among top police brass, including Director General of Police, DG (Crime Branch) and Additional DG (Crime Against Women and Child Wing), for their opinion. The policy has adopted best prac-

### The State recorded zero convictions in 2021 despite 707 survivors identified and 65 traffickers arrested

tices from other States and abroad.

"*Nutana Sakala* is Odisha's unified policy framework for addressing all forms of trafficking relating to women and girls. The framework is built on four pillars such as prevention, protection, prosecution, and partnership to ensure a comprehensive and coordinated response," says the draft policy.

### Grave statistics

The radical measures come against grave statistics. The total number of humans trafficked from Odisha as per National Crime Records Bureau

(NCRB) was 1,475 (2021), 1,120 (2022), 1,305 (2023) and 1,039 (2024) as against an annual national average of 6,158 during this period.

Vulnerable factors leading to trafficking include 83.3% rural population with limited access to formal markets and social protection (Census 2011), 22.85% Scheduled Tribe population, disproportionately represented among trafficking victims due to poverty, social exclusion, limited legal literacy, female literacy at 64% vs 82% male and over 20 lakh seasonal migrant workers annually who are particularly vulnerable.

The State recorded zero convictions in 2021 despite 707 survivors identified and 65 traffickers arrested while only 182 of 298 arrested persons were chargesheeted in 2023 with 61% chargesheeting rate.

**24J7. Topping the charts, Odisha govt. plans new policy to curb trafficking of women and girls**  
मानव तस्करी के मामलों में शीर्ष पर रहने के बाद, ओडिशा सरकार ने महिलाओं और बालिकाओं की तस्करी रोकने के लिए नई नीति की योजना बनाई

- Having recorded the highest number of **human trafficking** victims in **India** for four consecutive years, **Odisha** has now proposed a new State policy, **Nutana Sakala (New Dawn)**, to curb the practice through measures ranging from community-based prevention to confiscation of assets linked to trafficking networks.

लगातार चार वर्षों तक भारत में मानव तस्करी के सर्वाधिक पीड़ित दर्ज किए जाने के बाद ओडिशा ने अब नूतन सकाला (नई सुबह) नामक नई राज्य नीति का प्रस्ताव रखा है, जिसका उद्देश्य सामुदायिक स्तर पर रोकथाम से लेकर तस्करी नेटवर्क से जुड़े परिसंपत्तियों की जब्ती तक विभिन्न उपायों के माध्यम से इस समस्या पर नियंत्रण

करना है।

### Draft copy circulated मसौदा प्रति प्रसारित

- The draft copy of the policy being prepared by the **Women and Child Development Department** has been circulated among top police officials, including the **Director General of Police, DG (Crime Branch) and Additional DG (Crime Against Women and Child Wing)**, for their opinion.

**महिला एवं बाल विकास विभाग** द्वारा तैयार की जा रही इस नीति के मसौदे की प्रति पुलिस महानिदेशक, डीजी (अपराध शाखा) तथा अतिरिक्त डीजी (महिला एवं बाल अपराध प्रकोष्ठ) सहित वरिष्ठ पुलिस अधिकारियों के बीच उनकी राय प्राप्त करने के लिए प्रसारित की गई है।

- The policy has adopted best practices from other **States** and abroad. इस नीति में अन्य राज्यों तथा विदेशों की सर्वोत्तम कार्य-पद्धतियों को अपनाया गया है।
- "**Nutana Sakala** is **Odisha's** unified policy framework for addressing all forms of trafficking relating to women and girls. "नूतन सकाला महिलाओं और बालिकाओं से संबंधित सभी प्रकार की तस्करी से निपटने के लिए ओडिशा का एकीकृत नीतिगत ढाँचा है।
- The framework is built on four pillars such as **prevention, protection, prosecution, and partnership** to ensure a comprehensive and coordinated response," says the draft policy.



मसौदा नीति के अनुसार, यह ढाँचा **रोकथाम, संरक्षण, अभियोजन तथा साझेदारी** जैसे चार स्तंभों पर आधारित है, ताकि एक व्यापक एवं समन्वित प्रतिक्रिया सुनिश्चित की जा सके।

## Grave statistics चिंताजनक आँकड़े

- The radical measures come against grave statistics.  
ये व्यापक उपाय अत्यंत चिंताजनक आँकड़ों की पृष्ठभूमि में प्रस्तावित किए गए हैं।
- The total number of humans trafficked from **Odisha** as per the **National Crime Records Bureau (NCRB)** was **1,475 (2021), 1,120 (2022), 1,305 (2023)** and **1,039 (2024)** as against an annual national average of **6,158** during this period.  
**राष्ट्रीय अपराध रिकॉर्ड ब्यूरो (NCRB)** के अनुसार, **ओडिशा** से मानव तस्करी के कुल पीड़ितों की संख्या **2021** में **1,475**, **2022** में **1,120**, **2023** में **1,305** तथा **2024** में **1,039** रही, जबकि इसी अवधि में राष्ट्रीय वार्षिक औसत **6,158** था।
- Vulnerable factors leading to trafficking include **83.3% rural population** with limited access to formal markets and social protection (**Census 2011**).  
तस्करी की संवेदनशीलता बढ़ाने वाले कारकों में **2011 की जनगणना** के अनुसार **83.3% ग्रामीण आबादी** का औपचारिक बाजारों तथा सामाजिक सुरक्षा तक सीमित पहुँच होना शामिल है।
- The **22.85% Scheduled Tribe** population is disproportionately represented among trafficking victims due to poverty, social exclusion and limited legal literacy.  
**22.85% अनुसूचित जनजाति** की आबादी गरीबी, सामाजिक बहिष्कार तथा सीमित कानूनी जागरूकता के कारण तस्करी के पीड़ितों में अनुपातहीन रूप से अधिक प्रतिनिधित्व रखती है।
- Female literacy** stands at **64%** compared to **82%** for males.  
**महिला साक्षरता दर 64%** है, जबकि पुरुषों की साक्षरता दर **82%** है।
- Over **20 lakh seasonal migrant workers** annually are particularly vulnerable to trafficking.  
प्रतिवर्ष **20 लाख से अधिक मौसमी प्रवासी श्रमिक** विशेष रूप से मानव तस्करी के प्रति संवेदनशील हैं।
- The State recorded **zero convictions** in **2021** despite **707 survivors** being identified and **65 traffickers** arrested.  
**2021 में 707 पीड़ितों** की पहचान और **65 तस्करों** की गिरफ्तारी के बावजूद राज्य में **एक भी दोषसिद्धि दर्ज नहीं हुई**।
- In **2023**, only **182** of **298 arrested persons** were chargesheeted, resulting in a **61% chargesheeting rate**.  
**2023 में 298 गिरफ्तार व्यक्तियों** में से केवल **182** के विरुद्ध आरोप-पत्र दाखिल किया गया, जिससे **61% आरोप-पत्र दाखिल करने की दर दर्ज हुई**।

|                              |                                                                                                                                                         |
|------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>GS Paper 1: Geography</b> | <b>24 July 2026</b>                                                                                                                                     |
| <b>TOPICS COVERED</b>        |                                                                                                                                                         |
| <b>24J7</b>                  | <b>Activist ends fast against Ken, Betwa linking after 18 days</b><br><b>कार्यकर्ता ने केन-बेतवा लिंकिंग के विरोध में 18 दिनों बाद अनशन समाप्त किया</b> |

A dry Danube



At rock bottom: Boats lie on the dried-up bed of the Danube River near the Calafat-Vidin Bridge, which connects Bulgaria and Romania, in southeastern Bulgaria. Prolonged drought and hot weather across Europe have pushed water levels in the river to record seasonal lows.

At rock bottom: Boats lie on the dried-up bed of the **Danube River** near the Calafat-Vidin Bridge, which connects Bulgaria and Romania, in southeastern Bulgaria. Prolonged drought and hot weather across Europe have pushed water levels in the river to record seasonal lows.

## LONGEST RIVERS IN EUROPE

| Rank | River       | Approx. Length | Countries                         |
|------|-------------|----------------|-----------------------------------|
| 1    | Volga River | 3,530 km       | Russia                            |
| 2    | Danube      | 2,857 km       | Germany to Romania (10 countries) |
| 3    | Ural River  | 2,428 km       | Russia, Kazakhstan                |
| 4    | Dnieper     | 2,201 km       | Russia, Belarus, Ukraine          |
| 5    | Don River   | 1,950 km       | Russia                            |

## TOP 5 LONGEST RIVERS IN THE WORLD

| Rank | River                             | Approx. Length | Continent     |
|------|-----------------------------------|----------------|---------------|
| 1    | Nile                              | 6,650 km       | Africa        |
| 2    | Amazon River                      | 6,400 km       | South America |
| 3    | Yangtze                           | 6,300 km       | Asia          |
| 4    | Mississippi–Missouri River System | 6,275 km       | North America |
| 5    | Yenisei River                     | 5,539 km       | Asia          |

## Highest Peak on Each Continent (Seven Summits)

| Continent          | Highest Peak                    | Height     | Country / Territory    |
|--------------------|---------------------------------|------------|------------------------|
| Asia               | Mount Everest                   | 8,848.86 m | Nepal–China (Tibet)    |
| South America      | Aconcagua                       | 6,961 m    | Argentina              |
| North America      | Denali                          | 6,190 m    | United States (Alaska) |
| Africa             | Mount Kilimanjaro               | 5,895 m    | Tanzania               |
| Europe             | Mount Elbrus                    | 5,642 m    | Russia                 |
| Antarctica         | Vinson Massif                   | 4,892 m    | Antarctica             |
| Australia/Oceania* | Puncak Jaya (Carstensz Pyramid) | 4,884 m    | Indonesia (Papua)      |

## 24J7. Activist ends fast against Ken, Betwa linking after 18 days कार्यकर्ता ने केन-बेतवा लिंकिंग के विरोध में 18 दिनों बाद अनशन समाप्त किया

### Ken–Betwa River Linking Project (KBLP)

- The Ken–Betwa River Linking Project (KBLP) is **India's first river interlinking project** under the **National Perspective Plan (NPP)**.
- It aims to transfer **surplus water from the Ken River basin to the water-deficit Betwa River basin** to improve irrigation, drinking water supply, and hydropower generation in the Bundelkhand region.

### Rivers Involved

| Feature            | Ken River                                                        | Betwa River                                    |
|--------------------|------------------------------------------------------------------|------------------------------------------------|
| Origin             | Ahircawan village, Jabalpur district, Madhya Pradesh             | Jhiri village, Raisen district, Madhya Pradesh |
| Length             | ~427 km                                                          | ~590 km                                        |
| Flows through      | Madhya Pradesh, Uttar Pradesh                                    | Madhya Pradesh, Uttar Pradesh                  |
| Major Tributary of | Yamuna                                                           | Yamuna                                         |
| Confluence         | Meets Yamuna near Chilla village (Banda district, Uttar Pradesh) | Meets Yamuna near Hamirpur (Uttar Pradesh)     |

### Water Transfer Source

- Source River:** Ken River
- Receiving River:** Betwa River
- Water will be diverted through the **Daudhan Dam** and a **221-km-long Ken–Betwa Link Canal**.

### Major Components

- Daudhan Dam** on the Ken River.
- 221 km Link Canal**.
- Two tunnels**.
- Powerhouses**.
- Barrages** (including Lower Orr Project and Kotha Barrage in later phases).

### Districts Benefited

#### Madhya Pradesh

- Panna
- Chhatarpur
- Tikamgarh
- Sagar
- Damoh
- Vidisha
- Raisen

#### Uttar Pradesh

- Jhansi
- Mahoba
- Banda
- Lalitpur

### Purpose

- Irrigation for drought-prone Bundelkhand.
- Drinking water supply.
- Hydroelectric power generation.
- Reduction of groundwater dependence.
- Agricultural development.

### Hydropower



- 103 MW hydropower.
- 27 MW solar power (planned as part of the project ecosystem).

#### Core Issues Associated with the Project

- **Environmental Concerns:** The **Daudhan Dam** will submerge part of the **Panna Tiger Reserve**.
- **Question over "Surplus Water":** Some hydrologists argue that the Ken River may not consistently have surplus water, particularly under changing climate conditions.
- **Climate Change:** Changing rainfall patterns could reduce water availability, affecting the project's long-term viability.
- **Displacement:** Submergence may affect villages and require rehabilitation and resettlement of affected families.
- **Inter-State Water Sharing:** Water allocation between Madhya Pradesh and Uttar Pradesh requires careful coordination to avoid future disputes.
- **Biodiversity Loss:** Ecologically sensitive areas, including riverine ecosystems and protected habitats, may be affected.

#### Importance for Bundelkhand

The project seeks to address:

- Frequent droughts.
- Low agricultural productivity.
- Water scarcity for drinking and irrigation.
- Rural livelihood challenges.

| GS Paper II: Polity |                                                                                                                                                                                                            | 24 July 2026 |
|---------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|
| TOPICS COVERED      |                                                                                                                                                                                                            |              |
| 24J7                | <b>Elected rural and municipal representatives in Bengal now barred from issuing certificates</b><br>पश्चिम बंगाल में निर्वाचित ग्रामीण एवं नगर निकाय प्रतिनिधियों को अब प्रमाण-पत्र जारी करने से रोका गया |              |
| 24J7                | <b>How should cities reclaim footpaths?</b><br>शहरों को फुटपथों को किस प्रकार पुनः प्राप्त करना चाहिए?                                                                                                     |              |
| 24J7                | <b>The right to protest and the limits of police power</b><br>विरोध प्रदर्शन का अधिकार और पुलिस शक्ति की सीमाएँ                                                                                            |              |

# Elected rural and municipal representatives in Bengal now barred from issuing certificates

GS II: Polity  
Shiv Sanjay Singh  
KOLKATA

Citing widespread irregularities in the issuing of birth and death certificates in West Bengal during the previous regime, State Chief Secretary Manoj Agarwal on Thursday said that elected representatives in panchayats and municipalities will no longer be allowed to issue these documents.

On the same day, police raids were carried out at multiple local body offices across the State, including in Kolkata, as part of a probe into such irregularities. Most of the civic bodies in the State are still administered by Trinamool Congress representatives.

Only designated government officials would be authorised to issue birth and death certificates, Mr. Agarwal said, removing



State Chief Secretary Manoj Agarwal said only designated government officials would be authorised to issue certificates. ISTOCKPHOTOS/GETTY IMAGES

the power from all elected public representatives. "During the SIR, many errors and irregularities were detected. The police have also received many complaints. Fake birth certificates have been found in many places," the Chief Secretary said, adding that the complaints were received after the Assembly election held earlier this year.

Mr. Agarwal, who

served as the State's Chief Electoral Officer during the election, said that if anyone has knowingly and "deliberately committed fraud, they will not be spared".

## Police raids

Police teams conducted searches at municipalities and corporations in several districts of the State on Thursday as part of an investigation into irregularities in the issuance of birth and death certificates. Searches were conducted in Kolkata, Birbhum, Cooch Behar, Paschim Bardhaman, Purba Bardhaman, Hooghly, North 24 Parganas, and South 24 Parganas districts.

The government is also in the process of bringing in legislation to curb the financial powers of elected representatives at panchayats and municipalities.

24J7. Elected rural and municipal representatives in Bengal now barred from issuing certificates

पश्चिम बंगाल में निर्वाचित

ग्रामीण एवं नगर निकाय

प्रतिनिधियों को अब प्रमाण-पत्र

जारी करने से रोका गया

• Citing widespread irregularities in the issuing of birth and death certificates in West Bengal during the previous regime, State Chief Secretary Manoj Agarwal on Thursday said that elected representatives in panchayats and municipalities will no longer be allowed to issue these documents.

पिछले शासनकाल के दौरान पश्चिम बंगाल में जन्म एवं मृत्यु प्रमाण-पत्रों के जारी होने में व्यापक अनियमितताओं का हवाला देते हुए राज्य के मुख्य सचिव मनोज अग्रवाल ने गुरुवार को कहा कि पंचायतों और नगरपालिकाओं के निर्वाचित प्रतिनिधियों को अब ये दस्तावेज़ जारी करने की अनुमति नहीं होगी।

- On the same day, police raids were carried out at multiple local body offices across the State, including in Kolkata, as part of a probe into such irregularities.

उसी दिन ऐसी अनियमितताओं की जाँच के तहत कोलकाता सहित पूरे राज्य में अनेक स्थानीय निकाय कार्यालयों पर पुलिस छापेमारी की गई।

## THE INDICATIVE LIST COMPRISES 11 DOCUMENTS:

1. Birth Certificate.
2. Indian Passport.
3. Matriculation/Secondary School Certificate issued by a recognized Board/University.
4. Permanent Residence Certificate (PRC).
5. Identity Card or Pension Payment Order of a regular Central/State Government employee or PSU employee/pensioner.
6. Government/Local Authority/Bank/Post Office/LIC/PSU document issued before 1 July 1987.
7. Forest Rights Certificate.
8. SC/ST/OBC or other caste certificate issued by the competent authority.
9. National Register of Citizens (NRC), where applicable.
10. Family Register maintained by State/Local authorities.
11. Government land or house allotment certificate.

For the purposes of the SIR exercise, the following are not accepted as proof of citizenship by themselves:

- Aadhaar Card
- EPIC (Voter ID)

- Ration Card

# How should cities reclaim footpaths?

Why was the Street Vendors Act enacted? What does the Act require before vendors can be removed? What is the role of the Town Vending Committee? Can street vendors be evicted before a survey is completed? Why has Bengaluru's footpath drive come under scrutiny?

GS II: Polity

## EXPLAINER

Rishita Khanna

### The story so far:

Following the Supreme Court's recognition of the right to walk on safe, obstruction-free footpaths as a fundamental right, Bengaluru Development Minister Krishna Byre Gowda directed the five city corporations under the Greater Bengaluru Authority to launch a 10-day 'Safe Footpath' drive. The drive removed thousands of street vendors from pavements and cleared encroachments. While many welcomed the initiative, it also raised questions over whether the removals complied with the Street Vendors (Protection of Livelihood and Regulation of Street Vending) Act, 2014, which seeks to balance pedestrians' right to walk with street vendors' right to livelihood.

### Why was the Street Vendors Act enacted?

The Supreme Court's recognition of the right to walk does not mean street vending has no place on public streets. Long before the latest ruling, the court had repeatedly held that street vending is a 'legitimate' occupation protected under Article 19 of the Constitution, while making it clear that it can be regulated in the public interest.

Those judgments were born out of a recurring pattern – municipal bodies and police evicting vendors, mostly without notice, reducing years of livelihoods to rubble overnight.

The Street Vendors (Protection of Livelihood and Regulation of Street Vending) Act, 2014, was enacted to end such arbitrary removals by laying down the process for regulating street vending.

Contrary to popular perception, the Act is neither an anti-encroachment law nor one that gives vendors an unrestricted right over public spaces.



In Bengaluru, corporations started removing vendors before putting in place the mechanism through which the Act is meant to work. K. MURALI KUMAR

Instead, it seeks to balance two competing rights – the public's right to safe, obstruction-free footpaths and a street vendor's right to earn a livelihood. It lays down a step-by-step process that every city is expected to follow before deciding who can vend, where they can vend and when they can be removed or relocated.

### What process does the Act prescribe before vendors can be removed?

The first step is the constitution of a Town Vending Committee (TVC), the backbone of the law.

The committee includes officials, police, planning authorities, resident representatives and street vendors themselves, who must make up at least 40% of its members, with representation for women and other marginalised communities. The idea is that decisions affecting vendors should not be taken without vendors having a seat at the table. Every subsequent step is expected to flow

through this committee.

Once the committee is constituted, the Act requires it to survey all street vendors. The survey is meant to identify existing vendors before the authorities decide who can continue vending and under what conditions.

Moreover, the Act protects existing vendors during this process. It states that no street vendor should be evicted or relocated until the survey has been completed and Certificates of Vending have been issued. The protection was built into the law to prevent exactly the kind of arbitrary removals that had prompted its enactment.

Once the survey is completed, eligible vendors are issued a Certificate of Vending. It is official permission to vend at a specified location and under specified conditions. The certificate does not give a vendor ownership over public land. It only recognises the right to vend in accordance with the Act.

The Act does not prohibit the removal

of street vendors. It only requires that such action follow the process laid down under the law.

### Why has Bengaluru's footpath drive come under scrutiny?

In Bengaluru, corporations started removing vendors before putting in place the mechanism through which the Act is meant to work.

Although Karnataka Chief Minister D.K. Shivakumar later promised relocation, the Act requires a TVC to identify vending and no-vending zones. Bengaluru does not have one.

While the Karnataka government acted on the Supreme Court's recognition of pedestrians' right to safe footpaths, the Street Vendors Act makes it equally clear that reclaiming those footpaths cannot become a justification for bypassing the safeguards enacted to protect street vendors' livelihoods. That balance, not the primacy of one right over the other, is the very foundation of the law.

## THE GIST

The Street Vendors Act, 2014, was enacted to regulate street vending by balancing pedestrians' right to safe, obstruction-free footpaths with street vendors' right to livelihood, while preventing arbitrary evictions.

The Act requires authorities to constitute a Town Vending Committee, conduct surveys, issue Certificates of Vending and identify vending and no-vending zones before vendors are removed or relocated.

## 24J7. How should cities reclaim footpaths?

### शहरों को फुटपाथों को किस प्रकार पुनः प्राप्त करना चाहिए?

- While many welcomed the initiative, it also raised questions over whether the removals complied with the **Street Vendors (Protection of Livelihood and Regulation of Street Vending) Act, 2014**, which seeks to balance pedestrians' right to walk with street vendors' right to livelihood.

यद्यपि अनेक लोगों ने इस पहल का स्वागत किया, किन्तु इससे यह प्रश्न भी उठा कि क्या ये हटाने की

कार्रवाईयें पथ विक्रेता (जीविका संरक्षण एवं पथ विक्रय विनियमन) अधिनियम, 2014 के अनुरूप थीं, जिसका

उद्देश्य पैदल चलने वालों के चलने के अधिकार तथा पथ विक्रेताओं के जीविका के अधिकार के बीच संतुलन

स्थापित करना है।

### Why was the Street Vendors Act enacted?

#### पथ विक्रेता अधिनियम क्यों बनाया गया?

- The **Street Vendors (Protection of Livelihood and Regulation of Street Vending) Act, 2014**, was enacted to end such arbitrary removals by laying down the process for regulating street vending.

पथ विक्रेता (जीविका संरक्षण एवं पथ विक्रय विनियमन) अधिनियम, 2014 इस प्रकार की मनमानी हटाने की कार्रवाइयों को समाप्त करने तथा पथ विक्रय के विनियमन की प्रक्रिया निर्धारित करने के उद्देश्य से बनाया गया था।

- Instead, it seeks to balance two competing rights — the **public's right to safe, obstruction-free footpaths** and a **street vendor's right to earn a livelihood**.  
इसके स्थान पर, यह दो परस्पर प्रतिस्पर्धी अधिकारों के बीच संतुलन स्थापित करने का प्रयास करता है — जनता का सुरक्षित एवं अतिक्रमण-मुक्त फुटपाथों पर चलने का अधिकार तथा पथ विक्रेता का जीविका अर्जित करने का अधिकार।

**What process does the Act prescribe before vendors can be removed?**  
विक्रेताओं को हटाने से पहले अधिनियम किस प्रक्रिया का प्रावधान करता है?

- The first step is the constitution of a **Town Vending Committee (TVC)**, the backbone of the law.  
पहला चरण टाउन वेंडिंग समिति (Town Vending Committee - TVC) का गठन है, जो इस कानून की आधारशिला है।
- It states that no **street vendor** should be evicted or relocated until the survey has been completed and **Certificates of Vending** have been issued.  
इसमें स्पष्ट किया गया है कि किसी भी पथ विक्रेता को तब तक बेदखल या पुनर्स्थापित नहीं किया जाएगा, जब तक सर्वेक्षण पूरा न हो जाए और विक्रय प्रमाण-पत्र (Certificates of Vending) जारी न कर दिए जाएँ।
- Once the survey is completed, eligible vendors are issued a **Certificate of Vending**.  
सर्वेक्षण पूरा होने के बाद पात्र विक्रेताओं को विक्रय प्रमाण-पत्र (Certificate of Vending) जारी किया जाता है।
- The **certificate does not give a vendor ownership over public land**.  
यह प्रमाण-पत्र किसी विक्रेता को सार्वजनिक भूमि पर स्वामित्व प्रदान नहीं करता।
- It **only recognises the right to vend in accordance with the Act**.  
यह केवल अधिनियम के अनुरूप विक्रय करने के अधिकार को मान्यता देता है।
- The **Act does not prohibit the removal of street vendors**.  
अधिनियम पथ विक्रेताओं को हटाने पर पूर्ण प्रतिबंध नहीं लगाता।
- It **only requires that such action follow the process laid down under the law**.  
यह केवल इतना सुनिश्चित करता है कि ऐसी कार्रवाई कानून में निर्धारित प्रक्रिया के अनुसार ही की जाए।

**Why has Bengaluru's footpath drive come under scrutiny?**  
बैंगलुरु का फुटपाथ अभियान जांच के दायरे में क्यों आया है?

- While the **Karnataka government** acted on the **Supreme Court's** recognition of **pedestrians' right to safe footpaths**, the **Street Vendors Act** makes it equally clear that reclaiming those footpaths cannot become a justification for bypassing the safeguards enacted to protect **street vendors' livelihoods**.  
यद्यपि कर्नाटक सरकार ने सुरक्षित फुटपाथों पर पैदल यात्रियों के अधिकार को लेकर उच्चतम न्यायालय की मान्यता के आधार पर कार्रवाई की, किन्तु पथ विक्रेता अधिनियम (Street Vendors Act) यह भी स्पष्ट करता है कि फुटपाथों को पुनः प्राप्त करना पथ विक्रेताओं की आजीविका की सुरक्षा हेतु बनाए गए कानूनी संरक्षणों की अनदेखी करने का औचित्य नहीं बन सकता।
- That **balance**, not the primacy of one right over the other, is the very foundation of the law.  
इसी प्रकार का संतुलन, न कि किसी एक अधिकार की दूसरे पर प्रधानता, इस कानून का मूल आधार है।



# The right to protest and the limits of police power

What the Constitution, the BNSS and court rulings say about regulating demonstrations and the use of force

**SS II: Polity**  
**Devvanshi Bihani**

**The story so far:**

People from across the country gathered at Jantar Mantar in central Delhi on July 20 for the 'Chalo Sansad' march, carrying placards demanding reforms in the National Testing Agency (NTA) and the resignation of Union Education Minister Dharmendra Pradhan. Within hours, the demonstration descended into clashes. Police used tear gas and lathi charges to disperse protesters attempting to march towards Parliament. Tear gas enveloped parts of the protest route as demonstrators ran to escape the crackdown. Several nearby Metro stations were temporarily closed, and many demonstrators reported losing mobile connectivity during the march, making communication and coordination difficult.

The incident has again brought an old question into focus: how should a democracy police public protest?

**Is the right to protest absolute?**

The Constitution guarantees citizens the right to assemble peacefully under Article 19(1)(b). But that right is subject to "reasonable restrictions" under Article 19(3) in the interests of public order, the sovereignty and integrity of India, and other constitutionally recognised grounds. In practice, these restrictions are implemented through laws governing public order and policing.

The legal authority to regulate protests, however, comes from a range of statutes.

**Was the BJP march unlawful?**

Whether a protest is "unlawful" is a legal question that depends on the facts and circumstances of each case. Under the Bharatiya Nyaya Sanhita (BNS), an assembly of five or more persons becomes an unlawful assembly only if its common object falls within specific categories, such as using criminal force, resisting the execution of law, committing an offence, or compelling another person by force or threat. A gathering that begins lawfully may also become unlawful if its

conduct changes over the course of the event.

Ahead of the march, Delhi Police said the BJP had not sought permission for a procession to Parliament. It also pointed to prohibitory orders issued under Section 163 of the Bharatiya Nagarik Suraksha Sanhita (BNSS), which barred protests, marches and demonstrations in the New Delhi district, except at the designated Jantar Mantar protest site with prior permission. As demonstrators attempted to march towards Parliament, officers stopped the procession and eventually used tear gas and lathi charges to disperse the crowd. The authorities' response has since come under judicial scrutiny, with the Delhi High Court seeking responses from the Centre and the Delhi Police on petitions alleging police brutality and excessive use of force.

**What standards govern police action?**

The National Human Rights Commission's Manual on Human Rights for Police Officers emphasises that effective policing and respect for human rights are

complementary rather than conflicting objectives.

It states that "A democratic country like India needs democratic policing, which is based on the idea of the police as protectors of the rights of citizens and the rule of law, while ensuring the safety and security of all equally." The manual also notes that human rights violations by police can have "a multi-dimensional impact" by eroding public confidence, bringing institutions into disrepute and "even escalating civil unrest at times."

The principles are consistent with the UN Basic Principles on the Use of Force and Firearms, which require force to be lawful, necessary and proportionate.

**When can police use force?**

Under the BNSS, an Executive Magistrate or an authorised police officer may order an unlawful assembly, or an assembly likely to disturb public peace, to disperse. If the assembly does not comply, the law permits it to be dispersed by force.

The Code of Conduct for the Police in India states that police should, as far as practicable, "use the methods of persuasion, advice and warning. When the application of force becomes inevitable, only the irreducible minimum force required in the circumstances should be used." Beyond the use of force itself, the protests also raised questions about police accountability after videos appeared to show some police personnel without visible name tags or with their faces covered. While the BNSS requires every police officer arresting to bear an

accurate, visible and clear identification of his or her name, it contains no corresponding requirement for police personnel engaged in crowd-control or the dispersal of assemblies.

**How has the Supreme Court viewed protests?**

A day after the clashes, a lawyer urged the Supreme Court to take *suo motu* cognisance of the alleged police excesses, citing videos circulating online. Chief Justice of India Surya Kant orally declined the request, saying, "We are not interested in videos... Don't waste our [court's] time, and don't waste your time."

Over the years, however, the Supreme Court has repeatedly laid down principles governing both the right to protest and the limits of police action.

In *Anita Thakur v. State of Jammu & Kashmir* (2016), the court held that the use of excessive force violates fundamental rights and awarded compensation to the injured protesters, emphasising that police action must remain reasonable and accountable.

More recently, in *Mazdoor Kisan Shakti Sangathan v. Union of India* (2018), the court reiterated that while authorities may regulate demonstrations to maintain public order, they cannot extinguish the right to protest altogether. In *Amit Sahni v. Commissioner of Police* (2020), arising from the Shaheen Bagh protests, it affirmed that dissent is a constitutional right but cannot result in the indefinite occupation of public spaces.

## 24J7. The right to protest and the limits of police power

### विरोध प्रदर्शन का अधिकार और पुलिस शक्ति की सीमाएँ

- The **Constitution** guarantees citizens the right to assemble peacefully under **Article 19(1)(b)**. संविधान के अनुच्छेद 19(1)(b) के अंतर्गत नागरिकों को शांतिपूर्वक एकत्र होने का अधिकार प्रदान किया गया है।
- But that right is subject to "reasonable restrictions" under **Article 19(3)** in the interests of **public order, the sovereignty and integrity of India**, and other constitutionally recognised grounds.

किन्तु यह अधिकार अनुच्छेद 19(3) के अंतर्गत लोक व्यवस्था, भारत की संप्रभुता और अखंडता तथा अन्य संवैधानिक रूप से मान्य आधारों के हित में लगाए जाने वाले "युक्तिसंगत प्रतिबंधों" के अधीन है।

- Under the **Bharatiya Nyaya Sanhita (BNS)**, an assembly of **five or more persons** becomes an **unlawful assembly** only if its common object falls within specific categories, such as using **criminal force**, resisting the execution of law, committing an offence, or compelling another person by force or threat.

भारतीय न्याय संहिता (BNS) के अंतर्गत पाँच या अधिक व्यक्तियों का समूह तभी अवैध जमाव माना जाता है, जब उसका सामान्य उद्देश्य कुछ विशिष्ट श्रेणियों में आता हो, जैसे आपराधिक बल का प्रयोग करना, कानून के क्रियान्वयन का विरोध करना, कोई अपराध करना या बल अथवा धमकी के माध्यम से किसी व्यक्ति को बाध्य करना।

- It also pointed to **prohibitory orders** issued under **Section 163** of the **Bharatiya Nagarik Suraksha Sanhita (BNSS)**, which barred protests, marches and demonstrations in the **New Delhi** district, except at the designated **Jantar Mantar** protest site with prior permission. पुलिस ने भारतीय नागरिक सुरक्षा संहिता (BNSS) की धारा 163 के अंतर्गत जारी निषेधाज्ञा का भी उल्लेख किया, जिसके अनुसार नई दिल्ली जिले में पूर्व अनुमति के साथ निर्धारित जंतर मंतर प्रदर्शन स्थल को छोड़कर अन्य स्थानों पर विरोध प्रदर्शन, मार्च और रैलियाँ प्रतिबंधित थीं।
- The **National Human Rights Commission's Manual on Human Rights for Police Officers** emphasises that effective **policing** and respect for **human rights** are complementary rather than conflicting objectives.

राष्ट्रीय मानवाधिकार आयोग (NHRC) की पुलिस अधिकारियों के लिए मानवाधिकार पुस्तिका इस बात पर



बल देती है कि प्रभावी पुलिस व्यवस्था और मानवाधिकारों का सम्मान परस्पर पूरक हैं, न कि परस्पर विरोधी उद्देश्य।

- The **Code of Conduct for the Police in India** states that police should, as far as practicable, "use the methods of persuasion, advice and warning."

भारत में पुलिस के लिए आचार संहिता (Code of Conduct for the Police in India) में कहा गया है कि पुलिस को यथासंभव समझाने, परामर्श देने तथा चेतावनी देने के उपाय अपनाने चाहिए।

- In **Anita Thakur v. State of Jammu & Kashmir (2016)**, the court held that the use of **excessive force** violates **fundamental rights** and awarded **compensation** to the injured protesters, emphasising that police action must remain **reasonable** and **accountable**.

अनिता ठाकुर बनाम जम्मू एवं कश्मीर राज्य (2016) मामले में न्यायालय ने कहा कि अत्यधिक बल का प्रयोग मौलिक अधिकारों का उल्लंघन है और घायल प्रदर्शनकारियों को क्षतिपूर्ति प्रदान की, साथ ही इस बात पर बल दिया कि पुलिस कार्रवाई युक्तिसंगत एवं जवाबदेह होनी चाहिए।

- More recently, in **Mazdoor Kisan Shakti Sangathan v. Union of India (2018)**, the court reiterated that while authorities may regulate **demonstrations** to maintain **public order**, they cannot extinguish the **right to protest** altogether.

हाल ही में मज़दूर किसान शक्ति संगठन बनाम भारत संघ (2018) मामले में न्यायालय ने पुनः स्पष्ट किया कि यद्यपि प्राधिकारी लोक व्यवस्था बनाए रखने के लिए प्रदर्शनों को विनियमित कर सकते हैं, किन्तु वे विरोध प्रदर्शन के अधिकार को पूर्णतः समाप्त नहीं कर सकते।

- In **Amit Sahni v. Commissioner of Police (2020)**, arising from the **Shaheen Bagh protests**, it affirmed that **dissent** is a **constitutional right** but cannot result in the **indefinite occupation of public spaces**.

अमित साहनी बनाम पुलिस आयुक्त (2020), जो शाहीन बाग आंदोलन से संबंधित था, में न्यायालय ने स्पष्ट किया कि असहमति व्यक्त करना एक संवैधानिक अधिकार है, किन्तु इसके कारण सार्वजनिक स्थलों पर अनिश्चितकाल तक कब्ज़ा नहीं किया जा सकता।

| GS Paper II: Governance |                                                                                                                                                                          | 24 July 2026 |
|-------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|
| TOPICS COVERED          |                                                                                                                                                                          |              |
| 24J7                    | 15 of 39 posts in NTA are vacant, Centre informs Rajya Sabha<br>NTA में स्वीकृत 39 पदों में से 15 रिक्त, केंद्र ने राज्यसभा को दी जानकारी                                |              |
| 24J7                    | Over two decades on, two CBI cases in 2003 CAT leak still pending in courts<br>दो दशक बाद भी 2003 CAT प्रश्नपत्र लीक से जुड़े CBI के दो मामले अब भी न्यायालयों में लंबित |              |
| 24J7                    | 6.17 lakh Waqf properties approved on portal, says Ministry<br>मंत्रालय ने कहा: पोर्टल पर 6.17 लाख वक्फ संपत्तियों को स्वीकृति मिली                                      |              |
| 24J7                    | SEBI mulls revamp of portfolio manager rules<br>सेबी ने पोर्टफोलियो मैनेजर नियमों में संशोधन पर विचार किया                                                               |              |



# 15 of 39 posts in NTA are vacant, Centre informs Rajya Sabha

GS II: Governance  
The Hindi Bureau  
NEW DELHI

Fifteen of the 39 posts created by the National Testing Agency (NTA) remain vacant, Union Minister of State for Education Sukanta Majumdar stated in Rajya Sabha.

At present, the Union Education Ministry's exam-conducting body has 24 employees, all of whom have been appointed on deputation from various institutions, Mr. Majumdar stated in a written reply on Wednesday to a question raised by CPI(M) MP V. Sivadasan.

According to the reply, the NTA relies heavily on external hiring, engaging 73 officials on contract – including a general manager of communication, senior advisors, and consultants – alongside 124 outsourced personnel covering roles like data analysis, legal support, and housekeeping.

## Tied to deputation

To strengthen operations, 16 posts (director and joint director levels) have been created under the Central Staffing Scheme, but appointments remain tied to deputation arrangements rather than permanent staff recruitment.

"The NTA is responsible for conducting high-stakes



Sukanta Majumdar

university entrance, medical, engineering, and fellowship examinations. Running such a critical centralised body without a single dedicated, permanent cadre is a massive administrative failure that directly impacts students," Mr. Sivadasan said in a public statement.

Since its inception in 2018, the NTA – designed as a self-sustained autonomous organisation – has conducted 270 examinations catering to over 6.6 crore students. In 2026 alone, 65 lakh students have registered for various examinations, the Rajya Sabha reply said.

"Despite this enormous scale, the agency has faced intense criticism over paper leaks and test cancellations, including the high-profile mismanagement seen in exams like NEET and UGC-NET," Mr. Sivadasan said.

**24J7. 15 of 39 posts in NTA are vacant, Centre informs Rajya Sabha**  
**NTA में स्वीकृत 39 पदों में से 15 रिक्त, केंद्र ने राज्यसभा को दी जानकारी**

• Fifteen of the 39 posts created by the National Testing Agency (NTA) remain vacant, Union Minister of State for Education Sukanta Majumdar stated in the Rajya Sabha.

राष्ट्रीय परीक्षण एजेंसी (NTA) में सृजित 39 पदों में से 15 पद अब भी रिक्त हैं, यह जानकारी केंद्रीय शिक्षा राज्य मंत्री सुकान्त मजूमदार ने राज्यसभा में दी।

• According to the reply, the NTA relies heavily on external hiring, engaging 73 officials on contract — including a General Manager (Communication), Senior Advisors, and Consultants — alongside 124 outsourced personnel covering roles like data analysis, legal support, and housekeeping.

उत्तर के अनुसार, NTA बाहरी नियुक्तियों पर काफी निर्भर है। संस्था ने 73 संविदा अधिकारियों की नियुक्ति की है, जिनमें जनरल मैनेजर (कम्युनिकेशन), सीनियर सलाहकार तथा परामर्शदाता शामिल हैं। इसके अतिरिक्त 124 आउटसोर्स कर्मी डेटा विश्लेषण, विधिक सहायता और हाउसकीपिंग जैसे कार्यों में लगे हुए हैं।



## 6.17 lakh Waqf properties approved on portal, says Ministry

GS II: Governance  
Ishita Mishra  
NEW DELHI

The Minority Affairs Ministry informed the Lok Sabha on Wednesday that more than 6.17 lakh Waqf properties have been successfully validated and approved on the UMEED Central Portal-2025, as part of the government's ongoing initiative to digitise and streamline Waqf property records.

Responding to an unstarred question raised by Trinamool Congress MP Sajda Ahmed, Union Minority Affairs Minister Kiren Rijiju stated that 7,99,978 Waqf properties had been initiated for uploading to the UMEED portal as of July 17.

According to the Ministry, 6,17,102 properties have been validated and approved, while 91,623 properties remain at various stages of the uploading process. Another 91,253 properties were rejected during the verification process. State and Union Territory-wise details of the registration status are available on the portal.

### Complete lifecycle

The Minister said the UMEED Central Portal-2025 was a statutory portal developed under the provisions of the UMEED Act, 1995. The platform was designed to manage the complete lifecycle of Waqf properties, including registration, verification, survey by the Collector, mutation, annual account audits, and related administrative processes.

## 24J7. 6.17 lakh Waqf properties approved on portal, says Ministry

मंत्रालय ने कहा: पोर्टल पर 6.17 लाख वक्फ संपत्तियों को स्वीकृति मिली

The Ministry of Minority Affairs informed the Lok Sabha on Wednesday that more than 6.17 lakh Waqf properties have been successfully validated and approved on the UMEED Central Portal-2025, as part of the government's ongoing initiative to digitise and streamline Waqf property records.

अल्पसंख्यक कार्य मंत्रालय ने बुधवार को लोकसभा को सूचित किया कि सरकार की वक्फ संपत्तियों के अभिलेखों के डिजिटलीकरण और सुव्यवस्थित प्रबंधन की निरंतर पहल के अंतर्गत UMEED केंद्रीय पोर्टल-2025 पर 6.17 लाख से अधिक वक्फ संपत्तियों का सफलतापूर्वक सत्यापन और अनुमोदन किया जा चुका है।

Responding to an unstarred question raised by Trinamool Congress सांसद Sajda Ahmed, Union Minority Affairs Minister Kiren Rijiju stated that 7,99,978 Waqf properties had been initiated for uploading to the UMEED portal as of July 17.

तृणमूल कांग्रेस की सांसद सजदा अहमद द्वारा पूछे गए अतारांकित प्रश्न के उत्तर में केंद्रीय अल्पसंख्यक कार्य मंत्री किरें रिजिजू ने बताया कि 17 जुलाई तक 7,99,978 वक्फ संपत्तियों को UMEED पोर्टल पर अपलोड करने की प्रक्रिया प्रारंभ की जा चुकी थी।

The Minister said the UMEED Central Portal-2025 was a statutory portal developed under the provisions of the UMEED Act, 1995.

मंत्री ने बताया कि UMEED केंद्रीय पोर्टल-2025 एक वैधानिक पोर्टल है, जिसे UMEED अधिनियम, 1995 के प्रावधानों के अंतर्गत विकसित किया गया है।

The platform was designed to manage the complete lifecycle of Waqf properties, including registration, verification, survey by the Collector, mutation, annual account audits, and related administrative processes.

यह मंच वक्फ संपत्तियों के संपूर्ण जीवनचक्र के प्रबंधन के लिए तैयार किया गया है, जिसमें पंजीकरण, सत्यापन, कलेक्टर द्वारा सर्वेक्षण, नामांतरण (म्यूटेशन), वार्षिक लेखा परीक्षण (ऑडिट) तथा उनसे संबंधित अन्य प्रशासनिक प्रक्रियाएँ शामिल हैं।

## 24J7. SEBI mulls revamp of portfolio manager rules

सेबी ने पोर्टफोलियो मैनेजर नियमों में संशोधन पर विचार किया

Markets regulator SEBI proposed expanding investment avenues for portfolio managers by allowing them to invest in 'to-be-listed' securities and overseas listed equity and debt.

बाजार नियामक सेबी (SEBI) ने पोर्टफोलियो मैनेजरों के लिए निवेश के अवसरों का विस्तार करने का प्रस्ताव रखा है, जिसके तहत उन्हें सूचीबद्ध होने वाली (To-be-listed) प्रतिभूतियों तथा विदेशों में सूचीबद्ध इक्विटी और ऋण (Debt) में

निवेश की अनुमति दी जाएगी।

- The move is aimed at broadening the investment universe and providing investors access to wider market opportunities.  
इस कदम का उद्देश्य निवेश के दायरे का विस्तार करना तथा निवेशकों को अधिक व्यापक बाजार अवसरों तक पहुंच प्रदान करना है।
- It proposed portfolio managers offering discretionary portfolio management services to invest up to 10% of client's assets under management in investment-grade unlisted debt.

## SEBI mulls revamp of portfolio manager rules

GS II: Governance  
Press Trust of India  
NEW DELHI

Markets regulator SEBI proposed expanding investment avenues for portfolio managers by allowing them to invest in 'to-be-listed' securities and overseas listed equity and debt.

The move is aimed at broadening the investment universe and providing investors access to wider market opportunities. It proposed portfolio managers offering discretionary portfolio management services to invest up to 10% of client's assets under management in investment-grade unlisted debt.

इसमें प्रस्ताव किया गया है कि विवेकाधीन पोर्टफोलियो प्रबंधन सेवाएं (Discretionary Portfolio Management Services) प्रदान करने वाले पोर्टफोलियो मैनेजर, ग्राहकों की प्रबंधनाधीन परिसंपत्तियों (Assets Under Management) का 10% तक निवेश-योग्य (Investment-grade) गैर-सूचीबद्ध ऋण (Unlisted Debt) में निवेश कर सकेंगे।

| GS Paper II: International Relations |                                                                                                                 | 24 July 2026 |
|--------------------------------------|-----------------------------------------------------------------------------------------------------------------|--------------|
| TOPICS COVERED                       |                                                                                                                 |              |
| 24J7                                 | U.S. announces civilian nuclear deal with Saudi<br>अमेरिका ने सऊदी अरब के साथ असैन्य परमाणु समझौते की घोषणा की  |              |
| 24J7                                 | Warning signals for India from NATO's Ankara summit<br>नाटो के अंकारा शिखर सम्मेलन से भारत के लिए चेतावनी संकेत |              |
| 24J7                                 | Trump's bunker buster gamble on Pickaxe Mountain<br>पिकेरेक्स पर्वत पर ट्रम्प का बंकर-बस्टर दांव                |              |

## U.S. announces civilian nuclear deal with Saudi

**GS II: IR**  
Agence France Presse  
RIYADH

The United States and Saudi Arabia on Wednesday announced a landmark deal that would establish a civilian nuclear programme in the kingdom, which U.S. President Donald Trump said was contingent on Riyadh normalising relations with Israel.

The move comes as the U.S. fights a war with Iran that began in large part over concerns about Tehran's nuclear programme – still a key point of contention in now-stalled peace talks.

The deal is set to generate billions of dollars for American companies and is seen as a major win for Iran's long-time regional rival, but critics fear it also carries risks.

Washington has sought in recent years to tie any nuclear agreement and defence pact to Saudi normalisation with Israel, and just hours after the deal was announced, Mr. Trump took to social media to say Riyadh must first meet that

condition. The nuclear deal "will be approved, but is totally subject to Saudi Arabia joining the very respected and successful Abraham Accords", he wrote.

**Concern of enrichment**  
Critics have insisted the deal – the text of which was not immediately made public – could precipitate a nuclear race in a region already battered by war.

One provision would potentially see U.S. companies build a uranium enrichment facility in Saudi Arabia, the Wall Street Journal reported.

The U.S. Energy Department made no mention of such a provision and did not offer comment when asked about it by AFP, while Mr. Trump added in his Truth Social post that:

"There will be no enrichment of material!"

The deal will be submitted to Congress for review, but the Republican-controlled legislature is unlikely to block its implementation.



**Close allies:** President Trump with Saudi Arabia's Crown Prince Mohammed bin Salman in Washington, in November last year. AP

U.S. lawmakers from both parties and Israeli officials have previously voiced opposition to such a project over fears Saudi Arabia could eventually convert it to develop nuclear weapons.

"Trump claims his war on Iran is about stopping an authoritarian country from enriching nuclear fuel," left-wing U.S. Senator Bernie Sanders wrote on X.

"Now he's letting his best friends in Saudi Arabia – one of the most brutal dictatorships in the world – do exactly that.

This is absurd."

**'Pact with safeguards'**

U.S. Secretary of State Marco Rubio said that "any agreement that we're going to make with any country in the world on civil nuclear energy is going to be one that will have safeguards in place to ensure that it can't be turned into a weapons programme".

Riyadh, like Tehran, has long been adamant about its right to pursue a civilian nuclear programme. Last year it signed a mutual defence pact with nuclear-

armed Pakistan.

Policymakers have long feared that if Iran produced a nuclear weapon, the move would set off an arms race across the Gulf.

U.S. Energy Secretary Chris Wright dismissed concerns about proliferation, insisting the deal was in Washington's economic and strategic interest.

The U.S. has agreements governing nuclear cooperation with more than 50 countries.

Experts said such a deal had been in the works for a while, but some raised concerns about the potential for uranium enrichment on Saudi soil.

"It would be a mistake to allow Saudi Arabia the capability for enrichment," said Matthew Kroenig of the Atlantic Council in comments made before the deal was formally announced. "Washington is right to strengthen its relationship with Riyadh, but it should not do so at the expense of its effective nuclear weapons nonproliferation standards."

### 24J7. U.S. announces civilian nuclear deal with Saudi

अमेरिका ने सऊदी अरब के साथ असैन्य परमाणु समझौते की घोषणा की

- The **United States** and **Saudi Arabia** on Wednesday announced a landmark deal that would establish a **civilian nuclear programme** in the kingdom, which **U.S. President Donald Trump** said was contingent on **Riyadh** normalising relations with **Israel**.

संयुक्त राज्य अमेरिका और सऊदी अरब ने बुधवार को एक ऐतिहासिक समझौते की घोषणा की, जिसके तहत



सऊदी अरब में एक असैन्य परमाणु कार्यक्रम (Civilian Nuclear Programme) स्थापित किया जाएगा। अमेरिकी राष्ट्रपति डोनाल्ड ट्रंप ने कहा कि यह समझौता रियाद द्वारा इज़राइल के साथ संबंध सामान्य करने की शर्त पर निर्भर करेगा।

- The move comes as the **U.S.** fights a war with **Iran** that began in large part over concerns about **Tehran's nuclear programme** — still a key point of contention in now-stalled **peace talks**.

यह कदम ऐसे समय में उठाया गया है जब अमेरिका ईरान के साथ युद्ध में उलझा हुआ है, जिसकी शुरुआत मुख्यतः तेहरान के परमाणु कार्यक्रम को लेकर चिंताओं के कारण हुई थी, जो अब ठप पड़ी शांति वार्ताओं में भी एक प्रमुख विवाद का विषय बना हुआ है।

- Washington** has sought in recent years to tie any **nuclear agreement** and **defence pact** to **Saudi** normalisation with **Israel**, and just hours after the deal was announced, **Mr. Trump** took to social media to say **Riyadh** must first meet that condition.

हाल के वर्षों में वॉशिंगटन किसी भी परमाणु समझौते और रक्षा संधि को सऊदी अरब द्वारा इज़राइल के साथ संबंध सामान्य करने की शर्त से जोड़ने का प्रयास करता रहा है। समझौते की घोषणा के कुछ ही घंटों बाद श्री ट्रंप ने सोशल मीडिया पर कहा कि रियाद को पहले यह शर्त पूरी करनी होगी।

- The **nuclear deal** "will be approved, but is totally subject to **Saudi Arabia** joining the very respected and successful **Abraham Accords**", he wrote.

उन्होंने लिखा कि यह परमाणु समझौता "स्वीकृत किया जाएगा, लेकिन यह पूरी तरह इस बात पर निर्भर करेगा कि सऊदी अरब अत्यंत सम्मानित और सफल अब्राहम समझौतों (Abraham Accords) में शामिल होता है या नहीं।"

- One provision would potentially see **U.S. companies** build a **uranium enrichment facility** in **Saudi Arabia**, the **Wall Street Journal** reported.

वॉल स्ट्रीट जर्नल की रिपोर्ट के अनुसार, समझौते के एक प्रावधान के तहत अमेरिकी कंपनियाँ सऊदी अरब में यूरेनियम संवर्धन (Uranium Enrichment) सुविधा स्थापित कर सकती हैं।

- "There will be no **enrichment** of material!"

"किसी भी प्रकार का यूरेनियम संवर्धन नहीं होगा!"

- The deal will be submitted to **Congress** for review, but the **Republican-controlled legislature** is unlikely to block its implementation.

यह समझौता समीक्षा के लिए अमेरिकी कांग्रेस को भेजा जाएगा, किन्तु रिपब्लिकन-नियंत्रित विधायिका द्वारा इसके कार्यान्वयन को रोकने की संभावना कम है।

- The **U.S.** has agreements governing **nuclear cooperation** with more than **50 countries**.  
अमेरिका के 50 से अधिक देशों के साथ परमाणु सहयोग संबंधी समझौते हैं।

## Abraham Accords (2020)

- The **Abraham Accords** are a series of **U.S.-brokered agreements** signed in **2020** to **normalize diplomatic relations between Israel and several Arab countries**.
- They marked a historic shift because, for decades, most Arab states had refused to recognize Israel until the Palestinian issue was resolved.

The name "**Abraham**" refers to the Prophet **Abraham (Ibrahim)**, who is revered in the three Abrahamic religions:

- Judaism
- Christianity
- Islam

The name symbolizes the shared heritage of these faiths.

## Why were they signed?

The Accords aimed to:

- Normalize diplomatic relations between Israel and Arab states.
- Promote peace and regional stability.
- Expand trade, investment, tourism, and technology cooperation.
- Strengthen security cooperation, particularly regarding regional threats such as Iran.
- Increase economic integration in the Middle East.

## When were they signed?

- The first agreements were signed on **15 September 2020** at the **White House, Washington, D.C.**
- The agreements were brokered during the **first Trump Administration**.

## Which countries are part of the Abraham Accords?

### Original Signatories (2020)

| Country                    | Year |
|----------------------------|------|
| Israel                     | 2020 |
| United Arab Emirates (UAE) | 2020 |
| Bahrain                    | 2020 |

### Later Participants

| Country | Status                                                                    |
|---------|---------------------------------------------------------------------------|
| Morocco | Normalized relations in 2020                                              |
| Sudan   | Agreed to normalize relations (implementation has faced political delays) |

## Why were the Accords historic?

Before 2020:

Only **two Arab countries** had recognized Israel:

1. **Egypt** (after the **Camp David Accords**, 1978; peace treaty in 1979)
2. **Jordan** (peace treaty in 1994)

The Abraham Accords expanded Arab-Israeli normalization beyond these two countries.

### Benefits of the Accords



The agreements enabled:

- Exchange of ambassadors.
- Direct commercial flights.
- Increased tourism.
- Trade agreements.
- Investment flows.
- Cooperation in:
  - Defence
  - Cybersecurity
  - Artificial Intelligence
  - Agriculture
  - Water management
  - Renewable energy
  - Healthcare

Trade between Israel and the UAE increased significantly after normalization.

## Why are the Accords controversial?

Many Arab countries had traditionally followed the **Arab Peace Initiative (2002)**, which stated that relations with Israel should be normalized **only after the establishment of an independent Palestinian state**.

Critics argue that the Abraham Accords:

- Weakened the collective Arab negotiating position.
- Reduced pressure on Israel regarding the Palestinian issue.
- Left the core Israel–Palestine conflict unresolved.

Supporters argue that regional cooperation itself can create conditions conducive to long-term peace.



# Warning signals for India from NATO's Ankara summit

GS II: IR

The heads of state or government of the 32 countries that are politico-military allies under the North Atlantic Treaty Organization (NATO) met in Ankara, Türkiye, on July 7-8, 2026 for what is called the Ankara Summit. Their stated objective was to review progress made since the 2025 Summit in The Hague and to set out a roadmap for continuing delivery on NATO's key objectives.

The gathering in Ankara is being regarded as one of NATO's more successful summits, despite the abrasive presence of United States President Donald Trump, who devoted most of his speaking time to extolling the putative success of U.S. strategy and talking up the superiority of American weapons systems.

## A strategic road map

Four substantive commitments came out of Ankara. First, the 32 NATO allies – too often divided by divergent objectives and capacities – agreed on their “ironclad commitment to (their) collective defence under Article 5 of the Washington Treaty, and to the transatlantic bond”; second, the unanimous endorsement of “The Hague defence commitment”, in which all NATO members undertook last year to allocate at least five per cent of their respective Gross Domestic Products (GDPs) on defence by 2035 – an unprecedented hike over the two per cent spending pledge that existed earlier. Third, NATO declared its “unwavering support for Ukraine in defending its freedom, sovereignty and territorial integrity”, and fourth, the alliance partners vowed to build a high technology, high capacity, Europe-wide defence industrial base (DIB) – the term for the network of firms, factories, laboratories and skilled workers needed to build and sustain a country's military power.

The focus in Ankara was overwhelmingly on implementation – turning political commitments into military capability through investment, industrial capacity and innovation.



Ajai Shukla

Former Indian Army officer (colonel), who now analyses issues and events relating to defence

Russia accuses the U.S. and European democracies of unbridled expansionism, through NATO's progressive incorporation of East and Central European countries. These include Poland, Romania, the Baltic states, and former Soviet republics that Moscow has historically regarded as lying within its sphere of influence. Russia's invasion of Ukraine in 2022 was driven in part by the fear that Kyiv was inching towards joining the Atlantic alliance, a step that would have increased NATO's numbers from just 12 countries at its founding in 1949 to 31 now. The Russian invasion effectively blocked Ukraine, but spooked historically neutral Finland and Sweden into abandoning nonalignment and becoming NATO's 31st and 32nd members.

## NATO's transformations

NATO, however, sees itself not as expansionist, but as merely adapting to Europe's changing strategic landscape. In 1990-91, with the relatively peaceful ending of the Cold War and the dissolution of the Warsaw Pact, NATO shifted its focus to out of area operations in theatres such as the Balkans. After the 9/11 strikes in 2001 on the World Trade Center towers, NATO made another strategic shift, joining the Global War on Terror. Now, with Russia and China joining hands in a new era of superpower confrontation, NATO is adapting once again.

It was evident from the discussions at the Ankara Summit that Europe has prioritised the revitalisation of its DIB. The European defence industry was struggling to scale up production even before the five per cent defence spending pledge at The Hague. European defence industry giants, MBDA and Rheinmetall, have warned of shortages in ammunition production.

Operation Epic Fury, the U.S.-Israel bombing campaign against Iran, illustrates the inevitability of weapons and ammunition shortages when Asian allies' demands for U.S. weaponry compete with ongoing European needs. The U.S. has fired

more than 850 Tomahawk cruise missiles at Iran during this campaign. At the current production rate of 85 per year, replacing these would take a decade.

Many NATO members have capable defence industrial bases, but there is little coordination of alliance-wide priorities. The resulting strategic mismatch has been found during the Ukraine war to cluster in the critical categories of air defence missiles and interceptors, precision guided munitions, and artillery rockets. While the U.S. decision to allow Ukraine to produce Patriot air defence systems under licence is a strong signal of support to Ukraine, more needs to be done.

Without a major revitalisation of Europe's defence industry, NATO's five per cent pledge will only deepen its dependency on the U.S. Half of Europe's defence spending between 2022-2024, came from the U.S., up from 28% in 2019-2021. Foreign Military Sales notifications to the U.S. Congress for European customers have quadrupled since 2008 to \$76 billion in 2024.

## Need for self-reliance

For the world's big arms buyers and especially for India, this spike in European demand is bad news. As NATO spends more, the international arms bazaar is shifting inexorably from a buyers' market to a sellers' market. The first sign of this was the delay by U.S. firm General Electric Aerospace in supplying India with F-404 fighter jet engines, which are critically needed for the Indian Air Force's Tejas light combat aircraft programme.

Looking ahead, as India's defence increasingly relies on new-age defence technologies and weaponry, such as drones, artificial intelligence, cyber and electronic warfare and resilient networks, it will become critical for its defence industry to achieve self-reliance in these technology realms, rather than relying on overstretched suppliers who have their own battles to fight.

Europe's defence revival and commitments may create new challenges for India's defence needs

## 24J7. Warning signals for India from NATO's Ankara summit

### नाटो के अंकारा शिखर सम्मेलन से भारत के लिए चेतावनी संकेत

- The heads of state or government of the **32 countries** that are politico-military allies under the **North Atlantic Treaty Organization (NATO)** met in **Ankara, Türkiye, on July 7-8, 2026** for what is called the **Ankara Summit**.

उत्तर अटलांटिक संधि संगठन (NATO) के अंतर्गत राजनीतिक-सैन्य सहयोगी 32 देशों के राष्ट्राध्यक्षों अथवा शासनाध्यक्षों की तुर्किये के अंकारा में 7-8 जुलाई, 2026 को आयोजित अंकारा शिखर सम्मेलन में बैठक हुई।

- Their stated objective was to **review progress made since the 2025 Summit in The Hague** and to **set out a roadmap for continuing delivery on NATO's key objectives**.

उनका घोषित उद्देश्य द हेग में आयोजित 2025 शिखर सम्मेलन के बाद हुई प्रगति की समीक्षा करना तथा नाटो के प्रमुख उद्देश्यों की निरंतर पूर्ति के लिए एक कार्य-रोडमैप निर्धारित करना था।

- First, the **32 NATO allies** — too often divided by divergent objectives and capacities — agreed on their “**ironclad commitment**” to **collective defence** under **Article 5** of the **Washington Treaty**, and to the **transatlantic bond**.

प्रथम, 32 नाटो सहयोगी देशों ने — जो प्रायः भिन्न उद्देश्यों और क्षमताओं के कारण विभाजित रहते हैं — वाशिंगटन संधि के अनुच्छेद 5 के अंतर्गत सामूहिक रक्षा तथा ट्रांस-अटलांटिक संबंधों के प्रति अपनी “अटूट प्रतिबद्धता” व्यक्त की।

- Second, the unanimous endorsement of “**The Hague defence commitment**”, in which all **NATO** members undertook last year to allocate at least **five per cent** of their respective **Gross Domestic Products (GDPs)** on defence by **2035** — an unprecedented hike over the **two per cent** spending pledge that existed earlier.

द्वितीय, “द हेग रक्षा प्रतिबद्धता” को सर्वसम्मति से स्वीकृति प्रदान की गई, जिसके अंतर्गत सभी नाटो

सदस्य देशों ने पिछले वर्ष 2035 तक अपने-अपने सकल घरेलू उत्पाद (GDP) का कम-से-कम पाँच प्रतिशत रक्षा पर व्यय करने का संकल्प लिया था, जो पहले के दो प्रतिशत व्यय लक्ष्य की तुलना में अभूतपूर्व वृद्धि है।

- Third, **NATO declared its “unwavering support for Ukraine” in defending its freedom, sovereignty and territorial integrity.**  
तृतीय, नाटो ने यूक्रेन की स्वतंत्रता, संप्रभुता तथा क्षेत्रीय अखंडता की रक्षा के लिए अपने “अटूट समर्थन” की घोषणा की।
- Fourth, the **alliance partners vowed to build a high technology, high capacity, Europe-wide defence industrial base (DIB) — the term for the network of firms, factories, laboratories and skilled workers needed to build and sustain a country’s military power.**  
चतुर्थ, गठबंधन के साझेदारों ने उच्च प्रौद्योगिकी, उच्च क्षमता वाले यूरोप-व्यापी रक्षा औद्योगिक आधार (DIB) के निर्माण का संकल्प लिया, जो किसी देश की सैन्य शक्ति के निर्माण एवं उसके सतत संचालन हेतु आवश्यक कंपनियों, कारखानों, प्रयोगशालाओं तथा कुशल श्रमिकों के नेटवर्क को संदर्भित करता है।
- The focus in **Ankara** was overwhelmingly on implementation — turning political commitments into military capability through investment, industrial capacity and innovation.  
अंकारा में मुख्य ध्यान क्रियान्वयन पर केंद्रित रहा, अर्थात् निवेश, औद्योगिक क्षमता तथा नवाचार के माध्यम से राजनीतिक प्रतिबद्धताओं को वास्तविक सैन्य क्षमता में परिवर्तित करना।
- **Russia accuses the U.S. and European democracies of unbridled expansionism, through NATO’s progressive incorporation of East and Central European countries.**  
रूस अमेरिका तथा यूरोपीय लोकतंत्रों पर नाटो के माध्यम से पूर्वी एवं मध्य यूरोपीय देशों को क्रमिक रूप से शामिल कर असीमित विस्तारवाद अपनाने का आरोप लगाता है।
- **These include Poland, Romania, the Baltic states, and former Soviet republics that Moscow has historically regarded as lying within its sphere of influence.**  
इनमें पोलैंड, रोमानिया, बाल्टिक देश तथा पूर्व सोवियत गणराज्य शामिल हैं, जिन्हें मॉस्को ऐतिहासिक रूप से अपने प्रभाव क्षेत्र का हिस्सा मानता रहा है।
- **Russia’s invasion of Ukraine in 2022 was driven in part by the fear that Kyiv was inching towards joining the Atlantic alliance, a step that would have increased NATO’s numbers from just 12 countries at its founding in 1949 to 31 now.**  
2022 में रूस द्वारा यूक्रेन पर किया गया आक्रमण आंशिक रूप से इस आशंका से प्रेरित था कि कीव अटलांटिक गठबंधन में शामिल होने की दिशा में आगे बढ़ रहा था, जिससे 1949 में स्थापना के समय 12 देशों वाले नाटो की सदस्य संख्या बढ़कर 31 हो जाती।
- The **Russian invasion effectively blocked Ukraine, but spooked historically neutral Finland and Sweden into abandoning non-alignment and becoming NATO’s 31st and 32nd members.**  
रूसी आक्रमण ने प्रभावी रूप से यूक्रेन की सदस्यता का मार्ग अवरुद्ध कर दिया, किन्तु इससे ऐतिहासिक रूप से तटस्थ रहे फ़िनलैंड और स्वीडन ने गुटनिरपेक्षता की नीति त्यागकर नाटो के 31वें और 32वें सदस्य बनने का निर्णय लिया।

NATO’s transformations

नाटो के रूपांतरण

- **NATO, however, sees itself not as expansionist, but as merely adapting to Europe’s changing strategic landscape.**  
हालाँकि, नाटो (NATO) स्वयं को विस्तारवादी नहीं मानता, बल्कि यूरोप के बदलते सामरिक परिदृश्य के अनुरूप स्वयं को ढालने वाला संगठन मानता है।
- In **1990-91**, with the relatively peaceful ending of the **Cold War** and the dissolution of the **Warsaw Pact**, NATO shifted its focus to **out of area operations** in theatres such as the **Balkans**.  
1990-91 में शीत युद्ध के अपेक्षाकृत शांतिपूर्ण अंत तथा वारसॉ संधि (Warsaw Pact) के विघटन के बाद

नाटो ने अपना ध्यान क्षेत्र से बाहर के अभियानों (Out of Area Operations) की ओर स्थानांतरित किया, जैसे कि बाल्कन क्षेत्र।

- After the 9/11 strikes in 2001 on the World Trade Center towers, NATO made another strategic shift, joining the **Global War on Terror**.  
2001 में वर्ल्ड ट्रेड सेंटर पर हुए 9/11 हमलों के बाद नाटो ने एक और सामरिक परिवर्तन किया और वैश्विक आतंकवाद के विरुद्ध युद्ध (Global War on Terror) में शामिल हो गया।
- **Ankara Summit, Europe has prioritised the revitalisation of its Defence Industrial Base (DIB).**  
अंकारा शिखर सम्मेलन की चर्चाओं से स्पष्ट हुआ कि यूरोप ने अपने रक्षा औद्योगिक आधार (Defence Industrial Base - DIB) के पुनर्जीवन को प्राथमिकता दी है।
- The European defence industry was struggling to scale up production even before the **five per cent defence spending pledge at The Hague**.  
यूरोपीय रक्षा उद्योग द हेग में किए गए पाँच प्रतिशत रक्षा व्यय की प्रतिबद्धता से पहले ही उत्पादन बढ़ाने में संघर्ष कर रहा था।
- European defence industry giants, **MBDA and Rheinmetall**, have warned of shortages in **ammunition production**.  
यूरोप की प्रमुख रक्षा कंपनियों MBDA और Rheinmetall ने गोला-बारूद उत्पादन में कमी की चेतावनी दी है।
- **Operation Epic Fury, the U.S.-Israel bombing campaign against Iran**, illustrates the inevitability of **weapons and ammunition shortages** when **Asian allies'** demands for **U.S. weaponry** compete with ongoing European needs.  
ऑपरेशन एपिक फ्युरी (Operation Epic Fury), जो ईरान के विरुद्ध अमेरिका-इज़राइल का बमबारी अभियान था, यह दर्शाता है कि जब एशियाई सहयोगियों की अमेरिकी हथियारों की माँग, यूरोप की निरंतर आवश्यकताओं से प्रतिस्पर्धा करती है, तब हथियारों और गोला-बारूद की कमी अपरिहार्य हो जाती है।
- The **U.S. has fired more than 850 Tomahawk cruise missiles at Iran** during this campaign. इस अभियान के दौरान अमेरिका ने ईरान पर 850 से अधिक टॉमहॉक क्रूज़ मिसाइलें दागी हैं।
- The resulting **strategic mismatch** has been found during the **Ukraine war** to cluster in the critical categories of **air defence missiles and interceptors, precision guided munitions, and artillery rockets**.  
इससे उत्पन्न सामरिक असंतुलन यूक्रेन युद्ध के दौरान विशेष रूप से वायु रक्षा मिसाइलों एवं इंटरसेप्टरों, सटीक-निर्देशित आयुधों, तथा तोपखाना रॉकेटों जैसी महत्वपूर्ण श्रेणियों में स्पष्ट रूप से दिखाई दिया।
- While the **U.S. decision to allow Ukraine to produce Patriot air defence systems under licence is a strong signal of support to Ukraine**, more needs to be done.  
यद्यपि अमेरिका द्वारा यूक्रेन को लाइसेंस के अंतर्गत पैट्रियट वायु रक्षा प्रणाली के उत्पादन की अनुमति देना यूक्रेन के प्रति मजबूत समर्थन का संकेत है, फिर भी इससे अधिक प्रयासों की आवश्यकता है।
- **Half of Europe's defence spending between 2022-2024, came from the U.S., up from 28% in 2019-2021.**  
2022-2024 के बीच यूरोप के रक्षा व्यय का आधा हिस्सा अमेरिका से आया, जबकि 2019-2021 में यह 28% था।

Need for self-reliance

आत्मनिर्भरता की आवश्यकता

- For the **world's big arms buyers** and especially for **India**, this spike in **European demand is bad news**.  
विश्व के बड़े हथियार खरीदारों, विशेषकर भारत, के लिए यूरोपीय माँग में यह तेज़ वृद्धि चिंताजनक है।
- As **NATO spends more**, the international **arms bazaar** is shifting inexorably from a **buyers' market** to a **sellers' market**.

जैसे-जैसे नाटो का रक्षा व्यय बढ़ रहा है, अंतरराष्ट्रीय हथियार बाज़ार धीरे-धीरे खरीदारों के बाज़ार से विक्रेताओं के बाज़ार में परिवर्तित हो रहा है।

- The first sign of this was the delay by U.S. firm General Electric Aerospace in supplying India with F-404 fighter jet engines, which are critically needed for the Indian Air Force's Tejas light combat aircraft programme.

इसका पहला संकेत अमेरिकी कंपनी जनरल इलेक्ट्रिक एयरोस्पेस (General Electric Aerospace) द्वारा भारत को F-404 लड़ाकू विमान इंजन की आपूर्ति में हुई देरी थी, जो भारतीय वायु सेना के तेजस हल्के लड़ाकू विमान कार्यक्रम के लिए अत्यंत आवश्यक हैं।

- Looking ahead, as India's defence increasingly relies on new-age defence technologies and weaponry, such as drones, artificial intelligence, cyber and electronic warfare and resilient networks, it will become critical for its defence industry to achieve self-reliance in these technology realms, rather than relying on overstretched suppliers who have their own battles to fight.

भविष्य में, जैसे-जैसे भारत की रक्षा व्यवस्था नई पीढ़ी की रक्षा प्रौद्योगिकियों और हथियार प्रणालियों, जैसे ड्रोन, कृत्रिम बुद्धिमत्ता, साइबर एवं इलेक्ट्रॉनिक युद्ध, तथा सुदृढ़ नेटवर्कों पर अधिक निर्भर होगी, वैसे-वैसे इन तकनीकी क्षेत्रों में रक्षा उद्योग के लिए आत्मनिर्भरता प्राप्त करना अत्यंत आवश्यक हो जाएगा, बजाय उन अत्यधिक दबावग्रस्त आपूर्तिकर्ताओं पर निर्भर रहने के, जिन्हें स्वयं अपनी चुनौतियों का सामना करना पड़ रहा है।

## Trump's bunker buster gamble on Pickaxe Mountain

U.S. faces a complex challenge at Iran's Pickaxe Mountain, where powerful bunker buster bombs meet hardy geological formations; success is also limited by a critical minerals crunch, and could force Trump to shift from destruction to disabling surface infra and subterranean access tunnels, with the deep, rugged mountain potentially placing Tehran's underground facility beyond the bombs' reach

**OS/IR**  
**NEWS ANALYSIS**

Vasudevan Mukunth

Conventional bombs explode on or near a target surface, with the explosion and fragments, e.g. shrapnel, rendering the bomb's damage. But when a target is buried deep under a mountain, the soil and rock mass surrounding it can absorb enough of the blast's energy to keep the target from being damaged too much.

This is the situation facing the Donald Trump administration as it mulls plans to bomb Pickaxe Mountain in Iran, where The Wall Street Journal has reported Israel believes Tehran has moved several centrifuges – the machines that purify uranium to make an a-bomb.

The need to bomb targets under a thick layer of earth led scientists to invent bunker buster bombs. Instead of exploding when they come in contact with the earth, these bombs are designed to penetrate soil, rock, and even reinforced concrete before detonating.

The U.S.'s most powerful conventional bunker buster is the GBU-57A/B Massive Ordnance Penetrator, shortened to MOP. The world's largest non-nuclear bomb, a single MOP weighs around 13.6 tonnes and is currently delivered only by the U.S. Air Force's B2 Spirit stealth bomber. The

MOP entered combat for the first time during the U.S.'s June 2025 strikes against Iran in the 12-Day War.

The MOP does not drill through rock. Instead, it uses an enormous amount of kinetic energy to punch its way through. The B2 Spirit can cruise at an altitude of 50,000 ft. When a 13.6-tonne object is dropped from that height, it will have a theoretical maximum kinetic energy of 2 gigajoules (GJ) when it reaches the ground – about as much energy with which American Airlines Flight 11 smashed into North Tower on 9/11 – and at a speed of nearly 2,000 km/hr.

In reality, the MOP will face significant atmospheric drag and, from that altitude, will reach the ground at 1,000-1,300 km/hr, with a kinetic energy of 0.6-0.8 GJ. This is still equivalent to the energy released by detonating around 170 kg of TNT. And to ensure this helps the MOP get as close to the target as possible, it features a hardened steel casing, a nose only a few tens of centimetres across, and a delayed fuse that kicks off only after the bomb has burrowed underground.

If the MOP has a kinetic energy of 0.7 GJ, a nose 20 cm wide will exert a pressure 2.1-lakh-times the atmospheric pressure, and if it's able to penetrate 1 m of rock, a force equivalent to 71,000 tonnes under earth's gravity. If multiple



**Tough terrain:** A composite image showing the area around Pickaxe Mountain, visible near the centre of this image (from April 2024), with access roads spread like tendrils around it. The Natanz nuclear site is visible to the top-right (from September 2023). GOOGLE EARTH

MOPs are dropped in sequence over the same point, each one can penetrate deeper than the last.

**Cost of making an MOP**

The unit cost of an MOP is not available in the public domain but estimates in the media suggest \$15-20 million per bomb. The need for multiple bombs may also weigh heavily on the U.S. government's mind in terms of their demand for critical minerals.

As researchers from the Payne Institute of Public Policy wrote in March this year, "The biggest issue for the [American] defense industrial base will be sourcing the 77.3 kg of gallium needed" to rebuild the advanced radars in Bahrain and Qatar damaged by Iranian missiles, "a material for which China controls

98% of the global supply... As the long conflict in Ukraine has already illustrated, war is being costed in the wrong units.

The relevant metric is not merely how many launchers there are at the start of the war, but how many precision weapons and interceptors can be fired on days two, 20, and 200, and how quickly industry can replace them."

Again, while a bill of materials isn't available for the MOP, a survey of other precision-guided penetrators suggests each bomb may include up to a quintal of tungsten, tens to hundreds of grams of rare earth elements, and several other critical minerals of varying quantities in between.

For all the impressive forces the MOP is capable

of, a mountain can be much more formidable. Iran hasn't released geological surveys of Pickaxe Mountain – which locals know as Kuh-e Kolang Gaz La. But the Karkas Range that is part of it is predominantly volcanic in origin, with surveys indicating it consists mainly of volcanic rocks from the Eocene period. Volcanic rocks like andesites and rhyolites are generally hard and difficult to excavate. The mountain itself is also steep and rugged, a topology that lends itself to subterranean facilities as the valleys can host access roads while the ridges provide rock cover.

Based on satellite images provided by Vantor, the Institute for Science and International Security (ISIS), a U.S.-based think-tank, has suggested that the main access tunnels enter horizontally through the mountainside. Pickaxe Mountain rises 1,600 m above sea level and the nuclear complex is expected (but not confirmed) to be at least 100 m underground.

Bunker buster bombs like the MOP are generally most effective against facilities whose location and layout are well-understood and when the target doesn't lie beyond the bomb's penetrative capability. A facility buried under tens of metres of soil or rock can be vulnerable if an MOP gets close enough for the explosion – of the bomb's 2-2.5 tonnes of explosive charge – and shock waves to damage or destabilise the structure.

The bombs also fare better against targets that don't move, such as underground buildings, centrifuge halls, command centres, and aircraft shelters.

On the flip side, the MOPs become less effective the more deeply a facility is buried, since every additional layer of rock or reinforced concrete can absorb some of the bomb's energy before the facility itself becomes vulnerable.

Simply increasing the bomb's speed at the moment of impact is also not an option. Beyond a threshold, the impact can deform the bomb's casing, rendering it less effective.

Different rocks also transmit shock waves differently. Andesite and rhyolite are both stiff rocks and thus transmit shock waves well, but the rocks themselves can withstand high compressive stresses before fracturing.

Rhyolite is also more brittle and can develop multiple cracks. Note, however, that Pickaxe Mountain's actual response to multiple MOP strikes will depend on existing fractures as well as on the properties of the many other rock types present, plus the effects of any reinforcing structures.

Since the Trump administration is mulling bombing Pickaxe Mountain vis-à-vis Iran's nuclear programme, to which the U.S. is opposed, military planners will be considering destroying the underground facility as much as rendering enough damage to delay the programme, and perhaps even disrupting operations by collapsing the access tunnels.

**Lessons from Fordow**

In fact, the June 2025 attack by the U.S. illustrates the possibilities at hand at present. Iran built its Fordow nuclear site inside a mountain so that it could survive air attacks. During Operation Midnight Hammer, seven B2 bombers dropped 12 MOPs on Fordow (and two on the Natanz site). According to the Pentagon, the bombers delivered the bombs in sequence aiming for a pair of ventilation shafts. The first MOPs damaged the reinforced concrete over each

shaft and the subsequent ones punched deeper.

However, in the aftermath, U.S. officials said the facility had suffered severe damage while independent assessments said the attack delayed the nuclear programme rather than eliminating it. On-ground inspection has of course been impossible.

The Wall Street Journal recently reported that Israeli intelligence believes Tehran moved several tonnes of centrifuges into the facility under Pickaxe Mountain after Operation Midnight Hammer. However, the facility is also believed to be even deeper than that at Fordow, potentially deliberately beyond the reach of MOPs.

In a July 14 assessment, ISIS experts wrote, "The site, in its present condition, would be more suitable for ground forces to attack or sabotage like the destruction of the advanced centrifuge assembly centre". But as The Guardian put it, "The deployment of ground operations has so far been a red line for Trump and there has been no suggestion that he is any closer to considering such a move, even after the recent escalation".

Given these constraints, future military operations could focus less on destroying the chambers housing the facility and more on collapsing the access points or damaging supporting infra, such as power lines aboveground.

**24J7. Trump's bunker buster gamble on Pickaxe Mountain**

**पिकरेक्स पर्वत पर ट्रम्प का बंकर-बस्टर दांव**

- U.S. faces a complex challenge at Iran's **Pickaxe Mountain**, where powerful **bunker buster bombs** meet hardy **geological formations**; success is also limited by a **critical minerals** crunch, and could force **Trump** to shift from destruction to disabling **surface infra** and **subterranean access tunnels**, with the deep, rugged mountain potentially placing **Tehran's underground facility** beyond the bombs' reach.

अमेरिका को ईरान के पिकऐक्स पर्वत पर एक जटिल चुनौती का सामना करना पड़ रहा है, जहाँ शक्तिशाली बंकर-बस्टर बमों का सामना कठोर भूवैज्ञानिक संरचनाओं से है; सफलता महत्वपूर्ण खनिजों की कमी से भी सीमित है, और इससे ट्रम्प को विनाश के बजाय सतही अवसंरचना तथा भूमिगत पहुँच सुरंगों को निष्क्रिय करने की रणनीति अपनानी पड़ सकती है, क्योंकि यह गहरा और दुर्गम पर्वत संभवतः तेहरान की भूमिगत सुविधा को बमों की पहुँच से बाहर रख सकता है।

- **Conventional bombs** explode on or near a target surface, with the explosion and fragments, e.g. **shrapnel**, rendering the bomb's damage.

पारंपरिक बम लक्ष्य की सतह पर या उसके निकट विस्फोट करते हैं, और विस्फोट तथा छर्छों (श्रेपनल) के माध्यम से क्षति पहुँचाते हैं।

- But when a target is buried deep under a mountain, the soil and rock mass surrounding it can absorb enough of the blast's energy to keep the target from being damaged too much.

लेकिन जब कोई लक्ष्य किसी पर्वत के भीतर गहराई में दबा होता है, तो उसके चारों ओर की मिट्टी और चट्टानों का विशाल द्रव्यमान विस्फोट की पर्याप्त ऊर्जा को अवशोषित कर सकता है, जिससे लक्ष्य को अधिक क्षति नहीं पहुँचती।

- This is the situation facing the **Donald Trump administration** as it mulls plans to bomb **Pickaxe Mountain** in Iran, where **The Wall Street Journal** has reported Israel believes **Tehran has moved several centrifuges** — the machines that purify **uranium** to make an **a-bomb**.

यही स्थिति डोनाल्ड ट्रम्प प्रशासन के सामने है, जब वह ईरान के पिकऐक्स पर्वत पर बमबारी की योजना पर विचार कर रहा है, जहाँ द वॉल स्ट्रीट जर्नल की रिपोर्ट के अनुसार इज़राइल का मानना है कि तेहरान ने कई सेंट्रीफ्यूज — वे मशीनें जो यूरेनियम को परमाणु बम बनाने के लिए शुद्ध करती हैं — वहाँ स्थानांतरित कर दिए हैं।

- The need to bomb targets under a thick layer of earth led scientists to invent **bunker buster bombs**.

धरती की मोटी परत के नीचे स्थित लक्ष्यों पर हमला करने की आवश्यकता ने वैज्ञानिकों को बंकर-बस्टर बम विकसित करने के लिए प्रेरित किया।

- Instead of exploding when they come in contact with the earth, these bombs are designed to penetrate **soil**, **rock**, and even **reinforced concrete** before detonating.

धरती के संपर्क में आते ही विस्फोट करने के बजाय, इन बमों को मिट्टी, चट्टान, और यहाँ तक कि प्रबलित कंक्रीट को भेदने के बाद विस्फोट करने के लिए डिज़ाइन किया गया है।

- The **U.S.'s** most powerful conventional bunker buster is the **GBU-57A/B Massive Ordnance Penetrator**, shortened to **MOP**.

अमेरिका का सबसे शक्तिशाली पारंपरिक बंकर-बस्टर **GBU-57A/B Massive Ordnance Penetrator**, जिसे संक्षेप में **MOP** कहा जाता है, है।

- The world's largest non-nuclear bomb, a single **MOP** weighs around **13.6 tonnes** and is currently delivered only by the **U.S. Air Force's B2 Spirit stealth bomber**.

दुनिया का सबसे बड़ा गैर-परमाणु बम, एक **MOP**, लगभग **13.6 टन** वजन का होता है और वर्तमान में इसे केवल अमेरिकी वायुसेना के **B2 स्पिरिट स्टेल्थ बॉम्बर** द्वारा ले जाया जाता है।

- The **MOP** entered combat for the first time during the **U.S.'s June 2025 strikes** against Iran in the **12-Day War**.

**MOP** का पहली बार युद्ध में उपयोग जून 2025 में ईरान पर अमेरिका के हमलों के दौरान **12-दिवसीय युद्ध** में किया गया।

- The **MOP** does not drill through rock.  
**MOP** चट्टान में ड्रिल करके रास्ता नहीं बनाता।
- Instead, it uses an enormous amount of **kinetic energy** to punch its way through.  
इसके बजाय, यह रास्ता बनाने के लिए अत्यधिक **गतिज ऊर्जा** का उपयोग करता है।
- The **B2 Spirit** can cruise at an altitude of **50,000 ft**.  
**B2 स्प्रिट** लगभग **50,000 फीट** की ऊँचाई पर उड़ान भर सकता है।
- When a **13.6-tonne** object is dropped from that height, it will have a theoretical maximum **kinetic energy** of **2 gigajoules (GJ)** when it reaches the ground — about as much energy with which **American Airlines Flight 11** smashed into **North Tower** on **9/11** — and at a speed of nearly **2,000 km/hr**.  
जब **13.6 टन** का कोई पिंड उस ऊँचाई से गिराया जाता है, तो जमीन पर पहुँचने पर उसमें सैद्धांतिक रूप से अधिकतम **2 गीगाजूल (GJ)** गतिज ऊर्जा होगी — लगभग उतनी ही ऊर्जा जितनी **9/11** के दौरान **अमेरिकन एयरलाइंस फ्लाइट 11** के **नॉर्थ टॉवर** से टकराने पर थी — और इसकी गति लगभग **2,000 किमी/घंटा** होगी।
- In reality, the **MOP** will face significant **atmospheric drag** and, from that altitude, will reach the ground at **1,000-1,300 km/hr**, with a **kinetic energy** of **0.6-0.8 GJ**.  
वास्तविकता में, **MOP** को पर्याप्त **वायुमंडलीय प्रतिरोध** का सामना करना पड़ेगा और उस ऊँचाई से गिरने पर यह **1,000-1,300 किमी/घंटा** की गति से जमीन पर पहुँचेगा, जिसमें **0.6-0.8 GJ गतिज ऊर्जा** होगी।
- This is still equivalent to the energy released by detonating around **170 kg of TNT**.  
यह फिर भी लगभग **170 किलोग्राम TNT** के विस्फोट से निकलने वाली ऊर्जा के बराबर है।
- And to ensure this helps the **MOP** get as close to the target as possible, it features a **hardened steel casing**, a nose only a few tens of centimetres across, and a **delayed fuse** that kicks off only after the bomb has burrowed underground.  
और यह सुनिश्चित करने के लिए कि **MOP** लक्ष्य के जितना संभव हो उतना निकट पहुँचे, इसमें **कठोर स्टील का आवरण**, केवल कुछ दर्जन सेंटीमीटर चौड़ा अग्रभाग, और एक **विलंबित फ्यूज** होता है, जो बम के भूमिगत प्रवेश करने के बाद ही सक्रिय होता है।
- If the **MOP** has a **kinetic energy** of **0.7 GJ**, a nose **20 cm** wide will exert a pressure **2.1-lakh-times** the atmospheric pressure, and if it's able to penetrate **1 m of rock**, a force equivalent to **71,000 tonnes** under earth's gravity.  
यदि **MOP** की **गतिज ऊर्जा 0.7 GJ** हो, तो **20 सेमी** चौड़ा उसका अग्रभाग वायुमंडलीय दबाव से **2.1 लाख गुना** अधिक दबाव डालेगा, और यदि वह **1 मीटर चट्टान** को भेदने में सक्षम हो, तो यह पृथ्वी के गुरुत्वाकर्षण के तहत **71,000 टन** के बराबर बल उत्पन्न करेगा।
- If multiple **MOPs** are dropped in sequence over the same point, each one can penetrate deeper than the last.  
यदि एक ही स्थान पर क्रमवार कई **MOP** गिराए जाएँ, तो प्रत्येक बम पिछले बम से अधिक गहराई तक प्रवेश कर सकता है।

## Cost of making an MOP

### MOP बनाने की लागत

- The unit cost of an **MOP** is not available in the public domain but estimates in the media suggest **\$15-20 million** per bomb.  
**MOP** की प्रति इकाई लागत सार्वजनिक रूप से उपलब्ध नहीं है, लेकिन मीडिया के अनुमान के अनुसार प्रत्येक बम की कीमत लगभग **15-20 मिलियन अमेरिकी डॉलर** है।
- The need for multiple bombs may also weigh heavily on the **U.S. government's** mind in terms of their demand for **critical minerals**.  
कई बमों की आवश्यकता **महत्वपूर्ण खनिजों** की मांग के संदर्भ में **अमेरिकी सरकार** के लिए भी एक बड़ी चिंता हो सकती है।
- As researchers from the **Payne Institute of Public Policy** wrote in **March** this year, "The biggest issue for the **[American]** defense industrial base will be sourcing the **77.3 kg** of



gallium needed" to rebuild the advanced radars in **Bahrain** and **Qatar** damaged by **Iranian missiles**, "a material for which **China** controls **98%** of the global supply...

जैसा कि **पेने इंस्टीट्यूट ऑफ पब्लिक पॉलिसी** के शोधकर्ताओं ने इस वर्ष **मार्च** में लिखा, "[अमेरिकी] रक्षा औद्योगिक आधार के लिए सबसे बड़ी समस्या **77.3 किलोग्राम गैलियम** की उपलब्धता होगी", जिसकी आवश्यकता **बहरीन** और **कतर** में **ईरानी मिसाइलों** से क्षतिग्रस्त उन्नत राडारों के पुनर्निर्माण के लिए होगी, "ऐसी सामग्री जिसके वैश्विक उत्पादन का **98%** **चीन** नियंत्रित करता है..."

- As the long conflict in **Ukraine** has already illustrated, war is being costed in the wrong units. जैसा कि **यूक्रेन** में लंबे संघर्ष ने पहले ही दिखा दिया है, युद्ध की लागत का आकलन गलत मानकों में किया जा रहा है।
- The relevant metric is not merely how many launchers there are at the start of the war, but how many **precision weapons** and **interceptors** can be fired on **days two, 20, and 200**, and how quickly industry can replace them."  
सही मापदंड केवल यह नहीं है कि युद्ध की शुरुआत में कितने लॉन्चर उपलब्ध हैं, बल्कि यह भी है कि **दूसरे, बीसवें और दो सौवें दिन** कितने सटीक हथियार और इंटरसेप्टर दागे जा सकते हैं तथा उद्योग उन्हें कितनी तेजी से पुनः निर्मित कर सकता है।"
- Again, while a bill of materials isn't available for the **MOP**, a survey of other **precision-guided penetrators** suggests each bomb may include up to a **quintal of tungsten**, tens to hundreds of grams of **rare-earth elements**, and several other **critical minerals** of varying quantities in between.  
फिर भी, यद्यपि **MOP** की सामग्री सूची उपलब्ध नहीं है, अन्य सटीक-निर्देशित पेनेट्रेटर बमों के अध्ययन से संकेत मिलता है कि प्रत्येक बम में लगभग **एक क्विंटल टंगस्टन**, दुर्लभ मृदा तत्वों के दर्जनों से सैकड़ों ग्राम, तथा विभिन्न मात्रा में कई अन्य महत्वपूर्ण खनिज शामिल हो सकते हैं।
- For all the impressive forces the **MOP** is capable  
**MOP** जितनी भी प्रभावशाली शक्ति उत्पन्न करने में सक्षम है...

### Pickaxe Mountain and the limits of the MOP पिकेक्स पर्वत और MOP की सीमाएँ

- For all the impressive forces the **MOP** is capable of, a mountain can be much more formidable.  
**MOP** जितनी भी प्रभावशाली शक्ति उत्पन्न करने में सक्षम हो, एक पर्वत उससे कहीं अधिक दुर्जेय साबित हो सकता है।
- **Iran** hasn't released **geological surveys** of **Pickaxe Mountain** — which locals know as **Kuh-e Kolang Gaz La**.  
**ईरान** ने पिकेक्स पर्वत के भूवैज्ञानिक सर्वेक्षण सार्वजनिक नहीं किए हैं, जिसे स्थानीय लोग **कुह-ए-कोलंग गाज़ ला** के नाम से जानते हैं।
- But the **Karkas Range** that it is part of is predominantly **volcanic** in origin, with surveys indicating it consists mainly of **volcanic rocks** from the **Eocene period**.  
लेकिन जिस **करकास पर्वतमाला** का यह हिस्सा है, उसकी उत्पत्ति मुख्यतः **ज्वालामुखीय** है, और सर्वेक्षणों से संकेत मिलता है कि यह मुख्य रूप से **इओसीन काल** की **ज्वालामुखीय चट्टानों** से बनी है।
- **Volcanic rocks** like **andesites** and **rhyolites** are generally hard and difficult to excavate.  
**एंडेसाइट** और **रायोलाइट** जैसी ज्वालामुखीय चट्टानें सामान्यतः कठोर होती हैं और उनकी खुदाई करना कठिन होता है।
- The mountain itself is also steep and rugged, a topology that lends itself to **subterranean facilities** as the valleys can host access roads while the ridges provide rock cover.  
यह पर्वत स्वयं भी अत्यंत खड़ी ढलानों और उबड़-खाबड़ भू-आकृति वाला है, जो **भूमिगत सुविधाओं** के लिए उपयुक्त है क्योंकि घाटियाँ पहुँच मार्ग प्रदान कर सकती हैं, जबकि पर्वतीय धाराएँ चट्टानी आवरण उपलब्ध कराती हैं।



- Based on **satellite images** provided by **Vantor**, the **Institute for Science and International Security (ISIS)**, a U.S.-based think tank, has suggested that the main **access tunnels** enter horizontally through the mountainside.  
वैंटर द्वारा उपलब्ध कराई गई **उपग्रह छवियों** के आधार पर, अमेरिका स्थित थिंक टैंक **इंस्टीट्यूट फॉर साइंस एंड इंटरनेशनल सिक्योरिटी (ISIS)** ने सुझाव दिया है कि मुख्य **प्रवेश सुरंगें** पर्वत की ढलान से क्षैतिज रूप में भीतर जाती हैं।
- Pickaxe Mountain** rises **1,600 m** above sea level and the **nuclear complex** is expected (but not confirmed) to be at least **100 m underground**.  
**पिकेक्स पर्वत** समुद्र तल से **1,600 मीटर** ऊँचा है और माना जाता है (हालाँकि इसकी पुष्टि नहीं हुई है) कि **परमाणु परिसर** कम-से-कम **100 मीटर भूमिगत** स्थित है।
- Bunker buster bombs** like the **MOP** are generally most effective against facilities whose location and layout are well-understood and when the target doesn't lie beyond the bomb's penetrative capability.  
**MOP** जैसे **बंकर-बस्टर बम** सामान्यतः उन ठिकानों के विरुद्ध सबसे अधिक प्रभावी होते हैं, जिनका स्थान और संरचना अच्छी तरह ज्ञात हो तथा लक्ष्य बम की भेदन क्षमता से अधिक गहराई पर न हो।
- A facility buried under tens of metres of soil or rock can be vulnerable if an **MOP** gets close enough for the explosion — of the bomb's **2-2.5 tonnes** of explosive charge — and **shock waves** to damage or destabilise the structure.  
यदि कोई **MOP** पर्याप्त निकट पहुँच जाए, तो मिट्टी या चट्टान की कई मीटर गहराई में स्थित कोई सुविधा भी बम के **2-2.5 टन** विस्फोटक तथा उत्पन्न **आघात तरंगों (शॉक वेव्स)** से क्षतिग्रस्त या अस्थिर हो सकती है।
- The bombs also fare better against targets that don't move, such as underground buildings, **centrifuge halls**, **command centres**, and **aircraft shelters**.  
ये बम उन स्थिर लक्ष्यों के विरुद्ध भी अधिक प्रभावी होते हैं, जैसे भूमिगत भवन, **सेंट्रीफ्यूज हॉल**, **कमांड सेंटर**, और **विमान आश्रय स्थल**।
- On the flip side, the **MOPs** become less effective the more deeply a facility is buried, since every additional layer of rock or reinforced concrete can absorb some of the bomb's energy before the facility itself becomes vulnerable.  
दूसरी ओर, किसी सुविधा के जितनी अधिक गहराई में होने पर **MOP** उतने ही कम प्रभावी हो जाते हैं, क्योंकि चट्टान या प्रबलित कंक्रीट की प्रत्येक अतिरिक्त परत बम की कुछ ऊर्जा अवशोषित कर लेती है।
- Simply increasing the bomb's speed at the moment of impact is also not an option.  
टक्कर के समय बम की गति को केवल बढ़ा देना भी कोई समाधान नहीं है।
- Beyond a threshold, the impact can deform the bomb's casing, rendering it less effective.  
एक सीमा से अधिक गति होने पर टक्कर बम के आवरण को विकृत कर सकती है, जिससे उसकी प्रभावशीलता कम हो जाती है।
- Different rocks also transmit **shock waves** differently.  
विभिन्न प्रकार की चट्टानें **आघात तरंगों** का संचार भी अलग-अलग प्रकार से करती हैं।
- Andesite** and **rhyolite** are both stiff rocks and thus transmit shock waves well, but the rocks themselves can withstand high **compressive stresses** before fracturing.  
**एंडेसाइट** और **रायोलाइट** दोनों कठोर चट्टानें हैं, इसलिए वे आघात तरंगों का अच्छा संचार करती हैं, लेकिन टूटने से पहले वे उच्च **संपीड़न तनाव** सहन कर सकती हैं।
- Rhyolite** is also more brittle and can develop multiple cracks.  
**रायोलाइट** अधिक भंगुर होती है और इसमें अनेक दरारें विकसित हो सकती हैं।
- Note, however, that **Pickaxe Mountain's** actual response to multiple **MOP** strikes will depend on existing fractures as well as on the properties of the many other rock types present, plus the effects of any reinforcing structures.  
हालाँकि, यह ध्यान रखना चाहिए कि **पिकेक्स पर्वत** की कई **MOP** हमलों के प्रति वास्तविक प्रतिक्रिया पहले से मौजूद दरारों, अन्य प्रकार की चट्टानों के गुणों तथा किसी भी सुदृढ़ीकरण संरचना के प्रभाव पर निर्भर करेगी।



- Since the **Trump administration** is mulling bombing **Pickaxe Mountain** vis-à-vis **Iran's nuclear programme**, to which the **U.S.** is opposed, military planners will be considering destroying the underground facility as much as rendering enough damage to delay the programme, and perhaps even disrupting operations by collapsing the access tunnels.  
चूँकि ट्रम्प प्रशासन ईरान के परमाणु कार्यक्रम के संदर्भ में पिकऐक्स पर्वत पर बमबारी पर विचार कर रहा है, जिसका अमेरिका विरोध करता है, इसलिए सैन्य योजनाकार भूमिगत सुविधा को नष्ट करने के साथ-साथ उसे इतना नुकसान पहुँचाने पर भी विचार करेंगे कि कार्यक्रम में विलंब हो तथा संभवतः प्रवेश सुरंगों को ध्वस्त कर संचालन भी बाधित किया जा सके।

## Lessons from Fordow

### फोर्डो से मिले सबक

- In fact, the **June 2025** attack by the **U.S.** illustrates the possibilities at hand at present.  
वास्तव में, **जून 2025** में अमेरिका द्वारा किया गया हमला वर्तमान संभावनाओं को दर्शाता है।
- Iran** built its **Fordow nuclear site** inside a mountain so that it could survive air attacks.  
ईरान ने अपने फोर्डो परमाणु स्थल का निर्माण एक पर्वत के भीतर किया ताकि वह हवाई हमलों से सुरक्षित रह सके।
- During **Operation Midnight Hammer**, seven **B2 bombers** dropped **12 MOPs** on **Fordow** (and two on the **Natanz** site).  
ऑपरेशन मिडनाइट हैमर के दौरान सात **B2 बॉम्बरों** ने फोर्डो पर **12 MOP** गिराए (और नतानज़ स्थल पर दो)।
- According to the **Pentagon**, the bombers delivered the bombs in sequence aiming for a pair of **ventilation shafts**.  
पेंटागन के अनुसार, बॉम्बरों ने क्रमवार बम गिराए और उनका लक्ष्य **वेंटिलेशन शाफ्टों** की एक जोड़ी थी।
- The first **MOPs** damaged the **reinforced concrete** over each shaft and the subsequent ones punched deeper.  
पहले **MOP** ने प्रत्येक शाफ्ट के ऊपर स्थित **प्रबलित कंक्रीट** को क्षतिग्रस्त किया और बाद के बम उससे भी अधिक गहराई तक पहुँचे।
- However, in the aftermath, **U.S. officials** said the facility had suffered severe damage while independent assessments said the attack delayed the **nuclear programme** rather than eliminating it.  
हालाँकि, इसके बाद अमेरिकी अधिकारियों ने कहा कि सुविधा को गंभीर क्षति पहुँची, जबकि स्वतंत्र आकलनों के अनुसार इस हमले ने परमाणु कार्यक्रम को समाप्त करने के बजाय केवल उसमें विलंब किया।
- On-ground inspection has of course been impossible.  
स्वाभाविक रूप से, स्थल पर प्रत्यक्ष निरीक्षण संभव नहीं हो सका है।
- The Wall Street Journal** recently reported that **Israeli intelligence** believes **Tehran** moved several tonnes of **centrifuges** into the facility under **Pickaxe Mountain** after **Operation Midnight Hammer**.  
द वॉल स्ट्रीट जर्नल ने हाल ही में रिपोर्ट किया कि **इज़राइली खुफिया एजेंसियों** का मानना है कि ऑपरेशन मिडनाइट हैमर के बाद तेहरान ने कई टन **सेंट्रीफ्यूज पिकऐक्स पर्वत** के नीचे स्थित सुविधा में स्थानांतरित कर दिए।
- However, the facility is also believed to be even deeper than that at **Fordow**, potentially deliberately beyond the reach of **MOPs**.  
हालाँकि, यह भी माना जाता है कि यह सुविधा फोर्डो से भी अधिक गहराई में स्थित है, संभवतः जानबूझकर **MOP** की पहुँच से बाहर।
- In a **July 14** assessment, **ISIS** experts wrote, "The site, in its present condition, would be more suitable for **ground forces** to attack or sabotage like the destruction of the advanced **centrifuge assembly centre**".  
14 जुलाई के एक आकलन में **ISIS** के विशेषज्ञों ने लिखा, "अपनी वर्तमान स्थिति में यह स्थल **जमीनी बलों**

द्वारा हमले या उन्नत सेंट्रीफ्यूज असंबली केंद्र जैसी सुविधाओं को नष्ट करने वाली तोड़फोड़ के लिए अधिक उपयुक्त होगा।”

- But as **The Guardian** put it, “The deployment of **ground operations** has so far been a red line for **Trump** and there has been no suggestion that he is any closer to considering such a move, even after the recent escalation”.  
लेकिन **द गार्डियन** के अनुसार, “**जमीनी सैन्य अभियान** की तैनाती अब तक **ट्रम्प** के लिए एक लाल रेखा रही है और हालिया तनाव बढ़ने के बाद भी ऐसा कोई संकेत नहीं है कि वे इस प्रकार के कदम पर विचार करने के अधिक निकट पहुँचे हों।”
- Given these constraints, future military operations could focus less on destroying the chambers housing the facility and more on collapsing the **access points** or damaging supporting **infrastructure**, such as **power lines** aboveground.  
इन सीमाओं को देखते हुए, भविष्य के सैन्य अभियान सुविधा वाले कक्षों को नष्ट करने के बजाय **प्रवेश बिंदुओं** को ध्वस्त करने या **बिजली लाइनों** जैसी सहायक अवसंरचना को क्षतिग्रस्त करने पर अधिक ध्यान केंद्रित कर सकते हैं।

| GS Paper III: Economy |                                                                                                                                                                              | 24 July 2026 |
|-----------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|
| TOPICS COVERED        |                                                                                                                                                                              |              |
| 24J7                  | Core upgrade<br>आधारभूत क्षेत्रों का उन्नयन                                                                                                                                  |              |
| 24J7                  | Bank credit-deposit ratio at a 62-year high of 82.6% in Q1<br>पहली तिमाही में बैंकों का क्रेडिट-डिपॉजिट (CD) अनुपात 62 वर्षों के उच्चतम स्तर 82.6% पर                        |              |
| 24J7                  | Indian rice export rates hit 10-month high amid adverse weather concerns<br>प्रतिकूल मौसम संबंधी चिंताओं के बीच भारतीय चावल निर्यात दरें 10 महीनों के उच्चतम स्तर पर पहुँचीं |              |
| 24J7                  | Is FCNR(B) a litmus test for diaspora deposits?<br>क्या FCNR(B) प्रवासी भारतीयों की जमा राशि के लिए एक लिटमस टेस्ट है?                                                       |              |



**GS III: Economy**

## Core upgrade

The updated Index of Core Industries rounds out economic data upgrades

**T**he Index of Core Industries (ICI) has finally joined the country's other economic metrics in becoming up-to-date and representative of the economy. The other metrics such as the national accounts, Consumer Price Index (CPI), Wholesale Price Index (WPI), and the Index of Industrial Production (IIP) were updated earlier this year, although even those were after considerable delays. The ICI has now joined their ranks with the June data being based on a new series with an updated base year, an additional sector being covered, and revised weights and methodologies. This is a welcome upgrade. The performance of these core industries is a vital barometer of the state of the economy. In the new series, the previous eight sectors have become nine, with the vital inclusion of the iron ore sector. Improvements have also been made to how the steel and coal sectors are measured in order to remove the previous double-counting that was taking place. The addition of a sector would naturally change the distribution of weights of the sectors in the index, but the final weights also reflect a broader shift in economic activity. The coal and natural gas sectors have seen their weights nearly halve to about 5.6% and 3.8%, respectively. On the other hand, the electricity sector now makes up more than 30% of the index from less than 20% in the previous series. All of this perhaps reflects the rising share of renewables in electricity generation, even as demand for electricity itself surges.

The performance of the index in June 2026, with a five-month-high growth of 5%, would suggest that Indian industry is shrugging off the slump induced by the West Asia crisis. However, two of the strong growth numbers – iron ore by 43.9% and electricity by 9.8% – were due to a statistical base effect since both sectors had contracted in June last year. It remains to be seen whether the numbers will remain this positive once that base effect wears off in the months ahead. The new series highlights some of the systemic issues that the old series did, such as the persistent contraction of the crude oil and natural gas sectors. They have contracted continuously for 18 and 24 months, respectively. If India does not have these resources, that is one thing. But if it has them and still is not able to extract them economically, then that is a serious shortcoming. The update of the ICI and the recent upgrade of the WPI would have been a good time for a broader statistical reorganisation. With the Ministry of Statistics and Programme Implementation handling the CPI and the IIP, it only makes sense for the WPI and ICI to move to it from their current home in the Ministry of Commerce and Industry. That change can still be made.

the old series did, such as the persistent contraction of the crude oil and natural gas sectors.

नई श्रृंखला ने भी पुरानी श्रृंखला की तरह कुछ संरचनात्मक समस्याओं को उजागर किया है, जैसे कच्चे तेल (Crude Oil) तथा प्राकृतिक गैस क्षेत्रों में लगातार हो रहा संकुचन।

- With the **Ministry of Statistics and Programme Implementation** handling the **CPI** and the **IIP**, it only makes sense for the **WPI** and **ICI** to move to it from their current home in the **Ministry of Commerce and Industry**.

जब सांख्यिकी एवं कार्यक्रम कार्यान्वयन मंत्रालय CPI तथा IIP का प्रबंधन कर रहा है, तब यह तर्कसंगत होगा

## 24J7. Core upgrade

### आधारभूत क्षेत्रों का उन्नयन

- The other metrics such as the **national accounts**, **Consumer Price Index (CPI)**, **Wholesale Price Index (WPI)**, and the **Index of Industrial Production (IIP)** were updated earlier this year, although even those were after considerable delays.

अन्य संकेतकों, जैसे राष्ट्रीय लेखे (National Accounts), उपभोक्ता मूल्य सूचकांक (CPI), थोक मूल्य सूचकांक (WPI) तथा औद्योगिक उत्पादन सूचकांक (IIP) को इस वर्ष के प्रारम्भ में अद्यतन किया गया था, यद्यपि उनमें भी काफी विलंब हुआ था।

- The **ICI** has now joined their ranks with the **June** data being based on a **new series** with an updated **base year**, an additional sector being covered, and revised **weights** and **methodologies**.

अब ICI भी इस श्रेणी में शामिल हो गया है, क्योंकि जून के आँकड़े एक नई श्रृंखला (New Series) पर आधारित हैं, जिसमें अद्यतन आधार वर्ष (Base Year), एक अतिरिक्त क्षेत्र का समावेश, तथा संशोधित भार (Weights) और कार्यप्रणालियाँ (Methodologies) शामिल हैं।

- This is a welcome **upgrade**.

यह एक स्वागतयोग्य उन्नयन है।

- The performance of these **core industries** is a vital **barometer** of the state of the economy.

इन आधारभूत उद्योगों का प्रदर्शन अर्थव्यवस्था की स्थिति का एक महत्वपूर्ण मापक है।

- Improvements have also been made to how the **steel** and **coal** sectors are measured in order to remove the previous **double-counting** that was taking place.

पूर्व में हो रही दोहरी गणना (Double-counting) को समाप्त करने के उद्देश्य से इस्पात (Steel) और कोयला (Coal) क्षेत्रों के मापन की पद्धति में भी सुधार किया गया है।

- All of this perhaps reflects the rising share of **renewables** in **electricity generation**, even as demand for **electricity** itself surges. यह संभवतः विद्युत उत्पादन में नवीकरणीय ऊर्जा की बढ़ती हिस्सेदारी को दर्शाता है, जबकि बिजली की मांग भी तेजी से बढ़ रही है।

- However, two of the strong growth numbers — **iron ore** by **43.9%** and **electricity** by **9.8%** — were due to a **statistical base effect** since both sectors had contracted in **June** last year.

हालाँकि, दो प्रमुख वृद्धि दरें — लौह अयस्क में 43.9% तथा विद्युत में 9.8% — मुख्यतः सांख्यिकीय आधार प्रभाव (Statistical Base Effect) का परिणाम थीं, क्योंकि पिछले वर्ष जून में दोनों क्षेत्रों में संकुचन दर्ज किया गया था।

- The **new series** highlights some of the **systemic issues** that the old series did, such as the persistent contraction of the **crude oil** and **natural gas** sectors.

नई श्रृंखला ने भी पुरानी श्रृंखला की तरह कुछ संरचनात्मक समस्याओं को उजागर किया है, जैसे कच्चे तेल (Crude Oil) तथा प्राकृतिक गैस क्षेत्रों में लगातार हो रहा संकुचन।

- With the **Ministry of Statistics and Programme Implementation** handling the **CPI** and the **IIP**, it only makes sense for the **WPI** and **ICI** to move to it from their current home in the **Ministry of Commerce and Industry**.

जब सांख्यिकी एवं कार्यक्रम कार्यान्वयन मंत्रालय CPI तथा IIP का प्रबंधन कर रहा है, तब यह तर्कसंगत होगा



कि WPI और ICI को भी उनके वर्तमान मंत्रालय, अर्थात् वाणिज्य एवं उद्योग मंत्रालय, से स्थानांतरित कर उसी मंत्रालय के अधीन कर दिया जाए।

Currently:

- **Consumer Price Index (CPI)** is prepared by the **Ministry of Statistics and Programme Implementation (MoSPI)**.
- **Index of Industrial Production (IIP)** is also prepared by **MoSPI**.

However:

- **Wholesale Price Index (WPI)** is prepared by the **Department for Promotion of Industry and Internal Trade (DPIIT)** under the **Ministry of Commerce and Industry**.
- **Index of Core Industries (ICI)** is also prepared by the **Ministry of Commerce and Industry**.
- Since **CPI, IIP, WPI, and ICI** are all important macroeconomic indicators used to measure inflation and industrial performance, many experts believe it would be more logical if all these indices were compiled by a single ministry—**MoSPI**.

This would:

- Ensure **uniform statistical methods** and base-year revisions.
- Improve **coordination and consistency** among economic indicators.
- Reduce **duplication of work** across ministries.
- Strengthen the **credibility and reliability** of India's official economic statistics.

## India's ICI gets an updated series: what has changed?

The Centre has released a revised series of the ICI, updating the base year, sectoral coverage and weights. Here is what has changed and what it means for industrial growth

SS III, Economy  
T.C.A. Sharad Raghavan

The story so far:

The Union Government has released an updated series of its Index of Core Industries (ICI), which is a key measure of how the main industrial sectors in India's economy are doing. This update now brings the ICI on a par with other recently updated metrics such as the national accounts (Gross Domestic Product and Gross Value Added), inflation, and the Index of Industrial Production (IIP).

What are the key changes in the new ICI series?

The previous ICI had a base year of 2011-12, which was significantly outdated. So, the first major update of the new series of the index was to bring forward

the base year to 2022-23. This makes the data more reflective of current reality, and thus makes it a more useful gauge of industrial activity.

The second major change was to increase the number of sectors covered to nine from the previous eight. The eight sectors earlier covered were coal, crude oil, natural gas, refinery products, steel, cement, electricity, and fertilizers.

Now, the government has said that owing to the intensive use of iron ore in industrial production, it has been added to the list of core industries.

Other sectoral changes include calculating steel production on a gross output basis rather than a net output basis so as to bring this in line with the IIP, which is the other major industrial production metric.

In the coal sector, the updated series

will only measure raw coal, and has excluded middling and washed coal. This change was made to eliminate the double counting that occurred in the previous series, as both middling and washed coal are made using raw coal.

Which sectors have gained or lost weight in the new ICI?

The inclusion of the iron ore sector and the resultant increase in the total number of sectors to nine would naturally lead to a redistribution of the weights among the sectors. Further, according to the government, it has revised the weights in the new series of the ICI to reflect the weights of the same sectors in the IIP.

Both of these factors have led to a significant redistribution of weights among the sectors of the ICI. The newly added iron ore sector has been assigned a

weight of 4.905% in the index, leaving that much less of the total share to be distributed among the other sectors.

The coal sector has seen a big downward revision in its significance, with its weight coming down from 10.33% to 5.596%. The natural gas sector, too, saw a major downward revision from 6.88% to 3.841%. Refinery products saw its weightage reduced from 28.04% to 22.572%.

Some sectors increased in significance. The electricity sector, for example, now makes up 30.932% of the entire index, up from the earlier 19.85%. The fertilizers sector saw its weightage increase marginally to 2.731% from 2.63%.

Have these revisions changed the final growth picture?

There is certainly a difference in the data output generated from the old series and the new series for the same periods of time. However, these variations become smaller when scaled up over time and as you move further back. That is, while the May 2026 growth of the ICI has been revised from 0.5% as per the old series to 3.2% in the new series, the full-year growth for 2025-26 was only revised from 1.1% to 1%.

Hence, just because the series has been updated, it does not mean the industrial growth picture has radically changed.

### THE GIST

▼ The Union Government has released an updated series of its Index of Core Industries (ICI), which is a key measure of how the main industrial sectors in India's economy are doing

▼ This update now brings the ICI on a par with other recently updated metrics such as the national accounts. Changes include bringing forward the base year and increasing the number of sectors covered

## 22J7. India's ICI gets an updated series: what has changed?

भारत के आईसीआई की अद्यतन श्रृंखला: क्या परिवर्तन हुए हैं?

- The **Union Government** has released an updated series of its **Index of Core Industries (ICI)**, which is a key measure of how the main industrial sectors in India's economy are doing.

केंद्र सरकार ने कोर उद्योग सूचकांक (आईसीआई) की अद्यतन श्रृंखला जारी की है, जो भारत की अर्थव्यवस्था के प्रमुख औद्योगिक क्षेत्रों के प्रदर्शन को मापने का एक महत्वपूर्ण संकेतक है।

- This update now brings the ICI on a par with other recently updated metrics such as the **national accounts (Gross Domestic Product and Gross Value Added), inflation, and the Index of Industrial Production (IIP).**

इस अद्यतन के साथ आईसीआई अब हाल ही में अद्यतन किए गए अन्य प्रमुख संकेतकों, जैसे राष्ट्रीय लेखे (सकल घरेलू उत्पाद एवं सकल मूल्य वर्धन), मुद्रास्फीति, तथा औद्योगिक उत्पादन सूचकांक (आईआईपी) के समकक्ष हो गया है।

**What are the key changes in the new ICI series?**

**नई आईसीआई श्रृंखला में प्रमुख परिवर्तन क्या हैं?**

- The **previous ICI had a base year of 2011-12**, which was significantly outdated. पूर्ववर्ती आईसीआई का आधार वर्ष 2011-12 था, जो काफी पुराना हो चुका था।
- So, the **first major update of the new series of the index was to bring forward the base year to 2022-23.** इसलिए नई श्रृंखला में पहला प्रमुख परिवर्तन आधार वर्ष को बदलकर 2022-23 करना है।
- This makes the data more reflective of current reality, and thus makes it a more useful gauge of **industrial activity.** इससे आँकड़े वर्तमान परिस्थितियों का अधिक यथार्थ प्रतिबिंब प्रस्तुत करते हैं और औद्योगिक गतिविधियों के आकलन के लिए अधिक उपयोगी बनते हैं।
- The **second major change was to increase the number of sectors covered to nine from the previous eight.** दूसरा प्रमुख परिवर्तन यह है कि शामिल क्षेत्रों की संख्या आठ से बढ़ाकर नौ कर दी गई है।
- The **eight sectors earlier covered were coal, crude oil, natural gas, refinery products, steel, cement, electricity, and fertilizers.** पूर्व में शामिल आठ क्षेत्र थे—कोयला, कच्चा तेल, प्राकृतिक गैस, रिफाइनरी उत्पाद, इस्पात, सीमेंट, विद्युत तथा उर्वरक।
- Now, the government has said that **owing to the intensive use of iron ore in industrial production, it has been added to the list of core industries.** अब सरकार ने कहा है कि औद्योगिक उत्पादन में लौह अयस्क के व्यापक उपयोग को देखते हुए इसे कोर उद्योगों की सूची में शामिल किया गया है।
- Other sectoral changes include calculating steel production on a gross output basis rather than a net output basis so as to bring this in line with the IIP,** which is the other major industrial production metric. अन्य क्षेत्रीय परिवर्तनों में इस्पात उत्पादन की गणना शुद्ध उत्पादन आधार के स्थान पर सकल उत्पादन आधार पर करना शामिल है, ताकि इसे औद्योगिक उत्पादन सूचकांक (आईआईपी) के अनुरूप बनाया जा सके, जो औद्योगिक उत्पादन का एक अन्य प्रमुख संकेतक है।
- In the coal sector, the updated series will only measure raw coal, and has excluded middling and washed coal.** कोयला क्षेत्र में अद्यतन श्रृंखला अब केवल कच्चे कोयले का मापन करेगी तथा मिडलिंग कोयला और धोया हुआ कोयला को इसमें शामिल नहीं किया जाएगा।
- This change was made to eliminate the double counting that occurred in the previous series, as both middling and washed coal are made using raw coal.** यह परिवर्तन पूर्ववर्ती श्रृंखला में होने वाली दोहरी गणना को समाप्त करने के लिए किया गया है, क्योंकि मिडलिंग कोयला और धोया हुआ कोयला दोनों का उत्पादन कच्चे कोयले से ही किया जाता है।



## Which sectors have gained or lost weight in the new ICI?

### नई आईसीआई (ICI) श्रृंखला में किन क्षेत्रों का भार बढ़ा या घटा है?

- The inclusion of the **iron ore sector** and the resultant increase in the total number of **sectors** to **nine** would naturally lead to a redistribution of the **weights** among the sectors.  
लौह अयस्क क्षेत्र को शामिल किए जाने तथा कुल क्षेत्रों की संख्या बढ़कर नौ हो जाने के परिणामस्वरूप विभिन्न क्षेत्रों के भार का पुनर्वितरण स्वाभाविक था।
- Further, according to the **government**, it has revised the **weights** in the new series of the **ICI** to reflect the weights of the same sectors in the **IIP**.  
इसके अतिरिक्त, सरकार के अनुसार नई आईसीआई (ICI) श्रृंखला में भारों को इस प्रकार संशोधित किया गया है कि वे औद्योगिक उत्पादन सूचकांक (IIP) में संबंधित क्षेत्रों के भार को प्रतिबिंबित करें।
- Both of these factors have led to a significant redistribution of **weights** among the sectors of the **ICI**.  
इन दोनों कारणों से आईसीआई (ICI) के विभिन्न क्षेत्रों के भार में उल्लेखनीय पुनर्वितरण हुआ है।
- The newly added **iron ore sector** has been assigned a weight of **4.905%** in the index, leaving that much less of the total share to be distributed among the other sectors.  
नव सम्मिलित लौह अयस्क क्षेत्र को सूचकांक में 4.905% का भार प्रदान किया गया है, जिसके कारण अन्य क्षेत्रों के बीच वितरित होने वाला कुल हिस्सा उतना कम हो गया है।
- The **coal sector** has seen a big downward revision in its significance, with its weight coming down from **10.33%** to **5.596%**.  
कोयला क्षेत्र के महत्व में उल्लेखनीय कमी की गई है और उसका भार 10.33% से घटाकर 5.596% कर दिया गया है।
- The **natural gas sector**, too, saw a major downward revision from **6.88%** to **3.841%**.  
इसी प्रकार प्राकृतिक गैस क्षेत्र का भार भी 6.88% से घटाकर 3.841% कर दिया गया है।
- Refinery products** saw its weightage reduced from **28.04%** to **22.572%**.  
रिफाइनरी उत्पादों का भार 28.04% से घटाकर 22.572% कर दिया गया है।
- Some sectors increased in significance.  
कुछ क्षेत्रों का महत्व बढ़ा है।
- The **electricity sector**, for example, now makes up **30.932%** of the entire index, up from the earlier **19.85%**.  
उदाहरण के लिए, विद्युत क्षेत्र का भार अब पूरे सूचकांक का 30.932% हो गया है, जो पहले 19.85% था।
- The **fertilizers sector** saw its weightage increase marginally to **2.731%** from **2.63%**.  
उर्वरक क्षेत्र का भार भी मामूली रूप से बढ़कर 2.731% हो गया है, जो पहले 2.63% था।

## Have these revisions changed the final growth picture?

### क्या इन संशोधनों से अंतिम वृद्धि का परिदृश्य बदल गया है?

- There is certainly a difference in the **data output** generated from the **old series** and the **new series** for the same periods of time.  
निश्चित रूप से समान समयावधि के लिए पुरानी श्रृंखला और नई श्रृंखला से प्राप्त आँकड़ों के परिणामों में अंतर है।
- However, these variations become smaller when scaled up over time and as you move further back.  
हालाँकि, समय के साथ दीर्घ अवधि के स्तर पर तथा पीछे के वर्षों की ओर जाने पर ये अंतर अपेक्षाकृत कम हो जाते हैं।
- That is, while the **May 2026** growth of the **ICI** has been revised from **0.5%** as per the old series to **3.2%** in the new series, the **full-year growth** for **2025-26** was only revised from **1.1%** to **1%**.



अर्थात्, जहाँ मई 2026 के लिए आईसीआई (ICI) की वृद्धि दर को पुरानी श्रृंखला के 0.5% से संशोधित कर नई श्रृंखला में 3.2% कर दिया गया है, वहीं 2025-26 की वार्षिक वृद्धि दर केवल 1.1% से घटाकर 1% की गई है।

- Hence, just because the series has been updated, it does not mean the industrial growth picture has radically changed.

अतः केवल श्रृंखला के अद्यतन हो जाने का यह अर्थ नहीं है कि औद्योगिक वृद्धि का समग्र परिदृश्य मूलभूत रूप से बदल गया है।

## Bank credit-deposit ratio at a 62-year high of 82.6% in Q1

GS III: Economy  
Ashokamithran T.  
MUMBAI

Indian banks' credit deposit (CD) ratio stood at a 62-year high of 82.6% in the first quarter of fiscal 2027 as loans grew faster than deposits, as per Centre for Monitoring Indian Economy (CMIE) data.

Loans grew at 18.6% year-on-year (YoY) to ₹219.3 lakh crore while deposits rose 13.3% to ₹265.4 lakh crore in Q1.

The variance between the loan and deposit growth was at 5 percentage points - the widest since June quarter of fiscal 2024.

Since Q1FY22, the least growth in loans was 8.5% whereas deposits did not



**Widening gap:** Variance between loan and deposit growth was 5 percentage points - the widest since June quarter of fiscal 2024.

grow faster than 16%. Analysts say the ratio had more to do with change in liabilities' composition.

### Excess investments

"Over the last five years, banks had excess investments on their balance sheet, which they had re-

deployed in loans. So, optically, the loan book was growing faster and the investment book growing slower. Therefore CD ratio looked higher. Second, banks' capital is at life-time high and this gets lent out," said Piran Engineer, senior research analyst at CLSA.

## 24J7. Bank credit-deposit ratio at a 62-year high of 82.6% in Q1

पहली तिमाही में बैंकों का क्रेडिट-डिपॉजिट

(CD) अनुपात 62 वर्षों के उच्चतम स्तर 82.6% पर

- Indian banks' credit deposit (CD) ratio stood at a 62-year high of 82.6% in the first quarter of fiscal 2027 as loans grew faster than deposits, as per Centre for Monitoring Indian Economy (CMIE) data.

सेन्टर फॉर मॉनिटरिंग इंडियन इकोनॉमी (CMIE) के आंकड़ों के अनुसार, भारतीय बैंकों का क्रेडिट-डिपॉजिट (CD) अनुपात वित्त वर्ष 2027 की पहली तिमाही में 62 वर्षों के उच्चतम स्तर 82.6% पर पहुंच गया क्योंकि ऋण (Loans) की वृद्धि जमा (Deposits) की तुलना में अधिक तेज रही।

- Loans grew at 18.6% year-on-year (YoY) to ₹219.3 lakh crore while deposits rose 13.3% to ₹265.4 lakh crore in Q1.

पहली तिमाही (Q1) में ऋण (Loans) वर्ष-दर-वर्ष (YoY) 18.6% बढ़कर ₹219.3 लाख करोड़ हो गए, जबकि जमा (Deposits) 13.3% बढ़कर ₹265.4 लाख करोड़ हो गई।

- The variance between the loan and deposit growth was at 5 percentage points - the widest since June quarter of fiscal 2024.

ऋण और जमा वृद्धि के बीच का अंतर 5 प्रतिशत अंक रहा, जो वित्त वर्ष 2024 की जून तिमाही के बाद सबसे अधिक है।

- Since Q1FY22, the least growth in loans was 8.5% whereas deposits did not grow faster than 16%.

Q1FY22 के बाद से ऋण (Loans) में न्यूनतम वृद्धि 8.5% रही, जबकि जमा (Deposits) की वृद्धि 16% से अधिक नहीं रही।

- Analysts say the ratio had more to do with change in liabilities' composition.

विश्लेषकों (Analysts) का कहना है कि इस अनुपात का संबंध अधिकतर देनदारियों (Liabilities) की संरचना में हुए परिवर्तन से है।

### Excess investments

#### अधिशेष निवेश

- "Over the last five years, banks had excess investments on their balance sheet, which they had redeployed in loans.



“पिछले पाँच वर्षों में बैंकों की बैलेंस शीट पर अधिशेष निवेश (Excess Investments) था, जिसे उन्होंने ऋण (Loans) में पुनर्नियोजित कर दिया।

- So, optically, the **loan book** was growing faster and the **investment book** growing slower. इस कारण, देखने में **लोन बुक (Loan Book)** अधिक तेजी से बढ़ रही थी, जबकि **इन्वेस्टमेंट बुक (Investment Book)** अपेक्षाकृत धीमी गति से बढ़ रही थी।

- Therefore the CD ratio looked higher. इसलिए **क्रेडिट-डिपॉजिट (CD) अनुपात** अधिक दिखाई दिया।

- Second, banks' **capital** is at **life-time high** and this gets lent out,” said **Piran Engineer**, **senior research analyst** at **CLSA**.

दूसरी बात, बैंकों की **पूंजी (Capital)** अब तक के **सर्वोच्च स्तर (Life-time High)** पर है और इसे ऋण के रूप में दिया जा रहा है,” **CLSA** के **सीनियर रिसर्च एनालिस्ट पिरान इंजीनियर** ने कहा।

## Credit-Deposit (CD) Ratio Explained for a Layperson

The **Credit-Deposit (CD) Ratio** measures **how much of the money deposited in a bank has been lent out as loans**.

Simply put, it answers one question:

**"Out of every ₹100 deposited in a bank, how many rupees has the bank given as loans?"**

### Example 1: Understanding the Concept

Suppose a bank receives deposits from customers.

- Total Deposits = **₹1,000 crore**

The bank does not keep all this money locked in its vault.

Instead, it lends a large part of it to:

- Home buyers
- Farmers
- Businesses
- Students
- Car buyers

Suppose the bank lends:

- Total Loans = **₹800 crore**

Then,

$$\text{CD Ratio} = (800 \div 1000) \times 100 = 80\%$$

This means:



Out of every ₹100 deposited, the bank has lent ₹80 as loans and retained the remaining ₹20 (along with other regulatory reserves and liquid assets) for liquidity and regulatory requirements.

## Example 2: Two Banks

### Bank A

- Deposits = ₹10,000 crore
- Loans = ₹9,000 crore

CD Ratio = 90%

This bank is lending aggressively.

### Bank B

- Deposits = ₹10,000 crore
- Loans = ₹5,000 crore

CD Ratio = 50%

This bank is lending conservatively.

## What does a High CD Ratio mean?

Suppose the CD Ratio is 95%.

This means the bank has lent ₹95 out of every ₹100 deposited.

### Advantages

- More loans for industries, businesses, farmers, and households.
- Economic activity and investment increase.
- Bank earns more interest income.

### Risks

If many customers suddenly come to withdraw their money, the bank may face a **liquidity problem** because most of the money has already been lent.

## What does a Low CD Ratio mean?

Suppose the CD Ratio is 40%.

This means:

- The bank is receiving deposits.



- But it is lending only a small portion.

Possible reasons:

- Weak demand for loans.
- Banks are cautious due to economic uncertainty.
- Concern about rising bad loans (NPAs).

A very low CD Ratio may indicate that money is **lying idle instead of supporting economic growth**.

# Indian rice export rates hit 10-month high amid adverse weather concerns

**GS III: Economy**  
**Reuters**

Indian rice export prices rose to a near 10-month high this week, driven by tight paddy supplies and concerns over the new-season crop after patchy monsoon rainfall, with adverse weather keeping traders on edge in major Asian hubs.

India's 5% broken par-boiled variety <RI-INBKN5-P1> was quoted at \$356-\$361 per tonne, up from last week's \$352-\$357. Indian 5% broken white rice was priced at \$355 to \$360 per tonne.

"Paddy prices have risen as market supplies remain tight. Exporters are raising their offers to re-



Exporters are raising their offers to reflect higher procurement costs, said a trader.

flect higher procurement costs," a Kolkata-based trader said.

Thailand's 5% broken rice <RI-THBKN5-P1> was quoted at \$450 to \$460 per tonne, slightly higher from \$445-\$450 last week.

"The price increase was driven by domestic fac-

tors," a Bangkok-based trader said.

"Only regular customers were making purchases, with no large lots coming in yet, while spot or occasional buyers are purchasing less," the trader said, adding that there were also concerns about the upcoming crop yields.

Another trader said that demand has been quiet while the supply situation would be more clear next month. In Bangladesh, rice prices have risen over the past week, especially for fine varieties, amid concerns over tightening supplies after successive weather-related shocks.

Traders cited higher paddy prices and recent

flood damage, which affected crops across at least 28,610 hectares in 12 districts, including paddy fields and rice seed beds.

Earlier this year, heavy pre-monsoon rains and upstream inflows damaged the country's summer rice crop in the northeastern wetlands, leaving it with an estimated rice production shortfall of more than 200,000 metric tons.

Meanwhile, in Vietnam, 5% broken rice <RI-VNBKN5-P1> was offered at \$430 on Thursday, down from a range of \$445-\$450 last week. "Supplies are building up from the ongoing summer-autumn harvest," a trader based in Ho Chi Minh City said.

## 24J7. Indian rice export rates hit 10-month high amid adverse weather concerns

**प्रतिकूल मौसम संबंधी चिंताओं के बीच भारतीय चावल निर्यात दरें 10 महीनों के उच्चतम स्तर पर पहुँचीं**

- **Indian rice export prices** rose to a near **10-month high** this week, driven by **tight paddy supplies** and concerns over the **new-season crop** after **patchy monsoon rainfall**, with **adverse weather** keeping traders on edge in major **Asian hubs**.



इस सप्ताह भारतीय चावल निर्यात कीमतें लगभग 10 महीनों के उच्चतम स्तर पर पहुँच गईं, जिसका कारण धान की सीमित आपूर्ति, अनियमित मानसूनी वर्षा के बाद नई फसल को लेकर चिंताएँ तथा प्रतिकूल मौसम के कारण प्रमुख एशियाई व्यापारिक केंद्रों में व्यापारियों की बढ़ी हुई चिंता रही।

- India's 5% broken parboiled variety <RI-INBKN5-P1> was quoted at \$356-\$361 per tonne, up from last week's \$352-\$357.

भारत की 5% टूटी हुई उसना (Parboiled) चावल किस्म <RI-INBKN5-P1> का भाव 356-361 डॉलर प्रति टन रहा, जो पिछले सप्ताह के 352-357 डॉलर प्रति टन से अधिक था।

- Indian 5% broken white rice was priced at \$355 to \$360 per tonne.  
भारत के 5% टूटे हुए सफेद चावल की कीमत 355 से 360 डॉलर प्रति टन रही।
- "Paddy prices have risen as market supplies remain tight.  
"धान की कीमतें बढ़ गई हैं क्योंकि बाजार में आपूर्ति सीमित बनी हुई है।
- Exporters are raising their offers to reflect higher procurement costs," a Kolkata-based trader said.

निर्यातक अपनी पेशकश की कीमतें बढ़ा रहे हैं ताकि अधिक खरीद लागत (Procurement Costs) को दर्शाया जा सके," कोलकाता के एक व्यापारी ने कहा।

- Thailand's 5% broken rice <RI-THBKN5-P1> was quoted at \$450 to \$460 per tonne, slightly higher from \$445-\$450 last week.  
थाईलैंड के 5% टूटे हुए चावल <RI-THBKN5-P1> का भाव 450 से 460 डॉलर प्रति टन रहा, जो पिछले सप्ताह के 445-450 डॉलर प्रति टन से थोड़ा अधिक था।

- "The price increase was driven by domestic factors," a Bangkok-based trader said.  
"कीमतों में वृद्धि का कारण घरेलू कारक रहे," बैंकॉक के एक व्यापारी ने कहा।
- "Only regular customers were making purchases, with no large lots coming in yet, while spot or occasional buyers are purchasing less," the trader said, adding that there were also concerns about the upcoming crop yields.  
"केवल नियमित ग्राहक ही खरीदारी कर रहे थे, अभी तक बड़े ऑर्डर नहीं आए हैं, जबकि स्पॉट या कभी-कभार खरीदने वाले खरीदार कम खरीदारी कर रहे हैं," व्यापारी ने कहा और यह भी जोड़ा कि आगामी फसल की पैदावार को लेकर भी चिंताएँ हैं।

- Another trader said that demand has been quiet while the supply situation would be more clear next month.  
एक अन्य व्यापारी ने कहा कि मांग फिलहाल कमजोर बनी हुई है, जबकि आपूर्ति की स्थिति अगले महीने अधिक स्पष्ट होगी।

- In Bangladesh, rice prices have risen over the past week, especially for fine varieties, amid concerns over tightening supplies after successive weather-related shocks.

बांग्लादेश में पिछले सप्ताह के दौरान चावल की कीमतों में वृद्धि हुई है, विशेषकर उत्तम किस्मों की, क्योंकि लगातार मौसम संबंधी झटकों के बाद आपूर्ति के और सख्त होने की आशंका है।

- Traders cited higher paddy prices and recent flood damage, which affected crops across at least 28,610 hectares in 12 districts, including paddy fields and rice seed beds.  
व्यापारियों ने धान की बढ़ी हुई कीमतों और हाल की बाढ़ से हुए नुकसान का उल्लेख किया, जिससे 12 जिलों में कम-से-कम 28,610 हेक्टेयर क्षेत्र की फसलें प्रभावित हुईं, जिनमें धान के खेत और धान की नर्सरी (Rice Seed Beds) शामिल हैं।

- Earlier this year, heavy pre-monsoon rains and upstream inflows damaged the country's summer rice crop in the northeastern wetlands, leaving it with an estimated rice production shortfall of more than 200,000 metric tons.

इस वर्ष की शुरुआत में भारी प्री-मानसून वर्षा और उपरी क्षेत्रों से आए जल प्रवाह ने देश के उत्तर-पूर्वी आर्द्र क्षेत्रों में ग्रीष्मकालीन धान की फसल को नुकसान पहुँचाया, जिससे चावल उत्पादन में 2,00,000 मीट्रिक टन से अधिक की अनुमानित कमी रह गई।

- Meanwhile, in Vietnam, 5% broken rice <RIVNBKN5-P1> was offered at \$430 on Thursday, down from a range of \$445-\$450 last week.



इस बीच, वियतनाम में 5% टूटे हुए चावल <RIBBON 5-P1> की पेशकश गुरुवार को 430 डॉलर प्रति टन रही, जो पिछले सप्ताह के 445-450 डॉलर प्रति टन के स्तर से कम थी।

- “Supplies are building up from the ongoing summer-autumn harvest,” a trader based in Ho Chi Minh City said.

“चल रही ग्रीष्म-शरदकालीन फसल (Summer-Autumn Harvest) के कारण आपूर्ति बढ़ रही है,” हो ची मिन्ह सिटी के एक व्यापारी ने कहा।

## Is FCNR(B) a litmus test for diaspora deposits?

GS III: Economy

EXPLAINER

Santosh V. Perumal

Foreign currency non-resident (Bank) or FCNR (B) deposits, which were introduced in 1993, will prove to be a litmus test for the country's ability to mobilise long-term foreign currency resources from its vast global diaspora.

At a time of geopolitical fragmentation, volatile capital flows and uncertain interest-rate cycles (as inflation risks persist) that are redefining international finance, these instruments have become a strategic macroeconomic rupee stabilisation tool, but at the risk of increasing external liabilities.

The Reserve Bank of India (RBI) revised the FCNR (B) concessional swap window, last used when Dr. Raghuram Rajan was the Governor, to strengthen foreign exchange (forex) reserves, helping defend the rupee, which has depreciated 12% year-on-year (July 22) vis-a-vis the U.S. Greenback, reflecting the elevated geopolitical risks, stronger dollar, higher import dependence and recently negative foreign direct investments (FDI).

### Design features

The FCNR(B) deposits – designed to pre-empt external vulnerabilities – provide relatively stable, medium-term foreign currency resources compared to volatile foreign portfolio investors, whose total withdrawals from Indian equities stood at ₹2.87 lakh crore between January and first week of June 2026, surpassing the ₹1.66 lakh crore pulled out in entire 2025.

The RBI launched a special FCNR(B) deposit framework for fresh deposits



In focus: One hundred dollar US currency paper note with ₹500 Indian currency. GETTY IMAGES

mobilised until September 30, 2026, to attract foreign currency inflows from NRIs/PIOs/OICs, making it one of the central pillars of India's external financing strategy.

The new scheme, which allows banks to offer higher interest rates by bearing hedging costs, aims to attract \$50-70 billion. It comes at a time when FCNR(B) deposit inflows have weakened sharply, with net inflows dropping to just \$946 million in FY26 from \$7.1 billion in FY25, a decline of nearly 86%.

Under the new arrangement, the RBI is offering a concessional foreign exchange swap facility to banks for FCNR(B) deposits with maturities ranging from three to five years, significantly reducing the cost of hedging foreign currency exposure.

This implies around a 3% discount to prevailing FX swap rates of 2.8% to 3.3% for the 3-5 year tenor.

For NRIs and other eligible investors looking to park foreign currency deposits in India without taking rupee exchange-rate risk, the RBI measures could translate into higher

returns and more attractive deposit offerings.

Most large banks offer around 6% and some smaller/private banks offer up to 7.1% under the RBI swap window compared to virtually risk-free, highly liquid U.S. Treasury carrying 4-4.4%.

Normally, banks cannot sustainably offer dollar deposit rates substantially above U.S. Treasury yields because of hedging costs. The RBI's swap window has effectively removed much of that cost, enabling banks to offer higher returns on U.S. dollar deposits than U.S. government securities yield. This temporary interest-rate premium explains the surge in NRI interest and the strong inflows witnessed since the scheme's launch.

So far, going by the data, the response from the Indian diaspora has been phenomenal as total foreign currency mobilisation reached \$20.72 billion, of which \$17.4 billion (at the time of writing) or 84% came through FCNR(B) deposits alone; making it the dominant source of inflows. Under the scheme, which represent a significant

structural advantage.

Most of the inflows across the industry are expected to trickle in during the latter half of August and September.

Quoting economists, Reuters on Wednesday (July 22, 2026) said the RBI has likely used part of the initial inflows from its foreign-currency deposit drive to unwind a portion of massive forex forward book.

Deposits are maintained in designated foreign currencies such as the U.S. Dollar, Pound Sterling, Euro, Japanese Yen, Australian Dollar and Canadian Dollar. Both principal and interest remain denominated in foreign currency, insulating depositors from rupee depreciation.

### Days of yore

Historically, India's external stress coincided with underlying vulnerabilities, including wide current account deficits, limited forex reserves, or constrained access to global capital.

The country had seen Resurgent India Bonds (RIB) in 1998, India Millennium Deposits (IMD) in

2000 and FCNR(B) deposits in 2013, each of which had a common mandate of raising forex reserves but were fundamentally different in character and structure.

RIBs – issued by State Bank of India (SBI) with sovereign/RBI backing – were a one-time emergency fundraising after India conducted the Pokhran-II nuclear tests, triggering economic sanctions by the U.S. and several Western nations.

IMDs were a series of foreign currency deposits introduced in 2000 by SBI to bolster India's forex reserves and stabilise the rupee in the wake of post-Pokhran sanctions and dotcom bust.

In 2013, during the “taper tantrum”, banks raised about \$34 billion from Indian diaspora to help stabilise the currency through the first edition of FCNR(B).

### Current phase

Unlike earlier stress episodes, the current phase is unfolding against a backdrop of significantly stronger macroeconomic fundamentals and FCNR(B) deposits are now being deployed amid elevated global uncertainty, volatile capital flows, persistent geopolitical conflicts and an evolving global interest-rate cycle.

With forex reserves of more than \$650 billion, no balance-of-payments crisis, and investment-grade macroeconomic fundamentals, the RBI aims to build additional buffers against geopolitical uncertainty and volatile capital flows.

While the RBI's swap facility has greatly boosted FCNR(B) mobilisation, sustaining inflows – notably from West Asia, which accounts for nearly 50% of

India's inward remittances – will become increasingly challenging if geopolitical tensions persist, labour market conditions weaken and remittance growth slows. Although India continues to receive the world's largest remittance inflows (about \$129 billion in 2024, according to the World Bank), growth from Gulf countries has moderated as governments pursue labour nationalisation policies, oil-price volatility affects fiscal spending and infrastructure projects, and hiring of expatriate workers slows in certain sectors.

With West Asia on a turmoil, banks, especially in the Gulf countries are offering competitive dollar deposit rates, making it difficult for the Indian lenders to compete.

Reuters had reported that the UAE banks are stepping up generous deposit offers as they face digital rivals and war risks.

There have been reports that the RBI and the UAE Central Bank have had parleys on reported concerns of crowding out due to Indian banks' dollar deposits.

Small and mid-sized private sector banks, which neither have overseas branches nor a GIFT City presence, are now exploring tie-ups with large Indian banks that have a presence in GIFT City so that their NRI customers can get the benefit from leverage FCNR(B) deposits. Although FCNR(B) deposits eliminate exchange-rate risk for depositors, NRIs may still compare returns with the U.S. treasury securities, global money market funds, and dollar bonds.

If global interest rates stay elevated, the relative attractiveness of FCNR(B) deposits diminishes.

## 24J7. Is FCNR(B) a litmus test for diaspora deposits?

क्या FCNR(B) प्रवासी भारतीयों की जमा राशि के लिए एक लिटमस टेस्ट है?

- **Foreign currency non-resident (Bank) or FCNR(B) deposits**, which were introduced in 1993, will prove to be a **litmus test** for the country's ability to mobilise **long-term foreign currency resources** from its vast **global diaspora**.

विदेशी मुद्रा अनिवासी (बैंक) अथवा FCNR(B) जमा, जिन्हें 1993 में शुरू किया गया था, देश की अपने विशाल वैश्विक प्रवासी समुदाय से दीर्घकालिक विदेशी मुद्रा संसाधन जुटाने की क्षमता के लिए एक लिटमस टेस्ट सिद्ध होंगे।

- At a time of **geopolitical fragmentation**, volatile **capital flows** and uncertain **interest-rate cycles** (as inflation risks persist) that are redefining **international finance**, these

instruments have become a strategic **macroeconomic rupee stabilisation tool**, but at the risk of increasing **external liabilities**.

ऐसे समय में जब भूराजनैतिक विखंडन, अस्थिर पूंजी प्रवाह तथा अनिश्चित ब्याज-दर चक्र (क्योंकि मुद्रास्फीति के जोखिम बने हुए हैं) अंतरराष्ट्रीय वित्त को पुनर्परिभाषित कर रहे हैं, ये साधन एक रणनीतिक समष्टि आर्थिक रुपया स्थिरीकरण उपकरण बन गए हैं, लेकिन इसके साथ बाह्य देनदारियों के बढ़ने का जोखिम भी जुड़ा हुआ है।

- The Reserve Bank of India (RBI) revived the FCNR(B) concessional swap window, last used when Dr. Raghuram Rajan was the Governor, to strengthen foreign exchange (forex) reserves, helping defend the rupee, which has depreciated 12% year-on-year (July 22) vis-a-vis the U.S. Greenback, reflecting the elevated geopolitical risks, stronger dollar, higher import dependence and recently negative foreign direct investments (FDI).

भारतीय रिज़र्व बैंक (RBI) ने FCNR(B) रियायती स्वेप विंडो को पुनः शुरू किया, जिसका अंतिम बार उपयोग तब किया गया था जब डॉ. रघुराम राजन गवर्नर थे, ताकि विदेशी मुद्रा भंडार (फॉरेक्स रिज़र्व) को मजबूत किया जा सके और रुपये की रक्षा की जा सके, जो 22 जुलाई तक अमेरिकी डॉलर के मुकाबले वर्ष-दर-वर्ष 12% कमजोर हुआ है। यह बढ़े हुए भूराजनैतिक जोखिमों, मजबूत डॉलर, अधिक आयात निर्भरता तथा हाल के नकारात्मक प्रत्यक्ष विदेशी निवेश (FDI) को दर्शाता है।

## Design features

### डिज़ाइन विशेषताएँ

- The FCNR(B) deposits — designed to pre-empt external vulnerabilities — provide relatively stable, medium-term foreign currency resources compared to volatile foreign portfolio investors, whose total withdrawals from Indian equities stood at ₹2.87 lakh crore between January and first week of June 2026, surpassing the ₹1.66 lakh crore pulled out in entire 2025.

FCNR(B) जमा — जिन्हें बाहरी कमजोरियों से पहले ही निपटने के उद्देश्य से तैयार किया गया है — अस्थिर विदेशी पोर्टफोलियो निवेशकों की तुलना में अपेक्षाकृत स्थिर मध्यम अवधि के विदेशी मुद्रा संसाधन उपलब्ध कराते हैं। जनवरी से जून 2026 के पहले सप्ताह के बीच भारतीय शेयरों से उनकी कुल निकासी ₹2.87 लाख करोड़ रही, जो पूरे 2025 में निकाले गए ₹1.66 लाख करोड़ से अधिक है।

- The RBI launched a special FCNR(B) deposit framework for fresh deposits mobilised until September 30, 2026, to attract foreign currency inflows from NRIs/PIOs/OICs, making it one of the central pillars of India's external financing strategy.

RBI ने 30 सितंबर, 2026 तक जुटाई जाने वाली नई जमाओं के लिए एक विशेष FCNR(B) जमा ढांचा शुरू किया, ताकि NRI/PIO/OIC से विदेशी मुद्रा प्रवाह आकर्षित किया जा सके और इसे भारत की बाह्य वित्तपोषण रणनीति के प्रमुख स्तंभों में से एक बनाया जा सके।

- The new scheme, which allows banks to offer higher interest rates by bearing hedging costs, aims to attract \$50-70 billion.  
नई योजना, जो बैंकों को हेजिंग लागत वहन करके उच्च ब्याज दरें देने की अनुमति देती है, का उद्देश्य 50-70 अरब डॉलर आकर्षित करना है।
- It comes at a time when FCNR(B) deposit inflows have weakened sharply, with net inflows dropping to just \$946 million in FY26 from \$7.1 billion in FY25, a decline of nearly 86%.  
यह ऐसे समय में आई है जब FCNR(B) जमा प्रवाह में तेज गिरावट आई है और शुद्ध प्रवाह FY25 के 7.1 अरब डॉलर से घटकर FY26 में केवल 946 मिलियन डॉलर रह गया है, जो लगभग 86% की गिरावट है।
- Under the new arrangement, the RBI is offering a concessional foreign exchange swap facility to banks for FCNR(B) deposits with maturities ranging from three to five years, significantly reducing the cost of hedging foreign currency exposure.  
नई व्यवस्था के तहत RBI, तीन से पाँच वर्ष की परिपक्वता वाली FCNR(B) जमा के लिए बैंकों को रियायती



विदेशी मुद्रा स्वैप सुविधा प्रदान कर रहा है, जिससे विदेशी मुद्रा जोखिम की हेजिंग की लागत में उल्लेखनीय कमी आएगी।

- This implies around a **3% discount** to prevailing **FX swap rates** of **2.8% to 3.3%** for the **3-5 year tenor**.

इसका अर्थ है कि **3-5 वर्ष** की अवधि के लिए प्रचलित **2.8% से 3.3% FX स्वैप दरों** की तुलना में लगभग **3% की छूट** मिलेगी।

- For **NRIs** and other eligible investors looking to park **foreign currency deposits** in India without taking **rupee exchange-rate risk**, the **RBI measures** could translate into **higher returns** and more attractive **deposit offerings**.

भारत में **रुपये की विनिमय दर के जोखिम** के बिना **विदेशी मुद्रा जमा** रखना चाहने वाले **NRI** और अन्य पात्र निवेशकों के लिए **RBI के उपाय अधिक रिटर्न** तथा अधिक आकर्षक **जमा योजनाओं** में परिवर्तित हो सकते हैं।

- Most large banks offer around **6%** and some **smaller/private banks** offer up to **7.1%** under the **RBI swap window** compared to virtually risk-free, highly liquid **U.S. Treasury** carrying **4-4.4%**.

अधिकांश बड़े बैंक लगभग **6%** तथा कुछ छोटे/निजी बैंक, **RBI स्वैप विंडो** के तहत **7.1%** तक की दर प्रदान कर रहे हैं, जबकि लगभग जोखिम-मुक्त और अत्यधिक तरल **अमेरिकी ट्रेजरी** पर **4-4.4%** प्रतिफल मिलता है।

- Normally, banks cannot sustainably offer **dollar deposit rates** substantially above **U.S. Treasury yields** because of **hedging costs**.

सामान्यतः बैंक **हेजिंग लागत** के कारण **अमेरिकी ट्रेजरी प्रतिफल** से काफी अधिक **डॉलर जमा दरें** स्थायी रूप से नहीं दे सकते।

- The **RBI's swap window** has effectively removed much of that cost, enabling banks to offer **higher returns** on **U.S. dollar deposits** than **U.S. government securities** yield.

**RBI की स्वैप विंडो** ने प्रभावी रूप से उस लागत का बड़ा हिस्सा समाप्त कर दिया है, जिससे बैंक **अमेरिकी डॉलर जमा** पर **अमेरिकी सरकारी प्रतिभूतियों** की तुलना में अधिक रिटर्न दे पा रहे हैं।

- This temporary **interest-rate premium** explains the surge in **NRI interest** and the strong inflows witnessed since the scheme's launch.

यह अस्थायी **ब्याज-दर प्रीमियम योजना** शुरू होने के बाद **NRI की बढ़ती रुचि** तथा मजबूत **विदेशी मुद्रा प्रवाह** की व्याख्या करता है।

- So far, going by the data, the response from the **Indian diaspora** has been phenomenal as total **foreign currency mobilisation** reached **\$20.72 billion**, of which **\$17.4 billion** (at the time of writing) or **84%** came through **FCNR(B) deposits** alone; making it the dominant source of inflows under the scheme, which represent a significant structural advantage.

अब तक उपलब्ध आंकड़ों के अनुसार, **भारतीय प्रवासी समुदाय** की प्रतिक्रिया अत्यंत शानदार रही है क्योंकि

कुल **विदेशी मुद्रा जुटाव 20.72 अरब डॉलर** तक पहुँच गया, जिसमें से **17.4 अरब डॉलर** (लेखन के समय)

अथवा **84%** केवल **FCNR(B) जमा** के माध्यम से आया, जिससे यह योजना के अंतर्गत विदेशी मुद्रा प्रवाह का प्रमुख स्रोत बन गया है और एक महत्वपूर्ण संरचनात्मक लाभ प्रदान करता है।

cant structural advantage.

महत्वपूर्ण संरचनात्मक लाभ।

- Most of the **inflows** across the industry are expected to trickle in during the latter half of **August** and **September**.

पूरे उद्योग में अधिकांश **विदेशी मुद्रा प्रवाह (Inflows)** के अगस्त और सितंबर के उत्तरार्ध के दौरान धीरे-धीरे आने की उम्मीद है।

- Quoting economists, **Reuters on Wednesday (July 22, 2026)** said the **RBI** has likely used part of the initial inflows from its **foreign-currency deposit drive** to unwind a portion of massive **forex forward book**.

अर्थशास्त्रियों का हवाला देते हुए, **रॉयटर्स** ने बुधवार (22 जुलाई, 2026) को कहा कि **RBI** ने संभवतः अपने



विदेशी मुद्रा जमा अभियान से प्राप्त शुरुआती प्रवाह के एक हिस्से का उपयोग अपने विशाल फॉरेक्स फॉरवर्ड बुक के एक हिस्से को कम करने के लिए किया है।

- Deposits are maintained in designated **foreign currencies** such as the **U.S. Dollar, Pound Sterling, Euro, Japanese Yen, Australian Dollar and Canadian Dollar**.  
जमाएं निर्धारित विदेशी मुद्राओं जैसे अमेरिकी डॉलर, पाउंड स्टर्लिंग, यूरो, जापानी येन, ऑस्ट्रेलियाई डॉलर और कनाडाई डॉलर में रखी जाती हैं।
- Both **principal and interest** remain denominated in foreign currency, insulating depositors from **rupee depreciation**.  
**मूलधन (Principal) और ब्याज (Interest)** दोनों विदेशी मुद्रा में ही रहते हैं, जिससे जमाकर्ता रुपये के अवमूल्यन से सुरक्षित रहते हैं।

## Days of yore पुराने दिन

- Historically, **India's external stress** coincided with underlying vulnerabilities, including wide **current account deficits**, limited **forex reserves**, or constrained access to **global capital**.  
ऐतिहासिक रूप से, भारत का बाह्य दबाव उन कमजोरियों के साथ जुड़ा रहा है, जिनमें बड़ा चालू खाता घाटा, सीमित विदेशी मुद्रा भंडार, अथवा वैश्विक पूंजी तक सीमित पहुंच शामिल रही है।
- The country had seen **Resurgent India Bonds (RIB)** in 1998, **India Millennium Deposits (IMD)** in 2000 and **FCNR(B) deposits** in 2013, each of which had a common mandate of raising **forex reserves** but were fundamentally different in character and structure.  
देश ने 1998 में रिजर्जेंट इंडिया बॉन्ड्स (RIB), 2000 में इंडिया मिलेनियम डिपॉजिट्स (IMD) और 2013 में FCNR(B) जमा देखे, जिनका समान उद्देश्य विदेशी मुद्रा भंडार बढ़ाना था, लेकिन उनकी प्रकृति और संरचना मूल रूप से अलग थी।
- RIBs** — issued by **State Bank of India (SBI)** with **sovereign/RBI backing** — were a one-time emergency fundraising after India conducted the **Pokhran-II nuclear tests**, triggering economic sanctions by the **U.S.** and several **Western nations**.  
**RIBs**, जिन्हें भारतीय स्टेट बैंक (SBI) ने सरकार/RBI के समर्थन के साथ जारी किया था, भारत द्वारा पोखरण-II परमाणु परीक्षण किए जाने के बाद एक बार की आपातकालीन धन जुटाने की योजना थी, जिसके कारण अमेरिका और कई पश्चिमी देशों ने आर्थिक प्रतिबंध लगाए।
- IMDs** were a series of **foreign currency deposits** introduced in 2000 by **SBI** to bolster India's **forex reserves** and stabilise the **rupee** in the wake of post-Pokhran sanctions and **dotcom bust**.  
**IMDs** वर्ष 2000 में SBI द्वारा शुरू की गई विदेशी मुद्रा जमा योजनाओं की एक श्रृंखला थी, जिसका उद्देश्य भारत के विदेशी मुद्रा भंडार को मजबूत करना और पोखरण के बाद लगे प्रतिबंधों तथा डॉटकॉम संकट के बाद रुपये को स्थिर करना था।
- In 2013, during the **"taper tantrum"**, banks raised about **\$34 billion** from the Indian **diaspora** to help stabilize the currency through the first edition of **FCNR(B)**.  
2013 में "टेपर टैंट्रम" के दौरान, बैंकों ने भारतीय प्रवासी समुदाय से लगभग 34 अरब डॉलर जुटाए ताकि FCNR(B) के पहले संस्करण के माध्यम से मुद्रा को स्थिर किया जा सके।

## Current phase वर्तमान चरण

- Unlike earlier stress episodes, the current phase is unfolding against a backdrop of significantly stronger **macroeconomic fundamentals** and **FCNR(B) deposits** are now being deployed amid elevated **global uncertainty**, volatile **capital flows**, persistent **geopolitical conflicts** and an evolving **global interest-rate cycle**.  
पहले के संकटों के विपरीत, वर्तमान चरण कहीं अधिक मजबूत समष्टि आर्थिक आधारभूत स्थितियों की



पृष्ठभूमि में विकसित हो रहा है और FCNR(B) जमा अब बढ़ती वैश्विक अनिश्चितता, अस्थिर पूंजी प्रवाह, लगातार भूराजनैतिक संघर्षों और बदलते वैश्विक ब्याज-दर चक्र के बीच उपयोग में लाए जा रहे हैं।

- With **forex reserves** of more than **\$650 billion**, no **balance-of-payments crisis**, and **investment-grade macroeconomic fundamentals**, the **RBI** aims to build additional buffers against **geopolitical uncertainty** and volatile **capital flows**.

**650 अरब डॉलर** से अधिक के विदेशी मुद्रा भंडार, भुगतान संतुलन संकट की अनुपस्थिति तथा निवेश-योग्य समष्टि आर्थिक आधारभूत स्थितियों के साथ, RBI का उद्देश्य भूराजनैतिक अनिश्चितता और अस्थिर पूंजी प्रवाह के विरुद्ध अतिरिक्त सुरक्षा कवच तैयार करना है।

- While the **RBI's swap facility** has greatly boosted **FCNR(B) mobilisation**, sustaining inflows — notably from **West Asia**, which accounts for nearly **50%** of India's **inward remittances** — will become increasingly challenging if **geopolitical tensions** persist, **labour market** conditions weaken and **remittance growth** slows.

यद्यपि RBI की स्वैप सुविधा ने FCNR(B) के माध्यम से विदेशी मुद्रा जुटाव को काफी बढ़ावा दिया है, फिर भी विशेष रूप से पश्चिम एशिया से आने वाले प्रवाह, जो भारत के कुल प्रेषण (Remittances) का लगभग 50% है, को बनाए रखना कठिन होता जाएगा यदि भूराजनैतिक तनाव जारी रहे, श्रम बाजार कमजोर पड़े और प्रेषण वृद्धि धीमी हो जाए।

- Although India continues to receive the world's largest **remittance inflows** (about **\$129 billion** in **2024**, according to the **World Bank**), growth from **Gulf countries** has moderated as governments pursue **labour nationalisation** policies, **oil-price volatility** affects **fiscal spending** and **infrastructure projects**, and hiring of **expatriate workers** slows in certain sectors.

यद्यपि भारत अब भी दुनिया का सबसे बड़ा प्रेषण प्रवाह प्राप्त करता है ( विश्व बैंक के अनुसार 2024 में लगभग 129 अरब डॉलर), लेकिन खाड़ी देशों से इसकी वृद्धि धीमी हो गई है क्योंकि सरकारें श्रम राष्ट्रीयकरण की नीतियां अपना रही हैं, तेल कीमतों की अस्थिरता राजकोषीय व्यय और बुनियादी ढांचा परियोजनाओं को प्रभावित कर रही है तथा कुछ क्षेत्रों में प्रवासी श्रमिकों की भर्ती धीमी हो गई है।

- With **West Asia** in turmoil, banks, especially in the **Gulf countries**, are offering competitive **dollar deposit rates**, making it difficult for the **Indian lenders** to compete.

पश्चिम एशिया में उथल-पुथल के बीच, विशेष रूप से खाड़ी देशों के बैंक प्रतिस्पर्धी डॉलर जमा दरें दे रहे हैं, जिससे भारतीय बैंकों के लिए प्रतिस्पर्धा करना कठिन हो गया है।

- **Reuters** had reported that the **UAE banks** are stepping up generous **deposit offers** as they face **digital rivals** and **war risks**.

रॉयटर्स ने बताया कि संयुक्त अरब अमीरात (UAE) के बैंक डिजिटल प्रतिस्पर्धियों और युद्ध संबंधी जोखिमों का सामना करते हुए आकर्षक जमा योजनाएं पेश कर रहे हैं।

- There have been reports that the **RBI** and the **UAE Central Bank** have had parleys on reported concerns of **crowding out** due to Indian banks' **dollar deposits**.

ऐसी रिपोर्टें हैं कि RBI और UAE सेंट्रल बैंक के बीच भारतीय बैंकों की डॉलर जमा योजनाओं के कारण संभावित क्राउडिंग आउट की चिंताओं पर बातचीत हुई है।

- Small and **mid-sized private sector banks**, which neither have overseas branches nor a **GIFT City** presence, are now exploring tie-ups with large **Indian banks** that have a presence in **GIFT City** so that their **NRI customers** can get the benefit from leverage **FCNR(B) deposits**.

छोटे और मध्यम आकार के निजी क्षेत्र के बैंक, जिनकी न तो विदेशों में शाखाएं हैं और न ही GIFT City में उपस्थिति है, अब उन बड़े भारतीय बैंकों के साथ साझेदारी की संभावनाएं तलाश रहे हैं जिनकी GIFT City में उपस्थिति है, ताकि उनके NRI ग्राहक FCNR(B) जमा का लाभ उठा सकें।

- Although **FCNR(B) deposits** eliminate **exchange-rate risk** for depositors, **NRIs** may still compare returns with the **U.S. Treasury securities**, **global money market funds**, and **dollar bonds**.

यद्यपि FCNR(B) जमा जमाकर्ताओं के लिए विनिमय दर जोखिम को समाप्त कर देती है, फिर भी NRI अपने रिटर्न की तुलना अमेरिकी ट्रेजरी प्रतिभूतियों, वैश्विक मनी मार्केट फंडों और डॉलर बॉन्डों से कर सकते हैं।



- If **global interest rates** stay elevated, the relative attractiveness of **FCNR(B) deposits** diminishes.  
यदि वैश्विक ब्याज दरें ऊंची बनी रहती हैं, तो FCNR(B) जमा का तुलनात्मक आकर्षण कम हो जाता है।

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| 24J7                                 | <b>Are smartphones becoming smarter with the rise of on-device AI?</b><br>क्या ऑन-डिवाइस एआई के बढ़ते उपयोग से स्मार्टफोन अधिक बुद्धिमान बन रहे हैं? |              |

# Are smartphones becoming smarter with the rise of on-device AI?

On-device AI processes machine learning algorithms and generative AI models directly on a smartphone's local hardware; while physical constraints prevent it from matching the scale of cloud-based large language models, the industry is converging on a hybrid application model

GS III: S&T

Haider Ali Khan

**T**he transition of Artificial Intelligence (AI) from the cloud to the local device, often called on-device AI, is arguably the most significant shift in the smartphone industry since the inception of the app ecosystem. For over a decade, consumer AI has been synonymous with the cloud: when you asked a question to an assistant, your data travelled across the globe to a massive data centre, was processed, and then sent back to your device. Now, users are witnessing a seismic shift. Intelligence is moving from remote servers to the silicon residing in their handheld devices.

## What is on-device AI?

On-device AI refers to the processing of machine learning algorithms and generative AI models directly on the smartphone's local hardware. Instead of relying on a constant connection to a remote server, the device performs the computation using dedicated silicon, primarily Neural Processing Units (NPUs).

In 2026, this is no longer a fringe feature; it is becoming the foundation of how premium smartphones function. Whether it is real-time language translation, advanced computational photography, or proactive system optimisation, on-device AI handles these tasks locally. The implications for the user experience are profound with faster response times, privacy and crucially, the

ability to function without an internet connection.

## How has the hardware changed?

The shift to on-device AI has been fuelled by rapid advances in specialised hardware, particularly the NPU. Unlike general-purpose CPUs or graphics-heavy GPUs, NPUs are purpose-built to handle the mathematical heavy lifting required by neural networks.

In recent years, breakthroughs in semiconductor technology have allowed for the integration of these powerful chips into mainstream consumer hardware. As a result, generative AI features that were previously thought to be impossible to run on a mobile phone such as live voice-to-voice translation or generative photo editing, are now running natively.

This has made the smartphone an intelligent, proactive companion as the device is now capable of system-wide integration, where the AI can understand the user's workflow, analyse intent and act on their behalf across different applications.

## What is the most important benefit from on-device AI?

Perhaps the greatest advances of on-device AI are the easing of tension between personalisation and privacy. To provide a customised experience, AI needs massive amounts of personal data, including financial and health metrics, calendar schedules and behavioural patterns.

Under a cloud-only model, users are understandably hesitant to share their most intimate details that will be processed on remote servers. On-device AI solves this by turning the smartphone into a black box of personal intelligence. Because data never leaves the hardware, user confidence grows. The device learns from the user locally, creating a bespoke experience that improves with every interaction, without ever compromising the individual's digital footprint. This is the holy grail of user experience: having a phone that understands you intimately while keeping that understanding entirely to yourself.

## What are some of the challenges in adopting on-device AI?

Despite the rapid infusion of powerful hardware, a significant gap remains between a device's capabilities and a user's adoption. Industry analysts suggest that while flagship smartphones offer an impressive suite of tools like proactive writing assistance, intelligent summarisation and real-time call translation, these features have yet to trigger a super-cycle of upgrades.

For most consumers, current AI features are perceived as nice-to-have enhancements rather than essential utilities. This reveals a critical challenge for manufacturers as they must move beyond marketing standalone AI features and integrate the technology so deeply into the system's workflow that the smartphone becomes truly indispensable.

Furthermore, there is a technical limitation. While on-device AI is incredibly efficient, it has physical constraints. It cannot yet match the sheer scale and raw power of cloud-based large language models. The industry is therefore converging on a hybrid application model. In this ecosystem, the heavy lifting, such as processing massive, multi-modal datasets, remains in the cloud, while sensitive and time-critical tasks migrate to the edge.

## What is the future of on-device AI?

The smartphone industry is undergoing an identity shift. The focus has shifted from physical specifications, like the thinness of a bezel or the pixel count of a camera, to the sophistication of the AI models powering the device.

The game is now in smartphones that are powered by AI with deep, system-wide integration, that allows agents to navigate multiple applications, understand context and achieve goals on behalf of the user. As hardware becomes increasingly homogenised across brands, the soul of the smartphone will be defined by its intelligence.

The bridge to that future is on-device AI, transforming a generic piece of glass and silicon into a truly personal, private, and proactive companion. The challenge for the coming year will be to see if these devices can move from being impressive technical demonstrators to essential assistants that the average user relies on every single day.

## 24J7. Are smartphones becoming smarter with the rise of on-device AI?

क्या ऑन-डिवाइस एआई के बढ़ते उपयोग से स्मार्टफोन अधिक बुद्धिमान बन रहे हैं?

- The transition of **Artificial Intelligence (AI)** from the **cloud** to the local device, often called **on-device AI**, is arguably the most significant shift in the smartphone industry since the inception of the **app ecosystem**.

क्लाउड से स्थानीय डिवाइस तक कृत्रिम बुद्धिमत्ता (AI) का स्थानांतरण, जिसे सामान्यतः ऑन-डिवाइस एआई कहा जाता है, ऐप इकोसिस्टम की शुरुआत के बाद से स्मार्टफोन उद्योग में संभवतः सबसे बड़ा परिवर्तन है।

- For over a decade, consumer **AI** has been synonymous with the **cloud**.  
एक दशक से अधिक समय तक उपभोक्ता **एआई** का अर्थ लगभग **क्लाउड** आधारित सेवाओं से ही लगाया जाता रहा है।
- When you asked a question to an assistant, your data travelled across the globe to a massive **data centre**, was processed, and then sent back to your device.  
जब आप किसी एआई सहायक से प्रश्न पूछते थे, तो आपका डेटा विश्वभर में स्थित किसी विशाल **डेटा सेंटर** तक पहुँचता था, वहाँ उसका प्रसंस्करण होता था और फिर परिणाम आपके डिवाइस पर वापस भेजा जाता था।
- Now, users are witnessing a seismic shift.  
अब उपयोगकर्ता एक क्रांतिकारी परिवर्तन के साक्षी बन रहे हैं।
- Intelligence is moving from remote servers to the **silicon** residing in their handheld devices.  
बुद्धिमत्ता अब दूरस्थ सर्वरों से हटकर उनके हाथों में मौजूद उपकरणों के **सिलिकॉन चिप्स** तक पहुँच रही है।

### What is on-device AI?

#### ऑन-डिवाइस एआई क्या है?

- On-device AI** refers to the processing of **machine learning algorithms** and **generative AI models** directly on the smartphone's local hardware.  
ऑन-डिवाइस एआई से आशय **मशीन लर्निंग एल्गोरिदम** तथा **जनरेटिव एआई मॉडल** का सीधे स्मार्टफोन के स्थानीय हार्डवेयर पर प्रसंस्करण करना है।
- Instead of relying on a constant connection to a remote server, the device performs the computation using dedicated silicon, primarily **Neural Processing Units (NPUs)**.  
दूरस्थ सर्वर से निरंतर जुड़े रहने के बजाय, डिवाइस समर्पित **सिलिकॉन चिप्स**, विशेष रूप से **न्यूरल प्रोसेसिंग यूनिट्स (NPUs)**, का उपयोग करके स्वयं गणनाएँ करता है।
- In **2026**, this is no longer a fringe feature; it is becoming the foundation of how premium smartphones function.  
**2026** में यह अब कोई सीमित या विशेष सुविधा नहीं रह गई है, बल्कि प्रीमियम स्मार्टफोनों के कार्य करने की आधारशिला बनती जा रही है।
- Whether it is **real-time language translation**, advanced **computational photography**, or proactive **system optimisation**, on-device AI handles these tasks locally.  
चाहे **रियल-टाइम भाषा अनुवाद** हो, उन्नत **कम्प्यूटेशनल फोटोग्राफी** हो या सक्रिय **सिस्टम अनुकूलन**, ऑन-डिवाइस एआई इन सभी कार्यों को स्थानीय स्तर पर संपन्न करता है।
- The implications for the user experience are profound with faster response times, privacy and, crucially, the ability to function without an **internet connection**.  
इससे उपयोगकर्ता अनुभव में गहरा सुधार होता है, क्योंकि प्रतिक्रिया समय तेज़ होता है, **गोपनीयता** बेहतर रहती है और सबसे महत्वपूर्ण बात यह है कि डिवाइस **इंटरनेट कनेक्शन** के बिना भी कार्य कर सकता है।

### How has the hardware changed?

#### हार्डवेयर में किस प्रकार परिवर्तन हुआ है?

- The shift to **on-device AI** has been fuelled by rapid advances in specialised hardware, particularly the **NPU**.  
ऑन-डिवाइस एआई की ओर यह परिवर्तन विशेषीकृत हार्डवेयर, विशेषकर **एनपीयू**, में तीव्र प्रगति के कारण संभव हुआ है।
- Unlike general-purpose **CPUs** or graphics-heavy **GPUs**, **NPUs** are purpose-built to handle the mathematical heavy lifting required by **neural networks**.  
सामान्य प्रयोजन वाले **सीपीयू (CPU)** अथवा ग्राफिक्स-प्रधान **जीपीयू (GPU)** के विपरीत, **एनपीयू (NPU)** विशेष रूप से **न्यूरल नेटवर्क** द्वारा आवश्यक जटिल गणनाओं को संभालने के लिए विकसित किए गए हैं।

- In recent years, breakthroughs in **semiconductor technology** have allowed for the integration of these powerful chips into mainstream consumer hardware.  
हाल के वर्षों में **अर्धचालक प्रौद्योगिकी (सेमीकंडक्टर टेक्नोलॉजी)** में हुई प्रगति ने इन शक्तिशाली चिप्स को सामान्य उपभोक्ता हार्डवेयर में एकीकृत करना संभव बना दिया है।
- As a result, **generative AI** features that were previously thought to be impossible to run on a mobile phone, such as **live voice-to-voice translation** or **generative photo editing**, are now running natively.  
इसके परिणामस्वरूप, **जनरेटिव एआई** की वे सुविधाएँ जिन्हें पहले मोबाइल फ़ोन पर चलाना असंभव माना जाता था, जैसे **लाइव वॉइस-टू-वॉइस अनुवाद** अथवा **जनरेटिव फोटो संपादन**, अब सीधे डिवाइस पर संचालित हो रही हैं।
- This has made the smartphone an intelligent, proactive companion as the device is now capable of **system-wide integration**, where the AI can understand the user's workflow, analyse intent and act on their behalf across different applications.  
इसने स्मार्टफ़ोन को एक बुद्धिमान और सक्रिय सहायक बना दिया है, क्योंकि अब यह **सिस्टम-व्यापी एकीकरण** में सक्षम है, जहाँ एआई उपयोगकर्ता के कार्य-प्रवाह को समझ सकता है, उसकी मंशा का विश्लेषण कर सकता है और विभिन्न अनुप्रयोगों में उसकी ओर से कार्य भी कर सकता है।

## What is the most important benefit from on-device AI?

### ऑन-डिवाइस एआई का सबसे महत्वपूर्ण लाभ क्या है?

- Perhaps the greatest advance of **on-device AI** is the easing of tension between **personalisation** and **privacy**.  
संभवतः **ऑन-डिवाइस एआई** की सबसे बड़ी उपलब्धि **व्यक्तिकरण (पर्सनलाइज़ेशन)** और **गोपनीयता (प्राइवेसी)** के बीच संतुलन स्थापित करना है।
- To provide a customised experience, **AI** needs massive amounts of personal data, including **financial and health metrics, calendar schedules and behavioural patterns**.  
एक अनुकूलित अनुभव प्रदान करने के लिए **एआई** को बड़ी मात्रा में व्यक्तिगत डेटा की आवश्यकता होती है, जिसमें **वित्तीय एवं स्वास्थ्य संबंधी जानकारी, कैलेंडर कार्यक्रम तथा व्यवहार संबंधी पैटर्न** शामिल होते हैं।
- Under a **cloud-only** model, users are understandably hesitant to share their most intimate details that will be processed on remote servers.  
केवल **क्लाउड-आधारित** मॉडल में उपयोगकर्ता स्वाभाविक रूप से अपनी अत्यंत निजी जानकारी साझा करने में संकोच करते हैं, क्योंकि उसका प्रसंस्करण दूरस्थ सर्वरों पर होता है।
- On-device AI** solves this by turning the smartphone into a black box of personal intelligence.  
**ऑन-डिवाइस एआई** स्मार्टफ़ोन को व्यक्तिगत बुद्धिमत्ता के एक सुरक्षित **ब्लैक बॉक्स** में परिवर्तित करके इस समस्या का समाधान करता है।
- Because data never leaves the hardware, user confidence grows.  
चूँकि डेटा कभी भी डिवाइस के हार्डवेयर से बाहर नहीं जाता, इसलिए उपयोगकर्ताओं का विश्वास बढ़ता है।
- The device learns from the user locally, creating a bespoke experience that improves with every interaction, without ever compromising the individual's **digital footprint**.  
डिवाइस स्थानीय स्तर पर उपयोगकर्ता से सीखता है और प्रत्येक उपयोग के साथ एक ऐसा व्यक्तिगत अनुभव विकसित करता है जो निरंतर बेहतर होता जाता है, जबकि व्यक्ति की **डिजिटल पहचान (डिजिटल फुटप्रिंट)** पूरी तरह सुरक्षित रहती है।
- This is the holy grail of user experience: having a phone that understands you intimately while keeping that understanding entirely to yourself.  
यही श्रेष्ठ उपयोगकर्ता अनुभव का आदर्श है—ऐसा स्मार्टफ़ोन जो आपको गहराई से समझे, किन्तु उस समझ को पूरी तरह आपकी निजी सीमा के भीतर सुरक्षित रखे।

## What are some of the challenges in adopting on-device AI? डिवाइस-आधारित कृत्रिम बुद्धिमत्ता को अपनाने में प्रमुख चुनौतियाँ क्या हैं?

- Despite the rapid infusion of powerful **hardware**, a significant gap remains between a device's capabilities and a user's adoption.  
शक्तिशाली **हार्डवेयर** के तीव्र समावेश के बावजूद, किसी उपकरण की क्षमताओं और उपयोगकर्ताओं द्वारा उसके वास्तविक उपयोग के बीच अभी भी एक महत्वपूर्ण अंतर बना हुआ है।
- Industry analysts** suggest that while **flagship smartphones** offer an impressive suite of tools like proactive **writing assistance**, intelligent **summarisation** and **real-time call translation**, these features have yet to trigger a **super-cycle of upgrades**.  
उद्योग विश्लेषकों का मानना है कि यद्यपि **फ्लैगशिप स्मार्टफोन** सक्रिय **लेखन सहायता**, बुद्धिमान **सार-संक्षेप**, तथा **रीयल-टाइम कॉल अनुवाद** जैसे प्रभावशाली उपकरण प्रदान करते हैं, फिर भी ये सुविधाएँ अभी तक **व्यापक उन्नयन चक्र (Super-cycle of Upgrades)** प्रारंभ करने में सफल नहीं हुई हैं।
- For most consumers, current **AI features** are perceived as **nice-to-have enhancements** rather than essential utilities.  
अधिकांश उपभोक्ताओं के लिए वर्तमान **एआई सुविधाएँ** आवश्यक उपयोगिताओं के बजाय केवल **अतिरिक्त सुविधाओं** के रूप में देखी जाती हैं।
- This reveals a critical challenge for **manufacturers** as they must move beyond marketing standalone **AI features** and integrate the technology so deeply into the system's workflow that the smartphone becomes truly indispensable.  
यह **निर्माताओं** के सामने एक महत्वपूर्ण चुनौती प्रस्तुत करता है कि वे केवल अलग-अलग **एआई सुविधाओं** का प्रचार करने तक सीमित न रहें, बल्कि इस तकनीक को प्रणाली के कार्यप्रवाह में इतनी गहराई से एकीकृत करें कि स्मार्टफोन वास्तव में अपरिहार्य बन जाए।
- Furthermore, there is a **technical limitation**.  
इसके अतिरिक्त, एक **तकनीकी सीमा** भी मौजूद है।
- While **on-device AI** is incredibly efficient, it has physical constraints.  
यद्यपि **डिवाइस-आधारित एआई** अत्यंत कुशल है, फिर भी इसकी कुछ भौतिक सीमाएँ हैं।
- It cannot yet match the sheer scale and raw power of **cloud-based large language models**.  
यह अभी **क्लाउड-आधारित बड़े भाषा मॉडलों (Large Language Models)** की विशाल क्षमता और प्रसंस्करण शक्ति की बराबरी नहीं कर सकता।
- The industry is therefore converging on a **hybrid application model**.  
इसी कारण उद्योग अब **हाइब्रिड अनुप्रयोग मॉडल** की ओर अग्रसर हो रहा है।
- In this ecosystem, the **heavy lifting**, such as processing massive, **multi-modal datasets**, remains in the **cloud**, while sensitive and time-critical tasks migrate to the **edge**.  
इस व्यवस्था में विशाल **बहु-माध्यमीय डेटा-समुच्चयों (Multi-modal Datasets)** का प्रसंस्करण जैसे **जटिल कार्य क्लाउड** में ही किए जाते हैं, जबकि संवेदनशील एवं समय-संवेदी कार्य **एज (Edge)** पर स्थानांतरित किए जाते हैं।

## What is the future of on-device AI? डिवाइस-आधारित कृत्रिम बुद्धिमत्ता का भविष्य क्या है?

- The **smartphone industry** is undergoing an **identity shift**.  
**स्मार्टफोन उद्योग** एक **पहचानगत परिवर्तन** के दौर से गुजर रहा है।
- The focus has shifted from physical specifications, like the **thinness of a bezel** or the **pixel count of a camera**, to the sophistication of the **AI models** powering the device.  
अब ध्यान **बेज़ल की पतलापन** या **कैमरे के पिक्सेल** जैसी भौतिक विशेषताओं से हटकर उपकरण को संचालित करने वाले **एआई मॉडलों** की उन्नत क्षमता पर केंद्रित हो गया है।

- The game is now in smartphones that are powered by **AI** with deep, **system-wide integration**, that allows **agents** to navigate multiple applications, understand context and achieve goals on behalf of the user.  
अब प्रतिस्पर्धा उन स्मार्टफोनों में है जो गहन **प्रणाली-व्यापी एकीकरण (System-wide Integration)** वाले **एआई** से संचालित होते हैं, जिससे **एजेंट** अनेक अनुप्रयोगों के बीच कार्य कर सकते हैं, संदर्भ को समझ सकते हैं तथा उपयोगकर्ता की ओर से लक्ष्यों को पूरा कर सकते हैं।
- As **hardware** becomes increasingly **homogenised** across brands, the soul of the smartphone will be defined by its **intelligence**.  
जैसे-जैसे विभिन्न ब्रांडों के **हार्डवेयर** अधिक **समानरूप (Homogenised)** होते जा रहे हैं, वैसे-वैसे स्मार्टफोन की वास्तविक पहचान उसकी **बुद्धिमत्ता** से निर्धारित होगी।
- The bridge to that future is **on-device AI**, transforming a generic piece of glass and silicon into a truly personal, private, and proactive companion.  
उस भविष्य तक पहुँचने का माध्यम **डिवाइस-आधारित एआई** है, जो काँच और सिलिकॉन के एक सामान्य उपकरण को वास्तव में व्यक्तिगत, निजी तथा सक्रिय सहायक में परिवर्तित कर रहा है।
- The challenge for the coming year will be to see if these devices can move from being impressive **technical demonstrators** to essential **assistants** that the average user relies on every single day.  
आने वाले वर्ष की सबसे बड़ी चुनौती यह होगी कि क्या ये उपकरण केवल प्रभावशाली **तकनीकी प्रदर्शन** तक सीमित रहने के बजाय ऐसे अनिवार्य **सहायक** बन पाएँगे, जिन पर सामान्य उपयोगकर्ता प्रतिदिन निर्भर रह सके।

| GS Paper III: Environment |                                                                                                                                             | 24 July 2026 |
|---------------------------|---------------------------------------------------------------------------------------------------------------------------------------------|--------------|
| TOPICS COVERED            |                                                                                                                                             |              |
| 24J7                      | Himachal farmers pioneer sustainable cultivation of endangered herb<br>हिमाचल के किसानों ने संकटग्रस्त औषधीय पौधे की सतत खेती में नई पहल की |              |

## Himachal farmers pioneer sustainable cultivation of endangered herb

**GS III: Environment**  
**Vikas Vasudeva**  
CHANDIGARH

In the higher reaches of the Himalayas, an agricultural initiative is helping bring one of the region's most prized medicinal plants back from the brink of extinction. Decades of destructive wild harvesting pushed *Picrorhiza kurroa*, known locally as Kutki, a herb used in medicinal formulations, onto the International Union for Conservation of Nature (IUCN) Red List. Now, a sustainable cultivation model adopted by farmers in Himachal Pradesh's Mandi district is showing promising signs of conserving the species while boosting the rural mountain economy.

For years, harvesting Kutki, the high-value medicinal herb native to the alpine and sub-alpine regions (2,700-4,500 metres)

of the Himalayas, meant uprooting the plant entirely. Researchers at the Himalayan Research Group (HRG), a Department of Science and Technology Core Support Group under the Programme of Science for Equity Empowerment and Development (SEED) Division, spent more than a decade developing and demonstrating an alternative method. Farmers now harvest only the plant's side "stolons", leaving the mother plant intact to continue producing for years, making the practice sustainable.

### From wild to fields

What started as a research project under the Department of Biotechnology's Himalayan Bioresource Mission in 2022 has grown into the largest private-land cultivation cluster of this endangered species, now



Farmers busy in a 'Kutki' field in Mandi district. SPECIAL ARRANGEMENT

spanning nearly 180 farmers across Mandi district.

"Our initiative is aimed at promoting sustainable cultivation of this high-value medicinal plant. This species was collected from the natural habitat in a destructive way of uprooting the plant. There was myth that still exists that the root of this plant is a drug and is sold in the market. But technically, it is a side

branch which creeps on the soil and possesses nodes and is a type of stem and technically called a 'stolon'. Roots are fibrous and possess no medicinal contents and after drying, only these stolons are collected for marketing. HRG worked extensively to develop sustainable harvesting techniques and has demonstrated successfully in the field that Kutki planta-

tion can be a perennial plantation for life," said Lal Singh, Director, HRG, based in Shimla.

Kutki is currently categorised as an Endangered species on the IUCN Red List, with several regional conservation assessments identifying it among the most threatened medicinal plants in the Himalayan region. Recognising the threat posed by international trade, it was included in Appendix II of the Convention on International Trade in Endangered Species of Wild Fauna and Flora (CITES).

This listing permits international trade only under regulated conditions and requires export permits to ensure that trade does not adversely affect wild populations.

For 70-year-old Narad Ram, a horticulturist from Manjha village in Mandi

district, scientific cultivation has become a welcome source of additional income.

### 'Beneficial method'

"I started planting Kutki in my farmland about 4-5 years ago. Before that, I used to collect it from the wild for self consumption. It is disappearing from the forests due to multiple reasons. Now I grow and harvest it in my field scientifically. Earlier, I used to pluck the whole plant, but now I harvest it with the 'stolon' method. They grow further from there, they keep expanding forward and roots sprout from them. This method is beneficial. I have been selling it through HRG and earning around ₹15,000-₹16,000 annually by producing about 5-6 kilograms of dried herb," Mr. Ram told *The Hindu*.

## 24J7. Himachal farmers pioneer sustainable cultivation of endangered herb हिमाचल के किसानों ने संकटग्रस्त औषधीय पौधे की सतत खेती में नई पहल की

- In the higher reaches of the **Himalayas**, an agricultural initiative is helping bring one of the region's most prized medicinal plants back from the brink of extinction.  
**हिमालय** के ऊँचे क्षेत्रों में एक कृषि पहल इस क्षेत्र के सबसे मूल्यवान औषधीय पौधों में से एक को विलुप्ति के कगार से वापस लाने में सहायता कर रही है।
- Decades of destructive wild harvesting pushed **Picrorhiza kurroa**, known locally as **Kutki**, a herb used in medicinal formulations, onto the **International Union for Conservation of Nature (IUCN) Red List**.  
दशकों तक की गई विनाशकारी जंगली कटाई के कारण औषधीय तैयारियों में प्रयुक्त **पिक्रोरिजा कुरोआ (Picrorhiza kurroa)**, जिसे स्थानीय रूप से **कुटकी** कहा जाता है, **प्रकृति संरक्षण के लिए अंतर्राष्ट्रीय संघ (IUCN) की रेड लिस्ट** में शामिल हो गई।
- Now, a sustainable cultivation model adopted by farmers in **Himachal Pradesh's Mandi district** is showing promising signs of conserving the species while boosting the rural mountain economy.  
अब **हिमाचल प्रदेश के मंडी जिले** के किसानों द्वारा अपनाया गया एक **सतत खेती मॉडल** इस प्रजाति के संरक्षण के साथ-साथ पर्वतीय ग्रामीण अर्थव्यवस्था को भी सशक्त बनाने के आशाजनक संकेत दे रहा है।
- For years, harvesting **Kutki**, the high-value medicinal herb native to the alpine and sub-alpine regions (**2,700-4,500 metres**) of the **Himalayas**, meant uprooting the plant entirely.  
वर्षों तक **हिमालय के 2,700-4,500 मीटर** ऊँचे अल्पाइन और उप-अल्पाइन क्षेत्रों में पाई जाने वाली उच्च-मूल्य की औषधीय जड़ी-बूटी **कुटकी** की कटाई का अर्थ पूरे पौधे को जड़ सहित उखाड़ देना था।
- Researchers at the **Himalayan Research Group (HRG)**, a **Department of Science and Technology** Core Support Group under the **Programme of Science for Equity Empowerment and Development (SEED) Division**, spent more than a decade developing and demonstrating an alternative method.  
**विज्ञान एवं प्रौद्योगिकी विभाग के प्रोग्राम ऑफ साइंस फॉर इक्विटी, एम्पावरमेंट एंड डेवलपमेंट (SEED) प्रभाग** के अंतर्गत कार्यरत **हिमालयन रिसर्च ग्रुप (HRG)** के शोधकर्ताओं ने एक वैकल्पिक विधि विकसित करने और उसका प्रदर्शन करने में एक दशक से अधिक समय लगाया।

- Farmers now harvest only the plant's side "**stolons**", leaving the mother plant intact to continue producing for years, making the practice sustainable.  
अब किसान पौधे की केवल पार्श्व शाखाओं, जिन्हें "**स्टोलॉन (stolon)**" कहा जाता है, की कटाई करते हैं और मूल पौधे को सुरक्षित छोड़ देते हैं, जिससे वह वर्षों तक उत्पादन करता रहता है और यह पद्धति सतत बन जाती है।

## From wild to fields

### जंगल से खेतों तक

- What started as a research project under the **Department of Biotechnology's Himalayan Bioresource Mission** in 2022 has grown into the largest private-land cultivation cluster of this endangered species, now spanning nearly **180 farmers** across **Mandi district**.  
जो पहल 2022 में जैव प्रौद्योगिकी विभाग के हिमालयन बायोरिसोर्स मिशन के अंतर्गत एक शोध परियोजना के रूप में शुरू हुई थी, वह अब इस संकटग्रस्त प्रजाति की निजी भूमि पर सबसे बड़े खेती समूह में बदल गई है, जिसमें मंडी जिले के लगभग 180 किसान शामिल हैं।
- "Our initiative is aimed at promoting sustainable cultivation of this high-value medicinal plant."  
"हमारी पहल का उद्देश्य इस उच्च-मूल्य की औषधीय वनस्पति की सतत खेती को बढ़ावा देना है।"
- "This species was collected from the natural habitat in a destructive way of uprooting the plant."  
"इस प्रजाति को प्राकृतिक आवास से पूरे पौधे को उखाड़कर विनाशकारी तरीके से एकत्र किया जाता था।"
- "There was a myth that still exists that the root of this plant is a drug and is sold in the market."  
"आज भी यह मिथक प्रचलित है कि इस पौधे की जड़ ही औषधि है और उसी की बाजार में बिक्री होती है।"
- "But technically, it is a side branch which creeps on the soil and possesses nodes and is a type of stem and technically called a '**stolon**'."  
"किन्तु तकनीकी रूप से औषधीय भाग इसकी पार्श्व शाखा होती है, जो भूमि पर फैलती है, जिसमें गांठें (नोड्स) होती हैं, यह तने का एक प्रकार है और इसे तकनीकी भाषा में '**स्टोलॉन**' कहा जाता है।"
- "Roots are fibrous and possess no medicinal contents and after drying, only these **stolons** are collected for marketing."  
"इसकी जड़ें रेशदार होती हैं और उनमें कोई औषधीय गुण नहीं होता। सुखाने के बाद केवल स्टोलॉन ही विपणन के लिए एकत्र किए जाते हैं।"
- "HRG worked extensively to develop sustainable harvesting techniques and has demonstrated successfully in the field that **Kutki** plantation can be a perennial plantation for life," said **Lal Singh**, Director, **HRG**, based in **Shimla**.  
**शिमला** स्थित **HRG** के निदेशक **लाल सिंह** ने कहा, "**HRG** ने सतत कटाई की तकनीकों को विकसित करने के लिए व्यापक कार्य किया है और सफलतापूर्वक यह प्रदर्शित किया है कि **कुटकी** का बागान आजीवन **बहुवर्षीय (Perennial)** रूप में बनाए रखा जा सकता है।"
- Kutki** is currently categorised as an **Endangered** species on the **IUCN Red List**, with several regional conservation assessments identifying it among the most threatened medicinal plants in the **Himalayan** region.  
वर्तमान में **कुटकी** को **IUCN रेड लिस्ट** में **संकटग्रस्त (Endangered)** प्रजाति के रूप में वर्गीकृत किया गया है, और अनेक क्षेत्रीय संरक्षण आकलनों में इसे **हिमालयी** क्षेत्र की सबसे अधिक संकटग्रस्त औषधीय वनस्पतियों में शामिल किया गया है।
- Recognising the threat posed by international trade, it was included in **Appendix II** of the **Convention on International Trade in Endangered Species of Wild Fauna and Flora (CITES)**.  
अंतरराष्ट्रीय व्यापार से उत्पन्न खतरे को देखते हुए इसे **वन्य जीव एवं वनस्पतियों की संकटग्रस्त प्रजातियों के अंतरराष्ट्रीय व्यापार पर अभिसमय (CITES) के परिशिष्ट-II (Appendix II)** में शामिल किया गया।

- This listing permits international trade only under regulated conditions and requires export permits to ensure that trade does not adversely affect wild populations.  
इस सूचीकरण के अनुसार अंतरराष्ट्रीय व्यापार केवल विनियमित परिस्थितियों में ही अनुमत है तथा निर्यात अनुमति-पत्र आवश्यक है, ताकि व्यापार से प्राकृतिक आबादी पर प्रतिकूल प्रभाव न पड़े।
- For **70-year-old Narad Ram**, a horticulturist from **Manjha village** in **Mandi district**, scientific cultivation has become a welcome source of additional income.  
मंडी जिले के मांझा गाँव के 70 वर्षीय बागवानी किसान नारद राम के लिए वैज्ञानिक खेती अतिरिक्त आय का एक महत्वपूर्ण स्रोत बन गई है।

### ‘Beneficial method’

#### ‘लाभदायक विधि’

- “I started planting **Kutki** in my farmland about **4–5 years** ago.”  
“मैंने लगभग 4–5 वर्ष पहले अपने खेत में कुटकी की खेती शुरू की थी।”
- “Before that, I used to collect it from the wild for self-consumption.”  
“उससे पहले मैं इसे अपने उपयोग के लिए जंगल से एकत्र करता था।”
- “It is disappearing from the forests due to multiple reasons.”  
“यह अनेक कारणों से जंगलों से धीरे-धीरे समाप्त होती जा रही है।”
- “Now I grow and harvest it in my field scientifically.”  
“अब मैं अपने खेत में इसका वैज्ञानिक तरीके से उत्पादन और कटाई करता हूँ।”
- “Earlier, I used to pluck the whole plant, but now I harvest it with the ‘**stolon**’ method.”  
“पहले मैं पूरे पौधे को उखाड़ लेता था, लेकिन अब मैं ‘स्टोलॉन विधि’ से इसकी कटाई करता हूँ।”
- “They grow further from there, they keep expanding forward and roots sprout from them.”  
“इसके बाद वे वहीं से आगे बढ़ते रहते हैं, फैलते रहते हैं और उनसे नई जड़ें निकल आती हैं।”
- “This method is beneficial.”  
“यह विधि अत्यंत लाभदायक है।”
- “I have been selling it through **HRG** and earning around **₹15,000–₹16,000 annually** by producing about **5–6 kilograms** of dried herb,” Mr. **Ram** told *The Hindu*.  
श्री राम ने द हिंदू से कहा, “मैं HRG के माध्यम से इसकी बिक्री कर रहा हूँ और लगभग 5–6 किलोग्राम सूखी जड़ी-बूटी का उत्पादन कर प्रतिवर्ष लगभग ₹15,000–₹16,000 की अतिरिक्त आय अर्जित कर रहा हूँ।”

|                                        |                                                                                                                               |                     |
|----------------------------------------|-------------------------------------------------------------------------------------------------------------------------------|---------------------|
| <b>GS Paper III: Internal Security</b> |                                                                                                                               | <b>24 July 2026</b> |
| <b>TOPICS COVERED</b>                  |                                                                                                                               |                     |
| <b>24J7</b>                            | <b>Is corruption the biggest threat to India's future?</b><br><b>क्या भ्रष्टाचार भारत के भविष्य के लिए सबसे बड़ा खतरा है?</b> |                     |



## Is corruption the biggest threat to India's future?



**Shailesh Gandhi**  
Former Central Information Commissioner



**Anjali Bhardwaj**  
A transparency activist associated with Satark Nagrik Sangathan

### CS III: Internal Security

#### PARLEY

**C**orruption has shaped elections, toppled governments, and sparked some of the biggest public protests in independent India. With digitalisation and the Right to Information (RTI) Act, citizens were promised greater transparency. Yet has India actually become less corrupt? This question has become pertinent as thousands of students hold protests seeking accountability after the National Eligibility cum Entrance Test (NEET) paper was leaked earlier this year. Their campaign has revived memories of the India Against Corruption movement that galvanised the country more than a decade ago. Is corruption the biggest threat to India's future? Shailesh Gandhi and Anjali Bhardwaj discuss the question in a conversation moderated by Nivedita Varadarajan.

**For many, corruption is paying a bribe to get a service delivered. Has digitalisation helped reduce such petty corruption?**

**Anjali Bhardwaj:** Corruption in India goes from the highest to the very lowest offices in the country and people find it difficult to access even their basic rights and entitlements. Unfortunately, digitalisation is being pushed as a magic wand, as if it would make everything alright. But experience on the ground shows that digitalisation by itself is not going to prevent corruption. If you just go into any government office today, it's an open secret that there will be somebody who will expect to be bribed.

In fact, with digitalisation, another layer has been added for the poor and the marginalised who find it very difficult to access services because they are often unlettered and do not have access to the Internet. They can't easily fill up forms on their own. Another middleman has been added. They have to go to these private cafes where they are charged obnoxious amounts [to get government services].

A proper grievance redressal mechanism needs to be put in place, where if somebody is facing corruption, they can file a complaint and it will be redressed in a time bound manner. A grievance redressal law is required, and it has not been brought through although Parliament had discussed it in great detail in 2014.

**The Right to Information Act was intended to make the government accountable. Has the Act lived up to its promise?**

**Shailesh Gandhi:** The Act was one of the best transparency Acts in the world. However, it has been murdered by Supreme Court judgments and bureaucracy. The law has now been



**Going strong:** Students shout slogans during a protest in solidarity with the ongoing protest at New Delhi's Jantar Mantar, in Amritsar on July 23. AFP

modified to such an extent by the Digital Personal Data Protection (DPDP) Act, 2023, that all information relating to corruption can be denied. A lot of countries do not have vigilance departments in most government departments. We have them in almost every government department, but they don't work. Now we also have a Lokpal burning ₹50-60 crore a year delivering nothing. Lokayukta has been there for years and yet we are not getting accountability.

Section 19 of the so-called Prevention of Corruption Act used to say that sanction for prosecution was required if a public servant was accused of corruption. In 2018, Section 17A was introduced, requiring government permission to investigate corruption charges. Our judicial system is creaking. Unless we enforce the rule, corruption cannot reduce.

#### How is DPDP undermining the RTI Act?

**SG:** The original Act had an 87-word definition for personal information. It said personal information which was not part of public activity or was intrusion of privacy could be denied, but with a caveat that information shall not be denied to Parliament or State legislatures; only that information could be denied to citizens. It was misinterpreted in the *Girish Ramchandra Deshpande* judgment which said that all personal information could be exempt. The *Pattinson* judgment also created such a theory without ensuring that there was a balance between right to information and right to privacy. In fact, right to privacy has been called a fundamental right without a balance act; it has made it easy for the government to refuse sharing all kinds of personal information. Your name is personal, your age is personal, everything is personal. Information is being denied and will slowly finish the RTI Act.

#### Does that make uncovering corruption so



In a democracy, it is important to ensure that institutions of accountability, which are the Executive, the Judiciary, and the Legislature, remain accountable and function properly. Unfortunately, these institutions have been systematically weakened

**ANJALI BHARDWAJ**

#### much harder now than before?

**AB:** The RTI Act came because of a very strong demand for an information access law. It has been used to access information to hold governments accountable.

We see that every year about six million RTI requests are filed in our country. Its the highest anywhere in the world. The law is used very vibrantly, not just to ensure accountability in the delivery of basic rights, but also to expose big ticket corruption. I can hardly remember any big scam that has got exposed in the country in the last 20 years where the RTI has not played a seminal role. Whether it is the Vyapam scam, the Adarsh Housing Society scam or the electoral bond scheme, the Act has been used. The Act has been very effective in exposing corruption and wrongdoing.

Unfortunately, we are also seeing how the CBI, the ED and the Lokpal have been completely compromised. Big-ticket corruption cases are just not being tackled.

#### Do weak institutions enable corruption, or does corruption weaken institutions?

**SG:** My submission is that we make great laws, but do not implement them. Unless there is punishment, corruption cannot be contained. Let me give you a bit of information. This was a study done by the Indian police general in 2008. A study observed the performance of the CBI's entire anti-corruption branch from 1980 to 1984. What was the outcome of that? About 280 people were accused of corruption in courts. 144 got convicted. The average time for investigation was 13.4 months, whereas the average time for the first trial was 88 months. In 2008, it was found that only four people had been in prison for more than 20 days – just four people.

Today, corruption is an 'all-profit, negligible-risk' activity. So long as this continues, there will be people who will take advantage of this. We make laws and we break laws. We should demand a road map for judicial delays to be less than one year. In less than one year over 90% cases should be decided; this is being done in various countries in the world.

Second, all Information Commissioners are

appointed without any transparency. We expect people who are selected in a non-transparent manner to deliver transparency. How does this work? Lakhs of people were there on the roads of Delhi for the Lokpal. After the Lokpal was created, everybody lost interest. Nobody bothers whether they are delivering or not.

Thirdly, the RTI Act should be strengthened. The amendment by the DPDP Act should be taken back. Finally, the media should take it on itself to track 10-15 celebrity corruption cases, track them and see how they have progressed.

**AB:** In a democracy, it is important to ensure that institutions of accountability, which are the Executive, the Judiciary, and the Legislature, remain accountable to the people of India and function properly. Unfortunately, these institutions have been systematically weakened.

The government has understood that the best way to not be transparent is to continue to work behind a veil of secrecy. To do this, they need to subvert the Information Commissioners' functioning. A way to do this is to not make appointments to the Information Commissioners. Since May 2014, when the BJP came to power, not a single Information Commissioner has been appointed to the central information commission till people approached the Supreme Court or the judiciary.

When the courts order an appointment, they are made in a completely non-transparent manner. We are also seeing that institutions like the ED, the CBI or the Lokpal, simply don't do the investigations that are required of them to hold those in power accountable. It's almost as if corruption is only being done by the Opposition.

#### Is corruption the biggest threat to the future?

**AB:** Well, yes, because corruption has a very real human cost. How can a country expect to be developed if corruption is not addressed? If there is massive corruption in the delivery of basic rights, like ration or healthcare or education, how can we hope to become a developed country? When there is corruption and crony capitalism, there is every incentive for those in power to subvert institutions.

**SG:** If India is at the 79th position in the rule of law index, we have no hope of being among the top nations of the world. We need to change that. We need to ensure that corruption cases are disposed of in less than a year.



To listen to the full interview  
Scan the code or go to the link  
[www.thehindu.com](https://www.thehindu.com)

## 24J7. Is corruption the biggest threat to India's future?

### क्या भ्रष्टाचार भारत के भविष्य के लिए सबसे बड़ा खतरा है?

- **Corruption** has shaped elections, toppled governments, and sparked some of the biggest public protests in independent **India**.  
**भ्रष्टाचार** ने स्वतंत्र **भारत** में चुनावों को प्रभावित किया है, सरकारों को गिराया है तथा सबसे बड़े जन आंदोलनों में से कुछ को जन्म दिया है।
- With **digitalisation** and the **Right to Information (RTI) Act**, citizens were promised greater **transparency**.  
**डिजिटलीकरण** तथा **सूचना का अधिकार (RTI) अधिनियम** के माध्यम से नागरिकों को अधिक **पारदर्शिता** का आश्वासन दिया गया था।
- Yet has **India** actually become less corrupt?  
फिर भी क्या **भारत** वास्तव में कम भ्रष्ट हुआ है?
- This question has become pertinent as thousands of students hold protests seeking **accountability** after the **National Eligibility cum Entrance Test (NEET)** paper was leaked earlier this year.  
यह प्रश्न इसलिए अधिक प्रासंगिक हो गया है क्योंकि इस वर्ष **राष्ट्रीय पात्रता सह प्रवेश परीक्षा (NEET)** का प्रश्नपत्र लीक होने के बाद हजारों विद्यार्थी **जवाबदेही** की माँग को लेकर प्रदर्शन कर रहे हैं।
- Their campaign has revived memories of the **India Against Corruption** movement that galvanised the country more than a decade ago.  
उनके अभियान ने एक दशक से अधिक पहले पूरे देश को आंदोलित करने वाले **इंडिया अगेस्ट करप्शन** आंदोलन की स्मृतियों को पुनः जीवित कर दिया है।
- Is **corruption** the biggest threat to **India's** future?  
क्या **भ्रष्टाचार** **भारत** के भविष्य के लिए सबसे बड़ा खतरा है?



- **Shailesh Gandhi and Anjali Bhardwaj** discuss the question in a conversation moderated by **Nivedita Varadarajan**.  
शैलेश गांधी और अंजलि भारद्वाज ने निवेदिता वरदराजन द्वारा संचालित एक संवाद में इस प्रश्न पर चर्चा की।
- For many, **corruption** is paying a **bribe** to get a service delivered.  
अनेक लोगों के लिए भ्रष्टाचार का अर्थ किसी सेवा को प्राप्त करने के लिए रिश्वत देना है।
- Has **digitalisation** helped reduce such petty corruption?  
क्या डिजिटलीकरण ने इस प्रकार के छोटे स्तर के भ्रष्टाचार को कम करने में सहायता की है?
- **Anjali Bhardwaj**: Corruption in **India** goes from the highest to the very lowest offices in the country and people find it difficult to access even their basic rights and entitlements.  
अंजलि भारद्वाज: भारत में भ्रष्टाचार देश के सर्वोच्च स्तर से लेकर सबसे निचले कार्यालयों तक फैला हुआ है और लोगों को अपने बुनियादी अधिकारों तथा वैधानिक लाभों तक पहुँच प्राप्त करना भी कठिन हो जाता है।
- Unfortunately, **digitalisation** is being pushed as a magic wand, as if it would make everything alright.  
दुर्भाग्यवश, डिजिटलीकरण को ऐसे प्रस्तुत किया जा रहा है मानो वह कोई जादुई समाधान हो जो सभी समस्याओं का अंत कर देगा।
- But experience on the ground shows that **digitalisation** by itself is not going to prevent **corruption**.  
किन्तु जमीनी अनुभव यह दर्शाते हैं कि केवल डिजिटलीकरण अपने आप भ्रष्टाचार को रोकने में सक्षम नहीं है।
- If you just go into any **government office** today, it's an open secret that there will be somebody who will expect to be bribed.  
यदि आज आप किसी भी सरकारी कार्यालय में जाएँ, तो यह एक खुला रहस्य है कि वहाँ कोई न कोई व्यक्ति रिश्वत की अपेक्षा करेगा।
- In fact, with **digitalisation**, another layer has been added for the **poor** and the **marginalised** who find it very difficult to access services because they are often unlettered and do not have access to the **Internet**.  
वास्तव में, डिजिटलीकरण के साथ गरीब तथा वंचित वर्गों के लिए एक नई बाधा जुड़ गई है, क्योंकि वे प्रायः अशिक्षित होते हैं तथा इंटरनेट तक उनकी पहुँच नहीं होती।
- They can't easily fill up forms on their own.  
वे स्वयं आसानी से प्रपत्र नहीं भर सकते।
- Another **middleman** has been added.  
एक और बिचौलिया इस प्रक्रिया में जुड़ गया है।
- They have to go to these private cafes where they are charged obnoxious amounts to get **government services**.  
उन्हें ऐसे निजी केंद्रों पर जाना पड़ता है जहाँ सरकारी सेवाएँ प्राप्त करने के लिए उनसे अत्यधिक शुल्क लिया जाता है।
- A proper **grievance redressal mechanism** needs to be put in place, where if somebody is facing **corruption**, they can file a complaint and it will be redressed in a time-bound manner.  
एक प्रभावी शिकायत निवारण तंत्र स्थापित किया जाना चाहिए, ताकि यदि कोई व्यक्ति भ्रष्टाचार का सामना कर रहा हो तो वह शिकायत दर्ज करा सके और उसका समयबद्ध समाधान हो।
- A **grievance redressal law** is required, and it has not been brought through although **Parliament** had discussed it in great detail in **2014**.  
एक शिकायत निवारण कानून की आवश्यकता है, किन्तु इसे अब तक लागू नहीं किया गया है, जबकि संसद ने 2014 में इस पर विस्तृत चर्चा की थी।
- The **Right to Information Act** was intended to make the government **accountable**.  
सूचना का अधिकार अधिनियम का उद्देश्य सरकार को जवाबदेह बनाना था।
- Has the **Act** lived up to its promise?  
क्या यह अधिनियम अपनी अपेक्षाओं पर खरा उतरा है?

- **Shailesh Gandhi:** The **Act** was one of the best **transparency** Acts in the world.  
**शैलेश गांधी:** यह अधिनियम विश्व के सर्वश्रेष्ठ पारदर्शिता संबंधी कानूनों में से एक था।
- However, it has been murdered by **Supreme Court** judgments and **bureaucracy**.  
किन्तु उच्चतम न्यायालय के निर्णयों तथा नौकरशाही ने इसकी प्रभावशीलता को लगभग समाप्त कर दिया है।
- The law has now been modified to such an extent by the **Digital Personal Data Protection (DPDP) Act, 2023**, that all information relating to **corruption** can be denied.  
अब डिजिटल व्यक्तिगत डेटा संरक्षण (DPDP) अधिनियम, 2023 के माध्यम से इस कानून में इस सीमा तक संशोधन कर दिया गया है कि भ्रष्टाचार से संबंधित सभी सूचनाओं को देने से इनकार किया जा सकता है।
- A lot of countries do not have **vigilance departments** in most government departments.  
अनेक देशों में अधिकांश सरकारी विभागों में सतर्कता विभाग नहीं होते।
- We have them in almost every **government department**, but they don't work.  
हमारे यहाँ लगभग प्रत्येक सरकारी विभाग में ऐसे विभाग हैं, किन्तु वे प्रभावी ढंग से कार्य नहीं करते।
- Now we also have a **Lokpal** burning **₹50-₹60 crore** a year delivering nothing.  
अब हमारे पास एक लोकपाल भी है, जिस पर प्रतिवर्ष ₹50-₹60 करोड़ व्यय किए जाते हैं, किन्तु उसके परिणाम नगण्य हैं।
- **Lokayukta** has been there for years and yet we are not getting **accountability**.  
लोकायुक्त वर्षों से अस्तित्व में है, फिर भी हमें अपेक्षित जवाबदेही प्राप्त नहीं हो रही है।
- **Section 19** of the so-called **Prevention of Corruption Act** used to say that sanction for prosecution was required if a **public servant** was accused of corruption.  
तथाकथित भ्रष्टाचार निवारण अधिनियम की धारा 19 के अनुसार यदि किसी लोक सेवक पर भ्रष्टाचार का आरोप लगाया जाता था, तो उसके अभियोजन के लिए पूर्व स्वीकृति आवश्यक होती थी।
- In **2018**, **Section 17A** was introduced, requiring **government permission** to investigate corruption charges.  
**2018** में धारा 17A जोड़ी गई, जिसके अंतर्गत भ्रष्टाचार के आरोपों की जाँच के लिए सरकारी अनुमति अनिवार्य कर दी गई।
- Our **judicial system** is creaking.  
हमारी न्यायिक व्यवस्था गंभीर दबाव में है।
- Unless we enforce the **rule**, **corruption** cannot reduce.  
जब तक हम कानून के शासन को प्रभावी रूप से लागू नहीं करेंगे, तब तक भ्रष्टाचार में कमी नहीं लाई जा सकती।

### How is DPDP undermining the RTI Act?

#### डीपीडीपी अधिनियम सूचना का अधिकार अधिनियम को कैसे कमजोर कर रहा है?

- **SG:** The original **Act** had an **87-word definition** for **personal information**.  
**एसजी:** मूल अधिनियम में व्यक्तिगत जानकारी की 87 शब्दों वाली परिभाषा थी।
- It said **personal information** which was not part of **public activity** or was intrusion of **privacy** could be denied, but with a caveat that information shall not be denied to **Parliament** or **State legislatures**; only that information could be denied to citizens.  
उसमें कहा गया था कि ऐसी व्यक्तिगत जानकारी, जो सार्वजनिक गतिविधि का हिस्सा न हो या गोपनीयता का अतिक्रमण करती हो, उसे देने से इनकार किया जा सकता है, लेकिन इस शर्त के साथ कि ऐसी जानकारी संसद या राज्य विधानमंडलों को नहीं रोकी जाएगी; केवल नागरिकों को ही उससे वंचित किया जा सकता है।
- It was misinterpreted in the **Girish Ramchandra Deshpande judgment** which said that all **personal information** could be exempt.  
**गिरिश रामचंद्र देशपांडे निर्णय** में इसकी गलत व्याख्या की गई, जिसमें कहा गया कि सभी व्यक्तिगत जानकारी को अपवाद के रूप में रखा जा सकता है।
- The **Puttaswamy judgment** also created such a theory without ensuring that there was a balance between **right to information** and **right to privacy**.

**पुट्टस्वामी निर्णय** ने भी ऐसी अवधारणा विकसित की, बिना यह सुनिश्चित किए कि **सूचना के अधिकार** और **गोपनीयता के अधिकार** के बीच संतुलन बना रहे।

- In fact, **right to privacy** has been called a **fundamental right** without a balance act; it has made it easy for the government to refuse sharing all kinds of **personal information**.  
वास्तव में, **गोपनीयता के अधिकार** को किसी संतुलनकारी व्यवस्था के बिना **मौलिक अधिकार** घोषित कर दिया गया, जिससे सरकार के लिए हर प्रकार की **व्यक्तिगत जानकारी** साझा करने से इनकार करना आसान हो गया है।
- Your **name** is personal, your **age** is personal, everything is personal.  
आपका **नाम** व्यक्तिगत है, आपकी **आयु** व्यक्तिगत है, सब कुछ व्यक्तिगत माना जा रहा है।
- Information is being denied and will slowly finish the **RTI Act**.  
सूचना देने से लगातार इनकार किया जा रहा है और इससे धीरे-धीरे **सूचना का अधिकार अधिनियम (RTI Act)** समाप्त हो जाएगा।
- Does that make uncovering **corruption** so much harder now than before?  
क्या इससे अब **भ्रष्टाचार** का पर्दाफाश करना पहले की तुलना में कहीं अधिक कठिन हो गया है?
- AB:** The **RTI Act** came because of a very strong demand for an **information access law**.  
**एबी:** **सूचना का अधिकार अधिनियम** एक **सूचना तक पहुँच संबंधी कानून** की अत्यंत प्रबल मांग के कारण अस्तित्व में आया।
- It has been used to access information to hold governments **accountable**.  
इसका उपयोग सरकारों को **जवाबदेह** बनाने के लिए सूचना प्राप्त करने में किया गया है।
- We see that every year about **six million RTI requests** are filed in our country.  
हम देखते हैं कि हमारे देश में प्रत्येक वर्ष लगभग **60 लाख आरटीआई आवेदन** दायर किए जाते हैं।
- It's the highest anywhere in the world.  
यह संख्या विश्व में सबसे अधिक है।
- The law is used very vibrantly, not just to ensure **accountability** in the delivery of basic rights, but also to expose **big-ticket corruption**.  
इस कानून का उपयोग केवल मूलभूत अधिकारों की उपलब्धता में **जवाबदेही** सुनिश्चित करने के लिए ही नहीं, बल्कि **बड़े भ्रष्टाचार के मामलों** का खुलासा करने के लिए भी व्यापक रूप से किया जाता है।
- I can hardly remember any big **scam** that has got exposed in the country in the last **20 years** where the **RTI** has not played a seminal role.  
मुझे पिछले **20 वर्षों** में ऐसा कोई बड़ा **घोटाला** याद नहीं आता, जिसके उजागर होने में **आरटीआई** ने महत्वपूर्ण भूमिका न निभाई हो।
- Whether it is the **Vyapam scam**, the **Adarsh Housing Society scam** or the **electoral bond scheme**, the **Act** has been used.  
चाहे वह **व्यापम घोटाला** हो, **आदर्श हाउसिंग सोसाइटी घोटाला** हो या **इलेक्टोरल बॉन्ड योजना**, हर मामले में **अधिनियम** का उपयोग किया गया।
- The **Act** has been very effective in exposing **corruption** and wrongdoing.  
यह **अधिनियम भ्रष्टाचार** और अनियमितताओं को उजागर करने में अत्यंत प्रभावी रहा है।
- Unfortunately, we are also seeing how the **CBI**, the **ED** and the **Lokpal** have been completely compromised.  
दुर्भाग्यवश, हम यह भी देख रहे हैं कि **सीबीआई**, **ईडी** और **लोकपाल** किस प्रकार पूरी तरह से प्रभावित हो चुके हैं।
- Big-ticket corruption** cases are just not being tackled.  
**बड़े भ्रष्टाचार के मामलों** पर प्रभावी कार्रवाई नहीं की जा रही है।

**Do weak institutions enable corruption, or does corruption weaken institutions?**  
**क्या कमजोर संस्थाएँ भ्रष्टाचार को बढ़ावा देती हैं, या भ्रष्टाचार संस्थाओं को कमजोर करता है?**

- **SG:** My submission is that we make great **laws**, but do not implement them.  
**एसजी:** मेरा मानना है कि हम अच्छे **कानून** तो बनाते हैं, लेकिन उनका क्रियान्वयन नहीं करते।
- Unless there is **punishment, corruption** cannot be contained.  
जब तक **दंड** नहीं होगा, **भ्रष्टाचार** पर नियंत्रण नहीं पाया जा सकता।
- Let me give you a bit of information.  
मैं आपको कुछ जानकारी देना चाहता हूँ।
- This was a study done by the **Indian Police General** in **2008**.  
यह **2008** में **भारतीय पुलिस जनरल** द्वारा किया गया एक अध्ययन था।
- A study observed the performance of the **CBI's anti-corruption branch** from **1980 to 1984**.  
इस अध्ययन में **1980 से 1984** तक **सीबीआई की भ्रष्टाचार-निरोधक शाखा** के कार्य का मूल्यांकन किया गया।
- What was the outcome of that?  
उसका परिणाम क्या था?
- About **280 people** were accused of **corruption** in courts.  
लगभग **280 लोगों** पर न्यायालयों में **भ्रष्टाचार** के आरोप लगाए गए।
- **144** got convicted.  
इनमें से **144** दोषी ठहराए गए।
- The average time for **investigation** was **13.4 months**, whereas the average time for the first **trial** was **88 months**.  
**जाँच** पूरी होने में औसतन **13.4 माह** लगे, जबकि प्रथम **मुकदमे** के निर्णय तक पहुँचने में औसतन **88 माह** लगे।
- In **2008**, it was found that only **four people** had been in prison for more than **20 days** — just four people.  
**2008** में यह पाया गया कि केवल **चार लोग** ही **20 दिनों** से अधिक समय तक जेल में रहे थे — मात्र चार व्यक्ति।
- Today, **corruption** is an '**all-profit, negligible-risk**' activity.  
आज **भ्रष्टाचार** एक '**पूर्ण लाभ, नगण्य जोखिम**' वाली गतिविधि बन चुका है।
- So long as this continues, there will be people who will take advantage of this.  
जब तक यह स्थिति बनी रहेगी, तब तक ऐसे लोग रहेंगे जो इसका लाभ उठाते रहेंगे।
- We make **laws** and we break **laws**.  
हम **कानून** बनाते भी हैं और उन्हें तोड़ते भी हैं।
- We should demand a **road map** for **judicial delays** to be less than **one year**.  
हमें **न्यायिक विलंब** को **एक वर्ष** से कम करने के लिए एक **रोडमैप** की मांग करनी चाहिए।
- In less than **one year** over **90% cases** should be decided; this is being done in various countries in the world.  
**एक वर्ष** से कम समय में **90% से अधिक मामलों** का निपटारा होना चाहिए; विश्व के अनेक देशों में ऐसा किया जा रहा है।
- Second, all **Information Commissioners** are appointed without any **transparency**.  
दूसरे, सभी **सूचना आयुक्तों** की नियुक्ति बिना किसी **पारदर्शिता** के की जाती है।
- We expect people who are selected in a non-transparent manner to deliver **transparency**.  
हम उन लोगों से **पारदर्शिता** की अपेक्षा करते हैं, जिनका चयन स्वयं अपारदर्शी तरीके से हुआ है।
- How does this work?  
यह कैसे संभव हो सकता है?
- Lakhs of people were there on the roads of **Delhi** for the **Lokpal**.  
**लोकपाल** की मांग को लेकर **दिल्ली** की सड़कों पर लाखों लोग उतरे थे।
- After the **Lokpal** was created, everybody lost interest.  
**लोकपाल** की स्थापना के बाद सभी की रुचि समाप्त हो गई।
- Nobody bothers whether they are delivering or not.  
अब कोई यह नहीं देखता कि वह अपना कार्य कर रहा है या नहीं।

- Thirdly, the **RTI Act** should be strengthened.  
तीसरा, सूचना का अधिकार अधिनियम को और अधिक सशक्त बनाया जाना चाहिए।
- The amendment by the **DPDP Act** should be taken back.  
**डीपीडीपी अधिनियम** द्वारा किया गया संशोधन वापस लिया जाना चाहिए।
- Finally, the **media** should take it on itself to track **10-15 celebrity corruption cases**, track them and see how they have progressed.  
अंततः, मीडिया को स्वयं 10-15 चर्चित भ्रष्टाचार मामलों की निरंतर निगरानी करनी चाहिए और यह देखना चाहिए कि उनमें क्या प्रगति हुई है।
- **AB:** In a **democracy**, it is important to ensure that institutions of **accountability**, which are the **Executive**, the **Judiciary**, and the **Legislature**, remain accountable to the people of **India** and function properly.  
**एबी:** लोकतंत्र में यह सुनिश्चित करना अत्यंत आवश्यक है कि जवाबदेही से जुड़ी संस्थाएँ — कार्यपालिका, न्यायपालिका और विधायिका — भारत की जनता के प्रति उत्तरदायी रहें और सही ढंग से कार्य करें।
- Unfortunately, these institutions have been systematically weakened.  
दुर्भाग्यवश, इन संस्थाओं को व्यवस्थित रूप से कमजोर किया गया है।
- The government has understood that the best way to not be **transparent** is to continue to work behind a veil of **secrecy**.  
सरकार ने यह समझ लिया है कि पारदर्शी न रहने का सबसे प्रभावी तरीका गोपनीयता की आड़ में कार्य करते रहना है।
- To do this, they need to subvert the **Information Commissioners'** functioning.  
ऐसा करने के लिए सूचना आयुक्तों के कार्य को कमजोर करना आवश्यक होता है।
- A way to do this is to not make appointments to the **Information Commissions**.  
इसके लिए एक तरीका सूचना आयोगों में नियुक्तियाँ न करना है।
- Since **May 2014**, when the **BJP** came to power, not a single **Information Commissioner** has been appointed to the **Central Information Commission** till people approached the **Supreme Court** or the **Judiciary**.  
मई 2014 में भारतीय जनता पार्टी (BJP) के सत्ता में आने के बाद, जब तक लोगों ने उच्चतम न्यायालय अथवा न्यायपालिका का दरवाज़ा नहीं खटखटाया, तब तक केंद्रीय सूचना आयोग में एक भी सूचना आयुक्त की नियुक्ति नहीं की गई।
- When the courts order an appointment, they are made in a completely non-transparent manner.  
जब न्यायालय नियुक्ति का आदेश देते हैं, तब भी नियुक्तियाँ पूरी तरह अपारदर्शी तरीके से की जाती हैं।
- We are also seeing that institutions like the **ED**, the **CBI** or the **Lokpal**, simply don't do the investigations that are required of them to hold those in power accountable.  
हम यह भी देख रहे हैं कि ईडी, सीबीआई और लोकपाल जैसी संस्थाएँ सत्ता में बैठे लोगों को जवाबदेह ठहराने के लिए आवश्यक जाँच ही नहीं करतीं।
- It's almost as if **corruption** is only being done by the **Opposition**.  
ऐसा प्रतीत होता है मानो भ्रष्टाचार केवल विपक्ष द्वारा ही किया जा रहा हो।

### Is corruption the biggest threat to the future?

#### क्या भ्रष्टाचार भविष्य के लिए सबसे बड़ा खतरा है?

- **AB:** Well, yes, because **corruption** has a very real human cost.  
**एबी:** हाँ, क्योंकि भ्रष्टाचार की वास्तविक मानवीय कीमत चुकानी पड़ती है।
- How can a country expect to be **developed** if **corruption** is not addressed?  
यदि भ्रष्टाचार का समाधान नहीं किया जाता, तो कोई देश स्वयं को विकसित बनने की आशा कैसे कर सकता है?
- If there is massive **corruption** in the delivery of basic rights, like **rations** or **healthcare** or **education**, how can we hope to become a developed country?



यदि राशन, स्वास्थ्य सेवाओं अथवा शिक्षा जैसे बुनियादी अधिकारों की आपूर्ति में व्यापक भ्रष्टाचार हो, तो हम एक विकसित देश बनने की आशा कैसे कर सकते हैं?

- When there is **corruption** and **crony capitalism**, there is every incentive for those in power to subvert **institutions**.

जब भ्रष्टाचार और मित्र पूँजीवाद (क्रोनी कैपिटलिज़्म) विद्यमान होते हैं, तब सत्ता में बैठे लोगों के पास संस्थाओं को कमजोर करने का पूरा प्रोत्साहन होता है।

- **SG:** If India is at the **79th position** in the **Rule of Law Index**, we have no hope of being among the top nations of the world.

एसजी: यदि भारत रूल ऑफ लॉ इंडेक्स में 79वें स्थान पर है, तो हमारे लिए विश्व के अग्रणी देशों में शामिल होने की आशा बहुत कम है।

- We need to change that.  
हमें इस स्थिति को बदलना होगा।
- We need to ensure that **corruption cases** are disposed of in less than a year.  
हमें यह सुनिश्चित करना होगा कि भ्रष्टाचार के मामलों का निपटारा एक वर्ष से कम समय में किया जाए।

PATRIOTIC IAS