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US green card suspension: What it means for Indian IT workers on H-1B visas

Source: The post “US green card suspension: What it means for Indian IT workers on H-1B visas” has been created based on “US green card suspension: What it means for Indian IT workers on H-1B visas” published in “Business Standard” on 9th October 2026.

UPSC Syllabus: GS-2-International Relations

Context: Recently, US administration suspended processing under the employment-based immigration programme known as Program Electronic Review Management (PERM) for selected technology and IT services companies. The action comes as the US administration intensifies scrutiny of H-1B hiring and alleges abuse of programmes used to employ foreign workers.

About Program Electronic Review Management (PERM) and its Importance

1. **Program Electronic Review Management (PERM)** is the **US Department of Labor’s process** for certifying that an employer can sponsor a foreign worker for a permanent job without adversely affecting American workers' wages, working conditions or employment opportunities.
2. The employer **must establish the required wage and conduct recruitment** to determine whether qualified US workers are available.
3. For most employer-sponsored green cards, **the process has three stages:**
 - i. **PERM labour certification:** The employer completes the required wage and recruitment process to test the availability of qualified US workers.
 - ii. **I-140 immigrant petition:** After labour certification, the employer generally files an immigrant petition with US Citizenship and Immigration Services (USCIS).
 - iii. **Green card:** The worker proceeds to the final stage when eligible and when an immigrant visa is available under the applicable category and priority-date rules.
4. The **suspension disrupts the first stage**. Workers **whose cases have not reached PERM filing may be unable to begin the usual employer-sponsored green card process** while the suspension remains in force.

Impacted Companies and what suspension means

1. The eight companies named in the announcement were:
 - a. **Indian IT services companies:** Tata Consultancy Services (TCS), Infosys, Wipro, HCLTech and Cognizant.
 - b. **Other technology companies:** Microsoft, Adobe and Capgemini, a French IT services firm.
2. The suspension **targets these named employers**. It is not a **blanket ban on all Indian nationals or all technology companies**.
3. It is to **note that an employee may continue to hold valid H-1B status even when the green card process is delayed**, provided the employee continues to meet applicable immigration requirements.
 - a. However, **the ability to remain in the US depends on the employee's visa status, expiry dates and eligibility for extensions**.
 - b. Employees approaching the end of their permitted stay should seek individual immigration advice rather than assume that the suspension has no consequences.

Reasons behind the suspension

1. **Alleged displacement of American workers:** Authorities alleged that some employers used employment-based immigration programmes to replace American workers with lower-paid foreign workers.
2. **Workforce reductions:** The administration questioned the use of large volumes of H-1B and PERM filings alongside workforce reductions.
3. **Wage suppression:** Concerns were raised about recruitment practices and their possible impact on wages and working conditions.
4. **Alleged fraud and non-compliance:** Investigations are continuing into possible fraud and violations of labour certification requirements.
5. **Extensive use of immigration programmes:** Labor Secretary Keith Sonderling highlighted the affected employers' extensive use of employment-based immigration programmes, while Vice President JD Vance pointed to cases requiring further investigation.

Impact on Indian IT professionals working in the US

The impact depends on the stage of the employee's green card application:

1. **Employees who have not started PERM:** These workers **may face the most immediate disruption** because their employers cannot file new PERM applications during the suspension. They **may have to wait before beginning the standard green card process** and cannot establish a priority date through a new PERM filing during this period.
2. **Employees with pending PERM applications:** The Department of Labor has reportedly **halted processing of pending applications** involving the affected employers. These employees **may face delays**, and the precise treatment of individual cases remains unclear.
3. **Employees whose PERM has already been approved:** Their **position may differ from that of employees awaiting labour certification**. The authorities have not clarified whether previously approved certifications or subsequent immigrant petitions will be affected. **Employees should not assume that existing approvals have automatically been cancelled.**
4. **Employees approaching the H-1B six-year limit:** Under certain conditions, **US rules allow H-1B holders to extend their stay beyond the usual six-year limit** while pursuing employment-based permanent residency. Delays in starting PERM could complicate extension planning for some employees, depending on their circumstances and eligibility.
5. **Uncertainty about the duration:** The **authorities have not clarified how long the suspension will last**, how reinstatement will work or whether previously approved certifications and immigrant petitions will be affected.

Broader impact on the technology industry

1. **Uncertainty in talent mobility:** The **suspension may create uncertainty for Indian professionals** whose employers are sponsoring their permanent residency.
2. **Possible loss of skilled talent:** Restrictions on **permanent residency may lead some talented foreign workers to leave US** or discourage others from coming, even temporarily.
3. **Local hiring and workforce development:** Indian technology companies have reportedly **reduced their dependence on H-1B visas in recent years** while expanding local hiring and building a stronger domestic workforce in US.
4. **Business and innovation:** Indian technology companies **work with the majority of US Fortune 500 companies** enabling innovation, business growth and the generation of more local jobs.

5. **Increased compliance scrutiny:** Companies are **advised to review recruitment practices and documentation** to ensure that their PERM programmes comply with applicable requirements.

Implications for India-US technology relations

The key implications are:

1. **Indian professionals may face uncertainty** regarding permanent residency, career planning and continued employment in US.
2. **Indian IT companies may need to strengthen compliance** with labour certification, recruitment and documentation requirements.
3. **US technology sector may face talent-retention challenges** if restrictions discourage skilled professionals from entering or remaining in the country.
4. **Local workforce development may gain importance** as Indian technology companies continue expanding their US-based workforce.

Way forward

1. **Strengthen compliance:** Employers should review their recruitment practices, labour market testing and documentation.
2. **Clarify the suspension:** Authorities need to clarify its duration, reinstatement procedure and treatment of previously approved cases.
3. **Protect skilled talent mobility:** Immigration policies should consider the importance of skilled workers in addressing talent gaps and supporting innovation.
4. **Provide individual guidance:** Affected employees, particularly those approaching the H-1B six-year limit, should seek advice based on their specific immigration status and eligibility.
5. **Maintain a balanced approach:** The protection of American workers should be balanced with the legitimate need for skilled international talent.

Conclusion: The suspension of PERM processing for selected technology companies highlights US administration's concerns about alleged immigration misuse, wage suppression and the displacement of American workers. However, it does not constitute a blanket shutdown of the employment-based immigration system or automatically cancel H-1B visas. The challenge is to ensure compliance with labour laws while preserving skilled talent mobility, innovation and the competitiveness of the technology industry.

Question: US administration's suspension of PERM processing for selected technology companies has raised concerns about Indian IT professionals and skilled talent mobility. Discuss its implications and way forward.

Source: [Business Standard](#)

Adequate response: on the RBI and inflation

Source: The post "Adequate response: on the RBI and inflation" has been created based on "Adequate response: on the RBI and inflation" published in "The Hindu" on 9th October 2026.

UPSC Syllabus: GS-3-Indian Economy

Context: The Reserve Bank of India (RBI) has raised the policy repo rate by 25 basis points to 5.50%, marking its first rate hike since February 2023. The Monetary Policy Committee (MPC) has also shifted its policy stance from 'neutral' to 'calibrated tightening', indicating the possibility of further interest rate hikes depending on evolving economic conditions.

About Repo Rate

1. Repo rate is the rate **at which the RBI lends money to commercial banks for a short period** by repurchasing government securities from them.
2. It is **used by the RBI to control inflation** i.e when inflation rises, the RBI increases the repo rate so that the credit-creating capacity of banks comes down resulting in less money supply in the economy.

Reasons for the RBI Repo Rate Hike

1. **Rising retail inflation:** Retail inflation rose to 4.82% in August, remaining above the RBI's medium-term target of 4% for the third consecutive month.
2. **Rising food prices:** Weather-related disruptions and drought concerns in several states pose risks to agricultural output and food prices.
3. **Crude oil price surge:** Crude oil prices crossed \$100 per barrel amid geopolitical tensions, increasing the risk of imported inflation and pressure on India's external balance.
4. **Risk of El Niño:** The possibility of El Niño conditions extending into 2027 could adversely affect agricultural production and increase food inflation.
5. **Declining reservoir levels:** Reservoir levels were around 20% below the previous year's levels, raising concerns about agricultural output and the rabi crop.
6. **Geopolitical tensions:** The West Asia conflict and Russia-Ukraine war have increased uncertainty in global markets and contributed to energy-price pressures.
7. **Elevated US interest rates:** The US Federal Reserve raised its policy rate by 25 bps to 3.75–4%. Higher US yields could attract capital away from India and increase pressure on the Indian currency and financial markets.
8. **Foreign investment outflows:** Foreign investors have been withdrawing funds from India amid rising US yields, adding to financial-market pressures.
9. **Broadening inflationary pressures:** Inflation risks have spread beyond food and perishable commodities, with higher energy prices and input costs affecting both agricultural and non-agricultural sectors.
10. **Need for tighter monetary policy:** With inflation risks persisting and global financial conditions remaining tight, the RBI shifted its policy stance from neutral to calibrated tightening, indicating the possibility of further rate hikes depending on evolving conditions.

Significance of the repo rate hike

1. **Containing inflation:** Higher interest rates can moderate borrowing and demand, helping to contain inflationary pressures and prevent price increases from becoming entrenched.
2. **Anchoring inflation expectations:** The rate hike signals the RBI's commitment to price stability and can help prevent expectations of persistent inflation from influencing future pricing decisions.
3. **Managing external pressures:** The policy response may help address pressures arising from elevated US interest rates, foreign investment outflows and currency-market uncertainty.

About Inflation Related Framework

1. India operates under a **Flexible Inflation Targeting (FIT) framework** enshrined in the **Reserve Bank of India Act, 1934**.
2. The **adoption of the FIT framework followed the signing of a Monetary Policy Framework Agreement** between the Government of India and the RBI in 2015.
 - a. **Section 45ZB of the amended RBI Act, 1934** provides for an empowered **six-member monetary policy committee (MPC)** to be constituted by the Central Government.
 - b. It was constituted in 2016.
 - c. It determines the policy repo rate required to achieve the inflation target.
3. **FIT empowers the central bank to maintain inflation within a specified target range.**
4. The Government of India and the RBI are required to **review the FIT framework every five years**. The first review was **conducted in March 2021**.
5. The Government of India, **in consultation with the RBI, sets the numerical inflation target at 4%, with a tolerance band of ± 2 percentage points**, allowing inflation to range between 2% and 6%.

Impacts of the Repo rate hike

1. **Impact on borrowers: Home, personal and vehicle loan EMIs may rise** as banks pass on higher borrowing costs, particularly for loans linked to external benchmarks. MCLR-linked loans may also become more expensive.
2. **Impact on savers: Deposit rates may rise marginally as banks reassess their funding requirements**, potentially benefiting depositors whose savings have been eroded by inflation.
3. **Implications for economic growth: Higher borrowing costs may moderate consumption and investment.** This creates a challenge for the RBI in controlling inflation without significantly weakening economic activity.
4. **Shift in monetary policy stance: The MPC changed its stance from neutral to calibrated tightening**, indicating a greater focus on containing inflation and the possibility of further rate hikes depending on evolving conditions.
5. **Balancing inflation and growth: Despite the rate hike, the RBI revised its FY27 GDP growth projection upwards from 6.7% to 7.1%**, reflecting stronger economic activity. However, **elevated crude prices, global interest rates and weather disruptions remain risks to future growth.**

Major challenges before the RBI

1. **Inflation-growth trade-off:** Higher interest rates may help contain inflation but can also weaken economic activity and investment.
2. **Supply-side pressures:** Food prices and other cost pressures may sustain inflation, even when monetary policy is restrictive.
3. **External economic uncertainties:** Higher interest rates in the US may attract capital towards American assets, contributing to foreign portfolio investment outflows from India.
4. **Managing growth expectations:** The RBI revised its GDP growth forecast for 2026–27 to 7.1%, from 6.7%, following stronger-than-expected growth data. This requires careful assessment of growth and inflation risks.

Way forward

1. The RBI **should follow a calibrated approach** and avoid abrupt policy changes.
2. It should **closely monitor inflation expectations, food prices and emerging economic data.**

3. It should **use available policy instruments effectively**, considering their impact on investment, consumption and exports.
4. It should **strengthen policy communication to anchor inflation expectations** and maintain credibility.

Conclusion: The RBI's challenge is not merely to control current inflation but also to prevent inflation expectations from becoming entrenched. A credible and calibrated monetary policy is essential for maintaining price stability while supporting sustainable economic growth.

Question: The RBI's monetary policy must balance inflation control with economic growth. Discuss the significance of the recent monetary policy review in managing inflation expectations and examine the challenges before the RBI.

Source: [The Hindu](#), [Indian Express](#)

Calibrating India's Inbound Investment Framework

UPSC Syllabus: Gs Paper 3- Effects of liberalisation on the economy, changes in industrial policy and their effects on industrial growth.

Introduction

Foreign Direct Investment (FDI) supports India's growth by bringing capital, technology, jobs and links to global markets. Gross inward FDI reached \$94.8 billion in FY26, and India ranked 11th among global destinations. Yet rising inflows do not guarantee that announced investments become operational projects. Regulatory differences, slow approvals, compliance costs and delays in dispute resolution can hold back deployment, making domestic reforms essential to India's investment strategy.

Trends and Patterns in India's FDI Inflows

1. **Cumulative investment growth:** India received approximately \$1.16 trillion in cumulative FDI inflows between April 2000 and March 2026, reflecting its growing role in the global investment market.
2. **Recent growth in equity inflows:** FDI equity inflows reached approximately \$58.84 billion in FY26, rising from \$50.02 billion in FY25 and showing continued investor interest.
3. **Leading investment sectors:** Services attracted 16.36% of cumulative FDI equity inflows, followed by computer software and hardware at 15.82%, trading at 6.55%, automobiles at 5.12% and telecommunications at 5.10%.
4. **Major sources of investment:** Singapore contributed 24.72% of cumulative FDI equity inflows, followed by Mauritius, the United States, the Netherlands and Japan, showing the importance of established international investment links.
5. **Uneven geographical distribution:** Maharashtra received 31.35% of cumulative FDI equity inflows, followed by Karnataka, Gujarat, Delhi and Tamil Nadu, indicating that investment remains concentrated in leading economic centres.

6. **Global investment position:** India ranked 11th among global FDI destinations, reflecting its growing importance in international investment flows.

Significance of FDI for India's Economic Development

1. **Capital for development:** FDI provides a major source of non-debt finance for infrastructure, industrial expansion and other development needs without relying entirely on borrowing.
2. **Technology and innovation:** Foreign investment helps Indian businesses access advanced technology, research capabilities and management practices, supporting industrial modernisation and innovation.
3. **Employment and supporting industries:** New investments create jobs and business opportunities for suppliers and service providers, including domestic micro, small and medium enterprises (MSMEs).
4. **Manufacturing and export growth:** Investment in electronics, automobiles and semiconductors strengthens domestic production, expands export capacity and helps Indian firms participate in global value chains.
5. **Improved global competitiveness:** Greater investment, combined with domestic reforms, can strengthen India's position as a manufacturing and technology destination and reduce dependence on imported products.

Government Policies and Initiatives to Attract FDI

1. **Liberalised investment limits:** India has expanded foreign investment opportunities by allowing up to 100% FDI in insurance, subject to applicable conditions, and liberalising investment rules in defence, pharmaceuticals and civil aviation.
2. **Manufacturing incentives:** The Make in India initiative and Production-Linked Incentive (PLI) scheme have supported manufacturing investment, with FDI equity inflows in manufacturing increasing by 69% between 2004–14 and 2014–24.
3. **Semiconductor development:** The India Semiconductor Mission provides incentives for chip manufacturing and advanced packaging, with 10 approved projects involving investments of approximately ₹1.6 lakh crore across six states.
4. **Simplified taxation and industrial facilities:** GST has simplified the indirect tax framework, while Special Economic Zones (SEZs) offer infrastructure and fiscal incentives to attract foreign businesses.
5. **Digital investment facilitation:** The Foreign Investment Facilitation Portal provides an online interface for processing FDI proposals requiring government approval, helping investors navigate administrative procedures.
6. **Innovation ecosystem:** India's Global Innovation Index ranking improved from 81st in 2015 to 38th in 2025, reflecting progress in innovation policies, research and development, and support for startups.

Free Trade Agreements and India's Global Economic Integration

1. **Wider market access: FTAs with partners** such as the **UK, New Zealand and the European Union** **expand opportunities** for Indian exporters and strengthen economic cooperation with major markets.
2. **Investment commitments under trade agreements:** The **India-EFTA Trade and Economic Partnership Agreement (TEPA)** includes a \$100-billion investment target, making investment generation an important part of India's trade strategy.
3. **Strategic economic partnerships:** Cooperation with **France, Israel, ASEAN and the Gulf Cooperation Council** covers trade, technology, infrastructure and manufacturing, creating opportunities for cross-border investment.
4. **Strengthening global supply chains:** Trade agreements can encourage foreign companies to establish production facilities in India and connect domestic manufacturers with international markets.
5. **Need for investor protection:** The India-EFTA agreement lacks an independent bilateral investment dispute mechanism, while Switzerland is separately negotiating a bilateral investment treaty with India. These negotiations could inform future investment arrangements with the EU and UK.

Major Challenges in India's Inbound Investment Framework

1. **Centre-State coordination gaps: Different State-level rules and notification timelines** create uncertainty for businesses operating nationwide, particularly when implementing labour laws and other common regulatory requirements.
2. **Delayed commercial dispute resolution:** India had **nearly 48 million pending court cases**, including around six million in High Courts as of April, increasing uncertainty for businesses that depend on timely dispute settlement.
3. **Uneven labour-code implementation: Consolidation of 29 central labour laws into four codes simplified the legislative structure**, but different State implementation timelines complicate national human resource planning.
4. **High product certification costs: Quality Control Orders increased from fewer than 70 to nearly 790**, while **certification for imported components could cost ₹20 lakh** and take six to eight months, disrupting MSME supply chains.
5. **Delays in investment approvals:** The Department for Promotion of Industry and Internal Trade (DPIIT) **coordinates investment facilitation but does not decide every approval**.
6. **Weak conversion of commitments into projects:** Global project finance remains roughly a quarter below its 2021 peak, while India's greenfield data centre investment of \$7 billion in early 2025 lagged behind leading destinations.

Recent Reforms to Address Investment Bottlenecks

1. **Tax dispute settlement:** The **Taxation Laws (Amendment) Act, 2021** withdrew outstanding retrospective tax demands against Vodafone and Cairn Energy, while **the Vivad se Vishwas scheme helped reduce direct-tax litigation.**
2. **Commercial dispute resolution:** The **Commercial Courts Act, 2015 and the Mediation Act, 2023** have supported faster dispute resolution, although stronger commercial benches and mediation centres remain necessary.
3. **Rationalising quality controls:** Withdrawal of **selected Quality Control Orders (QCOs) on intermediate goods**, including polyvinyl chloride (PVC), aluminium and zinc, has reduced compliance pressure on manufacturers.
4. **Faster project clearances:** The **revised standard operating procedure introduced in May 2026 sets a 12-week deadline** for investment approvals, although implementation remains uneven.
5. **Targeted investment facilitation:** The revised FDI framework **allows eligible investments with up to 10% non-controlling beneficial ownership from countries sharing a land border with India** through the automatic route, improving certainty for qualifying proposals.

Way Forward

1. **Strengthening Centre-State coordination:** Aligning State rules and implementation timelines can reduce regulatory uncertainty for businesses operating across India.
2. **Improving investor protection:** Singapore's Comprehensive Economic Cooperation Agreement (CECA), which has facilitated over \$195 billion in cumulative FDI since 2000, offers lessons on non-discrimination and investor protection. India can use these lessons while developing stronger investment dispute-resolution arrangements in future trade agreements.
3. **Replicating successful industrial policies:** India's mobile-phone industry, where production increased 33-fold to ₹6.27 trillion, demonstrates how coordinated policies can strengthen domestic manufacturing and exports.
4. **Improving administrative coordination:** The Tata Electronics semiconductor facility in Dholera shows how effective coordination among government authorities can accelerate capital deployment in advanced manufacturing.
5. **Reducing compliance burdens:** Rationalising unnecessary certification requirements and simplifying procedures can lower costs for manufacturers and MSMEs while maintaining consumer protection.
6. **Strengthening dispute resolution:** Better staffing of commercial courts and mediation centres can reduce delays and improve business confidence.
7. **Ensuring timely investment deployment:** Consistent implementation of approval deadlines and coordination among government departments can help convert investment commitments into operational projects.

Conclusion

India's investment framework has improved through rising inflows, liberalised policies and wider trade partnerships. However, lasting gains depend on turning commitments into operating projects. Consistent Centre-State coordination, timely approvals, simpler compliance, faster dispute resolution and credible investor protection can help expand manufacturing, employment and exports while strengthening India's role in global value chains.

Question for practice:

Examine the major challenges in India's inbound investment framework and suggest measures to improve foreign investment inflows and accelerate economic growth.

Source: [The Hindu](#); [IBEF](#)

Account aggregator 'interoperability': What RBI's move means for asset statement

UPSC Syllabus: Gs Paper 3- Indian Economy

Introduction

The Reserve Bank of India (RBI) has allowed interoperability among account aggregators to simplify financial data sharing and provide individuals with a consolidated view of their financial assets. The initiative will also enable SEBI-regulated depositories to include bank deposit information in consolidated account statements. Both measures are expected to be implemented by 31 December 2026.

What Are Account Aggregators and Interoperability?

1. **Account Aggregators (AAs):** These are regulated financial technology platforms classified as non-banking financial companies (NBFCs) that enable the secure sharing of customers' financial data between institutions with their explicit consent.
2. **Role in Financial Data Sharing:** They transfer encrypted information from financial information providers, such as banks, to financial information users, such as lenders, without storing, reading or processing customers' data.
3. **Meaning of Interoperability:** It allows customers to access and share financial information across different account aggregators through any one platform of their choice, reducing fragmentation in the financial data-sharing system.
4. **Existing Fragmentation:** Around 15–17 account aggregators operate separately, while consolidated account statements generally provide information on either bank deposits or investments held through demat accounts.

Key Changes Introduced by RBI

1. **Interoperability Among Account Aggregators:** Customers will be able to access and share financial information across different account aggregators through a single aggregator, reducing dependence on separate platforms.
2. **Integration of Bank Deposits into CAS:** RBI will facilitate **Securities and Exchange Board of India (SEBI)**-regulated depositories in including bank deposit information in the Consolidated Account Statement (CAS) provided to demat account holders.
3. **Linking Banking and Investment Information:** Customers will be able to link bank accounts with demat accounts and access consolidated financial information through their chosen account aggregator.
4. **Implementation Timeline:** Both measures are expected to be implemented by 31 December 2026, with initial coverage limited to banks already onboarded to the system.
5. **Coordination Between Regulators:** The reform requires coordination between RBI, which regulates banking activities, and SEBI, which regulates securities depositories, to integrate information from both financial systems.

What Are the Major Benefits?

1. **Consolidated View of Financial Assets:** Investors will be able to access information on bank deposits, stocks, mutual funds, bonds and other covered financial instruments through a more integrated system.
2. **Simplified Investment Tracking:** A consolidated financial overview will reduce the need to check separate statements and platforms, making it easier for individuals to monitor their holdings.
3. **Identification of Overlooked Deposits:** Access to consolidated financial information may help families identify bank deposits that might otherwise remain unnoticed after an account holder's death.
4. **Faster Loan Processing:** Interoperability will make verified financial information easier to share with lenders, reducing fragmentation and helping them complete the loan assessment process more efficiently.
5. **Better Cash-Flow-Based Lending:** Lenders can assess borrowers' actual cash flows and financial behaviour rather than relying mainly on traditional credit scores, collateral or information submitted by borrowers.
6. **Improved Credit Access for MSMEs:** Micro, small and medium enterprises (MSMEs) and first-time borrowers could benefit from better access to formal credit, shorter processing times and more accurate assessment of credit risk.

Way Forward

1. **Expand Bank Coverage:** The facility will initially cover banks already onboarded to the system, with other banks to be added over time. Bringing more banks into the framework will improve access to financial information across institutions.

2. **Integrate Insurance Information:** The **Insurance Regulatory and Development Authority of India (IRDAI)** could work with RBI and SEBI to include insurance policies in consolidated financial statements in the future.
3. **Strengthen Financial Data Sharing:** Wider participation across financial institutions and continued coordination among regulators can reduce fragmentation and make verified financial information more accessible to customers and lenders.

Conclusion

RBI's interoperability initiative is an important step towards a consolidated view of financial assets. By linking bank deposit information with investment statements, it can simplify asset tracking and improve access to verified financial data. Wider bank coverage and future integration of insurance information can strengthen this system, while easier data sharing can support faster lending and broader access to formal credit.

Question for practice:

Discuss how the Reserve Bank of India's move to introduce interoperability among account aggregators can benefit investors and improve access to credit.

Source: [Indian Express](#)

National SC-ST Hub: Powering Inclusive Entrepreneurship

Source: The post "**National SC-ST Hub: Powering Inclusive Entrepreneurship**" has been created based on "**National SC-ST Hub: Powering Inclusive Entrepreneurship**" published in "**PIB**" on 10th October 2026.

UPSC Syllabus: GS-3-Indian Economy

Context: The National SC-ST Hub (NSSH) has been promoting inclusive entrepreneurship since 2016 by supporting SC/ST-owned enterprises through finance, technology, training, mentoring and market linkages. It facilitates access to government procurement and institutional buyers, helping enterprises improve competitiveness, expand markets and achieve sustainable growth.

About National SC-ST Hub (NSSH) Scheme

1. The National SC-ST Hub (NSSH) Scheme **promotes entrepreneurship and strengthens the capacity of SC/ST entrepreneurs.**
2. The scheme is a **flagship initiative of the Ministry of Micro, Small and Medium Enterprises (MSME).**
3. It was **launched in 2016.**
4. The scheme is implemented by the **National Small Industries Corporation (NSIC), under the Ministry of MSME.**
5. The scheme aims to:
 - a. **Promote inclusive entrepreneurship:** The scheme seeks to increase the participation of SC/ST entrepreneurs in India's MSME ecosystem.
 - b. **Address structural barriers:** It aims to overcome difficulties faced by SC/ST-owned enterprises in accessing finance, skills, technology and markets.

- c. **Enhance competitiveness:** It helps enterprises improve their business capabilities, operational efficiency and market readiness.
- d. **Promote public procurement participation:** It connects SC/ST-owned Micro and Small Enterprises (MSEs) with government departments, Central Public Sector Enterprises (CPSEs) and institutional buyers.
- e. **Expand market opportunities:** It facilitates access to domestic exhibitions, e-commerce platforms and export networks.

Key Features of the Scheme

1. Financial and business support

- a. **Bank Loan Processing Fee Reimbursement:** The scheme reimburses 80% of loan processing fees or ₹1 lakh, whichever is lower, excluding applicable taxes. The benefit is available after loan disbursement and can be claimed multiple times in a financial year. Loans from Scheduled Commercial Banks, NBFCs and State Finance Corporations are covered.
- b. **Bank Guarantee Charges Reimbursement:** It reimburses 80% of eligible Performance Bank Guarantee charges or ₹1 lakh, whichever is lower, excluding applicable taxes, to facilitate participation in government and public sector tenders.
- c. **Testing Fee Reimbursement:** It covers 80% of eligible testing fees or ₹1 lakh, whichever is lower, excluding applicable taxes per financial year. Testing must be conducted through NABL/BIS-accredited, government or PSU laboratories.

2. Skill development and capacity building

- a. **Management Training:** SC/ST entrepreneurs and their wards can attend programmes lasting 1–30 days at the top 50 management institutes identified under NIRF. Up to two courses can be supported annually, with reimbursement of 90% of course fees or ₹1 lakh, whichever is lower, per financial year.
- b. **Business Development and Mentoring:** The scheme provides training, mentoring, networking and knowledge support to improve business strategy, pricing, operational efficiency and market positioning.

3. Market access and export promotion

- a. **Export Promotion Council Membership:** It reimburses 80% of eligible membership charges or ₹20,000, whichever is lower, excluding applicable taxes per financial year. Applicants must possess a valid Import Export Code (IEC) and Registration-cum-Membership Certificate (RCMC).
- b. **Government-Promoted E-commerce Portals:** It reimburses 80% of membership fees or ₹25,000, whichever is lower, excluding applicable taxes per financial year. Covered platforms include GeM, e-Khadi, TRIFED, Tribes India and MSME Mart.
- c. **Business Accelerator Programme (BAP):** It provides structured mentorship and industry insights to help enterprises adopt data-driven business practices and align with market requirements.

4. Institutional and procurement support

- a. **Special Vendor Development Programmes:** These programmes connect SC/ST enterprises with CPSEs and institutional buyers.
- b. **E-tendering Workshops:** These workshops help entrepreneurs understand and participate in electronic tendering processes.
- c. **Awareness Workshops and Exhibitions:** These initiatives improve awareness of government opportunities and provide platforms for showcasing products and services.

Significance of the Scheme

1. **Social and economic empowerment:** It promotes entrepreneurship and economic participation among historically underrepresented communities.
2. **Employment generation:** The growth of SC/ST-owned enterprises can create employment and livelihood opportunities.
3. **Reduction in business costs:** Reimbursements for loan processing, bank guarantees, testing and membership fees reduce financial burdens on enterprises.
4. **Improved market access:** Vendor development programmes, exhibitions and e-commerce platforms connect enterprises with wider markets and institutional buyers.
5. **Greater participation in public procurement:** It enables SC/ST-owned MSEs to compete more effectively for government and public sector contracts.
6. **Improved quality and competitiveness:** Testing support, management training and business mentoring help enterprises improve product standards and operational efficiency.
7. **Promotion of digital entrepreneurship:** Access to government-promoted e-commerce portals encourages digital market participation.
8. **Export opportunities:** Export Promotion Council membership support helps enterprises connect with export networks and explore international markets.

Major initiatives and achievements

1. **Capacity building and training:** The scheme provides training, mentoring, business development and networking support to improve entrepreneurial skills and competitiveness.
2. **Financial and technological support:** The Special Credit Linked Capital Subsidy Scheme (SCLCSS) provides a 25% capital subsidy, capped at ₹25 lakh, for plant, machinery and equipment purchased through institutional credit.
3. **Public procurement opportunities:** The Single Point Registration Scheme (SPRS) facilitates government procurement by providing free tender sets and exemption from Earnest Money Deposit (EMD). The Public Procurement Policy mandates 25% annual procurement from MSEs, including a 4% earmark for SC/ST-owned MSEs.
4. **Marketing and digital access:** The Special Marketing Assistance Scheme (SMAS) supports exhibitions, trade fairs and vendor development programmes. Membership-fee reimbursement for government-promoted e-commerce portals such as GeM, e-Khadi and Tribes India improves digital market access.
5. **Reduction of business costs:** The scheme reimburses eligible expenses relating to bank loan processing, bank guarantees, product testing, export council membership and management training.
6. **Business acceleration:** The Business Accelerator Programme (BAP) provides mentorship on business strategy, pricing, operational efficiency and market positioning.
7. **Key achievements:** By 31 July 2026, the scheme had assisted 1,90,414 beneficiaries and trained 54,499 candidates. In 2025–26, procurement from 12,524 SC/ST-owned MSEs reached ₹4,013.42 crore, compared with ₹99.37 crore in 2015–16. Furthermore, 10,717 candidates were trained in 2025–26, of whom 55% were women.

Conclusion: The National SC-ST Hub is an important initiative for promoting inclusive, competitive and sustainable entrepreneurship. By integrating financial assistance, capacity building and market access, it seeks to help SC/ST-owned enterprises move from potential suppliers to competitive participants in government and institutional markets. Effective implementation and stronger market linkages can further contribute to inclusive MSME growth and social empowerment.

Source: [Indian express](#)

WHO's obesity prescription goes beyond the clinic

Source: The post "WHO's obesity prescription goes beyond the clinic" has been created based on "WHO's obesity prescription goes beyond the clinic" published in "Indian Express" on 10th October 2026.

UPSC Syllabus: GS-2-Governance

Context: The World Health Organization (WHO) has issued its first guidelines for managing obesity among children and adolescents, emphasising early intervention, family-centred care and healthier lifestyles. Childhood obesity is an emerging public health concern because it increases the risk of diabetes and other lifestyle-related diseases at an early age. India faces a double burden of malnutrition, where undernutrition and obesity coexist, requiring a comprehensive and inclusive approach to nutrition and healthcare.

Status of Obesity of Children in India

1. According to the World Obesity Atlas 2026, India ranks second globally, after China, in the number of children who are overweight or living with obesity.
2. In 2025, approximately 41 million Indian children had a high BMI, including 14 million living with obesity.
3. By 2040, the number of children living with obesity is projected to reach 20 million, highlighting the urgent need for preventive public-health measures.

Major Causes

1. **Physical inactivity:** Approximately 74% of adolescents aged 11–17 fail to meet recommended physical activity levels.
2. **Unhealthy dietary habits:** Consumption of sugary drinks and unhealthy, calorie-dense foods increases the risk of obesity.
3. **Unhealthy food marketing:** Aggressive promotion of junk food influences children's dietary preferences and consumption patterns.
4. **Inadequate nutritional support:** Suboptimal breastfeeding and limited access to nutritious food can contribute to poor nutritional outcomes.
5. **Socio-economic inequalities:** Limited access to affordable healthy food and safe spaces for physical activity makes prevention more difficult for disadvantaged communities.

Major Challenges

1. **Unhealthy dietary habits:** Increased consumption of unhealthy foods and inadequate physical activity contribute to obesity among children and adolescents.
2. **Aggressive junk-food marketing:** Advertisements and the promotion of unhealthy food products influence children's preferences and encourage poor dietary choices.
3. **Unequal access to nutritious food:** Children from disadvantaged households may have limited access to affordable and healthy food options, leading to poor nutrition.
4. **Poor maternal nutrition:** Inadequate maternal diets and limited nutritional awareness can adversely affect children's nutritional outcomes, highlighting the importance of women's empowerment.

5. **Obesity-related health risks:** Childhood obesity increases the risk of hypertension, abnormal blood lipids, type 2 diabetes and fatty liver disease. The Indian Academy of Paediatrics' 2023 guidelines recommend assessing obese children above 10 for associated conditions.
6. **Overdependence on clinical interventions:** Medicines and surgery alone cannot address the wider social and environmental factors responsible for obesity. The WHO emphasises that healthier diets, physical activity and behavioural support should be the first line of defence.

Way Forward

1. **Strengthen preventive healthcare:** Healthcare professionals should identify obesity-related risks early and provide appropriate counselling and treatment.
2. **Promote healthy schools:** Schools should encourage balanced diets, sports, regular physical activity and nutritional education among students.
3. **Regulate unhealthy food marketing:** The government should strengthen regulations on junk-food advertising and its aggressive promotion, particularly to children.
4. **Improve access to nutritious food:** Policies should make healthy food more affordable and accessible, especially for economically disadvantaged households.
5. **Empower women and families:** Improving maternal nutrition, nutritional awareness and women's access to resources can support better health outcomes for children.
6. **Create supportive environments:** Parents, schools, communities, healthcare professionals and policymakers must work together to make healthy choices easier in everyday life.

Conclusion: India needs to move beyond a treatment-oriented approach towards preventive healthcare and systemic change. Integrating nutrition education, effective regulation, women's empowerment and affordable healthy food can help address childhood obesity while tackling the wider challenge of malnutrition.

Question: Childhood obesity is not merely a medical problem but also a socio-economic and public health challenge. Discuss the major challenges and suggest a comprehensive way forward for addressing it in India.

Source: [Indian express](#)

India's 'WorldSkills' Medals Reflect Patient Investment

UPSC Syllabus: Gs Paper 3- Indian economy

Introduction

India's performance at the 48th WorldSkills Competition in Shanghai, China, in September 2026 marked a major milestone in its skill development journey. Securing 10th position, with six silver medals and 20 Medals for Excellence, India entered the world's top ten for the first time. Beyond this record result, the achievement highlights the value of practical skills, sustained investment in skilled people and greater recognition for vocational careers.

WorldSkills Competition and India's Improving Performance

1. **About WorldSkills:** WorldSkills is an international skills competition held every two years, bringing together young professionals to demonstrate practical excellence across technical, industrial, digital, creative and service-related occupations.

2. **India's improving global position:** India progressed from 39th position in 2011 to 19th in 2017 and 13th in 2019 and 2024, before reaching 10th position in Shanghai in 2026.
3. **Record medal performance:** India won six silver medals and 20 Medals for Excellence, improving upon its 2024 performance of four bronze medals and 12 Medals for Excellence.
4. **Expansion into emerging skills:** India competed in 11 skill categories for the first time, including unmanned aerial systems, software testing, aircraft maintenance and intelligent security technology, reflecting its growing focus on specialised and future-oriented occupations.

Significance of India's Achievement

1. **Equal recognition for vocational careers:** The achievement challenges the traditional preference for academic degrees and examination rankings by showing that excellence in practical skills deserves equal social recognition.
2. **Wider opportunities for young people:** The success of competitors from diverse backgrounds demonstrates how practical training, specialised mentorship and industry exposure can help young people achieve professional excellence.
3. **Strengthening industrial competitiveness:** Skilled workers help industries operate physical assets productively, making investment in workforce capabilities important for improving industrial performance.
4. **Exposure to global standards:** International competition provides Indian competitors and experts with experience of advanced technologies, global occupational standards and international best practices.
5. **Expanding opportunities for women:** Women's participation in technical, creative and service-oriented fields, including chemical laboratory technology, logistics, fashion technology and health and social care, reflects widening opportunities in vocational education.

Government Initiatives and the Skilling Ecosystem

1. **IndiaSkills competition pathway:** More than 3.65 lakh candidates registered across 63 skills, with five regional competitions narrowing the field to around 650 national finalists before 70 competitors were selected for Shanghai.
2. **Institutional coordination:** The Ministry of Skill Development and Entrepreneurship (MSDE), the National Skill Development Corporation (NSDC), State governments, Sector Skill Councils, training institutions and industry partners coordinated talent identification, training and preparation.
3. **Industry-supported training:** Specialised training, mentorship, international exposure and industry partnerships helped competitors improve their technical proficiency and prepare for international standards.
4. **PM-SETU scheme:** The ₹60,000 crore Pradhan Mantri Skilling and Employability Transformation through Upgraded Industrial Training Institutes (PM-SETU) scheme aims to upgrade 1,000

government Industrial Training Institutes (ITIs) into 200 hubs and 800 spokes, with industry partners managing the clusters.

5. **Skill-Ex as an investment priority:** Skill-Ex refers to deliberate investment in developing skilled human resources. While capital expenditure (Capex) creates physical assets and operational expenditure (Opex) keeps them running, Skill-Ex develops the workforce needed to use them productively.

Way Forward

1. **Greater industry investment:** Employers should invest in workforce training as seriously as they invest in infrastructure and operations, ensuring workers have the skills required to use industrial assets effectively.
2. **Improved training and assessment:** Lessons from international competitions should be used to strengthen training methods, assessment standards and technical proficiency across India's skilling institutions.
3. **Stronger industry partnerships:** Industry partners should contribute to specialised training, mentorship and training infrastructure to align vocational education with changing occupational requirements.
4. **Wider access to skill development:** The district-to-national competition pathway should continue to identify talented young people from diverse backgrounds and provide opportunities to demonstrate their skills.
5. **Recognition of vocational careers:** Families and society should value vocational professions alongside academic qualifications, allowing young people to pursue careers according to their abilities and interests.
6. **Focus on Skill-Ex:** India should treat investment in skilled human resources as seriously as Capex and Opex, ensuring that physical infrastructure is supported by a competent and productive workforce.

Conclusion

India's WorldSkills performance shows the value of sustained investment in skilled people. Stronger industry partnerships, better training and assessment, and greater respect for vocational careers can help young people build skills. Treating skills as a priority alongside infrastructure can raise productivity and help India become a global skills hub.

Question for practice:

Examine how India's performance at the WorldSkills Competition reflects sustained investment in skill development and discuss the measures needed to establish India as a global skills hub.

Source: [The Hindu](#)

What Laws Protect Indian Seafarers Working in Conflict Zones?

UPSC Syllabus: Gs Paper 3- Indian Economy

Introduction

Conflicts in West Asia and the Black Sea have made shipping more dangerous, exposing merchant crews to attacks, injury and death. The risks are especially important for India, a major supplier of seafarers who work aboard foreign-flagged vessels. Their protection raises questions about the reach of Indian law, the duties of flag states, international rules governing navigation and armed conflict, and the government's ability to provide assistance.

Current Status of Indian Seafarers

1. **India's Global Seafaring Workforce:** According to the BIMCO-ICS Seafarer Workforce Report 2026, India has **311,936 seafarers, accounting for 12.16% of the global workforce**, making it the world's second-largest supplier after the Philippines.
2. **Workforce Composition:** India has **140,718 officers and 171,218 ratings**, accounting for 13.41% and 11.29% of their respective global categories.
3. **Growing Global Demand:** The global merchant fleet employs around **2.57 million seafarers** and may require an additional **113,735 officers by 2030**, creating opportunities for India to expand its workforce.
4. **Mission 20% Target:** India aims to raise its share of the global seafaring workforce to **20% under Mission 20%**, making seafarer safety and welfare increasingly important.

Major Challenges in Protecting Indian Seafarers

1. **Attacks on Merchant Vessels:** Armed conflicts expose commercial ships to missiles, drones and other attacks. **11 Indian crew members were among 12 people injured** when the Panama-flagged *MT On Peace* was hit in the Strait of Hormuz.
2. **Deaths and Missing Seafarers:** In 57 incidents linked to conflicts in West Asia and the Black Sea over three months, **15 Indian seafarers were killed and two remained missing**, showing the serious human cost of maritime insecurity.
3. **Foreign-Flagged Vessel Jurisdiction:** Many Indians work on vessels registered in countries such as Panama, Liberia and the Marshall Islands, making protection more complicated because these ships generally fall under their flag states' jurisdiction.
4. **Disruption of Strategic Shipping Routes:** The Strait of Hormuz carries major energy supplies, while the Black Sea supports grain and commodity trade; rerouting increases voyage times, insurance premiums and transportation costs.
5. **Uncertainty During Armed Conflict:** A vessel's legal status may depend on its cargo, conduct and links to parties in a conflict, while attacks may occur before authorities establish the relevant facts.

6. **Limits of Naval Protection:** The Indian Navy cannot escort every commercial vessel carrying Indian citizens, and military escorts in active conflict zones may create diplomatic and security complications.

Legal Framework for Seafarer Protection

1. Merchant Shipping Act, 2025

- **Scope and Applicability:** The Act replaced the Merchant Shipping Act, 1958, and came into force on **15 March 2026**, providing the domestic framework for the safety, welfare and employment of seafarers, primarily on Indian-registered vessels.
- **Right to Repatriation:** **Section 67** provides for repatriation without cost to seafarers in prescribed circumstances, while shipowners of Indian vessels must maintain financial security to support their return.
- **Protection of Abandoned Seafarers:** The Act allows an Indian ambassador near the place of abandonment to arrange a seafarer's return to a proper port and necessary maintenance, with the costs recoverable from the shipowner.

2. Maritime Labour Convention, 2006

- **Minimum Labour and Welfare Standards:** The **Maritime Labour Convention (MLC), 2006**, adopted by the International Labour Organisation (ILO), establishes minimum standards for wages, employment agreements, working hours, accommodation, food, medical care, occupational safety and complaint procedures.
- **Protection Relating to War Zones:** Under the MLC framework, repatriation provisions cover specified circumstances, including when a ship is bound for a war zone that a seafarer does not consent to enter, subject to applicable legal requirements..
- **Limits of Protection:** The Convention establishes labour and welfare standards but does not guarantee physical protection against missiles, drones or other military attacks.

3. International Maritime Law: UNCLOS and International Humanitarian Law

- **Navigation Rights under UNCLOS:** The **United Nations Convention on the Law of the Sea (UNCLOS), 1982**, governs maritime navigation and territorial waters, recognises the right of innocent passage subject to its provisions, and requires coastal states to publicise known dangers to navigation.
- **Protection under International Humanitarian Law:** During armed conflict, the principles of **distinction and proportionality** guide attacks at sea; merchant seafarers are generally civilians, and commercial ships do not automatically become lawful military targets merely because they enter conflict zones.
- **Jurisdiction and Enforcement Limitations:** Foreign-flagged vessels generally fall under their flag states' jurisdiction on the high seas, while incidents in ports, territorial waters and international

waters may involve different authorities; international law does not guarantee protection from every attack.

Government Initiatives and India's Response

1. **Security Advisories and Deployment Restrictions:** In June 2026, the Directorate General of Maritime Administration issued directions restricting the deployment of Indian seafarers to conflict areas, subject to specified exceptions, and requiring monitoring and coordination with Indian missions.
2. **Diplomatic Intervention:** Following the *MV Golden Leo* incident in the Black Sea, India summoned Russia's chargé d'affaires and condemned the killing of Indian seafarers, using diplomatic channels to raise concerns over their safety.
3. **Repatriation and Emergency Assistance:** By early August 2026, **more than 4,000 Indian seafarers had been repatriated from the Gulf region**, supported by emergency communication and coordination mechanisms.
4. **Financial and Medical Support:** The government has provided medical and counselling assistance and announced **₹10 lakh in immediate financial assistance** to the next of kin of deceased seafarers under the Seafarers' Welfare Fund Society's Special High-Risk Area Scheme.
5. **Maritime Risk Management:** The Directorate General of Shipping's standard operating procedures cover risk assessment, reporting, crew protection and coordination with naval and security authorities to improve responses to maritime emergencies.
6. **International Coordination:** India works through diplomatic and maritime channels to assist affected crews, while the International Maritime Organization (IMO) has promoted evacuation arrangements and warned against exposing seafarers to serious risks without credible security guarantees.

Way Forward

1. **Strengthen Risk Assessment:** Shipping companies should assess voyage and security risks before entering high-risk waters and provide seafarers with clear information about prevailing dangers.
2. **Improve Monitoring and Emergency Response:** India should strengthen real-time tracking, emergency communication and coordination with shipping companies and Indian missions to identify threats and arrange timely evacuation.
3. **Ensure Employment and Insurance Protection:** Seafarers should receive adequate information about war risks, insurance coverage and employment conditions before accepting assignments in conflict-affected areas.
4. **Promote Safe-Passage Arrangements:** India should work through the IMO and other international forums to promote credible security arrangements, maritime corridors and timely warnings for commercial vessels.

5. **Strengthen Regional Cooperation:** India should cooperate with other major seafarer-supplying countries, particularly the Philippines, to coordinate diplomatic efforts and improve crew protection.
6. **Use Naval Assistance Where Feasible:** India should retain the capacity to rescue and evacuate its citizens when circumstances permit, while considering the legal, security and diplomatic constraints surrounding foreign-flagged vessels.

Conclusion

India's seafaring workforce is vital to global trade. Its growing size also increases the number of citizens exposed to maritime conflict. Domestic law and international conventions provide important labour, welfare and navigation protections, but cannot guarantee physical safety. India must combine risk prevention, diplomacy, effective evacuation and international cooperation to protect seafarers.

Question for practice:

Discuss the legal framework and government measures for protecting Indian seafarers working in conflict zones.

Source: [Business Standards](#)

Can rate hikes control cost-push inflation?

Source: The post "Can rate hikes control cost-push inflation?" has been created based on "Can rate hikes control cost-push inflation?" published in "Business Line" on 12th October 2026.

UPSC Syllabus: GS-3-Indian Economy

Context: Cost-push inflation occurs when the prices of goods and services rise due to an increase in production costs, such as oil, gas, electricity and transportation. The ongoing wars, tariff conflicts and geopolitical uncertainties have increased production costs globally, prompting central banks to raise interest rates.

About Inflation

1. Inflation refers to a **sustained increase in the general price level of goods and services in an economy**, which reduces the purchasing power of money.
2. **Types of Inflation**
 - a. **Demand-pull inflation:** It occurs **when aggregate demand grows faster than the economy's ability** to produce goods and services. It is generally associated with strong economic growth and low unemployment.
 - b. **Cost-push inflation:** It occurs **when rising production costs, such as wages, raw materials, fuel and transportation, reduce aggregate supply and increase prices**. Wars, natural disasters and higher international commodity prices can trigger it.

Can rate hikes control cost-push inflation?

1. **Reduction in credit demand:** Higher interest rates make borrowing expensive for businesses and consumers, thereby reducing credit demand and overall spending.

2. **Control over prices:** Lower demand may reduce the ability of producers to pass on higher costs to consumers, helping moderate inflation.
3. **Limited effectiveness:** Rate hikes cannot directly reduce the cost of imported oil, gas, electricity or transportation, which are the primary sources of cost-push inflation.
4. **Impact on employment:** Higher borrowing costs discourage investment, slow job creation and may lead to job losses, further reducing consumer demand.
5. **Global economic slowdown:** Persistent inflation, geopolitical uncertainty and the growing influence of AI may contribute to a prolonged slowdown in global output and employment.

Implications for India:

1. **Relative insulation:** India's moderate integration with global trade and financial markets may provide some protection against global economic shocks.
2. **Energy vulnerability:** Dependence on imported energy exposes India to fluctuations in international oil and gas prices.
3. **Fiscal constraints:** High government borrowing and existing welfare commitments limit the scope for additional borrowing and Keynesian fiscal stimulus.
4. **External challenges:** Weakening demand in Western economies may affect Indian exports and economic growth.
5. **Domestic vulnerabilities:** Droughts, floods, El Niño and other natural disasters may threaten economic stability and create additional inflationary pressures.

Way Forward

1. **Diversification of energy sources:** India should promote renewable energy and diversify its sources of oil and gas imports to reduce exposure to global price shocks.
2. **Strengthening supply chains:** The government should improve logistics, transportation and domestic manufacturing to reduce production costs.
3. **Balanced monetary policy:** The RBI should carefully calibrate interest rate changes by considering inflationary pressures, economic growth and employment.
4. **Prudent fiscal management:** The government should provide targeted support to vulnerable sections while maintaining fiscal discipline and avoiding excessive borrowing.
5. **Strategic reserves:** India should strengthen its strategic petroleum reserves to manage temporary disruptions in global energy supplies.
6. **Disaster preparedness:** Investment in climate-resilient infrastructure and disaster management can reduce supply disruptions caused by droughts, floods and other natural calamities.

Conclusion: Interest rate hikes can help control demand-driven inflation but have limited effectiveness against cost-push inflation. A balanced approach combining monetary policy, energy diversification, supply-side measures and prudent fiscal management is therefore necessary.

Question: Can rate hikes control cost-push inflation? Discuss the limitations of monetary policy in controlling cost-push inflation and examine its possible implications for the Indian economy.

Source: [Business Line](#)

The next farm revolution must aim at significantly raising farmers' incomes

Source: The post “The next farm revolution must aim at significantly raising farmers' incomes” has been created based on “The next farm revolution must aim at significantly raising farmers' incomes” published in “Indian Express” on 12th October 2026.

UPSC Syllabus: GS-3-Indian Economy

Context: Indian agriculture has achieved significant progress in food security, irrigation and agricultural exports since 2001-2026. India has strengthened its position as a major producer and exporter of agricultural commodities, while the expansion of foodgrain procurement and buffer stocks has helped ensure national food security. However, challenges such as climate change and ground water depletion and Post-harvest challenges, etc continue to affect the sector.

Achievement of Indian Agriculture

1. India's agriculture economy is **valued at around \$600 billion and could cross \$1 trillion over the next decade** through value-added processing and improved market linkages.
2. **Improved irrigation:** Following the droughts of 2014 and 2015, the government prioritised irrigation and crop insurance through the Pradhan Mantri Fasal Bima Yojana (PMFBY). Nearly 60% of India's gross cropped area is now irrigated.
3. **Food security:** India is the world's largest producer and exporter of rice. Foodgrain stocks remain above prescribed buffer norms despite the provision of free foodgrains under the PM Garib Kalyan Yojana.
4. **Agricultural trade:** In 2025–26, India exported agricultural products worth approximately \$53 billion and imported goods worth \$40 billion.
5. **Economic growth:** Agricultural GDP grew at an average annual rate of around 4% between 2014–15 and 2025–26.
6. **Exemplified Growth in Gujarat:** Gujarat recorded agricultural growth of over 9% annually, supported by irrigation, rural electrification, roads, agricultural extension and Bt cotton.

Major Challenges

1. **Mismatch between production and demand:** India produces surplus rice and wheat but faces shortages of pulses and oilseeds, increasing dependence on imports.
2. **Unsustainable cultivation:** Paddy cultivation in Punjab and Haryana puts pressure on groundwater. The water table in Haryana is reportedly declining by around 1.7 feet annually.
3. **Unequal incentives:** Subsidies on electricity, fertilisers and irrigation make paddy cultivation lucrative, discouraging farmers from shifting to pulses and oilseeds.
4. **Unfulfilled income goals:** The target of doubling farmers' real incomes remains unachieved. Agricultural growth of around 4% is insufficient to meet the much higher growth rate estimated by the Ashok Dalwai Committee.
5. **Post-harvest challenges:** Diversification into milk, fisheries, poultry, fruits and vegetables requires efficient value chains and access to high-income consumers because these products are perishable.

Way Forward

1. **Promote crop diversification:** Provide incentives of approximately ₹35,000 per hectare to pulses and oilseeds farmers to encourage a shift away from paddy. This could be supported through a 50:50 cost-sharing arrangement between the Centre and states.
2. **Rationalise subsidies:** Redirect existing power, irrigation and fertiliser subsidies towards crops that promote self-sufficiency and environmental sustainability.
3. **Promote agri-photovoltaics:** Install solar panels around 10–11 feet above agricultural land, with sufficient spacing to allow crops to grow underneath. This enables farmers to produce both food and solar energy, becoming annadata as well as urjadata.
4. **Reform PM-KUSUM:** Adapt the scheme along the lines of PM-Surya Ghar, provide comparable subsidies and ensure remunerative feed-in tariffs for solar power.
5. **Scale up successful models:** An ICRIER pilot project in Rajasthan reportedly increased a farmer's income eight to ten times through agri-photovoltaics. Such models can be expanded with suitable safeguards.
6. **Strengthen agricultural value chains:** Improve storage, processing, transportation and market access to raise returns from high-value agriculture.
7. **Conserve natural resources:** Encourage less water-intensive crops and sustainable farming practices to protect groundwater and the environment.

Conclusion: India's next agricultural revolution must focus on income enhancement, crop diversification and sustainable resource use, rather than production alone. Agri-photovoltaics, supported by appropriate policy reforms, can help bring about a new Surya Khet Kranti and contribute to the vision of Viksit Bharat 2047.

Question: Indian agriculture must focus not only on increasing production but also on significantly enhancing farmers' incomes. Discuss the major challenges facing Indian agriculture and suggest measures to achieve sustainable agricultural growth.

Source: [Indian Express](#)

The AI Challenge How to Maximise Economic Impact, Spread Gains Evenly

UPSC Syllabus: Gs Paper 2- Science and Technology

Introduction

Global AI investment has centred on advanced models, chips and data centres, encouraging the belief that gains will go to the companies building them. However, the World Bank Group's *World Development Report 2026: The Promise of Artificial Intelligence* argues that development gains depend on applying AI to practical problems at scale. For India, the challenge is to adapt AI to local needs and spread its benefits widely.

AI as a Driver of Inclusive Economic Growth

1. **Productivity and Economic Growth:** AI can sustain economic growth by improving productivity, expanding access to expertise and making public services more effective.
2. **Lower Risk of Job Automation:** Only 4.5% of jobs in low- and middle-income countries are highly exposed to generative AI automation, compared with 14.2% in high-income countries.

3. **Potential for Worker Productivity:** Another 16.2% of jobs in low- and middle-income countries could experience meaningful productivity gains, compared with 18.7% in advanced economies.
4. **Complementing Human Labour:** AI is more likely to support the work of many employees in developing countries than replace them, increasing their capabilities and efficiency.
5. **Affordable, Task-Specific Tools:** AI applications designed for specific tasks can make useful expertise more accessible to businesses, households and public institutions.
6. **Improving Public Service Delivery:** AI can assist teachers, support medical diagnosis, improve agricultural advice and strengthen public administration, expanding access to essential services.

India's Potential to Maximise AI Benefits

1. **Strength in Technology Deployment:** India's experience in deploying technology at population scale provides a strong foundation for applying AI to practical development challenges.
2. **Agricultural Productivity:** In Baramati, AI-supported farming reportedly increased sugarcane yields by 40% while reducing water and fertiliser use by 30%, demonstrating the potential for resource-efficient agriculture.
3. **Healthcare Screening:** AI-based tuberculosis detection has reportedly increased detection by 35%, while Wadhwani AI's screening tools demonstrate the potential to strengthen healthcare delivery.
4. **Weather Forecasting:** India combined multiple AI models to provide monsoon forecasts and farming advisories to millions through text, voice and AI-powered services, predicting the unusual 2025 monsoon.
5. **Multilingual Farmer Services:** Bharat VISTAAR and state-level AI chatbots can provide farmers with locally relevant information in multiple languages, improving access to agricultural advice.
6. **Agricultural and Animal Health Applications:** Gujarat's AgriStack serves 5 lakh farmers, while the Sarlaben animal-health initiative reportedly benefits 3 crore cattle and their farmers.
7. **Applications Across Sectors:** AI is being deployed in education, governance, financial services and public services, showing its potential beyond agriculture and healthcare.

Key Challenges in Scaling AI for Development

1. **Concentration of AI Resources:** Advanced chips, computing power, data, research talent and investment remain concentrated among a few firms and countries, limiting wider access.
2. **Dependence on Major Providers:** Although competition has made leading models relatively affordable, dependence on a small number of providers creates risks and may increase their market power.
3. **Inadequate Physical Infrastructure:** Reliable electricity, connectivity, affordable devices and computing resources are essential for the effective deployment of AI.

4. **Shortage of Local-Language Data:** AI systems need suitable local-language data to respond effectively to India's linguistic diversity and specific development needs.
5. **Gaps in Digital Skills:** People need the skills to use AI effectively, while workers and enterprises require greater capacity to integrate it into their activities.
6. **Limited Institutional Capacity:** Governments need the ability to evaluate, procure and regulate AI systems so that technology delivers measurable public benefits.
7. **Difficulty in Scaling Successful Pilots:** AI applications may work in limited settings but require financing, institutional ownership and integration with existing systems to reach millions of people.
8. **Weak National AI Preparedness:** Only one of the world's 25 low-income countries had published a national AI strategy, indicating gaps in preparedness among countries with substantial potential gains.

Government Initiatives to Strengthen India's AI Ecosystem

1. **Digital Public Infrastructure:** Aadhaar, UPI, DigiLocker and emerging data-sharing systems provide shared infrastructure that lowers costs, enables interoperability and supports innovation.
2. **Open Architecture and Competition:** UPI's open architecture offers a model for AI adoption by reducing dependence on a single provider and supporting competition, portability and flexibility.
3. **IndiaAI Compute Capacity:** The IndiaAI Mission seeks to improve access to computing resources, helping expand AI development and adoption beyond a few large technology companies.
4. **Indigenous Models and Datasets:** The Mission supports indigenous foundation models through the IndiaAI Innovation Centre and datasets through AIKosh, strengthening domestic AI capabilities.
5. **Application Development and Skills:** Its application development and FutureSkills pillars aim to promote practical AI solutions and build the human capabilities needed to use them.
6. **Startup Financing and Research:** IndiaAI Startup Financing, ANRF and RDIF support the broader effort to strengthen innovation, research and deep-tech investment.
7. **Safe and Trusted AI:** The Mission supports bias mitigation, algorithm auditing, explainable AI, privacy-preserving systems and deepfake detection, alongside institutional mechanisms for AI governance and safety.
8. **State-Level AI Innovations:** Andhra Pradesh's Navachetana screens children for developmental delays, Maharashtra's MahaVISTAAR AI supports farmers, Meghalaya's EdskGrid strengthens education governance, and Vyuhaa-Cerviai supports point-of-care cervical cancer screening.

Way Forward

1. **Design for Scale:** Every AI pilot should have a clear route to wider adoption, backed by financing, institutional ownership and integration with existing systems.

2. **Adopt a Full-Stack Approach:** Successful deployment requires software, skilled people and supporting institutions working together, rather than technology operating in isolation.
3. **Test Through Evidence:** India's scale makes rigorous evaluation feasible, allowing policymakers to test applications under real-world conditions before expanding them.
4. **Scale What Works:** Successful interventions should be expanded across states and ministries, while ineffective approaches should be discontinued.
5. **Share Lessons and Failures:** Systematic sharing of results can help governments learn from experience instead of repeatedly rediscovering effective approaches or repeating mistakes.
6. **Adapt AI to Local Needs:** India should prioritise cost-effective tools suited to its languages and development priorities rather than trying to match frontier AI companies' enormous investments.
7. **Strengthen Public Institutions:** Governments must improve their capacity to evaluate, procure and regulate AI while remaining flexible as the technology evolves.
8. **Ensure Inclusive and Responsible Adoption:** AI policies should preserve competition, contain risks, build public trust and ensure that productivity gains reach citizens, enterprises and institutions widely.

Conclusion

India's AI opportunity lies in turning technological advances into broad-based productivity gains. This requires affordable access, local adaptation, strong infrastructure, skilled people and capable institutions. By evaluating solutions, scaling what works and governing AI responsibly, India can spread benefits across sectors and communities and offer useful lessons for the Global South.

Question for practice:

Discuss how India can maximise the economic benefits of artificial intelligence while ensuring that its gains are distributed widely across society.

Source: [Indian Express](#); [PIB](#)

India Will Not Succumb to Musk's Pressure Tactics

UPSC Syllabus: Gs Paper 2- International Relation

Introduction

India's dispute with Elon Musk over Starlink's entry reflects a wider conflict between technological innovation, corporate influence and national sovereignty. Satellite communication can improve connectivity in remote areas and support critical operations, but dependence on foreign-owned networks may create security risks. The key challenge is to benefit from advanced satellite technology while protecting national security, ensuring fair competition and retaining control over critical communication infrastructure.

The Starlink Dispute: Competition and Corporate Pressure

1. **Competition for Market Leadership:** Three players—Reliance Jio, Eutelsat OneWeb and Starlink—have received licences to establish satellite communication services in India. The existing telecom players and Starlink are competing to gain an early advantage in this emerging market.
2. **Musk's Allegations Against Indian Businesses:** On October 7, Musk accused Indian business interests of delaying Starlink's launch and criticised Mukesh Ambani on X. However, he offered no evidence to support his allegations.
3. **Government's Position on Competition:** Communications Minister Jyotiraditya Scindia responded on October 9 that India does not allow monopolies in any sector. Starlink had received significant authorisations, but security and spectrum procedures remained outstanding.
4. **Corporate Influence on Policymaking:** Musk used public criticism to pressure Indian authorities over Starlink's entry. His approach raises concerns about powerful business leaders using their public platforms to influence government decisions.
5. **Political Donations and Business Interests:** Reliance has considerable influence in Indian political circles, while Musk has a close relationship with Donald Trump and reportedly donated around \$280 million to Trump's 2024 presidential campaign. These connections reflect the wider relationship between corporate wealth and political power.

From American Soft Power to Private Technological Influence

1. **Decline of Traditional American Soft Power:** USAID supported health, food security, education and disaster relief, helping the United States build international goodwill. Musk supported the campaign to dismantle the agency, although he did not single-handedly determine Washington's policy.
2. **Rise of Private Technological Power:** Starlink provides communication infrastructure, SpaceX supports critical space capabilities, and X gives Musk a global platform. Together, these businesses allow him to influence international debates through privately controlled technology.
3. **Social Media as a Tool of Corporate Pressure:** Musk can directly reach policymakers and millions of users without relying on traditional media or diplomatic channels. His posts can portray regulatory disagreements as conflicts between innovation and government resistance.
4. **Amplification Through Online Supporters:** Musk's supporters share and promote his criticism on social media, increasing public pressure on governments. This can make governments appear opposed to innovation even before they explain their regulatory decisions.
5. **Limits of the Technology-First Approach:** Musk's focus on removing unnecessary procedures has helped drive engineering innovation. However, security reviews, parliamentary scrutiny and regulatory safeguards cannot always be treated as obstacles because governments must protect public interests.

National Security: The Core of India's Concerns

1. **Growing Strategic Vulnerabilities:** Conflicts in Ukraine and the Gulf region, along with India's cross-border security experiences, have increased concerns about critical communication infrastructure. India's borders with China and Pakistan make reliable and secure networks particularly important.
2. **Risk of Regulatory Bypass:** Software changes could potentially allow satellite communications to bypass Starlink's Indian gateway and the associated regulatory and security requirements. Such possibilities raise concerns about the effectiveness of national oversight.
3. **Threats to Data Security:** A foreign-owned provider could potentially restrict services or withhold critical information during a conflict. Unauthorised access to sensitive communications could also expose India's security interests to hostile powers.
4. **Benefits of Satellite Connectivity:** Satellite services can improve connectivity in remote mountains, maritime regions and rural areas. They can also support disaster relief, military operations and government networks, making their exclusion undesirable.
5. **Affordability:** Experts cited in the discussion warn that satellite communication services may remain unaffordable for poorer users.
6. **Regulatory Access:** Criminals and non-state actors could also exploit overseas infrastructure to bypass regulatory supervision.

Way Forward

1. **Lessons from Ukraine:** Starlink supported civilian and military communications after Russia's 2022 invasion. However, its coverage was disabled over parts of Ukraine during a September 2022 counteroffensive, disrupting Ukrainian communications and highlighting the risks of depending on privately controlled critical services.
2. **Enforceable Service Continuity:** India should ensure that critical communication networks have enforceable operating arrangements, technical alternatives and continuity plans. These safeguards can reduce the risk of essential services being restricted during emergencies.
3. **Learning from Bangladesh:** Bangladesh's interim leader Muhammad Yunus engaged with Musk over Starlink, and the service was launched commercially in the country. A SpaceX adviser also promoted Yunus as a potential UN Secretary-General, illustrating how commercial engagement can overlap with international political outreach.
4. **Assessing Foreign Ownership and Governance:** Tencent invested in Tesla in 2017, while investigations have reported indirect Chinese investment in Musk's privately held businesses, including SpaceX. These investments do not establish Chinese control, access to sensitive systems or improper influence, but they underline the need to examine ownership and governance carefully.
5. **Clear and Consistent Regulations:** The government should clearly communicate security requirements, licensing conditions and spectrum procedures. Transparent rules and consistent treatment of domestic and foreign companies can reduce uncertainty and prevent perceptions of favouritism.

6. **Timely and Firm Implementation:** Genuine security concerns should be stated openly rather than left to speculation. Swift decisions and consistent implementation can counter corporate pressure more effectively than investor summits and memorandums of understanding alone.
7. **Protecting Strategic Autonomy:** India should benefit from advanced foreign technology without surrendering control over essential decisions to private suppliers. Security safeguards must not become excuses to protect domestic monopolies or unfairly restrict foreign investment.

Conclusion

India's Starlink dispute reflects the need to balance technological progress, fair competition and national sovereignty. The government should maintain transparent regulations, address genuine security concerns and ensure uninterrupted access to critical communication services. Strategic autonomy requires India to welcome innovation without becoming dependent on private providers. Clear communication and firm implementation can help India resist corporate pressure while protecting its national interests.

Question for practice:

Evaluate the challenges India faces in balancing technological innovation, foreign investment and national security in the context of Elon Musk's Starlink.

Source: [Businessline](#)

A digital India needs Wi-fi for everyone

Source: The post "A digital India needs Wi-fi for everyone" has been created based on "A digital India needs Wi-fi for everyone" published in "Indian Express" on 13th October 2026.

UPSC Syllabus: GS-2-Governance

Context: India has made significant progress in digital payments and mobile data usage by initiative like PM-WANI, but public Wi-Fi connectivity remains underdeveloped. India has around 4 lakh public Wi-Fi hotspots, compared with over 13 million in France, highlighting the need to expand affordable internet access.

About PM-WANI

1. The **Prime Minister's Wi-Fi Access Network Interface (PM-WANI)** is a **flagship scheme** launched by the **Department of Telecommunications (DoT)**.
2. It aims **to accelerate proliferation of internet services by setting up public Wi-Fi Hotspots in the country** with the objective of building digital India and consequential benefits thereon.
3. Under the PM-WANI framework, **Public Data Offices (PDOs) establish, operate and maintain WANI compliant Wi-Fi Hotspots** based on their techno-commercial considerations and deliver internet services to subscribers.
4. **PDOs need to partner with a Public Data Office Aggregator (PDOA)** to deliver internet services.
5. As of 28 February 2026, **4,09,403 public Wi-Fi hotspots were operational, with 207 PDO Aggregators (PDOAs) and 113 App Providers registered.**

Significance of PM-WANI

1. **Digital inclusion:** It can improve internet access for students, workers and low-income households.
2. **Affordable internet:** It enables users to purchase connectivity according to their needs.
3. **Employment generation:** It creates opportunities for local entrepreneurs and small businesses.
4. **Rural connectivity:** It can support access to online education, telemedicine and government services in underserved areas.
5. **Reduced pressure on mobile networks:** Public Wi-Fi uses unlicensed spectrum and can supplement mobile data networks.
6. **Competition:** It can reduce dependence on a few major telecom operators by promoting an open and interoperable network.

Challenges in Implementing PM-WANI

1. **High backhaul costs:** Small Public Data Offices (PDOs) pay more for broadband connectivity than household consumers, making their operations financially unviable.
2. **Resistance from incumbents:** Established telecom operators have limited incentives to support small competitors outside their control.
3. **Weak implementation:** Although the PM-WANI framework was approved in December 2020, its potential remains largely unrealised.
4. **Poor last-mile connectivity:** BharatNet has connected over 2 lakh gram panchayats, but the absence of adequate retail distribution limits its benefits.
5. **Geographical barriers:** Hilly and forested regions may remain difficult to connect through optical fibre.

Importance of Public Wi-Fi

1. **Affordable connectivity:** Public Wi-Fi enables people to purchase small amounts of internet data according to their needs.
2. **Digital inclusion:** It benefits poor households, students attending online classes, and citizens accessing telemedicine and government services.
3. **Better connectivity:** It can serve areas where mobile signals are weak or unreliable.
4. **Reduced dependence:** It reduces excessive dependence on a few telecom companies and provides an alternative connectivity network.
5. **Efficient spectrum use:** Public Wi-Fi uses unlicensed spectrum and reduces pressure on mobile networks.

Way Forward

1. **Integrate BharatNet with PM-WANI:** BharatNet should provide affordable wholesale bandwidth to PDOs and aggregators.
2. **Ensure fair pricing:** The government should implement transparent and capped wholesale tariffs for broadband services.
3. **Enforce service guarantees:** Reliable connectivity and quality of service should be ensured for small operators.
4. **Explore alternative technologies:** Satellite broadband providers and other suitable technologies can help connect remote areas, subject to regulatory approvals.

5. **Promote open networks:** The government should support a consumer-first, interoperable Wi-Fi ecosystem that encourages competition.

Conclusion: PM-WANI has the potential to transform public internet access in India by making connectivity affordable, accessible and inclusive. Its effective implementation, supported by the integration of BharatNet, transparent wholesale pricing and participation of local entrepreneurs, can bridge the digital divide between rural and urban areas. It can also strengthen digital service delivery, promote entrepreneurship and reduce dependence on a few dominant telecom operators. Therefore, the government must demonstrate the political will to prioritise public interest and ensure that existing digital infrastructure benefits every citizen. A strong PM-WANI network can turn the vision of Digital India into a reality by making the internet accessible to all, irrespective of income or geographical location.

Question: "Public Wi-Fi is essential for inclusive digital connectivity in India." Discuss the challenges in implementing PM-WANI and suggest measures to make it more effective.

Source: [Indian Express](#)

Unregulated use of GM: A cautionary tale

Source: The post "Unregulated use of GM: A cautionary tale" has been created based on "Unregulated use of GM: A cautionary tale" published in "Indian Express" on 13th October 2026.

UPSC Syllabus: GS 3- Science & Technology

Context: A seed industry-commissioned study reveals that over a quarter of India's cultivated cotton area may comprise unauthorised genetically modified (GM) hybrids containing herbicide-tolerant (HT) and advanced Bt traits. The study highlights the growing demand for advanced agricultural technology among farmers and the challenges arising from its adoption outside the government's regulatory framework.

About Genetically modified (GM) crops

1. Genetically modified (GM) crops are **developed by introducing specific genetic traits** to improve characteristics such as pest resistance and herbicide tolerance.
2. GM crops are plants **that have had their DNA altered using genetic engineering techniques**.
3. This process involves **inserting one or more genes from a different species into the plant's genome** to confer certain advantageous traits that aren't naturally present in the species e.g. Bt Cotton, which is widely grown in several countries, including India.
4. GM crops are **developed to improve crop yield, enhance nutritional value, reduce the use of chemical pesticides, and increase resistance** to environmental stressors like drought or frost.
5. **Bt cotton is India's major commercially approved GM crop.**
6. However, the growing use of unauthorised HT-Bt cotton hybrids highlights the conflict between farmers' demand for advanced technology and the government's regulatory approach.

Reasons for the growing adoption of unauthorised GM cotton

1. **High Cost of Manual Weeding:** Manual weeding costs farmers around ₹12,000–15,000 per acre, whereas two to three rounds of glyphosate application cost approximately ₹750–850. HT cotton allows farmers to control weeds with less dependence on manual labour.

2. **Labour Shortages:** The shortage of agricultural labour has increased farmers' interest in technologies that reduce the time and cost involved in weed management.
3. **Improved Pest Resistance:** Existing approved Bt cotton hybrids contain Cry1Ac and Cry2Ab genes, but these do not adequately control pink bollworm. The unapproved Vip3A Bt gene has a different mode of action and can provide protection against this pest.
4. **Farmer-Led Demand:** Farmers are prioritising lower cultivation costs and better crop protection. Their adoption of these seeds demonstrates acceptance of HT technology.
5. **Regulatory Restrictions:** The government has not authorised the commercial cultivation of cotton incorporating the glyphosate-tolerance and Vip3A traits. Consequently, farmers are obtaining such seeds through unauthorised traders and breeders.

Major Concerns Associated with Unregulated GM Cotton

1. **Violation of regulatory safeguards:** Unauthorised GM seeds are being produced and sold through illegal channels without the necessary government biosafety and regulatory approvals.
2. **Risks to farmers:** Farmers may become dependent on unreliable seed suppliers and may not receive the quality assurance associated with research-backed seed companies.
3. **Weakening of the organised seed industry:** The decline in approved seed sales undermines genuine seed companies that invest in research and development.
4. **Environmental and biosafety concerns:** Unapproved GM crops may be commercialised without the required assessment of their environmental and biosafety implications.
5. **Regulatory credibility:** Widespread unauthorised adoption indicates a gap between farmers' technological needs and the existing approval system.

Way Forward

1. **Adopt Science-Based Regulation:** Decisions on GM crops should be guided by empirical evidence, transparent risk assessment and independent biosafety evaluation rather than ideological considerations.
2. **Facilitate Regulated Field Trials:** Promising GM technologies should be evaluated through properly designed field trials under strict monitoring and safeguards.
3. **Make Timely Decisions:** The government should establish a responsive approval process that considers emerging challenges faced by farmers without compromising biosafety.
4. **Curb Illegal Seed Markets:** Authorities should strengthen seed traceability, monitor unauthorised breeding and distribution, and take action against illegal suppliers.
5. **Protect Farmers' Interests:** Farmers should have access to quality-assured seeds, reliable technical guidance and information about the benefits and risks of new technologies.
6. **Strengthen Agricultural Research:** Public research institutions and established seed companies should be encouraged to develop improved cotton varieties that address weed management, pest resistance and cultivation costs.

Conclusion: The growing adoption of unauthorised HT-Bt cotton demonstrates that regulatory restrictions cannot eliminate demand for agricultural innovation when farmers face persistent economic and production challenges. At the same time, farmer demand alone cannot substitute for scientific assessment and biosafety approval. India must bridge this gap through timely, transparent and evidence-based regulation, stronger enforcement against illegal seed suppliers and greater investment in agricultural research. A balanced approach can protect farmers, safeguard the environment, support the formal seed industry and strengthen India's long-term cotton productivity and competitiveness.

Question: Unregulated adoption of genetically modified (GM) cotton highlights the gap between farmers' needs and India's regulatory framework. Discuss the reasons, concerns and way forward in light of recent developments.

Source: [Indian Express](#)

Warming Himalayas Demand a Rethink on Development

UPSC Syllabus: Gs Paper 3- Infrastructure and Disaster management

Introduction

The Indian Himalayan Region (IHR) is facing increasingly frequent and severe climate-induced disasters as temperatures rise, glaciers retreat and mountain slopes become unstable. Warming in Asia's high mountains is occurring at 0.3°C per decade, nearly twice the global average. These changes threaten lives, infrastructure, water security and livelihoods, while exposing the limits of development that fails to account for Himalayan ecological and geological conditions across the region.

Understanding the Warming Himalayan Region

1. **Rapid Glacier Loss:** Ice-loss rates across the Hindu Kush Himalaya (HKH) have doubled since 2000, while Himalayan glaciers are losing mass 65% faster than a decade ago, increasing regional instability.
2. **Uneven Warming Patterns:** The western Himalaya is warming faster than the central and eastern stretches, with night-time minimum and winter temperatures rising at particularly high rates.
3. **Limited Scientific Understanding:** Only about 21 of the estimated 40,000 glaciers across the Himalaya-Karakoram region receive detailed, sustained monitoring, leaving major gaps in understanding changing mountain conditions.
4. **Growing Disaster Concentration:** Although the Himalayas cover around 18% of Indian land, they account for approximately 35% of disasters, showing the region's disproportionate exposure to hazards.
5. **A Shared Natural System:** The Himalayas form part of the global mountain system extending from the Hindu Kush and Karakoram, and their ecological instability threatens communities across national borders.

Causes and Mechanisms of Himalayan Hazards

1. **Rising Temperatures Accelerate Melting:** Higher atmospheric temperatures disturb the balance between winter snow accumulation and summer melting. Ice that once had temperatures of -6°C to -20°C is now closer to -2°C, making it more susceptible to melting.
2. **Meltwater Weakens Glaciers:** Meltwater enters deep shafts called moulins and reaches the bedrock, forming a pressurised layer between the rock and ice. This layer accelerates glacier movement, while water channels within and beneath the ice generate forces that can fracture it.

3. **Permafrost Thaw Destabilises Slopes:** Permafrost acts as geological cement by filling rock fractures with ice, but rising temperatures weaken this natural support and trigger rock avalanches, landslides and debris flows.
4. **Glacial Lake Instability Increases Flood Risks:** Retreating glaciers leave expanding lakes behind unstable deposits of rock and ice, increasing the possibility of sudden floods when their natural barriers fail.
5. **Black Carbon Intensifies Glacier Loss:** Black carbon contributes roughly one-third of Himalayan glacier melt, as soot from sources such as brick kilns absorbs sunlight when deposited on snow and ice.
6. **Hazards Trigger Cascading Disasters:** A mountain collapse can block a river, forming a temporary dam that may later burst and release destructive floods carrying mud, rocks and debris downstream.

Impacts of Himalayan Hazards

1. **Destruction of Lives and Infrastructure:** Climate-related mountain collapses and floods destroy settlements and infrastructure, as demonstrated by devastating floods in Nepal and Tibet that killed more than 1,300 people.
2. **Threats to Downstream Communities:** Mountain collapses can block rivers and form temporary dams. When these dams burst, they release destructive flash floods carrying mud, rocks and debris into downstream communities.
3. **Declining Long-Term Water Security:** The Himalayas supply rivers sustaining hundreds of millions of people across South Asia, but peak water is expected around mid-century in most Hindu Kush Himalaya (HKH) river basins before glacier runoff declines.
4. **Economic Dependence on Mountain Water:** Himalayan water supports roughly 20% of India's GDP, including wheat, rice, tea, hydropower and pilgrimage economies, while mountain states capture only around 5% of this value.
5. **Risks to Mountain Ecosystems and Livelihoods:** Increasing slope instability and changing glacier conditions threaten ecosystems, livelihoods and water security, while creating growing risks for communities and infrastructure downstream.
6. **Unequal Responsibility for Climate Damage:** Nepal contributes roughly 0.1% of global greenhouse gas emissions but faces severe climate-related losses, strengthening its demand for compensation for loss and damage.

Challenges in Himalayan Development

1. **Inadequate Hazard Monitoring:** Limited sustained glacier monitoring and gaps in real-time information prevent timely identification of glacier instability, permafrost thaw and emerging threats to downstream communities.

2. **High-Risk Glacial Lakes:** A 2025 scientific assessment examined 189 high-risk glacial lakes in the Indian Himalayan Region and classified 56 as very high risk. The Central Water Commission monitors 2,485 glacial lakes larger than 10 hectares across India's Himalayan river basins.
3. **Unsafe Infrastructure Planning:** Development projects that ignore changing geological conditions can expose roads, settlements and other infrastructure to unstable slopes, flash floods and cascading mountain hazards.
4. **Risks from Hydropower Construction:** The Avay Shukla and Ravi Chopra committees recommended restricting major hydropower projects or requiring detailed expert review of construction activities above 2,200 metres, reflecting concerns about fragile high-altitude environments.
5. **Questionable River-Linking Projects:** The proposed 8.7-km Chenab-Beas tunnel at 3,140 metres through the Pir Panjal Range requires serious reconsideration because of its location in a fragile Himalayan ecosystem.
6. **Tourism Pressure on Mountain Regions:** The Indian Himalayan Region receives approximately 400 million tourist visits annually, creating a need to prioritise locally retained economic value rather than simply increasing visitor numbers.

Way Forward: Building Climate-Resilient Himalayas

1. **Establish Regional Monitoring Systems:** Himalayan countries should cooperate through shared real-time data exchange, satellite and drone surveillance, and continuous monitoring of glacier instability and permafrost thaw.
2. **Strengthen Early-Warning Mechanisms:** Acoustic and hydrological sensors along glacier-fed rivers should detect sudden subsurface movements and flash surges, enabling authorities to alert downstream communities immediately.
3. **Improve Glacial Lake Management:** Glacial lakes require continuous monitoring and engineered drainage wherever feasible, alongside preparedness plans that specify evacuation and protection of vulnerable infrastructure when hazards emerge.
4. **Adopt Slope-Sensitive Flood Zoning:** Flood zoning should reflect valley slope, placing infrastructure higher above riverbeds in steep valleys and adopting different zoning approaches where gentler slopes spread destruction horizontally.
5. **Regulate High-Altitude Construction:** Hydropower projects above a defined elevation should face strict restrictions or detailed expert review, following recommendations by the Avay Shukla and Ravi Chopra committees concerning construction above 2,200 metres.
6. **Reassess Development Projects:** A moratorium should apply to development projects until they undergo rigorous reassessment of environmental impacts, hazard safety and climate resilience under changing Himalayan geological conditions.
7. **Reduce Black-Carbon Emissions:** India and neighbouring countries should reduce black-carbon pollution, particularly from brick kilns, because this directly addresses a major contributor to accelerated glacier melting.

8. **Promote Sustainable Tourism:** Tourism planning should shift from maximising visitor numbers towards generating economic value that remains within mountain communities and can be reinvested in local development.

Conclusion

The Himalayas cannot remain safe if development ignores their changing climate and geology. Protecting the region requires shared monitoring, effective early warnings, lower black-carbon emissions and strict scrutiny of high-altitude projects. Development must also protect local livelihoods and retain tourism benefits within mountain communities, while respecting ecological limits across this shared natural system.

Question for practice:

Examine the causes and impacts of warming in the Himalayas and suggest measures to promote climate-resilient development in the region.

Source: [The Hindu](#); [BBC](#)

A Common Language for Justice

UPSC Syllabus: Gs Paper 2- Constitution of India

Introduction

The debate over Hindi as the Supreme Court's official language raises questions about constitutional authority, judicial efficiency and access to justice. English remains prescribed for proceedings in the Supreme Court and High Courts, while citizens may face barriers when they cannot fully understand it. The central issue is how India can preserve consistency in judicial proceedings while making court processes and judgments accessible across its many languages.

Constitutional and Legal Framework Governing Judicial Language

1. **Article 348(1)(a):** English is the prescribed language for proceedings in the Supreme Court and High Courts until Parliament provides otherwise by law. Parliament has not enacted such a law to replace English.
2. **Article 348(2):** The Governor may authorise Hindi or another official language of the State for High Court proceedings, with the President's prior consent. However, this provision does not itself authorise judgments, decrees or orders in that language.
3. **Section 7 of the Official Languages Act, 1963:** It allows the use of Hindi or a State's official language for High Court judgments, decrees and orders, subject to the President's prior consent and an authoritative English translation issued under the High Court's authority.
4. **Existing use of Hindi:** Hindi was authorised in the Rajasthan High Court in 1950 and subsequently in Uttar Pradesh (1969), Madhya Pradesh (1971) and Bihar (1972), following consultation with the Chief Justice of India.

5. **Role of the Chief Justice of India:** A Cabinet Committee decision of 21 May 1965 stipulated that the Chief Justice of India's consent should be obtained for proposals to introduce languages other than English in High Courts.
6. **Rejection of other language proposals:** In 2012, the Supreme Court's Full Court rejected proposals to introduce Tamil, Gujarati, Hindi, Bengali and Kannada in five High Courts. In 2016, it reaffirmed its earlier position after Tamil Nadu sought reconsideration.

Why English Continues as the Common Language of Higher Judiciary

1. **Constitutional continuity:** English remains the prescribed language under Article 348, providing a common framework for proceedings across the Supreme Court and High Courts.
2. **Judicial communication:** In *Madhu Limaye & Anr. v. Ved Murti & Ors.* (1970), the Supreme Court held that an intervener insisting on arguing in Hindi could not participate because the Bench could not follow his arguments.
3. **Consistency of legal precedents:** Existing judgments and legal materials are largely available in English, making a sudden transition to another language difficult without reliable translations.
4. **Administrative convenience:** The Constituent Assembly debates reflected concerns that different languages could create difficulties in legislation, legal interpretation and communication between High Courts and the Supreme Court.
5. **International legal engagement:** The 216th Report of the Law Commission considered English's global importance and the need for Indian judicial personnel to be proficient in the language.
6. **Judicial familiarity:** The Law Commission's examination of compulsory Hindi noted that many judicial personnel were not sufficiently familiar with Hindi, making an immediate transition difficult.

Challenges of the Existing Language System

1. **Barriers to public participation:** Citizens and lawyers with limited English proficiency may struggle to present arguments or understand proceedings before higher courts, reducing their ability to participate effectively.
2. **Limited understanding of judgments:** Complex legal language and English-based judgments can make court decisions difficult for ordinary citizens to understand, creating distance between the judiciary and the public.
3. **Colonial legacy:** English gained prominence under British rule through colonial legal and administrative systems, including legislative codification associated with the Charter Act of 1833 and Macaulay's role in legal drafting.
4. **Gap between original intent and current practice:** English was retained partly for administrative convenience, but its continued dominance raises questions about the persistence of an arrangement initially viewed as temporary.

5. **Limits of a single-language replacement:** Replacing English with Hindi alone would not address the needs of citizens speaking other Indian languages. Any reform must account for India's linguistic diversity.

Initiatives Taken to Improve Access to Justice in Indian Languages

1. **AI-assisted translation:** SUVAS (Supreme Court Vidhik Anuvaad Software) supports the translation of Supreme Court judgments into 16 languages.
2. **Translation of judgments:** As of December 2, 2023, 31,184 Supreme Court judgments and 4,983 High Court judgments had been translated into regional languages.
3. **Translation committees:** The Supreme Court and High Courts have established committees to support AI-assisted legal translation.
4. **Common legal vocabulary:** The Bharatiya Bhasha Samiti is developing a common core vocabulary to facilitate the translation of legal material.
5. **Regional-language accessibility:** The Supreme Court has begun providing brief descriptions of its reports in Hindi, with plans to extend the initiative to other regional languages.

Way Forward

1. **Gradual Legal Reforms:** Parliament should consider changes to the existing language framework in consultation with State governments and the judiciary, while following constitutional procedures.
2. **Technological Infrastructure:** Courts should strengthen the infrastructure needed to translate judgments, legislation and court proceedings into Indian languages using AI-assisted tools.
3. **Training and Capacity-Building:** Judges, lawyers and court staff should receive appropriate training to manage multilingual proceedings and use translation technologies effectively.
4. **Accuracy of Legal Translation:** Translation systems should preserve the precise meaning of legal terms, judgments and precedents to avoid inconsistencies in legal interpretation.
5. **Standardisation of Legal Terminology:** Courts should adopt consistent legal terminology across Indian languages to improve the clarity and reliability of translated legal materials.
6. **Linguistic Inclusiveness:** Language reforms should recognise India's linguistic diversity rather than replace English with Hindi alone, ensuring that speakers of different Indian languages can access justice.
7. **Learning from Global Practices:** India can study the use of national or official languages in the judicial systems of Rwanda, Tanzania, Egypt, France and Germany, while adapting relevant practices to its multilingual context.

Conclusion

India must balance judicial consistency with linguistic inclusion. English provides a common language for higher courts, but limited proficiency can restrict participation and understanding. Gradual reforms, accurate translations, trained personnel and shared legal terminology can improve access to justice. Any change must follow constitutional procedures and respect Parliament's and the judiciary's respective roles.

Question for practice:

Discuss the challenges associated with the use of English in the Indian judiciary and the measures needed to make justice more accessible in Indian languages.

Source: [The Hindu](#); [PIB](#)

India's problem of overtreatment and overmedication

Source: The post "India's problem of overtreatment and overmedication" has been created based on "India's problem of overtreatment and overmedication" published in "The Hindu" on 14th October 2026.

UPSC Syllabus: GS-2-Governance

Context: In India, Over-treatment and Over-medication is increasing healthcare expenditure, exposing patients to avoidable risks and diverting resources from essential primary healthcare. The problem arises from a combination of fragmented healthcare services, financial incentives, patient expectations and inadequate medical coordination. This needs to be addressed.

About Over-treatment and Over-medication

1. **Over-treatment** refers to **unnecessary medical tests, procedures and interventions that provide little or no benefit to patients.**
2. **Over-medication** occurs when patients are **prescribed or consume medicines** that are unnecessary or inappropriate for their medical condition.

Causes of over-treatment and over-medication

1. **Unnecessary testing:** **Excessive screening and diagnostic tests** can cause false-positive results, anxiety, overdiagnosis and unnecessary treatment.
2. **Fragmented healthcare:** **Excessive dependence on specialists leads to multiple prescriptions** without considering the patient's overall health.
3. **Polypharmacy:** Polypharmacy is the concurrent use of multiple medications by a patient. **A 2021 review reported polypharmacy among about 49% of older adults in India, while a 2025 study found that nearly one-third took five or more prescribed medicines.**
4. **Commercialisation of healthcare:** **Fee-for-service payments and the sale of tests and procedures** can encourage unnecessary medical interventions.
5. **Health insurance:** **Insurance may encourage patients and hospitals** to prefer costlier interventions, even when they are not medically necessary.
6. **Patient expectations:** **Patients may consider multiple medicines and investigations essential for satisfactory treatment.**
7. **Defensive medicine:** **Doctors may order additional tests** to avoid missing rare diagnoses, despite the risks associated with testing.

Consequences

1. Unnecessary medical interventions can cause **avoidable complications, infections and treatment-related harm.**
2. Excessive medicines can **increase adverse drug reactions** and may expose patients to inappropriate or unnecessary medication.

3. Rising medical expenditure **creates financial stress for patients and increases pressure** on health insurance systems.
4. Over-treatment can **reduce trust between doctors and patients** and divert resources from essential healthcare.

Way forward

1. **Strengthen primary healthcare:** General physicians should coordinate treatment and refer patients to specialists when necessary.
2. **Promote evidence-based medicine:** Doctors should follow clinical guidelines and prescribe medicines only when medically justified.
3. **Improve medical coordination:** Electronic health records and shared medical histories can prevent duplicate tests and prescriptions.
4. **Encourage deprescribing:** Doctors should regularly review medicines and discontinue unnecessary prescriptions under appropriate supervision.
5. **Reform incentives:** Payment systems should reward quality, patient outcomes and appropriate care rather than the volume of procedures.
6. **Raise awareness:** Patients should be encouraged to ask about the necessity, benefits, risks and alternatives of proposed treatments.
7. **Strengthen regulation:** Medical associations, professional bodies and policymakers should promote rational prescribing and develop India-specific clinical guidelines.

Conclusion: Over-treatment and over-medication are not merely medical problems; they also reflect weaknesses in healthcare delivery, financing and regulation. India must shift from a treatment-intensive approach towards patient-centred, evidence-based and affordable healthcare. Strengthening primary care, improving medical coordination and promoting rational prescribing can protect patients, reduce unnecessary expenditure and ensure that healthcare resources are used where they are most needed.

Question: Over-treatment and over-medication have emerged as major challenges to India's healthcare system. Discuss the causes, consequences and measures needed to address this problem.

Source: [The Hindu](#)

India-U.S. ties and the hurdle of American unilateralism

Source: The post "India-U.S. ties and the hurdle of American unilateralism" has been created based on "India-U.S. ties and the hurdle of American unilateralism" published in "The Hindu" on 14th October 2026.

UPSC Syllabus: GS-2-International Relations

Context: India and the United States have developed a comprehensive strategic partnership covering trade, defence, technology and regional security. However, differences over trade policies, immigration, strategic autonomy and American unilateral actions have created tensions. The challenge is to protect mutual interests while respecting each other's sovereignty and strategic priorities.

Major areas of cooperation

1. Defence cooperation: Both countries have strengthened defence partnerships through military agreements, joint exercises and cooperation in defence technology. Initiatives such as the India-U.S. Defence Acceleration Ecosystem (INDUS-X) aim to promote defence innovation and industrial collaboration.

2. Trade and investment: The United States is an important economic partner for India. Bilateral trade in goods and services creates opportunities for investment, employment and economic growth in both countries.

3. Critical and emerging technologies: Cooperation in semiconductors, artificial intelligence, telecommunications and other advanced technologies can strengthen India's technological capabilities and reduce strategic vulnerabilities.

4. Regional and global security: Both countries share concerns regarding regional instability, maritime security and the rise of strategic competitors. Their cooperation contributes to maintaining a favourable balance of power in the Indo-Pacific.

Major challenges in bilateral relations

1. Trade disputes and tariffs: Differences over tariffs, market access and trade restrictions have created friction. American demands for greater access to Indian markets sometimes conflict with India's domestic economic priorities.

2. Immigration and labour certification: Restrictions affecting Indian professionals and technology companies have raised concerns about employment opportunities and the movement of skilled workers.

3. American unilateralism: Washington's tendency to impose tariffs, sanctions and policy conditions without sufficient consultation can undermine mutual trust and create uncertainty in bilateral relations.

4. Strategic autonomy: India's continued defence and energy engagement with Russia has occasionally conflicted with American expectations. India seeks to diversify its partnerships and make independent foreign policy decisions.

5. The Pakistan factor: Differences over Pakistan and regional security remain sensitive. India's concerns about cross-border terrorism may not always align with Washington's diplomatic approach.

6. Gap between announcements and implementation: Ambitious initiatives in defence and critical technologies may face delays due to regulatory barriers, technology-transfer restrictions and differences in strategic priorities.

Way forward

1. Promote mutual respect: Both countries should recognise each other's sovereignty, national interests and legitimate security concerns.

2. Resolve trade disputes through dialogue: Regular negotiations should address tariffs, market access and investment barriers while avoiding sudden unilateral measures.

3. Strengthen technology cooperation: Both sides should translate agreements into measurable outcomes through technology transfer, joint research and defence manufacturing.

4. Respect India's strategic autonomy: The United States should recognise India's independent foreign policy choices, while India should continue engaging constructively with Washington on shared interests.

5. Institutionalise strategic dialogue: Regular high-level consultations can prevent disagreements from escalating and improve coordination on regional and global issues.

Conclusion: India–U.S. relations are important for economic development, technological advancement and Indo-Pacific stability. However, their long-term success depends on moving beyond transactional interests towards a balanced partnership based on mutual respect, trust, reciprocity and respect for strategic autonomy. American unilateralism should not overshadow the shared benefits of bilateral cooperation.

Question: India–U.S. relations have expanded significantly in recent years, but American unilateralism continues to create challenges. Discuss the major areas of cooperation and discord between the two countries and suggest a way forward.

Source: [The Hindu](#)

Margin caps on cancer drugs, could there be more on the anvil?

Source: The post “Margin caps on cancer drugs, could there be more on the anvil?” has been created based on “Margin caps on cancer drugs, could there be more on the anvil?” published in “The Hindu” on 15th October 2026.

UPSC Syllabus: GS-2-Governance

Context: The Central Government has approved a cap on trade margins of non-scheduled anti-cancer drugs to address high medicine prices and make cancer treatment more affordable. The move comes amid concerns raised by the Supreme Court regarding excessive mark-ups and the need to protect patients from high out-of-pocket healthcare expenditure.

Key features of the government’s move

1. The Centre has approved a cap on trade margins of non-scheduled anti-cancer drugs at 30% of the Maximum Retail Price (MRP).
2. The measure is expected to reduce medicine prices by up to 70% and help cancer patients save approximately ₹2,500 crore annually.
3. A committee of experts under the Directorate General of Health Services (DGHS) is finalising the list of medicines to be covered, while the National Pharmaceutical Pricing Authority (NPPA) will take the final decision.
4. The National List of Essential Medicines (2022) includes 388 drugs, covering 63 anti-cancer drugs.

Rationale behind the measure

1. **Excessive trade mark-ups:** NPPA data analysis indicates that non-scheduled anti-cancer drugs carry an average trade mark-up of approximately 170%, reaching up to 700% in certain cases.
2. **Price variations:** Medicine prices and discounts vary substantially across retail pharmacies, hospitals and e-pharmacies.

3. **High financial burden:** Cancer treatment imposes a significant out-of-pocket expenditure burden on patients and their families.
4. **Supreme Court intervention:** The issue gained attention following a breast cancer drug Ribociclib case in Kerala and petitions seeking regulatory action against high prices of medicines and medical devices.
5. **Previous success:** In February 2019, the NPPA capped trade margins on 42 selected non-scheduled anti-cancer drugs, reducing MRPs by up to 91% and reportedly generating annual savings of ₹984 crore across 526 brands.

Possibility of extending price controls

1. The Supreme Court has reportedly questioned why similar trade margin caps cannot be extended to other non-scheduled medicines and medical consumables in the interest of patients.
2. State regulators in Maharashtra, Rajasthan and Karnataka have also raised concerns about steep mark-ups on medicines and consumables used in hospitals.
3. The anti-cancer drug market comprises approximately 225 drugs and 500 formulations, with an estimated annual turnover of ₹12,500 crore. Scheduled cancer drugs account for around ₹2,250 crore, while the remaining market comprises non-scheduled drugs.

Concerns and challenges

1. **Pharmaceutical industry:** The Indian Pharmaceutical Alliance has argued that medicine prices in India are among the lowest globally and has called for adequate trade margins.
2. **Hospitals:** The Association of Healthcare Providers of India has emphasised the need for evidence-based pricing, pointing to high operating costs and capital investments. It has stated that many hospitals have operating margins of 8–12%.
3. **Balanced regulation:** Pricing decisions must distinguish between excessive mark-ups and legitimate costs involved in manufacturing, distribution and healthcare delivery.

Way Forward

1. **Evidence-based regulation:** The government should extend margin caps to other medicines and medical consumables after examining market data, cost structures and patient affordability.
2. **Transparent pricing:** Hospitals, pharmacies and e-pharmacies should disclose medicine prices and applicable discounts to reduce information asymmetry and unjustified price variations.
3. **Strengthen monitoring:** The NPPA and State drug regulators should regularly monitor trade margins and take action against excessive mark-ups.
4. **Stakeholder consultation:** The government should consult pharmaceutical companies, hospitals, distributors and patient groups to balance affordability with the financial sustainability of healthcare services.
5. **Improve access to affordable medicines:** The government should strengthen the availability of quality generic medicines and affordable treatment options for vulnerable patients.
6. **Periodic review:** The impact of price controls on medicine prices, availability and supply should be assessed regularly to prevent shortages and ensure continued access to essential treatments.

Conclusion: The government's decision is an important step towards affordable and equitable healthcare. Extending similar controls to other medicines and medical consumables may be considered through evidence-

based regulation, transparent pricing and stakeholder consultation, while ensuring the sustainability of pharmaceutical supply chains and healthcare institutions.

Question: The government's move to cap trade margins on non-scheduled anti-cancer drugs is aimed at making healthcare more affordable. Discuss the rationale behind this measure and examine the possibility of extending similar price controls to other medicines and medical consumables.

Source: [The Hindu](#)

Electric mobility – the way ahead

Source: The post “Electric mobility – the way ahead” has been created based on “Electric mobility – the way ahead” published in “The Hindu” on 15th October 2026.

UPSC Syllabus: GS-2-Governance

Context: The transition towards electric mobility is not merely a shift from conventional vehicles to electric vehicles but a broader transformation of India's energy system, industrial development and urban transportation. E-mobility is essential for strengthening energy security, promoting economic growth and achieving environmental sustainability. As the national capital, Delhi must take the lead in this transition by developing clean, efficient, accessible and integrated mobility solutions.

About Electric mobility

1. Electric mobility refers to the transition from conventional fossil-fuel-powered vehicles to electric vehicles (EVs).
2. EVs do not produce exhaust emissions from their tailpipes and generally have fewer moving parts than conventional vehicles.
3. Electric mobility includes electric two-wheelers, three-wheelers, cars, buses and other vehicles used for passenger and goods transportation.
4. It is essential for India's environmental sustainability, energy security and economic growth.
5. With rising mobility needs, air pollution and urban congestion, electric mobility offers an opportunity to build a cleaner, more efficient and sustainable transport system.

Significance of electric mobility

1. **Environmental sustainability:** Electric mobility can reduce vehicular emissions, improve air quality and contribute to India's fight against climate change.
2. **Energy security:** It can reduce dependence on fossil fuels by promoting cleaner energy sources and more efficient transport systems.
3. **Economic opportunities:** The EV ecosystem can generate employment in engineering, electronics, software, battery manufacturing, component production, logistics and specialised services.
4. **Industrial development:** Domestic EV manufacturing can attract investment, promote technological innovation and strengthen India's participation in global value chains.
5. **Sustainable urbanisation:** Electric mobility can help address traffic congestion, urban expansion and air pollution while improving the quality of urban life.

Progress made by India

1. **Government initiatives:** The FAME programme and the PM E-DRIVE scheme have supported the expansion of electric mobility.
2. **Financial support:** The PM E-DRIVE scheme, with an outlay of ₹10,900 crore, supports electric vehicles, charging infrastructure and related testing infrastructure.
3. **Domestic manufacturing:** India has started moving towards greater adoption of Made-in-India electric vehicles and the development of domestic manufacturing capabilities.
4. **Technological development:** Progress in EV production and supporting infrastructure provides opportunities to strengthen the country's automotive and technology sectors.

Challenges in electric mobility

1. **Inadequate infrastructure:** Limited charging facilities and supporting infrastructure can discourage the widespread adoption of electric vehicles.
2. **Battery technology:** Battery performance, alternative materials, energy storage and recycling require continued technological development.
3. **Domestic technological capabilities:** India needs to strengthen its capabilities in battery manufacturing, electronics, software and EV components to sustain electric mobility at scale.
4. **Integrated urban mobility:** Traffic congestion, air pollution, urban expansion and the growing demand for transportation require coordinated planning.
5. **Affordability and accessibility:** The success of electric mobility cannot be measured only by the number of EVs on the road; citizens must also have access to reliable public transport and convenient charging facilities.

Special significance for Delhi

1. **Air quality improvement:** As one of the world's major metropolitan regions, Delhi faces serious challenges relating to air pollution, congestion and urban expansion. Electric mobility can help reduce vehicular emissions and improve the daily lives of citizens.
2. **Cleaner public transport:** Electric buses and other forms of cleaner mobility can make public transport more sustainable and efficient.
3. **Integrated transport system:** Delhi needs to combine electric mobility with reliable public transport, last-mile connectivity, charging infrastructure and intelligent traffic management.
4. **Opportunity for innovation:** With more registered vehicles than the other three metropolitan cities, Delhi can serve as a platform for bringing government, industry, academia and technology companies together to develop scalable urban mobility solutions.

Way Forward

1. **Expand charging infrastructure:** The government should establish reliable and accessible charging facilities across cities and along major transport routes.
2. **Strengthen domestic manufacturing:** India should develop indigenous capabilities in battery technology, alternative materials, electronics, software and EV components.
3. **Promote battery recycling:** Efficient recycling systems should be developed to recover valuable materials, reduce waste and support a sustainable battery ecosystem.
4. **Encourage research and innovation:** Universities, research institutions, entrepreneurs and technology companies should collaborate to develop solutions suited to Indian cities.
5. **Prioritise public and shared transport:** The adoption of electric buses and other shared transport services should be encouraged to benefit the millions of people who depend on them daily.

6. **Integrate urban planning:** Electric mobility should be linked with public transport, last-mile connectivity, intelligent traffic management and wider urban infrastructure.
7. **Ensure affordability:** Policies should ensure that electric mobility remains accessible to ordinary citizens and is not limited to private vehicle owners.
8. **Strengthen coordination:** Government, industry, academia and financial institutions should work together to mobilise investment, build long-term capabilities and translate policy commitments into large-scale implementation.
9. **Adopt a citizen-centric approach:** The success of electric mobility should be measured through reliable public transport, convenient charging facilities, cleaner air and more efficient movement across cities.

Conclusion: Electric mobility is not merely about replacing conventional vehicles; it represents a broader transformation of energy use, industrial development and urban transportation. India must combine policy support, domestic innovation, reliable infrastructure and integrated public transport to achieve a cleaner, more efficient and sustainable mobility system. Delhi can play an important role in demonstrating how coordinated efforts can translate electric mobility policies into practical solutions for citizens.

Question: Electric mobility is not merely a shift from conventional vehicles to electric vehicles but a broader transformation of India's energy system, industrial capabilities and urban development. Discuss its significance, challenges and the way forward, with special reference to Delhi.

Source: [The Hindu](#)