

9 PM Current Affairs Weekly Compilation

For UPSC CSE mains examination



सत्यमेव जयते

UPSC

4th Week

August. 2025

Features :

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

INDEX

India debates fairness in removing detained ministers.....	2
First 1,000 days shape lifelong child growth	3
India must reform and reengage Southeast Asia	4
RBI reviews inflation targeting framework and transparency	5
Press freedom faces threats under misuse of new law	6
India deepens Japan ties while balancing China and America	8
India passes online gaming law banning real money games.....	9
Biotech and healthtech together can democratise healthcare in India	11
National Cooperative Policy 2025.....	12
India's relations with Asian Nations	13
Source: The post India's relations with Asian Nations has been created, based on the article "The Asian Challenge" published in "The Indian Express" on 27th August 2025.	13
UPSC Syllabus Topic: GS Paper 2- Bilateral, regional and global groupings and agreements involving India and/or affecting India's interests.....	13
Implications of tariff measures and way forward for India.....	14
H-1B visa program: Its benefits and criticisms	15
Ban alone cannot protect children from gaming	16
India strengthens layered air defence through integration	17
Healthcare system in India	18
Parliamentary Functioning Source: The post Parliamentary Functioning has been created, based on the article "Story of another washout" published in "The Indian Express" on 29th August 2025.....	19
E-wills - The Next Generational Digital Reform India Needs	20
Make undergraduate admissions fairer and less stressful	22
India secures energy sovereignty through five pillars	23

India debates fairness in removing detained ministers

Source: The post India debates fairness in removing detained ministers has been created, based on the article “**The new Constitution Bill, the need for a balancing act**” published in “**The Hindu**” on 25th August 2025

UPSC Syllabus Topic: GS Paper2- Parliament and State legislatures—structure, functioning, conduct of business, powers & privileges and issues arising out of these.

Context: On August 20, 2025, a Bill was introduced. It orders exit after 30 days in custody. It applies to offences punishable with five years or more. It covers Ministers, Chief Ministers, and the Prime Minister. It promises cleaner politics but raises constitutional concerns. Public trust has suffered when jailed leaders retain office.

For detailed information on **Constitution (130th Amendment) Bill – Provisions & Criticisms** [read this article here](#)

Constitutional foundations and intent

1. **Stated purpose and trigger:** The Bill targets leaders in custody who still hold office. It treats continued detention as a ground for exit. It aims to rebuild trust in governance.
2. **Articles and the pleasure doctrine:** The plan rests on Articles 75, 164, and 239AA. These place ministers at the President's or Governor's pleasure. Courts have read this power within constitutional morality. It proposes Clause 5A after Article 75(5), Clause 4A after Article 164(4), and Clause 5A after Article 239AA(5).
3. **Ethical aspiration:** The proposal signals a push for integrity. It tries to limit executive tenure when custody follows serious allegations. It answers public demands for moral rectitude.

Judicial guidance and moral expectations

1. **Constitutional morality in governance:** In S.R. Bommai, the Court stressed integrity and accountability. Democratic institutions must be protected by constitutional morality. The Bill cites that spirit.
2. **Appointments and criminality:** In Manoj Narula, the Court warned against assigning executive power to those facing grave cases. It did not order automatic removal. But it tied ministerial choice to ethics.
3. **Legislative codification of signals:** The proposal turns judicial signals into rules. It seeks to codify long standing moral expectations.

Due process, statutory alignment, and consistency

1. **Presumption of innocence:** Removal on arrest conflicts with the presumption of innocence. Article 21 protects liberty and fair process. Action without conviction or even charges risks that core value.
2. **RPA framework and Lily Thomas:** Section 8(3) of the Representation of the People Act triggers disqualification only on conviction. In Lily Thomas, the Court made it immediate. It did not link it to arrest or detention.
3. **Unequal standards:** Lawmakers lose seats only after conviction. Ministers would exit on mere detention. A convicted legislator could still be appointed until disqualified, but a detained minister must go.

Political incentives and operational pitfalls

1. **Advice versus automatic removal:** New clauses under Articles 75, 164, and 239AA mix advice with automatic exit. A Prime Minister or Chief Minister may advise removal. If advice is withheld, automatic removal starts after 30 days. Shielding allies or targeting rivals becomes easier.
2. **Revolving door instability:** Reappointment is allowed after release. Leaders could resign, get bail, and return. These cycles may unsettle governance without real ethical gain. A Chief Minister could resign after 31 days, get bail, and be reinstated.
3. **Chilling effects on talent and governance:** Harsher rules for ministers than legislators may deter talent. Fear of exit on unproven claims may weaken continuity.

A calibrated, fair reform path

1. **Scale of criminalisation:** A 2024 ADR and NEW study found 46% of MPs had declared criminal cases. The share was 43% in 2019 and 30% in 2009. The rise is sharp and steady.
2. **Better legal triggers:** Tie exit to judicial milestones, such as framing of charges by a competent court. That filter screens out flimsy or politically driven arrests. Accountability remains intact.
3. **Institutional safeguards:** Create an independent review body to verify conditions. Use interim suspension of

Created with love ❤ by ForumIAS- the knowledge network for civil services.

Visit academy.forumias.com for our mentor based courses.

ministerial functions during trials. Limit the rule to offences of moral turpitude and corruption.

4. Constitutional balance and next steps: Citizens want clean politics, but fairness matters. The Bill now sits with the JPC. It needs due process and checks. Without them, accountability can become exclusion. Due process matters.

Question for practice:

Examine the constitutional, political, and ethical challenges posed by the Constitution (One Hundred and Thirtieth Amendment) Bill, 2025.

First 1,000 days shape lifelong child growth

Source: The post First 1,000 days shape lifelong child growth has been created, based on the article “**Nourish to flourish, the nutrition and cognition link**” published in “**The Hindu**” on 25th August 2025

UPSC Syllabus Topic: GS Paper2- Issue relating to poverty and hunger

Context: The summary covers all major ideas and keeps a clear flow. The first 1,000 days are the non-repeatable window for growth. The article explains the science, links nutrition with cognition, describes ICDS initiatives, and sets priorities to secure children's and women's futures amid automation.

For detailed information on **The frontliners of the first 1,000-day window of life – on addressing child and maternal health** [read this article here](#)

Why the first 1,000 days matter

1. A once-in-a-lifetime window: With a 2 p.m. flight, you must leave by 12 p.m.; the 12–1 p.m. hour is your **critical window**. Likewise, a child's first 1,000 days are the **critical window** for lifelong development.

2. Rapid brain growth: By age two, the brain reaches **almost 80%** of adult weight. Synapses peak early; density reaches adult levels by preschool. Frontal lobes surge in the first two years and shape planning and self-regulation.

3. Nutrition's irreversibility: Some deficiencies before three are **impossible to reverse**. Despite gains since 1993, stunting will reach **10% only by 2075** at current trends. Doubling the pace can target **2047**.

Nutrition and cognition are one fabric

1. Interdependent systems: Nutrition fuels brain function. Without adequate intake, **permanent cognitive damage** can occur. We are what we eat and what we think.

2. Evidence from Vellore: A birth-cohort study in Vellore found early iron deficiency lowers verbal performance and processing speed at five. It also weakens expressive language before two.

3. Stimulation plus nutrition works better: Stand-alone nutrition programmes have **low to moderate** impact. Combined **nutrition and stimulation** produce stronger results because early learning is fast and lasting.

Programmes shaping early childhood

1. ICDS's twin pillars: ICDS, a large childcare programme, can align **nutrition and early learning** as co-equal pillars.

2. Poshan Bhi Padhai Bhi: This initiative seeks to keep **nutrition and cognition** moving together in early years.

3. Navchetana stimulation framework: Navchetana offers **140 age-tailored activities** in a 36-month calendar. Parents, caregivers, and Anganwadi or crèche workers use it during home visits for **play-based** learning.

Home visits and caregiving practice

- 1. Using the calendar at home:** Well-conducted home visits apply the calendar so children under three get **age-matched stimulation** on time.
- 2. Linking food and play:** Visits also promote **adequate, timely, nutrient-rich food** alongside stimulation to support holistic growth.
- 3. Preventing delays:** This approach lowers the risk of developmental delays that stem from nutritional deficits.

Gaps and the road ahead

- 1. Strengthen ICDS delivery:** Nearly **14 lakh** Anganwadi centres and workers lead this work, but gaps remain. ICDS must widen coverage and saturate target groups with high-quality health, nutrition, and early learning.
- 2. Modernise and measure:** Leverage technology, expand urban services, and improve access and delivery of pre-primary education. **Evaluate** health, learning, and psychosocial well-being of under-six children.
- 3. Support women's workforce entry:** Expand **crèche provision** through public, community, and public-private models.
- 4. Why urgency matters:** What is lost early cannot be regained. Investing now empowers children and women and prepares society as **automation** reduces low-skill jobs.

Question for practice:

Discuss why the first 1,000 days are critical for child development and how ICDS, Poshan Bhi Padhai Bhi, and Navchetana link nutrition with cognitive stimulation.

India must reform and reengage Southeast Asia.

Source: The post India must reform and reengage Southeast Asia has been created, based on the article "**New Delhi must look east again as global relations change shape**" published in "**Live Mint**" on 25th August 2025

UPSC Syllabus Topic: GS Paper2- International Relations

Context: India's geopolitical moment mirrors 1991, demanding reforms and a renewed Look East. Engagement with Southeast Asia grew since the 1990s, yet integration lagged. Misaligned aims, U.S. policy shifts under Donald Trump, and ASEAN's China dependence make economic liberalization and tighter regional partnerships urgent.

Engagement Without Integration

- 1. Geopolitics versus geoeconomics:** India approached ASEAN mainly to balance China. ASEAN expected India as a second geo-economic partner. This mismatch kept economics secondary for India and security for ASEAN, preserving distance.
- 2. Wariness of China-linked agreements:** India stayed wary of regional trade agreements that included China. ASEAN states, except Vietnam and the Philippines to some extent, were cool to tighter security ties that could provoke Beijing. The result is a sub-optimal equilibrium.
- 3. Limits of past engagement:** Engagement increased after the 1990s. Yet integration did not follow. Thirty years after Look East began, ties remain short of potential.

A Changed Strategic Setting

- 1. Unsettled U.S. security guarantees:** Washington's old East Asia playbook was discarded under Donald Trump; allies and ASEAN can no longer presume a U.S. umbrella.

2. Trade and coercive power: U.S. trade ties may hinge on politics. Economic power is used coercively. ASEAN economies heavily depend on China.

3. Opportunities to recast ties: India, ASEAN, and East Asian capitals now have openings—and imperatives—to redesign ties. Security and trade assumptions need rethinking.

Perceptions and Partnership Gaps

1. Mixed regional trust: The 2025 ISEAS survey shows limited Indian influence. Reservations about India's capacity are 35.8%. Trust stands close at 35.3%.

2. Why some trust India: Among those who trust India, 30.1% view it as a responsible stakeholder that respects and champions international law. Vietnam (49.1%), Singapore (37.5%), Indonesia (37.3%), Brunei (32.5%), and Cambodia (26.4%) share this view. Almost a fifth, 19.0%, credit India with resources and will for leadership.

3. Why some distrust India: Among those who distrust India, 40.2% say India lacks capacity or will for leadership. Another 30.3% think India is distracted by internal and sub-continental issues.

4. Indonesia's overlooked centrality: Elite Indonesians ranked India near the bottom for relevance among dialogue partners. The two share civilizational links and democratic values. They are neighbours, only 180 km apart. Indonesia can anchor a new security quadrilateral with Vietnam, Japan, and India. A U.S.–Japan–Australia–India quad seemed impossible until 2007; initiative made it real.

Economic Choices Ahead

1. Re-examining RCEP: Whatever the 2019 reasons, the decision merits review. The previous terms may not return.

2. Services in the bargain: India could press for a deal that includes services. India's market is more attractive after U.S. tariff hikes.

3. Managing China concerns: Concerns over Chinese exports are real. Yet shielding every Indian industry forever is not viable.

4. Avoiding isolation: Remaining outside the East Asian economic bloc risks isolation. India cannot afford that outcome.

Question for practice:

Discuss the reasons for India's limited integration with Southeast Asia and the steps to strengthen ties.

RBI reviews inflation targeting framework and transparency

Source: The post RBI reviews inflation targeting framework and transparency has been created, based on the article "**RBI must keep inflation firmly in its crosshairs**" published in "**Live Mint**" on 25th August 2025

UPSC Syllabus Topic: GS Paper3- Indian Economy and issues relating to Planning, Mobilization of Resources, Growth, Development and Employment.

Context: RBI's discussion paper, issued last Thursday in its five-year review, seeks feedback on **four questions** about India's monetary policy framework. The focus is whether **flexible inflation targeting (FIT)** needs refinement, and how operations and transparency can support **credibility** and **growth stability**.

For detailed information on **India's inflation targeting framework has delivered stable outcomes** [read this article here](#)

Choosing the Inflation Indicator

1. Headline over core: The DP favours **headline inflation**. For India, targeting core is weak since **food matters for many households**.

2. Weight of food in CPI: Food's weight is **about 46%** for a large number. Ignoring it would miss the prices that matter most.

3. Anticipated CPI update: A CPI recast using 2023–24 HCES is underway, replacing 2011–12 data. As weights change, food volatility's impact should ease.

Target Level and Tolerance Band

1. Keeping the 4% anchor: The DP supports **status quo**. The **4% target** balances growth and stability in a fast-growing economy.

2. Evidence from the FIT period: Despite the pandemic and later spikes, average inflation since 2016 is **4.9%**, versus **6.8%** before FIT. **The framework has worked**.

3. Retaining the 2–6% band: A **±2 percentage-point band (2–6%)** gives the MPC flexibility to prioritize inflation or growth as conditions evolve.

Point Target versus Only a Range

1. Maintain the 4% point target: Dropping the point target for only a range may **dilute the framework** and **erode credibility**.

2. International reference: **New Zealand** used a range for **12 years** before adopting a **point target**. The DP advises India **not** to shift to range-only.

Operational Improvements and Transparency

1. Align rate and liquidity actions: End the **dichotomy** where **repo hikes** coincided with **liquidity easing**, which **blunted transmission**.

2. Report breaches publicly: When inflation exceeds **6% for three consecutive quarters**, RBI must report to government. There is **no mandate to publish**. The last breach—**five quarters from Q4 2021–22 to Q4 2022–23**—**was not released**.

3. Evolving capacity: FIT remains **work-in-progress**. **Institutional memory** is developing, and **financial markets are shallow** by global standards. Overall, **FIT has served India well**, and each review is an **opportunity to improve**.

Question for practice:

Examine why the RBI discussion paper supports retaining a 4% inflation target with a 2–6% tolerance band under India's FIT framework.

Press freedom faces threats under misuse of new law

Source: The post Press freedom faces threats under misuse of new law has been created, based on the article "**The dangerous wiring together of a 'conspiracy'**" published in "**The Hindu**" on 26th August 2025

UPSC Syllabus Topic: **GS Paper2-** Constitution of India —significant provisions and basic structure And Structure, organisation and functioning of the Executive and the Judiciary.

Context: The FIR filed in Assam against journalists Karan Thapar and Siddharth Varadarajan has sparked serious debate. It raises concerns about the misuse of the Bharatiya Nyaya Sanhita (BNS) to suppress free speech. The case reflects wider threats to press freedom, police accountability, and respect for judicial mandates in India.

For detailed information on **New Sedition Law (Section 152) – Issues & Way Forward** [read this article here](#)

The FIR and Its Basis

1. Accusations and Targets: The FIR, lodged on May 9, 2025, in Guwahati, accuses the two journalists of provoking unrest, undermining national security, and spreading hostile narratives. The charges stem from articles and video interviews published by *The Wire*.

2. Weakness of the Case: The complaint is largely an expression of opinion. It took the Crime Branch three months to act and summon the accused on August 12, 2025. The Supreme Court has barred coercive action, but the summons itself creates intimidation.

3. Judicial Recognition of Press Freedom: The case recalls the 1950 *Romesh Thappar* ruling, where the Supreme Court recognised freedom of the press as essential to democracy. The present developments stand in sharp contrast to that principle.

Sedition Disguised in New Law

1. Section 152 of the BNS: Although sedition is removed, Section 152 introduces the offence of endangering sovereignty, unity, and integrity of India. It covers attempts to excite secession, rebellion, or separatist activity and provides for life imprisonment.

2. Ambiguity in Application: The terms “sovereignty and integrity” in Article 19 relate to the breakup of the nation, nothing less. Mere criticism or radical views cannot amount to such an offence. Yet, the law’s wording allows wide and dangerous interpretation.

3. Constitutional Questions: The validity of Section 152 is uncertain. A Constitution Bench must decide its constitutionality. Until then, its misuse continues to pose risks to freedom of expression.

Consequences of Police Summons

1. Freezing Effect on Expression: The earlier “chilling effect” of sedition has turned into a freezing effect. Any journalist or citizen critical of government policy risks being accused of undermining national security. This threat bulldozes dissent and silences debate.

2. Financial and Practical Burden: Defending against frivolous cases is expensive. Legal fees, travel, and lodging add up. Journalists must travel to Guwahati, face repeated questioning, and bear heavy costs. Police officers face no accountability for such harassment.

3. Need for Alternatives: Video conferencing offers a fairer method of questioning. It saves costs, ensures recording of questions and answers, and prevents false claims of non-cooperation. Delhi has already allowed cross-examination of police officers via video calls. The same method should apply to accused journalists.

Harassment Through Process

1. Weaponisation of Section 152: The summons to Abhisar Sharma for portraying the state as corrupt and illegitimate shows how the law is being weaponised. Though sedition is deleted, its essence survives in harsher form.

2. Defiance of Court Orders: The Supreme Court in *Youth Bar Association of India* (2016) and the Karnataka High Court (2024) held that accused persons must get FIR copies. Yet, both Thapar and Varadarajan failed to obtain it for over a week. The police acted with impunity and disregard for the law.

3. Expanding the Scope: The investigation may widen to include former intelligence officials, senior journalists, and defence experts linked to the interviews. This possibility threatens to expand harassment to a much larger circle.

Questions of Accountability

1. Respect for Law and Rights: Denying FIR copies and misusing summons shows disregard for due process. An accused must know the allegations against them. Ignoring this principle reflects arrogance and negligence.

2. Larger Implications: The misuse of Section 152 undermines institutions and democracy. Three questions remain urgent: Should Section 152 remain in law? Should police be compelled to follow legal mandates? And, should the state be held accountable for violating rights?

Question for practice:

Examine the implications of Section 152 of the Bharatiya Nyaya Sanhita on press freedom and accountability in India.

India deepens Japan ties while balancing China and America

Source: The post India deepens Japan ties while balancing China and America has been created, based on the article “**India-Japan ties — old partners, new priorities**” published in “**The Hindu**” on 26th August 2025

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

Context: India's Prime Minister's August 29 Japan-China trip occurs amid geopolitical flux. India-China tensions show tentative easing, while U.S. reliability is in doubt under Trump. Tokyo therefore becomes a stage for signalling India's priorities beyond any single bilateral.

For detailed information on **India Japan Relationship** [read this article here](#)

Geopolitical Setting and Itinerary

1. Flux in the global order: The visit begins in Tokyo and moves to the SCO summit in Tianjin. This sequencing underscores careful navigation.

2. India-China stabilisation signals: Direct flights have resumed, visa rules eased, and trade facilitation advanced. These steps suggest cautious normalisation after Galwan.

3. Managing parallel relationships: India engages a trusted partner and a competitor in one week. Neither relationship is allowed to dictate the other.

4. Purpose beyond the bilateral: Tokyo signals regional intent to the Indo-Pacific.

Japan's Economic Commitments

1. Decade-long investment pledge: Japan announced ¥10 trillion (about \$68 billion) for India over ten years. It is among Tokyo's most ambitious commitments to New Delhi.

2. Sectoral priorities: Funds target infrastructure, manufacturing, clean energy, and technology. The goal is to deepen complementary growth.

3. High-speed rail and technology: Japan backs the E10 series Shinkansen for the Mumbai-Ahmedabad corridor. It reflects economic collaboration and willingness to transfer cutting-edge technology.

4. Confidence in India's trajectory: The pledge signals a long-term stake in India. It comes as many global investors remain cautious about China.

Security and Technology Partnerships

1. Updating the 2008 security declaration: Both sides plan to revise the Joint Declaration on Security Cooperation. The aim is alignment with contemporary realities.

2. **Economic Security Initiative:** Cooperation will cover semiconductors, critical minerals, pharmaceuticals, and clean energy. It supports diversified and resilient supply chains.
3. **Upgraded digital partnership:** New workstreams include artificial intelligence and startup ecosystems. Technology links widen beyond legacy areas.
4. **Shared Indo-Pacific outlook:** The agenda reinforces a free, open, rules-based Indo-Pacific. India–Japan ties move to the forefront of regional cooperation.

The U.S. Factor and the Quad

1. **Unpredictability under Trump:** Signals from Washington have turned episodic. Reliability as a partner is questioned.
2. **Risk to hard-won gains:** Progress since George W. Bush through Joe Biden is at stake. Defence, technology, and people-to-people pillars could erode.
3. **Quad's momentum and limits:** The Quad remains essential to India's vision. Its coherence hinges on sustained U.S. commitment.
4. **Consequences for partners:** India, Japan, and Australia face credibility and depth challenges. Strategy must adapt to possible U.S. disengagement.

Strategic Signalling and Implications for India

1. **A steady intent:** India will keep channels with Beijing open, hedge U.S. unpredictability, and deepen ties with like-minded powers. The approach is deliberate.
2. **Japan as anchor partner:** Amid uncertainty, Tokyo offers consistency, resources, and a shared outlook. Commitments span economic resilience and maritime security.
3. **Flexibility with clarity:** Indian diplomacy shows flexibility without losing strategic clarity. Signalling matters as much as deliverables.
4. **Recognising the dependable ballast:** The visit is about consolidating where reliability lies. Japan emerges as a dependable ballast for India's Indo-Pacific strategy.

Question for practice:

Examine how India's Prime Minister's visit to Japan and China reflects strategic balancing amid Japan's investment pledge and U.S. unpredictability.

India passes online gaming law banning real money games

Source: The post India passes online gaming law banning real money games has been created, based on the article "What does the new online gaming Act outline?" published in "The Hindu" on 26th August 2025

UPSC Syllabus Topic: GS Paper2- Government policies and interventions for development in various sectors and issues arising out of their design and implementation.

Context: In August 2025, Parliament passed the Promotion and Regulation of Online Gaming Act. Lok Sabha cleared it on August 20 after seven minutes. Rajya Sabha passed it on August 21. Presidential Assent came on August 22. **The law promotes e-sports and social gaming, and bans real-money games (RMGs).** For detailed information on **Promotion and Regulation of Online Gaming Bill 2025** [read this article here](#)

Categories and scope

1. **Three segments and policy stance:** Online games are classified as e-sports, social gaming, and RMGs. **Promotion applies to the first two; all RMGs and their ads are banned.**

Created with love ❤ by ForumIAS- the knowledge network for civil services.

Visit academy.forumias.com for our mentor based courses.

2. Definition and illustrations of RMGs: RMGs include any game of skill, chance, or both. They involve a fee or an expectation of money or convertible stakes. **Poker, Rummy, Fantasy Cricket, and Ludo variants qualify.**

3. E-sports criteria: E-sports are recognised under the National Sports Governance Act, 2025, and must register with the regulator.

4. Social gaming and facilitation: Social gaming lacks a distinct legal definition. **Section 4 allows the government to facilitate recreational and educational social games.**

Regulation and oversight

1. Offences, penalties, and player liability: Offering or funding RMGs is punishable by up to three years' imprisonment or a ₹1 crore fine. Unlawful advertisements can draw up to two years or ₹50 lakh. **Offences are cognisable and non-bailable under BNSS, 2023.** Players face **no penal action.**

2. Blocking powers and cross-border reach: CERT-IN will block or disable offending apps. **Interpol may be involved against offshore operators.** The Centre may constitute a regulator for recognising, categorising, and registering games.

3. Continuity with 2023 IT Rules: In 2023, IT Rules treated gaming firms as intermediaries under self-regulatory bodies. **KYC, parental controls, and age ratings** were required.

4. Minors and public funding: The Act does not constrain minors from e-sports or social games. **It provides budgetary support from the Consolidated Fund of India to promote social gaming.**

Rationale, harms, and practical gaps

1. Financial losses and addictive design: Government data shows **₹15,000 crore** lost annually on RMGs. The Minister says algorithms **do not allow net winners over time.** He said it was **not knee-jerk.**

2. Public health and social harms: WHO links RMGs to compulsive behaviour, distress, and financial hardship. **Thirty-two suicides in 31 months** were reported in Karnataka. **Industry warns of two lakh jobs at risk across 400+ firms.**

3. Crime, tax, and fraud evidence: A 2023 Parliamentary Panel flagged terror-funding risks. A 2022 financial intelligence report found **₹2,000 crore** tax evasion. **GST evasion is pegged at ₹30,000 crore.** The Defence Ministry's think tank found **FIEWIN defrauded ₹400 crore,** with ED tracing mule accounts and crypto wallets.

4. Opacity, offshore bases, and circumvention: The Act cites opaque algorithms, bots, and offshore locations. These weaken fairness and enforcement. **Despite a promised robust framework, gaps remain.** Firms may bypass bans using VPNs or "information cash play."

Federalism, taxation, and courts

1. State powers and prior bans: Entries 34 and 62 of the State List cover betting and gambling. Telangana (2017) banned all online gaming, including skill-based games; Andhra Pradesh (2020) banned online gambling; **Tamil Nadu (2022) banned Rummy and Poker.**

2. GST reclassification and dispute: In October 2023, **28% GST** was levied on the entry fee or deposit. Firms opposed the change and retrospective effect. **The Supreme Court stayed notices.**

3. Skill versus chance and constitutional concerns: The Supreme Court earlier held that Rummy and Fantasy Sports involve substantial skill. **The Act removes the skill-chance distinction.** Critics say this threatens **Article 19(1)(g)** rights.

4. Possible judicial relief: If challenged, the Court may grant interim relief or seek the government's rationale. **Key rulings on skill classification and retrospective tax are pending.**

Question for practice:

Examine the government's stated reasons for banning real-money games under the Promotion and Regulation of Online Gaming Act, 2025.

Biotech and healthtech together can democratise healthcare in India

Source: The post Biotech and healthtech together can democratise healthcare in India has been created, based on the article “**The wellness double helix**” published in “**Financial Express**” on 26th August 2025

UPSC Syllabus Topic: GS Paper3- Awareness in the fields of bio-technology And **GS Paper2-**Issues relating to development and management of Social Sector/Services relating to Health,

Context: India's healthcare faces scale and access challenges. A vast population, uneven geography, and under-resourced public facilities—serving 65% in “rurban” areas—strain delivery. Urban private hospitals grow, but gaps persist. Recent digital initiatives and a push for biotech together trigger a debate on how to democratise care. For detailed information on **Technology and Innovation in Healthcare** [read this article here](#)

Systemic Challenges and Digital Bridges

- 1. Population scale and facility gaps:** The system must serve the world's largest, highly dispersed population. Public facilities are under-resourced while well-funded private hospitals cluster in cities. This creates unequal access.
- 2. Telemedicine as a bridge:** eSanjeevani has enabled 12 crore tele-consultations. Private platforms add reach. Patients avoid long travel. The tools also soften rural doctor shortages.
- 3. Digital public infrastructure:** Electronic health records under the Ayushman Bharat Digital Mission and AI Centres of Excellence show a forward-looking approach. U-Win digitises vaccination services. e-Hospital links patients with hospitals and doctors. e-Bloodbank is maturing.

Why Biotech Must Lift Healthtech

- 1. From primary care to precise detection:** Digital rails widen reach, but quality depends on biotech. Robust biotech moves care beyond basic symptom checks to large-scale detection of diseases and genetic disorders. It reduces trial-and-error treatments that raise costs and harm outcomes.
- 2. Indigenous R&D for access:** Local biotech can deliver biosimilars, vaccines, and targeted therapies for the masses. Combined with healthtech, it shifts care from reactive to proactive.
- 3. Data-driven proactive care:** A rural worker's app connected to portable biotech and bioinformatics can reveal hidden patterns. Wearable data analysed by AI can surface latent risks. At scale, such data can signal an emerging crisis and enable timely interventions.

Building the Biotech Ecosystem

- 1. New capacity and regional clusters:** Parliament was told on July 30 that 94 biotech incubators have been set up since 2012 with about ₹490 crore. Tamil Nadu, Karnataka, and Telangana each host more than 10 incubators. BIRAC supports startups.
- 2. Healthcare applications:** Gene editing corrects defects and treats viral infections and cancers. Genomics identifies tumor-driving mutations and guides therapy. mRNA therapeutics instruct cells to produce needed proteins. Biomanufacturing produces insulin and vaccines at scale.
- 3. Accelerated discovery and new modalities:** AI speeds every drug-discovery stage. Personalised regimens emerge from large datasets. Virtual clinical trials operate today. Organ-mimicking chips and tissue engineering reshape repair and replacement.

Wider Impact and Global Collaboration

1. **Beyond healthcare and bio-convergence:** Biotech improves crops, builds resilience to salinity or drought, and boosts nutrition. Industry uses microbes to tackle pollution, make biofuels, and develop biodegradable plastics. Bio-convergence blends AI, biology, engineering, and computing.

2. **Collaboration and harmonisation:** Academia, industry, and governments must collaborate openly. Sharing anonymised patient data accelerates solutions. Regulatory harmonisation enables cross-border specialist consultations and wider impact.

3. **Scaling the vision:** Life-changing biotech innovations should ride the healthtech highway to maximise global benefit.

Question for practice:

Examine how the integration of healthtech and biotech can transform India's healthcare system from reactive to proactive care.

National Cooperative Policy 2025

Source: The post National Cooperative Policy 2025 has been created, based on the article "Cooperatives at a Crossroads" published in "The Hindu" on 27th August 2025

UPSC Syllabus Topic: GS Paper -2- Development processes and the development industry —the role of NGOs, SHGs, various groups and associations, donors, charities, institutional and other stakeholders.

Context: Recently, Union Home Minister Amit Shah introduced the new National Cooperative Policy 2025, replacing the framework that had been in effect for 23 years.

Cooperatives are the backbone of India's rural and participatory economy, with **over 8.44 lakh societies and more than 30 crore members**. The **National Cooperative Policy 2025** aims to rejuvenate the sector under the vision of "*Sahkar-se-Samriddhi*", making cooperatives central to achieving **Viksit Bharat 2047**.

Key features of the National Cooperative Policy 2025

1. **Legislative & Institutional Reforms:** It amend cooperative laws for transparency, autonomy, and ease of business; digitise registrar offices; build real-time databases; revive sick cooperatives.
2. **Financial Empowerment:** It strengthens PACS–DCCB–SCB credit structure; expands cooperative banks' roles; allows handling of government transactions.
3. **Business Ecosystem:** It promotes model cooperative villages, rural product clusters (honey, spices, tea), and cooperative branding under *Bharat*.
4. **Technology & Future-Readiness:** It develops a national Cooperative Stack with Agri-Stack; integrates with ONDC/GeM; sets up incubators and Centres of Excellence.
5. **Inclusivity:** It ensures participation of women, youth, SC/STs, differently-abled; adopt model bye-laws; run awareness drives in schools/colleges.
6. **Sectoral Diversification:** It encourages cooperatives in renewable energy, waste management, healthcare, education, organic farming, biogas, ethanol, and digital aggregator services.
7. **Youth Capacity Building:** It launches cooperative courses in higher education, creates a digital cooperative job exchange, promotes digital and financial literacy.

Rationale Behind the Policy

1. **Economic Modernisation:** Cooperatives need to align with new-age sectors like renewable energy, shipping, and technology.
2. **Financial Inclusion:** To expand credit reach to farmers, artisans, and rural communities where banking penetration is weak.
3. **Uniform Standards:** Addressing governance gaps and scam-related credibility issues by standardising rules across states.

4. **Employment Generation:** Tapping cooperative structures to create entrepreneurial opportunities for youth in a rapidly urbanising economy.

Concerns & Challenges

1. **Federalism Issues** – Cooperative societies fall under the **State List (Entry 32) of 7th Schedule of Constitution**; central policy intervention raises fears of unconstitutional overreach.
2. **Political Suspicions** – States like Kerala allege that the policy is a move by the Centre to wrest control over their strong cooperative networks.
3. **Scam & Credibility Crisis** – Many cooperative banks face allegations of embezzlement and mismanagement, undermining depositor confidence.
 - Example - Scam allegations related to the Karuvannur Service Cooperative Bank in Thrissur district of Kerala.
4. **Grassroots Alienation** – Over-centralisation may weaken the trust and localised character of cooperatives that thrive on community participation.

Way Forward

1. **Respect Federal Principles** – Ensure Centre–State collaboration by giving states autonomy in cooperative governance.
2. **Transparent Regulation** – Introduce safeguards, audits, and depositor protection mechanisms to restore trust in cooperative institutions.
3. **Capacity Building** – Train cooperative leaders in professional management, digital literacy, and modern financial practices.
4. **Diversification with Inclusivity** – Encourage cooperatives in sunrise sectors while retaining their grassroots orientation, ensuring farmers, workers, and rural communities remain central.

Question: Critically analyse the National Cooperative Policy 2025 — its rationale, key challenges, and the way forward in balancing central intervention with state autonomy.

India's relations with Asian Nations

Source: The post India's relations with Asian Nations has been created, based on the article "The Asian Challenge" published in "The Indian Express" on 27th August 2025.

UPSC Syllabus Topic: GS Paper 2- Bilateral, regional and global groupings and agreements involving India and/or affecting India's interests.

Context: Prime Minister Narendra Modi was on an Asian tour, visiting Tokyo for a bilateral meeting and later traveling to Tianjin to attend the Shanghai Cooperation Organisation (SCO) Summit. The visit is seen as significant for giving fresh momentum to Indian diplomacy in the region.

Current Geopolitical Context

1. **India-US Relations:** India's ties with the US have seen **tensions over trade**, technology restrictions, and policy differences on Russia.
2. **China Factor:** China has emerged as a manufacturing powerhouse, creating economic vulnerabilities for India due to trade **deficits (almost \$100 billion)** and dependence on imports.
3. **Russia's Tilt:** Russia, once a close partner of India, is now increasingly **aligned with China**, thereby complicating India's foreign policy choices.

Strategic Partnership with Japan

1. **Shared Vision:** India and Japan share a common interest in maintaining a free, open, and stable Indo-Pacific region.
2. **Economic & Infrastructure Cooperation:** The two countries are collaborating on infrastructure, technology partnerships, and diversification of global supply chains.

Created with love ❤ by ForumIAS- the knowledge network for civil services.

Visit academy.forumias.com for our mentor based courses.

3. **Defence & Security:** Defence and security cooperation are deepening through joint exercises like **Malabar** and India's participation in the **QUAD** grouping.
4. **Balancing China:** Japan also provides economic opportunities and acts as a reliable partner for India in balancing China's influence.

India and the SCO

- **Opportunities:** The SCO offers India a platform for **counter-terrorism** cooperation and regional dialogue with Central Asian states.
 - The forum also provides an opportunity to participate in discussions on **connectivity and infrastructure**, even though India remains wary of China's Belt and Road Initiative.
- **Challenges:** **Pakistan's presence** within the SCO complicates India's security concerns and limits the effectiveness of the grouping. China's consistent shielding of Pakistan on issues of terrorism demonstrates the contradictions within the SCO.

Way Forward

1. **Engage with SCO:** India needs to continue engaging with the SCO to **avoid isolation in the regional security framework**.
2. **Strengthen Partnerships:** India should strengthen its partnerships with **Japan, the US, and ASEAN nations** to counterbalance China's dominance.
3. **Reduce Dependence on China:** Reducing economic dependence on Chinese imports and **promoting self-reliance** in manufacturing and technology is critical for strategic autonomy.
4. **Support Neighbors:** India should take a proactive role in supporting smaller South Asian states like Nepal, Sri Lanka, and Bangladesh to prevent them from falling under China's influence.

Question: India's Asian diplomacy today involves balancing engagement with forums like the SCO while deepening strategic partnerships with democratic allies such as Japan. Discuss the opportunities and challenges of this dual approach in the current geopolitical context.

Implications of tariff measures and way forward for India

Source: The post **Implications of tariff measures and way forward for India** has been created, based on the article "**Countering the tariff**" published in "**The Indian Express**" on **28th August 2025**

UPSC Syllabus Topic: GS Paper 3- Indian Economy and issues relating to Planning, Mobilisation of Resources, Growth, Development and Employment.

Context: The US recently imposed "secondary tariffs" of 25% on certain Indian products, in addition to earlier 25% "reciprocal tariffs," affecting sectors like pharmaceuticals, mobile phones, semiconductors, and chemicals.

Implications for India

1. **Economic Impact:** Nearly 55% of India's \$89 billion exports to the US face higher tariffs, especially in **pharmaceuticals, engineering goods, textiles, and gems & jewellery**.
2. **Trade Diversion:** US tariffs make Indian goods less competitive; exports may be diverted to South and Southeast Asia, which already enjoy lower tariff regimes.
3. **Agriculture & Food Security:** Tariffs on soya, dairy, and other agricultural products affect farmers and rural livelihoods.
4. **Energy Security:** With the US halting Russian oil imports, India may face difficulties if energy trade routes are restricted further.
5. **Diplomatic Strain:** Such unilateral actions undermine trust in bilateral negotiations (e.g., stalled US-India bilateral trade deal of \$500 billion target).

WTO & Global Trade Concerns

1. Violation of **WTO binding commitments** and the **MFN principle** and raise questions about the future of global trade rules.

2. Weakening of the WTO's dispute resolution system (Appellate Body non-functional since 2019).
3. Sets a precedent for other countries to bypass multilateral rules through unilateral tariffs.

Way Forward for India

1. **Diversification of Export Basket:** Focus on new destinations in Africa, Latin America, ASEAN, and the EU to reduce dependence on the US.
2. **Strengthen FTAs:** Expedite trade agreements with the EU, UK, and Australia to hedge against US trade unpredictability.
3. **WTO Reform Push:** Work with like-minded countries to restore WTO dispute settlement mechanism.
4. **Domestic Competitiveness:** Improve logistics, lower production costs, and support labour-intensive industries (textiles, leather, handicrafts).
5. **Strategic Autonomy:** Balance relations with major powers while safeguarding national economic interests (e.g., continuing imports of Russian energy).

Question: The recent US tariffs on Indian goods have raised concerns about WTO commitments and India's export strategy. Discuss the implications of such tariff measures and suggest a way forward for India.

H-1B visa program: Its benefits and criticisms

Source: The post **H-1B visa program: Its benefits and criticisms** has been created, based on the article "H1B Visa and its Impact on India" published in "The Indian Express" on 28th August 2025

UPSC Syllabus Topic: GS Paper-2 International Relations

Context: Recently, US Commerce Secretary Howard Lutnick termed the H-1B visa program a "scam," reigniting the debate around its economic and social implications.

About H-1B visa program

The H-1B visa program, created under the Immigration Act of 1990, allows American employers to hire foreign skilled workers in specialised fields such as IT, engineering, and medicine. It has been a key pathway for skilled Indian professionals, with more than 70% of approved H-1B petitions in recent years coming from India.

Benefits of the H-1B Program

1. **For U.S.A.'s Economy**
 - It **bridges skill gaps in STEM fields** where the domestic supply is insufficient.
 - It **supports innovation and competitiveness of US companies**, especially in tech (Google, Microsoft, etc.).
 - It **lowers operational costs for firms**, boosting profits and growth.
2. **For India**
 - It **provides global exposure and opportunities for Indian professionals**.
 - It **enables large remittance inflows to benefit** the Indian economy.
 - It **enhances India's human capital and knowledge transfer** upon return.

Criticisms of the H-1B Program

1. American workers argue **that the program displaces domestic jobs by allowing companies to hire cheaper foreign workers**.
2. Concerns of **wage depression and exploitation of workers**.
3. Critics claim that it **suppresses wages and is used by firms primarily as a cost-cutting mechanism** rather than to address real skill shortages
4. Right-wing groups argue it **undermines American workers and sovereignty**.
5. Criticised as **benefiting billionaires and corporations** more than the average worker.

Question: Critically examine the debate surrounding the H-1B visa program in the United States.

Ban alone cannot protect children from gaming

Source: The post Ban alone cannot protect children from gaming has been created, based on the article “**ADDICTION, NOT PLAY**” published in “**Indian Express**” on 28th August 2025

UPSC Syllabus Topic: GS Paper2- mechanisms, laws, institutions and Bodies constituted for the protection and betterment of these vulnerable sections.

Context: India’s ban on online real-money gaming has sparked debate. The article argues that mental health, especially of children and adolescents, is the missing lens. It urges a public-health approach that recognises compulsive use, family strain, and the need for prevention alongside regulation.

For detailed information on **Online Gaming Act, 2025 – Provisions, Significance & Challenges** [read this article here](#)

Harms of Online Real-Money Gaming

1. Gambling-like design and compulsion: These products use variable rewards, rapid gratification, and tight engagement loops. They are built to sustain play, extract payments, and create dependency rather than provide neutral entertainment. This pattern aligns with **WHO’s ICD-11 “gaming disorder”** criteria of impaired control, priority over daily activities, and persistence despite harm.

Note: Gaming disorder is defined in the 11th Revision of the International Classification of Diseases (ICD-11) as a pattern of gaming behavior (“digital-gaming” or “video-gaming”) characterized by impaired control over gaming, increasing priority given to gaming over other activities to the extent that gaming takes precedence over other interests and daily activities, and continuation or escalation of gaming despite the occurrence of negative consequences.

2. Adolescent vulnerability and behaviours: For impressionable users, leisure can shift into addiction. Many lose track of time, conceal use, or steal to fund play, and some develop anxiety, depression, or suicidal thoughts after losses or forced stoppage.

3. Household and emotional fallout: Parents often discover harm late, after spiking bills or academic collapse. Homes become tense and secretive, with arguments and distress replacing trust and routine.

4. Documented severe outcomes: Across India, cases include drained accounts, debt, and spirals of behavioural and emotional distress. In some tragic instances, the consequences have included suicide.

Issues with India’s Ban-Centric Approach

1. Policy lens and missing emphasis: Debate focuses on economics, legality, and regulation. The article stresses that mental-health costs remain sidelined, weakening the policy response.

2. Protective relief from bans: A ban can remove an immediate source of harm. Families often experience quick relief through fewer conflicts and reduced financial losses.

3. Value of partial bans and age-gating: Targeted restrictions can shield minors while permitting informed adults to play. Lower exposure for younger users may delay addiction and allow parents to guide healthier digital habits.

4. Limits of prohibition alone: Therapy cannot be an afterthought. Enforcement without parallel support risks treating symptoms while core behavioural drivers persist.

What Is Needed to Protect Children

1. Prevent displacement with guided care: When access is cut, compulsive energy can shift to pornography, social-media overuse, or substances. Provide supportive guidance so children do not migrate to less regulated spaces and household tension does not persist.

2. Implement school-based screening and counselling: Integrate routine mental-health screening in schools and expand child-friendly counselling. Early identification and timely care reduce escalation and support recovery.

3. **Train parents and educators for early response:** Equip adults to recognise warning signs and act early. Skilled parents and teachers can de-escalate crises and rebuild healthy boundaries.

4. **Run joint awareness campaigns within a public-health frame:** Reach students and caregivers together. Pair thoughtful regulation with counselling and prevention to create a safer digital environment where families regain balance and children build healthier relationships with technology.

Question for practice:

Evaluate the effectiveness of a ban-only approach to online real-money gaming in protecting children.

India strengthens layered air defence through integration

Source: The post Press freedom faces threats under misuse of new law has been created, based on the article “A stronger air shield” published in “**Indian Express**” on 28th August 2025

UPSC Syllabus Topic: GS Paper3- Indigenization of technology and developing new technology.

Context: DRDO announced the **maiden flight test** of an **all-indigenous Integrated Air Defence Weapon System (IADWS) off the coast of Odisha**. The **three-layered** system targets aircraft, drones, and missiles up to **30–35 km**. This test, part of **Mission Sudarshan Chakra 2035**. This highlights India’s progress toward self-reliant, multi-domain defence systems and future international collaborations for layered security.

For detailed information on **Integrated Air Defence Weapon System (IADWS)** [read this article here](#)

IADWS and Its Significance

1. **Layers and ranges:** IADWS combines a **QR-SAM (30 km)**, an **Advanced VSHORADS (up to 6 km)**, and a **laser-based DEW (2–4 km)**. Together, they cover **outer, inner, and terminal** zones.
2. **Centralised control:** A **DRDL (Defence Research & Development Laboratory)-developed Centralised Command and Control Centre** coordinates detection, decision, and engagement. It enables **integrated, real-time operation** of all layers.
3. **Trial outcomes:** Three targets—**two high-speed fixed-wing UAVs** and a **multi-copter drone**—were **simultaneously destroyed**. All components performed **flawlessly**, validating **lab-built integration**.

IGMDP Foundations and Capability Growth

1. **Genesis and clustered approach:** Technology synergising began with the **IGMDP (1983)** under **A. P. J. Abdul Kalam**. A **five-laboratory “missile cluster”** in Hyderabad pursued linked goals.
2. **Strategic systems and derivatives:** **ASL** developed **Agni** and **Prithvi**, the delivery end of **nuclear deterrence**. These evolved into **ABM, ASAT, and MIRV** capabilities.
3. **Tactical missile stream:** **DRDL** handled **Trishul** and **Akash** (anti-aircraft) and **Nag** (anti-tank). These became **more capable tactical missiles** over time.
4. **Enabling laboratories:** The IGMDP spawned a **Young Scientists Laboratory** for **AI** and **quantum**. **RCI** leads navigation, guidance/homing, **C2**, **high-temperature materials**; **TBRL** focuses on **warhead design**.

Role of Industry in Strengthening Air Defence

1. **Trickle-down to industry:** Public-sector advances now **enter private products**, widening India’s defence manufacturing base.

2. **CUMI's radome manufacturing:** CUMI signed a **technology transfer** pact with DRDO to make **ceramic radomes**. This moves **critical know-how** into industry.

3. **Ceramics for extreme regimes:** Missile and aircraft **radomes** face **extreme heating**, including **re-entry**. Indian radomes use **specialised DRDO-developed ceramics**.

What Should Be Done to Build a Stronger Shield

1. **Rationale and partners:** Beyond domestic synergy, India can **collaborate with Israel** for integrated defences against **combined air operations** like **Operation Sindoor**.

2. **Iron Dome's cycle and costs:** **Iron Dome** tracks threats within **~160 km**. The **Tamir interceptor** flies at **~1 km/s**; unit cost fell from **~\$100,000** to **~\$40-50,000**.

3. **Progressive outer layers :** Beyond **Iron Dome**, Israel employs **THAAD** to intercept **ballistic missiles outside the atmosphere** at up to **~200 km**. **David's Sling** adds a **farther layer** with **coverage to ~300 km**. **Arrow 3** forms the **outermost ring**, defeating **medium-range ballistic missiles** at up to **~2,400 km**. The layers engage **progressively farther out** to keep threats away from defended areas.

India's Approach to Collaborations

1. **Joint development principle :** In international co-development, **India uses its strengths and partners for gaps**. The **workshare is fixed in advance**, so each side knows what to build. **India integrates the full system**, so the final product is **Indian**. This approach **keeps Indian capabilities strong** while using the partner's expertise.

2. **BrahMos experience:** With **Russia**, **India handled navigation and mission control on BrahMos**. The partnership enabled co-development.

3. **LR-SAM discipline:** For **LR-SAM** with Israel, India built the **rear section**; Israel provided the **front section and seeker**. **India led integration**, and **collaboration is pursued only when no such product already exists**.

Conclusion

The IADWS test proves India's capacity to integrate indigenous technologies into a ready defence system. Going ahead, expanding **public-private partnerships**, ensuring **cost-effective layered defence**, and following **clear collaboration rules** will be key. Together, these steps can secure a **resilient and self-reliant air defence shield** for India.

Question for practice:

Discuss how the IADWS test reflects India's layered air defence strategy and the IGMDP-driven integration of technologies across DRDO and industry.

Healthcare system in India

Source: The post **Healthcare system in India** has been created, based on the article "**Building Health for 1.4 billion Indians**" published in "**The Hindu**" on **29th August 2025**

UPSC Syllabus Topic: GS Paper-2- Health- Government Policies & Interventions

Context: India's healthcare system stands at a defining juncture. With over 1.4 billion citizens, the dual challenge is to ensure **universal access** while maintaining **affordability** and **quality**. Recent initiatives like *Ayushman Bharat* and the push for digital health highlight India's transition from crisis-based care to preventive, inclusive, and technology-enabled healthcare.

Key Challenges

- **Low Insurance Penetration:** There are only 15–18% of Indians who are insured. The premium-to-GDP ratio is 3.7% vs the global average of 7%.

- **Affordability Concerns:** Even modest premiums (₹5k–20k) remain unaffordable for many people. Catastrophic health expenditure continues to push families into financial distress due to the absence of adequate risk coverage.
- **Infrastructure Gaps:** Tier-2 and tier-3 cities remain underserved despite India's ability to deliver high-quality care at scale.
- **Regulation & Trust Deficit:** Unfair pricing, environmental factors, and lack of grievance redressal reduce faith in insurers.
- **Skewed Investments:** \$5.5 billion private equity investment (2023) largely flowed to metros, leaving rural and semi-urban regions behind.
- **Lifestyle & NCD Burden:** Rising diabetes, hypertension, and chronic illnesses raise costs with inadequate preventive focus.

Way Forward

- **Strengthening Insurance as a Risk Pool:** There is a need to broaden coverage under *PM-JAY*, ensure fair reimbursement to private providers, and increase penetration beyond 500 million beneficiaries.
- **Focus on Prevention:** the insurance should be redesigned to cover outpatient & diagnostics. Also, there is a need for national campaigns for lifestyle modification and NCD awareness.
- **Leverage Technology:** There should be the use of AI for early detection (sepsis, cardiac issues). Also, there is a need to expand telemedicine under *Ayushman Bharat Digital Mission* for rural outreach.
- **Enhance Regulation & Transparency:** Strengthen IRDAI mechanisms, ensure fair pricing, and build trust to encourage uptake.
- **Equity in Investment:** Direct capital is needed towards tier-2 and tier-3 cities, primary care, and training of healthcare professionals.
- **Public-Private Partnerships (PPPs):** There is a need to align state capacity with private sector efficiency for inclusive and sustainable models.

Question: India's healthcare system is at an inflexion point. Discuss the challenges and the way forward to ensure affordable and inclusive healthcare for all.

Parliamentary Functioning

Source: The post **Parliamentary Functioning** has been created, based on the article "Story of another washout" published in "The Indian Express" on 29th August 2025

UPSC Syllabus Topic: GS Paper 2-Governance

Context: Parliament is the supreme deliberative body of Indian democracy. However, recent sessions, including the Monsoon Session, have witnessed repeated disruptions, adjournments, and passage of bills without discussion.

Causes of Parliamentary Washouts

- **Partisan Standoffs:** Ruling party's reluctance to engage with the Opposition, while the Opposition resorts to protests and repeated points of order.
- **Erosion of Deliberative Space:** Business Advisory Committee (BAC) functioning reduced to formality. Important bills are frequently pushed through without achieving consensus on the floor of the House.
- **Rushing Legislation:** Important bills such as the *Digital Personal Data Protection Bill*, *Online Gaming Bill*, and *Taxation Laws Bill* were passed without discussion.
- **Weak Backchannel Negotiations:** Decline in informal government–Opposition dialogue, which is crucial for smooth functioning.
- **Misuse of Parliamentary Rules:** Frequent rejection of opposition notices for short-duration discussions under Rule 193 or adjournment motions.

Consequences

- **Democratic Deficit:** Parliament becomes a mere “bill factory” rather than a forum for debate and scrutiny.
- **Decline in Accountability:** Ministers escape questioning on governance failures; Opposition voices muted.
- **Poor Quality Legislation:** Laws passed without adequate debate often face constitutional or practical challenges later.
- **Public Distrust:** Citizens lose faith in Parliament as a space for genuine representation of their concerns.
- **Weakening of Committees:** Parliamentary committees, especially Joint Parliamentary Committees (JPCs), dominated by the ruling coalition, reduce credibility.

Way Forward

- **Institutionalising Dialogue:** Restore regular all-party meetings and strengthen BAC’s independent role.
- **Mandating Minimum Discussion:** Require at least a fixed number of hours of debate per bill before passage.
- **Strengthening Committees:** Empower JPCs and Standing Committees with greater independence and binding recommendations.
- **Rule Reforms:** Ensure fair use of adjournment motions and points of order without diluting parliamentary productivity.
- **Cultural Change in Politics:** Shift from confrontation to consensus-building through norms of parliamentary civility.
- **Public Accountability:** Televising committee meetings, publishing legislative impact assessments, and penalising repeated disruptions.

Question: Frequent washouts of Parliament sessions undermine democracy. Discuss the causes, consequences, and reforms needed.

E-wills - The Next Generational Digital Reform India Needs

Source: The post "E-wills - The Next Generational Digital Reform India Needs" has been created, based on the article "Where there's an e-will" published in "Indian Express" on 30th August 2025.

UPSC Syllabus Topic: GS Paper3- Growth and development And Infrastructure (energy).

Context: When India flags the need for the next generation of reforms, key to that is the array of digital substacks — the Jan Dhan, Aadhaar and Mobile trinity — that democratised access to social welfare in a way no other country has. One area which has remained largely untouched and needs this reform is inheritance and wills — given India’s demographics and the rising middle class, this has huge ramifications for equity, fairness and economic justice.

Introduction

E-Wills or Electronic Wills are **digital versions of traditional wills** that allow individuals to create, sign and store their last will and testament electronically. E-wills are **prepared and executed using digital technologies**, often involving electronic signatures and digital storage, unlike conventional wills which are handwritten or printed on paper.

Main Body

Issues with conventional wills

- **Rural-urban divide:** A minuscule fraction of Indians write a will; even those who do are highly concentrated in the major metro cities, leaving a huge gap in rural and remote areas.
- **Lack of expertise:** The access to and inclination for legal expertise is limited in smaller towns and villages.
- **Forgery:** In cases where conventional wills are written, forgeries, multiplicity of wills, and corresponding challenges in courts are rampant.

Created with love ❤ by ForumIAS- the knowledge network for civil services.

Visit academy.forumias.com for our mentor based courses.

- **Inefficiency:** The use of written paper wills with wet (by hand) signatures and physical witnesses limits adoption and scalability.

Advantages of e-wills

- **Efficient and easy:** E-wills offer a streamlined and efficient alternative to traditional paper-based wills, addressing the challenges of physical storage, accessibility, and potential tampering.
- **Prompt process:** The e-wills cut through red tape and speed up access.
- **Remove geographic barriers:** Testators and witnesses can complete the process virtually, eliminating geographical barriers and reducing the time and cost associated with in-person interactions.
- **Reduce judicial burden:** It will reduce the burden on courts extensively, in terms of challenges to execution and authenticity, as it will address the concern of non-repudiable authentication, using auditable trails in the system infrastructure.
- **Increased accessibility:** The issue of lack of access to proper legal infrastructure in remote and rural areas will also be mitigated substantially.

Case studies

India

- **Chapter 4 of Uttarakhand's Uniform Civil Code Rules, 2025**
- It has implemented **procedures for fulfilment of activities like registration and novation of wills via web or mobile.**
- The rules **allow testators to register their wills/codicils** through an online process, streamlining the procedure and reducing dependency on physical paperwork.
- A testator can revoke or revive a previously registered will/codicil or declare a particular version as their last will through online registration, enhancing accessibility and clarity.
- The rules incorporate technology by providing different ways for registration, including a web portal/mobile app, document upload as well as video will statement.

From around the world

United States

- The **Uniform Electronic Wills Act** is a model law.
- It validates wills **stored electronically, allows for remote witnessing**, and includes a "**harmless error**" **provision** allowing for validation of wills which don't exactly meet execution requirements so long as they are readable as text and were intended to act as a will.

Canada

- In Canada, **British Columbia and Saskatchewan** are two provinces that have **enacted legislation recognising electronic wills as valid forms of testamentary instruments** respectively.
- **Bill 21 of British Columbia** updated the existing Wills, Estates and Succession Act passed in 2009 with several technological advancements: **Digital wills, remote virtual witnessing, digital storage of wills, and the ability to digitally revoke or update a will.**

Way Forward for India

- **Technology insertion:** India should allow **will-creation using digital channels** — especially mobile, including in vernacular languages; use technology to ensure non-repudiable authentication.
- **Data security:** Stringent information security measures that include the use of Aadhaar OTP/eSign "signing" of the will and by the witnesses, or other similar digital authentication, along with video testimony should be incorporated.

- **Legislative reforms:** Appropriate amendments in relevant laws should be made, including the following: The Bharatiya Sakshya Adhinyam, 2023; The Indian Succession Act, 1925; the Information Technology Act, 2000; The Hindu Succession Act, 1956, and The Registration Act, 1908.

Question for practice:

Define Electronic Wills and issues related to it in India. Suggest some way forward in order to mainstream it in India.

Make undergraduate admissions fairer and less stressful

Source: The post Make undergraduate admissions fairer and less stressful has been created, based on the article “Detoxifying India’s entrance examination system” published in “The Hindu” on 30th August 2025

UPSC Syllabus Topic: GS Paper2- governance-Issues relating to development and management of Social Sector/Services relating to Education, Human Resources

Context: Nearly 70 lakh students chase limited UG seats via JEE, NEET, CUET, and CLAT. Coaching scandals, an ED raid, and suicides reveal systemic harm. The article argues for simpler, fairer admissions that prioritise equity, mental health, and genuine readiness.

Why is India’s UG admissions under strain?

- 1. Scarcity and uneven capacity:** About 15 lakh aspirants compete for 18,000-plus IIT seats. Limited capacity and uneven college quality turn tiny score gaps into life-defining outcomes.
- 2. Coaching empire and adolescent costs:** Two-year JEE courses cost ₹6–7 lakh. Students as young as 14 practice Irodov/Krotov far beyond B.Tech needs. This breed stress, depression, and alienation, and shrinking normal adolescence.
- 3. Scandals signal a broken system:** Branch closures, financial misconduct at a major coaching centre, an ED raid, and suicides underline systemic failure. Some States regulate coaching, but the exam-centric regime remains the root driver.

Does the current “merit” filter mismeasure readiness?

- 1. Overprecision without purpose:** Distinguishing 91% vs 97% in boards or a 99.9 JEE percentile adds false accuracy. For B.Tech, a 70–80% PCM score is sufficient; hyper-selectivity reflects scarcity, not learning.
- 2. False hierarchy and exclusion:** Limited seats, vast applicant numbers, and quality disparities create a hierarchy that sidelines capable students. Those who can afford coaching gain advantage, worsening urban–rural, gender, and regional gaps.
- 3. Psychological toll and merit critique:** Pressure is immense and pervasive. As Harvard philosopher Michael Sandel argues, claims of pure merit ignore luck and privilege; lotteries can blunt toxic status competition in elite admissions.

What should be done?

- 1. Trust Class 12 and simplify selection:** Use the board exam as the primary gauge. Set an 80% PCM eligibility bar, band candidates (90%+; 80–90%), and allocate seats through a weighted lottery. Higher marks raise odds; reservations for gender, region, and rural backgrounds operate within existing policy.
- 2. Learn from best international practices:** Adopt the Dutch model of a threshold-based weighted lottery for oversubscribed courses. It reduces bias, promotes diversity, and eases pressure. Draw on China’s 2021 “double

reduction,” which banned for-profit tutoring in school subjects and nationalised coaching to cut costs and protect student well-being.

3. Reduce coaching distortion and widen access: If entrance exams persist, ban or nationalise coaching and provide free online study materials and lectures. Reserve 50% of IIT seats vertically for rural students educated in government schools to promote social mobility and reduce structural inequality.

4. Equalise IIT value and student experience: Introduce a student exchange so cohorts study across IIT campuses over four years, promoting integration and diverse exposure. Incentivise professor transfers to equalise standards and dismantle artificial hierarchies so any IIT B.Tech carries equal value.

5. Restore balance and lower barriers: A lottery-based system frees students from the coaching treadmill, enabling school engagement and sports. It reduces financial burdens and gives every qualified student a fair shot, letting youth be youth rather than percentile-chasing machines.

Question for practice:

Discuss why India's undergraduate admission system is under strain and what reforms can make it fairer and more equitable.

India secures energy sovereignty through five pillars

Source: The post India secures energy sovereignty through five pillars has been created, based on the article “In an unstable world, energy sovereignty is the new oil” published in “The Hindu” on 30th August 2025

UPSC Syllabus Topic: GS Paper3- Growth and development And Infrastructure (energy).

Context: India's energy security is fragile due to heavy import dependence, a new concentration on Russian crude, and volatile geopolitics. June 2025 Israel–Iran near-war exposed risks to sea lanes and prices. The article urges “energy realism” and a five-pillar sovereignty doctrine to pre-empt shocks and stabilize the economy.

For detailed information on **India's Energy Strategy: Vision, Transformation, and Sustainable Growth** [read this article here](#)

Why is India's import dependence a national risk?

1. Risk quantified by macro costs: India imports over 85% of crude and more than 50% of gas. In FY2023-24, oil and gas were ~\$170 billion of \$677 billion imports, hurting forex and the trade balance.

2. Risk magnified by supplier concentration: Russia now supplies ~35%–40% of crude in 2024-25 (vs ~2% pre-war). Reliance on one partner raises vulnerability; diversification preserves sovereignty.

3. Risk amplified by geopolitics: In June 2025, a wider Israel–Iran war could have threatened over 20 mb/d and pushed Brent past \$103 within days—showing route risk.

What have recent shocks taught the world?

1. Single-source strategies fail: The 1973 embargo quadrupled prices and spurred reserves and diversified sourcing. In 2022, Europe's >40% gas reliance on Russia collapsed, spiking LNG and reviving coal.

2. Perceptions reshape emissions paths: Fukushima (2011) triggered a nuclear pullback; coal and gas filled the gap, raising emissions. Reliability needs are now reviving nuclear.

3. Cost-only design breaks under stress: The Texas Freeze (2021) froze pipelines and stalled turbines. The 2025 Iberian blackout showed renewables-heavy grids without firm backup and inertia can fail.

What is energy realism?

1. **Transition is a pathway, not a switch:** Energy realism enables transition by sequencing it. Security planning must guide climate goals, not follow them.
2. **Fossils still dominate demand:** Over 80% of global primary energy is fossil-based. More than 90% of transport runs on hydrocarbons. Solar and wind remain under 10% of the global mix.
3. **Investment shortfalls tighten supply:** Exploration spending has fallen while demand stays high. The market is structurally tight and vulnerable to small shocks.

What are the five pillars of India's energy sovereignty?

1. **Coal gasification to unlock indigenous energy:** India has ~150 billion tonnes of coal. High ash content made it unattractive. Advances in gasification and carbon capture can convert this coal into syngas, methanol, hydrogen, and fertilisers. The task is to beat the ash barrier with innovation and scale.
2. **Biofuels for rural empowerment and savings:** Ethanol blending cuts imports and has transferred over ₹92,000 crore to farmers. SATAT's CBG plants supply clean fuel and bio-manure with 20%–25% organic carbon. This can help restore North India's soils (now ~0.5% vs a healthy 2.5%) and improve water and fertiliser retention, cutting runoff and pollution.
3. **Nuclear as zero-carbon baseload:** India's 8.8 GW nuclear base must grow. Revive the thorium roadmap, secure uranium, and localise SMRs to provide a dispatchable backbone.
4. **Green hydrogen must be sovereign:** India targets five million metric tonnes a year by 2030. This requires localised electrolyser manufacturing, catalyst development, and storage systems. The aim is not just green hydrogen—it is **sovereign** hydrogen with control over the full chain.
5. **Pumped hydro supplies grid inertia:** Pumped hydro is durable and proven. It balances the grid and provides the inertia that wind- and solar-heavy systems lack. India should use its topography to build large-scale storage as the stability backbone for high renewable penetration.

What strategic shift is underway—and what next?

1. **Diversification beyond West Asia:** Crude from West Asia fell from over 60% to below 45%, as per S&P Global Commodities at Sea. This reflects a deliberate sourcing shift.
2. **Use the ceasefire window:** The Israel–Iran ceasefire offers time to act without scars. Deepen diversification and resilience now.
3. **Redefining power:** The century will favour nations that can secure, store, and sustain energy. The five pillars form India's sovereign spine. Build uninterrupted, affordable, indigenous energy—before the next crisis arrives.

Question for practice:

Examine why India's high energy import dependence is a national risk and how the five-pillar strategy aims to build sovereignty and resilience.