

9 PM Current Affairs Weekly Compilation

For UPSC CSE mains examination



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Features :

Arranged as per syllabus Topics
Most complete coverage of major
News Papers editorials

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Delhi's Earthquake Alert Highlights India's Seismic Vulnerability

Source: The post Delhi's Earthquake Alert Highlights India's Seismic Vulnerability has been created, based on the article "A tectonic shift in thinking to build seismic resilience" published in "The Hindu" on 17 th July 2025

UPSC Syllabus Topic: GS Paper3-disaster and disaster management

Context: The 4.4 magnitude earthquake in Delhi on July 10, 2025, revealed the city's poor preparedness despite lying in a high-risk seismic zone. As tremors continue across Asia, the event urges India to reassess its seismic resilience, especially in densely populated and rapidly urbanising regions.

India's Seismic Fragility and Tectonic Risks

1. **High-Risk Zones and Tectonic Activity:** India lies on a tectonically active plate, colliding with the Eurasian Plate at 4–5 cm/year. This motion fuels the rise of the Himalayas and increases the chances of a massive quake, especially in Seismic Zone IV and V areas such as Delhi, the Northeast, and Andaman-Nicobar.

2. **Capital Under Threat:** Delhi's 33.5 million people face substantial risk, especially due to 5,000+ high-rises that ignore seismic norms like IS 1893:2016. The July quake, though minor, shows how the city remains exposed to a much larger threat.

3. **Pan-India Vulnerabilities:** Beyond Delhi, places like Guwahati and Bhuj lie in very high-risk zones. Events like the Mandalay quake (7.7 magnitude) and the Tibetan quake (5.7 magnitude) further reveal seismic unrest along India's periphery.

Urbanisation and Structural Negligence

1. **Outdated Construction Practices:** Over 80% of Delhi's buildings—especially those pre-dating 2000—don't meet modern seismic codes. East Delhi's liquefaction-prone soils worsen vulnerability, while new high-rises often skip essential safety features.

2. **Limited Awareness and Enforcement:** Although IndiaQuake app offers real-time alerts, enforcement of safety codes is weak. Myanmar's 2025 quake showed how neglect can amplify devastation, while Bangkok's enforced codes helped limit damage.

3. **Global Pattern of Tremors:** Quakes from Indonesia to Ecuador indicate a restless tectonic environment. Though distant events like Greece's quake have limited local impact, they underscore the planet's rising seismicity.

Urgent Need for Policy and Technical Action

1. **Code Compliance and Retrofitting:** Delhi requires steel jacketing for old buildings, deep pile foundations in fragile zones, and mandatory code enforcement. Guwahati must avoid floodplain constructions, while Bhuj needs community disaster preparedness units.

2. **Early Warnings and Rural Coverage:** The National Center for Seismology must widen real-time alert systems, especially in rural high-risk areas. Delhi Development Authority should intensify compliance audits.

3. **Budgetary and Planning Needs:** Experts estimate ₹50,000 crore annually for seismic retrofitting, particularly in Northeast soft-soil zones and Kutch's sandy regions. This includes critical infrastructure upgrades and base isolation techniques.

Question for practice;

Examine the factors that contribute to India's seismic vulnerability and suggest measures to enhance earthquake resilience in urban and high-risk zones.

Firms must lead India's innovation growth path

Source: The post Firms must lead India's innovation growth path has been created, based on the article "Innovation needs the right firms" published in "Business Standard" on 17th July 2025

UPSC Syllabus Topic: GS Paper3-Science and Technology-indigenization of technology and developing new technology.

Context: The Union Cabinet has approved the ₹1 trillion Research, Development and Innovation (RDI) Scheme to boost industry-led R&D in India. With ₹20,000 crore allocated in this year's budget, the scheme aims to correct India's historically low private sector investment in innovation and establish a globally competitive innovation ecosystem.

For detailed information on **India must strengthen research to boost innovation** [read this article here](#)

Why Firms Must Be the Core of Innovation Strategy

1. Firms as the Heart of Innovation: Globally, innovation primarily occurs within firms. Models like the Kline chain-linked model show that design, market linkage, and distribution—central innovation activities—are firm-based, with public research acting as input, not the core.

2. Systemic Failure Due to Low Industrial R&D: Even if public research and funding mechanisms are perfected, poor firm-level innovation derails national progress. Thus, any innovation-focused policy must directly engage with firms, rather than intermediaries like "funds of funds".

3. Driving National Innovation through Firm Investment: To invigorate the national innovation system, firms must develop proprietary technologies, invest more in R&D, and commercialize innovations at global scales. The RDI scheme is expected to serve this purpose if funding flows directly to firms.

Targeting the Right Firms for Maximum Impact

1. Current Low R&D Investment by Indian Firms: Indian industry invests just 0.3% of GDP in in-house R&D versus the global average of 1.5%. Top Indian firms spend only 2% of their profit on R&D, in contrast to 29–55% among global peers. Many key technology-intensive sectors see no Indian presence.

2. Absorptive Capacity as a Selection Criteria: Since much of Indian industry lacks the capacity to absorb a large funding boost, the scheme should target firms already R&D-intensive—those investing at least half as much as their international peers. These firms exist in sectors like pharma, auto, chemicals, and defence.

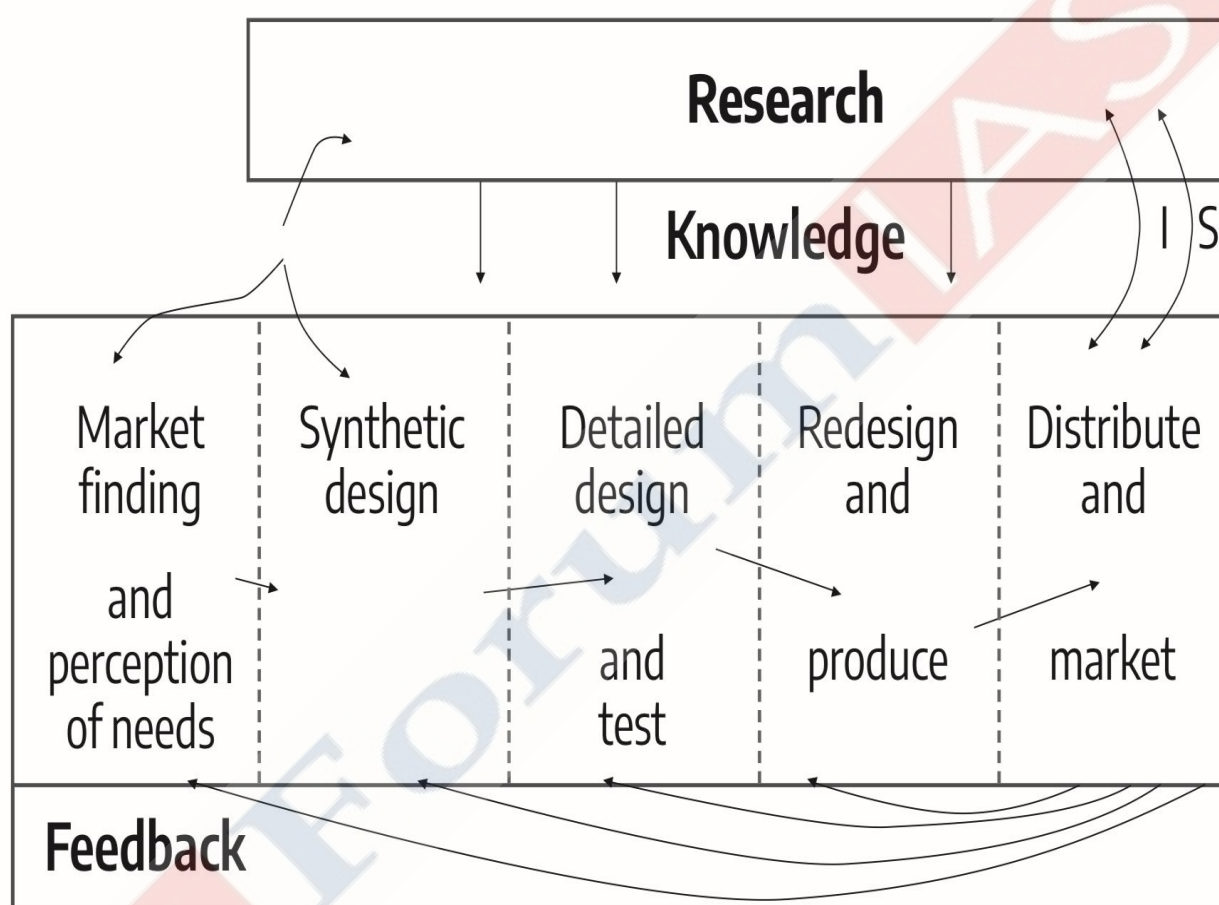
3. Data-Driven Identification of Eligible Firms: Top 300 R&D investors in India, ranging from ₹16 crore to ₹297 crore in annual R&D spending, form a realistic target group. These firms can quickly scale efforts if provided with direct, generous funding.

Designing Performance-Based Incentives

1. Encouraging Rapid Expansion of R&D Teams: Funded firms should be required to increase R&D personnel by at least 50% within a year to qualify for successive tranches. Firms expanding by less than one-third should be excluded from further rounds.

2. Promoting Investment in Intermediate TRL Zones: Firms should deepen their innovation by investing in TRL 4-6 levels, bridging academic research (TRL 1-3) and product development (TRL 7-9). This “deepening” will foster proof-of-concept development for future innovations.

The Chain-linked Model of innovation (Kline, 1995)



3. Need for Transparent Metrics: To ensure effectiveness, objective TRL-based evaluation metrics must be

R&D intensity: India's top 10 sectors vs global average (2023)

(Top 5 firms, %)

Sector	Indian average	Global average
Pharmaceuticals & Biotechnology	9.4	16.2
Automobiles & Parts	2.3	4.7
Oil & Gas	0.2	0.3
Software & Computer Services	1.0	14.5
Aerospace & Defence	6.9	4.4
Chemicals	1.7	2.2
Industrial Engineering	2.2	3.2
Industrial Metals & Mining	0.3	1.6
Electronic & Electrical Equipment	0.9	5.1
Food Producers	1.5	1.2

Source: CTIER Handbook: Technology and Innovation in India 2025 (forthcoming)

developed. This would keep firms accountable and aligned with the scheme's goals of fostering deeper R&D.

Way forward

1. Setting a National Benchmark: India currently has no firm matching global leaders in both R&D intensity and volume. In five years, over 100 Indian firms should meet these benchmarks, demonstrating scalable innovation excellence.

2. Creating Role Models for Wider Transformation: These leading firms will serve as examples for others, gradually transforming the Indian industrial landscape into a robust, innovation-driven economy.

Question for practice:

Examine how the recently approved RDI Scheme can transform India's industrial innovation ecosystem and what challenges need to be addressed for its successful implementation.

India must confront reality in foreign policy

Source: The post India must confront reality in foreign policy has been created, based on the article “A world of our making” published in “Indian Express” on 17th July 2025

UPSC Syllabus Topic: GS Paper3- Bilateral, regional and global groupings and agreements involving India and/or affecting India's interests.

Context: India's foreign policy is facing a deep crisis. While hyper-nationalist rhetoric dominates public discourse, there is little honest self-assessment. Behind the illusion of global influence lies a failure to embrace realism and an unwillingness to confront difficult truths.

Erosion of Diplomatic Standing

1. Failure to Capitalise on Military Operations: After Operation Sindoor, India expected strong diplomatic support. Instead, it received generic condemnations of terrorism. While India believed it had a solid case, the global response showed indifference, highlighting a gap between India's expectations and the world's perception.

2. Perception versus Projection: India's self-praise contrasted sharply with what was said by others behind closed doors. The country's diplomatic isolation stems partly from overestimating its moral high ground and underestimating how others view its actions.

3. Lack of Objective Self-Assessment: Former diplomat Jagat Mehta advocated abstracting national identities to assess global situations more objectively. India's refusal to view itself from an outsider's perspective hampers honest reflection and effective diplomacy.

Moral Credibility Crisis

1. Blurred Lines in Proxy Use: India's alleged involvement in Balochistan is often used to counter Pakistan, but this undermines India's position. It becomes difficult to distinguish between state-supported violence in Balochistan and Kashmir, damaging India's moral case.

2. Religion and Domestic Image: India's global image suffers due to domestic issues involving religious targeting. This reinforces perceptions that South Asian violence is cyclical, even if this view is condescending. India's actions, however, invite such generalizations.

3. Double Standards on Global Issues: India's silence on issues like Gaza weakens its global moral stance. If Ukraine is Europe's problem, terrorism can be dismissed as India's. Failing to call out global atrocities undermines India's moral authority.

4. Botched Global South Outreach: India's inability to speak out on global justice issues and its clumsy handling of operations targeting Khalistan activists have led to a loss of credibility, particularly among Global South nations. Suppressing internal debate further harms India's truth claims.

Flawed Approach to Realism

1. Distorted Notions of Realism: Current foreign policy confuses realism with an inverted nostalgia. Instead of a clear-eyed view of the world, India pursues an imagined strength by trying to transcend its regional realities, leading to neighbourhood alienation.

2. Dependence on the US: Overreliance on the US is seen as strategic strength. However, this dependence masks domestic weaknesses and ignores the true nature of American global ambitions. India's political economy remains its only safeguard.

3. False Hope in US Deals: Believing that deals with the US will solve internal issues or improve global standing is delusional. These assumptions prevent India from acknowledging the need for self-reform and strategic autonomy.

Institutional and Strategic Weaknesses

1. Weakening of MEA Diplomacy: India's diplomats are constrained by political and security leadership that prefers headlines over substance. Consequently, global responses to India's diplomatic efforts are increasingly dismissive.

2. Believing in Self-Created Illusions: A critical failure lies in the establishment believing its own propaganda. As one Chinese leader noted, while lying to the public may sometimes be strategic, lying to oneself is fatal. India's foreign policy suffers from this exact flaw.

Question for practice:

Examine the factors contributing to the decline of India's diplomatic influence and moral credibility in recent foreign policy engagements.

United States accelerates deep seabed mining ambitions

Source: The post United States accelerates deep seabed mining ambitions has been created, based on the article "**Digging deep into Trump's deep sea mining order**" published in "**Business Standard**" on 18th July 2025

UPSC Syllabus Topic: GS Paper2- Bilateral, regional and global groupings and agreements involving India and/or affecting India's interests.

Context: The Trump administration has prioritized developing US capabilities in seabed mining to secure critical minerals for green technologies and national security. A new executive order aims to fast-track domestic exploration and recovery efforts, prompting legal, environmental, and geopolitical debates, especially concerning the global regulatory framework under UNCLOS.

For detailed information on **Deep Ocean Mission** [read this article here](#)

Strategic Importance of Seabed Mining

1. Energy Transition and Mineral Demand: Seabed mineral deposits are critical for clean energy technologies. Nodules found in deep-sea zones contain essential minerals like nickel, cobalt, and rare earths, vital for EV batteries and wind turbines.

2. Clarion-Clipperton Fracture Zone (CCZ): This Pacific region between Mexico and Hawaii may hold more critical minerals than all terrestrial reserves combined, making it a prime area for exploration.

3. US Executive Push: Trump's order mandates US agencies to assess and boost domestic seabed mining capabilities and explore collaborations with allies, positioning the US as a seabed mining leader.

Legal Framework and Global Governance

1. Ownership of International Seabed Resources: Under UNCLOS, deep-sea resources are classified as the "common heritage of mankind" and must benefit all nations, especially developing ones. Activities require ISA contracts and follow global rules.

2. Role of the International Seabed Authority (ISA): The ISA regulates seabed mining through contracts and ensures equitable benefit-sharing. Although the US hasn't ratified UNCLOS, it's still bound by customary international law.

3. Challenges to International Norms: The US plan to issue permits to private firms, like the Canadian-affiliated Metal Company, risks bypassing ISA rules. If this path succeeds, it may undermine global efforts for unified seabed mining standards.

Environmental and Ecological Risks

1. Scientific Uncertainty and Ecosystem Fragility: Deep-sea ecosystems are poorly understood due to high costs and complexity of research. Benthic species have slow lifecycles and rely on nodules for reproduction, making recovery from disturbances difficult or impossible.

2. Global Call for Precaution: Over 25 countries have urged a moratorium or pause on deep-sea mining to prevent irreversible environmental damage and allow for more scientific study.

Geopolitical and Economic Motivations

1. Minerals and National Security: Critical minerals are not only essential for green energy but also key to military and technological security. The US aims to reduce its dependence on China-dominated terrestrial supply chains.

2. Domestic Supply Chain Prioritization: The Executive Order emphasizes building a robust domestic supply chain. However, restricting mineral exports to favor domestic industries may violate WTO obligations.

3. WTO Contradiction: The US previously challenged China's similar export restrictions in 2012 at the WTO. If it adopts similar strategies now, it risks contradicting its past positions.

Conclusion

The US move to expand seabed mining highlights tensions between environmental protection, international law, and strategic interests. Its unilateral approach may set concerning precedents for global resource governance.

Question for practice:

Examine the legal, environmental, and geopolitical implications of the United States 'push for deep seabed mining as highlighted in the recent executive order.

China's Green Energy Revolution and Global Leadership

Source: The post China's Green Energy Revolution and Global Leadership has been created, based on the article "How is China leading the green energy sector?" published in "The Hindu" on 18th July 2025

UPSC Syllabus Topic: GS Paper3- Environment and GS paper 2-Effect of policies and politics of developed and developing countries on India's interests

Context: China's unmatched expansion in renewable energy in 2024—installing more solar and wind capacity than the rest of the world combined—has positioned it as a global green energy leader. This transformation stems from long-term state planning, crisis-driven urgency, and the strategic deployment of state-owned enterprises. For detailed information on **China's role in global emissions and renewable energy** [read this article here](#)

Strategic Foundations of China's Green Push

1. Planned Transition through Policy and Investment: China's green energy shift began in the early 2000s with small pilot projects. The transformation gained momentum with the **Renewable Energy Law (2005)** and the

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11th Five-Year Plan (2006–2010), which elevated clean energy to national priority status. Massive subsidies, grid access guarantees, and regulatory incentives were extended to producers.

2. Massive Financial Commitments: Investment surged from \$10.7 billion in 2006 to \$940 billion in 2024, according to Carbon Brief. In contrast, India attracted only \$3.4 billion in 2024–25, showing China's unparalleled commitment.

3. Tackling Pollution and Energy Insecurity: Air pollution at crisis levels in Beijing and Shanghai triggered public outcry and urgent state intervention. Simultaneously, energy insecurity due to rising electricity demand and dependence on oil imports pushed China to diversify energy sources.

The Pivotal Role of State-Owned Enterprises (SOEs)

1. Execution Power of SOEs: SOEs like State Grid, Huaneng, and Genertec rapidly developed wind and solar parks without private sector constraints. Backed by state loans and policy mandates, they converted national ambitions into infrastructure realities.

2. Blending State Direction with Market Forces: While domestic policies ensured demand, large-scale manufacturing reduced global prices. Through initiatives like the Belt and Road Initiative, SOEs exported technology, constructed hydropower stations, and built wind farms abroad.

3. Global Investment Leadership: SOEs accounted for 55% of global renewable investment, positioning China as a clean energy exporter. Specialised SOEs innovated in niche areas, enhancing vertical integration and global technological influence.

Challenges and Mid-Course Corrections

1. Infrastructure Bottlenecks: Rapid wind and solar expansion outpaced grid readiness, causing curtailment rates up to 20% in provinces like Inner Mongolia and Gansu. In response, China heavily invested in ultra-high voltage lines, doubling State Grid's investment over a decade.

2. Subsidy-Driven Inefficiencies: Early subsidy policies led to overbuilding and inefficiencies. Beijing eventually tightened oversight and promoted efficiency-driven planning, prioritising grid-readiness over mere capacity creation.

Global Impact and the Next Frontier

1. Exporting the Green Model: China's SOEs now operate in 61 countries, forging global partnerships and embedding Chinese influence in local energy infrastructures. Supported by state aid, firms like Longi, Goldwing, and CATL achieve cost dominance and vertical integration.

2. A Race for Future Technologies: China is eyeing AI-powered smart grids, green hydrogen, and thorium reactors as the next frontiers. The same model of rapid state-backed investment is being deployed for dominance in emerging climate technologies.

3. Shaping the Global Energy Order: As the U.S. and allies invest through mechanisms like the Inflation Reduction Act, the contest is not just about deployment but about rule-setting in global energy. China's scale-driven, centralised model now stands in contrast to the West's slower, costlier, and decentralised green transitions.

Conclusion

China's green energy revolution is not merely technological—it is geopolitical. Through sustained planning, SOEs, and international influence, Beijing has redefined the rules of global climate leadership, challenging the world to match its speed, scale, and strategic clarity.

Question for practice:

Examine the key factors behind China's dominance in the global green energy sector.

GST Complexity Grows Despite Initial Simplicity

Source: The post GST Complexity Grows Despite Initial Simplicity has been created, based on the article “A nationwide GST identification mandate can simplify the regime” published in “Live Mint” on 18th July 2025

UPSC Syllabus Topic: GS Paper3- Indian Economy- Taxation

Context: India's Goods and Services Tax (GST) recently marked its eighth anniversary. Though originally envisioned as a “good and simple tax,” it has evolved into a complex dual structure, influenced by India's federal setup. This summary explores the structural challenges, compliance issues, and proposed reforms in GST administration.

Structural Design of the GST System

1. Dual Model to Suit Federalism: Instead of a unified VAT, India adopted a dual GST model—Central GST (CGST), State GST (SGST), and Integrated GST (IGST)—to balance federal needs. The model is based on destination-based taxation, replacing the earlier origin-based system.

2. Concurrent Taxing Powers: Both Centre and states share the power to tax consumption. This dual authority reflects federal principles but has increased operational complexity.

3. Uniform SGST Laws with Fragmentation: Though SGST laws are uniform across states, businesses still require multiple state registrations. Each state mandates separate compliance and returns, reviving some burdens from the pre-GST VAT system.

Compliance Burden for Businesses

1. ‘One Nation, One Tax’—A Myth?: Despite rate uniformity across states and UTs, businesses must obtain different GSTINs and maintain separate accounts. This contradicts the unified tax idea and inflates compliance costs.

2. Operational Hassles and Cost Escalation: Separate logins for each jurisdiction and monthly reconciliations make compliance tedious. These requirements increase financial and administrative burdens, particularly for pan-India firms.

3. Inter-Governmental Settlement Issues: Disputes persist in IGST distribution. Between April–July 2024, ₹10,659 crore was over-allocated to some states. A committee comprising central and state officials has been tasked to address this problem and enhance IGST mechanisms.

Digitisation and E-invoicing Developments

1. B2B E-invoicing Mandate: Currently mandatory for firms with turnover over ₹5 crore, e-invoicing is expected to extend to all businesses and B2C transactions. This digitisation will simplify compliance and improve transport turnaround times.

2. Toward Eliminating E-way Bills: Once e-invoicing is fully implemented, e-way bills can be phased out, easing supply chain movement and enhancing efficiency.

PAN 2.0 and GST Simplification Prospects

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- 1. Modernised Taxpayer Identity System:** The new PAN 2.0 aims to unify various compliance platforms, using one identifier for business activities. It integrates PAN services on a single digital portal.
- 2. Proposal for Single GSTIN Nationwide:** PAN 2.0 opens the possibility for a unified GSTIN system. Tax allocation can be automated using place-of-supply rules and e-invoicing data, eliminating the need for state-wise GST registration.
- 3. Learning from UAE's VAT System:** India can draw insights from the UAE, which uses a single VAT registration across all emirates. This system allows inter-emirate and import transactions without separate registrations.

Way Forward

- 1. Discussion at GST Council Level:** India's GST Council must consider a single-GSTIN framework. This reform could reduce business costs, streamline tax administration, and encourage economic growth.
- 2. Need for Administrative Integration:** With accurate digital records, Centre and states can share revenue transparently. Simplified back-end operations can strengthen GST's original vision as a seamless, efficient tax regime.

Question for practice:

Discuss the challenges and possible reforms in India's GST system that aim to simplify compliance and improve efficiency.

Indian bank credit slows amid policy shifts and reforms

Source: The post Indian bank credit slows amid policy shifts and reforms has been created, based on the article "A turnaround for banks" published in "Indian Express" on 19th July 2025

UPSC Syllabus Topic: GS Paper3- Indian Economy- Banking

Context: Credit growth of scheduled commercial banks in India slowed to 9.5% as of June 27, 2025, from 17.4% a year ago. This decline, visible since May 2024, is shaped by regulatory changes, shifting lending patterns, public-private sector dynamics, and broader financial trends affecting the economy.

For detailed information on **India's Financial Sector – Challenges & Reforms** [read this article here](#)

Regulatory Impact on Lending Trends

- 1. Curbing Unsecured Loans and NBFC Credit:** The RBI's decision in late 2023 to raise risk weights on consumer credit and NBFC lending reduced loan growth in both sectors. Growth in unsecured retail loans dropped from 28.3% in March 2023 to 7.8% in May 2025. NBFC credit declined from 5.7% in March to -0.3% in May 2025.
- 2. Rationale Behind RBI's Directive:** Despite the regulatory curbs, NPAs in unsecured loans rose to 1.8% in March 2025 from 1.5% a year ago, justifying the RBI's move to tighten credit norms and limit risk buildup in unsecured lending.
- 3. Transmission Issues in Retail Lending:** Low retail loan transmission persists due to fewer floating rate loans in private banks. Only 54.7% of their retail loans are linked to EBLR, compared to 59.8% for public sector banks.

Shifting Dynamics Between Public and Private Banks

- 1. Growth Divergence:** While PSBs maintained stable credit growth at 12.2% in FY25, private banks saw a dip to 9.5%—their lowest since FY21.

2. Rising Role of PSBs: PSBs' share in incremental credit surged to 56.9% in FY25 from 20% in FY18, benefiting from the government's four Rs strategy—recognition, resolution, recapitalisation, and reforms.

3. Improved NPA and Provisioning Metrics: The GNPA ratio declined to a multi-decade low of 2.3% by March 2025, with a provision coverage ratio of 76.3%. This improvement stems from sharp NPA reductions in services and MSME-led industries.

The MSME Credit Turnaround

1. Credit Growth Revival: MSME credit, once growing at just 5–7% (2011–2013), accelerated to 18% growth in May 2025, driven by improved borrower balance sheets and reduced delinquencies.

2. Policy Support and Formalisation: Revised MSME definitions and URN seeding have expanded credit eligibility. Measures like enhanced guarantees, reduced TReDS threshold, and a revamped MSME Samadhaan portal improved liquidity.

3. Strategic Role in Corporate Ecosystem: MSMEs, linked to large corporates via backward and forward integration, are now vital indicators of broader corporate activity. Policy orientation toward technology and supply-chain solutions may further spur their growth.

Emerging Credit Market Trends

1. Rise of Private Credit Markets: Private credit is growing with innovative structures and global participation, demanding closer regulatory oversight to manage potential risks.

2. Shift to Off-Bank Borrowing Channels: Corporates are increasingly using non-bank instruments like commercial papers, ECBs, and capital markets to diversify funding sources.

3. Corporate Deleveraging and Cash Reserves: India Inc has deleveraged and increased its cash holdings by 18–19% over FY24–FY25. Major sectors contributing include IT, power, and pharma, with Rs 13.5 lakh crore in total cash reserves (excluding BFSI).

Implications for Future Credit Growth

1. Changing Nature of Household Savings: A shift in household savings toward equities (from 2.5% in FY20 to 5.1% in FY24) mirrors China's 9% rate. This financialisation trend could reshape deposit-driven credit creation.

2. Need for Monitoring Credit Origins: With household deposits being the primary source of bank credit, careful tracking of their trends is crucial for predicting future credit supply and banking sector stability.

Question for practice:

Examine the factors contributing to the recent slowdown in credit growth of scheduled commercial banks in India.

Building new cities can solve India's growing housing crisis

Source: The post Building new cities can solve India's growing housing crisis has been created, based on the article "Slums - looking for a long-term solution" published in "Businessline" on 19th July 2025

UPSC Syllabus Topic: GS Paper3- urbanisation, their problems and their remedies.

Context: Demolitions of slums in Delhi have triggered wider concerns about India's deep-rooted urban housing crisis. With half the urban population living in slums and another significant share in unauthorised settlements, the need for long-term solutions has become urgent and unavoidable.

For detailed information on **Urbanization in India- Significance & Challenges** [read this article here](#)

Understanding the Urban Housing Crisis

- 1. Widespread Informal Settlements:** Nearly 50% of urban Indians live in slums, and another 10–25% in unauthorised structures. These places are often unsafe, unhygienic, and unsuitable for healthy living, endangering the future of entire generations.
- 2. Root Causes of Illegal Housing:** Legal property prices in cities are unaffordable for most. This leads to a thriving market of illegal or semi-legal housing, facilitated by corruption and informal understandings with public authorities.
- 3. Conflicting Views on Slum Demolitions:** One viewpoint advocates demolishing illegal developments due to their negative impact on the city. The other argues for protecting the poor who live there. Both perspectives focus on short-term issues and overlook the need for systemic solutions.

Need for Long-Term Structural Reform

- 1. Policy-Induced Supply Constraints:** The core issue is limited housing supply, caused by restrictive policies. Expanding existing big cities is messy and costly, making such efforts unsustainable in the long run.
- 2. Urgency of Alternative Solutions:** Rather than focusing solely on short-term fixes or on overburdened metros, India must begin planning long-term strategies, even if they take a decade or more. Starting now is crucial to prevent further worsening of the problem.

Reimagining Urban Expansion Through New Cities

- 1. Smart Cities Missed the Mark:** The original 2014 goal of creating 100 new smart cities was dropped in favor of upgrading existing ones. The shift occurred due to limits in public funding and administrative capacity.
- 2. Feasibility Through Efficient Resource Use:** Despite high opportunity costs, India suffers from underutilisation of land, labor, and capital. Top cities occupy only 0.2% of land, contradicting the idea of land scarcity for urban growth.
- 3. Policy Shift and Land Acquisition:** If bold policy changes are made, not only can urban congestion be eased, but growth and jobs can also be boosted. Such a shift may even enable amendments to the Land Acquisition Act, 2013.

Labour Mobility and Employment Opportunities

- 1. New Cities as Job Hubs:** New urban centres developed in rural areas will need outside labor. This creates an opportunity to relocate underemployed slum dwellers to better jobs in better environments.
- 2. Mutual Gains for the Poor:** People from existing cities 'slums can voluntarily move to new cities, gaining legal housing, improved income, and full-time employment. This transition can also absorb future urban migrants.
- 3. Urbanisation as a Growth Engine:** With India's urbanisation still at 34%, developing new cities offers a path to both economic growth and humane urban living.

Conclusion:

The real solution to India's slum and housing problem lies in building new cities. This approach addresses multiple challenges—housing, employment, and resource utilisation—simultaneously. The time to act is now, before the crisis deepens further.

Question for practice:

Discuss the long-term benefits and challenges of developing new cities as a solution to India's urban housing crisis.

Addressing Pilot Mental Health for Safer Aviation

Source: The post Addressing Pilot Mental Health for Safer Aviation has been created, based on the article **"The mental health of pilots is the elephant in the room"** published in **"The Hindu"** on 19th July 2025

UPSC Syllabus Topic: GS Paper3- urbanisation

Context: Following the preliminary report on the June 2025 Air India Boeing 787 accident in Ahmedabad, public debate has surged over pilot accountability, bringing renewed focus to the sensitive and often-ignored issue of pilot mental health. This moment provides an opportunity to explore systemic issues affecting pilots' psychological well-being.

The Reality of Pilot Suicides

- 1. Triggering Global Attention:** While 19 pilot suicide cases have been documented, the 2015 Germanwings disaster was a global turning point. The copilot intentionally crashed the plane after locking out the captain, killing all 150 people on board.
- 2. Professional Silence and Stigma:** Pilots rarely admit personal struggles due to fears of losing their flying licenses. A culture that equates vulnerability with weakness drives them to conceal mental distress rather than seek help.

Unique Stressors in a Pilot's Life

- 1. Disrupted Sleep and Exhaustion:** Pilots must adjust to different time zones and sleep environments, often resulting in sleep debt and long waking hours. The irregular schedule disturbs their natural body rhythm and rest.
- 2. Family Strains and Financial Pressure:** Frequent roster changes strain family ties. Meanwhile, rising training costs and stagnant pay contribute to financial insecurity, amplifying mental stress.
- 3. Social Media and Urban Stress:** Exposure to negativity through social media and the high-pressure life of urban living also affect pilots' mental health, just as they do the general public.

The Role of Airlines in Mental Health Support

- 1. Research Insights on Pilot Depression:** A Harvard study found 12.6% of pilots met the criteria for depression, and 4.1% had recent suicidal thoughts. This underscores the urgency for workplace-based mental health safeguards.
- 2. Need for Compassionate Policies:** Airlines should grant paid leave for major life disruptions like bereavement, divorce, or caregiving. Such support helps prevent short-term emotional distress from escalating into long-term mental illness.
- 3. Peer Support and Medical Trust:** Trust-based peer programs run by pilots can help break stigma. Aviation authorities should also allow those with manageable conditions to continue flying under treatment, improving transparency and safety.

4. **Lessons from MH370 and the FAA:** Although unconfirmed, the pilot of MH370 reportedly faced marital distress. The FAA has acknowledged such risks and formed a Mental Health Rulemaking Committee to introduce reforms.

Systemic and Regulatory Reforms

1. **Limitations of Mandatory Testing:** India's DGCA must avoid imposing blanket mental health assessments, which could worsen stress. Mental health diagnostics are still subjective and may lead to misclassification.
2. **Promoting Peer Awareness:** Educating pilots to spot early signs of depression among colleagues is a more effective and less intrusive approach. Flight instructors can also play a key role in early detection.
3. **Legal and Ethical Balancing:** The Health Ministry should draft laws to allow healthcare professionals to notify authorities about serious safety risks, while also protecting patient privacy. A balanced model is crucial for effective risk management.

Conclusion

The aviation industry must shift from silence to support. With informed policy, compassionate management, and regulatory sensitivity, pilot mental health can be protected without compromising flight safety.

Question for practice:

Examine the key stressors affecting pilot mental health and the systemic reforms needed to address them.

European Union plans age checks for safety

Source: The post European Union plans age checks for safety has been created, based on the article “**What is the European Commission's age check plan to keep children safe online?**” published in “**The Hindu**” on 21st July 2025

UPSC Syllabus Topic: GS Paper3- Science and Technology- developments and their applications and effects in everyday life.

Context: To safeguard children online while respecting adult privacy, the European Commission has proposed an age verification app under the Digital Services Act. This app aims to prevent minors from accessing harmful content, but it has sparked debate due to concerns over user privacy and its implementation methods.

EU's Push for Safer Digital Spaces

1. **Regulating Online Platforms:** The European Union has enacted laws targeting online safety, focusing on e-commerce, social media, and adult content websites. These laws address risks like cyberbullying, exposure to explicit material, and online addiction.
2. **Protection of Minors:** Children face unique online dangers, such as harmful platform designs and unsolicited contact. Advocates suggest that interfaces should adapt based on users' age, with default safety settings for children and restrictions on access to adult content.
3. **Launch of Age Verification Initiative:** On July 14, the Commission introduced guidelines and a prototype for an age verification app under the DSA. Built on European Digital Identity Wallet (eID) standards, it is part of a larger effort to launch compatible national apps by 2026.
4. **Pilot Phase and Expansion Plans:** Countries like Denmark, France, and Spain will pilot national versions of the app. The system will evolve to include “zero-knowledge proof” technologies and multiple over-18 verification options to enhance privacy and effectiveness.

Balancing Child Safety and Adult Privacy

- 1. Privacy Concerns from Critics:** Opponents argue that mandatory age checks could compromise privacy, risk online security, and enable activity tracking. Some worry it could lead to data monetisation or misuse.
- 2. Commission's Assurance on Privacy:** The European Commission claims the app keeps user data secure. It ensures users can prove their age without revealing their exact age or identity. Open-source specifications promote transparency and allow independent scrutiny.
- 3. Support from Member States:** France, with strong backing from President Macron, is advancing these measures further by advocating social media bans for those under 15. It is also among the first to trial the prototype app.
- 4. Classification of Social Platforms:** The debate extends to whether platforms like X (formerly Twitter) qualify as pornographic, which could influence access and content regulations for all users.

Industry Pushback Against the Proposal

- 1. Adult Content Industry's Resistance:** Companies like Pornhub-owner Aylo accept the need to shield minors but disagree on methods. They oppose website-level verification and instead advocate for device-level checks by tech giants like Apple or Google.
- 2. User Backlash and Temporary Shutdown:** In June, Aylo blocked access to its platforms in France, displaying protest messages against the government's age-check plan. Access was restored after a tribunal questioned the measure's legality under EU law.
- 3. Security Risks and Legal Concerns:** Aylo warns that repeated data input increases breach risks. The company argues that forcing sensitive disclosures undermines both privacy and child safety. It suggests pre-verified devices as a more secure alternative.

Broader Implications and the Road Ahead

- 1. Technical and Legal Hurdles:** Even as France's top court upheld the age check mandate, questions remain about enforcement, compatibility with EU laws, and cross-border implications.
- 2. Potential Shifts in Internet Use:** Companies warn that users may turn to unregulated or illegal platforms if mainstream sites enforce stringent verification. This shift could counter the intended safety goals.
- 3. Long-Term Vision for Safer Internet:** Despite resistance, the EU continues pushing for digital environments where children are protected by default, and adult users retain privacy—marking a shift toward more controlled digital interactions.

Question for practice:

Examine the European Commission's approach to implementing age verification for online platforms and the concerns it raises regarding adult user privacy.

Healthy soil underpins India's food security and human health

Source: The post Healthy soil underpins India's food security and human health has been created, based on the article "The soil of a nation" published in "Indian Express" on 21st July 2025

UPSC Syllabus Topic: GS Paper3- Agriculture (Issues related to soil conservation and management)

Context: India's food security journey, from food aid dependence to global rice leadership, is impressive. Yet, despite reduced poverty and massive food distribution, malnutrition persists. The article highlights how poor soil

health, particularly micronutrient deficiencies, undermines agricultural productivity and nutrition, necessitating urgent and science-based soil management reforms.

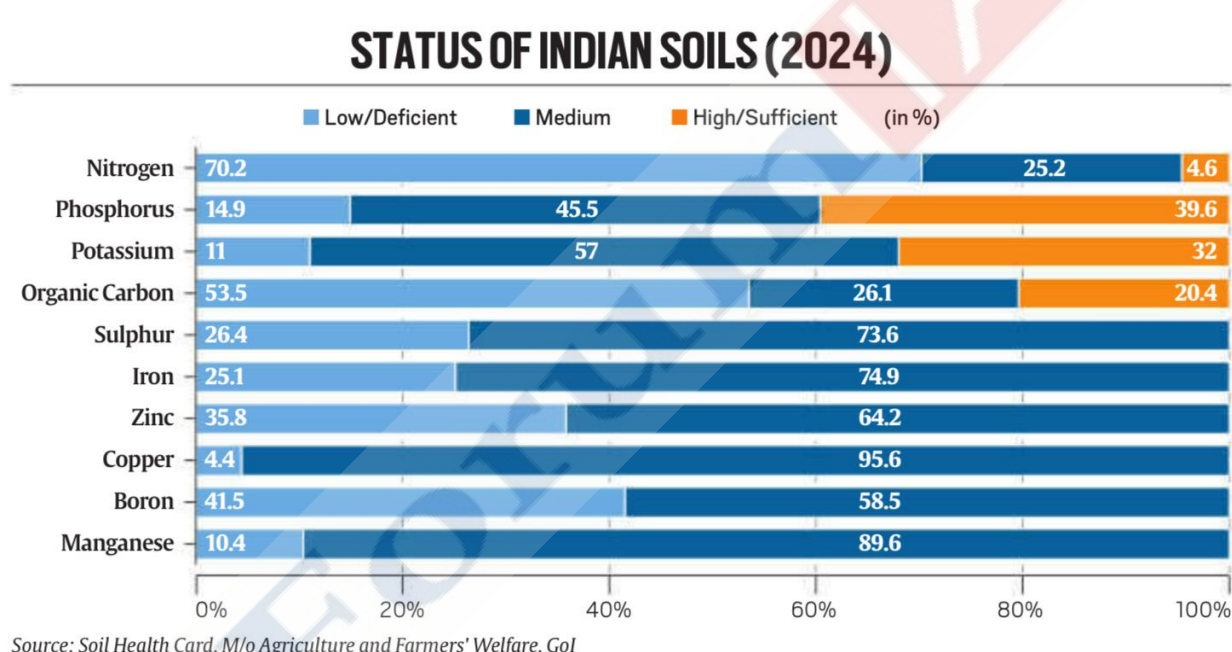
For detailed information on **Poor soil management will erode food security** [read this article here](#)

India's Food Security Achievements and Lingerin Challenges

1. From Scarcity to Surplus: India has become the world's largest rice exporter with 20.2 million tonnes shipped in FY25. The PM-Garib Kalyan Yojana feeds over 800 million people monthly. FCI holds 57 MT of rice, almost four times the buffer requirement.

2. Decline in Extreme Poverty: Extreme poverty (under \$3/day at 2021 PPP) has fallen from 27.1% in 2011 to 5.3% in 2022. These improvements reflect broader economic progress and effective welfare distribution.

3. Persistent Malnutrition: Despite improved food access, child malnutrition remains high. NFHS-5 (2019–21) reports 35.5% stunting, 32.1% underweight, and 19.3% wasting in children under five. The focus must shift from calorie sufficiency to nutritional adequacy.



Soil Health: The Silent Nutrition Crisis

1. Micronutrient Deficiencies and Human Impact: Soils deficient in key micronutrients like zinc produce nutrient-poor crops, leading to hidden malnutrition. Zinc deficiency in cereals is linked to childhood stunting and impaired cognitive development.

2. Shocking Soil Health Data: Analysis of 8.8 million soil samples in 2024 reveals alarming results—only 5% have sufficient nitrogen, 40% phosphate, 32% potash, and 1% adequate soil organic carbon (SOC). SOC governs soil fertility and nutrient retention.

3. Diverse Expert Benchmarks: The Indian Institute of Soil Science suggests SOC of 0.5–0.75% is sufficient, while global expert Rattan Lal recommends 1.5–2%. Widespread deficiencies in sulphur, iron, zinc, and boron further worsen the issue.

Fertiliser Imbalance and Environmental Consequences

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1. Skewed Usage Across States: In states like Punjab and Telangana, nitrogen is grossly overused while phosphate and potassium are under-applied. For instance, Punjab overuses nitrogen by 61% but underuses potassium by 89%.

2. Declining Fertiliser Efficiency: The fertiliser-to-grain response ratio has plummeted from 1:10 in the 1970s to 1:2.7 in 2015, reflecting diminishing returns due to imbalanced nutrient use.

3. Pollution and Misuse: Only 35–40% of applied nitrogen is absorbed; the rest becomes a potent greenhouse gas or leaches into water. Misuse and smuggling of urea compounds the problem, turning fertiliser use into an environmental and security issue.

Towards a Paradigm Shift in Soil Management

1. Need for Tailored Nutrient Strategies: India must shift from blanket fertiliser use to region-specific, science-based soil nutrition. This involves precision fertilisation aligned with crop and soil needs.

2. Linking Soil Health to Public Health: Improving soil quality is no longer just an agronomic concern—it's essential for producing nutrient-rich food and ensuring long-term human health.

3. New Collaborations for Sustainable Change: ICRIER and OCP Nutricrops have partnered to promote data-driven, regional soil solutions that aim to boost crop productivity and nutritional quality sustainably.

Conclusion:

To nourish India's population effectively, efforts must begin with restoring soil health. Only a healthy Mother Earth can ensure nutritious food and a truly healthy nation.

Question for practice:

Examine how poor soil health in India affects both agricultural productivity and nutritional security, despite the country's achievements in food production and poverty reduction.

Temple funds advance justice and education across South India

Source: The post Temple funds advance justice and education across South India has been created, based on the article "**Temples of social justice**" published in "**The Hindu**" on 21st July 2025

UPSC Syllabus Topic: GS Paper1- Society- Social justice

Context: A controversy in Tamil Nadu over using temple funds to build colleges has revived debate on the regulation of secular aspects of religious endowments. The issue reflects a unique model of social justice and governance rooted in South India's colonial and pre-colonial history, with current relevance as elections approach. For detailed information on **State Control of Temples- Arguments for and against** [read this article here](#)

Historical Evolution of Religious Endowment Laws

Colonial Beginnings: The regulation began with the Religious Endowment and Escheats Regulation of 1817, initiated by the East India Company. Despite Queen Victoria's 1858 proclamation of non-interference in religious affairs, British officials in Madras Presidency supported continued oversight of religious endowments.

Balanced Approach Adopted: The British settled on regulating only the secular aspects—such as land and finances—of religious institutions. Ritualistic religious practices remained untouched.

Justice Party's Legislative Push: In 1920, the Justice Party institutionalized government oversight through Bill No. 12 of 1922. Though contested, it led to the 1925 enactment of a law allowing surplus temple funds to be used

for public welfare, a provision retained in later laws including the Tamil Nadu Hindu Religious and Charitable Endowments Act, 1959.

Legal Framework for Surplus Fund Use

Provisions of the 1959 Act: Section 36 of the Act permits trustees to use surplus funds—defined as amounts left after temple maintenance—for approved purposes, with prior approval from the Commissioner. Surplus can also be used when the original purpose is no longer feasible.

Educational Applications: Section 66 allows funds to be used for creating and maintaining colleges or universities. These institutions must offer education related to Hindu religion or temple architecture, supporting the legal validity of using temple funds for colleges.

Judicial Backing: Constitutional courts have upheld these provisions. The law supports such diversion of funds as both legal and in alignment with the temples' original socio-cultural role.

Historical Role of Temples in Society

Temples as Cultural Hubs: Since at least 970 AD, temples have received royal patronage for socio-cultural and educational purposes. For example, Chola queen Sembiyan Mahadevi donated land to temples, and inscriptions confirm their use as learning centers.

Mandapams as Learning Spaces: Large halls within temples were traditionally used for educational and cultural activities, reinforcing the precedent of using temple spaces and resources for public learning.

Link to Social Justice and Reform

Anti-Caste Measures and Oversight: The Self-Respect Movement used temple oversight to advance anti-caste reforms, such as temple entry laws and the appointment of priests from backward classes in Tamil Nadu and Kerala.

Legacy of State Involvement: From colonial times, the state's involvement helped ensure that temple resources supported broader societal goals. Government control has enabled redistribution of temple wealth for public good.

Threats to Reform Achievements: Calls to restrict government oversight challenge the foundation of social justice in temple management. Reversing this could undo decades of inclusive reform and equitable resource use.

Broader Implications

Political Sensitivities and Electoral Impact: With elections nearing, the controversy risks being used for polarization. Understanding the historical and legal framework can help prevent misuse of the issue in political narratives.

Need for Informed Discourse: Rather than viewing the use of temple funds solely through legal or religious lenses, the issue must be seen within the context of public welfare and constitutional morality rooted in South Indian traditions.

Question for practice:

Discuss how the regulation and use of temple funds in Tamil Nadu reflect a broader model of social justice and religious reform in South India.

Democracies stay alive when dissent and intellectual freedom thrive.

Source: The post Democracies stay alive when dissent and intellectual freedom thrive has been created, based on the article “**Ideas on trial, critical thinking in retreat**” published in “**The Hindu**” on 22nd July 2025

UPSC Syllabus Topic: GS Paper2- constitutional value

Context: Amid global instability, nations are compelled to defend both territorial security and democratic values. In pluralistic societies, real strength lies not only in military might but in protecting freedoms at home. This article critiques the growing global erosion of intellectual freedom and stresses the need to uphold dissent and open inquiry to preserve democracy.

Erosion of Intellectual Freedom in Democratic Spaces

- 1. Suppression Within Academic Institutions;** Universities and scholarly spaces are increasingly facing pressures of conformity. Professors and students face punitive actions for minor expressions of dissent. This trend is deeply troubling, especially in countries known for valuing intellectual liberty.
- 2. Fear and Silence as Tools of Control:** Rather than overt censorship, many regimes now induce silence by creating a culture of fear. Citizens retreat from public debate, and conformity replaces imagination. As Hannah Arendt warned, such conditions lead to intellectual stagnation and a weakening of democratic thought.
- 3. Consequences for Pedagogy and Discourse:** Ideologically driven curricula, attacks on scholarly work, and framing student protests as sedition degrade academic spaces. In the U.S., pro-Palestinian demonstrations on campuses reflect this troubling dynamic of silencing dissent through administrative or public pressure.
- 4. Democratic Backsliding and Muzzling of Voices:** The weakening of democratic norms often coincides with attacks on independent media and academia. The framing of speech as a threat to national unity leads to the public viewing freedom of speech as dispensable or even dangerous.

Growing Intolerance Towards Critical Voices

- 1. Dissent as a Democratic Necessity:** A healthy democracy thrives on disagreement. Questioning dominant narratives and offering alternative histories are essential. Silencing dissenting scholars or writers undermines the very foundations of pluralism and democratic evolution.
- 2. Knowledge as a Site of Political Control;** When truth becomes dictated by authority, and universities turn into stages for ideological performance, intellectual spaces suffer. Noam Chomsky's idea of “manufactured consent” becomes a reality—democracy exists in name, not substance.
- 3. Delegitimisation of Dissent:** Labelling critics as “anti-national” or viewing scholars as threats narrows discourse. The resulting culture of self-censorship thins the space for honest debate and imaginative inquiry.
- 4. False Unity and Its Dangers:** True unity cannot stem from coercion. Intellectual vibrancy, not ideological conformity, sustains democratic strength. National prestige depends not just on power but on preserving an argumentative and diverse civic life.

Consequences of Silencing Thought

- 1. Disillusionment Among Youth:** Young people once saw universities as platforms for exploration. With rising fear and suppression, many now feel alienated, undermining their belief in democratic ideals.
- 2. Loss of Moral Seriousness:** When thinkers are discouraged from speaking their conscience, a nation loses its ability to reflect deeply. This leads to moral and democratic decay.
- 3. Erosion of Transformative Capacity:** Suppressing academic freedom weakens a society's ability to pursue change. Without dissent, structural injustices persist, and progress is stifled.

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Reviving Hope Through Resistance and Reform

1. **Persistence of Free Inquiry:** History shows that suppression is always challenged. Through protests and personal courage, intellectual resistance survives even under harsh repression.
2. **True Patriotism and Constructive Critique:** Loyalty to a nation lies in striving for its betterment. Critical engagement with injustice is a democratic obligation, not a betrayal.
3. **Luxemburg's Enduring Reminder:** Freedom limited to the majority is no freedom at all. Listening to different voices is essential to justice and innovation. Receptivity to dissent is the true measure of democratic health.

Question for practice:

Examine how the erosion of intellectual freedom impacts the health and vitality of a democracy.

India's microfinance sector needs urgent reforms for sustainability

Source: The post India's microfinance sector needs urgent reforms for sustainability has been created, based on the article "Why boom and bust in microfinance" published in "Businessline" on 22nd July 2025

UPSC Syllabus Topic: GS Paper3- Indian economy

Context: India's microfinance sector has grown significantly, serving 15 crore households with ₹6.53 lakh crore in credit. However, rising defaults, over-leveraging, and governance issues have sparked concerns. The discussion is triggered by unsustainable growth practices and declining financial health in the sector, highlighting the need for a fundamental reset.

For detailed information on **Microfinance: Status, Benefits, Challenges and Solutions** [read this article here](#)

Evolution and Reach of Microfinance in India

1. **Growth from Modest Beginnings:** India's microfinance journey began in 1992 with a small goal to connect 500 SHGs to banks. Today, SHGs and JLGs together serve 15 crore women borrowers and hold a credit portfolio of ₹6.53 lakh crore.
2. **Institutional Structure and Interest Rates:** SHGs are mostly funded through public sector banks with low interest rates (about 4%) due to subventions. In contrast, JLGs, serving as the commercial microfinance core, face higher interest rates due to NBFC-MFI borrowing costs.
3. **Lender Composition and Delivery Mechanism:** NBFC-MFIs dominate the market (39%), followed by banks (33%) and small finance banks (16%). Although banks fund these loans, NBFCs are the primary on-ground delivery agents, often working as business correspondents.

Warning Signs and Unsustainable Practices

1. **Cycles of Crisis and Regulation:** Microfinance has faced recurring cycles of overexpansion and regulation. Alarming trends include gross NPAs rising from ₹38,000 crore in FY24 to ₹61,000 crore in FY25, and client base shrinking from 4.6 crore to 4.2 crore.
2. **Signs of Over-Leveraging:** Loan sizes and borrower liabilities are growing faster than the borrower base. Multiple lending and top-up loans are increasing defaults, especially as borrowers struggle to repay larger loans.
3. **Market Concentration and Investor Pressure:** Top 25 NBFC-MFIs now control 89% of the market. Growth is driven by investor expectations rather than borrower sustainability. MFIs are listing on stock exchanges and using low penetration statistics to justify risky expansion.

Governance and Structural Concerns

- 1. Differences in Lending Models:** SHGs emphasize group bonding, savings, and inter-lending. In contrast, JLGs lack such rigour and are increasingly used for larger loans, shifting from their original purpose.
- 2. Erosion of Credit Discipline:** Earlier, staggered lending based on repayment history ensured discipline. Now, many fintechs and MFIs chase the same borrowers simultaneously, weakening the original model's strength.
- 3. Loan Size Shift and Dilution of Norms:** Loans under ₹30,000 are reducing while those above ₹80,000 and ₹1 lakh are growing, raising concerns about misuse and inadequate vetting.

Challenges in Recovery and Lending Efficiency

- 1. Mismatch Between Loans and Enterprise Needs:** Large loans may not fund productive enterprises capable of repaying high-interest debts. Smaller vendors can manage quick repayments, but larger loans often lack repayment discipline.
- 2. Weakening of Peer Pressure Mechanisms:** Digital disbursements have eroded the group cohesion and peer accountability that ensured repayment in JLGs.
- 3. Vulnerabilities of Lenders:** NBFC-MFIs depend on PSL funds and ratings but suffer from weak ground-level capacity and high staff attrition. Without PSL support, their sustainability is questionable.

Need for Institutional Responsibility and Reform

- 1. Regulatory Measures Have Limits:** Existing safeguards and SRO norms have limited impact. Institutions must act beyond compliance, upholding long-term responsibility toward clients.
- 2. Rethinking Profit and Purpose:** MFIs must balance commercial goals with the core mission of poverty alleviation. Sustainability and ethical lending must be prioritized over aggressive growth.
- 3. A Sector in Need of Reset:** The sector must realign with its original purpose through internal accountability, better governance, and borrower-centric practices to remain viable.

Question for practice:

Examine the key challenges facing India's microfinance sector and suggest why a structural reset is necessary.

Rich countries spend more poor nations pay the price

Source: The post Rich countries spend more poor nations pay the price has been created, based on the article "The illusion of fiscal discipline" published in "Businessline" on 22nd July 2025

UPSC Syllabus Topic: GS Paper3- Economy

Context: Global financial policies continue to demand strict fiscal discipline from low and middle income countries, even though high income nations run higher public debts. This article analyses the imbalance through IMF data and highlights the deeper issue of unequal financial power and capital market dynamics.

Persistent Belief in Fiscal Conservatism

- 1. Legacy of the Washington Consensus:** Controlling fiscal deficits through reduced government spending is still dominant policy in lower-income countries. Though discredited in richer nations, the idea survives among policymakers elsewhere.
- 2. Fear of Global Finance:** Low and middle income countries, integrated into global capital markets, fear capital flight. They respond procyclically by cutting spending during downturns, worsening economic pain.

3. IMF's Uniform Policy: The IMF pressures all borrowing nations to reduce public debt-to-GDP ratios, mostly through spending cuts or regressive taxes—even when their main problem is **foreign currency debt**, not domestic.

Global Debt Ratios and Trends

1. Higher Debt in Rich Nations: High income countries have much higher gross debt-to-GDP ratios, especially after the 2008 financial crisis and Covid-19 pandemic. The average rose from 78% in 2008 to 122% in 2021, and is expected to be 110% in 2025.

2. Lower Debt in Developing Countries: In 2008, middle income countries had a debt ratio of 34%, increasing to 75% by 2025. Low income countries started at 27%, reaching only 52% by 2025—well below rich countries' levels.

3. Net Debt Adjustments: Considering net debt (liabilities minus financial assets), rich countries still show significantly higher ratios. Recently, low income countries exceed middle income ones due to faster liability

CHART 1

Debt profile

Gross debt position (% of GDP)

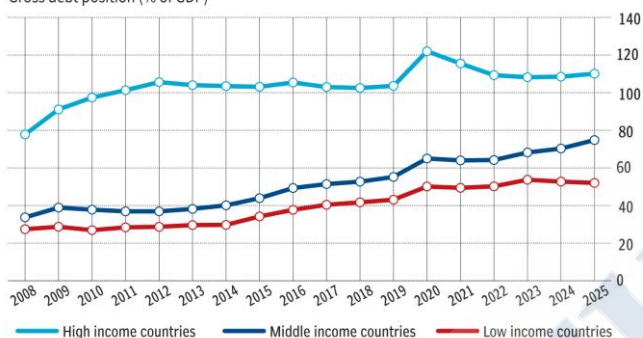


CHART 2

Rising trend

Net debt (% of GDP)

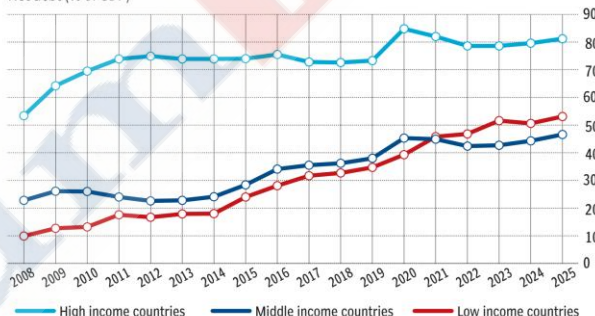


CHART 3

Deficit profile

Primary fiscal balance (% of GDP)

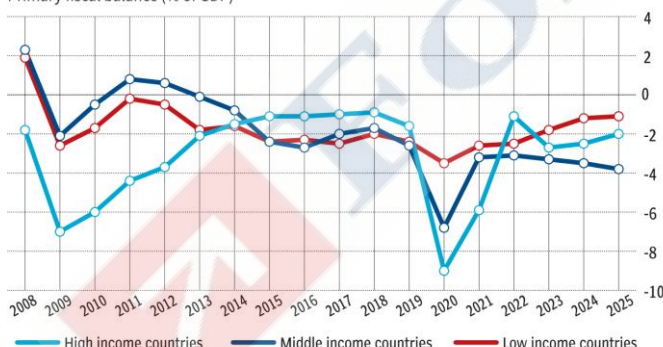
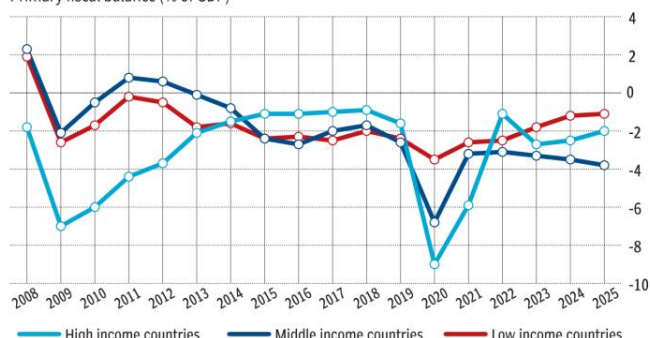


CHART 4

Deficit profile

Primary fiscal balance (% of GDP)



growth and weak asset accumulation.

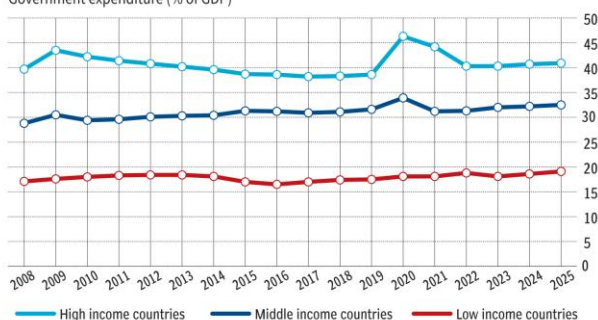
Prudent Fiscal Behaviour in Poorer Nations

1. Smaller Fiscal Deficits: Overall fiscal deficits are lower in **low income countries** compared to richer peers. This trend is even clearer in **primary deficits**, which exclude interest payments.

CHART 5

Spending pattern

Government expenditure (% of GDP)



2. Spending Restraint Despite Urgent Needs: Despite urgent **poverty and development needs**, low income countries have **restricted spending** in all conditions to limit deficits.

3. Weak Response to Economic Shocks: **Government spending as a share of GDP** shows stark contrasts. Rich nations **increased spending significantly** during crises, middle income countries did so moderately, and low income countries barely adjusted.

Unfair Treatment by Financial Markets

1. Disproportionate Market Penalties: Debt crises are concentrated in fiscally disciplined lower-income countries. In **2023**, median **sovereign bond spreads** hit **1400 basis points** for "high debtors" —who actually have **much lower debt levels** than rich nations. Even "low debtors" faced **500 basis point spreads** in **2020**.

2. Currency Hierarchies Shape Perceptions: **Investor perception**, shaped by **currency hierarchies**, affects bond markets. Middle and low income countries face capital flight **regardless of fiscal prudence**.

3. Power Imbalances, Not Policy Failure: These outcomes reflect **geopolitical and financial power**, not incorrect policies. Developing nations participate in capital markets on **unequal terms**.

Reevaluating the Global Financial Architecture

1. Time to Rethink Policy Norms: Low and middle income countries must **challenge global fiscal orthodoxy**. Blind adherence to current norms may harm their long-term progress.

2. Build Economic Sovereignty: By **reducing dependence on volatile capital**, these countries can better serve their **social and developmental goals**.

Question for practice:

Discuss why low and middle income countries face harsher financial market penalties despite maintaining lower public debt levels compared to high income countries.

India and China Compete for Influence Through Buddhism

Source: The post India and China Compete for Influence Through Buddhism has been created, based on the article "China, India and the conflict over Buddhism" published in "The Hindu" on 23rd July 2025

UPSC Syllabus Topic: GS Paper2- Effect of policies and politics of developed and developing countries on India's interests.

Context: Amid growing naval competition between India and China, a subtler yet crucial contest is unfolding in the Himalayas. This struggle is not over resources or territory, but over spiritual authority in Himalayan Buddhism, which has become central to identity and geopolitical influence in the region.

Buddhism as a Strategic Asset

1. From Spirituality to Strategy: Monasteries in the Himalayas, once focused on meditation and learning, are now entangled in geopolitical strategies. Both nations recognise that control over Buddhism equates to influence over borderland identities.

2. China's Control-Oriented Approach: Since the 1950s, China has sought dominance over Tibetan religious institutions. It has exiled lamas, taken over monasteries, and declared itself the authority on reincarnations. In 2007, it mandated state approval for all "Living Buddhas," signaling that religious legitimacy flows from the Communist Party.

3. Buddhism as Statecraft in China: Beijing has intensified efforts with a state-run database of reincarnated lamas, surveillance of monasteries, and an expanding Buddhist diplomacy campaign. It funds shrines, sends invitations to monks, and subtly shifts local loyalties toward China.

India's Late Realisation and Response

1. Initial Moral Posture, Minimal Strategy: India's long-standing hosting of the Dalai Lama and the Tibetan government-in-exile gave it moral weight but little strategic leverage. Engagement with Buddhism remained passive until the last decade.

2. Recent Diplomatic Initiatives: India has started promoting its Buddhist heritage through pilgrimage circuits and cultural diplomacy. However, these efforts remain piecemeal and lack China's centralised, long-term vision.

3. Buddhist Diplomacy vs. Buddhist Statecraft: While India uses Buddhism as a soft diplomacy tool, China integrates it deeply into its state machinery, gaining more traction in shaping regional influence.

The Dalai Lama Succession Crisis

1. Impending Dual Succession: The Dalai Lama, now 90, intends to reincarnate outside China—likely in India. China, however, will appoint its own Dalai Lama using the historical "Golden Urn" method.

2. A Looming Schism: This could create two rival Dalai Lamas, forcing Himalayan communities to choose sides. A spiritual leader based in India may strengthen allegiance to New Delhi, while one seated in Lhasa could pull loyalties eastward.

3. Geopolitical Impact of Succession: This divide could influence border regions like Arunachal Pradesh, Sikkim, Nepal, and Bhutan, altering the political balance based on religious reverence.

Proxy Conflicts in Monastic Disputes

1. Internal Splits as Strategic Openings: Disputes within Buddhist sects, such as the two Karmapas in the Karma Kagyu school, have become proxy conflicts between India and China. Both nations support different claimants.

2. China's Use of Marginal Sects: China also supports ostracised groups like the Dorje Shugden sect to weaken the Dalai Lama's authority in exile.

3. Spiritual Authority and Border Stability: India's key challenge is to ensure that Buddhist communities, especially in regions like Ladakh, remain aligned with Indian nationalism rather than Chinese-backed religious lines.

High-Stakes Soft Power Struggle

1. Monasteries as Political Ground: In regions with limited physical access, soft power becomes hard power. A monastery's allegiance can decide control over a district.

2. **The Global Ramifications:** After the Dalai Lama's passing, the succession issue may prompt international Buddhist communities to pick sides, escalating diplomatic tensions globally.

3. **The True Geopolitical Stage:** The Indo-Pacific may draw attention, but the decisive theatre of India-China rivalry lies in the Himalayan highlands, where spiritual symbolism masks a deeper strategic contest.

Question for practice:

Discuss how the India-China rivalry is shaping the future of Himalayan Buddhism.

Remote Work Dreams Face Cultural and Practical Barriers

Source: The post Remote Work Dreams Face Cultural and Practical Barriers has been created, based on the article "Realities behind the global experiment of 'remote work'" published in "The Hindu" on 23rd July 2025

UPSC Syllabus Topic: GS Paper3- Employment

Context: The rise of remote work, once hailed as a workplace revolution, has exposed deeper complexities. While millions aspire to the freedom it promises, real adoption lags behind. A recent global survey reveals how cultural norms, infrastructural gaps, gender roles, and health concerns shape—and limit—remote work across the world.

Global Preferences vs Ground Realities

1. **Survey Highlights Global Discontent:** The Global Survey of Working Arrangements (2024–25) reveals that college-educated workers worldwide desire more remote workdays than they actually get. The global ideal is 2.6 days a week, but the reality is just 1.27 in 2024, down from 1.61 in 2022.

2. **Geographical Disparities:** In countries like the U.S., U.K., and Canada, remote work averages 1.6 days a week. In Asia, it is just 1.1 days—despite higher demand. Africa and Latin America fall in between.

3. **Cultural Persistence in Asia:** In India, China, Japan, and South Korea, in-office presence still signals dedication. Traditional 'presenteeism', small living spaces, and poor internet access make remote work difficult.

Gender Dynamics and Domestic Pressures

1. **Unequal Division of Labour:** Women, especially mothers, desire more remote workdays than men, partly to manage caregiving responsibilities. Mothers report an ideal of 2.66 days, and childless women 2.53. Fathers prefer fewer days.

2. **Remote Work: Empowerment or Necessity?:** For many women, remote work is less a choice and more a requirement to juggle paid work with unpaid domestic duties. This calls into question claims of genuine gender empowerment.

3. **Male Preferences Shift Too:** Many childless men seek remote work not for caregiving, but for autonomy. The pandemic revealed that productivity could continue without physical offices, making many workers unwilling to return full-time.

Employer Concerns and Health Challenges

1. **Resistance from Employers:** Employers remain wary, citing fears of reduced team bonding, weak supervision, and lower innovation. In some sectors, technological readiness is still low.

2. **Physical Health Risks:** Remote workers report more backaches, eye strain, and joint pain than office workers. Homes lack ergonomic design, affecting physical well-being.

3. Mental Health Toll: Loneliness, blurred work-life boundaries, and nonstop digital connectivity add to mental stress. These hidden costs have prompted some firms to reduce remote options.

Toward Sustainable Remote Work Models

1. Hybrid Work as a Middle Ground: A balanced mix of remote and in-office work appears most viable for many roles. But its success depends on structural and behavioral support.

2. Need for Workplace Reform: Companies should redesign home-work setups, promote healthier routines, and define digital boundaries. This would enhance both well-being and output.

3. Policy Innovations Required: Governments must provide universal broadband, health standards for home workspaces, and financial support for home-office setups—especially in developing nations with weak infrastructure.

The Social Reckoning Beneath the Surface

1. Revisiting Gender Equity: If caregiving burdens remain unchanged for remote-working women, workplace equality remains elusive. Remote work alone cannot fix entrenched gender roles.

2. Changing Male Work Identities: The male shift toward remote work reflects a move from obligation to autonomy. It signals evolving ideas of masculinity in professional life.

3. Work-from-Home as a Mirror: Ultimately, remote work reflects deeper tensions—freedom vs control, trust vs suspicion, and autonomy vs loneliness. Its future will depend on how societies navigate these conflicting forces.

Question for practice:

Examine the cultural, gender-based, and infrastructural factors that contribute to the gap between the desire for remote work and its actual implementation across different regions.

India meets key climate targets ahead of schedule

Source: The post India meets key climate targets ahead of schedule has been created, based on the article “Tracking India's climate goals” published in “Indian Express” on 23rd July 2025

UPSC Syllabus Topic: GS Paper3- Environment

Context: India has announced the achievement of a major climate goal—over 50% of its installed electricity capacity now comes from non-fossil sources. This milestone, reached five years ahead of the 2030 deadline under the Paris Agreement, reflects India's accelerating clean energy transition and broader climate commitments.

For detailed information on **The Paris Agreement and Climate Challenges** [read this article here](#)

Key Climate Commitments and Early Achievement

1. Three Major 2030 Targets: India committed to (1) 50% non-fossil share in electricity capacity, (2) 45% reduction in emissions intensity of GDP from 2005 levels, and (3) creation of 2.5–3 billion tonnes of carbon sink through forest and tree cover.

2. Ahead of Schedule: The non-fossil capacity target is already met. Preliminary data suggest India may have already achieved the carbon sink target, and is progressing well on emissions intensity.

3. Revised Targets in Progress: India had achieved its original 2015 targets by 2022 and set more ambitious goals, which it is now also nearing.

Renewables Driving Installed Capacity Growth

1. Rapid Expansion of Solar and Wind: In 2024, India added nearly 30 GW of renewable energy capacity, with solar contributing 24 GW—the highest ever in a single year.

2. Nuclear Contribution in Focus: India plans to double nuclear capacity to about 17 GW by 2030 with 10 reactors under construction. However, Small Modular Reactors are unlikely to be ready before 2030.

3. Long-Term Vision of 500 GW: India aims to install 500 GW of non-fossil capacity by 2030, with renewables



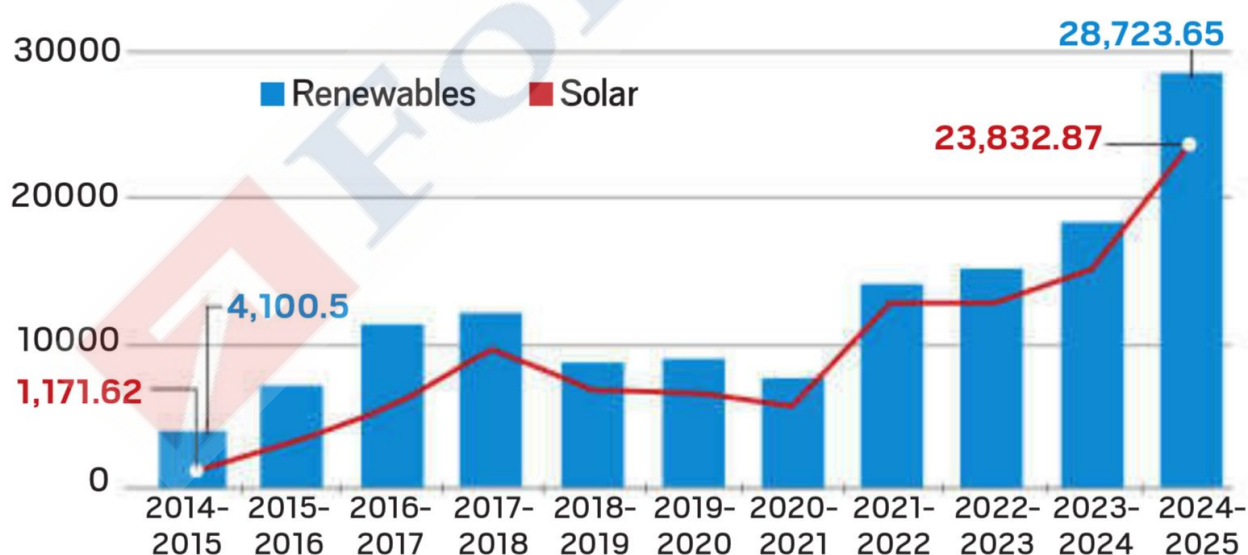
CARBON STOCK ADDITIONS IN INDIA'S FORESTS

Years	Carbon stock*	CO ₂ equivalent*
2015-17	44	161
2017-19	80	293
2019-21	81	297

*in million tonnes

Source: India State of Forest Reports

CLEAN ELECTRICITY CAPACITY ADDITIONS BY YEAR (IN MW)



Source: Ministry of New and Renewable Energy

continuing to dominate future additions.

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Gap Between Installed Capacity and Actual Generation

- 1. Intermittency of Renewables:** While 50% of installed capacity is from non-fossil sources, only 28% of actual electricity generation came from them in May, due to the intermittent nature of renewables.
- 2. Limited Role of Electricity in Energy Use:** Electricity forms just 22% of India's total energy consumption. Thus, non-fossil electricity accounts for only about 6% of total energy usage—on par with global averages.
- 3. Broader Fossil Fuel Dependency:** The remaining 78% of India's energy use still depends on direct fossil fuel combustion, such as oil, gas, and coal.

Progress on Forestry-Based Carbon Sink

- 1. Annual Growth in Carbon Stock:** Between 2017 and 2021, India's carbon stock increased by around 150 million tonnes of CO₂ equivalent annually.
- 2. Likely Fulfillment of Forestry Target:** By 2021, 2.29 billion tonnes of additional sink had been added. With continued trends, the final figure may surpass the lower end of the 2.5–3 billion tonnes goal before 2023.
- 3. Awaited Official Confirmation:** The upcoming *India State of Forest Report* will provide updated figures up to 2023, likely confirming achievement of the forestry target ahead of schedule.

Tracking Emissions Intensity Reduction

- 1. Current Progress:** By 2020, India had already reduced its emissions intensity by 36% from 2005 levels.
- 2. Future Trajectory:** Although post-2020 data are unavailable, India appears on track to meet the 45% reduction target by 2030 without difficulty.
- 3. Comparative Global Context:** Many developed countries have missed even modest targets. In contrast, India is not only meeting but potentially exceeding its commitments.

India's Stand on Global Climate Cooperation

- 1. Need for International Support:** India asserts that greater progress is possible with access to international finance and technology, as outlined in the Paris Agreement.
- 2. Unequal Global Performance:** Developed nations have underperformed on emission reductions and climate finance, whereas India has delivered more than promised.

Question for practice:

Examine the progress made by India in achieving its climate commitments under the Paris Agreement and the challenges that remain.

Supreme Court to clarify powers over bill timelines

Source: The post Supreme Court to clarify powers over bill timelines has been created, based on the article “Can Presidential Reference change a judgment?” published in “*The Hindu*” on 24th July 2025

UPSC Syllabus Topic: GS Paper2- Indian Constitution

Context: The Supreme Court has taken up a Presidential Reference questioning whether constitutional authorities like the President and Governors can be judicially compelled to act within specific timeframes on State Bills. This follows a Supreme Court judgment on April 8 that imposed timelines on such actions and led to a request for judicial clarity.

For detailed information on **President requests Supreme Court clarification on constitutional bill timelines** [read this article here](#)

Origin and Scope of the Presidential Reference

1. **Trigger from Tamil Nadu Case:** The Reference stems from the Tamil Nadu government's challenge to Governor R.N. Ravi's delay in assenting to 10 re-passed Bills. The Supreme Court ruled this inaction illegal and, for the first time, imposed timelines on the President and Governors.

2. **Content of the Reference:** President Droupadi Murmu submitted 14 legal questions following the April 8 ruling. The core query is whether courts can direct constitutional authorities on timelines and procedures in handling Bills.

3. **Scheduled Proceedings:** A Constitution Bench led by Chief Justice Gavai has taken up the matter. Detailed hearings are expected to begin in mid-August to address the constitutional issues involved.

For detailed information on **Supreme Court limits Governor and President assent powers** [read this article here](#)

Constitutional Basis for Advisory Opinion

1. **Advisory Jurisdiction under Article 143(1):** Article 143(1) allows the President to seek the Supreme Court's opinion on matters of law or public importance. The court may advise only if the issue is not part of any ongoing litigation.

2. **Limits of the Court's Role:** The court can only address the specific questions mentioned in the Reference. It cannot expand its opinion beyond what the President has asked.

3. **Discretion to Decline Reference:** The Supreme Court is not obligated to respond. It may refuse to do so with reasons, as seen in the 1978 and 1993 cases, including the Ayodhya-Babri Masjid dispute, where political motives were suspected.

Nature and Authority of Advisory Opinions

1. **Advisory vs. Binding Nature:** Although advisory opinions carry persuasive weight, they are not legally binding precedents. Article 141 binds only those decisions given in adjudicatory jurisdiction.

2. **Conflicting Views and Practices:** In past cases like *R.K. Garg*, advisory views were treated as binding. However, this contradicted earlier warnings that such opinions should not be binding on other courts.

3. **April 8 Judgment Still Prevails:** The April 8 ruling, delivered under Article 141, remains authoritative. Any advisory opinion from the present Reference will not override its conclusions.

Possibility of Modifying Past Judgments

1. **Limits of Article 143(1):** The Supreme Court clarified in the Cauvery Water Disputes Reference that Article 143 cannot be used to overturn settled judicial decisions. Legal challenges must come through review or curative petitions.

2. Scope for Clarification: However, past rulings like *Natural Resources Allocation (2012)* show that the court can clarify or elaborate legal positions without overturning earlier decisions or affecting parties' rights.

3. Refining Without Reversing: In 1998, the court adjusted certain aspects of judicial appointments through a Reference while keeping the core ruling intact. Similarly, the April 8 judgment could be refined but not reversed in substance.

Question for practice:

Discuss whether the Supreme Court can be compelled to enforce timelines on constitutional authorities like the President and Governors for assenting to State Bills.

ICMR develops new malaria vaccine with promising results

Source: The post ICMR develops new malaria vaccine with promising results has been created, based on the article "Vaccine hope in malaria fight" published in "Indian Express" on 24th July 2025

UPSC Syllabus Topic: GS Paper3- Science and Technology- developments and their applications and effects in everyday life.

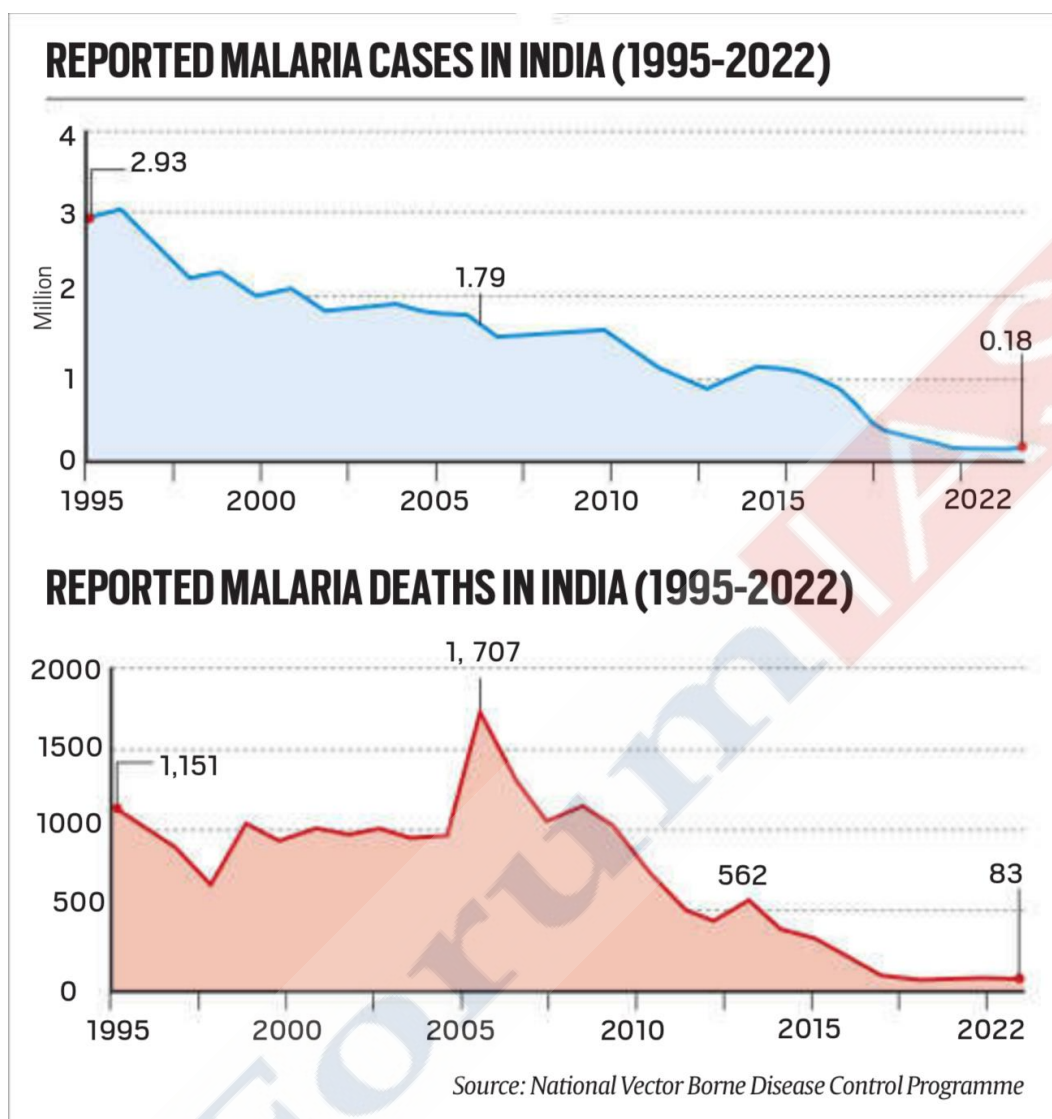
Context: The Indian Council of Medical Research (ICMR) has introduced a new malaria vaccine candidate, AdFalcivax, which targets *Plasmodium falciparum*. This development comes as part of ongoing efforts to combat malaria, a disease responsible for hundreds of thousands of deaths globally. ICMR aims to partner with private firms to advance testing and commercial production.

Malaria: Persistent Threat and Global Burden

1. Nature and Impact of the Disease: Malaria is a mosquito-borne parasitic disease, with symptoms ranging from fever to potentially fatal complications like seizures and organ failure. Despite progress, it continues to claim around 4 lakh lives annually worldwide.

2. Prevalence and Mortality Trends: Africa bears the highest burden, with countries like Nigeria and Congo accounting for most deaths. In India, malaria cases have declined, with official deaths dropping from 1,151 in 1995 to 83 in 2022. However, WHO estimates a higher toll (5,511 deaths in 2022), reflecting underreporting in official data.

3. **Vaccine Development Challenges:** Efforts to develop a malaria vaccine have spanned decades. Two vaccines, RTS,S and R21, have been approved, but their 75% efficacy is modest. This creates urgency for more effective



solutions like AdFalciVax.

Understanding AdFalciVax and Its Dual Mechanism

- Vaccine Composition and Function:** AdFalciVax is a chimeric recombinant vaccine using parts of the *Plasmodium* gene to trigger an immune response. It targets two proteins: CSP and Pro6C, addressing both individual protection and transmission prevention.
- Blocking Infection in Individuals:** The CSP protein is effective during both the sporozoite and liver stages of the parasite. It helps generate immunity that protects the vaccinated person from contracting malaria.
- Breaking the Transmission Chain:** Pro6C, a fusion of Pfs230 and Pfs48/45, disrupts the parasite's lifecycle in mosquitoes, reducing the spread of infection within the community.

Comparative Advantages Over Existing Vaccines

- 1. Broader Protection and Stronger Response:** Unlike RTS,S and R21, AdFalcivax uses full-length CSP and the Pro6C protein. This broader targeting is expected to produce a more robust immune response.
- 2. Extended Immunity:** Animal trials show over 90% protection in mice. Preliminary results suggest that three doses may offer long-lasting immunity equivalent to nearly a decade in human terms.
- 3. Safer and Stable Adjuvant Use:** AdFalcivax uses alum as an adjuvant, which is safer than alternatives used in other vaccines. Alum is well-tested and does not cause chronic inflammation, unlike AS01 or Matrix M.
- 4. Improved Storage and Transportation:** Alum-based formulation remains stable at room temperature for at least nine months, potentially reducing cold chain dependency and easing distribution logistics.

ICMR's Partnership Framework for Development

- 1. Private Sector Collaboration Requirements:** ICMR seeks private partners to conduct human trials and scale up production. It will retain the technology and share intellectual property rights with the selected company.
- 2. Revenue and Credit Sharing:** ICMR will receive 2% royalty on vaccine sales. Research contributions and data will be jointly owned, with co-authorship rights for both ICMR and the partner firm in any publications.

Question for practice:

Examine the significance of ICMR's development of AdFalcivax in the fight against malaria.

US interest rate hikes shrink Indian FDI and reserves

Source: The post US interest rate hikes shrink Indian FDI and reserves has been created, based on the article "RBI must enlarge its buffer of foreign exchange reserves" published in "Live Mint" on 24th July 2025

UPSC Syllabus Topic: GS Paper3- Indian Economy

Context: The Reserve Bank of India's 27 June release of balance-of-payments data for FY 2024–25 revealed a sharp fall in foreign direct investment (FDI) inflows. The decline, linked to global interest rate trends, raises concerns about India's capital account stability and forex reserve adequacy.

Trends in FDI Flows

- 1. Sharp Decline in Gross and Net FDI:** Gross FDI inflows dropped to \$81 billion (2.1% of GDP), lower than the 2021–22 peak of \$85 billion. More critically, excluding repatriations, gross FDI fell to \$29.6 billion (0.8% of GDP) from \$56.2 billion (1.8%) in 2021–22.
- 2. Rising Repatriation Drains Net Inflows:** Repatriation of equity and other capital rose sharply to \$51.5 billion (1.3% of GDP) in 2024–25, compared to \$28.6 billion in 2021–22. This significantly dragged down net FDI to below \$1 billion—a record low from the \$14 billion peak in 2020–21.
- 3. Outbound FDI Shows Growth:** Outbound Indian FDI climbed to \$29.2 billion in 2024–25, up from \$17.6 billion in 2021–22. Though the GDP share rose only marginally (0.7% vs. 0.6%), it reflects Indian companies' growing global presence.

Influence of US Interest Rates

- 1. US Rate Hikes Drive Capital Repatriation:** The steep rise in US interest rates since 2022 has prompted capital outflows from India back to the US. Despite India's positive structural outlook, this has weighed on inward FDI.
- 2. Future Cuts May Reverse the Trend:** If the US Fed reduces rates further in 2025–26, repatriation is expected to decline. This could support India's FDI inflows and ease financing of the current account deficit.

3. RBI's Role in Maintaining Interest Differentials: RBI must maintain a real interest rate differential of 100–150 basis points over US rates to attract capital. Its recent 100bps rate cut is seen as sufficient; further reductions could risk narrowing the gap.

Forex Reserves and External Vulnerabilities

1. Current Forex Reserve Position: India's gross forex reserves are around \$700 billion, but after adjusting for \$65 billion in short forward positions, net reserves stand at \$635 billion—lower than the \$645 billion at March-end 2024.

2. Growing External Debt and Short-Term Pressure: India's external debt rose by \$67.5 billion to \$736.3 billion by end-March 2025. Short-term debt with one-year residual maturity also increased to \$303 billion, raising pressure on reserve adequacy.

3. Reserves Must Rise for Cushion: With rising GDP, imports, and external liabilities, reserve adequacy ratios have weakened. RBI must rebuild reserves to better protect the rupee from sudden depreciation in volatile global conditions.

Reassessing Vulnerability Metrics

1. Limitations of Traditional Reserve Ratios: Traditional metrics based on import cover or current account deficit understate risks. The rupee's stress stems more from capital outflows than trade imbalance.

2. International Investment Position Shows Real Risk: India's liabilities (\$1,469.2 billion) exceed its assets (\$1,139.2 billion) by over \$300 billion. The reserves-to-liabilities ratio has remained below 50% for 15 years, exposing structural weakness.

3. Urgency for Reserve Rebuilding: Given India's negative net International Investment Position, building forex reserves is essential. A strong reserve position will improve resilience against global shocks and capital flow volatility.

Question for practice:

Discuss how rising US interest rates have impacted FDI inflows and foreign exchange reserves in India.