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आज क्या पढ़ेंगे?

- UPSC ✓
- Cardiff MoU ✓
- Household Debt ✓
- महत्वपूर्ण तथ्य ✓

1 October - 1926
1 October - 2026

100


भारत सरकार

पत्र सूचना कार्यालय



होम
हमारे बारे में
प्रेस विज्ञप्ति
गैलरी
अनुसंधान इकाई
मीडिया सुविधाएं
आर्काइव
तथ्यों की जांच

होम / सभी विश्लेषक / Explainer Details

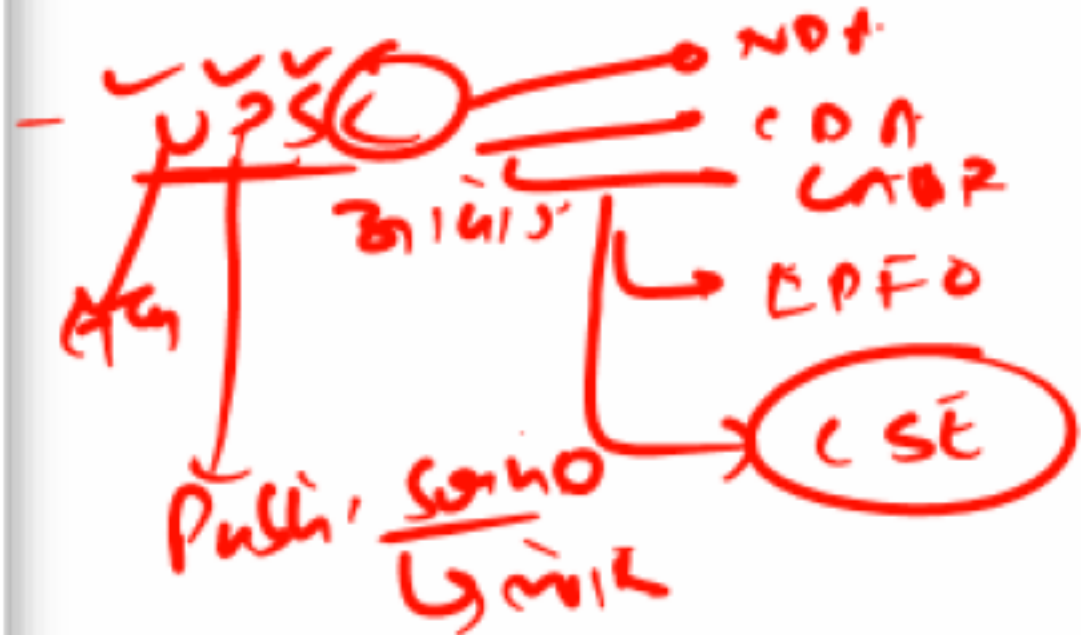
Others

संघ लोक सेवा आयोग

योग्यता-आधारित चयन और समावेशिता की एक सदी

Posted On: 30 SEP 2026 11:47AM

1 अक्टूबर 2026 को संघ लोक सेवा आयोग (यूपीएससी) के सौ साल पूरे हो रहे हैं। इसकी संस्थागत यात्रा 1 अक्टूबर 1926 को शुरू हुई थी, जब भारत का पहला लोक सेवा आयोग बनाया गया था - यह एक सलाहकार संस्था थी जिसके चेयरमैन और सदस्यों की नियुक्ति लंदन में सेक्रेटरी ऑफ स्टेट करते थे। इसके बाद का सदी में, आयोग के ढांचे, दर्जे और जिम्मेदारियों में बदलाव आए और यह आज एक स्वतंत्र संवैधानिक संस्था बन गया है।



The significance of the Cardiff MoU

The Memorandum of Understanding signals growing demands for autonomy in Scotland, Wales and Northern Ireland, though their constitutional goals differ; it also calls for closer ties with the EU, putting pressure on Westminster to address their aspirations

WORLD INSIGHT

Joan Sany Chertian

In September 14, the First Ministers of Northern Ireland, Wales and Scotland came together in Cardiff, the capital city of Wales, to sign a Memorandum of Understanding (MoU) and declared, "For the first time ever, people across these islands have First Ministers, who are all committed to independence from the United Kingdom. For people watching across these islands – for people watching around the world – there could be no clearer sign that Westminster's time is coming to an end." The MoU is being seen as a significant political statement by all three parties towards constitutional independence from the U.K.

The U.K. is often described as a multi-national state (or a State of Nations), developed gradually over several centuries. As per the Cabinet Office, the U.K. is comprised of four 'nations' – England, Wales, Scotland and Northern Ireland.

The nations of Scotland, Wales and Northern Ireland have strong cultural identities, their own language and customs as well as complicated histories vis-à-vis England, marked by conquests and rebellions. It is owing to such strong assertions of identity and independence that these nations within the U.K. have been granted varying degrees of self-government and devolved powers. However, calls for independence or an absolute devolution of powers have always remained in public discourse, and today, with the leaders of all three nations being vocal proponents of self-determination, the mandate has been brought to Westminster in full force.

However, independence does not look the same for all three nations; it's characterised by their specific contexts, histories and geopolitical locations.

The Irish question

Northern Ireland is governed by a power-sharing agreement known as consociationalism, as laid down in the Good Friday Agreement of 1998. Considering the tumultuous history of violence between the pro-Irish (Nationalists or Republicans) and pro-Union (Loyalists or Unionists) groups, consociationalism mandates that power should be shared between all sectarian groups equally. Therefore, both the Nationalist and the Unionist blocs need to hold power together. After elections, the largest party in the largest political bloc will hold the position of First Minister, while the largest party in the second-largest political bloc can have the post of Deputy First Minister. Currently, Sinn Féin, the largest Nationalist party, is in power, with its Vice-President, Michelle O'Neill, leading the country.

However, pro-Irish groups in Northern Ireland and Sinn Féin do not wish for independence; they wish to unite with the Republic of Ireland. Owing to such strong sympathies, the Good Friday Agreement has a clause which keeps this option open – that the people of Northern Ireland could seek reunification with Ireland any time, subject to a referendum. However, a referendum can be called only by the U.K. Secretary of State for Northern Ireland if no other referendum has taken place in the past seven years or if the Secretary thinks that a majority of people wish to leave the U.K. and join Ireland.

The Unionists have strongly pushed



From left) Scotland's John Swinney, Wales' Rhun Iwan, Northern Ireland's Simon Harris and Northern Ireland's Michelle O'Neill during a meeting, in Cardiff, on September 14.

back against the MoU. Emma Little-Pengelly, the Deputy First Minister, said the MoU was signed by Ms. O'Neill in her capacity as a leader of Sinn Féin and not as First Minister. In fact, she said, "on behalf of Northern Ireland".

Scotland's independence push Mary in Scotland, on the other hand, wish for it to become an independent country. Scotland voted for devolution in a 1979 referendum, and the Scottish Parliament was established in 1999. However, ever since the Scottish National Party (SNP) took power in the Holyrood (Scottish Parliament) in 2007, the demand for an absolute devolution of powers has been in the public discourse. The party had been consistently pushing for a referendum in Scotland on the question of independence, with one finally being held in 2014. While the referendum saw a massive turnout, the result was a major blow to the SNP; the 'Yes' camp, which believed that Scotland should be independent, lost, receiving 44.7% of the votes. The 'No' campaign won 55.3% of the total votes. While this led to a mild dampener for a period of time, the SNP, under Nicola Sturgeon, revived the demand again post-Brexit. She alleged that even though 62% of the Scottish people voted to remain in the European Union (EU), the U.K. left the alliance; this undermined the importance of self-determination for the Scottish people.

Currently, John Swinney, Prime Minister and leader of the SNP, upholds the same demand. While he advocated for the steady and gradual devolution of powers from Westminster when he first took the post of First Minister in 2024, the victory of pro-independence parties in the recent state elections, held in May 2026, has given Mr. Swinney and the SNP fresh hope. Together with the Scottish Green Party, the Holyrood now has 73 pro-independence members. Mr. Swinney has taken this to mean a shift in public opinion about the need for total devolution and has strongly pushed for mechanisms to hold a second referendum by 2031.

A shift in Wales

The strong stand taken by Wales in

signing the MoU is somewhat of a departure from its earlier position. The nation, a stronghold of the Labour Party for nearly a century, now has a non-Labour government led by Rhun Iwan, leader of Plaid Cymru. Plaid Cymru, established in 1925, has always held the ideal of self-determination at the centre of its political project. However, support for an independent Welsh nation has been a relatively minor position within the country as compared to Scotland. For example, the Welsh referendum in 1997, which was the first step to devolution of powers and the creation of a Welsh National Assembly, passed very narrowly with just 50.3% voting in favour of an Assembly as opposed to 49.7% who voted against the motion.

However, since then, the momentum for greater devolution from Westminster and more autonomy has been steadily gaining ground in the region. In the 2011 referendum, which was to decide whether the National Assembly for Wales should gain the power to legislate on a wider range of matters, the result was more promising with almost 63.49% voting yes for more powers as opposed to just 36.51% voting no.

The Labour Party, while being opposed to the idea of a total devolution of powers, has increasingly argued for more constitutional powers to Wales, especially regarding matters of policing and justice. In fact, in November 2021, the Labour-led Welsh government set up an Independent Commission on the Constitutional Future of Wales in order to seriously consider the possibility of an independent Wales along with other potential options such as enhanced devolution, and a more federal U.K. The Commission submitted its report in 2024 wherein it emphasised that the idea of an independent Wales cannot be kept out of popular imagination anymore even though it still does not enjoy as much as popular support as it does in Scotland. The report also underlined the possible "short-term to medium-term" risks especially with respect to currency, government finances, trade and movement across borders.

Therefore, Mr. Iwan's positioning, even while signing the MoU at Cardiff with

Scotland and Northern Ireland, has been much more mellow than the other two regions. He has ruled out pushing for a referendum in his current term but has insisted that the possibility should be kept open; he stated that the people of Wales should have the option "to decide its own future".

Response from Westminster

The U.K. Prime Minister Andy Burnham came to power riding on the agenda of more devolution of powers to local regions. He is a strong supporter of decentralisation; of giving more power to local governments and communities. In fact, in order to decentralise and shift power from central London, he has established a northern branch of 10, Downing Street in Manchester.

However, when Mr. Burnham visited Northern Ireland in August, he categorically stated that a border poll (referendum on Irish unity) was "off the table". He said that his focus was to fix immediate crises such as the cost-of-living pressure and problems with public services. The reactions to his comments were sharp with nationalist parties taking it as a denouncement of the Good Friday Agreement. Sinn Féin's president Mary Lou McDonald, who was the fourth signatory to the MoU, had stated that "We have the right to a referendum. We have the right to decide our future... We will not accept or tolerate any Prime Minister telling us that right is off the table."

The response to Scottish calls for a referendum have also been pretty much the same. When Mr. Swinney had written to Mr. Burnham, and asked if a mechanism for a referendum could be enshrined in law, Mr. Burnham stated that a Scottish border poll is currently "off limits".

The EU demand

Another significant aspect of the MoU was the call to re-integrate with the EU. The statement reads, "Brexit has damaged our economies, and limited opportunities for our people. Europe is our common home, and we believe the future of our nations belongs in the European Union".

During the Brexit vote in 2016, Scotland (62%) and Northern Ireland (55%) had voted to remain. In Wales, roughly 52% voted to leave the EU, although a large minority voted to remain. All three governing parties are now resolute in their stance that the Brexit vote has been a total political failure. Even though a Trade and Cooperation Agreement has been signed with the EU, these nations allege that "non-tariff barriers" such as extra and time-consuming paper work add to import and export delays.

However, integration would not be easy. Even if all three nations were to leave the U.K., re-integrating into the EU is a long process which could take years. For example, Montenegro has been in accession negotiations since 2012, and Serbia since 2014.

The Cardiff MoU is not a legal or multi-lateral treaty; it is a significant political statement by the governing parties of these regions, with varied histories, to put pressure on U.K.'s asymmetric federal model. Westminster's constant refrain of 'there are more important things to worry about' gives these nations the idea that autonomy and devolution of powers is not seen as important enough by the U.K. Parliament. For a Prime Minister who has made decentralisation his central campaign, Mr. Burnham would be wise to pay more heed to the nations' aspirations.

THE GIST

▼ Northern Ireland's push is centred on reunification with Ireland, while Scotland is seeking independence and Wales is advocating greater autonomy, with the three nations' positions shaped by their distinct political histories

▼ In Scotland and Wales, recent political developments have strengthened demands for greater powers, with Scotland pushing for a second independence referendum and Wales keeping the possibility of independence open while favouring further devolution

▼ Westminster has rejected immediate calls for referendums on Scottish independence and Irish reunification, while the three nations' governments have criticised Brexit and called for closer integration with the European Union

Full re-entry into EU is an option for U.K.: Burnham

Sriram Lakshman
LONDON

The U.K. rejoining the European Union (EU) was an option for the country, British Prime Minister Andy Burnham said on Wednesday, a day after he told the Labour party conference in Liverpool that the country had to decide on the kind of long-term ties it wanted with the bloc.

The Prime Minister had said that Brexit had "caused more harm than good" yesterday in Liverpool. The question of reversing Brexit, Britain's departure from the bloc in 2016, would likely be a deeply divisive process as Brexit itself was.

"We could stay as we are...if people think this is the right place to stay," Mr. Burnham told *BBC Radio*



Andy Burnham

4's *Today* programme on Wednesday.

Other options would include looking at a customs union as suggested by former Conservative Chancellor George Osborne, or entering the Single Market (area for free movement of goods, services, people and capital) as suggested by the Liberal Democrats, Mr. Burnham said.

"...Or we could go all the way," he said, suggesting

the U.K. could become part of the EU again.

The options would have to be weighed as per their pros and cons, Mr. Burnham said.

Prior to becoming Prime Minister, Mr. Burnham had said he was not looking to take the country back into the bloc but had said he hoped the return to the EU would happen during his lifetime.

Under his predecessor Keir Starmer's administration, the U.K. was in the process of strengthening ties with the EU, its largest trading partner. The Starmer government had launched a new 'U.K.-EU Strategic Partnership' which sought greater collaboration on defence, security, youth mobility and agriculture among other sectors.



London
England
Britain
U.K.
United Kingdom

- **England (इंग्लैंड), Britain (ब्रिटेन) और UK (यूनाइटेड किंगडम)** अक्सर एक ही समझ लिए जाते हैं, लेकिन ये तीनों भौगोलिक (Geographical) और राजनीतिक (Political) रूप से एक-दूसरे से भिन्न हैं:

1. England (इंग्लैंड) — एक देश

- प्रकृति: यह एक अकेला देश (Country) है।
- स्थिति: यह ग्रेट ब्रिटेन द्वीप के दक्षिणी भाग में स्थित है।
- राजधानी: लंदन। ✓
- उदाहरण: जैसे भारत का एक राज्य महाराष्ट्र है, वैसे ही इंग्लैंड यूके संघ का एक मुख्य देश है।

2. Great Britain / Britain (ब्रिटेन) — एक भौगोलिक द्वीप

- प्रकृति: यह एक भौगोलिक द्वीप (Geographical Island) का नाम है, कोई अकेला देश नहीं।
- इसमें शामिल देश: इस द्वीप पर मुख्य रूप से 3 देश स्थित हैं:
 - इंग्लैंड (England) ✓
 - स्कॉटलैंड (Scotland) ✓
 - वेल्स (Wales) ✓
- सूत्र: Great Britain = England + Scotland + Wales

3. United Kingdom / UK (यूनाइटेड किंगडम) — एक संप्रभु राष्ट्र

- प्रकृति: यह 4 देशों का एक राजनीतिक संघ (Political Union/Country) है।
- इसमें शामिल देश: ग्रेट ब्रिटेन के तीनों देशों के साथ-साथ एक और क्षेत्र इसमें शामिल है:
 - इंग्लैंड (England)
 - स्कॉटलैंड (Scotland)
 - वेल्स (Wales)
 - उत्तरी आयरलैंड (Northern Ireland)
- आधिकारिक नाम: *United Kingdom of Great Britain and Northern Ireland*
- सूत्र: UK = Great Britain + Northern Ireland

कार्डिफ समझौता ज्ञापन (Cardiff MoU) का महत्व

- मुख्य शीर्षक सार: यह समझौता ज्ञापन (MoU) स्कॉटलैंड, वेल्स और उत्तरी आयरलैंड में स्वायत्तता (autonomy) की बढ़ती मांगों को दर्शाता है। हालांकि तीनों देशों के संवैधानिक लक्ष्य अलग-अलग हैं, लेकिन यह यूके की वेस्टमिंस्टर सरकार पर दबाव डालने और यूरोपीय संघ (EU) के साथ करीबी संबंधों की मांग करने का प्रयास करता है।

मुख्य बातें (THE GIST)

- अलग-अलग संवैधानिक लक्ष्य: उत्तरी आयरलैंड आयरलैंड के साथ पुनर्मिलन (reunification) पर ध्यान केंद्रित कर रहा है। स्कॉटलैंड पूर्ण स्वतंत्रता की मांग कर रहा है। वेल्स अधिक स्वायत्तता (अधिक शक्तियों) की वकालत कर रहा है।
- राजनीतिक घटनाक्रम: स्कॉटलैंड दूसरा स्वतंत्रता जनमत संग्रह (referendum) चाहता है। वेल्स स्वतंत्रता के विकल्प को खुला रखते हुए अधिक शक्तियों के हस्तांतरण का समर्थन करता है।
- वेस्टमिंस्टर की प्रतिक्रिया: वेस्टमिंस्टर (ब्रिटेन की केंद्र सरकार) ने स्कॉटिश स्वतंत्रता और आयरिश पुनर्मिलन पर तुरंत जनमत संग्रह कराने की मांगों को खारिज कर दिया है। तीनों देशों की सरकारों ने ब्रेकिजट (Brexit) की आलोचना की है और EU के साथ बेहतर एकीकरण की मांग की है।

1. कार्डिफ में ऐतिहासिक बैठक

- 14 सितंबर को, उत्तरी आयरलैंड, वेल्स और स्कॉटलैंड के नेताओं ने वेल्स की राजधानी कार्डिफ में एकत्रित होकर एक समझौता ज्ञापन (MoU) पर हस्ताक्षर किए। उन्होंने घोषणा की कि पहली बार तीनों क्षेत्रों के नेता ब्रिटेन (UK) से स्वतंत्रता या अधिक स्वायत्तता के लिए एक साथ आए हैं।

2. तीन देशों के अलग-अलग मुद्दे

- उत्तरी आयरलैंड का सवाल:** गुड फ्राइडे समझौते (Good Friday Agreement) के तहत पावर-शेयरिंग मॉडल लागू है। वहां की बड़ी पार्टी सिन्न फेन (Sinn Féin) ब्रिटेन से अलग होकर आयरलैंड गणराज्य के साथ एकजुट होना चाहती है।
- स्कॉटलैंड की स्वतंत्रता की मांग:** 2014 के जनमत संग्रह में 55.3% लोगों ने यूके के साथ रहने का वोट दिया था। लेकिन 2016 के ब्रेक्जिट (जहां 62% स्कॉटिश लोगों ने EU में रहने का वोट दिया था) के बाद, दूसरा जनमत संग्रह कराने की मांग फिर से तेज हो गई है। वर्तमान प्रथम मंत्री जॉन स्विनी (John Swinney) स्वतंत्रता समर्थक रुख अपनाए हुए हैं।
- वेल्स में बदलाव:** वेल्स में पारंपरिक रूप से स्वतंत्रता की मांग स्कॉटलैंड जितनी मजबूत नहीं रही है। लेकिन लेबर पार्टी और प्लेड कामरी (Plaid Cymru) मिलकर अब अधिक शक्तियों और स्वायत्तता की वकालत कर रहे हैं।

3. वेस्टमिंस्टर (UK केंद्र सरकार) का रुख

- ब्रिटेन के प्रधानमंत्री एंडी बर्नहम (Andy Burnham) ने शक्तियों के विकेंद्रीकरण (decentralisation) का समर्थन किया है। हालांकि, उन्होंने आयरिश पुनर्मिलन या स्कॉटिश स्वतंत्रता पर तत्काल कोई जनमत संग्रह कराने से स्पष्ट इनकार कर दिया है।

4. यूरोपीय संघ (EU) की मांग

- तीनों क्षेत्रों के नेताओं ने माना कि ब्रेक्जिट से उनकी अर्थव्यवस्थाओं को नुकसान पहुंचा है। यद्यपि यूके छोड़ना एक लंबी प्रक्रिया रही है, वे EU के साथ व्यापारिक और यात्रा संबंधी नियमों में ढील और अधिक निकटता चाहते हैं।

प्रारंभिक परीक्षा प्रश्न (Prelims Question)

प्रश्न. यूनाइटेड किंगडम (UK) की संवैधानिक व्यवस्था और इसके घटक देशों के संदर्भ में निम्नलिखित कथनों पर विचार कीजिए:

1. 'ग्रेट ब्रिटेन' (Great Britain) में इंग्लैंड, स्कॉटलैंड, वेल्स और उत्तरी आयरलैंड चारों क्षेत्र शामिल हैं।
2. 1998 का गुड फ्राइडे समझौता (Good Friday Agreement) उत्तरी आयरलैंड में राजनीतिक व्यवस्था और सत्ता के बंटवारे (Power-sharing) से संबंधित है।
3. स्कॉटलैंड और वेल्स को 'डेवोल्यूशन' (Devolution) प्रक्रिया के तहत अपनी स्थानीय संसद/विधानसभाओं के माध्यम से कुछ प्रशासनिक एवं विधायी शक्तियां प्राप्त हैं।

U.K.

उपर्युक्त कथनों में से कौन-सा/से सही है/हैं?

- (A) केवल 1 और 2
- (B) केवल 2 और 3 ✓
- (C) केवल 1 और 3
- (D) 1, 2 और 3

मुख्य परीक्षा प्रश्न (Mains Question)

- प्रश्न: "हाल ही में संपन्न कार्डिफ समझौता ज्ञापन (Cardiff MoU) यूके (UK) के भीतर शक्तियों के हस्तांतरण (Devolution) और क्षेत्रीय असंतोष की बढ़ती प्रवृत्तियों को उजागर करता है।" इस कथन के आलोक में यूके की एकात्मक व्यवस्था (Unitary System) के समक्ष आ रही चुनौतियों का विश्लेषण कीजिए।

(250 शब्द / 15 अंक)

Household debt, financing today against tomorrow

Household borrowing is becoming an integral part of everyday consumption. Credit cards, personal loans, consumer durable loans, digital lending and buy-now-pay-later arrangements have expanded the possibilities of bringing future income into the present. The latest evidence points to a significant expansion of household leverage. According to the Reserve Bank of India (RBI), as of September 2025, India's household debt stood at 45.5% of its gross domestic product (GDP). In June 2023, the debt had been around 42% of GDP. The household debt had stood at 39.2% in March 2021. While this remains relatively modest compared with several emerging market economies, the composition and pace of household borrowing deserve closer attention.

The household savings transition

The conventional Indian household financial model was built around savings. This model has been undergoing a transformation. Household net financial savings declined sharply from the exceptionally high levels witnessed during the COVID-19 pandemic, though recent data suggest some recovery. According to the government's response in Parliament, household net financial savings increased to around 6% of GDP in 2024-25 from 5.2% in 2023-24. Thus, the story is not one of an across-the-board collapse of household savings. Housing loans traditionally represented a major component of household debt. Such borrowing creates an asset and can therefore be viewed differently from borrowing to finance routine consumption.

The rapid expansion of personal loans, credit-card borrowing and other unsecured loans raises a different set of questions. These loans enable households to smooth consumption when current income is inadequate, but they also bring future income under commitment. This is particularly important in an economy where employment remains highly unequal and income growth is uneven. A salaried household with predictable monthly earnings can service a loan relatively comfortably. A self-employed worker,



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India's household debt story is more complicated than the headline number suggests

informal-sector employee or casual worker faces a very different risk profile. The RBI has noted that consumption-oriented borrowing remains significant, although its growth has moderated, while borrowing for productive purposes has been increasing. This should be welcomed, but should not obscure the distributional dimension of household indebtedness.

The fundamental question is why households are borrowing. If borrowing increases because incomes are rising and households are investing in houses, education or productive assets, higher indebtedness need not necessarily be a source of concern. But if borrowing is required to finance food, health care, education, housing rents, durable goods or other routine expenditures because current incomes are inadequate, debt becomes a mechanism for postponing rather than resolving the income constraint.

Digital lending platforms, instant personal loans, app-based credit and online consumer finance have substantially reduced the transaction costs associated with borrowing. The boundary between what a household can afford and what it can borrow becomes blurred. At the macroeconomic level, consumption financed through credit can support aggregate demand. At the household level, however, the same process creates future repayment obligations. When households borrow to finance health care, education, housing or old-age needs, debt is effectively substituting for inadequate social protection. In this sense, household debt is not merely an outcome of individual financial choices. It is shaped by the institutional structure of the economy.

The macroeconomic implications

Household debt has implications beyond individual borrowers. In the short run, credit expansion can stimulate consumption and support economic growth. But excessive household leverage can eventually have the opposite effect. As debt-servicing obligations rise, households reduce discretionary expenditure. Consumption becomes increasingly sensitive to

interest rates and employment conditions. The macroeconomic transmission mechanism is straightforward: Income stagnation, borrowing to sustain consumption, rising debt service, declining disposable income, weaker consumption, greater dependence on credit.

If this cycle becomes entrenched, credit ceases to be an instrument for productive investment and becomes a mechanism for sustaining consumption in the face of inadequate income growth. There is therefore a potential contradiction between credit-led consumption growth and income-led demand expansion.

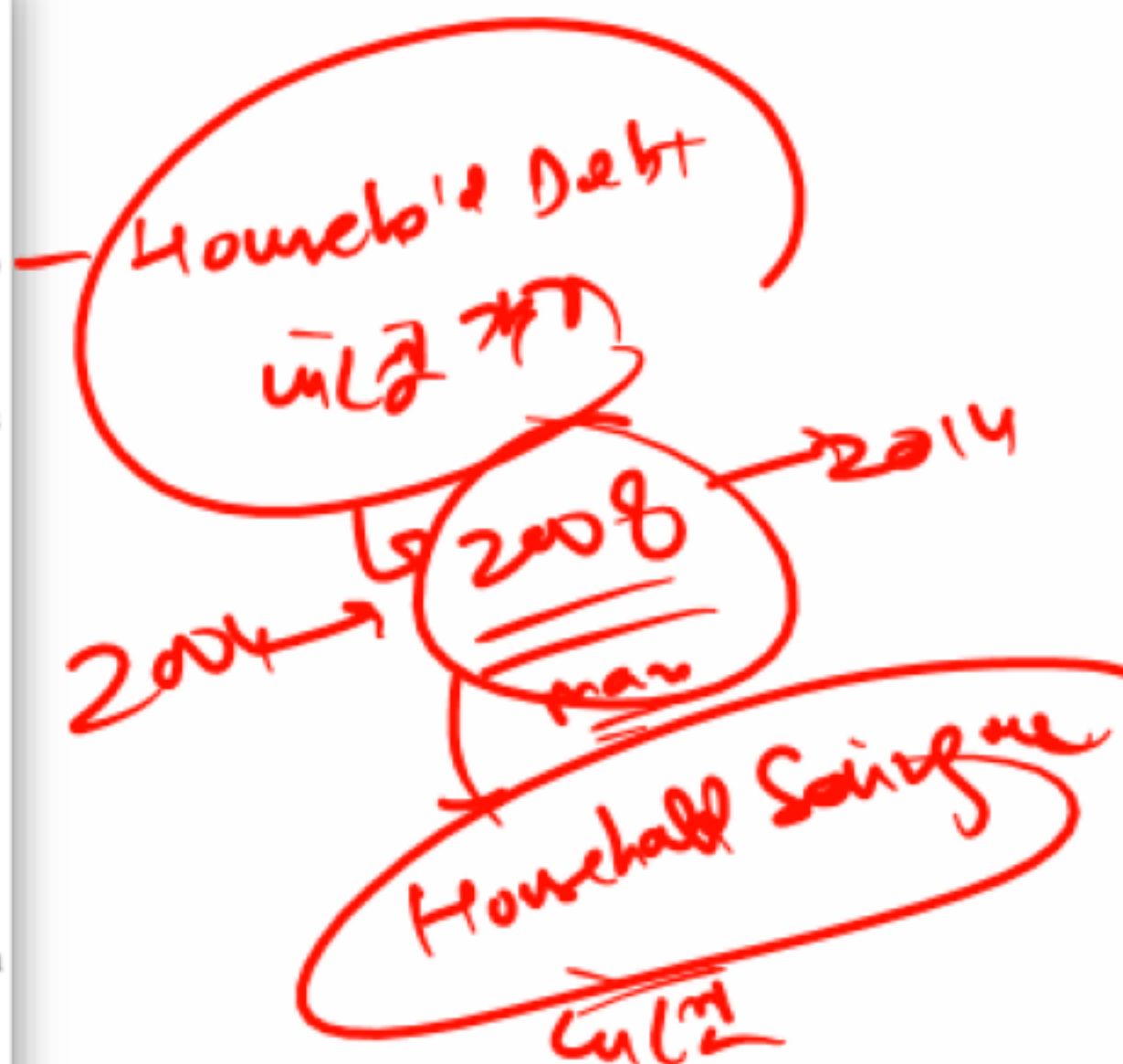
The first can generate a temporary acceleration of demand. The second provides a more sustainable foundation. The policy response to rising household debt should not be simply to restrict lending. Credit is an essential component of economic development, and access to formal credit can substantially improve household welfare. The challenge is to distinguish productive credit from distress credit and asset-building borrowing from consumption smoothing under income pressure.

What the central issue is

India's household debt story is therefore more complicated than the headline number suggests. The government has emphasised that India's household leverage remains below that of many emerging-market peers and that household net financial savings have improved. But the central issue is not simply how much households owe. It is why they owe it, to whom they owe it, at what cost, and against what income.

The danger lies in confusing access to credit with improvement in economic welfare. The more unequal and uncertain incomes become, the greater the temptation to finance living standards through borrowing. The question before policymakers is therefore not merely how to regulate household debt, but how to build an economy in which households can live on their incomes rather than against their future incomes.

The views expressed are personal



घरेलू कर्ज: भविष्य की कमाई पर आज का खर्च (Household Debt, Financing Today Against Tomorrow)

1. कर्ज में बढ़ोतरी और बचत में बदलाव *RBI - Data* *Household Debt*

- **बढ़ता कर्ज:** सितंबर 2025 तक भारत का घरेलू कर्ज जीडीपी का **45.5%** हो गया (मार्च 2021 में 39.2% था)। क्रेडिट कार्ड, पर्सनल लोन और डिजिटल उधार (Buy Now Pay Later) इसके मुख्य कारण हैं। ✓
- **बचत का रुझान:** महामारी के बाद वित्तीय बचत घटी थी, लेकिन 2024-25 में यह बढ़कर जीडीपी की लगभग 6% हो गई है।

2. उत्पादक कर्ज बनाम उपभोग कर्ज (Productive vs. Consumption Debt)

- **सकारात्मक कर्ज:** घर (Housing Loan) या शिक्षा के लिए लिया गया कर्ज संपत्ति बनाता है, जो अर्थव्यवस्था के लिए अच्छा है।
- **चिंता का विषय:** जब लोग दैनिक जरूरतों, इलाज, राशन या किराए के लिए अनसिक्योर्ड लोन (पर्सनल लोन, ऐप बेस्ड क्रेडिट) लेते हैं, तो यह कम आय और सामाजिक सुरक्षा (Social Protection) की कमी की ओर इशारा करता है।

3. अर्थव्यवस्था पर प्रभाव (Macroeconomic Impact)

- **शुरुआती फायदा:** कर्ज आधारित खर्च से अल्पकालिक मांग (Short-term Demand) और आर्थिक वृद्धि तो बढ़ती है।
- **दीर्घकालिक जोखिम:** यदि आय नहीं बढ़ती और केवल कर्ज की किस्तें (EMIs) बढ़ती हैं, तो लोग भविष्य में खर्च कम कर देते हैं, जिससे अर्थव्यवस्था की रफ्तार धीमी पड़ सकती है।

- **Household Debt (घरेलू कर्ज)** का मतलब है किसी देश के सभी परिवारों या घर-परिवारों द्वारा मिलाकर लिया गया कुल कर्ज। ✓
- जब कोई व्यक्ति या परिवार बैंक, नॉन-बैंकिंग वित्तीय कंपनियों (NBFCs) या डिजिटल ऐप से अपनी जरूरतों को पूरा करने के लिए पैसे उधार लेता है, तो वह सारा कर्ज 'घरेलू कर्ज' की श्रेणी में आता है। ✓

घरेलू कर्ज में क्या-क्या शामिल होता है?

- इसे मुख्य रूप से दो भागों में बांटा जाता है:
- **सुरक्षित कर्ज (Secured Debt - संपत्ति बनाने के लिए):**
 - **होम लोन (Housing Loan):** मकान या ज़मीन खरीदने के लिए।
 - **ऑटो लोन (Auto Loan):** कार या बाइक खरीदने के लिए।
 - **प्रॉपर्टी लोन:** संपत्ति के बदले लिया गया लोन।

असुरक्षित कर्ज (Unsecured Debt - दैनिक खर्चों या उपभोग के लिए):

- **पर्सनल लोन (Personal Loan):** शादी, यात्रा या व्यक्तिगत जरूरतों के लिए।
- **क्रेडिट कार्ड का बिल (Credit Cards):** कार्ड से ली गई उधारी।
- **डिजिटल उधारी (BNPL - Buy Now Pay Later):** खरीदारी के लिए ऐप आधारित लोन।
- **इलाज या पढ़ाई का लोन:** मेडिकल इमरजेंसी या शिक्षा के लिए लिया गया कर्ज।

यह क्यों महत्वपूर्ण है?

- **अर्थव्यवस्था का संकेतक:** यदि लोग घर या पढ़ाई (उत्पादक काम) के लिए लोन ले रहे हैं, तो यह आर्थिक प्रगति के लिए अच्छा माना जाता है।
- **जोखिम का संकेत:** यदि लोग राशन, इलाज या दैनिक खर्चों (उपभोग) के लिए क्रेडिट कार्ड या ऐप से लोन ले रहे हैं, तो यह दर्शाता है कि उनकी आमदनी कम है और उन पर भविष्य में उधारी का बोझ (EMI) बढ़ सकता है।

प्रारंभिक परीक्षा प्रश्न (Prelims Question)

- प्रश्न. भारतीय अर्थव्यवस्था में 'घरेलू कर्ज' (Household Debt) और 'परिवारों की शुद्ध वित्तीय बचत' (Household Net Financial Savings) के संदर्भ में निम्नलिखित कथनों पर विचार कीजिए:
- केवल परिसंपत्ति निर्माण (जैसे आवास या शिक्षा) के लिए लिया गया ऋण ही अर्थव्यवस्था में समग्र मांग (Aggregate Demand) को बढ़ा सकता है, उपभोग आधारित ऋण नहीं। *नहीं है*
 - अनसिक्योर्ड लोन (जैसे पर्सनल लोन और क्रेडिट कार्ड ऋण) का तीव्र विस्तार कम और असमान आय वृद्धि वाले परिदृश्य में वित्तीय जोखिम को बढ़ा सकता है।
 - डिजिटल लेंडिंग प्लेटफॉर्म और BNPL (Buy Now Pay Later) सुविधाओं ने ऋण लेने की लेनदेन लागत (Transaction Cost) को कम कर दिया है।

उपर्युक्त कथनों में से कौन-सा/से सही है/हैं?

- (A) केवल 1 और 2
- (B) केवल 2 और 3
- (C) केवल 1 और 3
- (D) 1, 2 और 3

मुख्य परीक्षा प्रश्न (Mains Question)

- प्रश्न: "ऋण-संचालित उपभोग वृद्धि (Credit-led consumption growth) और आय-संचालित मांग विस्तार (Income-led demand expansion) के बीच एक संभावित विरोधाभास मौजूद है।" भारत में बढ़ते अनसिक्योर्ड घरेलू कर्ज (Unsecured Household Debt) के आलोक में इस कथन का समालोचनात्मक विश्लेषण कीजिए। (250 शब्द / 15 अंक)

महत्वपूर्ण तथ्य

पिता
पुत्र
दास

S&T
Internet
Cybercrime

Cybercrime
63%
Police since
2016

Status of Policing
in India Report -
2026

LOKNITI SURVEY



Satisfaction with police remains low among cybercrime victims

Cybercrime reporting has expanded, but 63% of victims remain dissatisfied with police handling, with satisfaction falling to 43% during investigations; women and rural victims face greater difficulties, including repeated visits and long waiting times

Krishangi Sinha

As India undergoes a rapid digital transformation, cybercrime has emerged as one of the country's fastest growing public safety challenges. From online financial fraud and identity theft to investment scams and phishing attacks, millions of Indians now encounter crimes that often leave lasting financial and psychological consequences.

In response, governments have expanded cyber helplines, launched the National Cyber Crime Reporting Portal, and established specialised cyber police stations across States. Yet, despite these institutional efforts, the Status of Policing in India Report 2026 finds that nearly two in three cybercrime victims remain dissatisfied with how the police handle their complaints, with one-third reporting being very dissatisfied. The findings suggest that while access to reporting mechanisms has improved considerably, improvements in accessibility have not been matched by victims' experience of justice, making the gap between complaint registration and effective police action the weakest link in India's cyber policing system (Table 1).

The satisfaction index combines victims' experiences across four stages: the cyber helpline, online portal, complaint registration and police investigation.

Victims report the highest satisfaction at the first point of contact, with half of helpline users expressing satisfaction ("very and somewhat satisfied"). However, confidence steadily erodes as complaints move through the system, dropping to 47% for the online portal, 46% during complaint registration, and just 43% for police investigations. The

findings suggest that the greatest challenge lies not in reporting cybercrime, but in seeing complaints through to a satisfactory resolution (Table 2).

Victims lose confidence

But the experience is not uniform. Women appear to have significantly poorer experiences than men (Table 3). While levels of moderate dissatisfaction are identical for both genders (42%), the gap widens in the most severe category. More than one in four women (26%) say they are very dissatisfied, compared to less than one in five men (18%).

For many victims, the challenge of reporting cybercrime is not only procedural but also time-consuming. 34 per cent of those who visited a police station to complain to the police waited two to three hours, while another 14% spent more than four hours before receiving assistance. Only 29% were attended to within an hour (Table 4). The findings suggest that lengthy waiting times continue to shape citizens' experience of accessing police services. Even where reporting mechanisms exist, delays at the police station may discourage victims from pursuing complaints, particularly in cases involving financial loss or repeated follow-up.

Registering and pursuing a complaint rarely ends with a single visit, as highlighted in Table 5. While 31% of victims reported visiting the police station only once or twice, nearly one in four had to return five times or more (23%).

Victims in rural areas reported double the incidence of five or more visits to the police station (38%) compared to those residing in urban areas (19%). Repeated visits involve lost work hours, travel expenses, and administrative uncertainty, highlighting the need for more efficient

The gaps in cyber policing

For cybercrime victims, the challenges can continue well beyond the first step of reporting a complaint

Table 1: Index of satisfaction with police's handling of cybercrime

Level of satisfaction	(%)
Very satisfied	17
Somewhat satisfied	20
Somewhat dissatisfied	42
Very dissatisfied	21

Note: The index was created from three questions posed to victims: police helpline number for cyber complaints, online police portal for cybercrime, complaint registration process at cyber police station and investigation of cybercrimes by the police.



Table 2: Satisfaction of the victims of cybercrimes with various police services

	Degree of satisfaction (victims)				
	Very satisfied	Somewhat satisfied	Somewhat dissatisfied	Very dissatisfied	Never used these services*
Police helpline number for cybercrime complaints	18	32	13	34	20
Online police portal for cybercrime	16	31	13	32	24
Complaint registration process at the cyber police station	16	30	14	32	23
Investigation of cybercrime by the police	17	26	13	37	22

*This was a silent option and was only coded if the respondent explicitly said that.
Note: All figures are in percentages. The rest did not respond. The table includes responses only from the victims.
Question asked: How satisfied were you with the following - very satisfied, somewhat satisfied, somewhat dissatisfied, or very dissatisfied?

Table 3: Satisfaction with police handling cybercrime by gender

Gender	Index of satisfaction with police handling cybercrime			
	Very satisfied	Somewhat satisfied	Somewhat dissatisfied	Very dissatisfied
Male	19	21	42	18
Female	15	17	42	26

Table 4: Wait time (hours) at the police station to get complaint registered

Hours	(%)
1 hour or less	29
2 to 3 hours	34
4 to 5 hours	11
More than 5 hours	4

Note: The rest did not respond. All figures are in percentages. The table includes responses only from the victims.

Table 5: Number of visits to the police station

Number of times	(%)
Once or twice	31
Three or four times	24
Five times or more	23

Note: The rest did not respond. All figures are in percentages. The table includes responses only from the victims.

Table 6: Overall ease of registering a police complaint about cybercrime

Ease	(%)
Very easy	26
Somewhat easy	31
Somewhat difficult	25
Very difficult	17

Note: The rest did not respond. All figures are in percentages. The table includes responses only from the victims.

case management and better communication during investigations.

Table 6 shows that victims' experiences of registering a complaint are mixed. A modest majority (57%) describe the process as very or somewhat easy, but 42% find it somewhat or very difficult. Across gender, women respondents were more likely to rate the process easier than men (65% and 54%, respectively).

India's cyber policing architecture has expanded rapidly over the past decade, reflecting the growing recognition of digital crime as a major governance challenge. However, the experiences of cybercrime victims suggest that

institutional capacity is still uneven where it matters most: investigation, follow-up and victim support. The findings underline a broader lesson for policing reforms: strengthening public trust requires moving beyond easier reporting mechanisms towards a system that is responsive, transparent and capable of delivering timely justice.

Krishangi Sinha is a researcher at Lokniti-CSDS. Views expressed are personal. This analysis is based on data collected during a comprehensive study on The Status of Policing in India Report 2026 jointly conducted by Lokniti-CSDS & Common Cause.

महत्वपूर्ण तथ्य



Southwest monsoon has ended with 12% deficit: IMD

Jacob Koshy
NEW DELHI

India's 2026 southwest monsoon ended with 759.4 mm of rain, 12.6% below the 868.6-mm normal, the India Meteorological Department (IMD) said on Wednesday. At 87% of the Long Period Average (LPA), this is the lowest rainfall recorded during the monsoon since 2015, which was a tad drier at 758.2 mm.

The east and northeast region, which recorded 1,017.1 mm of rainfall, had its driest monsoon since 1901, or since the IMD began keeping systematic records.

The subdued rainfall was in line with forecasts by global weather agencies, including the IMD, which anticipated one of

Below normal

With 759.4 mm of rain, 2026 recorded the lowest monsoon rainfall since 2015, which was a tad drier at 758.2 mm

2026	Long Period Average (LPA) (mm)	2026 rainfall (mm)
June	165.3	106.8 (65% of LPA)
July	280.5	283.3 (101% of LPA)
August	254.9	213.3 (84% of LPA)
Sept.	167.9	155.1 (92% of LPA)

SOURCE: IMD

the strongest El Ninos in recent history. The IMD had, since April, predicted a subdued monsoon rainfall, and overall, reality corresponded to what was forecast. On April 13, for instance, it anticipated the June-September rain to be at 92% of LPA, with an er-

ror window of 5%. The May 29 update lowered that to 90% with a 4% error window. The IMD's final estimate sits within this range.

The southwest monsoon this year is in the process of withdrawal and is likely to completely exit within the first week of Oc-

tober, IMD Director-General M. Mohapatra said. The country will then see the onset of the northeast monsoon. With the El Nino still gaining strength, rainfall for the country in October is likely to be below 85% of the LPA. Most regions are expected to get below-normal rain, except parts of northwest India, southern peninsular India, and isolated pockets of the east.

June rains fell short

The IMD Director-General told journalists on Wednesday that the IMD's predictions matched conditions in "many regions, except some parts of northwest and adjoining central India".

The department's regional and monthly fore-

casts were far off the mark. June, which got only 65% of normal rainfall, was far drier than the 92% forecast. July rainfall, which was expected to be below 94%, ended up with 1% more, thanks to rains in central India, which got 33% more rain than normal. August came in at 84% of the LPA, in line with the "below 94%" that was forecast. September, at 92.4%, finished a little above the forecast of "below 91%".

The largest deviations from normal rainfall were in east and northeast India (25.6% below normal). Mr. Mohapatra said that there had been a "marked trend" of diminishing rainfall in this region "in recent years". Rainfall in the southern peninsula was 24.3% below normal.

YouTube Homework

South West Monsoon

El-Nino

La-Nina

IMD

महत्वपूर्ण तथ्य

INDIA bloc set to launch its nationwide campaign against EC, SIR tomorrow

Sobhana K. Nair
NEW DELHI

The Indian National Developmental, Inclusive Alliance (INDIA) on Wednesday announced a nationwide campaign beginning Friday against the Election Commission (EC) and the special intensive revision (SIR) of electoral rolls. The graded agitation plan includes protest marches at district headquarters, public meetings, a march to the EC, and a joint appeal to the Chief Justice of India for expedited hearings in cases related to the SIR and alleged electoral "malpractices".

The decisions were taken after a three-and-a-half-hour meeting attended by 33 leaders from 19 political parties. Independent MP and senior Supreme Court lawyer Kapil Sibal also participated.

Congress president Mallikarjun Kharge said the leaders had agreed to fight together. "With unanimity, everyone vowed to fight together," he said at a press conference. While there was no direct reference to involving the Cuckoo Party, leaders agreed that the bloc should engage with civil society and secular parties outside the alliance.

DMK, SP absent

Notable absentees at the meeting included the DMK, which has refused to share stage with the Congress after the latter switched its support to the TVK following the Tamil Nadu Assembly election. Samajwadi Party president Akhilesh Yadav skipped

30 September, 2026
Election Commission of India | New Delhi



United voice: Leaders of INDIA bloc parties address the media after a meeting in New Delhi on Wednesday. SUSHIL KUMAR VERMA

Poll body extends SIR dates for Andhra Pradesh, Meghalaya

The Hindu Bureau
NEW DELHI

A full bench of the Election Commission convened on Wednesday, in what was the second such meeting in four days with all three election

commissioners present, and decided to extend the dates for the publication of final electoral rolls under the SIR in Andhra Pradesh and Meghalaya.

FULL REPORT ON
» PAGE 5

the meeting because of Rajya Sabha polls in his State.

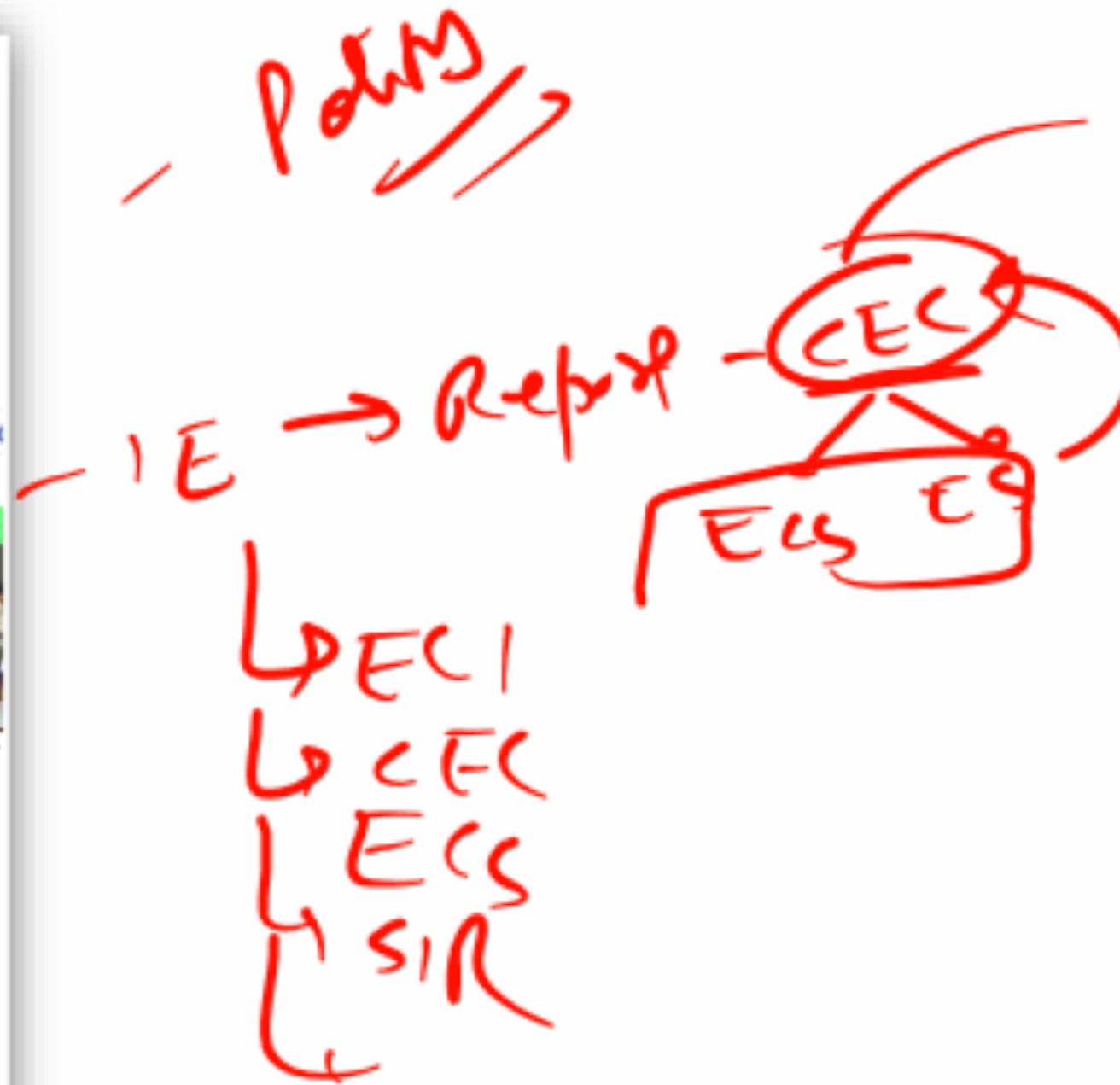
Mr. Sibal recommended that the Chief Election Commissioner and other Election Commissioners (Appointment, Conditions of Service and Term of Office) Act, 2023, be legally challenged. The law states that "notwithstanding other laws, no court could entertain or continue civil or criminal proceedings against a person who was or had been CEC/EC for an act, thing, or word committed, done, or spoken while discharging official duty or function," extending a blanket immunity to election commissioners. In view of this, he suggested

that legal action be taken against other Election Commission officials such as Seema Khanna, Director General (IT) of EC, who was instrumental in bringing the SIR. Most leaders backed the proposal.

There was, however, apprehension among some leaders about the Supreme Court's stance. Shiv Sena (UBT) leader and former Maharashtra Chief Minister Uddhav Thackeray, who joined the meeting virtually, cited the Chief Justice of India's observation while declining an early hearing of pleas related to the SIR in West Bengal. The CJI had observed, "These are only by-elections."

YouTube Homework

- ECI
- CEC
- ECs
- SIR
- Form-6,7,8



2 column & 6 min
 → Governor
 → 50 in 12
 → 50
 2018
 → 42/11/11
 → 25
 → 21 - 1/11/11

महत्वपूर्ण तथ्य

अर्जुन गोपाल बनाम भारत संघ (2018) मामला

- यह याचिका 3 छोटे बच्चों की ओर से दायर की गई थी, जिसमें दिल्ली-एनसीआर में प्रदूषण रोकने के लिए पटाखों पर पूर्ण प्रतिबंध की मांग की गई थी।
- मुख्य निर्णय:**
 - पूर्ण बैन से इनकार:** कोर्ट ने देश भर में पटाखों पर पूर्ण प्रतिबंध नहीं लगाया, बल्कि संतुलन बनाने का आदेश दिया।
 - केवल ग्रीन पटाखे:** आम पटाखों की बिक्री पर रोक लगाकर केवल **CSIR-NEERI** से प्रमाणित 'ग्रीन क्रैकर्स' की अनुमति दी गई।
 - केमिकल्स पर रोक:** बेरियम साल्ट (Barium Salt) और लड़ियों (Joined Crackers) के निर्माण पर प्रतिबंध लगाया गया।
 - समय-सीमा (Time Window):** दिवाली पर पटाखे फोड़ने के लिए केवल 2 घंटे (रात 8 से 10 बजे) का समय तय किया गया।
 - ऑनलाइन बिक्री पर रोक:** ई-कॉमर्स वेबसाइटों द्वारा पटाखों की बिक्री पर बैन लगा दिया गया।

30 सितंबर 2026 की ताजा सुनवाई

1. सुप्रीम कोर्ट का फैसला (Judgment & Guidelines)

- पूर्ण प्रतिबंध से इनकार (No Complete Ban):** सुप्रीम कोर्ट ने देश भर में पटाखों पर पूर्ण प्रतिबंध लगाने (Blanket Ban) से साफ इनकार कर दिया है।
- CSIR-NEERI की रिपोर्ट स्वीकार:** कोर्ट ने वैज्ञानिक संस्थान CSIR-NEERI की सिफारिशों को स्वीकार करते हुए "नेक्स्ट-जनरेशन जॉइंट ग्रीन क्रैकर्स" (Next-Gen Joined Green Crackers) के निर्माण और सीमित इस्तेमाल को मंजूरी दी है।
- मानक व शर्तें (Strict Norms):**
 - केवल लाइसेंस प्राप्त निर्माता ही इनका उत्पादन कर सकेंगे।
 - प्रतिबंधित रसायनों (जैसे बेरियम साल्ट/Barium Salt) के उपयोग पर रोक रहेगी।
 - शोर की अधिकतम सीमा **125 dB(AI) / 145 dB(C) Peak** तय की गई है।
 - ये नए ग्रीन पटाखे पारंपरिक पटाखों की तुलना में **30% तक कम उत्सर्जन (Emissions)**, कम शोर और कम ठोस कचरा उत्पन्न करते हैं।
- समय-सीमा तय करने का प्रस्ताव (Time Windows):** कोर्ट ने कहा कि पटाखों को 24 घंटे चलाने की अनुमति नहीं दी जा सकती; इसलिए त्योहारों के दिन इन्हें फोड़ने के लिए एक विशेष समय-सीमा (Time Limit) तय की जाएगी।

NCERT textbook revives debatable theory on Sengol handed to Nehru at Independence

Maitri Porecha
NEW DELHI

The Union government's claim that a *Sengol*, which is a sceptre anointed by Hindu religious leaders, marked the transfer of power in 1947 when India became Independent, finds a mention in the National Council of Educational Research and Training (NCERT)'s newly released Class 9 social science textbook.

The new textbook, *Understanding Society: India and Beyond - Part Two*, says, "The *Sengol*, a cultural marker of rulership and good governance, was placed in India's newly inaugurated Parliament building in 2023 by Prime Minister Narendra Modi. The tradition of using the *Sengol* as a mark of righteous governance began more than a thousand years ago during the reign of Chola dynasty," the textbook reads.

"To mark the occasion of India's Independence, at the stroke of midnight on 15 August 1947, the first Prime Minister, Jawaharlal Nehru, received the *Sengol* from the Adheenam saints (an old Shaivite tradition) of Tamil Nadu," it says.

Ethical responsibilities
Describing the *Sengol*, the website of the Union Culture Ministry says, "Once integral to the coronation rites of Tamil monarchs, the *Sengol* was not merely a ceremonial object but a profound testament to the ethical responsibilities bestowed upon a ruler. This sacred tradition was momentarily revived on the eve of India's independence in 1947, when a *Sengol* was solemnly presented to Pandit Jawaharlal Nehru. It marked the 'civilisationally rooted' transfer of authority from colonial rule to a sovereign Indian state."

This theory has been



The *Sengol*, a sceptre from Tamil Nadu, that was installed in the new Parliament building in May 2023. FILE PHOTO

contradicted time and again by experts. For instance, historian and biographer of C. Rajagopalachari, Rajmohan Gandhi has earlier said in public domain during the inauguration of the new Parliament building that there is no record of the *Sengol* serving as a formal symbol of the "transfer of power", in the personal papers, letters or autobiographies of either Nehru or Rajaji.

Historian Aditya Muk-

herjee had also criticised the 2023 ceremony and the installation of the *Sengol*, stating that the event was an effort of political self-glorification rather than celebrating parliamentary democracy.

The textbook says India's national motto – *Satyameva Jayate* – is linked to Mundaka Upanishad replacing the British-era "Heaven's Light, Our Guide". The textbook says the Supreme Court's post-Independence motto *Yato Dharmastato Jayah*, which translates into "Where there is righteous duty, there is victory", is linked to the Mahabharata. This is stated in the chapter "Governance and Public Policy" of the new textbook.

The chapter links Mahatma Gandhi's reference to *Ram Rajya*, which is an ideal governance structure based on probity, transparency, compassion, and welfare, to the Ramayana and the 16th century liter-

ary work *Ramcharitmanas*, calling these two texts "examples of good governance and good collective life".

'Sacred responsibility'

The textbook says that from the Vedic period to the Ramayana and Mahabharata, Indian traditions viewed governance as a "sacred responsibility" rather than merely a means of exercising power.

The chapter says that colonial powers imposed their models of governance on societies which had previously followed "local and organic systems", and that many colonial institutions have continued since Independence.

In another chapter titled "Resistance and Resilience", the textbook says many kings and princes are believed to have received swords from goddesses such as Kali, Durga and Bhavani to resist invasions since the 7th century.

YouTube Homework



महत्वपूर्ण तथ्य



एनसीईआरटी (NCERT) की पाठ्यपुस्तक में सेंगोल पर विवादित सिद्धांत शामिल

- **नया अध्याय:** NCERT की कक्षा 9 की नई सामाजिक विज्ञान पुस्तक (*Understanding Society: India and Beyond - Part Two*) में 1947 में नेहरू को सेंगोल सौंपे जाने को सत्ता के हस्तांतरण (Transfer of Power) का प्रतीक बताया गया है।
- **ऐतिहासिक संदर्भ:** पुस्तक के अनुसार, तमिल परंपरा में सेंगोल सुशासन का प्रतीक रहा है, जिसकी शुरुआत 1000 साल से भी पहले चोल वंश के समय हुई थी। 15 अगस्त 1947 की मध्यरात्रि को तमिलनाडु के आधीनम संतों ने इसे जवाहरलाल नेहरू को सौंपा था।
- **विवाद और इतिहासकार:** कई इतिहासकारों ने इस दावे पर सवाल उठाए हैं। चक्रवर्ती राजगोपालाचारी के पोते और इतिहासकार राजमोहन गांधी के अनुसार, नेहरू या राजाजी के दस्तावेजों में सेंगोल को 'सत्ता के आधिकारिक हस्तांतरण के प्रतीक' के रूप में दर्ज करने का कोई रिकॉर्ड नहीं है।
- **अन्य प्रमुख बिंदु:**
 - पाठ्यपुस्तक में भारत के राष्ट्रीय वाक्य '~~सत्यमेव जयते~~' को मुंडक उपनिषद से जोड़ा गया है।
 - सुप्रीम कोर्ट के ध्येय वाक्य '~~यतो धर्मस्ततो जयः~~' को महाभारत से जोड़ा गया है।
 - इसमें महात्मा गांधी के '~~राम राज्य~~' के ~~विचार~~ और रामचरितमानस का उल्लेख सुशासन के उदाहरण के रूप में किया गया है।

संशोधन →

महत्वपूर्ण तथ्य

Subatomic ambitions take five Indian school students to CERN

The students say they spent hours every day preparing for the 'Beamline for Schools' competition, organised by the European Laboratory for Particle Physics for high school students around the world: they tried to measure how often a charged pion turns into a neutral one when it hits 'light' atoms

T.V. Padma
NEW DELHI

A group of Indian school students are among the five winning teams of the 10th edition of the 'Beamline for Schools' competition, a physics competition for high school students from all around the world organised by CERN, the European Laboratory for Particle Physics, in Geneva.

The Indian team, named 'atoPION', comprises Niharath Abhay Vink, Siddhartha Anant Jainmal, Ayush Bhardwaj, Aarush Mandala, and Arjita Sadhukhan. They are from Banasth Junior College Nizamabad, Greenwood High International School, Bengaluru; The Shri Ram Global School, Greater Noida; and Puri International School, Durgapur.

They found each other through different science competitions they participated in.

Tracking pions

A beamline is a facility that provides high-energy fluxes of subatomic particles that can be used to conduct experiments in different fields, including fundamental physics, material science and medicine. The other four winning teams are from Bangladesh, Türkiye, the U.K., and the U.S.

The Indian students' project was based on a process called pion charge exchange. In particle physics, pions are subatomic particles that can have a positive, negative or neutral charge. The students tried to measure how often a charged pion turns into a neutral one when it hits "light" atoms like lithium and beryllium, and they looked at this change of charge at specific energy levels.

These readings are of interest for the Deep Underground Neutrino Experiment, a large physics experiment under construction in the U.S.

When neutrinos hit an atom, they produce pions. If the pions change their charge before they even leave the atom, it can mess up the data scientists see, the students said. Recording how often this change takes place in lithium and beryllium will allow scientists to model it correctly in their simulations.

Learning the basics

When the students started, they did not have any formal training in particle physics.

"We were just a group of 11th and 12th graders who were obsessed with the subject," they said. "In the beginning, it felt like we were trying to solve a high-level puzzle without having the hint with the picture on it. We spent so much time reading papers and talking to mentors just to get our heads around the theory."

The students said they spent several hours every day in the three to four weeks before the competition. While the first week was mostly about recruiting and forming a team, the next three weeks were a complete grind.

The team started with the basics, with



A view of the Large Hadron Collider at CERN. cern.ch

Griffiths' Introduction to Elementary Particles (1987) serving as their main reference book. They also said A Tour of the Subatomic Zoo (1993) gave them their first big picture and that YouTube lectures by experts at the Indian Institute of Science, Bengaluru, and courses on the National Programme on Technology Enhanced Learning (NPTEL) kept them going.

"Once we had the basics, we moved to CERN documentation and research papers from CERN and other institutions," they said. "For the Geant4 simulations, we used CERN's official documentation and some of their preloaded models, which we then tweaked to test our own idea in the initial stages."

Scientists, understanding just one



Members of the 'atoPION' team. cern.ch

new to this, but after a lot of collaboration and refining the technical details, we felt confident enough to hit the submit button," they said.

A love for physics in particular was a strong motivation. "We thought of it as an opportunity to try something new and unconventional and learn something during that process," they added.

Mentoring helps

Once the team was in place, the students hunted for mentors to guide them. They started by cold-emailing several PhD scholars, postdocs, and graduate students across universities in India and abroad.

They struck luck with Manu Srivastava, a doctoral scholar at the Massachusetts Institute of Technology in the U.S., and received additional feedback on their experimental design from Laxman Mekala at IIT Bombay.

"My role was purely a supervisory one," Mr. Srivastava said. "The students came up with different ideas and worked out all the calculations themselves." He added: "I only had to guide them about which ideas would be more worthwhile to pursue, so in a way just providing direction and giving minimal feedback on their work."

The students' discussions among themselves and with Mr. Srivastava were online. "To me, that is a powerful example of how technology is becoming a unifying force at the grassroots level in India, allowing talented students from different regions to come together around a shared scientific goal. Such collaborations would have been much more difficult to imagine even a decade ago," Mr. Srivastava said.

He added that the students' achievement was made more remarkable by the competition's scale. Beamline for Schools is a prestigious international science competition for high school students and this year attracted more than 700 proposals from around the world.

Just the start

A lot of students think competitions like this are too tough and not for them, the students said.

"We start to tell them that sometimes the biggest opportunities start from a very simple question or a crazy idea," they said. "Curiosity is enough to start. If you are curious enough to try, keep learning and do not give up when it gets difficult, you might end up in places you never imagined."

Looking ahead, the students would like to keep the momentum going, stay connected as a team, and collaborate with other physicists. They would also like to engage in outreach for the BL4S program to help other students.

"All of us are definitely planning to pursue careers in STEM and keep doing our own research. Being at CERN is just the start for us," they said.

(TV. Padma is a science journalist based in New Delhi. tvpadma_00@yahoo.co.in)

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→ LERN
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महत्वपूर्ण तथ्य



Beamline for Schools Competition क्या है?

- **उद्देश्य:** दुनिया भर के हाई-स्कूल (कक्षा 9 से 12 तक) के छात्रों को पेशेवर वैज्ञानिकों की तरह प्रयोग (Experiments) डिजाइन करने का अवसर देना।
- **प्रक्रिया:** छात्र 5 से 9 सदस्यों की टीम बनाते हैं और बीमलाइन का उपयोग करके कोई भौतिकी का नया प्रयोग (Research Proposal) और एक 1 मिनट का वीडियो सबमिट करते हैं।
- **पुरस्कार:** विजेता टीमों को CERN (स्विट्जरलैंड) या DESY (जर्मनी) की विश्वस्तरीय प्रयोगशालाओं में जाकर 10-12 दिनों तक खुद अपना प्रयोग वैज्ञानिक उपकरणों और बीमलाइन पर करने का पूरा मौका (fully-funded trip) मिलता है।

भारत ने इसमें क्या अच्छा प्रदर्शन किया है?

- भारत का प्रदर्शन इस प्रतियोगिता में लगातार असाधारण और प्रेरणादायक रहा है:
- **वैश्विक विजेताओं में स्थान:** भारत की स्कूली टीमों ने कई बार इस प्रतियोगिता में दुनिया भर की सैकड़ों टीमों को पछाड़कर मुख्य विजेता (Winners) का खिताब हासिल किया है:
 - **2018:** भारत की 'Cryptic Ontics' टीम विजेता बनी थी और CERN स्विट्जरलैंड जाकर उन्होंने अपने प्रयोग का परीक्षण किया था।
 - **2024 / 2026:** भारत की टीमों (जैसे 'attoPION' और हाल ही में 2026 में Aarush Mandala / Indian student initiatives) ने वैश्विक स्तर पर शीर्ष स्थान बनाकर अपनी वैज्ञानिक क्षमता को साबित किया है।
- **सबसे बड़ी भागीदारी:** हर साल भारत से सैकड़ों टीमों अपने इनोवेटिव प्रस्ताव भेजती हैं, और भारत लगातार सबसे अधिक सबमिशन (Shortlisted Proposals) देने वाले अग्रणी देशों में शामिल रहता है।
- **सस्ते उपकरणों से प्रयोग (Innovation):** भारतीय छात्रों ने महंगे डिटेक्टर्स के बजाय किफायती तरीकों और नए गणितीय मॉडलों का इस्तेमाल करके कम लागत में कण भौतिकी (Particle Physics) के प्रयोग डिजाइन करने में उत्कृष्ट प्रदर्शन किया है।

बीमलाइन (Beamline) क्या होती है?

- कण त्वरक (Particle Accelerator) में जब इलेक्ट्रॉनों, प्रोटॉनों या अन्य उप-परमाणुक कणों (Subatomic Particles) को लगभग प्रकाश की गति से दौड़ाया जाता है, तो उनसे निकलने वाली उच्च-ऊर्जा कणों की किरण (Beam) जिस नियंत्रित रास्ते या पाइप से होकर गुजरती है, उसे **बीमलाइन (Beamline)** कहते हैं।
- वैज्ञानिक इस बीमलाइन के सामने डिटेक्टर्स और अलग-अलग सामग्रियां रखकर यह जांचते हैं कि ब्रह्मांड के मूलभूत कण आपस में कैसे व्यवहार करते हैं।

महत्वपूर्ण तथ्य



Good foundation

The festive season looks set to build on months of strong industrial growth

India's industrial growth performance in August continued its strong streak since the beginning of the financial year, and sets the economy up well for the upcoming festive season. Growth in the Index of Industrial Production (IIP) quickened to 8% in August 2026, the second fastest that it has been since at least April 2024, which is the earliest month for which the new series of the IIP has growth data. The fastest growth in this period, of 8.8%, came as recently as June 2026. In fact, IIP growth in the April-August period of this financial year stood at a robust 6.8%, faster than that seen during the corresponding periods of the previous two years. The new series has an updated base year, more data sources, and improved methodology, so this growth performance is as accurate an indication of industrial growth as government data can provide. Moreover, apart from a few divergences, IIP data largely match the trends evident in the Index of Core Industries (ICI), the other government index that measures industrial performance. For example, the IIP shows that the electricity sector's growth quickened to 12.3% in August 2026, while the ICI pegs it at 11.6%. Similarly, the construction goods sector saw growth come in at a relatively strong 6.4%, albeit slower than July's 8%. In keeping with that, the ICI shows that the cement sector grew by a robust 12.5% in August, though this was slightly slower than the 12.7% in July. The older series of both indices often provided contrary indications, so this alignment is welcome.

The IIP for August also lays out some core strengths that seem to be developing in the economy. The manufacturing sector grew by nearly 9% in August, and averaged 7.6% in the April-August 2026 period. Given that it had grown by about 4.2% in the first five months of the previous financial year, this acceleration is good to see, especially since it comes at a time when producers are facing several input-related pressures. At the start of this calendar year, manufacturing growth seemed to have been driven by a growth in exports. The August data show that this is now being supplemented by a recovery in domestic consumption. The growth in consumer durables stood at 11.1% in August. The consumer non-durables sector returned to growth, of a little more than 2%, after having contracted in July. The effect of the Goods and Services Tax rate cuts in September 2025 should have petered out by now, so this boost in durables production likely means that producers are expecting a strong festive season ahead. The third quarter of the financial year will therefore be crucial for the economy, but the groundwork seems to be in place for a relatively good one.

IIP - Index of Industrial Production
↓
August - 2026 - 8%

YouTube Homework

5111
LCPI
IIP
↓
IIP = 8%
↓
ICI = 11.6%
↓
Index of Core Industries

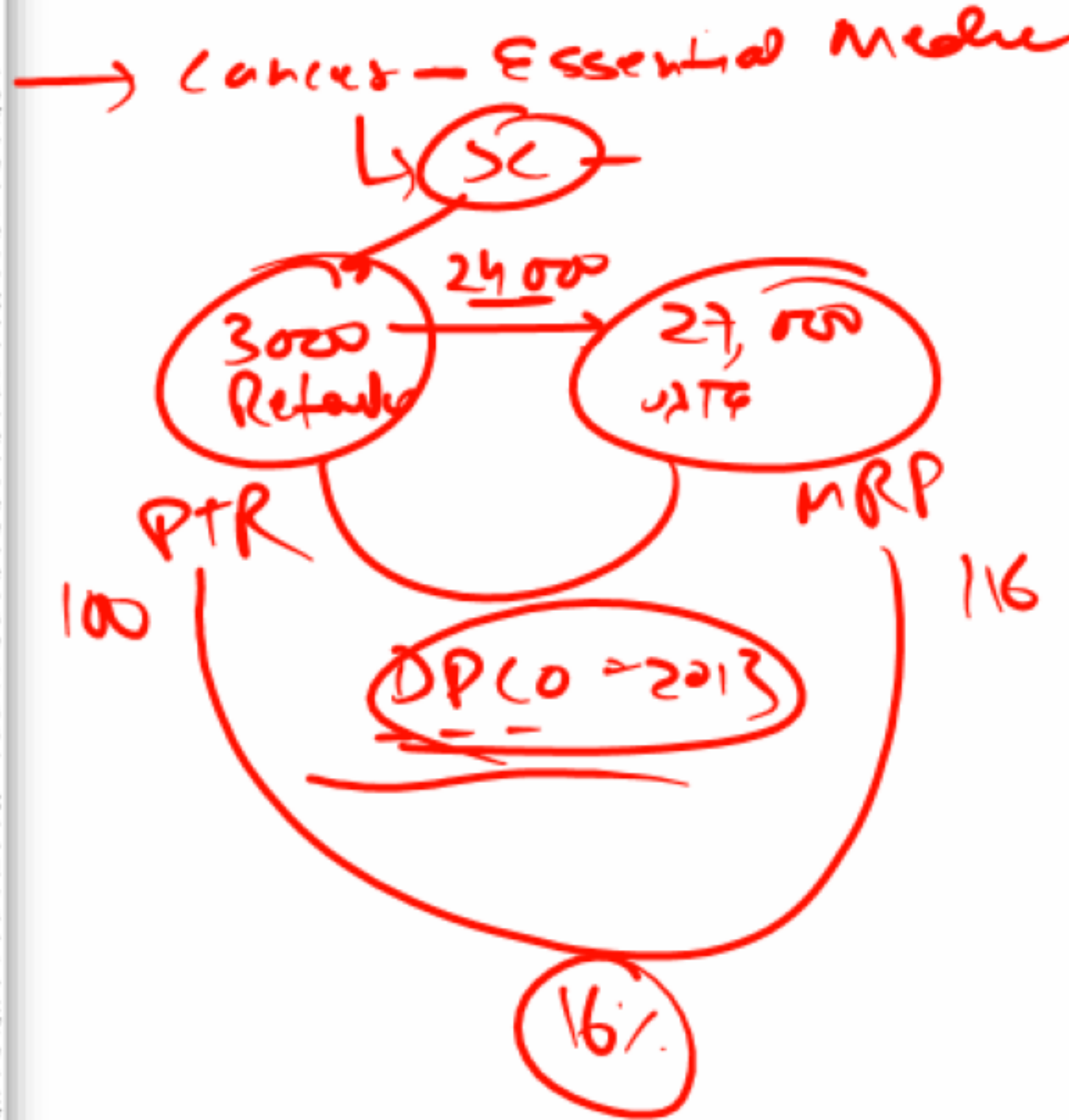
महत्वपूर्ण तथ्य

Bitter pills

The Supreme Court did well to intervene in drug pricing by retailers

The Supreme Court has upbraided disparities between the price to retailer (PTR) and the maximum retail price (MRP) of certain drugs, including those used to treat cancers, in some instances up to 1,000%. These drugs are not available over-the-counter, so hospitals often control which brand a patient uses. As a result, pharmaceutical companies compete for the hospitals' business, not patients'. To incentivise a hospital to stock specific drugs, they deliberately specify inflated MRPs while offering the hospital low PTRs, and the hospital can pocket the difference. The practice does not technically amount to a kickback but is one economically, as manufacturers effectively promise hospitals an embedded financial reward to pick specific products, and leave patients to potentially pay more than the medicines' supply price because hospitals have an incentive to sell brands with the largest margins. When private hospitals also force patients to purchase drugs from on-premise pharmacies – as Competition Commission investigations have established – patients are unable to shop around, undermining normal price competition. So, more affordable equivalent drugs are disadvantaged because of their lower revenue generation potential for hospitals. Patients, meanwhile, face severe financial strain – a concern also flagged by drug regulators in Karnataka and Maharashtra – and could, among those with cancers and chronic conditions, reduce adherence to longer treatment regimens.

The practice arises from a gap in the 2013 Drug (Prices Control) Order, which caps the final maximum price of scheduled drugs, but not the markup on hospitals' transactions. Say the National Pharmaceutical Pricing Authority (NPPA) calculates the market-derived average price of such a drug to be ₹100, making the ceiling ₹116. If a hospital negotiates a PTR of ₹50 from the manufacturer, it can still sell the drug (or bill the government if a drug is state-financed) at ₹116, without breaching the ceiling, and enjoy the difference of ₹66. In a proof-of-concept exercise in 2019, the NPPA capped the trade margins of 42 non-schedule anti-cancer drugs at 30%. The Department of Pharmaceuticals subsequently said prices of 526 brands dropped by up to 91%, suggesting that the MRPs of several cancer drugs included compressible margins. Second, while the Court's suggestion to have a fixed percentage markup across all drugs is appealing, it should accompany a regressive margin that applies a smaller percentage as drug prices increase, to neutralise sellers' incentive to favour more expensive products. Overall, however, the Court is right to highlight this insidious problem, especially after refusing to intervene in *Siddharth Dalmia* (2025), and while the Union and States have failed to counterbalance the absence of natural market mechanisms to rationalise drug prices.



YouTube Homework

- DPCO – 2013
- MRP
- PTR

The India-EFTA partnership, one plus one equals three

On October 1, 2025, the Trade and Economic Partnership Agreement (TEPA) between India and the four European Free Trade Association (EFTA) states – Iceland, Liechtenstein, Norway and Switzerland – entered into force. One year on, the more useful question is not how many tariff lines have fallen, but what kind of partnership the agreement is making possible.

The tariff figures are substantial. EFTA states have offered concessions on 92.2% of their tariff lines, covering 99.6% of the value of India's exports to them. India, in turn, is granting concessions on 82.7% of its tariff lines, covering 95.3% of the value of EFTA's exports. Few market-opening exercises between India and a group of developed economies have been this ambitious.

Lasting partnerships, an India focus

Yet, the defining feature of TEPA lies elsewhere. It was the first trade agreement that India signed with a dedicated chapter on investment and job creation. Under it, the EFTA states aim to raise investment in India by \$100 billion over 15 years and to facilitate one million direct jobs. An agreement based on that is designed to build lasting industrial and technological partnerships.

For a country of just under 4,00,000 people, Iceland's contribution to that partnership was never going to be about scale. It is about experience, particularly in three areas where that experience speaks directly to India's priorities.

The first is geothermal energy, specifically a part of it that receives far less attention than power generation: the direct use of low- to medium-temperature heat. In Iceland, geothermal energy heats nearly every home, dries fish, warms greenhouses and keeps entire communities running through Arctic winters without burning fossil fuels. That century of experience in direct use is what the Himalayan geothermal belt of northern India can draw on.

Consider the apple growers of Himachal Pradesh. Many have long been forced to sell their harvest immediately, at the lowest prices of the season, because they lacked the means to store their crops.

That is now changing. At Tapri, in Kinnaur district, a geothermal facility operated by Geotropy, an Indian-Icelandic venture, uses heat drawn from the ground to dry fruit, and this harvest season, it is running round the clock as growers line up to use it.

A geothermal cooling facility at the same site is due to be completed by the end of the year. Farmers there can now process their produce



Benedikt Höskuldsson

The Ambassador of Iceland to India

and time their sales rather than remain price-takers at harvest, drawing on the same direct-use techniques that Iceland has refined over generations. Or consider the high-altitude communities and installations along India's northern frontier, which depend on fuel hauled along supply lines that can close for months. Heat drawn directly from the ground beneath them offers something no convoy can: energy security that does not depend on the road remaining open.

The second area is carbon capture, utilisation and storage. A NITI Aayog study in 2022 estimated that India could capture some 750 million tonnes of carbon dioxide a year by 2050. The scientific foundations are being laid by the Department of Science and Technology, which has steered India's carbon capture, utilisation and storage (CCUS) research for years and, in December 2025, published the country's first dedicated research and development road map for CCUS in support of the 2070 net-zero goal.

The Union Budget followed in February with an outlay of ₹20,000 crore over five years to take these technologies towards scale in power, steel, cement, refining and chemicals, while public sector companies such as the Oil and Natural Gas Corporation, NTPC Limited (formerly National Thermal Power Corporation) and Indian Oil Corporation Limited are taking the work into the field through feasibility studies, pilot projects and subsurface assessments.

This pre-commercial stage is exactly where Iceland's experience is most valuable, on both sides of the equation. On storage, CarbFix has shown that when carbon dioxide is dissolved in water and injected into basalt, more than 95% of it turns to stone within two years; India's Deccan Trap basalts share striking geological similarities with Iceland's volcanic rock.

New frontiers

On utilisation, Iceland was home to the world's first industrial-scale plant to turn captured carbon dioxide into fuel: Carbon Recycling International's George Olah plant at Svartsengi, which began producing methanol in 2011-12. Its technology now operates on a far larger scale abroad, including in projects involving steel-sector emissions. In May, Carbon Iceland signed a memorandum of understanding with JSW Steel and Bharatya to explore a 3,00,000-tonne-a-year e-methanol project in Raigad, Maharashtra, converting steel-plant emissions into fuel using green hydrogen. The opportunity, therefore, lies less in exporting equipment than in sharing knowledge and

building partnerships through technology licensing, storage assessment, monitoring and verification, and the co-development of projects as India's pilots scale up.

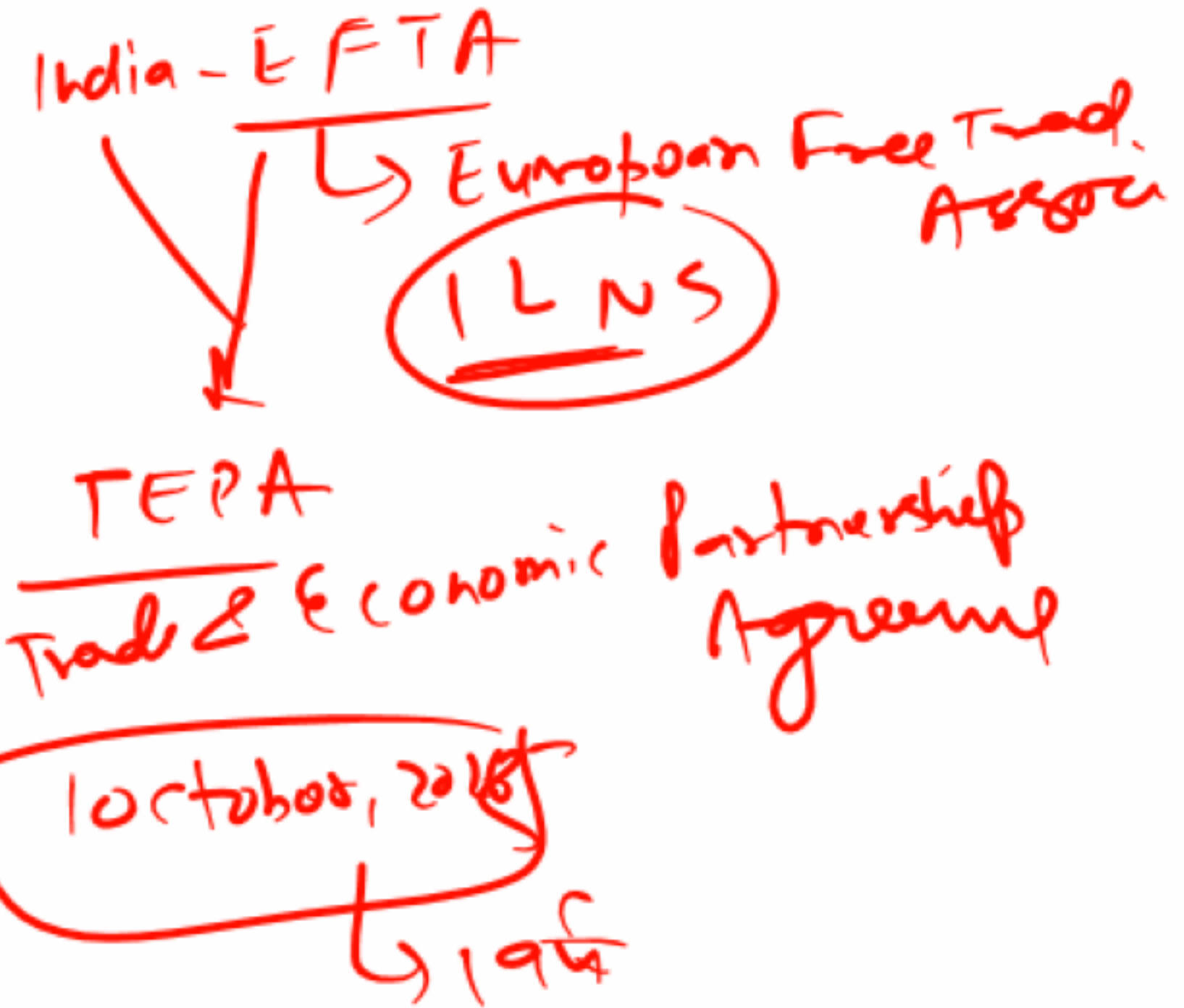
The third area is the ocean. Iceland's economy was built on the sustainable management of North Atlantic fisheries, and with it came deep expertise in seafood quality, cold-chain logistics and value-added processing. Icelandic companies are already exploring how to bring further processing of North Atlantic catch to Indian shores, creating local jobs and transferring technology under the TEPA concessions.

Iceland has also shown that the greatest gains may lie in what is usually thrown away. Where most fishing nations use only 40% to 60% of each fish, Iceland now uses around 90% of every cod landed, turning skin, liver and bones into medical products, oils and feed. India does not need to catch a single additional fish to create new value, jobs and exports. It needs only to look differently at what its fleets already bring ashore.

All of this sits within a wider frame. Nearly six years of working on energy access at the United Nations, along with a seat at the table during the Paris Agreement negotiations, taught this writer that climate and energy policy are, at their core, exercises in patient and practical partnership between nations. That same spirit defines Iceland's and India's engagement in the Arctic. Iceland is a founding member of the Arctic Council; India has been an Observer since 2013 and has taken that role seriously, publishing its Arctic Policy in 2022 and operating the Himadri research station in Svalbard. As one of the eight Arctic States, Iceland offers India a direct and trusted bilateral channel into Arctic governance and research, complementing its multilateral engagement. For Iceland and India, energy, trade and Arctic stewardship are part of the same conversation.

Some Icelandic arithmetic

TEPA is young, but it is already showing what an ambitious, rules-based partnership between Europe and India can deliver in investment, technology and jobs, as well as in energy, fisheries and shared stewardship of a changing Arctic. It is not a rival to the European Union (EU)-India Free Trade Agreement (FTA) but a complement to it: a working model, already in force, of what the next chapter of Europe-India trade can look like. If readers will permit a small piece of Icelandic arithmetic, TEPA and the EU-India FTA are a case of one plus one equalling three. That is not competition but addition – and a rather good addition at that.



An ambitious India-Europe partnership can deliver across trade, technology, energy and Arctic stewardship

महत्वपूर्ण तथ्य



1. TEPA समझौता क्या है?

- व्यापारिक समझौता: 1 अक्टूबर 2025 को भारत और EFTA देशों (आइसलैंड, लिकटेनस्टीन, नॉर्वे, स्विट्जरलैंड) के बीच व्यापार और आर्थिक भागीदारी समझौता (TEPA) लागू हुआ।
- निवेश और रोजगार: इस समझौते के तहत EFTA देश अगले 15 वर्षों में भारत में 100 अरब डॉलर का निवेश करेंगे और 10 लाख प्रत्यक्ष नौकरियां पैदा करेंगे।

2. आइसलैंड और भारत के बीच सहयोग के 3 प्रमुख क्षेत्र

- भू-तापीय ऊर्जा (Geothermal Energy):
 - हिमाचल प्रदेश के किन्नौर (टपरी) में एक भू-तापीय संयंत्र स्थापित किया गया है, जो सेब को सुखाने और कोल्ड स्टोरेज चलाने में मदद कर रहा है।
 - इससे किसानों को कटाई के तुरंत बाद कम दामों पर फसल बेचने के बजाय सही समय पर उचित मूल्य पर बेचने की सुविधा मिल रही है।

• कार्बन कैप्चर और स्टोरेज (CCUS):

- भारत के 2070 नेट-जीरो लक्ष्य के लिए कार्बन कैप्चर तकनीक बेहद अहम है।
- आइसलैंड की CarbFix तकनीक $\$CO_2\$$ को पानी में घोलकर बेसाल्ट चट्टानों में डालती है, जो 2 साल में पत्थर बन जाती है। भारत की देकन ट्रैप (Deccan Trap) की बेसाल्ट चट्टानें भी इसके लिए बहुत अनुकूल हैं।

✓ समुद्री संसाधन और मत्स्य पालन (Sustainable Fisheries):

- आइसलैंड पकड़ी गई मछली के 90% हिस्से (त्वचा, यकृत, हड्डियों) का उपयोग दवाएं और तेल बनाने में करता है।
- इस तकनीक से भारत बिना अतिरिक्त मछली पकड़े कोल्ड-चेन और प्रोसेसिंग के जरिए नए रोजगार और आर्थिक मूल्य पैदा कर सकता है।

✓ 3. आर्कटिक क्षेत्र (Arctic Region) में साझेदारी

- आइसलैंड 'आर्कटिक काउंसिल' का संस्थापक सदस्य है और भारत 2013 से पर्यवेक्षक (Observer) देश है।
- दोनों देश आर्कटिक शासन, पर्यावरण अनुसंधान और जलवायु नीति में मिलकर काम कर रहे हैं।
- मुख्य निष्कर्ष: TEPA केवल शुल्कों (tariffs) में कटौती का समझौता नहीं है, बल्कि यह तकनीक हस्तांतरण, हरित ऊर्जा और दीर्घकालिक औद्योगिक साझेदारी का एक नया मॉडल है।

महत्वपूर्ण तथ्य

How to finance rural prosperity

60 to my

India's agricultural transformation is one of the greatest achievements of independent India. Over the past six decades, the nation has emerged as one of the world's largest producers of cereals, milk, fruits, vegetables and fisheries products. This progress was driven by visionary public policy, scientific innovation, irrigation, institutional credit and the enterprise of millions of Indian farmers.

While India's first agricultural transformation delivered food security, the next must deliver rural prosperity by enabling rural India to capture a larger share of the value created after harvest. Every agricultural commodity passes through a value chain from production to aggregation, storage, logistics, processing, branding and markets. It is along this chain that enterprises emerge, employment expands and prosperity grows. Financing this change requires moving past production credit towards financing the entire agricultural value chain.

Dairy, poultry and fisheries operate through continuous procurement and marketing cycles, generating predictable cash flows, lower inventory risks and regular working-capital turnover. However, seasonal commodities operate under a very different financial reality. Processors need to procure most of their annual raw material requirement within a short harvest window and finance inventory for the remainder of the year. A company investing ₹500 crore in a modern processing facility may require ₹700-₹800 crore simply to procure, store and carry seasonal inventory.



Sanjay Agarwal
Former Secretary,
Department of
Agriculture & Farmers
Welfare, Government
of India

पुर्किना

While India's first agricultural transformation delivered food security, the next must deliver rural prosperity by enabling rural India to capture a larger share of the value created after harvest

Without appropriately structured working capital, even efficient enterprises struggle to remain commercially viable. While the sugar sector is also seasonal, its growth demonstrates how inventory finance and warehouse-backed lending can overcome seasonal constraints. The difference in sector growth lies not in production potential but in the way the chain is financed.

Need for new mechanisms

For more than five decades, successive reforms including bank nationalisation, rural banks, cooperative institutions and the Kisan credit card expanded production credit. India has successfully built robust institutions for financing agricultural production when national food security was the priority. It must now build robust mechanisms for financing every commercially viable activity that creates value between the farm and the final consumer.

Encouragingly, elements of such a financing ecosystem are already emerging. Banks have introduced products such as warehouse receipt financing, receivables financing, and financing for food processing and agricultural infrastructure, while agri-focused non-banking financial companies have pioneered innovative value-chain models. However, these remain isolated initiatives rather than components of a comprehensive agricultural value chain financing architecture.

The opportunity is substantial. Based on the difference between the GVA (Gross Value Added) of agriculture and allied sectors (₹48.8 lakh crore) and the institutional credit flow (₹20

lakh crore) during 2023-24, indicative estimates suggest that the financing opportunity across India's agricultural value chains could exceed ₹14 lakh crore.

While only about 10-12% of agricultural produce is processed in India, the corresponding level is estimated at around 35-45% across East, South and Southeast Asia and often exceeds 60% in many developed economies. In these economies, agricultural transformation is supported by financing systems aligned with commodity-specific value chains rather than production alone.

A comprehensive agricultural value chain financing framework should provide a diverse portfolio of financial instruments, including product finance, receivables finance, warehouse receipt finance, risk mitigation solutions and credit enhancement mechanisms. These instruments can finance the flow of goods, services and capital across the value chain, with financing decisions increasingly based on commodity-specific value chains and cash-flow analysis rather than conventional collateral alone. This will enable capital to reach farmers, input suppliers, aggregators, warehouse operators, processors, logistics providers, exporters and retailers, thereby unlocking private investment, creating rural jobs, improving farmer incomes, and accelerating rural industrialisation.

Building a solid agricultural value chain finance architecture can become one of the most consequential reforms for achieving the vision of Viksit Bharat 2047.

YouTube Homework

➤ NABARD

महत्वपूर्ण तथ्य



ग्रामीण समृद्धि को कैसे वित्तपोषित करें (How to Finance Rural Prosperity)

1. अगला लक्ष्य: खाद्य सुरक्षा से मूल्य संवर्धन (Value Chain) तक

- **पिछला चरण:** भारत के पहले कृषि परिवर्तन ने देश को खाद्यान्न, दूध, फल और मछली उत्पादन में आत्मनिर्भर और खाद्य-सुरक्षित बनाया।
- **वर्तमान आवश्यकता:** अब ध्यान केवल उत्पादन ऋण (Production Credit) देने पर नहीं, बल्कि कटाई के बाद के पूरे कृषि मूल्य श्रृंखला (Agricultural Value Chain)—जैसे भंडारण, लॉजिस्टिक्स, प्रोसेसिंग, ब्रांडिंग और मार्केटिंग—को वित्तपोषित करने पर होना चाहिए।

2. मौसमी और सतत फसलों में अंतर

- **डेयरी, पोल्ट्री और मत्स्य पालन:** इनमें निरंतर खरीद और बिक्री के कारण नियमित कैश-फ्लो (Cash-flow) रहता है, जिससे वर्किंग कैपिटल का जोखिम कम होता है।
- **मौसमी फसलें (जैसे चीनी, अनाज):** प्रोसेसिंग कंपनियों को कटाई के छोटे सीजन में ही साल भर का कच्चा माल खरीदना पड़ता है, जिसके लिए उन्हें भारी वर्किंग कैपिटल और वेयरहाउस-आधारित फंडिंग (Warehouse Financing) की आवश्यकता होती है।

3. नए वित्तीय तंत्र (Financial Mechanisms) की जरूरत

- भारत में केवल 10-12% कृषि उपज की प्रोसेसिंग होती है, जबकि दक्षिण-पूर्व एशिया में यह 35-45% और विकसित देशों में 60% से अधिक है।
- कृषि मूल्य श्रृंखला में ₹14 लाख करोड़ से अधिक के वित्तपोषण का अवसर मौजूद है।
- इसके लिए केवल पारंपरिक गिरवी/जमानत (Collateral) के बजाय वेयरहाउस रसीद फाइनेंसिंग (Warehouse Receipt Financing), रिसीवेबल्स फाइनेंस (Receivables Finance) और कैश-फ्लो एनालिसिस पर आधारित विविध वित्तीय साधनों की आवश्यकता है।
- **मुख्य निष्कर्ष:** केवल फसल उगाने के लिए लोन देने के बजाय खेत से लेकर अंतिम उपभोक्ता तक की पूरी सप्लाय चेन को मजबूत करना होगा। यह 'विकसित भारत 2047' के लक्ष्य को हासिल करने और ग्रामीण रोजगार व किसानों की आय बढ़ाने के लिए सबसे महत्वपूर्ण सुधारों में से एक होगा।

महत्वपूर्ण तथ्य



Cabinet okays rabi MSP hike for 2027-28

The Hindu Bureau
NEW DELHI

The Cabinet Committee on Economic Affairs (CCEA) approved the increase in the Minimum Support Prices (MSP) for all mandated Rabi crops for the marketing season 2027-28, with safflower receiving the biggest increase, the government announced.

"Under the leadership of PM Narendra Modi, the government has a clear policy decision that farmers should get a profit of at least 50% or more over their average cost of production," Union Agriculture Minister Shivraj Singh Chouhan said at a press conference following the Cabinet decision.

"In line with this, the MSP announced for Rabi marketing season 2027-28 carries a margin of 50% to 106% over the all-India weighted average cost of production."

The MSP for safflower was increased by ₹675 per quintal to ₹7,215 per quintal, an increase of 10.3% over its level in the previous year.

— MSP → CCEA
→ Rabi crops



YouTube Homework

- MSP
- FRP

निर्धारण

Cabinet approves ₹1.86 lakh crore Green Energy Corridor

Saptaparno Ghosh
NEW DELHI

The Union Cabinet announced the third phase of the Green Energy Corridor (GEC) that seeks to integrate up to 135 gigawatts of renewable energy into grids across States and Union Territories by fiscal year 2032-33.

The scheme would further strive to address curtailment, that is a situation when grid operators limit the power output from



Power play: About ₹1.36 lakh crore would be spent on developing intra-state transmission systems in phase 3. GETTY IMAGES/ISTOCK

renewable sources to maintain grid stability.

The Hindu had reported

August 10 that the government was in the final planning stages of instituting

the third phase of the GEC.

Project outlay

The third phase of the scheme accounts for a total project outlay of more than ₹1.86 lakh crore.

This comprises ₹1.36 lakh crore for developing intra-state transmission systems in the third phase. As a first, the latest phase of GEC also provisions a ₹50,000-crore dedicated component for deploying 50 GWh of battery energy storage system (BESS).

- **ग्रीन एनर्जी कॉरिडोर (Green Energy Corridor - GEC)** एक विशेष बिजली ग्रिड नेटवर्क है, जिसे सौर (Solar) और पवन (Wind) जैसी नवीकरणीय ऊर्जा से बनने वाली बिजली को उसके उत्पादन स्थल से मुख्य राष्ट्रीय ग्रिड तक सुरक्षित पहुँचाने के लिए बनाया गया है।

इसकी आवश्यकता क्यों है?

- **अस्थिर आपूर्ति:** कोयले से मिलने वाली बिजली की तुलना में धूप और हवा से बनने वाली बिजली मौसम के हिसाब से घटती-बढ़ती रहती है।
- **ग्रिड सुरक्षा:** सामान्य बिजली ग्रिड इस उतार-चढ़ाव (Voltage Fluctuation) को सहन नहीं कर पाते, जिससे ग्रिड ठप होने का खतरा रहता है। GEC इस अनिश्चितता को संभालता है।

मुख्य विशेषताएं

- **स्मार्ट तकनीक:** रियल-टाइम डेटा और ऑटोमैटिक सिस्टम से बिजली के प्रवाह को नियंत्रित करता है।
- **ऊर्जा भंडारण (Battery Storage):** अधिक बिजली बनने पर उसे स्टोर करता है और मांग बढ़ने पर सप्लाई करता है।
- **राज्यों का जुड़ाव:** राजस्थान या गुजरात जैसे अधिक ऊर्जा वाले राज्यों से बिजली को अन्य राज्यों तक पहुँचाता है।

महत्व/लाभ

- **2030 का लक्ष्य:** भारत के 500 GW स्वच्छ ऊर्जा लक्ष्य की रीढ़ की हड्डी।
- **कार्बन में कमी:** कोयले पर निर्भरता कम करके प्रदूषण घटाता है।
- **ग्रिड स्थिरता:** देश भर में बिना किसी रुकावट के लगातार बिजली आपूर्ति सुनिश्चित करता है।

महत्वपूर्ण तथ्य



भारत में ग्रीन एनर्जी कॉरिडोर परियोजना

- भारत सरकार के नवीन एवं नवीकरणीय ऊर्जा मंत्रालय (MNRE) द्वारा इसे दो चरणों में लागू किया जा रहा है:
- **चरण-1 (GEC Phase-I):** इसके तहत राजस्थान, गुजरात, तमिलनाडु, आंध्र प्रदेश, कर्नाटक, मध्य प्रदेश, महाराष्ट्र और हिमाचल प्रदेश जैसे नवीकरणीय ऊर्जा समृद्ध राज्यों में सब-स्टेशनों और ट्रांसमिशन लाइनों का निर्माण किया गया।
- **चरण-2 (GEC Phase-II):** इसका लक्ष्य लगभग 20 गीगावाट (GW) नवीकरणीय ऊर्जा परियोजनाओं को ग्रिड से जोड़ना है।

• 426-3

— (2032-33)
1.86 लाख करोड़

महत्वपूर्ण तथ्य



Asian Games

प्रधानमंत्री कार्यालय



प्रधानमंत्री ने एशियाई खेलों में पुरुषों के ग्रीको रोमन 87 किग्रा वर्ग में कांस्य पदक जीतने पर सुनील कुमार को बधाई दी

प्रविष्टि तिथि: 30 SEP 2026 11:53PM by PIB Delhi

प्रधानमंत्री श्री नरेन्द्र मोदी ने एशियाई खेलों में पुरुषों के ग्रीको-रोमन 87 किग्रा वर्ग में कांस्य पदक जीतने पर सुनील कुमार को बधाई दी है।

प्रधानमंत्री ने कहा कि सुनील कुमार ने अपने 2022 के प्रदर्शन को दोहराते हुए एक शानदार जीत के साथ पदक हासिल किया।

प्रधानमंत्री ने इस प्रदर्शन को भारतीय कुश्ती के लिए गर्व का क्षण बताया और सुनील कुमार को देश का नाम रोशन करते रहने तथा आगे भी सफलता हासिल करने के लिए शुभकामनाएं दीं।

प्रधानमंत्री कार्यालय ने किया पर पोस्ट किया;

"सुनील कुमार को एशियाई खेलों में कांस्य पदक!

उन्होंने पुरुषों की ग्रीको-रोमन 87 किग्रा स्पर्धा में शानदार जीत दर्ज कर कांस्य पदक हासिल किया और अपने 2022 के प्रदर्शन को दोहराया।

सुनील, बहुत-बहुत बधाई! आपका यह शानदार प्रदर्शन भारतीय कुश्ती के लिए गर्व का क्षण है। आप आगे भी देश का नाम यूँ ही रोशन करते रहें: प्रधानमंत्री @narendramodi"

महत्वपूर्ण तथ्य



रक्षा मंत्रालय



ऑपरेशन दृष्टि: सशस्त्र बल चिकित्सा सेवा ने कश्मीर में दो बड़े नेत्र शल्य चिकित्सा शिविर आयोजित किए

तंगधार और श्रीनगर में आयोजित इन शिविरों के दौरान दृष्टि बहाल करने वाली कुल 364 नेत्र शल्य चिकित्सा की गई

प्रविष्टि तिथि: 30 SEP 2026 8:13PM by PIB Delhi

सशस्त्र बल चिकित्सा सेवा ने ऑपरेशन दृष्टि के तहत 11वां विशाल नेत्र शल्य चिकित्सा शिविर 30 सितंबर, 2026 को श्रीनगर स्थित 92 बेस अस्पताल में संपन्न किया। इसके साथ ही इस पहल का कश्मीर चरण सफलतापूर्वक पूरा हो गया है। तंगधार और श्रीनगर में आयोजित दो बड़े नेत्र शिविरों में सैन्य अस्पताल (रिसर्च एंड रेफरल) (एएचआरआर) के शल्य चिकित्सा दल ने ब्रिगेडियर संजय कुमार मिश्रा के नेतृत्व में कुल 364 नेत्र शल्य चिकित्सा पूरी की। इनमें मोतियाबिंद, ग्लूकोमा, टेरेजियम और रेटिना से संबंधित सर्जरी शामिल थीं।

इन नेत्र शल्य चिकित्सा शिविरों के आयोजन से कुछ सप्ताह पहले 92 बेस अस्पताल और 328 फील्ड अस्पताल की टीमों ने कश्मीर घाटी के दूर-दराज तथा सीमावर्ती इलाकों में 18 स्क्रीनिंग शिविर आयोजित किए। इनमें तंगधार, दावर, माछिल, उरी, बारामूला, बांदीपोरा, खानाबल और कंगन शामिल थे। इन शिविरों के दौरान करीब 6,000 लोगों की आंखों की जांच की गई, जिनमें से लगभग 500 नेत्र रोगियों की सर्जरी आवश्यक पाई गई। इसके बाद ऑपरेशन दृष्टि के तहत इन मरीजों का उपचार दो चरणों में किया गया।

पहला चरण नियंत्रण रेखा (एलओसी) के पास संवेदनशील क्षेत्र तंगधार में आयोजित किया गया। 24 और 25 सितंबर, 2026 को आयोजित यह शिविर एलओसी के पास भूमिगत ऑपरेशन थिएटर में आयोजित अपनी तरह का पहला बड़ा नेत्र शल्य चिकित्सा शिविर था। सर्जिकल टीम ने दो दिनों में दृष्टि बहाल करने वाली 220 सफल नेत्र सर्जरी की। इस उपलब्धि ने दिखाया कि दूर-दराज और परिचालन की दृष्टि से चुनौतीपूर्ण क्षेत्रों में भी उन्नत नेत्र चिकित्सा सुविधाएं उपलब्ध कराई जा सकती हैं।

दूसरा चरण 28 और 29 सितंबर, 2026 को श्रीनगर स्थित 92 बेस अस्पताल में आयोजित किया गया, जहां 144 मरीजों की नेत्र शल्य चिकित्सा की गई। जिन नेत्र रोगियों की दृष्टि बहुत कमजोर थी, उनमें उपचार के बाद उल्लेखनीय सुधार देखा गया। कुछ मरीजों को अगले ही दिन स्पष्ट दिखाई देने लगा। मोतियाबिंद की सर्जरी के अलावा, शिविर में ग्लूड आईओएल प्रत्यारोपण, ग्लूकोमा सर्जरी, टेरेजियम हटाने तथा डायबिटिक रेटिनोपैथी के उपचार के लिए रेटिना संबंधी सर्जरी जैसी विशेष प्रक्रियाएं भी की गईं।

महत्वपूर्ण तथ्य



ऑपरेशन दृष्टि (Operation Drishti)

— श्रद्धा मजगात्मक

1. भारतीय सेना / सशस्त्र बल चिकित्सा सेवा (AFMS) की पहल (स्वास्थ्य क्षेत्र)

- यह सशस्त्र बल चिकित्सा सेवा (AFMS) द्वारा शुरू किया गया एक प्रमुख मानवीय चिकित्सा अभियान है।
- उद्देश्य: एलओसी (LoC) और भारत के दूरदराज/सीमावर्ती क्षेत्रों (जैसे तंगधार, कुपवाड़ा और कर्नह घाटी) में रहने वाले लोगों को आंखों का मुफ्त और उन्नत इलाज (Ophthalmology Care) प्रदान करना।
- मुख्य बातें:
 - इसके तहत मोतियाबिंद (Cataract) और अन्य जटिल नेत्र सर्जरी मुफ्त में की जाती हैं।
 - इसके माध्यम से 1.5 लाख से अधिक मरीजों की जांच और 3,500 से अधिक सफल नेत्र ऑपरेशन किए जा चुके हैं।

Home Assignment



☐ National Handloom Day ✓

☐ Great Indian Bustard ✓

प्रश्न: भारतीय रिजर्व बैंक (RBI) की
स्थापना किस वर्ष हुई थी?

(A) 1 अप्रैल, 1930

(B) 1 अप्रैल, 1935

(C) 15 अगस्त, 1947

(D) 1 जनवरी, 1950

Overview

- UPSC
- Cardiff MoU
- Household Debt
- Cyber Crime
- South West Monsoon
- SIR
- Green Crackers
- NCERT
- Beamline for School Competition
- IIP
- DPCO
- India EFTA
- MSP
- Green Energy Corridor
- Asian Games
- Operation Drishti

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