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GS Paper 1: Geography		11 September 2026
TOPICS COVERED		
11S9	Soaring hopes: A farmer carries freshly harvested onions in a field near Chikkamagaluru, Karnataka, on Thursday. बढ़ती उम्मीदें: कर्नाटक के चिक्कमगलुरु के पास गुरुवार को एक किसान खेत में हाल ही में काटे गए प्याज लेकर जा रहा है।	
11S9	Rajasthan mountaineer sets goal of climbing 'seven summits' after scaling 5 highest peaks राजस्थान की पर्वतारोही ने 5 सर्वोच्च चोटियों पर चढ़ाई के बाद 'सात शिखरों' पर चढ़ने का लक्ष्य तय किया	



Soaring hopes: A farmer carries freshly harvested onions in a field near Chikkamagaluru, Karnataka, on Thursday. To curb rising prices, the Centre recently sold 4,000 tonnes of buffer stocks as part of subsidised sales as wholesale prices hit ₹42.79 per kg on September 5. PTI

11S9. Soaring hopes: A farmer carries freshly harvested onions in a field near Chikkamagaluru, Karnataka, on Thursday.
बढ़ती उम्मीदें: कर्नाटक के चिक्कमगलुरु के पास गुरुवार को एक किसान खेत में हाल ही में काटे गए प्याज लेकर जा रहा है।

- To curb rising prices, the Centre recently sold 4,000 tonnes of **buffer stocks** as part of **subsidised sales** as wholesale prices hit ₹42.79 per kg on September 5.

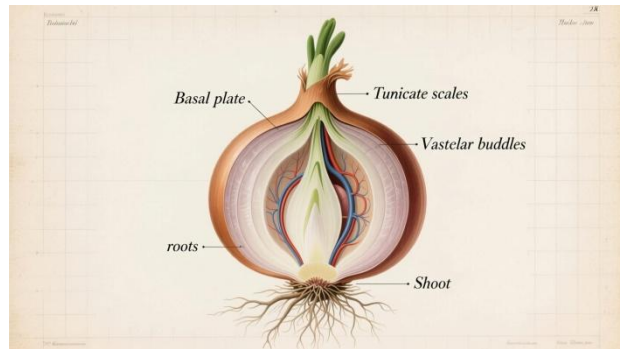
बढ़ती कीमतों पर अंकुश लगाने के लिए, केंद्र ने हाल ही में **बफर स्टॉक** के तहत 4,000 टन प्याज की **सब्सिडी वाली बिक्री** की, क्योंकि 5 सितंबर को थोक कीमतें ₹42.79 प्रति किलोग्राम तक पहुँच गई थीं।

Onion

Aspect	Key fact
Scientific name	Allium cepa
Family	Amaryllidaceae
Plant type	Herbaceous, biennial plant; generally cultivated as an annual for bulbs
Edible part	Bulb
Bulb nature	Modified underground stem with fleshy scale leaves
Origin	Generally associated with Central/West Asia , though the exact centre of origin is uncertain
Major pungency compounds	Sulfur-containing compounds
Why eyes water?	Cutting damages cells and releases a volatile lachrymatory factor that irritates the eyes
Main seasons in India	Kharif, late Kharif and Rabi
Most important crop	Rabi onion , particularly important for storage and year-round supply
Suitable climate	Mild/cool conditions during vegetative growth; warmer and relatively dry conditions during bulb maturity
Suitable soil	Well-drained, fertile loam to sandy-loam soil
Waterlogging	Harmful; onion requires good drainage
Propagation	Primarily through seeds/seedlings ; sets may also be used
Major producing state	Maharashtra
Important onion belt	Nashik, Maharashtra
Major market	Lasalgaon, Maharashtra, a major onion trading centre
Economic importance	Vegetable, condiment and important agricultural commodity in India's food economy

What exactly is an onion bulb?

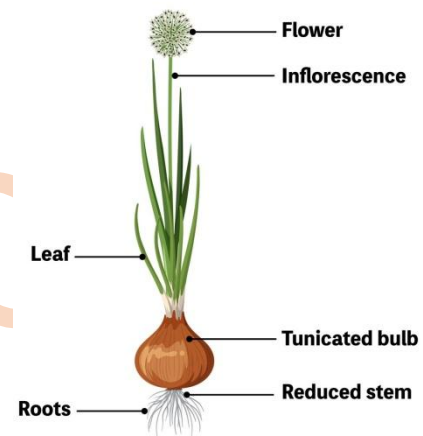
- The onion bulb is **not simply a root**. Its short, compressed stem is called the **basal plate**.
- Fleshy scale leaves surrounding this stem store food, while **adventitious roots** emerge from the basal plate.



Why does onion make us cry?

- When an onion is cut, its cells are damaged.
- Enzymatic reactions involving sulfur-containing compounds generate a volatile **lachrymatory factor**.
- When it reaches the eyes, it stimulates sensory nerves and causes tear production.
- A common Prelims trap is: “The **edible bulb of onion is a modified root**.” → **Incorrect**. The bulb consists mainly of a **shortened stem and fleshy modified leaves**.

ONION PLANT PARTS



Rajasthan mountaineer sets goal of climbing ‘seven summits’ after scaling 5 highest peaks

GS I: Geography

Mohammed Iqbal
JAIPUR

Mountaineer Manasvi Agrawal from Rajasthan’s Udaipur city, who hoisted the Tricolour on Everest in May this year and scaled the highest peaks of five continents in record nine months, has set the target of climbing ‘seven summits’, which are the highest peaks across all seven continents.

Ms. Agrawal, 29, is the first female civilian mountaineer from Rajasthan to conquer Everest, which is the world’s highest peak, and hoist the national flag there. Three women from the State had earlier scaled Everest, but they were affiliated with the army, paramilitary forces or govern-



Manasvi Agrawal has scaled the highest peaks of five continents in a record nine months. SPECIAL ARRANGEMENT

ment institutions.

Prior to Everest, Ms. Agrawal had hoisted the Tricolour atop Vinson Massif, which is Antarctica’s highest peak, Mount Elbrus (Europe), Mount Kilimanjaro (Africa), and Mount Aconcagua (South Ameri-

ca). She achieved the distinction of scaling the highest peaks of five continents in just nine months.

State recognition

Chief Minister Bhajan Lal Sharma conferred a State-level award on Ms. Agrawal

on the Independence Day last month in recognition of her achievements and contributions to mountaineering.

At a felicitation ceremony in Udaipur earlier this week, Ms. Agrawal said there was a mountain within every individual. “If we conquer it, we can overcome any challenge the world throws at us,” she said, adding that every peak had brought a new challenge before her and made her resolve stronger.

Having hoisted the Tricolour atop the highest peaks of five continents, Ms. Agrawal has set her sights on the peaks of the remaining two. She said no peak was impossible to conquer if there was “determination and courage”.

11S9. Rajasthan mountaineer sets goal of climbing 'seven summits' after scaling 5 highest peaks

राजस्थान की पर्वतारोही ने 5 सर्वोच्च चोटियों पर चढ़ाई के बाद 'सात शिखरों' पर चढ़ने का लक्ष्य तय किया

- **Mountaineer Manasvi Agrawal** from Rajasthan's Udaipur city, who hoisted the Tricolour on Everest in May this year and scaled the highest peaks of five continents in record nine months, has set the target of climbing **'seven summits', which are the highest peaks across all seven continents.**
राजस्थान के उदयपुर शहर की पर्वतारोही **मानस्वी अग्रवाल**, जिन्होंने इस वर्ष मई में एवरेस्ट पर तिरंगा फहराया और रिकॉर्ड नौ महीनों में पाँच महाद्वीपों की सर्वोच्च चोटियों पर चढ़ाई की, ने 'सात शिखरों' पर चढ़ाई करने का लक्ष्य निर्धारित किया है, जो सभी सात महाद्वीपों की सर्वोच्च चोटियाँ हैं।
- **Ms. Agrawal, 29, is the first female civilian mountaineer from Rajasthan to conquer Everest,** which is the world's highest peak, and hoist the national flag there.
29 वर्षीय सुश्री अग्रवाल राजस्थान की पहली **महिला नागरिक पर्वतारोही** हैं, जिन्होंने विश्व की सर्वोच्च चोटी एवरेस्ट पर विजय प्राप्त की और वहाँ **राष्ट्रीय ध्वज** फहराया।
- **Three women from the State had earlier scaled Everest, but they were affiliated with the army, paramilitary forces or government institutions.**
इस राज्य की तीन महिलाओं ने इससे पहले एवरेस्ट पर चढ़ाई की थी, लेकिन वे **सेना, अर्धसैनिक बलों या सरकारी संस्थानों** से संबद्ध थीं।
- Prior to Everest, Ms. Agrawal had hoisted the Tricolour atop **Vinson Massif, which is Antarctica's highest peak, Mount Elbrus (Europe), Mount Kilimanjaro (Africa), and Mount Aconcagua (South America).**
एवरेस्ट से पहले, सुश्री अग्रवाल ने **विन्सन मैसिफ**, जो अंटार्कटिका की सर्वोच्च चोटी है, के साथ-साथ **माउंट एल्ब्रुस (यूरोप), माउंट किलिमंजारो (अफ्रीका) और माउंट एकांकगा (दक्षिण अमेरिका)** पर तिरंगा फहराया था।
- **She achieved the distinction of scaling the highest peaks of five continents in just nine months.**
उन्होंने केवल नौ महीनों में **पाँच महाद्वीपों की सर्वोच्च चोटियों** पर चढ़ाई करने का गौरव हासिल किया।

State recognition

राज्य स्तर पर सम्मान

- Chief Minister Bhajan Lal Sharma conferred a State-level award on Ms. Agrawal on the Independence Day last month in recognition of her achievements and contributions to mountaineering.
मुख्यमंत्री **भजन लाल शर्मा** ने पिछले महीने स्वतंत्रता दिवस पर पर्वतारोहण के क्षेत्र में उनकी उपलब्धियों और योगदान के सम्मान में सुश्री अग्रवाल को **राज्य स्तरीय पुरस्कार** प्रदान किया।
- At a felicitation ceremony in Udaipur earlier this week, Ms. Agrawal said there was a mountain within every individual.
इस सप्ताह की शुरुआत में उदयपुर में आयोजित एक **सम्मान समारोह** में सुश्री अग्रवाल ने कहा कि प्रत्येक व्यक्ति के भीतर एक पर्वत होता है।
- "If we conquer it, we can overcome any challenge the world throws at us," she said, adding that every peak had brought a new challenge before her and made her resolve stronger.
उन्होंने कहा, "यदि हम उस पर विजय प्राप्त कर लें, तो दुनिया हमारे सामने जो भी चुनौती रखे, हम उसका

सामना कर सकते हैं," और उन्होंने कहा कि प्रत्येक चोटी ने उनके सामने एक नई चुनौती प्रस्तुत की और उनके संकल्प को और मजबूत किया।

- Having hoisted the Tricolour atop the highest peaks of five continents, Ms. Agrawal has set her sights on the peaks of the remaining two.
पाँच महाद्वीपों की सर्वोच्च चोटियों पर तिरंगा फहराने के बाद, सुश्री अग्रवाल ने अब शेष दो महाद्वीपों की चोटियों पर अपनी नजरें केंद्रित कर दी हैं।
- She said no peak was impossible to conquer if there was "determination and courage".
उन्होंने कहा कि यदि "दृढ़ संकल्प और साहस" हो, तो कोई भी चोटी जीतना असंभव नहीं है।

Seven Summits

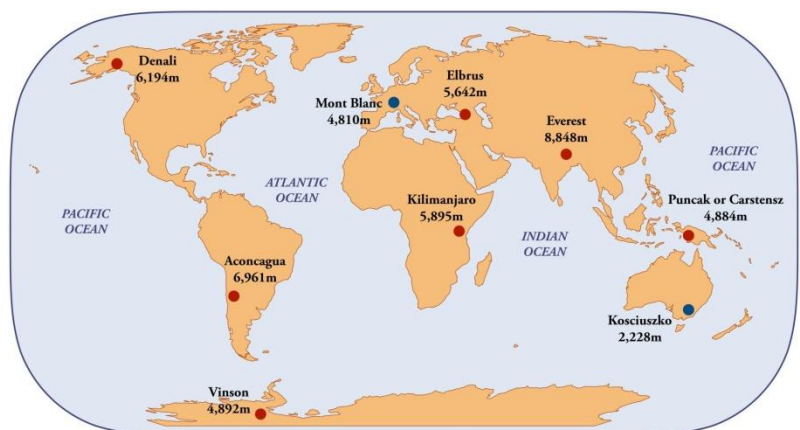
The "Seven Summits" are the **highest mountains on each of the seven continents.**

Continent	Highest Peak	Location	Elevation
Asia	Mount Everest	Nepal–China border	8,848.86 m
South America	Aconcagua	Argentina	6,961 m
North America	Denali	Alaska, USA	6,190 m
Africa	Mount Kilimanjaro	Tanzania	5,895 m
Europe	Mount Elbrus	Russia	5,642 m
Antarctica	Mount Vinson	Ellsworth Mountains	4,892 m
Australia/Oceania	Mount Kosciuszko or Puncak Jaya	Australia / Indonesia	2,228 m / 4,884 m

Important Concept: Why are there two possible Seventh Summits?

- The list varies depending on how **Australia/Oceania** is geographically defined.
- **Richard Bass's list**, known as the **Bass Seven Summits**, uses **Mount Kosciuszko in Australia**.
- The more demanding **Reinhold Messner list** treats the wider Australia/Oceania region as the continent and uses **Puncak Jaya (Carstensz Pyramid)** in Indonesia instead.
- Therefore, in mountaineering, **Puncak Jaya is commonly accepted in the Messner version**, while Mount Kosciuszko belongs to the Bass version.

The Seven Summits

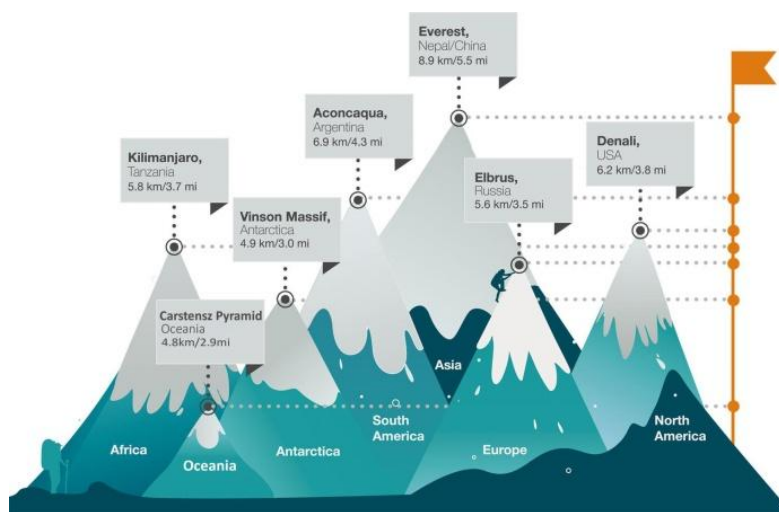




- **Mount Everest:** First confirmed ascent: **Edmund Hillary and Tenzing Norgay** on **29 May 1953**.
- **Denali:** It was formerly officially called **Mount McKinley** in the United States; the federal government restored the name **Denali in 2015**.
- **Mount Kilimanjaro:** It is a huge volcanic massif consisting principally of **Kibo, Mawenzi and Shira**.

• **Mount Elbrus**

- Highest mountain in **Europe** under the conventional boundary that places the Greater Caucasus watershed within Europe.
- Located in the **Caucasus region of Russia**.
- It is a **dormant volcano**.



• **Mount Vinson**

- Located in the **Sentinel Range of the Ellsworth Mountains**.
- Elevation: about **4,892 m**.
- It is one of the most remote of the Seven Summits.

• **Puncak Jaya / Carstensz Pyramid**

- Located in **Papua, Indonesia**, on the island of New Guinea.
- Elevation: about **4,884 m**.
- It is the highest peak in **Oceania** under the Messner definition.

• From highest to lowest: **Everest → Aconcagua → Denali → Kilimanjaro →**

Elbrus → Vinson → Puncak Jaya/Kosciuszko

• A useful shorthand is: **Asia – South America – North America – Africa – Europe – Antarctica – Oceania**

• They are specifically the **highest peaks of each of the seven continents**, not simply the world's seven highest mountains.

• Another important trap:

• **Mount Everest is the highest peak of Asia, but K2 is not one of the Seven Summits**, because Everest already represents Asia.

GS Paper II: Polity		11 September 2026
TOPICS COVERED		
11S9	How should RUPPs be regulated? RUPPs को कैसे विनियमित किया जाना चाहिए?	



How should RUPPs be regulated?

Why do some RUPPs remain active despite poor compliance? How can their misuse be curbed? What can be done to improve transparency? Should RUPPs face a vote threshold for tax breaks? How can the EC act against non-serious parties?

SSN Poonam

EXPLAINER

Rangarajan R.

The story so far:

A 'BBC News Hindi' investigation has revealed that six Registered Unrecognised Political Parties (RUPP), all based in Gujarat, had received donations of around ₹1,700 crores for the year 2023-24. This is higher than the total received by five nationally recognised political parties, except the BJP, for the same period, which stood at ₹1,480 crores.

What are registered parties?

Political parties are an association or body of individuals that can be formed by citizens. Section 29A of the Representation of the People Act, 1951 (RP Act) lays down the requirements for registration of a political party with the Election Commission (EC). After satisfactory scrutiny of the documents submitted, the EC registers a political party as a RUPP. The RUPPs enjoy the following benefits – (a) tax exemption for donations received under Section 12 of the Income Tax Act, 2025, (b) common symbol for contesting general elections to the Lok Sabha/State Assemblies, and (c) 20 'star campaigners' during election campaign. The RUPPs are required to maintain the details of individual donors above twenty thousand rupees in a financial year and submit them to the poll body every year. As per section 29C of the Representation of the People Act, failure to furnish these details will result in losing income tax exemption.

The RUPPs, under the Income Tax Act, 2025, are required to accept donations in excess of two thousand rupees only through cheque or bank transfers.

What are the issues?

As per the EC notification, India had more than 2,800 RUPPs as of July, but only around 750 contested the 2024 general elections. This has resulted in the moniker – 'letter pad parties' – for the rest of the RUPPs. The RP Act does not



GETTY IMAGES

confer explicit powers on the EC to de-register a political party if it fails to contest elections, conduct inner-party elections, or lodge requisite returns. In the *Indian National Congress vs Institute of Social Welfare & Ors* (2002), the Supreme Court held that the EC does not have the power to de-register any political party under the RP Act. It may de-register only under exceptional circumstances, such as registration obtained by fraud, the political party ceasing to have allegiance to the Constitution, or being declared unlawful by the government. The EC periodically publishes the list of de-listed RUPPs. The October 2025 notification contains over 800 such parties.

However, the six RUPPs – Aam Janmat Party, Bharatiya National Janata Dal, Garib Kalyan Party, New India United Party, Satyawadi Rakshak Party and the Swatantrata Abhiyakti Party – remain on the list of active RUPPs as per the EC notification in October 2025. This is because they managed to field a total of 15 candidates during the 2024 Lok Sabha elections. The Association for Democratic

Reforms periodically publishes reports on the status of submission of annual reports of RUPPs. In its July 2025 report, in which the annual reports of 2022-23 are analysed, it is stated that reports of only 26% of RUPPs are available in the public domain. Poor compliance with statutory requirements, coupled with a lack of transparency, results in these 'letter pad' parties being used as an opaque channel for tax evasion and money laundering.

What needs to be done?

The Law Commission, in its 255th report, had recommended amendments for de-registration of a political party if it fails to contest elections for ten consecutive years. The EC, in its memorandum for electoral reforms (2016), also suggested an amendment to the RP Act that would empower it to de-register a party. These are long-pending reforms that need to be carried out to empower the EC to act against non-serious parties, some of which are merely a façade for illegal financial transactions.

However, if parties contest elections

merely to fulfil a statutory requirement, they could continue to misuse their tax exemptions and be used for money laundering and other nefarious activities. In the present digital world, it is not difficult for the Income Tax Department and other enforcement agencies to monitor the transactions of such parties and take strict action against any wrongdoing. This would act as a deterrent against the misuse of the benefits and exemptions available to political parties. The EC had also suggested that tax exemptions be provided only for political parties that win seats in Lok Sabha or Legislative Assembly elections. This can be viewed as an undemocratic and extreme measure, as there are parties that consistently contest elections without electoral success. Instead, similar to the 1% vote threshold for allotting common symbols to RUPPs, a suitable vote percentage threshold may be stipulated by law for RUPPs to avail of tax exemptions on donations received. (Rangarajan R. is a former IAS officer. Views expressed are personal)

THE GIST

Six Gujarat-based RUPPs received about ₹1,700 crore in donations in 2023-24, raising concerns over opaque political funding

Weak statutory provisions and poor compliance allow many non-serious RUPPs to remain active and potentially misuse tax exemptions

The EC needs stronger powers to de-register such parties, while a suitable vote threshold could determine eligibility for tax exemptions

11S9. How should RUPPs be regulated?

RUPPs को कैसे विनियमित किया जाना चाहिए?

- A 'BBC News Hindi' investigation has revealed that six Registered Unrecognised Political Parties (RUPP), all based in Gujarat, had received donations of around ₹1,700 crores for the year 2023-24.

'BBC News Hindi' की एक जाँच से पता चला है कि गुजरात में स्थित छह Registered Unrecognised Political Parties (RUPPs) को वर्ष 2023-24 के लिए लगभग ₹1,700 करोड़ का चंदा प्राप्त हुआ था।

- This is higher than the total received by five nationally recognised political parties, except the BJP, for the same period, which stood at ₹1,480 crores.

यह उसी अवधि में भाजपा को छोड़कर पाँच राष्ट्रीय स्तर पर मान्यता प्राप्त राजनीतिक दलों द्वारा प्राप्त कुल ₹1,480 करोड़ से अधिक है।

What are registered parties?

पंजीकृत दल क्या हैं?

- Political parties are an association or body of individuals that can be formed by citizens. राजनीतिक दल नागरिकों द्वारा गठित किया जा सकने वाला व्यक्तियों का एक संघ या निकाय है।
- Section 29A of the Representation of the People Act, 1951 (RP Act) lays down the requirements for registration of a political party with the Election Commission (EC).

जन प्रतिनिधित्व अधिनियम, 1951 (RP Act) की धारा 29A निर्वाचन आयोग (EC) के साथ किसी राजनीतिक दल के पंजीकरण के लिए आवश्यकताओं को निर्धारित करती है।

- After satisfactory scrutiny of the documents submitted, the EC registers a political party as a RUPP.
प्रस्तुत दस्तावेजों की संतोषजनक जाँच के बाद, निर्वाचन आयोग (EC) किसी राजनीतिक दल को RUPP के रूप में पंजीकृत करता है।
- The RUPPs enjoy the following benefits — (a) tax exemption for donations received under Section 12 of the Income Tax Act, 2025, (b) common symbol for contesting general elections to the Lok Sabha/State Assemblies, and (c) 20 'star campaigners' during election campaign. RUPPs को निम्नलिखित लाभ प्राप्त होते हैं — (a) आयकर अधिनियम, 2025 की धारा 12 के तहत प्राप्त चंदे पर कर छूट, (b) लोकसभा/राज्य विधानसभाओं के आम चुनावों में चुनाव लड़ने के लिए साझा चुनाव-चिह्न, और (c) चुनाव अभियान के दौरान 20 'स्टार प्रचारक'।
- The RUPPs are required to maintain the details of individual donors above twenty thousand rupees in a financial year and submit them to the poll body every year. RUPPs के लिए एक वित्तीय वर्ष में बीस हजार रुपये से अधिक का दान देने वाले व्यक्तिगत दानदाताओं का विवरण रखना और उसे प्रत्येक वर्ष निर्वाचन निकाय को प्रस्तुत करना आवश्यक है।
- As per section 29C of the Representation of the People Act, failure to furnish these details will result in losing income tax exemption.
जन प्रतिनिधित्व अधिनियम की धारा 29C के अनुसार, इन विवरणों को प्रस्तुत करने में विफल रहने पर आयकर छूट समाप्त हो जाएगी।
- The RUPPs, under the Income Tax Act, 2025, are required to accept donations in excess of two thousand rupees only through cheque or bank transfers.
आयकर अधिनियम, 2025 के तहत, RUPPs के लिए दो हजार रुपये से अधिक के चंदे को केवल चेक या बैंक हस्तांतरण के माध्यम से स्वीकार करना आवश्यक है।

What are the issues?

मुद्दे क्या हैं?

- As per the EC notification, India had more than 2,800 RUPPs as of July, but only around 750 contested the 2024 general elections.
निर्वाचन आयोग की अधिसूचना के अनुसार, जुलाई तक भारत में 2,800 से अधिक RUPPs थे, लेकिन उनमें से केवल लगभग 750 ने 2024 के आम चुनावों में चुनाव लड़ा।
- This has resulted in the moniker — 'letter pad parties' — for the rest of the RUPPs.
इसके कारण शेष RUPPs के लिए 'लेटर पैड पार्टियाँ' नाम प्रचलित हो गया है।
- The RP Act does not confer explicit powers on the EC to de-register a political party if it fails to contest elections, conduct inner-party elections, or lodge requisite returns.
RP Act निर्वाचन आयोग को किसी राजनीतिक दल द्वारा चुनाव लड़ने में विफल रहने, आंतरिक पार्टी चुनाव न कराने या आवश्यक विवरणियाँ दाखिल न करने की स्थिति में उसे पंजीकरण से हटाने (de-register) की स्पष्ट शक्ति प्रदान नहीं करता है।
- In the Indian National Congress vs Institute of Social Welfare & Ors (2002), the Supreme Court held that the EC does not have the power to de-register any political party under the RP Act.
Indian National Congress vs Institute of Social Welfare & Ors (2002) मामले में सर्वोच्च न्यायालय ने माना कि RP Act के तहत निर्वाचन आयोग के पास किसी राजनीतिक दल का पंजीकरण रद्द करने की शक्ति नहीं है।
- It may de-register only under exceptional circumstances, such as registration obtained by fraud, the political party ceasing to have allegiance to the Constitution, or being declared unlawful by the government.

यह केवल असाधारण परिस्थितियों में ही पंजीकरण रद्द कर सकता है, जैसे धोखाधड़ी के माध्यम से पंजीकरण प्राप्त किया गया हो, राजनीतिक दल का संविधान के प्रति निष्ठा समाप्त हो जाना, या सरकार द्वारा उसे अवैध घोषित कर दिया जाना।

- The EC periodically publishes the list of de-listed RUPPs.
निर्वाचन आयोग (EC) समय-समय पर पंजीकरण से हटाए गए RUPPs की सूची प्रकाशित करता है।
- The October 2025 notification contains over 800 such parties.
अक्टूबर 2025 की अधिसूचना में ऐसे 800 से अधिक दल शामिल हैं।
- However, the six RUPPs — Aam Janmat Party, Bharatiya National Janata Dal, Garib Kalyan Party, New India United Party, Satyawadi Rakshak Party and the Swatantrata Abhivyaakti Party — remain on the list of active RUPPs as per the EC notification in October 2025.
हालाँकि, छह RUPPs — Aam Janmat Party, Bharatiya National Janata Dal, Garib Kalyan Party, New India United Party, Satyawadi Rakshak Party और Swatantrata Abhivyaakti Party — अक्टूबर 2025 की निर्वाचन आयोग की अधिसूचना के अनुसार सक्रिय RUPPs की सूची में बने हुए हैं।
- This is because they managed to field a total of 15 candidates during the 2024 Lok Sabha elections.
ऐसा इसलिए है क्योंकि वे 2024 के लोकसभा चुनावों में कुल 15 उम्मीदवार उतारने में सफल रहे।
- The Association for Democratic Reforms periodically publishes reports on the status of submission of annual reports of RUPPs.
Association for Democratic Reforms समय-समय पर RUPPs की वार्षिक रिपोर्ट प्रस्तुत करने की स्थिति पर रिपोर्ट प्रकाशित करता है।
- In its July 2025 report, in which the annual reports of 2022-23 are analysed, it is stated that reports of only 26% of RUPPs are available in the public domain.
जुलाई 2025 की अपनी रिपोर्ट में, जिसमें 2022-23 की वार्षिक रिपोर्टों का विश्लेषण किया गया है, कहा गया है कि केवल 26% RUPPs की रिपोर्टें सार्वजनिक डोमेन में उपलब्ध हैं।
- Poor compliance with statutory requirements, coupled with a lack of transparency, results in these 'letter pad' parties being used as an opaque channel for tax evasion and money laundering.
वैधानिक आवश्यकताओं के खराब अनुपालन, पारदर्शिता की कमी के साथ मिलकर, इन 'लेटर पैड' पार्टियों को कर चोरी और धन शोधन के लिए एक अपारदर्शी माध्यम के रूप में उपयोग किए जाने का कारण बनता है।

What needs to be done?

क्या किए जाने की आवश्यकता है?

- The Law Commission, in its 255th report, had recommended amendments for de-registration of a political party if it fails to contest elections for ten consecutive years.
विधि आयोग ने अपनी 255वीं रिपोर्ट में लगातार दस वर्षों तक चुनाव न लड़ने वाले राजनीतिक दल के पंजीकरण को रद्द करने के लिए संशोधनों की सिफारिश की थी।
- The EC, in its memorandum for electoral reforms (2016), also suggested an amendment to the RP Act that would empower it to de-register a party.
निर्वाचन आयोग ने भी अपने चुनावी सुधारों संबंधी ज्ञापन (2016) में RP Act में ऐसे संशोधन का सुझाव दिया था, जो उसे किसी दल का पंजीकरण रद्द करने का अधिकार प्रदान करेगा।
- These are long-pending reforms that need to be carried out to empower the EC to act against non-serious parties, some of which are merely a façade for illegal financial transactions.
ये लंबे समय से लंबित सुधार हैं जिन्हें लागू किए जाने की आवश्यकता है, ताकि निर्वाचन आयोग को गैर-गंभीर दलों के विरुद्ध कार्रवाई करने का अधिकार मिल सके, जिनमें से कुछ केवल अवैध वित्तीय लेन-देन के लिए एक आवरण हैं।



- However, if parties contest elections merely to fulfil a statutory requirement, they could continue to misuse their tax exemptions and be used for money laundering and other nefarious activities.
हालाँकि, यदि दल केवल वैधानिक आवश्यकता पूरी करने के लिए चुनाव लड़ते हैं, तो वे अपनी कर छूट का दुरुपयोग जारी रख सकते हैं और उनका उपयोग धन शोधन तथा अन्य अवैध गतिविधियों के लिए किया जा सकता है।
- In the present digital world, it is not difficult for the Income Tax Department and other enforcement agencies to monitor the transactions of such parties and take strict action against any wrongdoing.
वर्तमान डिजिटल युग में आयकर विभाग और अन्य प्रवर्तन एजेंसियों के लिए ऐसे दलों के लेन-देन की निगरानी करना और किसी भी गलत कार्य के विरुद्ध कड़ी कार्रवाई करना कठिन नहीं है।
- This would act as a deterrent against the misuse of the benefits and exemptions available to political parties.
यह राजनीतिक दलों को उपलब्ध लाभों और छूटों के दुरुपयोग के विरुद्ध निवारक के रूप में कार्य करेगा।
- The EC had also suggested that tax exemptions be provided only for political parties that win seats in Lok Sabha or Legislative Assembly elections.
निर्वाचन आयोग ने यह भी सुझाव दिया था कि कर छूट केवल उन राजनीतिक दलों को प्रदान की जाए जो लोकसभा या विधान सभा चुनावों में सीटें जीतते हैं।
- This can be viewed as an undemocratic and extreme measure, as there are parties that consistently contest elections without electoral success.
इसे एक अलोकतांत्रिक और अतिवादी उपाय माना जा सकता है, क्योंकि ऐसे दल भी हैं जो लगातार चुनाव लड़ते हैं, लेकिन उन्हें चुनावी सफलता नहीं मिलती।
- Instead, similar to the 1% vote threshold for allotting common symbols to RUPPs, a suitable vote percentage threshold may be stipulated by law for RUPPs to avail of tax exemptions on donations received.
इसके बजाय, RUPPs को साझा चुनाव-चिह्न आवंटित करने के लिए 1% मत-सीमा के समान, प्राप्त चंदे पर कर छूट का लाभ उठाने के लिए RUPPs हेतु एक उपयुक्त मत-प्रतिशत सीमा कानून द्वारा निर्धारित की जा सकती है।

GS Paper II: Governance		11 September 2026
TOPICS COVERED		
11S9	Should the use of Gen AI be banned among younger students in schools? क्या स्कूलों में छोटे विद्यार्थियों के बीच Gen AI के उपयोग पर प्रतिबंध लगाया जाना चाहिए?	



Should the use of Gen AI be banned among younger students in schools?

GS II: Governance

PARLEY



Lavina Jaswani
Founder of the Sprouts International School in Jaipur



Deepa Jacob
Class 5 teacher at the American International School in Chennai

Recently, New York City Mayor Zohran Mamdani announced a one-year moratorium on most generative AI tools for public school students until Class 8 for the 2026-27 academic year. Officials argued that young children require human connection and independent problem-solving skills instead of relying on algorithms. India's policies on this issue are still evolving. So, should the use of Gen AI be banned among younger students in schools? Lavina Jaswani and Deepa Jacob discuss this question in a conversation moderated by Priscilla Jebbaraj.

What kind of AI tools do you use and how do they benefit primary school children?

Lavina Jaswani: We have been using a number of AI-enabled tools to explain concepts to children; to offer personalised learning; and to help teachers create resources, from stories and worksheets to different types of assessments and quizzes. There are different apps we use, such as Kahoot! and Quizzes, to offer a gamified, interactive, and sensorial learning experience that keeps children engaged, rather than the traditional rote learning method.

However, the teacher still has to ask herself: what is my learning objective? What does a child need to understand? Where can the technology add value and is it truly beneficial and essential for the child? Keeping such questions in mind, AI tools can be effectively used in the classroom.

Deepa Jacob: In our school, technology is integrated seamlessly into our teaching and learning experience. Every child from kindergarten onwards has access to an iPad, which is kept at the school; they don't take them home. They have apps that might be able to assist them with learning such as Seesaw, which is a journal of their learning through which they can keep a record of things that they do, like published writing pieces, videos of science experiments, their reflection on their learning etc. You can even assign tasks on them.

Very recently, I discovered that Seesaw itself has an AI component. So, for example, we do a lot of work with reading fluency. The kids are given a grade-level passage. They do a cold read of it on day one and through the week they reread the passage along with the teacher, and learn to pronounce the words, the meaning of the words, and then finally on day five they record their reading again and they find that they've improved in their fluency and their accuracy. Recently, one of my colleagues found out that the recording feature has an AI component which transcribes what you've said and scores you based on your accuracy. This is really great because rather than the teacher having to listen to every child read, if an app can score your reading and tell you which words you



New frontier: India's first AI teacher 'Iris' interacts with students at a school, in Attungal, in Thiruvananthapuram, in 2024. PTI

are reading incorrectly, then you can practise those words alone. But it's AI, not a person, so it comes with its own flaws. For example, one of my students was reading a word with an Indian accent, and the app marked it wrong. The same thing happened to students using several other Asian accents. So, that's where I feel the human component is important. We need to be careful that we don't let AI take over our lives.

I also do not allow generative AI in my classroom. When I ask my children a question, or if they have a question, I will never ask them to Google it. Because the easiest way to kill a love for learning is to find a ready-made answer.

Educationalists and philosophers in the field of education have talked about existing in the liminal space, which is that space where you struggle with a concept, that threshold between not knowing something and struggling with something and then finally learning it. I think that is a beautiful space to be in mentally and we need these as human beings. We need this time and space to reconfigure ourselves; time for ideas to incubate and grow. Relying on technology in that phase would be terrible.

While technology should be used as a tool, it is easy to over-rely on technology and use it as a crutch. If you want to create human beings that make their own contribution in the world, I think there should be serious restrictions on the amount of AI used among kids.

One fear is that AI could harm a student's ability to think and learn for themselves – for instance, if they just enter their homework as a ChatGPT prompt, the AI does their homework for them. Is this a valid fear?

LJ: Yes, this is where we need to take a balanced position. AI can affect children's thinking abilities, but it depends on how we use it. There are two possibilities: one is when the child uses the AI, the AI gives the answer, the child copies it, submits it and moves on. Then we have a problem, as the child is not using his brain.



Children are much more tech savvy and even AI-savvy than they were a few years ago. So I don't think bans and restrictions are the solution. It is better to understand artificial intelligence and make our children aware of the pros and cons

LAVINA JASWANI

Instead, we need to guide the child on how to use it and that is where we need to put the restriction.

Suppose you are trying to teach fractions or some kind of problem-solving lesson. If the AI gives the answer, the child misses the struggle, the trial and error, the logical thinking, and the satisfaction of finally getting the answer.

So the rule in my classroom is that first, the child needs to think it, then write it and then lastly, ask the AI to verify the answer. They must try to solve it themselves, but if they can't, just as they may ask their parents or their teacher for help, they can ask AI too to provide assistance in the same way.

DJ: The problem is over-reliance. If you've been driving a manual car and then you shift to an automatic car, you're going to find it really hard to go back to driving manual, right? Similarly, I think you can become over-reliant on someone else doing the thinking for you or even synthesising ideas by just feeding them into an AI tool such as the Notebook LLM. The capacity of the human brain is immeasurable. There's so much study that has gone into how brains function, and their neuroplasticity. It would be a shame if we let it die. Especially in the primary and elementary years, where so much of growth is happening.

So while AI is a great tool, I think we should be very cautious in how it is used. At the same time, I don't think a complete ban is the answer and a one-year moratorium may not be enough to think through, to plan, and to set up some guardrails around how AI should be used in education.

AI is now an integral part of basic search, of Google, of emails, and even in games. So students are using AI whenever they use the Internet at home. So why keep it out of class?

DJ: As educators, we don't really have control over what kids are exposed to at home, but the one place where we can still teach critical thinking skills is in the classroom. I think we have to preserve that as far as we can. Also, I think children these days are really good at spotting something that's AI-generated versus the real thing, and for many of them it is not cool anymore.

I feel like we, the older generation, are more

easily fooled when it comes to AI.

LJ: Children are much more tech savvy and even AI-savvy than they were a few years ago. So I don't think bans and restrictions are the solution. It is better to understand AI and make our children aware of the pros and cons.

Central and State governments are starting to commission pilot projects using AI tools in government schools and in rural areas where there is a shortage of quality teachers, in the hope that AI can bridge that gap. Could AI supplement or even replace teachers in some of these schools?

LJ: AI should not replace a teacher; it should extend the teacher. Especially in primary education, where children learn best through stories, activities, and conversations – moments that are very important to human relationships. That bond with the teacher is very important. So I would never want AI to become the teacher sitting in front of the children. I see AI as a learning assistant.

DJ: My first job was in a village school and there were times I wished I had more resources and more tools, especially to translate more content and make it accessible. But I agree that you cannot completely do away with teachers just because knowledge can be found anywhere. But if you think of schools as not just knowledge centres, but wisdom centres where you learn from other human beings about how to become a good human, then you need teachers to be present, curating resources for the child.

How have you found AI helpful for teacher preparation and training?

DJ: Prep time is very limited so AI tools really help. If I input what I need to teach into Gemini, it helps me create slide decks that I can then present to the class, but again, we need to be careful because we have learnt through experience that AI can hallucinate and put out wrong information, so teachers do need to double check.

LJ: It can help teachers use different techniques in their classroom. Suppose I am teaching fractions in class and one child understands the concept immediately, but another child is still confused; traditionally, the second child may simply hear the same explanation again, but an AI tool can guide the teacher to teach fractions in a more visual and fun way by using a chocolate and dividing it up.



To listen to the full interview
Scan the code or go to the link
www.thehindu.com

11S9. Should the use of Gen AI be banned among younger students in schools?

क्या स्कूलों में छोटे विद्यार्थियों के बीच Gen AI के उपयोग पर प्रतिबंध लगाया जाना चाहिए?

- The central debate is whether **Generative AI (Gen AI)**—tools capable of generating answers, essays, images and other content—helps young children learn or gradually replaces the mental effort required for learning.
- One-year moratorium on most Gen AI tools for public-school students up to Class 8 in New York City for 2026–27, motivated by concerns about human interaction and independent problem-solving.

How can AI improve education?

- AI can provide **personalised learning**. Different children understand the same concept differently.
- For example, if a student cannot understand **fractions** from a textbook, AI might suggest explaining $\frac{3}{4}$ by showing a chocolate divided into four pieces, with three pieces selected.
- AI-enabled applications can also create quizzes, worksheets and interactive exercises.
- A reading application can **transcribe a child's reading, assess accuracy and identify words requiring further practice**, potentially saving teachers considerable time.

Why are educators worried?



- The biggest problem is **cognitive dependency**—children allowing AI to do the thinking for them.
- Suppose a student receives the question:
- **“Why does the Moon appear to change shape?”**
- **Healthy use:** Student thinks → writes an answer → asks AI to check/explain mistakes.
- **Unhealthy use:** Student asks AI → copies the generated answer → submits it.
- In the second situation, the child may obtain the correct answer but misses **trial and error, reasoning, curiosity and problem-solving**.
- Therefore a useful sequence will be: **Think → Write → Use AI for verification/help**.
- AI is also imperfect. One example describes an AI reading tool incorrectly marking pronunciation because a student spoke with an **Indian accent**, illustrating the continuing importance of human judgement.

Can AI replace teachers?

- The article strongly distinguishes **assistance from replacement**.
- A teacher does more than supply information. Especially in primary education, teachers develop children's **curiosity, communication, confidence, values and social relationships** through stories, activities and conversations.
- Hence, AI should **“extend the teacher”** and function as a **learning assistant**, rather than becoming the teacher itself.

What is the best approach?

- A complete ban may not be ideal because children will encounter AI in **search, apps, games and everyday digital services** anyway. The better objective is therefore:
- **Restrict unsupervised Gen AI + preserve independent thinking + teach AI literacy + use AI under teacher supervision.**
- In simple terms, **AI should work like a calculator after a child understands arithmetic—not as a substitute for learning arithmetic itself.**
- **Core principle:** Use AI to enhance a child's intelligence, not to outsource it.

GS Paper III: Economy		11 September 2026
TOPICS COVERED		
11S9	Why India must rethink the way it values skills, jobs and productive work भारत को कौशल, नौकरियों और उत्पादक कार्य को महत्व देने के अपने तरीके पर पुनर्विचार क्यों करना चाहिए	
11S9	Equity MF inflows up 18%, SIP growth flat for third month इक्विटी MF में प्रवाह 18% बढ़ा, SIP वृद्धि लगातार तीसरे महीने स्थिर	
11S9	India's coal demand expected to jump 4.2%: IEA भारत की कोयले की मांग में 4.2% की वृद्धि की उम्मीद: IEA	
11S9	FCNR(B) deposits: Understanding who finally bears the foreign exchange risk FCNR(B) जमा: यह समझना कि अंततः विदेशी मुद्रा जोखिम कौन वहन करता है	



Why India must rethink the way it values skills, jobs and productive work

India risks a middle-income, low-productivity trap as weak job creation, stagnant wages and sluggish investment reinforce one another; escaping it requires better vocational education, wider diffusion of technology and useful knowledge, and greater social value for skilled work

GS III: Economy

Kalaivarasan A.

India, celebrated as the world's fastest-growing economy, has become the world's fourth-largest economy, and is expected to be the next engine of global growth. Yet beneath these numbers lies a grim reality: India is drifting toward the middle-income trap, in which countries exhaust their gains from cheap labour and rapid catch-up and fail to transition to an innovation-driven, productivity-based economy. Weak job creation, stagnant wages, sluggish private investment, and low productivity are reinforcing one another, threatening to stall the country's rise before it reaches high-income status. Many countries in the Global South are caught in this trap. India's structural crisis is unique and more serious than not just a consequence of wars in West Asia disturbing its supply chain or premature automation from AI.

The signs of distress are visible in the youth protests across the country. Private investment remains sluggish, wage growth is stagnant, and household consumption is weak. Manufacturing has failed to generate enough jobs, while post-pandemic recovery has favoured large corporations and the digital economy, leaving the informal sector barely touched. Jobless growth emerges because productivity gains stay concentrated in narrow, capital- and skill-intensive enclaves that create little employment. This simultaneous rise of rising inequality and low productivity is a dangerous trap.

Two failing engines

Economists are typically divided in explaining this trap. Those trained in pro-market orthodoxy argue India needs another set of market reforms – no less than what occurred during the 1991 moment – more labour flexibility, agricultural reform, deregulation, and infrastructure investment. Those on the left and typically in the Keynesian mould argue that the economy suffers from weak aggregate demand and needs more public spending, redistribution and social protection. Both arguments hold a kernel of truth, but miss the larger point: India's current situation stems not only from supply and demand constraints but from institutions shaped by social norms, which decide both how markets set incentives and prices, and how the State allocates resources and provides public goods.

It is no surprise, then, that both the State and the market operate suboptimally. Private capital, more free from regulation than ever, does not do well on productivity and innovation. Its competitiveness comes from cutting costs rather than innovating. It couldn't even absorb knowledge that comes with FDI. It couldn't increase productivity that results from both inter-sectoral movements and innovation within sectors either. On the other hand, capital is heavily subsidised, lowering its relative price vis-à-vis labour in a labour-surplus economy. India's innovation is skewed, with R&D spending at a paltry 0.65% of GDP, while technology adoption remains weak and far from spontaneous. Despite the government's growing size, India's capacity to intervene – even to provide basic services like health centres or schooling – remains among the lowest



GETTY IMAGES

anywhere.

The Left-Right debate focuses on the size and quality of government expenditure, but the problem lies elsewhere. The same social norms that shape resource allocation also drive its inefficient use. For instance, India has historically underfunded mass education while subsidising higher education for elites, tilting spending toward the privileged. That same elite bias later drove the service-sector-heavy growth of post-reform India, letting upper castes monopolise better occupations while relegating low-productivity work to others.

Undervaluing useful skills

India's social norms are distinctive: they decide how State and market function while producing durable inequality and legitimising it. Having long undermined mass education, India's vocational training system remains poorly managed and chronically underfunded. Fewer than 3% of the workforce has any formal vocational education. Of roughly 14,000 ITIs offering about 25 lakh seats, actual intake is only about 48%, and even among graduates, the employment rate is just 63% – far below the 90%-plus seen in many other countries.

Societies set up institutions based on their interests and norms. Economists often take self-interest as central to economic motives. Yet social norms determine the kind of institutions that take shape, which in turn decide how individual efforts are channelised into productive activities. These institutions work as the taproot of entrepreneurial success. As this year's Nobel Prize winner Joel Mokyr has argued, modern growth depends on the accumulation and diffusion of "useful knowledge," the practical skills that enable societies to innovate, adapt and raise productivity.

For Mokyr, sustained growth rests on the coevolution of science, technology and the spread of useful knowledge,

something that failed to take strong root in India. India has historically privileged abstract education over vocational and technical knowledge. University degrees command prestige while technical courses training electricians, welders, machinists and carpenters do not. This hierarchy is not accidental. It reflects centuries of caste-based occupational stratification, where manual and artisanal work has been systematically undervalued despite its indispensable role in industrial development.

The result is a chronic shortage of skilled manufacturing workers even as millions of educated young Indians struggle to find decent jobs. Ironically, India's Chief Economic Adviser, V Anantha Nageswaran, recently urged the youth to pursue trades such as welding and plumbing instead of chasing software jobs or MBAs.

But it won't happen unless India changes its social valuation of skills. Take the marriage market: some skills and occupations carry a premium over others. These social valuations shape educational choices, occupational aspirations and ultimately the allocation of labour.

Data show a persistent and steady decline in the labour intensity of production technology across sectors. Even in traditionally labour-intensive sectors, the trend is likely to accelerate with the advent of AI. India therefore needs to recalibrate not just production and distribution, but also their valuation. Without changing the cultural valuation of skills and the way production itself is organised, India may fall into a low-income, low-productivity trap.

Diffusion of useful knowledge

Countries that escaped the middle-income trap – from South Korea to China – did not simply build factories but built institutions capable of creating and diffusing useful knowledge across domains. China's interventions in education and health laid the foundation

for its later productive capacity. Its early state-led industrialisation was accompanied by massive investments in technical education, local manufacturing capability and technological learning. By contrast, countries such as Brazil, Argentina, Thailand and the Philippines, which failed to build or sustain such institutions, became stuck in the middle-income trap. Like India, large sections of their populations remain dependent on public transfers and handouts to secure the basic requirements of a prosperous existence.

As an alternative to this trap, Harvard Economist Dani Rodrik has recently proposed what he calls productivism – an approach that shifts attention from ex-post redistribution to creating productive employment. It calls for the dissemination of economic opportunity and differs from free market orthodoxy in giving the government an important role over the markets in shaping economic opportunities. It emphasises the real economy over finance, jobs over redistribution and production over consumption. A truly inclusive economy, according to him, gives people dignity and social recognition as productive members of society. It can happen not just by recalibrating the policy framework but by overhauling the institutional framework and changing the norms that underpin those institutions by moving beyond the matrix of state-market binaries.

For India, this means combining industrial policy with investments in vocational education. It also means restoring dignity to skilled manual work and creating institutions that spread technology beyond a handful of elite enclaves. Without transforming how the country values skills, builds productive capabilities, and expands access to good jobs, India risks being locked into a low-productivity economy.

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11S9. Why India must rethink the way it values skills, jobs and productive work

भारत को कौशल, नौकरियों और उत्पादक कार्य को महत्व देने के अपने तरीके पर पुनर्विचार क्यों करना चाहिए

- India, celebrated as the world's fastest-growing economy, has become the world's fourth-largest economy, and is expected to be the next engine of global growth.



भारत, जिसे दुनिया की सबसे तेजी से बढ़ती अर्थव्यवस्था के रूप में जाना जाता है, दुनिया की चौथी सबसे बड़ी अर्थव्यवस्था बन गया है और इसके वैश्विक विकास के अगले इंजन बनने की उम्मीद है।

- Yet beneath these numbers lies a grim reality: India is drifting toward the middle-income trap, in which countries exhaust their gains from cheap labour and rapid catch-up and fail to transition to an innovation-driven, productivity-based economy.

फिर भी इन आँकड़ों के पीछे एक गंभीर वास्तविकता छिपी है: भारत **मध्य-आय जाल (middle-income trap)** की ओर बढ़ रहा है, जिसमें देश सस्ते श्रम और तीव्र विकास-अंतर को कम करने से प्राप्त लाभ समाप्त कर देते हैं और नवाचार-संचालित, उत्पादकता-आधारित अर्थव्यवस्था में संक्रमण करने में विफल रहते हैं।

- Weak job creation, stagnant wages, sluggish private investment, and low productivity are reinforcing one another, threatening to stall the country's rise before it reaches high-income status.

कम रोजगार सृजन, स्थिर मजदूरी, सुस्त निजी निवेश और कम उत्पादकता एक-दूसरे को मजबूत कर रहे हैं, जिससे देश के उच्च-आय वाले दर्जे तक पहुँचने से पहले ही उसकी विकास-यात्रा के रुक जाने का खतरा पैदा हो गया है।

- Many countries in the Global South are caught in this trap.

ग्लोबल साउथ के कई देश इस जाल में फँसे हुए हैं।

- India's structural crisis is unique and more serious than not just a consequence of wars in West Asia disturbing its supply chain or premature automation from AI.

भारत का **संरचनात्मक संकट** विशिष्ट और अधिक गंभीर है तथा यह केवल पश्चिम एशिया में युद्धों के कारण उसकी आपूर्ति श्रृंखला में उत्पन्न व्यवधान या AI के कारण होने वाले समय से पहले **स्वचालन** का परिणाम नहीं है।

- The signs of distress are visible in the youth protests across the country.

संकट के संकेत देश भर में युवाओं के विरोध प्रदर्शनों में दिखाई दे रहे हैं।

- Private investment remains sluggish, wage growth is stagnant, and household consumption is weak.

निजी निवेश सुस्त बना हुआ है, **मजदूरी वृद्धि** स्थिर है और **घरेलू खपत** कमजोर है।

- Manufacturing has failed to generate enough jobs, while post-pandemic recovery has favoured large corporations and the digital economy, leaving the informal sector barely touched.

विनिर्माण क्षेत्र पर्याप्त रोजगार पैदा करने में विफल रहा है, जबकि महामारी के बाद की आर्थिक सुधार प्रक्रिया ने बड़े निगमों और **डिजिटल अर्थव्यवस्था** को लाभ पहुँचाया है, जिससे **अनौपचारिक क्षेत्र** लगभग अप्रभावित रहा है।

- Jobless growth emerges because productivity gains stay concentrated in narrow, capital- and skill-intensive enclaves that create little employment.

रोजगारविहीन विकास इसलिए उभरता है क्योंकि उत्पादकता में होने वाली वृद्धि संकीर्ण, **पूंजी- और कौशल-**

प्रधान क्षेत्रों में केंद्रित रहती है, जो बहुत कम रोजगार पैदा करते हैं।

- This simultaneous rise of rising inequality and low productivity is a dangerous trap.

बढ़ती असमानता और कम उत्पादकता का यह एक साथ बढ़ना एक खतरनाक जाल है।

Two failing engines

विफल होते दो इंजन

- Economists are typically divided in explaining this trap. अर्थशास्त्री आमतौर पर इस जाल की व्याख्या करने में विभाजित हैं।
- Those trained in pro-market orthodoxy argue India needs another set of market reforms — no less than what occurred during the 1991 moment — more labour flexibility, agricultural reform, deregulation, and infrastructure investment.

बाजार-समर्थक रुढ़िवादी विचारधारा में प्रशिक्षित लोगों का तर्क है कि भारत को बाजार सुधारों के एक और दौर



की आवश्यकता है — 1991 के दौर में हुए सुधारों से कम नहीं — जिसमें अधिक **श्रम लचीलापन, कृषि सुधार, विनियमन में कमी और बुनियादी ढाँचे में निवेश** शामिल हों।

- Those on the left and typically in the Keynesian mould argue that the economy suffers from weak aggregate demand and needs more public spending, redistribution and social protection.
- वामपंथी और सामान्यतः **कीन्सीय विचारधारा** वाले लोगों का तर्क है कि अर्थव्यवस्था **कमजोर समग्र मांग** से पीड़ित है और उसे अधिक **सार्वजनिक व्यय, पुनर्वितरण और सामाजिक सुरक्षा** की आवश्यकता है।
- Both arguments hold a kernel of truth, but miss the larger point: India's current situation stems not only from supply and demand constraints but from institutions shaped by social norms, which decide both how markets set incentives and prices, and how the State allocates resources and provides public goods.

दोनों तर्कों में कुछ सच्चाई है, लेकिन वे एक व्यापक बिंदु को नजरअंदाज करते हैं: भारत की वर्तमान स्थिति केवल **आपूर्ति और मांग संबंधी बाधाओं** से नहीं, बल्कि **सामाजिक मानदंडों से निर्मित संस्थाओं** से भी उत्पन्न होती है, जो यह निर्धारित करती हैं कि बाजार प्रोत्साहनों और कीमतों को कैसे तय करते हैं तथा राज्य संसाधनों का आवंटन और सार्वजनिक वस्तुओं का प्रावधान कैसे करता है।

- It is no surprise, then, that both the State and the market operate suboptimally.
- इसलिए यह आश्चर्य की बात नहीं है कि **राज्य और बाजार दोनों ही अपनी इष्टतम क्षमता से कम** कार्य करते हैं।
- Private capital, more freer from regulation than ever, does not do well on productivity and innovation.

निजी पूंजी, जो पहले की तुलना में विनियमन से अधिक मुक्त है, उत्पादकता और नवाचार के मामले में अच्छा प्रदर्शन नहीं करती है।

- Its competitiveness comes from cutting costs rather than innovating.
- इसकी **प्रतिस्पर्धात्मकता** नवाचार करने के बजाय लागत कम करने से आती है।
- It couldn't even absorb knowledge that comes with FDI.
- यह **FDI से आने वाले ज्ञान** को भी आत्मसात नहीं कर सकी।
- It couldn't increase productivity that results from both **inter-sectoral movements and innovation within sectors either**.
- यह **अंतर-क्षेत्रीय श्रम-गतिशीलता और क्षेत्रों के भीतर नवाचार** से उत्पन्न उत्पादकता को भी नहीं बढ़ा सकी।
- On the other hand, capital is heavily subsidised, lowering its relative price vis-à-vis labour in a labour-surplus economy.
- दूसरी ओर, **पूंजी को भारी सब्सिडी** दी जाती है, जिससे श्रम-अधिशेष अर्थव्यवस्था में श्रम की तुलना में इसकी सापेक्ष कीमत कम हो जाती है।

- India's innovation is skewed, with **R&D spending at a paltry 0.65% of GDP**, while technology adoption remains weak and far from spontaneous.
- भारत में **नवाचार असंतुलित** है, जहाँ **R&D पर व्यय GDP का मात्र 0.65%** है, जबकि प्रौद्योगिकी को अपनाना कमजोर है और स्वाभाविक रूप से होने वाले प्रसार से बहुत दूर है।

- Despite the government's growing size, India's capacity to intervene — even to provide basic services like health centres or schooling — remains among the lowest anywhere.

सरकार के बढ़ते आकार के बावजूद, भारत की **हस्तक्षेप करने की क्षमता** — यहाँ तक कि स्वास्थ्य केंद्र या स्कूली शिक्षा जैसी बुनियादी सेवाएँ प्रदान करने की क्षमता — दुनिया में सबसे निम्न स्तरों में बनी हुई है।

- The Left–Right debate focuses on the size and quality of government expenditure, but the problem lies elsewhere.

वाम-दक्षिणपंथी बहस सरकारी व्यय के आकार और गुणवत्ता पर केंद्रित रहती है, लेकिन समस्या कहीं और है।

- The same social norms that shape resource allocation also drive its inefficient use.
- संसाधनों के आवंटन को आकार देने वाले वही **सामाजिक मानदंड** उनके **अक्षम उपयोग** को भी बढ़ावा देते हैं।
- For instance, India has historically underfunded mass education while subsidising higher education for elites, tilting spending toward the privileged.

उदाहरण के लिए, भारत ने ऐतिहासिक रूप से सामूहिक शिक्षा को कम वित्तपोषित किया है, जबकि अभिजात वर्ग के लिए उच्च शिक्षा को सब्सिडी दी है, जिससे व्यय का झुकाव विशेषाधिकार प्राप्त वर्ग की ओर हो गया है।

- That same elite bias later drove the service-sector-heavy growth of post-reform India, letting upper castes monopolise better occupations while relegating low-productivity work to others. वही अभिजात वर्ग के प्रति पक्षपात बाद में सुधारोत्तर भारत के सेवा-क्षेत्र-प्रधान विकास का कारण बना, जिसने उच्च जातियों को बेहतर व्यवसायों पर एकाधिकार करने दिया, जबकि कम उत्पादकता वाले कार्य अन्य लोगों के लिए छोड़ दिए।

Undervaluing useful skills

उपयोगी कौशल का कम मूल्यांकन

- India's social norms are distinctive: they decide how State and market function while producing durable inequality and legitimising it.
भारत के सामाजिक मानदंड विशिष्ट हैं: वे यह निर्धारित करते हैं कि राज्य और बाजार कैसे कार्य करेंगे, साथ ही स्थायी असमानता पैदा करते हैं और उसे वैधता प्रदान करते हैं।
- Having long undermined mass education, India's vocational training system remains poorly managed and chronically underfunded.
लंबे समय से सामूहिक शिक्षा को कमजोर किए जाने के कारण भारत की व्यावसायिक प्रशिक्षण प्रणाली खराब ढंग से संचालित और लगातार अपर्याप्त वित्तपोषित बनी हुई है।
- Fewer than 3% of the workforce has any formal vocational education.
3% से भी कम कार्यबल के पास कोई औपचारिक व्यावसायिक शिक्षा है।
- Of roughly 14,000 ITIs offering about 25 lakh seats, actual intake is only about 48%, and even among graduates, the employment rate is just 63% — far below the 90%-plus seen in many other countries.
लगभग 14,000 ITIs में करीब 25 लाख सीटें उपलब्ध हैं, लेकिन वास्तविक प्रवेश केवल लगभग 48% हैं और स्नातकों में भी रोजगार दर केवल 63% है — जो कई अन्य देशों में देखी जाने वाली 90% से अधिक दर से बहुत कम है।
- Societies set up institutions based on their interests and norms.
समाज अपने हितों और मानदंडों के आधार पर संस्थाओं का निर्माण करते हैं।
- Economists often take self-interest as central to economic motives.
अर्थशास्त्री अक्सर स्वहित को आर्थिक उद्देश्यों का केंद्र मानते हैं।
- Yet social norms determine the kind of institutions that take shape, which in turn decide how individual efforts are channelised into productive activities.
फिर भी सामाजिक मानदंड यह निर्धारित करते हैं कि किस प्रकार की संस्थाएँ आकार लेंगी, और बदले में ये संस्थाएँ तय करती हैं कि व्यक्तिगत प्रयासों को उत्पादक गतिविधियों में कैसे लगाया जाएगा।
- These institutions work as the taproot of entrepreneurial success.
ये संस्थाएँ उद्यमशील सफलता की मूल आधारशिला के रूप में कार्य करती हैं।
- As this year's Nobel Prize winner Joel Mokyr has argued, modern growth depends on the accumulation and diffusion of "useful knowledge," the practical skills that enable societies to innovate, adapt and raise productivity.
जैसा कि इस वर्ष के नोबेल पुरस्कार विजेता Joel Mokyr ने तर्क दिया है, आधुनिक विकास "उपयोगी ज्ञान" के संचय और प्रसार पर निर्भर करता है, अर्थात् वे व्यावहारिक कौशल जो समाजों को नवाचार करने, अनुकूलन करने और उत्पादकता बढ़ाने में सक्षम बनाते हैं।
- For Mokyr, sustained growth rests on the coevolution of science, technology and the spread of useful knowledge, something that failed to take strong root in India.
Mokyr के अनुसार, सतत विकास विज्ञान, प्रौद्योगिकी और उपयोगी ज्ञान के प्रसार के सह-विकास पर आधारित है, जिसकी भारत में मजबूत नींव स्थापित नहीं हो सकी।

- India has historically privileged abstract education over vocational and technical knowledge. भारत ने ऐतिहासिक रूप से व्यावसायिक और तकनीकी ज्ञान की तुलना में सैद्धांतिक शिक्षा को अधिक महत्व दिया है।
- University degrees command prestige while technical courses training electricians, welders, machinists and carpenters do not. विश्वविद्यालय की डिग्रियों को प्रतिष्ठा प्राप्त है, जबकि इलेक्ट्रीशियन, वेल्डर, मशीनिस्ट और बढ़ई को प्रशिक्षित करने वाले तकनीकी पाठ्यक्रमों को ऐसा सम्मान प्राप्त नहीं है।
- This hierarchy is not accidental. यह पदानुक्रम आकस्मिक नहीं है।
- It reflects centuries of caste-based occupational stratification, where manual and artisanal work has been systematically undervalued despite its indispensable role in industrial development. यह सदियों से चली आ रही जाति-आधारित व्यावसायिक स्तरीकरण को दर्शाता है, जिसमें औद्योगिक विकास में अपनी अपरिहार्य भूमिका के बावजूद शारीरिक और कारीगर-आधारित कार्यों का व्यवस्थित रूप से कम मूल्यांकन किया गया है।
- The result is a chronic shortage of skilled manufacturing workers even as millions of educated young Indians struggle to find decent jobs. इसका परिणाम कुशल विनिर्माण श्रमिकों की दीर्घकालिक कमी के रूप में सामने आया है, जबकि लाखों शिक्षित युवा भारतीय सम्मानजनक नौकरियाँ पाने के लिए संघर्ष कर रहे हैं।
- Ironically, India's Chief Economic Adviser, V Anantha Nageswaran, recently urged the youth to pursue trades such as welding and plumbing instead of chasing software jobs or MBAs. विडंबना यह है कि भारत के मुख्य आर्थिक सलाहकार, V Anantha Nageswaran, ने हाल ही में युवाओं से सॉफ्टवेयर नौकरियों या MBA के पीछे भागने के बजाय वेल्डिंग और प्लंबिंग जैसे व्यवसायों को अपनाने का आग्रह किया।
- But it won't happen unless India changes its social valuation of skills. लेकिन ऐसा तब तक नहीं होगा जब तक भारत कौशल के सामाजिक मूल्यांकन को नहीं बदलता।
- Take the marriage market: some skills and occupations carry a premium over others. विवाह बाजार को ही लें: कुछ कौशलों और व्यवसायों को दूसरों की तुलना में अधिक सामाजिक महत्व प्राप्त है।
- These social valuations shape educational choices, occupational aspirations and ultimately the allocation of labour. ये सामाजिक मूल्यांकन शैक्षिक विकल्पों, व्यावसायिक आकांक्षाओं और अंततः श्रम के आवंटन को आकार देते हैं।
- Data show a persistent and steady decline in the labour intensity of production technology across sectors. आँकड़े विभिन्न क्षेत्रों में उत्पादन प्रौद्योगिकी की श्रम-प्रधानता में लगातार और स्थायी गिरावट दर्शाते हैं।
- Even in traditionally labour-intensive sectors, the trend is likely to accelerate with the advent of AI. पारंपरिक रूप से श्रम-प्रधान क्षेत्रों में भी AI के आगमन के साथ इस प्रवृत्ति के तेज होने की संभावना है।
- India therefore needs to recalibrate not just production and distribution, but also their valuation. इसलिए भारत को केवल उत्पादन और वितरण को ही नहीं, बल्कि उनके मूल्यांकन को भी पुनर्संतुलित करने की आवश्यकता है।
- Without changing the cultural valuation of skills and the way production itself is organised, India may fall into a low-income, low-productivity trap. कौशल के सांस्कृतिक मूल्यांकन और स्वयं उत्पादन के आयोजन के तरीके को बदले बिना, भारत कम-आय, कम-उत्पादकता वाले जाल में फँस सकता है।

Diffusion of useful knowledge

उपयोगी ज्ञान का प्रसार

- Countries that escaped the **middle-income trap** — from South Korea to China — did not simply build factories but built institutions capable of creating and diffusing useful knowledge across domains.
मध्यम-आय जाल से बाहर निकलने वाले देशों—दक्षिण कोरिया से लेकर चीन तक—ने केवल कारखानों का निर्माण नहीं किया, बल्कि ऐसे संस्थानों का निर्माण किया जो विभिन्न क्षेत्रों में उपयोगी ज्ञान का सृजन और प्रसार करने में सक्षम थे।
- China's interventions in education and health laid the foundation for its later productive capacity.
शिक्षा और स्वास्थ्य के क्षेत्र में चीन के हस्तक्षेपों ने बाद में विकसित हुई उसकी **उत्पादक क्षमता** की नींव रखी।
- Its early state-led industrialisation was accompanied by massive investments in technical education, local manufacturing capability and technological learning.
इसके प्रारंभिक **राज्य-नेतृत्व वाले औद्योगीकरण** के साथ तकनीकी शिक्षा, स्थानीय विनिर्माण क्षमता और तकनीकी अधिगम में बड़े पैमाने पर निवेश किया गया।
- By contrast, countries such as Brazil, Argentina, Thailand and the Philippines, which failed to build or sustain such institutions, became stuck in the middle-income trap.
इसके विपरीत, Brazil, Argentina, Thailand और the Philippines जैसे देश, जो ऐसे संस्थानों का निर्माण या उन्हें बनाए रखने में विफल रहे, **मध्यम-आय जाल** में फँस गए।
- Like India, large sections of their populations remain dependent on public transfers and handouts to secure the basic requirements of a prosperous existence.
भारत की तरह, उनकी आबादी के बड़े हिस्से भी समृद्ध जीवन की बुनियादी आवश्यकताओं को पूरा करने के लिए **सार्वजनिक हस्तांतरणों और सरकारी सहायता** पर निर्भर बने हुए हैं।
- As an alternative to this trap, Harvard Economist Dani Rodrik has recently proposed what he calls **productivism** — an approach that shifts attention from ex-post redistribution to creating productive employment.
इस जाल के विकल्प के रूप में, Harvard के अर्थशास्त्री Dani Rodrik ने हाल ही में जिसे **productivism (उत्पादकतावाद)** कहा है, उसका प्रस्ताव रखा है—यह एक ऐसा दृष्टिकोण है जो ध्यान को **परिणामोत्तर पुनर्वितरण** से हटाकर उत्पादक रोजगार सृजित करने पर केंद्रित करता है।
- It calls for the dissemination of economic opportunity and differs from free market orthodoxy in giving the government an important role over the markets in shaping economic opportunities.
यह **आर्थिक अवसरों के प्रसार** की माँग करता है और आर्थिक अवसरों को आकार देने में सरकार को बाजारों पर महत्वपूर्ण भूमिका प्रदान करके मुक्त-बाजार की रूढ़िवादी विचारधारा से अलग होता है।
- It emphasises the real economy over finance, jobs over redistribution and production over consumption.
यह **वित्त के बजाय वास्तविक अर्थव्यवस्था, पुनर्वितरण के बजाय रोजगार और उपभोग के बजाय उत्पादन** पर जोर देता है।
- A truly inclusive economy, according to him, gives people dignity and social recognition as productive members of society.
उनके अनुसार, वास्तव में **समावेशी अर्थव्यवस्था** लोगों को समाज के उत्पादक सदस्यों के रूप में गरिमा और सामाजिक मान्यता प्रदान करती है।
- It can happen not just by recalibrating the policy framework but by overhauling the institutional framework and changing the norms that underpin those institutions by moving beyond the matrix of state-market binaries.
यह केवल **नीतिगत ढाँचे** को पुनर्संयोजित करने से नहीं, बल्कि **संस्थागत ढाँचे** में व्यापक बदलाव करने और उन संस्थानों को आधार प्रदान करने वाले मानदंडों को बदलने से संभव हो सकता है, जिसके लिए राज्य-बाजार के द्वैत से आगे बढ़ना होगा।



- For India, this means combining **industrial policy** with investments in vocational education. भारत के लिए इसका अर्थ औद्योगिक नीति को व्यावसायिक शिक्षा में निवेश के साथ जोड़ना है।
- It also means restoring dignity to skilled manual work and creating institutions that spread technology beyond a handful of elite enclaves. इसका अर्थ कुशल हस्तचालित श्रम को गरिमा प्रदान करना और ऐसे संस्थानों का निर्माण करना भी है जो प्रौद्योगिकी को कुछ चुनिंदा अभिजात्य क्षेत्रों से आगे व्यापक रूप से प्रसारित करें।
- Without transforming how the country values skills, builds productive capabilities, and expands access to good jobs, India risks being locked into a low-productivity economy. देश द्वारा कौशल को दिए जाने वाले महत्व, उत्पादक क्षमताओं के निर्माण और अच्छे रोजगार तक पहुँच के विस्तार के तरीके में बदलाव किए बिना, भारत के निम्न-उत्पादकता वाली अर्थव्यवस्था में फँसे रहने का जोखिम है।

Equity MF inflows up 18%, SIP growth flat for third month

Beneath the headline flows, there appears to be a meaningful rotation of investor capital away from large-cap and some diversified strategies towards mid-cap, small-cap and select hybrids

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MUMBAI

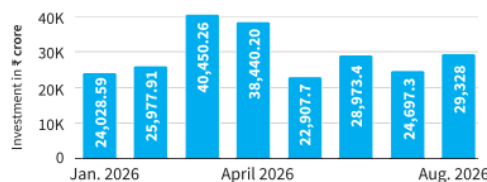
Net inflows into equity mutual funds rose 18% to a four-month high of ₹29,328 crore in August 2026, even as investor contributions through systematic investment plans (SIPs) plateaued for the third consecutive month, according to data from the Centre for Monitoring Indian Economy (CMIE).

Mutual fund investors poured ₹24,697.3 crore into the market in July 2026, which was 15% lower than the June inflows of ₹28,973 crore. As a result, the August figures appear higher largely because they are being compared with the relatively low base recorded in July 2026.

SIP contributions stood at ₹32,297 crore during the

Four month high

Net inflows into equity mutual funds rose 18% to ₹29,328 crore in August 2026 from ₹24,697.3 crore in July



reporting month, up just 1.5% over July 2026 level. The modest increase marks the third consecutive month in which the pace of SIP growth has plateaued, indicating a slowdown in incremental investor contributions through the route.

“Overall, the aggregate collection number does not tell the complete story. Beneath the headline

flows, there appears to be a meaningful rotation of investor capital away from large-cap and some diversified strategies towards mid-cap, small-cap and select hybrid categories. The key question going forward is whether this represents a sustained structural shift in asset allocation or simply a continuation of performance-led flows into segments that have

outperformed over the recent past,” said Viraj Gandhi, CEO, SAMCO Mutual Fund.

Market conditions remained challenging during the period, with elevated crude oil prices and persistent geopolitical tensions weighing on investor sentiment. Despite these headwinds, foreign institutional investors (FIIs) continued to make purchases in Indian equities during July.

“Escalating geopolitical tensions are keeping crude prices in the range of \$90-\$100 a barrel, and we continue to see geopolitical tensions persist this month. Despite this, we have seen FIIs continue their equity purchases, as they did last month, in July,” said Venkat Chalasani, who heads the Association of Mutual Funds in India (AMFI), at a media briefing.

11S9. Equity MF inflows up 18%, SIP growth flat for third month

इक्विटी MF में प्रवाह 18% बढ़ा, SIP वृद्धि लगातार तीसरे महीने स्थिर

- Net inflows into **equity mutual funds** rose 18% to a four-month high of ₹29,328 crore in August 2026, even as investor contributions through **systematic investment plans (SIPs)** plateaued for the third consecutive month, according to data from the **Centre for Monitoring**

Indian Economy (CMIE).

इक्विटी म्यूचुअल फंडों में शुद्ध प्रवाह अगस्त 2026 में 18% बढ़कर चार महीने के उच्च स्तर ₹29,328 करोड़ पर पहुँच गया, जबकि सिस्टमैटिक इन्वेस्टमेंट प्लान (SIPs) के माध्यम से निवेशकों का योगदान लगातार तीसरे महीने स्थिर रहा, यह जानकारी Centre for Monitoring Indian Economy (CMIE) के आँकड़ों के अनुसार है।

- Mutual fund investors poured ₹24,697.3 crore into the market in July 2026, which was 15% lower than the June inflows of ₹28,973 crore.
म्यूचुअल फंड निवेशकों ने जुलाई 2026 में बाजार में ₹24,697.3 करोड़ का निवेश किया, जो जून में हुए ₹28,973 करोड़ के प्रवाह से 15% कम था।
- As a result, the August figures appear higher largely because they are being compared with the relatively low base recorded in July 2026.
परिणामस्वरूप, अगस्त के आँकड़े मुख्य रूप से इसलिए अधिक दिखाई देते हैं क्योंकि उनकी तुलना जुलाई 2026 में दर्ज अपेक्षाकृत कम आधार से की जा रही है।
- SIP contributions stood at ₹32,297 crore during the reporting month, up just 1.5% over July 2026 level.
रिपोर्टिंग माह के दौरान SIP योगदान ₹32,297 करोड़ रहा, जो जुलाई 2026 के स्तर से केवल 1.5% अधिक था।
- The modest increase marks the third consecutive month in which the pace of SIP growth has plateaued, indicating a slowdown in incremental investor contributions through the route.
यह मामूली वृद्धि लगातार तीसरे महीने को दर्शाती है, जिसमें SIP वृद्धि की गति स्थिर रही है, जो इस माध्यम से निवेशकों के अतिरिक्त योगदान में धीमापन का संकेत देती है।
- “Overall, the aggregate collection number does not tell the complete story.
“कुल मिलाकर, समय संग्रह का आँकड़ा पूरी कहानी नहीं बताता।
- Beneath the headline inflows, there appears to be a meaningful rotation of investor capital away from large-cap and some diversified strategies towards mid-cap, small-cap and select hybrid categories.
मुख्य प्रवाह के आँकड़ों के पीछे, निवेशकों की पूंजी का लार्ज-कैप और कुछ विविधीकृत रणनीतियों से हटकर मिड-कैप, स्मॉल-कैप और चुनिंदा हाइब्रिड श्रेणियों की ओर एक महत्वपूर्ण स्थानांतरण दिखाई देता है।
- The key question going forward is whether this represents a sustained structural shift in asset allocation or simply a continuation of performance-led flows into segments that have outperformed over the recent past,” said Viraj Gandhi, CEO, SAMCO Mutual Fund.
आगे चलकर मुख्य प्रश्न यह है कि क्या यह परिसंपत्ति आवंटन में निरंतर संरचनात्मक बदलाव को दर्शाता है या केवल उन क्षेत्रों में प्रदर्शन-आधारित प्रवाह की निरंतरता है, जिन्होंने हाल के समय में बेहतर प्रदर्शन किया है,” SAMCO Mutual Fund के CEO Viraj Gandhi ने कहा।
- Market conditions remained challenging during the period, with elevated crude oil prices and persistent geopolitical tensions weighing on investor sentiment.
इस अवधि के दौरान बाजार की स्थितियाँ चुनौतीपूर्ण बनी रहीं, जिसमें ऊँची कच्चे तेल की कीमतों और लगातार बनी हुई भू-राजनीतिक तनावों ने निवेशकों की धारणा को प्रभावित किया।
- Despite these headwinds, foreign institutional investors (FIIs) continued to make purchases in Indian equities during July.
इन प्रतिकूल परिस्थितियों के बावजूद, विदेशी संस्थागत निवेशकों (FIIs) ने जुलाई के दौरान भारतीय इक्विटी में खरीदारी जारी रखी।
- “Escalating geopolitical tensions are keeping crude prices in the range of \$90-\$100 a barrel, and we continue to see geopolitical tensions persist this month.
“बढ़ते भू-राजनीतिक तनाव कच्चे तेल की कीमतों को 90-100 डॉलर प्रति बैरल के दायरे में बनाए हुए हैं और इस महीने भी हम भू-राजनीतिक तनावों को जारी देखते हैं।
- Despite this, we have seen FIIs continue their equity purchases, as they did last month, in July,” said Venkat Chalasani, who heads the Association of Mutual Funds in India (AMFI),

at a media briefing.

इसके बावजूद, हमने देखा है कि FIIs ने इक्विटी में अपनी खरीदारी जारी रखी है, जैसा कि उन्होंने पिछले महीने भी किया था," **Association of Mutual Funds in India (AMFI)** के प्रमुख Venkat Chalasani ने एक मीडिया ब्रीफिंग में कहा।

MUTUAL FUND

- A **mutual fund** is an investment vehicle that collects money from a large number of investors and invests the pooled money in financial assets such as **shares, bonds, government securities, money-market instruments or a combination of these assets**.
- In simple terms, instead of an individual investor personally selecting and buying many securities, the investor gives money to a mutual fund, which is managed professionally by an **Asset Management Company (AMC)**.
- Investors receive **units** of the mutual fund in proportion to the amount invested.
- The value of each unit is reflected through the **Net Asset Value (NAV)**.
- In India, mutual funds are regulated by the **Securities and Exchange Board of India (SEBI)**.
- A major regulatory update is that mutual funds are now governed by the **SEBI (Mutual Funds) Regulations, 2026**, which replaced the earlier regulatory framework based on the SEBI (Mutual Funds) Regulations, 1996.
- The 2026 Regulations were notified in January 2026 and were subsequently amended, including on **7 July 2026**.
- Mechanism for pooling money by issuing units to the investors and investing funds in securities in accordance with the objectives as disclosed in the offer document. It can be classified into three types based on the instruments they invest in-
 - Debt-only mutual fund - investing in only debt instruments
 - Equity mutual fund- investing only in shares of various listed companies
 - Hybrid fund- invest in both debt and equity.
- Profit and losses are shared by investors in proportion to their investments. The mutual fund or the asset management company receives a fees for the same.
- **Exchange Traded Funds (ETF)**: They are sold and bought on the stock exchanges just like normal stocks but mirror the broader stock market index or any other commodity example currency ETF gold ETF Index funds etc.

11S9. India's coal demand expected to jump 4.2%: IEA

भारत की कोयले की मांग में 4.2% की वृद्धि की उम्मीद: IEA

- Coal demand in India is expected to increase by **4.2% year-on-year** to **1,353 million tonnes (MT)** in 2026 with production expected to scale yet another record at **1,095 MT**, the **International Energy Agency (IEA)** said in its mid-year report Thursday.
International Energy Agency (IEA) ने गुरुवार को अपनी मध्य-वर्षीय रिपोर्ट में कहा कि 2026 में भारत में कोयले की मांग में **वर्ष-दर-वर्ष 4.2%** की वृद्धि होने की उम्मीद है और यह **1,353 मिलियन टन (MT)** तक पहुँच सकती है, जबकि उत्पादन के एक और रिकॉर्ड स्तर **1,095 MT** तक पहुँचने की उम्मीद है।
- The **IEA attributed this to government's objective of addressing elevated domestic and industrial demand by focussing efforts on bolstering domestic supply, reducing import dependence and utilising already-elevated stocks at mine pitheads**.
IEA ने इसका कारण सरकार के उस उद्देश्य को बताया है, जिसके तहत **बढ़ी हुई घरेलू और औद्योगिक मांग** को पूरा करने के लिए **घरेलू आपूर्ति को मजबूत करने, आयात पर निर्भरता कम करने और खदानों के पिटहेड पर पहले से मौजूद ऊँचे भंडार का उपयोग करने** पर ध्यान केंद्रित किया जा रहा है।



- In contrast, the IEA sees global coal demand to increase 1.2% to **8.94 billion tonnes (BT)** during the same period although production may slide downwards 2% but remaining about 9 BT.
इसके विपरीत, IEA का अनुमान है कि इसी अवधि में वैश्विक कोयले की मांग 1.2% बढ़कर **8.94 बिलियन टन (BT)** हो जाएगी, जबकि उत्पादन में 2% की गिरावट आ सकती है, लेकिन यह लगभग 9 BT पर बना रहेगा।
- IEA attributes projections about elevated coal demand in India to enhanced requirement for power – notwithstanding the spike in renewable sources-based power capacities – alongside **El Niño conditions**.
IEA भारत में कोयले की बढ़ी हुई मांग के अनुमान का कारण बिजली की बढ़ी हुई आवश्यकता को मानता है—**नवीकरणीय स्रोतों पर आधारित बिजली क्षमता में वृद्धि के बावजूद**—साथ ही **El Niño परिस्थितियों** को भी इसका एक कारण माना गया है।

FCNR(B) deposits: Understanding who finally bears the foreign exchange risk

The RBI swap shields banks from currency risk on the principal, while banks have to manage dollar interest payments themselves, leaving some exposed if the rupee weakens; some banks have planned to buy U.S. dollars when they actually need to make the interest payments

US III: Economy

NEWS ANALYSIS

Balasubramanyam C.P.

The story so far: The Reserve Bank of India (RBI) introduced a special swap facility in June to encourage non-resident Indians to put money into FCNR(B) deposits, as the rupee faced pressure from high oil prices and India sought to strengthen its foreign-exchange reserves.

The response was much stronger than the RBI's initial target, as Indian banks mobilised more than \$127 billion through these deposits, against an initial target of about \$50 billion.

The RBI subsequently closed the window for fresh FCNR(B) deposits on August 31, 2026.

The scheme has given banks a relatively cheap source of foreign-currency funding and added substantially to India's foreign-exchange reserves. The deposits typically have three-to-five-year maturities, raising the question of who bears the currency risk when the principal and interest have to be paid.

Risks to RBI

The RBI's special swap facility shields banks from foreign-exchange risk on the principal amount of the FCNR(B) deposits. *Reuters* reported that the interest payments, however,



Bet on dollars: The scheme has given banks relatively cheap forex funding source. GETTYIMAGES/ISTOCK

have to be managed by the banks independently.

Under the arrangement, the RBI bears the cost of hedging the foreign-currency exposure, according to a Bank of America (BoFA) Securities Research report.

It estimated that this hedging cost could be up to 3%, while SBI Research used an average hedging cost of around 3% a year in its calculations. So, the RBI's cost comes from protecting the dollar value of the principal against movements in the rupee-dollar exchange rate.

Handling cost

The RBI has received fo-



The RBI has taken on the exposure associated with the principal through its swap, while banks still face currency risk on the interest payments in the future

reign currency through the deposits, adding to the country's reserves. SBI Research said the RBI had recouped \$31.2 billion of its foreign-currency assets by August 7, 2026, equivalent to 55% of the amount mobilised at that point. It also said the RBI may use part of the amount to invest in

U.S. securities because of higher yields.

BoFA estimated that the RBI could earn around 4.5-5% on the foreign exchange reserves generated through the deposits.

It said this could potentially more than offset a hedging cost of up to 3%, assuming the foreign-currency holdings are hedged for five years.

SBI Research assumed FCNR(B) mobilisation of \$65-70 billion and a 3% annual hedging cost, and calculated an annual notional cost of about \$2.1 billion. If that cost remained at 3% for five years, the cumulative cost would be about \$10.5 billion.

It argued that this cost is relatively small compared with India's foreign-exchange reserves. Against current reserves of around \$700 billion, it calculated the five-year cost at 1.45% of the reserve stock.

Risks to banks

The central bank's swap facility does not cover the interest that banks have to pay depositors in dollars.

That means banks have to arrange the dollars needed for these interest payments and manage the foreign-exchange exposure themselves. *Reuters* reported that foreign banks are largely hedging this exposure, while most state-run banks and several private-sector Indian lenders have left it unhedged.

Unhedged exposure

The main reason cited by bankers for not hedging the exposure is the cost of hedging.

Reuters reported that hedging the foreign-exchange risk on interest payments for three-to-five-year deposits costs banks about 3% a year.

The interest on these deposits is paid when the deposits mature.

Some banks have therefore chosen not to pay that cost and instead plan to buy dollars when they actually need to make the interest payments.

One banker at a mid-sized State-run lender told

Reuters that the bank expected to handle the payments through spot dollar purchases when required, rather than locking in protection in advance.

What if rupee weakens? Consider a bank that has to pay \$1 million in interest.

If the dollar costs ₹95, the payment would require ₹9.5 crore.

If the rupee weakens and the dollar rises to ₹100 at the point of maturity, the same \$1 million payment would require ₹10 crore.

A bank that has hedged its exposure would have protection against such a currency movement.

A lender that has left the exposure unhedged would have to bear the higher rupee cost.

This could become a broader concern because much of the future interest-payment exposure has been left unhedged.

If the rupee weakens significantly, banks may need to buy dollars at the same time to meet their interest obligations. That could increase demand for dollars and add to pressure on the rupee. That means the FCNR(B) scheme has not eliminated currency exposure altogether.

The central bank has taken on the exposure associated with the principal through its swap, while banks continue to face currency risk on the interest payments in the future.

11S9. FCNR(B) deposits: Understanding who finally bears the foreign exchange risk

FCNR(B) जमा: यह समझना कि अंततः विदेशी मुद्रा जोखिम कौन वहन करता है

- **The story so far:** The Reserve Bank of India (RBI) introduced a special swap facility in June to encourage non-resident Indians to put money into FCNR(B) deposits, as the rupee faced pressure from high oil prices and India sought to strengthen its foreign-exchange reserves.
अब तक की कहानी: भारतीय रिज़र्व बैंक (RBI) ने जून में विशेष स्वैप सुविधा शुरू की, ताकि अनिवासी भारतीयों को FCNR(B) जमाओं में धन लगाने के लिए प्रोत्साहित किया जा सके, क्योंकि ऊँची तेल कीमतों के कारण रुपया दबाव में था और भारत अपने विदेशी मुद्रा भंडार को मजबूत करना चाहता था।
- The response was much stronger than the RBI's initial target, as Indian banks mobilised more than \$127 billion through these deposits, against an initial target of about \$50 billion.
प्रतिक्रिया RBI के प्रारंभिक लक्ष्य की तुलना में कहीं अधिक मजबूत रही, क्योंकि भारतीय बैंकों ने इन जमाओं के माध्यम से 127 अरब डॉलर से अधिक जुटाए, जबकि प्रारंभिक लक्ष्य लगभग 50 अरब डॉलर था।
- The RBI subsequently closed the window for fresh FCNR(B) deposits on August 31, 2026.
इसके बाद RBI ने 31 अगस्त 2026 को नई FCNR(B) जमाओं के लिए यह सुविधा बंद कर दी।
- The scheme has given banks a relatively cheap source of foreign-currency funding and added substantially to India's foreign exchange reserves.
इस योजना ने बैंकों को विदेशी मुद्रा वित्तपोषण का अपेक्षाकृत सस्ता स्रोत उपलब्ध कराया है और भारत के विदेशी मुद्रा भंडार में पर्याप्त वृद्धि की है।
- The deposits typically have three-to-five-year maturities, raising the question of who bears the currency risk when the principal and interest have to be paid.
इन जमाओं की सामान्यतः तीन से पाँच वर्ष की परिपक्वता अवधि होती है, जिससे यह प्रश्न उठता है कि मूलधन और ब्याज का भुगतान किए जाने के समय मुद्रा जोखिम कौन वहन करता है।

Risks to RBI

RBI के लिए जोखिम

- The RBI's special swap facility shields banks from foreign-exchange risk on the principal amount of the FCNR(B) deposits.
RBI की विशेष स्वैप सुविधा बैंकों को FCNR(B) जमाओं की मूल राशि पर विदेशी मुद्रा जोखिम से सुरक्षा प्रदान करती है।
- Reuters reported that the interest payments, however, have to be managed by the banks independently.
Reuters ने बताया कि, हालांकि, ब्याज भुगतान का प्रबंधन बैंकों को स्वतंत्र रूप से करना होगा।
- Under the arrangement, the RBI bears the cost of hedging the foreign-currency exposure, according to a Bank of America (BoFA) Securities Research report.
Bank of America (BoFA) Securities Research की एक रिपोर्ट के अनुसार, इस व्यवस्था के तहत विदेशी मुद्रा जोखिम की हेजिंग की लागत RBI वहन करता है।
- It estimated that this hedging cost could be up to 3%, while SBI Research used an average hedging cost of around 3% a year in its calculations.
इसमें अनुमान लगाया गया कि यह हेजिंग लागत 3% तक हो सकती है, जबकि SBI Research ने अपनी गणनाओं में लगभग 3% वार्षिक औसत हेजिंग लागत का उपयोग किया।
- So, the RBI's cost comes from protecting the dollar value of the principal against movements in the rupee-dollar exchange rate.
इस प्रकार, RBI की लागत रुपया-डॉलर विनिमय दर में उतार-चढ़ाव से मूलधन के डॉलर मूल्य की सुरक्षा करने से आती है।

Handling cost लागत का प्रबंधन

- The RBI has received foreign currency through the deposits, adding to the country's reserves. RBI को इन जमाओं के माध्यम से विदेशी मुद्रा प्राप्त हुई है, जिससे देश के विदेशी मुद्रा भंडार में वृद्धि हुई है।
- SBI Research said the RBI had recouped \$31.2 billion of its foreign-currency assets by August 7, 2026, equivalent to 55% of the amount mobilised at that point.
SBI Research ने कहा कि 7 अगस्त 2026 तक RBI ने अपनी 31.2 अरब डॉलर की विदेशी मुद्रा परिसंपत्तियाँ वापस प्राप्त कर ली थीं, जो उस समय तक जुटाई गई राशि का 55% था।
- It also said the RBI may use part of the amount to invest in U.S. securities because of higher yields.
इसने यह भी कहा कि अधिक प्रतिफल (yields) के कारण RBI इस राशि के एक हिस्से का उपयोग अमेरिकी प्रतिभूतियों में निवेश करने के लिए कर सकता है।
- BofA estimated that the RBI could earn around 4.5-5% on the foreign exchange reserves generated through the deposits.
BofA ने अनुमान लगाया कि RBI इन जमाओं के माध्यम से उत्पन्न विदेशी मुद्रा भंडार पर लगभग 4.5-5% कमा सकता है।
- It said this could potentially more than offset a hedging cost of up to 3%, assuming the foreign-currency holdings are hedged for five years.
उसने कहा कि यदि विदेशी मुद्रा होल्डिंग्स की पाँच वर्षों के लिए हेजिंग की जाती है, तो इससे संभावित रूप से 3% तक की हेजिंग लागत की भरपाई से अधिक हो सकती है।
- SBI Research assumed FCNR(B) mobilisation of \$65-70 billion and a 3% annual hedging cost, and calculated an annual notional cost of about \$2.1 billion.
SBI Research ने 65-70 अरब डॉलर की FCNR(B) जुटाव राशि और 3% वार्षिक हेजिंग लागत मानते हुए लगभग 2.1 अरब डॉलर की वार्षिक सांकेतिक लागत की गणना की।
- If that cost remained at 3% for five years, the cumulative cost would be about \$10.5 billion.
यदि यह लागत पाँच वर्षों तक 3% बनी रहती है, तो संचयी लागत लगभग 10.5 अरब डॉलर होगी।
- It argued that this cost is relatively small compared with India's foreign-exchange reserves.
इसने तर्क दिया कि भारत के विदेशी मुद्रा भंडार की तुलना में यह लागत अपेक्षाकृत छोटी है।
- Against current reserves of around \$700 billion, it calculated the five-year cost at 1.45% of the reserve stock.
लगभग 700 अरब डॉलर के मौजूदा भंडार की तुलना में, इसने पाँच वर्ष की लागत को भंडार के 1.45% के बराबर बताया।

Risks to banks बैंकों के लिए जोखिम

- The central bank's swap facility does not cover the interest that banks have to pay depositors in dollars.
केंद्रीय बैंक की स्वैप सुविधा उस ब्याज को कवर नहीं करती जिसे बैंकों को जमाकर्ताओं को डॉलर में भुगतान करना होता है।
- That means banks have to arrange the dollars needed for these interest payments and manage the foreign-exchange exposure themselves.
इसका अर्थ है कि बैंकों को इन ब्याज भुगतानों के लिए आवश्यक डॉलर की व्यवस्था स्वयं करनी होगी और विदेशी मुद्रा जोखिम का प्रबंधन भी स्वयं करना होगा।
- Reuters reported that foreign banks are largely hedging this exposure, while most state-run banks and several private-sector Indian lenders have left it unhedged.



Reuters ने बताया कि विदेशी बैंक बड़े पैमाने पर इस जोखिम की हेजिंग कर रहे हैं, जबकि अधिकांश सरकारी बैंक और कई निजी क्षेत्र के भारतीय ऋणदाता इसे बिना हेज किए छोड़ रहे हैं।

Unhedged exposure बिना हेज किया गया जोखिम

- The main reason cited by bankers for not hedging the exposure is the cost of hedging. बैंकों द्वारा इस जोखिम की हेजिंग न करने के लिए दिया गया मुख्य कारण हेजिंग की लागत है।
- Reuters reported that hedging the foreign-exchange risk on interest payments for three-to-five year deposits costs banks about 3% a year. Reuters ने बताया कि तीन से पाँच वर्ष की जमाओं पर ब्याज भुगतान के विदेशी मुद्रा जोखिम की हेजिंग करने में बैंकों को लगभग 3% वार्षिक लागत आती है।
- The interest on these deposits is paid when the deposits mature. इन जमाओं पर ब्याज का भुगतान जमाओं के परिपक्व होने पर किया जाता है।
- Some banks have therefore chosen not to pay that cost and instead plan to buy dollars when they actually need to make the interest payments. इसलिए कुछ बैंकों ने यह लागत वहन न करने का विकल्प चुना है और इसके बजाय जब उन्हें वास्तव में ब्याज भुगतान करना होगा, तब डॉलर खरीदने की योजना बनाई है।
- One banker at a mid-sized State-run lender told Reuters that the bank expected to handle the payments through spot dollar purchases when required, rather than locking in protection in advance. एक मध्यम आकार के सरकारी बैंक के एक बैंकर ने Reuters को बताया कि बैंक ने पहले से सुरक्षा सुनिश्चित करने के बजाय आवश्यकता पड़ने पर स्पॉट डॉलर खरीद के माध्यम से भुगतान करने की योजना बनाई है।

What if rupee weakens? यदि रुपया कमजोर होता है तो क्या होगा?

- Consider a bank that has to pay \$1 million in interest. एक ऐसे बैंक पर विचार करें जिसे 10 लाख डॉलर का ब्याज देना है।
- If the dollar costs ₹95, the payment would require ₹9.5 crore. यदि डॉलर की कीमत ₹95 है, तो इस भुगतान के लिए ₹9.5 करोड़ की आवश्यकता होगी।
- If the rupee weakens and the dollar rises to ₹100 at the point of maturity, the same \$1 million payment would require ₹10 crore. यदि रुपया कमजोर होता है और परिपक्वता के समय डॉलर की कीमत ₹100 हो जाती है, तो उसी 10 लाख डॉलर के भुगतान के लिए ₹10 करोड़ की आवश्यकता होगी।
- A bank that has hedged its exposure would have protection against such a currency movement. जिस बैंक ने अपने जोखिम की हेजिंग की है, उसे इस तरह के मुद्रा उतार-चढ़ाव से सुरक्षा प्राप्त होगी।
- A lender that has left the exposure unhedged would have to bear the higher rupee cost. जिस ऋणदाता ने जोखिम को बिना हेज किए छोड़ा है, उसे अधिक रुपया लागत वहन करनी होगी।
- This could become a broader concern because much of the future interest payment exposure has been left unhedged. यह एक व्यापक चिंता का विषय बन सकता है क्योंकि भविष्य के ब्याज भुगतान से संबंधित जोखिम का एक बड़ा हिस्सा बिना हेज किए छोड़ा गया है।
- If the rupee weakens significantly, banks may need to buy dollars at the same time to meet their interest obligations. यदि रुपया काफी कमजोर होता है, तो बैंकों को अपने ब्याज दायित्वों को पूरा करने के लिए उसी समय डॉलर खरीदने पड़ सकते हैं।



- That could increase demand for dollars and add to pressure on the rupee.
इससे डॉलर की मांग बढ़ सकती है और रुपये पर दबाव बढ़ सकता है।
- That means the FCNR(B) scheme has not eliminated currency exposure altogether.
इसका अर्थ है कि **FCNR(B) योजना** ने **मुद्रा जोखिम** को पूरी तरह समाप्त नहीं किया है।
- The central bank has taken on the exposure associated with the principal through its swap, while banks continue to face currency risk on the interest payments in the future.
केंद्रीय बैंक ने अपने **स्वैप के माध्यम से मूलधन से जुड़े जोखिम** को अपने ऊपर ले लिया है, जबकि बैंकों को भविष्य में **ब्याज भुगतानों पर मुद्रा जोखिम** का सामना करना जारी रहेगा।

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11S9	Protein: reel, reality and what constitutes a wholesome meal प्रोटीन: दिखावा, वास्तविकता और एक पौष्टिक भोजन में क्या-क्या शामिल होना चाहिए	

Focus on cooperation over confrontation in space: PM

GS III: S&T

Hemanth C.S.
PARIS

Prime Minister Narendra Modi has emphasised the need for countries to explore, innovate, and protect space together. He was delivering a speech through video-conferencing on the second day of the International Space Summit in Paris on Thursday.

He invited France and the world to be co-travellers in India's next space frontier. "Let the space summit in Paris send a clear message: we will explore together, innovate together, and protect space together, for all humanity, and for generations to come."

The Prime Minister said that while orbits have become more crowded, technologies more powerful, and with more actors in the space domain, the focus should be on cooperation over confrontation, sustainability over short-term



Narendra Modi

gain, and inclusion over exclusion.

"We support a safe, secure, peaceful, and sustainable space domain anchored in international law, dialogue, and multilateral cooperation," he said.

Mr. Modi highlighted the cost-effective missions of the Indian Space Research Organisation (ISRO) and its capabilities to serve farmers and fishermen, weather forecasting, disaster management, and navigation.

"More than 430 satellites from 34 countries have travelled to space aboard Indian rockets. IS-

RO's technologies and partnerships serve not only India, but the wider world," he said. He cited the Chandrayaan-3 and Aditya-L1 missions, and the visit of an Indian astronaut to the International Space Station in 2025.

"Looking ahead, we aim to establish an Indian space station by 2035, and send an Indian to the moon by 2040. In all these efforts, our guiding principle has been clear: the benefits must reach all humanity. Alongside ISRO, India's private space sector is also surging in a big way," he said.

During the summit, many French companies such as RIDE!, Safran Space, and U-Space signed several contracts with Indian companies such as TakeMeToSpace, Dhruva Space, and AXISCADES, respectively.

(This reporter is in Paris at the invitation of France's Ministry for Europe and Foreign Affairs to cover the International Space Summit)

- During the summit, many French companies such as RIDE!, Safran Space, and U-Space signed several contracts with Indian companies such as TakeMeToSpace, Dhruva Space, and AXISCADES, respectively.

11S9. Focus on cooperation over confrontation in space: PM

अंतरिक्ष में टकराव के बजाय सहयोग पर ध्यान दें: प्रधानमंत्री

- "More than 430 satellites from 34 countries have travelled to space aboard Indian rockets."

"34 देशों के 430 से अधिक उपग्रह भारतीय रॉकेटों के माध्यम से अंतरिक्ष की यात्रा कर चुके हैं।

- He cited the Chandrayaan-3 and Aditya-L1 missions, and the visit of an Indian astronaut to the International Space Station in 2025.

उन्होंने Chandrayaan-3 और Aditya-L1 मिशन तथा 2025 में एक भारतीय अंतरिक्ष यात्री की International Space Station (अंतरराष्ट्रीय अंतरिक्ष स्टेशन) की यात्रा का उल्लेख किया।

- "Looking ahead, we aim to establish an Indian space station by 2035, and send an Indian to the moon by 2040."

"आगे देखते हुए, हमारा लक्ष्य 2035 तक भारतीय अंतरिक्ष स्टेशन स्थापित करना और 2040 तक किसी भारतीय को चंद्रमा पर भेजना है।

शिखर सम्मेलन के दौरान RIDE!, Safran Space और U-Space जैसी कई French कंपनियों ने क्रमशः TakeMeToSpace, Dhruva Space और AXISCADES जैसी भारतीय कंपनियों के साथ कई अनुबंधों पर हस्ताक्षर किए।

Protein: reel, reality and what constitutes a wholesome meal

From recommending adding fish and chicken into the diet, to protein shakes, and lately a 'Profee' (protein and coffee), the online space has become a hyperactive protein-pushing zone; experts and doctors stress the need to seek medical guidance and make wholesome food choices without falling prey to trends

SS III, S&T
Ramya Kannan

In the past, a 'healthy plate' was the single prominent determinant of what constitutes healthy eating. Things, however, are far more complex today, as awareness grows about each meal, micro meals, snacks and what must comprise each such unit.

Even as, on one side, awareness about packaging and labels on packaged foods grows with the new FSSAI (Food Safety and Standards Authority of India) mandates, on the dark side, online/social media continue to influence food fads and generalised opinion gets packaged as expert advice. The flavour of a few seasons now, seems to be protein.

India is asking the wrong question about protein, the Physicians Association for Nutrition, India (PAN-India) said in a White Paper, issued in the context of the National Nutrition Week between September 1 and 7.

"Protein has become one of the most talked-about and most misunderstood topics in nutrition. Conversations are dominated by grams, 'complete vs incomplete' labels, and high-protein product marketing. These measures are useful, but none of them alone tells you whether someone's diet is actually healthy or adequate," the paper says.

The treatise starts by contesting a basic principle: The conventional idea that animal protein is "complete" and plant protein is "incomplete" is oversimplification. Plant foods too contain all the essential amino acids the body needs; the amounts of each just vary by food. Within a varied diet with enough calories, the body gets what it needs across the day; you do not need to combine specific foods at every single meal, the nutritionists argue.

Push for protein

At the heart of the concern is excessive influence wielded on social media that pushes the protein narrative and sits in judgment over those not calibrating their protein per meal or per day. From recommending adding fish and chicken, to protein shakes and even, lately a 'Profee' (protein and coffee) the online space has become a hyperactive protein-pushing zone. Algorithms aggressively push recommendations and create fresh anxiety over whether one is getting enough protein or not.

Meenakshi Bajaj, dietician, Tamil Nadu Government Multi Super Speciality Hospital, says: "Unfortunately, social media content is available anytime and everywhere, just a swipe away. As a result, it often appears to have more influence than qualified professionals or evidence-based medicine. It is unfortunate that patients, regardless of age or education, can fall prey to food fads. Content shared by influencers, gym trainers, people with large followings, and unqualified health enthusiasts are being followed without checking the source, credentials, or scientific basis."

She adds: "Just yesterday, I met a qualified professional undergoing dialysis who had read on social media that people



Behind the fad: People looking at burgers with extra protein options at a restaurant in Bengaluru. Protein has become one of the most talked-about and most misunderstood topics in nutrition. REUTERS

A healthy Indian adult must have approximately 0.83 grams of protein per kilogram of body weight daily, according to ICMR recommendations

everything that you find in the aisle of a supermarket. However, for our population, a meal is extremely carbohydrate dominant. Just rice, chapati, idlis, dosas."

For clients, her advice is to add a small amount of protein to each meal, as also fibre. But what kind of protein? "Breakfast can be as simple as besan or oats, or if you're having dosa, just add a little paneer or tofu to it, if you are a vegetarian. Similarly, for lunch, add the same, or fish or chicken. The meal doesn't have to be protein dominant but yes, there should be a little protein along with your carbs and fibre; fats, anyway, we get enough of in our traditional diets."

Plant vs animal proteins

The paper pitches a similar angle: "In a varied diet with adequate calories, people generally do not need to combine specific proteins at every meal. Traditional combinations such as rice and dal, roti and chana, or idli and sambar are useful, but the more important issue is eating sufficient quantities of protein-rich foods," also challenges the familiar claim that animal proteins are "complete" while plant proteins are "incomplete".

Almost all plant foods contain all nine essential amino acids; there is a difference of course, and it lies in their relative proportions. It goes on to recommend prioritising pulses, beans, lentils, soy foods, nuts, seeds and whole grains, as they provide protein along with good fibre, unsaturated fats, vitamins, minerals and beneficial plant compounds.

PAN-India also addresses another elephant in the room: Supplements.

While arguing that protein supplements are not routinely necessary for healthy adults, they might have a role to play in helping athletes, older people with poor appetite, individuals on GLP-1 medications, or those recovering from illness. Ms. Priyadarshini agrees. "As far as supplements, I might recommend them to people who do are reluctant to bring any protein in their diet, especially vegetarians who have just a carb-loaded diet. Otherwise, I think as long as you're able to fit in whole foods into your diet, you will be good. That is the best way." Her vote is for raising awareness of protein consumption and making wholesome food choices.

Dr. Bajaj says: "A diversified, wholesome diet especially one with a high dietary diversity score, age-appropriate portion sizes, and foods that are local, traditional, and seasonal rather than packaged or processed would be considered as an ideal prescription for good health." She explains that the core principles of nutrition prescription are adequacy, individualisation, and avoiding excess. "Therefore, a therapeutic nutrition plan should be guided by ABCDE: anthropometric measures, biochemical parameters, clinical signs and symptoms, dietary assessment, and exercise type, frequency, and intensity. It must also account for age, gender, medical and surgical history, drug-nutrient interactions, food allergies or intolerances, and economic status," she adds. Food, ergo, is a complex business, best not left in the hands of social media influence.

"Protein should not be viewed only as a number on a food label. It is an essential macronutrient that supports growth, development, digestion, immunity, healing, and muscle protein synthesis, especially when combined with resistance training," Dr. Bajaj notes.

(ramya.kannan@thehindu.co.in)

THE GIST

▼ The White Paper — Rethinking Protein in Plant-Based Diets — argues that protein should be understood within the context of a person's complete diet rather than reduced to grams, amino-acid scores or marketing claims

▼ The paper says, "In a varied diet with adequate calories, people generally do not need to combine specific proteins at every meal. Traditional combinations such as rice and dal, roti and chana, or idli and sambar are useful, but the more important issue is eating sufficient quantities of protein-rich foods."

▼ A diversified, wholesome diet especially one with a high dietary diversity score, age-appropriate portion sizes, and foods that are local, traditional, and seasonal rather than packaged or processed would be considered as an ideal prescription for good health, say doctors

11S9. Protein: reel, reality and what constitutes a wholesome meal

प्रोटीन: दिखावा, वास्तविकता और एक पौष्टिक भोजन में क्या-क्या शामिल होना चाहिए

- India is asking the wrong question about protein, the Physicians Association for Nutrition, India (PAN-India) said in a White Paper, issued in the context of the **National Nutrition Week between September 1 and 7.**

Physicians Association for Nutrition, India (PAN-India) ने 1 से 7 सितंबर के बीच राष्ट्रीय पोषण सप्ताह के संदर्भ में जारी एक श्वेत पत्र (White Paper) में कहा कि भारत प्रोटीन के बारे में गलत सवाल पूछ रहा है।

- The White Paper —Rethinking Protein in Plant-Based Diets — argues that protein should be understood within the context of a person's complete diet rather than reduced to grams, amino-acid scores or marketing claims.

श्वेत पत्र —Rethinking Protein in Plant-Based Diets— का तर्क है कि प्रोटीन को ग्राम, अमीनो-अम्ल स्कोर या विपणन दावों तक सीमित करने के बजाय व्यक्ति के **समग्र आहार** के संदर्भ में समझा जाना चाहिए।

- As per the Indian Council for Medical Research - National Institute of Nutrition recommendations, a healthy Indian adult must have approximately 0.83 grams of protein per kilogram of body weight daily, making it about 50 grams of protein for a 60-kg adult.

Indian Council for Medical Research - National Institute of Nutrition की सिफारिशों के अनुसार, एक स्वस्थ भारतीय वयस्क को प्रतिदिन शरीर के वजन के प्रति किलोग्राम लगभग **0.83 ग्राम प्रोटीन** लेना चाहिए, जिससे 60 किलोग्राम वजन वाले वयस्क के लिए यह लगभग **50 ग्राम प्रोटीन** होता है।

- "Breakfast can be as simple as besan or oats, or if you're having dosa, just add a little paneer or tofu to it, if you are a vegetarian.

"नाश्ता बेसन या ओट्स जितना सरल हो सकता है, या यदि आप डोसा खा रहे हैं, तो यदि आप शाकाहारी हैं, उसमें थोड़ा पनीर या टोफू मिला सकते हैं।

- It goes on to recommend prioritising pulses, beans, lentils, soy foods, nuts, seeds and whole grains, as they provide protein along with good fibre, unsaturated fats, vitamins, minerals and beneficial plant compounds.

यह दालों, बीन्स, मसूर, सोया खाद्य पदार्थों, मेवों, बीजों और साबुत अनाज को प्राथमिकता देने की सिफारिश करता है, क्योंकि वे प्रोटीन के साथ-साथ अच्छा फाइबर, असंतृप्त वसा, विटामिन, खनिज और लाभकारी पादप यौगिक प्रदान करते हैं।

- "Therefore, a therapeutic nutrition plan should be guided by ABCDE: anthropometric measures, biochemical parameters, clinical signs and symptoms, dietary assessment, and exercise type, frequency, and intensity.

"इसलिए, एक चिकित्सीय पोषण योजना को ABCDE द्वारा निर्देशित किया जाना चाहिए: मानवमितीय माप, जैव-रासायनिक पैरामीटर, नैदानिक संकेत एवं लक्षण, आहार मूल्यांकन, तथा व्यायाम के प्रकार, आवृत्ति और तीव्रता।

- It is an essential macronutrient that supports growth, development, digestion, immunity, healing, and muscle protein synthesis, especially when combined with resistance training," Dr. Bajaj notes.

यह एक आवश्यक मैक्रोन्यूट्रिएंट है, जो वृद्धि, विकास, पाचन, प्रतिरक्षा, उपचार और मांसपेशी प्रोटीन संश्लेषण में सहायता करता है, विशेष रूप से जब इसे रेज़िस्टेंस ट्रेनिंग के साथ जोड़ा जाता है," डॉ. बजाज टिप्पणी करती

GS Paper III: Internal Security		11 September 2026
TOPICS COVERED		
11S9	NSCN-IM wants to create fresh fault lines to divert attention: Kuki-Zo groups	
	NSCN-IM ध्यान भटकाने के लिए नई दरारें पैदा करना चाहता है: कुकी-ज़ो समूह	

NSCN-IM wants to create fresh fault lines to divert attention: Kuki-Zo groups

GS III: Internal Security
Vijaita Singh
NEW DELHI

The spokesperson of a Kuki-Zo insurgent group in peace talks with the government said on Thursday that the ongoing unrest in Manipur was not a "Naga-Kuki conflict", and alleged, instead, that certain elements linked to the **National Socialist Council of Nagaland (Isak-Muivah) [NSCN-IM]** were making attempts to manufacture such a narrative to serve their own interests.

The ethnic violence in Manipur, which began as clashes between the Meitei and Kuki communities on May 3, 2023, has, since February 7, 2026, expanded to include violence between sections of the Naga and Kuki communities.

Seilen Haokip of the **Kuki National Organisation (KNO)**, one of the two Kuki insurgent groupings in suspension of operations (SoO) pact with the Union Ministry of Home Affairs (MHA) and the Manipur government, said there was a deliberate effort to spread violence beyond existing conflict zones and draw the **Naga and Kuki communities into a broader confrontation**. The violence was not spontaneous, he said, adding that the objective was to divert attention from internal challenges within the



The Kuki-Zo People's Forum, including spokespersons of insurgent groups in suspension of operations pact, at a press conference in New Delhi on Thursday. SPECIAL ARRANGEMENT

NSCN-IM and revive support for the outfit by **creating fresh fault lines in the hill districts**.

NSCN-IM, the largest Naga insurgent group, signed a ceasefire agreement with the Government of India in 1997 and, in 2015, signed a framework agreement to find a political solution to their demands.

On September 2, 2025, the MHA and the Manipur government extended the 2008 SoO agreement with the KNO and the United People's Front (UPF) on "renegotiated terms and conditions or ground rules." The revised ground rules reiterated territorial integrity of Manipur and relocation of camps run by the insurgent groups away from Meitei-dominated areas in the valley districts. The SoO groups have been demanding a Union Territory with legislature for the Kuki-Zo people.

Aron Kipgen, UPF's spokesperson criticised recent security operations by central forces, including searches and raids on SoO camps, contending that such actions violated established ground rules that require coordination with local police and adherence to the SoO agreement.

He accused the Manipur government of adopting a discriminatory approach towards Kuki-Zo communities and reiterated their demand for a separate administrative arrangement. He said the ongoing conflict, displacement of people and disruptions to the movement of essential supplies had reinforced calls for governance directly under the Centre.

He said their proposal seeking a separate administrative arrangement for the Kuki-Zo people had been pending with the MHA since 2024.

11S9. NSCN-IM wants to create fresh fault lines to divert attention: Kuki-Zo groups

NSCN-IM ध्यान भटकाने के लिए नई दरारें पैदा करना चाहता है: कुकी-ज़ो समूह

- The spokesperson of a Kuki-Zo insurgent group in peace talks with the government said on Thursday that the ongoing unrest in Manipur was not a "Naga-Kuki conflict", and alleged, instead, that certain elements linked to the **National Socialist Council of Nagaland (Isak-Muivah) [NSCN-IM]** were making attempts to manufacture such a narrative to serve their own interests.

सरकार के साथ शांति वार्ता कर रहे एक कुकी-ज़ो

उग्रवादी समूह के प्रवक्ता ने गुरुवार को कहा कि मणिपुर

में जारी अशांति "नागा-कुकी संघर्ष" नहीं है, बल्कि

आरोप लगाया कि **National Socialist Council of**

Nagaland (Isak-Muivah) [NSCN-IM] से जुड़े कुछ

तत्व अपने हितों की पूर्ति के लिए इस तरह की कहानी

गढ़ने का प्रयास कर रहे हैं।

- The ethnic violence in Manipur, which began as clashes between the Meitei and Kuki communities on May 3, 2023, has, since February 7, 2026, expanded to include violence between sections of the Naga and Kuki communities.

मणिपुर में जातीय हिंसा, जो 3 मई, 2023 को मैतेई

और कुकी समुदायों के बीच झड़पों के रूप में शुरू हुई थी,

7 फरवरी, 2026 से नागा और कुकी समुदायों के कुछ

वर्गों के बीच हिंसा तक फैल गई है।

- Seilen Haokip of the **Kuki National Organisation (KNO)**, one of the two Kuki

insurgent groupings in suspension of operations (SoO) pact with the Union Ministry of Home Affairs (MHA) and the Manipur government, said there was a deliberate effort to spread violence beyond existing conflict zones and draw the Naga and Kuki communities into a broader confrontation.

Kuki National Organisation (KNO) के Seilen Haokip, जो केंद्रीय गृह मंत्रालय (MHA) और मणिपुर सरकार के साथ **Suspension of Operations (SoO)** समझौते के तहत संघर्षविराम में शामिल दो कुकी उग्रवादी समूहों में से एक है, ने कहा कि मौजूदा संघर्ष क्षेत्रों से परे हिंसा फैलाने और नागा तथा कुकी समुदायों को व्यापक टकराव में खींचने का जानबूझकर प्रयास किया जा रहा था।

- The violence was not spontaneous, he said, adding that the objective was to divert attention from internal challenges within the NSCN-IM and revive support for the outfit by creating fresh fault lines in the hill districts.

उन्होंने कहा कि हिंसा स्वतःस्फूर्त नहीं थी, बल्कि इसका उद्देश्य NSCN-IM के भीतर की आंतरिक चुनौतियों से ध्यान भटकाना और पहाड़ी जिलों में नई दरारें पैदा करके संगठन के लिए समर्थन पुनर्जीवित करना था।

- NSCN-IM, the largest Naga insurgent group, signed a ceasefire agreement with the Government of India in 1997 and, in 2015, signed a framework agreement to find a political

solution to their demands.

NSCN-IM, जो सबसे बड़ा नागा उग्रवादी समूह है, ने 1997 में भारत सरकार के साथ संघर्षविराम समझौते पर हस्ताक्षर किए और 2015 में अपनी मांगों के राजनीतिक समाधान के लिए एक फ्रेमवर्क समझौते पर हस्ताक्षर किए।

- On September 2, 2025, the MHA and the Manipur government extended the 2008 SoO agreement with the KNO and the United People's Front (UPF) on "re-negotiated terms and conditions or ground rules."

2 सितंबर, 2025 को गृह मंत्रालय (MHA) और मणिपुर सरकार ने KNO और United People's Front (UPF) के साथ 2008 के SoO समझौते को "पुनः बातचीत द्वारा निर्धारित नियमों एवं शर्तों या ग्राउंड रूल्स" के आधार पर बढ़ा दिया।

- The revised ground rules reiterated territorial integrity of Manipur and relocation of camps run by the insurgent groups away from Meitei-dominated areas in the valley districts.

संशोधित ग्राउंड रूल्स में मणिपुर की क्षेत्रीय अखंडता की पुनः पुष्टि की गई और उग्रवादी समूहों द्वारा संचालित शिविरों को घाटी के मैतेई-बहुल क्षेत्रों से दूर स्थानांतरित करने की बात दोहराई गई।

- The SoO groups have been demanding a Union Territory with legislature for the Kuki-Zo people.

SoO समूह कुकी-ज़ो लोगों के लिए विधानमंडल सहित केंद्र शासित प्रदेश की मांग करते रहे हैं।

- Aron Kipgen, UPF's spokesperson criticised recent security operations by central forces, including searches and raids on SoO camps, contending that such actions violated established ground rules that require coordination with local police and adherence to the SoO agreement.

UPF के प्रवक्ता Aron Kipgen ने हालिया केंद्रीय बलों के सुरक्षा अभियानों, जिसमें SoO शिविरों में तलाशी और छापेमारी भी शामिल है, की आलोचना करते हुए कहा कि ऐसी कार्रवाइयों ने स्थापित ग्राउंड रूल्स का उल्लंघन किया, जिनके तहत स्थानीय पुलिस के साथ समन्वय और SoO समझौते के अनुपालन की आवश्यकता है।

- He accused the Manipur government of adopting a discriminatory approach towards Kuki-Zo communities and reiterated their demand for a separate administrative arrangement. उन्होंने मणिपुर सरकार पर कुकी-ज़ो समुदायों के प्रति भेदभावपूर्ण दृष्टिकोण अपनाने का आरोप लगाया और अलग प्रशासनिक व्यवस्था की अपनी मांग दोहराई।

- He said the ongoing conflict, displacement of people and disruptions to the movement of essential supplies had reinforced calls for governance directly under the Centre. उन्होंने कहा कि जारी संघर्ष, लोगों का विस्थापन और आवश्यक वस्तुओं की आवाजाही में व्यवधान ने सीधे केंद्र के अधीन शासन की मांग को और मजबूत किया है।

- He said their proposal seeking a separate administrative arrangement for the Kuki-Zo people had been pending with the MHA since 2024.

उन्होंने कहा कि कुकी-ज़ो लोगों के लिए अलग प्रशासनिक व्यवस्था की मांग करने वाला उनका प्रस्ताव 2024 से गृह मंत्रालय (MHA) के पास लंबित है।

PCS Special:	11 September
11S9	East Zone corners glory after a gap of 14 years East Zone ने 14 वर्ष के अंतराल के बाद गौरव हासिल किया



East Zone corners glory after a gap of 14 years

DULEEP TROPHY

SPCS
CHENNAI

Kounain Quraishi's maiden First Class century (116 n.o., 190b, 13x4, 4x6) was the icing on the cake for East Zone as it clinched the Duleep Trophy after 14 years, beating South Zone by virtue of its first-innings lead on the final day of the summit clash at the MAC Stadium here.

Thursday's proceedings were largely academic once East had the lead in the bag on day four. Resuming at 212 for five, already ahead by 584 runs, Quraishi and Anukul Roy (64) piled on South's agony, adding 150 runs for the seventh wicket.

Against a tired South attack, Quraishi enjoyed himself in the middle on a

muggy day, feasting on some ordinary bowling.

Quraishi was given an array of treats: half-volleys down the leg-side, wide balls which he drove through the off-side and half-trackers from the spinners that were pulled away with the contempt they deserved.

Ishan Kishan eventually declared at 388 for seven just before tea to finish 760 runs ahead and bring the curtains down on the game.

Incidentally, East's last Duleep triumph also came at this venue in 2012 against Central Zone.

"Everyone came in with the same mindset. East Zone had assembled a very strong squad after many years, and we had to give our absolute best to make this opportunity count," said coach Ratan Kumar after his side's victory.

The scores:

East Zone — 1st innings: 708 in 163 overs.

South Zone — 1st innings: 336 in 107.3 overs.

East Zone — 2nd innings:

Vaibhav Sooryavanshi st. Jagadeesan b Vijay 8, Abhimanyu Easwaran c Padikkal b Siraj 3, Shikhar Mohan lbw b Rasheed 52, Ishan Kishan c Padikkal b Nidheesh 80, Kumar Kushagra c Jagadeesan b Milind 46, Sudip Kumar Gharami run out 2, Kounain Quraishi (not out) 116, Anukul Roy c Padikkal b Nidheesh 64, Mohammed Shami (not out) 0; Extras (b-7, nb-4, w-1, pen-5): 17; Total (for seven wickets declared in 99.2 overs): 388.

Fall of wickets: 1-13, 2-13, 3-139, 4-154, 5-160, 6-238, 7-388.

South Zone bowling:

Siraj 16-2-47-1, Vijay 23-2-127-1, Shreyas 23-2-75-0, Nidheesh 9-2-28-2, Rasheed 16-1-57-1, Bhui 4-0-15-0, Milind 8.2-1-27-1. Match drawn.

East won on first-innings lead.

Player-of-the-Match: Ishan Kishan (East Zone).

Player-of-the-Tournament: Tilak Varma (South Zone).

11S9. East Zone corners glory after a gap of 14 years

East Zone ने 14 वर्ष के अंतराल के बाद गौरव हासिल किया

• Kounain Quraishi's maiden **First Class century** (116 n.o., 190b, 13x4, 4x6) was the icing on the cake for East Zone as it clinched the **Duleep Trophy** after 14 years, beating South Zone by virtue of its first-innings lead on the final day of the summit clash at the MAC Stadium here.

Kounain Quraishi का पहला **First Class शतक** (116 नाबाद, 190 गेंद, 13x4, 4x6) East Zone के लिए सोने पर सुहागा साबित हुआ, क्योंकि उसने यहाँ MAC Stadium में शीर्ष मुकाबले के अंतिम दिन पहली पारी की बढ़त के आधार पर South Zone को हराकर 14 वर्ष बाद **Duleep Trophy** अपने नाम कर ली।

• Thursday's proceedings were largely academic once East had the lead in the bag on day four.

चौथे दिन East के बढ़त हासिल कर लेने के बाद

गुरुवार की कार्यवाही काफी हद तक औपचारिक रह गई थी।

- Resuming at 212 for five, already ahead by 584 runs, Quraishi and Anukul Roy (64) piled on South's agony, adding 150 runs for the seventh wicket. पाँच विकेट पर 212 रन से आगे खेलते हुए और पहले ही 584 रन की बढ़त हासिल कर चुके Quraishi और Anukul Roy (64) ने South की परेशानी बढ़ा दी और सातवें विकेट के लिए 150 रन जोड़े।
- Against a tired South attack, Quraishi enjoyed himself in the middle on a muggy day, feasting on some ordinary bowling. थकी हुई South की गेंदबाजी के सामने उमस भरे दिन Quraishi ने मैदान पर खूब आनंद लिया और कुछ साधारण गेंदबाजी का जमकर फायदा उठाया।
- Quraishi was given an array of treats: half-volleys down the leg-side, wide balls which he drove through the off-side and half-trackers from the spinners that were pulled away with the contempt they deserved. Quraishi को तरह-तरह की आसान गेंदें मिलीं: **लेग-साइड पर हाफ-वॉली**, ऐसी **वाइड गेंदें** जिन्हें उन्होंने ऑफ-साइड से ड्राइव किया और स्पिनरों की **हाफ-ट्रैकर गेंदें**, जिन्हें उन्होंने उनके योग्य उपेक्षा के भाव से पुल कर दिया।
- Ishan Kishan eventually declared at 388 for seven just before tea to finish 760 runs ahead and bring the curtains down on the game. Ishan Kishan ने अंततः चाय से ठीक पहले सात विकेट पर 388 रन के स्कोर पर पारी घोषित कर दी, जिससे 760 रन की बढ़त पूरी हुई और मुकाबले का समापन हो गया।
- Incidentally, East's last Duleep triumph also came at this venue in 2012 against Central Zone. संयोग से, East की पिछली **Duleep Trophy जीत** भी 2012 में इसी मैदान पर Central Zone के खिलाफ हुई थी।
- "Everyone came in with the same mindset. "सभी एक ही मानसिकता के साथ आए थे।

- East Zone had assembled a very strong squad after many years, and we had to give our absolute best to make this opportunity count," said coach Ratan Kumar after his side's victory. कई वर्षों बाद East Zone ने एक बहुत मजबूत टीम तैयार की थी और इस अवसर का पूरा लाभ उठाने के लिए हमें अपना सर्वश्रेष्ठ प्रदर्शन करना था," टीम की जीत के बाद कोच Ratan Kumar ने कहा।
- The scores:
स्कोर:
- East Zone — 1st innings: 708 in 163 overs.
East Zone — पहली पारी: 163 ओवर में 708 रन।
- South Zone — 1st innings: 336 in 107.3 overs.
South Zone — पहली पारी: 107.3 ओवर में 336 रन।
- East Zone — 2nd innings: Vaibhav Sooryavanshi st. Jagadeesan b Vijay 8, Abhimanyu Easwaran c Padikkal b Siraj 3, Shikhar Mohan lbw b Rasheed 52, Ishan Kishan c Padikkal b Nidheesh 80, Kumar Kushagra c Jagadeesan b Milind 46, Sudip Kumar Gharami run out 2, Kounain Quraishi (not out) 116, Anukul Roy c Padikkal b Nidheesh 64, Mohammed Shami (not out) 0; Extras (b-7, nb-4, w-1, pen-5): 17; Total (for seven wkts. decl. in 99.2 overs): 388.
East Zone — दूसरी पारी: Vaibhav Sooryavanshi स्टैंड Jagadeesan बोल्ड Vijay 8, Abhimanyu Easwaran कैच Padikkal बोल्ड Siraj 3, Shikhar Mohan LBW बोल्ड Rasheed 52, Ishan Kishan कैच Padikkal बोल्ड Nidheesh 80, Kumar Kushagra कैच Jagadeesan बोल्ड Milind 46, Sudip Kumar Gharami रन आउट 2, Kounain Quraishi (नाबाद) 116, Anukul Roy कैच Padikkal बोल्ड Nidheesh 64, Mohammed Shami (नाबाद) 0; अतिरिक्त रन (b-7, nb-4, w-1, pen-5): 17; कुल (99.2 ओवर में सात विकेट पर पारी घोषित): 388।
- Fall of wickets: 1-13, 2-13, 3-139, 4-154, 5-160, 6-238, 7-388.
विकेट पतन: 1-13, 2-13, 3-139, 4-154, 5-160, 6-238, 7-388।
- South Zone bowling: Siraj 16-2-47-1, Vijay 23-2-127-1, Shreyas 23-2-75-0, Nidheesh 9-2-28-2, Rasheed 16-1-57-1, Bhui 4-0-15-0, Milind 8.2-1-27-1.
South Zone की गेंदबाजी: Siraj 16-2-47-1, Vijay 23-2-127-1, Shreyas 23-2-75-0, Nidheesh 9-2-28-2, Rasheed 16-1-57-1, Bhui 4-0-15-0, Milind 8.2-1-27-1।
- Match drawn.
मैच ड्रॉ रहा।
- East won on the first-innings lead.
East ने पहली पारी की बढ़त के आधार पर जीत हासिल की।
- Player-of-the-Match: Ishan Kishan (East Zone).
Player-of-the-Match: Ishan Kishan (East Zone)।
- Player-of-the-Tournament: Tilak Varma (South Zone).
Player-of-the-Tournament: Tilak Varma (South Zone)।