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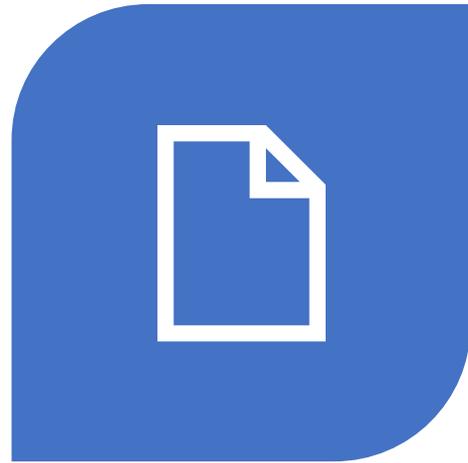
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# New Central fund to drive urban development

Centre allocates ₹1 lakh crore assistance; government aid will cover 25% of project cost

Fund seeks to bring to fruition govt.'s vision of resilient, inclusive, climate-responsive cities

Cities with a population of 10 lakh or more as well as all State capitals will be covered

**The Hindu Bureau**  
NEW DELHI

The Union Cabinet on Friday approved the launch of the Urban Challenge Fund (UCF), a new Centrally sponsored scheme of the Union Housing and Urban Affairs Ministry with ₹1 lakh crore Central assistance.

In a statement, the government said the scheme aimed to support “transformative and bankable” urban projects through a competitive “challenge mode” as urban infrastructure could not be developed with public finance alone.

Central assistance will cover 25% of the project

costs, subject to raising a minimum of 50% of the project cost from the market, including municipal bonds, bank loans, and public-private partnerships, leading to an expected investment of ₹4 lakh crore in the urban sector over the next five years.

The fund will cover cities with a population of 10 lakh or more (based on 2025 estimates); all capitals of States and Union Territories; and major industrial cities with a population of 1 lakh or more.

## Focus on local bodies

Additionally, all urban local bodies in hilly States and northeastern States and smaller urban local bodies with a population

## Urban makeover

The Urban Challenge Fund seeks to leverage private participation for a total investment of ₹4 lakh crore in the next five years

- The fund will be operational from 2025-26 to 2030-31, with an extendable implementation period up to 2033-34
- A dedicated ₹5,000 crore corpus to enhance the creditworthiness of 4,223 cities
- All urban local bodies in hilly States and in northeastern States, and those with a population below 1 lakh will be eligible for support under the Credit Repayment Guarantee Scheme



below 1 lakh will be eligible for support under the Credit Repayment Guarantee Scheme.

The Fund marks a paradigm shift in India's urban development approach

from grant-based financing to market-linked, reform-driven, and outcome-oriented infrastructure creation, the statement said.

It will leverage market fi-

nance, private participation, and citizen-centric reforms for the delivery of high-quality urban infrastructure.

It aims to build resilient, productive, inclusive, and climate-responsive cities, positioning them as a key driver of the country's next phase of economic growth, the statement added.

The fund will be operational from the financial year 2025-26 to 2030-31, with an extendable implementation period up to 2033-34.

## Cities as growth hubs

It gives effect to the government's vision, announced in the Union Budget for 2025-26, to implement proposals relating to “cities as

growth hubs”, “creative re-development of cities”, and “water and sanitation”.

Projects will be selected through a transparent and competitive challenge mode, ensuring support for high-impact and reform-oriented proposals. There will be a strong thrust on reforms across urban governance, market and financial systems, operational efficiency, and urban planning, the statement said.

Private sector participation will be encouraged through structured risk-sharing frameworks and benchmarking of service delivery standards.

A dedicated ₹5,000 crore corpus will enhance

the creditworthiness of 4,223 cities, including Tier 2 and Tier 3 cities, particularly for first-time access to market finance.

Under the Credit Repayment Guarantee Scheme, the Centre will provide a guarantee of up to ₹7 crore or 70% of the loan amount (whichever is lower) for first-time loans.

Upon successful repayment of the first loan, a Central guarantee of ₹7 crore or 50% of the loan amount (whichever is lower) will be provided. This will effectively support projects of ₹20 crore for the first time and ₹28 crore for subsequent projects in smaller cities.

In principle, all cities will be covered under UCF.

- **What happened**

- Union Cabinet approved launch of **Urban Challenge Fund (UCF)** with **₹1 lakh crore** Central assistance.

केंद्र सरकार ने **अर्बन चैलेंज फंड (UCF)** को मंजूरी दी, जिसमें **₹1 लाख करोड़** की केंद्रीय सहायता होगी।

- **Core objective**

- To support **transformative, bankable** urban projects via a **competitive “challenge mode”**, not only through regular public funding.

**चैलेंज मोड** के जरिए **परिवर्तनकारी और बैंक योग्य** शहरी परियोजनाओं को समर्थन देना, ताकि केवल सरकारी फंडिंग पर निर्भरता न रहे।

- **Funding pattern / how money is mobilised**

- Central grant to cover **25% of project cost**, and cities/ULBs expected to raise at least **~50% from the market** (municipal bonds, bank loans, PPP etc.).

केंद्र सहायता परियोजना लागत का **25%** देगी, और ULBs से अपेक्षा है कि वे **~50% या अधिक** बाज़ार से जुटाएँ (म्युनिसिपल बॉन्ड, बैंक लोन, PPP आदि)।

- **Total investment push**

- UCF aims to leverage private participation for **~₹4 lakh crore total investment over next 5 years**.

अगले 5 वर्षों में कुल **~₹4 लाख करोड़** के निवेश को ट्रिगर/लीवरेज करने का लक्ष्य।

- **Which cities are covered**

- **10 lakh+ population cities** (based on 2025 estimates), **all State/UT capitals**, and **major industrial cities with 1 lakh+ population**.

**10 लाख+ आबादी वाले शहर**, सभी राज्य/केंद्रशासित प्रदेशों की राजधानियाँ, और **1 लाख+ आबादी वाले प्रमुख औद्योगिक शहर** कवर होंगे।

- **Special focus: smaller & difficult geographies**
  - Additional support for ULBs in **hilly States, North-East, and smaller cities (<1 lakh population)** through a **Credit Repayment Guarantee Scheme**.  
पहाड़ी राज्यों, उत्तर-पूर्व, और छोटे शहरों (<1 लाख) के लिए क्रेडिट रिपेमेंट गारंटी स्कीम के जरिए विशेष सहायता।
- **Timeline**
  - Operational from FY **2025–26 to 2030–31**, extendable implementation period up to **2033–34**.  
वित्त वर्ष 2025–26 से 2030–31 तक संचालन, और कार्यान्वयन अवधि 2033–34 तक बढ़ाई जा सकेगी।
- **Project selection approach**
  - Projects selected via **transparent, competitive challenge mode**, prioritising **high-impact + reform-oriented** proposals.  
पारदर्शी व प्रतिस्पर्धी चैलेंज मोड से चयन; उच्च प्रभाव + सुधार-आधारित प्रस्तावों को प्राथमिकता।
- **Reform thrust (what cities must improve)**
  - Reforms in **urban governance, market/financial systems, operational efficiency, urban planning, plus citizen-centric service delivery standards**.  
शहरी शासन, वित्त/मार्केट सिस्टम, ऑपरेशनल एफिशिएंसी, अर्बन प्लानिंग में सुधार; नागरिक-केंद्रित सेवा मानक लागू करना।
- **Creditworthiness boost**
  - A dedicated **₹5,000 crore corpus** to enhance creditworthiness of **4,223 cities**, including Tier-2/Tier-3 cities (especially first-time access to market finance).  
₹5,000 करोड़ का विशेष कोष 4,223 शहरों की क्रेडिटवर्थीनेस बढ़ाने हेतु; Tier-2/Tier-3 शहरों को मार्केट फाइनेंस तक पहली बार पहुँच में मदद।

- **Guarantee design (Credit Repayment Guarantee Scheme)**

- For first-time loans: Central guarantee up to ₹7 crore or 70% of loan amount (whichever is lower).

पहली बार लोन पर केंद्र ₹7 करोड़ या लोन राशि का 70% (जो कम हो) तक गारंटी देगा।

- After successful repayment of first loan: Central guarantee up to ₹7 crore or 50% of loan amount (whichever is lower) for subsequent projects in smaller cities.

पहला लोन सफलतापूर्वक चुकाने पर अगली परियोजनाओं हेतु (छोटे शहरों में) केंद्र ₹7 करोड़ या 50% (जो कम हो) तक गारंटी देगा।

- This structure can effectively support projects of about ₹20 crore (first time) and ₹28 crore (subsequent) in smaller cities.

यह संरचना छोटे शहरों में लगभग ₹20 करोड़ (पहली बार) और ₹28 करोड़ (अगली बार) की परियोजनाओं को प्रभावी रूप से सपोर्ट कर सकती है।

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Topic	High-yield facts	Exam pointers
Urban Local Bodies (ULBs)	Constitutional backing via <b>74th Amendment (Part IXA)</b> ; functions in <b>12th Schedule</b>	Art. <b>243P–243ZG</b> , 12th Schedule, decentralisation
Ward Committees	Provided under <b>Article 243S</b> ; meant to improve ward-level participation	Often asked: <b>Which Article? population threshold?</b>
Metropolitan Planning Committee	Provided under <b>Article 243ZE</b> for metropolitan-area planning	Link with 74th Amendment; planning coordination
Municipal Bonds	Debt raised by city/ULB for infra; improves transparency/discipline but needs strong accounts & revenue	Asked in Economy/Banking: "Muni bond issuer?" "Use case?"
PPP (Public-Private Partnership)	Risk sharing + private efficiency; works best with clear contracts, user charges, service benchmarks	UPSC mains: challenges—renegotiation, regulatory capacity
Credit Enhancement / Guarantees	Reduces lender risk; improves interest rates & access to market borrowing	UCF uses guarantee to unlock first-time market finance
Climate-resilient / climate-responsive cities	Focus on heat, floods, water security, sanitation; resilient infrastructure + nature-based solutions	Link with SDGs (11), disaster mgmt, urban planning

- 
- Under the guarantee scheme for first-time loans, Centre guarantees up to:
    - A. ₹7 crore or 70% of loan (whichever is lower)
    - B. ₹7 crore or 90% of loan (whichever is higher)
    - C. ₹70 crore or 7% of loan (whichever is lower)
    - D. 100% of loan

# What has govt. laid down on AI labelling?

What do the new rules specify with respect to AI-generated imagery and social media take-downs?

Aruno Dasa

**The story so far**  
The Ministry of Electronics and Information Technology (MeitY) earlier this week notified an amendment to the IT Rules, 2021, that would require users of social media platforms to label AI-generated content, and tighten the takedown timelines for all content – not just AI-generated posts – from 24-36 hours to two to three hours. The rules come into effect on February 20.

**What about AI-generated content?**  
The Information Technology (Intermediary Guidelines and Digital Media Ethics Code) Amendment Rules, 2023 require social media platforms to “proactively” label “artificially generated” content, or AI-generated images and videos. The requirement was first proposed in October last year, and was notified this week. Social media platforms with more than five million users are required to obtain a “user declaration (for AI-generated content) and (conduct) technical verification before uploading (AI-generated content)”.

MeitY said in an explanatory document that this requirement is to “prohibit the use of ‘deepfakes, misinformation, and other unlawful content capable of misleading users, causing users harm, violating privacy, or threatening national integrity,’ and that it was important that users be aware of when they are exposed to ‘synthetic’ content. The October amendment has been slashed from 72 hours to 36 hours “systematically generated information” (SGI) was wider, encompassing any audiovisual content that was AI-mediated or generated. The latest rules carve out some exceptions, for instance, smartphone-checked photos that are retweeted automatically by the social app will not be considered SGI, and special effects in films will not be considered notwithstanding that they are AI-generated. The rules also prohibit certain types of SGI, child sexual exploitation and abuse material, forged documents, information on developing explosives, and deepfakes falsely representing a real person.

**How can AI-generated content be detected?**  
The government has asked large platforms to “deploy reasonable and appropriate technical measures to prevent undetectable SGI, and to ensure labelling/provenance/identifier requirements for permissible SGI”. A senior official at the IT Ministry argued that large platforms have sophisticated tools to detect SGI, and that this requirement merely requires them to perform detection that they are already doing. Additionally, some AI firms and platforms have participated in the Condition for Content Provenance and Authenticity (CCPA), which offers technical standards to invisibly label AI-generated content in a way that can be read by other platforms, in case AI-based detection fails. The rules allude to this effort by requiring provenance/identifier requirements, but the official said they don't want to endorse any single effort, but would like to formalise the aims of such collaborations.

**How have time limits changed?**  
The IT Rules enable some government authorities and police officials to issue takedown notices under Rule 30(b), and users to file grievances for “illegal” categories of content enumerated in the IT Rules. These categories include misinformation, nudity, and threats to sovereignty. For both government and user-initiated takedown notices, the timelines have been reduced to 2-3 hours, while for all other categories of user complaints (like defamation and misdirection), the response timelines have been reduced from two weeks to one week. The timelines for responding to user reports under Rule 30(b) on “undetectable” content has also been slashed from 72 hours to three hours. The government reasoned that previous limits allowed a lot of damage to be done even within those timelines, necessitating a reset of the time platforms have to act.

**What other changes have been made?**  
Users will now have to receive a “notice of platform” terms and conditions more often. The amendments include revisions to Rule 30(f) of the Intermediary Rules, increasing the frequency of user notifications from once every year to at least once every 3 (three) months and expanding the content of such notifications to clarify potential consequences of non-compliance and reporting obligations. ISA Advocates and Solicitors said in an analysis, “The rules also require platforms to specifically warn users that harmful deepfakes and other illegal AI-generated content could expose them to legal action, including the disclosure of their identity to law enforcement agencies and significant disabling of access or removal of such content, suspension or termination of user accounts”, ISA said in its analysis.

# How is U.S.-India trade deal being tweaked?

What are the areas that have come under scrutiny? Has India stopped buying Russian oil as Donald Trump has claimed? What is happening in the agricultural sector? Has the reference to pulses been removed from the draft? When is the formal agreement expected to be signed?

V.G.A. Sharad Raghavan

**The story so far**  
The interim Agreement between India and the U.S. on trade has buoyed investor sentiment in India, especially because of the prospect of tariffs on Indian exports to the U.S. reducing to 10%. However, since the deal was announced through a joint statement on February 7, the contours of what it could include have been the source of much ambiguity. This is especially true in four broad areas: oil, agriculture, textiles, and the value of overall imports from the U.S.

**What does the joint statement say?**  
The joint statement said that the U.S. has agreed to apply a reciprocal tariff of 10% on imports from India. This would entail a reduction from the existing 25%. The statement itself did not mention the additional 25% penal tariff the U.S. had levied on India for its imports of Russian oil. However, U.S. President Donald Trump took to social media saying that Prime Minister Narendra Modi had agreed to stop importing Russian oil. Further, on February 9, Mr. Trump issued an executive order removing the 25% penal tariff saying that “India has committed to stop directly or indirectly importing Russian Federation oil”. Commerce Minister Piyush Goyal has said that he expects the executive order reducing the remaining 25% reciprocal tariffs to 10% to be issued this week.

In return for this reduction in reciprocal tariffs, the joint statement said India has agreed to remove tariffs on U.S. exports of “all U.S. industrial goods and a wide range of U.S. food and agricultural products”, which includes Dried Distillers Grains (DDGs), and sorghum for Dried Distillers Grains (DDGs), and sorghum for



In a recent Members of Parliament held summit during a nationwide strike to protest an interim trade deal with the U.S. in New Delhi, on February 13.

Centre has refused to deny the repeated statements by Trump that India has agreed to stop buying oil from Russia.

animal feed, tree nuts, fresh and processed fruit, soybean oil, wine and spirits, and “additional products”. Further, the joint statement said that India “intends to” buy \$10 billion worth of U.S. energy products, aircraft and aircraft parts, precision metals, technology products, and “many other products”.

**What is the confusion over oil imports?**  
The confusion arises from the fact that the Indian government has refused to categorically deny the repeated statements by Mr. Trump and senior officials of his administration that India has agreed to stop buying oil from Russia. A fact-sheet on the India-U.S. deal issued by the White House also says the same.

While an analysis of government data up to December 2023 shows that India's imports of Russian oil had fallen to a 36-month low that month, the government has not made clear its position on Russian oil imports since then. When asked about the issue, both Commerce Minister Piyush Goyal and Petroleum Minister Hardeep Puri have issued no opinions to the Ministry of External Affairs. In repeated press briefings, an official of the Ministry of External Affairs have not answered direct “yes or no” questions on whether India has agreed to stop reducing its Russian oil imports. In a public statement, Foreign Secretary Vikram Miri said that India's energy security is guided by pricing, availability, and risks but did not directly address the Russian issue.

**How will agriculture be affected?**  
The agriculture sector is another area that has created a lot of controversy. Opposition parties have taken the wording of the joint statement, which said India has agreed to eliminate tariffs on “a wide range of U.S. food and agricultural products”, as a guarantee for hurting the interests of India's farmers. Mr. Goyal, through various press briefings and interviews, including to *The Hindu*, has reassured that Indian farmers had no reason to worry and that all sensitive agricultural items and they would be kept out of the deal.

While listing the various agricultural items that were included in the deal, Mr. Goyal said *The Hindu* that this would include “pulses in which we are self-sufficient in India, like green gram, lablab, chickpea, moong”. The question of what happens to other pulses again came to the fore when the White House updated its list. In the original version, the list of items on which India had agreed to eliminate or reduce tariffs included pulses. That version has now been updated, with the reference to pulses being removed.

On Friday, both Mr. Goyal and Agriculture Minister Shreevesh Singh Choudhan released separate video messages assuring farmers that their interests would not be compromised in the U.S. deal.

**What about India's purchases of U.S. goods?**  
Mr. Trump's original post on Truth Social said that Prime Minister Modi had committed to “buy American” in addition to \$500 billion worth of energy, technology, agricultural, steel, and “many other products”.

The joint statement, while clarifying that these purchases were to be spread over five years, also said that it was an intention and did not set the record straight. However, the White House fact-sheet again said that India had committed to buying \$500 billion worth of goods from the U.S. The amended version now also says this is an “intention”.

The \$500 billion of imports of goods from the U.S. will not overly concentrate on India's supply chains towards the U.S., Mr. Goyal said in his interview to *The Hindu*. He said that India currently imports about \$300 billion of electronics, energy, parts for data centres and semiconductors, and airplanes and their parts from across the world. This amount, he said, is expected to grow to \$2.1 trillion in five years. He argued that importing \$500 billion of this from the U.S. would not entail any concentration of India's supply chains.

**Why is there anxiety about textile exporters?**  
Once Mr. Trump signs the executive order lowering India's reciprocal tariff to 10% from 25%, the tariff on India's textile exports too will fall to 10%. The sector welcomed this with great enthusiasm since the U.S. is a major export destination for the sector and the earlier 30% tariffs were hurting the industry.

However, just days after India and the U.S. announced their deal, the U.S. and Bangladesh also announced a trade deal. Under this deal, Bangladesh's exports to the U.S. would face tariffs of 10%. In addition, the agreement included a clause that specifies that if Bangladesh imports cotton that the U.S. then the textiles exported using that cotton would face 0% duties in the U.S.

Opposition parties were quick to point out that this would render Indian textile exporters relatively uncompetitive even before India's deal with the U.S. has been signed.

Now, however, Mr. Goyal has said that Indian textile exporters will receive the same benefits as Bangladesh textile exporters. That is, under the interim Agreement, if Indian textile makers import American cotton, then their exports to the U.S. would attract 0% tariffs. This had not been mentioned by him earlier. Mr. Goyal and other officials of the Commerce Ministry have said that the formal agreement is expected to be signed in mid-March. It is only after that that more details will be made clear.

# What's in store for garment exporters to U.S.?

What has the U.S. promised Bangladesh with respect to textiles? What are the conditions laid down by the U.S. to give Bangladesh exporters unprecedented access to American markets? What is the assurance that Union Commerce Minister Piyush Goyal gave Indian textile exporters?

M. Soumalaya Praveetha

**The story so far**  
In the U.S.-Bangladesh Agreement on Reciprocal Trade, signed on February 9, the U.S. has committed to “establish a mechanism that will allow for certain textile and apparel goods from Bangladesh to receive a zero reciprocal tariff rate”. A statement from the White House said this mechanism will provide for a 10% applied volume of apparel and textile exports from Bangladesh to enter the U.S. at this reduced tariff rate, but that the volume shall be determined based on the use of U.S. produced cotton and MRF (non-made fibre) textile inputs. Following concerns in the Indian textile and garment industry, which is the largest employment-generating sector, Indian Minister for Commerce and Industry Piyush Goyal said that India is to have the same facility as Bangladesh, and that Indian garment and textile exporters will also benefit.

**What does data of the countries indicate?**  
Of the total imports of \$16.3 billion of textile exports by Bangladesh in 2023, \$2.1 billion went from India. Bangladesh imports approximately 85 lakh bales of cotton annually, mostly from the U.S. and African countries for its nearly 300 spinning mills. India exported 12-14 lakh



Uncertain future: A garment factory in Tiruppur, Tamil Nadu, in 2023.

Bangladesh's garment industry depends heavily on imported textile inputs, especially yarn and fabric, for making garments.

bales of cotton to Bangladesh in 2023-24, of its total production of about 300 lakh bales. It also exports \$1.47 billion worth of cotton yarn (270 million kg) to Bangladesh, which was the biggest market for Indian yarn in 2023-24. Bangladesh buys more yarn and fabric from other countries than the basic raw material – fibre, according to reports by the Global Trade Research Initiative (GTRI). Bangladesh exported \$50.9 billion in garments globally in 2024, of which \$7.4 billion went to the U.S.

Of the annual garment exports of \$36 billion from India, almost one-third goes to the U.S. At present, international cotton prices (denied) stand have a 2% to 3% price difference, depending on the country of origin and the buying country.

**Will trade dynamics tilt towards Bangladesh?**  
Indian textile and garment exporters feel things will not change industry's major dependence of the U.S.-Bangladesh deal. A GTRI report notes that over 62%, or \$22.3 billion, of Bangladesh's garment exports went to the European Union, duty-free. Since the EU is Bangladesh's main market, its garment supply-chains are built to serve European buyers.

Bangladesh's garment industry depends heavily on imported textile inputs, especially yarn and fabric, for making garments. To qualify for zero tariffs of the U.S., Bangladesh should replace long-established suppliers and invest heavily in new spinning and fabric processing units, which is currently lacking. According to the Cotton Textiles Export Promotion Council, the Bangladesh textile industry should change its product mix and reduce its raw material supply chains to benefit from the use of U.S.-produced cotton. Indian mills are already in a crisis, say Indian yarn exporters.

**What is the extent of India-U.S. cotton trade?**  
India imports close to five lakh bales of U.S. cotton annually, of which 2.8 lakh bales are of extra-long staple (ELS) cotton and the other 2.2 lakh bales are non-ELS cotton. India is one of the leading users of U.S. cotton, which is a premium ELS variety. Several Indian textile mills are already nominated by American brands

to supply yarn made of American cotton for garments. India currently levies 10% import duty on cotton, except for ELS cotton. India has a garment exporters will get similar access to the U.S. market as Bangladesh exporters, Mr. Goyal has said.

**What are the concerns?**  
While Indian goods will attract 10% reciprocal tariff in the U.S., goods from Bangladesh will attract 19% from the earlier 20%. Thus, the U.S. tariff difference between India and Bangladesh has halved with the U.S.-Bangladesh agreement. Bangladesh is already among the leading exporters of textiles and apparel to the U.S., alongside China, Vietnam, and India. Both, India and Bangladesh made predominantly cotton-based apparel.

Shafiqul Alam, information adviser to Chief Adviser Mohammed Yunus, told *The Hindu* that Bangladesh has traditionally imported cotton from India and Central Asia as it does not produce the cotton or yarn necessary for its textile sector. It will replace Indian cotton with U.S.-produced cotton as a result of the U.S.-Bangladesh trade deal, he said. The immediate impact is likely to be on Indian cotton and yarn exporters. However, Indian exporters still have a lot of unmanaged questions, such as if the U.S.-India agreement does give Indian garment exporters a similar facility to the U.S. market, will the Indian government waive the import duty on U.S. cotton? Will it allow specific quantities to be imported by India duty-free?

**Will there be benefits for garment exporters buying American cotton?**  
There is every possibility of U.S. cotton prices firming up when demand increases. If cotton is available from any other country at a lower cost, will U.S. customers find it cost-competitive to buy garments made from U.S. cotton? There is also no clarity on how the U.S. will determine the quantity of U.S.-cotton in garments and textile products. Both India and Bangladesh garment exporters will get relief only from the reciprocal tariff if they use U.S. cotton and not the basic duty. While waiving of tariff by the U.S. for products made from U.S. cotton or MRF will certainly benefit Indian garment exporters, they are hoping the Indian government will evolve a mechanism to ensure that the deal does not have the practical implications and necessities for the effective operation of such a facility.

# How is U.S.-India trade deal being tweaked?

What are the areas that have come under scrutiny? Has India stopped buying Russian oil as Donald Trump has claimed? What is happening in the agricultural sector? Has the reference to pulses been removed from the draft? When is the formal agreement expected to be signed?

T.C.A. Sharad Raghavan

## The story so far:

**T**he Interim Agreement between India and the U.S. on trade has buoyed investor sentiment in India, especially because of the prospect of tariffs on Indian exports to the U.S. reducing to 18%. However, since the deal was announced through a joint statement on February 7, the contours of what it could include have been the source of much ambiguity. This is especially true in four broad areas: oil, agriculture, textiles, and the value of overall imports from the U.S.

## What does the joint statement say?

The joint statement said that the U.S. has agreed to apply a reciprocal tariff of 18% on imports from India. This would entail a reduction from the existing 25%. The statement itself did not mention the additional 25% penal tariff the U.S. had levied on India for its imports of Russian oil. However, U.S. President Donald Trump took to social media saying that Prime Minister Narendra Modi had agreed to stop importing Russian oil. Further, on February 6, Mr. Trump issued an executive order removing the 25% penal tariff saying that "India has committed to stop directly or indirectly importing Russian Federation oil". Commerce Minister Piyush Goyal has said that he expects the executive order reducing the remaining 25% reciprocal tariffs to 18% to be issued this week.

In return for this reduction in reciprocal tariffs, the joint statement said India has agreed to remove tariffs on U.S. exports of "all U.S. industrial goods and a wide range of U.S. food and agricultural products", which includes Dried Distillers' Grains (DDGs), red sorghum for

Centre has refused to deny the repeated statements by Trump that India has agreed to stop buying oil from Russia

animal feed, tree nuts, fresh and processed fruit, soybean oil, wine and spirits, and "additional products". Further, the joint statement said that India "intends to" buy \$500 billion worth of U.S. energy products, aircraft and aircraft parts, precious metals, technology products, and coking coal over the next five years.

## What is the confusion over oil imports?

The confusion arises from the fact that the Indian government has refused to categorically deny the repeated statements by Mr. Trump and senior officials of his administration that India has agreed to stop buying oil from Russia. A factsheet on the India-U.S. deal issued by the White House also says the same.

While an analysis of government data up to December 2025 shows that India's imports of Russian oil had fallen to a 38-month low that month, the government has not made clear its position on Russian oil imports since then. When asked about the issue, both Commerce Minister Piyush Goyal and Petroleum Minister Hardeep Puri have directed all questions to the Ministry of External Affairs. In repeated press conferences, officials of the Ministry of External Affairs have not answered direct "yes or no" questions on whether India has committed to reducing its Russian oil imports. In a public statement, Foreign Secretary Vikram Misri said earlier this week that India's energy sourcing is guided by pricing, availability, and risks but did not directly address the Russian issue.

## How will agriculture be affected?

The agriculture sector is another area that has created a lot of controversy. Opposition parties have taken the wording of the joint statement, which said India has agreed to eliminate tariffs on "a wide range of U.S. food and agricultural products", to attack the government for hurting the interests of India's farmers. Mr. Goyal, through various press briefings and interviews, including to *The Hindu*, made assurances that Indian farmers had no reason to worry and that all sensitive agricultural items and dairy would be kept out of the deal.

While listing the various agricultural items that were excluded from the deal, Mr. Goyal told *The Hindu* that this would include "pulses in which we are self-sufficient in India, like green peas, kabuli chana, moong". The question of what happens to other pulses again came to the fore when the White House uploaded its fact sheet. In the original version, the list of items on which India had agreed to eliminate or reduce tariffs included pulses. That version has since been updated, with the reference to pulses being removed.

On Friday, both Mr. Goyal and Agriculture Minister Shivraj Singh Chouhan released separate video messages assuring farmers that their interests would not be compromised in the U.S. deal.

## What about India's purchase of U.S. goods?

Mr. Trump's original post on Truth Social said that Prime Minister Modi had committed to "buy American" in addition to \$500 billion worth of energy, technology, agricultural, coal, and "many other products".

The joint statement, while clarifying that these purchases were to be spread over five years, also said that it was an intention and did not use the word commitment. However, the White House factsheet again said that India had committed to buying \$500 billion worth of goods from the U.S. The amended version now also says this is an "intention".

The \$500 billion of imports of goods from the U.S. will not overly concentrate on India's supply chains towards the U.S., Mr. Goyal said in his interview to *The Hindu*. He said that India currently imports about \$300 billion of electronics, energy, parts for data centres and semiconductors, and airplanes and their parts from across the world. This amount, he said, is expected to grow to \$2 trillion in five years. So, he argued that importing \$500 billion of this from the U.S. would not entail any concentration of India's supply chains.

## Why is there ambiguity over textile exports?

Once Mr. Trump signs the executive order lowering India's reciprocal tariffs to 18% from 25%, the tariff on India's textile exports too will fall to 18%. The sector welcomed this with great enthusiasm since the U.S. is a major export destination for the sector and the earlier 50% tariffs were hurting the industry.

However, just days after India and the U.S. announced their deal, the U.S. and Bangladesh also announced a trade deal. Under this deal, Bangladesh's exports to the U.S. would face tariffs of 19%. In addition, the agreement included a clause that specified that if Bangladesh imports cotton from the U.S., then the textiles exported using that cotton would face 0% duties in the U.S.

Opposition parties were quick to point out that this would render Indian textile exporters relatively uncompetitive even before India's deal with the U.S. has been signed.

Now, however, Mr. Goyal has said that Indian textile exporters will receive the same benefits as Bangladeshi textile exporters. That is, under the Interim Agreement, if Indian textile makers import American cotton, then their exports to the U.S. would attract 0% tariffs. This had not been mentioned by him earlier. Mr. Goyal and other officials of the Commerce Ministry have said that the formal agreement is expected to be signed in mid-March. It is only after that that more details will be made clear.



In rage: Members of trade unions hold banners during a nationwide strike to protest an interim trade deal with the U.S. in New Delhi, on February 12. AP

- **What's the issue**

- The **U.S.–India interim trade agreement** is being “tweaked/clarified” because key parts remain ambiguous after the joint statement and subsequent claims.

अमेरिका–भारत अंतरिम व्यापार समझौते के कई हिस्से अस्पष्ट हैं, इसलिए ड्राफ्ट/व्यवस्था में बदलाव व स्पष्टता लाई जा रही है।

- **Tariff picture (main headline)**

- A **reciprocal tariff level of 18%** is at the centre of the discussion; it implies lowering from a higher earlier level mentioned in the story.

बातचीत का मुख्य बिंदु **18% रेसिप्रोकल टैरिफ** है, जो पहले की ऊँची दर से कम होने का संकेत देता है।

- **Big confusion: Russian oil**

- U.S. side/Trump's claims suggest India **agreed to stop buying Russian oil**, but the Indian side **did not give a categorical “yes/no”** publicly.

अमेरिका/ट्रंप के दावों में कहा गया कि भारत **रूसी तेल खरीदना बंद करेगा**, लेकिन भारत की ओर से **स्पष्ट हाँ/न** नहीं कहा गया।

- India's stance highlighted: energy sourcing guided by **pricing, availability, and risks**, without directly confirming any commitment on Russia.

भारत का पक्ष: ऊर्जा खरीद कीमत, उपलब्धता और जोखिम के आधार पर—रूस पर सीधे “कमिटमेंट” की पुष्टि नहीं।

- **Agriculture: political sensitivity**

- Agriculture has become controversial; government messaging says **farmers' interests won't be compromised** and **sensitive items/dairy** would be kept out.

कृषि पर विवाद है; सरकार का संदेश: किसानों के हित सुरक्षित, और संवेदनशील कृषि/डेयरी को बाहर रखा जाएगा।

- **Pulses reference:** earlier drafts/fact-sheets reportedly mentioned pulses; updated version indicates **reference to pulses removed** (as per the story).

दालों का उल्लेख पहले आया था; अपडेटेड संस्करण में दालों का संदर्भ हटने की बात कही गई है।

- **Textiles: why ambiguity**

- If U.S. tariffs on Indian textile exports fall, it benefits India; but the story notes a concern due to a separate **U.S.–Bangladesh** arrangement and cotton-linked conditions that could affect competitiveness.

अगर भारतीय टेक्सटाइल पर टैरिफ घटता है तो फायदा; लेकिन अमेरिका–बांग्लादेश व्यवस्था/कॉटन-लिंक्ड शर्तों से प्रतिस्पर्धा पर असर को लेकर अस्पष्टता बनी।

- **India buying U.S. goods: \$500 billion “intention”**

- A figure of **\$500 billion** of U.S. goods is described as an **“intention” spread over 5 years**, not a hard **“commitment”** in the wording discussed.

**\$500 बिलियन** की खरीद को 5 वर्षों में **“इंटेंशन”** बताया गया, **“कमिटमेंट”** नहीं।

- **When final agreement may be signed**

- The story indicates the **formal agreement is expected around mid-March** (as reported).

रिपोर्ट के अनुसार औपचारिक समझौता मिड-मार्च के आसपास अपेक्षित है।

No tobacco, but they still contain harmful chemicals. At a time when smoking causes 7 mn deaths per year globally and counting, any misinformation or ignorance can be especially damaging

Smokers' myth  
Herbal ≠ safe





## POSSIBLE HARMFUL EFFECTS

Lung damage

Increased cancer risk  
(lung, throat, oral)

Increased heart  
disease risk

Chronic bronchitis

Respiratory infections

Airway inflammation

Loss of memory  
and focus

Faridabad, says, "The smoke released from herbal cigarettes can strike vital physical parameters, potentially having an adverse effect on your heart by decreasing oxygen levels and increasing blood pressure."

"The smoke of herbal cigarettes can be harmful for other vital organs like liver, kidney and brain too—the liver and kidneys may be burnt out as they find it harder to function, in filtering out the toxic compounds. Over time, people using herbal cigarettes may be suffering from possible memory loss and focus concerns," Dr Goyal further warns.

**YOU'RE TRYING TO** quit smoking cigarettes, or at least aiming to cut down on how much you smoke. You may have heard some of your friends and acquaintances talking about herbal cigarettes as a 'safer' alternative to the regular ones.

Sure, these products are tobacco free, but they still contain harmful chemicals that can increase your risk of developing cancer or other health problems, say doctors. Tobacco or not, the creeping trend of smoking herbal cigarettes, coupled with them being sold without the same health warnings as regular cigarettes, can be equally dangerous.

"Smoke is invariably harmful, regardless of the source," says Dr Loveleen Mangla, senior consultant and HOD, respiratory, critical care and sleep medicine, Metro Hospital, Faridabad.

While Dr Mangla agrees that herbal cigarettes are a growing niche, "the idea that they're healthier than regular cigarettes is mostly a misconception." "These products are being marketed as part of the nicotine-free lifestyle movement, appealing particularly to younger adults and smokers looking to reduce or quit traditional cigarettes," she adds.

At a time when smoking causes 7 million deaths per year globally, according to the World Health Organization, any kind of misinformation and ignorance can be especially damaging.

#### Low safety quotient

Burning any plant matter produces tar, carbon monoxide, particulates, and other toxic compounds — all of which can damage the lungs and raise cancer and heart-disease risks. "Herbal cigarettes without tobacco still generate many of these harmful substances upon combustion," explains Dr Mangla.

Certain studies have found similar carcinogenic levels in herbal cigarettes, as in tobacco ones, Dr Mangla further explains. "Research has shown that there's no significant reduction in carcinogen exposure (such as polycyclic aromatic hydrocarbons and nitrosamines) in herbal cigarettes than the tobacco ones. That means people smoking herbal versions may inhale as many harmful chemicals as traditional smokers," she adds.

Dr Arunachalam M, senior consultant and HOD, pulmonology, Yatharth Super Specialty Hospital, Noida, adds an important point. "The main difference is that there is no nicotine, but the damage to the lungs from smoking is still there. In some cases, herbal cigarettes may even have more tar because people think they are safer and take deeper breaths."

Just like smoking regular cigarettes, herbal ones also have significant short-term and long-term risks. "Coughing, sore throat, chest tightness, shortness of breath, and worse, asthma or allergies are all short-term risks," lists Dr Arunachalam. Long-term risks include chronic bronchitis, a lower lung capacity, more respiratory infections, and long-term airway inflammation, he shares, adding, "Repeated exposure to smoke raises the risk of lung damage over time." With increased risk of lung, throat, and oral cancers, there's a higher risk of heart disease and stroke, as well as harm in pregnancy and to people exposed to second-hand smoke, he adds.

Heart attack and coronary heart disease risk are threefold higher for those who smoke bids (a type of herbal cigarette used commonly in certain south Asian countries including India), the Centers for Disease Control and Prevention (CDC), US, says, citing studies done in India, because little research on long-term effects has been done in America. This was stated in a research paper published

**No tobacco, but they still contain harmful chemicals. At a time when smoking causes 7 mn deaths per year globally and counting, any misinformation or ignorance can be especially damaging**

## Smokers' myth Herbal ≠ safe



Faridabad, says, "The smoke released from herbal cigarettes can strike vital physical parameters, potentially having an adverse effect on your heart by decreasing oxygen levels and increasing blood pressure."

"The smoke of herbal cigarettes can be harmful for other vital organs like liver, kidney and brain too—the liver and kidneys may be burnt too as they find it harder to function, in filtering out the toxic compounds. Over time, people using herbal cigarettes may be suffering from possible memory loss and focus concerns," Dr Goyal further warns.

#### Dangers in disguise

Herbal cigarettes often have constituents of ginseng, cherry, vanilla, jasmine, menthol as well as the damiana, shares Dr Goyal. "They often have dried plants in them, like clove, mint, lemongrass, chamomile, rose petals, or other plants. Some of these herbs might be good for you when you drink tea or take

medicine, but smoking them and breathing them in takes away any benefits," adds Dr Arunachalam.

"Growth is also fuelled by flavour diversity, e-commerce availability, and wellness positioning in spas and wellness centres," she opines. She clarifies that the absence of nicotine does not make the smoke safe, rather, it just changes the nature of the addiction.

Dr Arunachalam shares from his experience that he has noted an increase in the adoption of herbal cigarettes, especially among young adults, an opinion that Dr Mangla as well as Dr Goyal echo. "I have seen more patients, especially younger ones, use herbal cigarettes because they think they are safer," says Dr Arunachalam. "Marketing, social media, and the idea that 'natural' products are safe are all driving the growth.

Some people use them to avoid getting addicted to nicotine or to get around rules about smoking," he says, adding that there isn't enough public knowledge about the risks they pose, which makes the demand even higher.

Herbal cigarettes are crafted to be devoid of both nicotine and tobacco, but they do generate considerable amounts of total particulate matter (TPM, commonly known as 'tar') when smoked, says the 2024 ICHR study. Herbal cigarettes contained 30.9 mg of TPM per cigarette, on average, whereas tobacco containing cigarettes generated, on average, 8.9 mg TPM per cigarette. Even the DNA damage caused by smoking HSPs was similar to that of conventional smoking products, which proves their hazardous carcinogenic potential.

#### Beware the risks

"I start with clarifying the misconception for patients that herbal is synonymous to healthy or safe—and that smoke itself causes lung and heart harm," shares Dr Mangla. "Alongside

acknowledging the patients' intent to quit smoking, I also explain the risks clearly and recommend safer quitting strategies."

By 'safer strategies', Dr Mangla means nicotine-replacement therapy, prescription aids, counselling, and a structured quit plan. "If they insist on using them, I tell them to minimise the frequency, avoid dual use, or set a clear quit date, and treat them as a temporary step—not as a substitute," she says.

"Herbal cigarettes are growing mainly because of perception and positioning, not because they're safer in reality. Natural or herbal, nicotine free, wellness marketing, curiosity and misconception of safety are key drivers," she says.

A small-scale study done by the Oral Health Sciences Centre in Chandigarh, which surveyed 1,044 records of online marketing websites selling herbal cigarettes in 2021,

found that two thirds (67%) of the retail web pages didn't require any proof of age before purchase, and just 23% stated 'not to be sold to minors'. According to the study, 43 websites (39%) spelled out health benefits in their product descriptions, of which 41% claimed

benefits to be based on complementary medicine, citing uses such as a smoking cessation aid (40%), a stress reliever (13%), and to ease respiratory symptoms, including Covid-19 (15%).

Dr Arunachalam advocates public awareness campaigns on the subject. "Such campaigns should make it clear that smoke from any source is bad for you. It should be required that herbal cigarette packs have warning labels. Doctors, schools, and the media should be honest about the risks," he says.

Including herbal cigarettes to talks about tobacco control will also help clear up any confusion. "Getting help from family and healthcare professionals is very important for quitting successfully," he adds.

**SMOKE RELEASED FROM HERBAL CIGARETTES CAN DECREASE OXYGEN LEVELS AND INCREASE BLOOD PRESSURE**

- **Core message**

- "Herbal cigarettes" may be **tobacco-free**, but they are **not chemical-free** and **not safe**.

"हर्बल सिगरेट" में तंबाकू न हो सकता है, लेकिन वे रसायनों से मुक्त नहीं होतीं और सुरक्षित नहीं हैं।

- **Why the "safe" belief is a myth**

- Burning any plant material produces **tar, carbon monoxide, fine particles, and toxic compounds** that can harm lungs and raise cancer/heart risks.

किसी भी पौधे/जड़ी-बूटी को जलाने पर टार, कार्बन मोनोऑक्साइड, सूक्ष्म कण और विषैले पदार्थ बनते हैं—जो फेफड़ों को नुकसान और कैंसर/हृदय जोखिम बढ़ाते हैं।

- "No nicotine" ≠ "no harm"; smoke itself damages airways and organs.

"निकोटीन नहीं" का मतलब "नुकसान नहीं"; धुआँ खुद श्वसन तंत्र को नुकसान पहुंचाता है।

- **Hidden risk: deeper inhalation**

- Because people think it's safer, they may **inhale deeper/longer**, increasing exposure to harmful smoke.

सुरक्षित समझकर लोग ज्यादा गहराई से/ज्यादा देर तक कश लेते हैं, जिससे नुकसान बढ़ सकता है।

- **Short-term harms**

- Cough, sore throat, chest tightness, breathlessness; asthma/allergy flare-ups can occur.

खांसी, गला खराब, सीने में जकड़न, सांस फूलना; दमा/एलर्जी बढ़ सकती है।

- **Long-term harms**

- Chronic bronchitis, reduced lung capacity, repeated respiratory infections, airway inflammation; higher risk of cancers (lung/throat/oral) and heart disease/stroke.

क्रोनिक ब्रोंकाइटिस, फेफड़ों की क्षमता कम, बार-बार संक्रमण, वायुमार्ग में सूजन; फेफड़े/गला/मुंह के कैंसर तथा हृदय रोग/स्ट्रोक का जोखिम बढ़ सकता है।

- Second-hand smoke also harms others; pregnancy exposure is risky.

पैसिव स्मोकिंग से दूसरों को भी नुकसान; गर्भावस्था में जोखिम बढ़ता है।

- **What the article highlights about public health**

- Smoking causes **millions of deaths globally each year**; misinformation about "safer smoking" can be particularly damaging.

धूम्रपान से हर साल दुनिया में **लाखों/मिलियन्स मौतें** होती हैं; "सेफ" का भ्रम नुकसान बढ़ाता है।

- **Common "herbal" variants mentioned**

- Examples: ginseng, cherry, menthol, vanilla, jasmine, mint, chamomile, lemongrass, clove/rose petals and other plant mixes.

उदाहरण: जिनसेंग, चेरी, मेंथॉल, वनीला, जैस्मिन, मिंट, कैमोमाइल, लेमनग्रास, लौंग/गुलाब की पंखुड़ियाँ आदि मिश्रण।

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- “Herbal cigarette is safe because it has no tobacco” is best described as:

A) Correct because no nicotine means no harm

B) Myth because combustion smoke still contains harmful toxicants

C) Correct only for heart disease prevention

D) Correct if it smells pleasant

# Predicting a good social life? First, look at your parents

Close relationships with family during teenage years could lead to a rich network of friendships

EMILY BAUMGAERTNER NUNN

**TO MANY TEENS**, nothing sounds worse than hanging out with their parents.

But what if family bonds during adolescence meant a better social life down the line? A study published in the journal *JAMA Pediatrics* found that a close, nurturing relationship with parents during middle and high school was associated with a variety of positive social metrics up to two decades later.

Researchers looked at six outcomes, such as having three or more close friends or socialising at least once a week. They found that high social connection in adulthood was more than twice as common among those who had felt the strongest family ties in youth, compared with those who had felt the weakest. "We tend to think of adult loneliness or low social connectedness as byproducts of individual choice or adult social structures," said Andrew Garner, a pediatrician and researcher at Case Western Reserve University, who was not involved in the research. This study, on the other hand, "forces us to think developmentally." Historically, social development research has relied on participants recalling their childhoods, a method prone to the fallibility of memory. Naturalistic studies that track subjects in real time are rare. "Two decades of information gives us a greater sense of the truth," said David

Willis, a professor of pediatrics at Georgetown University, who was not involved in the study.

In their early years, the participants rated how much their family members understood them, how much fun they had together, and whether they felt cared for and wanted, among other metrics. Whitaker and his colleagues averaged each of the 7,018 participants' various answers

into individual "family connection scores," then grouped the partici-

pants into quartiles. When the adolescents became adults, they were asked about the structure, function and quality of various social connections.

After controlling for confounding variables such as race, gender, and parental education levels, the team found that adolescents in the highest quartile of family connection scores had a prevalence of high social connection in adulthood that was 23.4 percentage points greater than that of those in the lowest quartile.

Only 16.1% of adolescents in the lowest quartile of family connection ended up with high social connection in adulthood; 22% of those in the second-lowest quartile; 28.6% of those in the third-lowest quartile; and 39.5% of those in the highest quartile. "A lot happens between 16 and 37," Whitaker said. "Life is complicated. So to have something that still shows up as a meaningful association over 20 years is powerful." —NYT

ADULTS WITH STRONG FAMILY TIES IN YOUTH WERE MORE THAN TWICE AS LIKELY TO HAVE HIGH SOCIAL CONNECTIONS

- **Main idea**

- Teen years: **strong, close relationship with parents/family** can predict a **better social life in adulthood**.

किशोरावस्था में माता-पिता/परिवार से मजबूत रिश्ता आगे चलकर बेहतर सामाजिक जीवन का संकेतक हो सकता है।

- **What the study found (key outcomes)**

- Teens with stronger family bonds were **more than twice as likely** to have **high social connections** as adults.

जिन किशोरों के परिवार से संबंध मजबूत थे, वे बड़े होकर **high social connections** पाने की **2 गुना+** संभावना रखते थे।

- Researchers looked at outcomes like **having 3+ close friends** or **socialising at least once a week** (and related social metrics).

परिणामों में **3+ करीबी दोस्त** होना या **हफ्ते में कम से कम 1 बार मिलना-जुलना** जैसे संकेतक शामिल थे।

- **How it was measured**

- Participants rated whether family **understood them, spent time together**, and whether they **felt cared for and wanted** → a "family connection score".

परिवार समझता है, साथ समय बिताता है, और देखभाल/अपनापन महसूस होता है या नहीं—इनसे "family connection score" बना।

- **7,018 participants** were grouped into **4 quartiles** (lowest → highest family connection).

**7,018 प्रतिभागियों** को family score के आधार पर **4 समूहों (quartiles)** में बाँटा गया।

- **Numbers (quartiles → adult high social connection)**
  - Lowest quartile: **16.1%**  
सबसे कम समूह: **16.1%**
  - Second-lowest: **22.0%**  
दूसरा समूह: **22.0%**
  - Third: **28.6%**  
तीसरा समूह: **28.6%**
  - Highest quartile: **39.5%**  
सबसे ऊँचा समूह: **39.5%**
  - Difference (highest vs lowest): **+23.4 percentage points.**  
अंतर (सबसे ऊँचा बनाम सबसे कम): **+23.4 प्रतिशत अंक।**
- **Important nuance (what this does/doesn't prove)**
  - This shows a **strong association over ~two decades**; it doesn't automatically prove perfect "cause".  
यह लगभग **20 साल** तक बना मजबूत संबंध (**association**) दिखाता है; यह हर मामले में "कारण-परिणाम" (cause) सिद्ध नहीं करता।
  - The analysis accounts for factors like **race, gender, parental education** (i.e., controls for confounders).  
जाति/समूह, जेंडर, माता-पिता की शिक्षा जैसे कारकों को नियंत्रित (control) करके भी यह संबंध दिखा।
- **Big takeaway**
  - Adult loneliness/social network quality isn't only "personal choice"; **early family environment matters.**  
वयस्कता में अकेलापन/दोस्ती का नेटवर्क सिर्फ "व्यक्तिगत पसंद" नहीं; शुरुआती पारिवारिक माहौल भी बड़ा कारण है।

# To drive startup eco system, Cabinet gives nod to set up ₹10,000cr fund

TIMES NEWS NETWORK

**New Delhi:** The Cabinet has approved the launch of Urban Challenge Fund with total central assistance of Rs 1 lakh crore over five years, to help states tackle the day-to-day challenges of rapid urbanisation and steer creative redevelopment of cities, positioning them as growth hubs. It also approved establishment of Startup India Fund of Funds 2.0 with a corpus of Rs 10,000 crore to mobilise venture capital for the startup ecosystem in the country.

Announcing the decisions, I&B minister Ashwini Vaishnav said UCF will focus on creative redevelopment of cities, developing them as growth hubs and strengthening water and sanitation systems to drive transformative, market-linked urban infras-



## GROWTH HUBS

structure creation. The Centre-sponsored scheme was announced in 2025-26 Budget.

Under this framework, central assistance will cover 25% of a project's cost, provided that at least 50% of the funding is mobilised from the market. Govt said this will catalyse a total investment of Rs 4 lakh crore in the urban

sector over the next five years. "The move marks a paradigm shift in India's urban new development approach from grant-based financing to market-linked, reform-driven and outcome-oriented infrastructure creation," it said. UCF will leverage market financing, private sector participation and citizen-centric reforms to deliver high-quality urban infrastructure.

All cities with a population of 10 lakh or more, all state capitals and major industrial cities with a population of more than one lakh can avail the fund. All municipal areas in hilly and NE states, as well as smaller ones with a population below 1 lakh, will be eligible for support under Credit Repayment Guarantee Scheme, with Rs 5,000 crore having been approved for it.

# From this year, IITs to allow students to study across campuses

Hemal Chhapia  
@timesofindia.com

Mumbai: From this academic year, the Indian Institutes of Technology will begin opening their classrooms to one another. Students will be allowed to take select courses at other IIT campuses and even spend a term away from their parent institute, marking the first formal academic exchange within the IIT system. Insiders said the move quietly loosens the rigidity of the JEE-run system, where a single rank has long determined not just entry into an IIT but the boundaries of a student's academic experience for four or more years thereafter. "We are mapping curricula across multiple programmes in the various IITs," said IIT Madras director Padma Shri V Kamakoti. "Once that is matched, our students from IIT Madras can spend a term in another IIT or a student from IIT Kanpur or Delhi or IIT Bombay can come to the IIT Madras campus to study some courses and earn credits that we will transfer to the home institute."

For years, universities across the world have been collaborating through joint degrees and shared classrooms. However, India's most prestigious technical institutions have largely watched this trend from the sidelines.

"We recently had a meeting of the academic deans from all the IITs, organised by IIT Madras," said Prathap Hari-

doss, dean (academics), IIT-M. "Among several issues discussed, one important topic was credit transfer and student mobility across IITs."

He added, "One major reason large-

scale transfers had not been permitted was the issue of rank integrity: students were originally allotted seats based on rank-specific constraints, and allowing arbitrary transfers could violate that framework." However, the decision to allow student movement was discussed in the IIT Council and a decision taken to seek approval from the respective senates of individual IITs. This will convert campuses operating parallelly into a network that allows students to move between institutes. "There is growing recognition that students increasingly move across locations for internships, training, and other academic or professional engagements," said Haridoss.

In such cases, it would be useful to allow students from one IIT to take courses at another. For example, if a student needs to be physically present in Mumbai for an internship, they could potentially take courses at IIT Bombay during that semester, he added.

## भारतीय स्टेट बैंक State Bank of India

### COMMERCIAL PR

State Bank of India (SBI) invites se hiring of commercial premises on l for its new branch. Premises to be floor having carpet area of appr details and downloading forms, pl under Procurement News Section, at our above office is on or defa reserves the right to accept or rej reason.No brokerage will be paid.

## कार्यालय मुख्य विक्रित्ता एवं स्व (जिला शारीण स्वास्थ्य सभिति, उदयपुर) Email

क्रमांक: एम/स्वा.सं/सा/निविदा/2025/

### ई-निविदा/खुली निविदा सूचना

सर्वसाधारण को सूचित किया जाता है कि कार्यालय मुख्य शारीण स्वास्थ्य सभिति, उदयपुर में आगामी एक वर्ष हेतु नि प्रजीकृत संबन्धकों / फर्म से निधारित प्रपत्र में ई- प्रोक्युरमेंट प्रक्रिया से निविदाएं आमंत्रित की जाती हैं। खोली की विषय संबन्धित <https://eproc.rajasthan.gov.in> अथवा [www.sbi](http://www.sbi) निविदा प्रारूप संबंधित से भी जानकारी ली जा सकता है।

क्र. सं.	मद	राशि (लाखों में)	अंतिम तिथि	NIB No
1.	आयुर्वेद संसाधन	400.00	17.02.2026	MHS2

मुख्य वि

- **What is changing**
  - IITs will now allow students to **study across campuses**—they can **take courses at another IIT** and even **spend a semester** there.  
अब IITs में छात्र एक IIT से दूसरे IIT में कोर्स ले सकेंगे और जरूरत हो तो एक सेमेस्टर दूसरे IIT में कर सकेंगे।
- **Why this is important**
  - This is described as the **first formal academic change** of this kind in the IIT system.  
इसे IIT सिस्टम में इस तरह का पहला औपचारिक अकादमिक बदलाव बताया गया है।
- **How it will work (credit transfer)**
  - Courses taken at another IIT will be **counted**, and **credits will be transferred back** to the home IIT.  
दूसरे IIT में किए गए कोर्स के **क्रेडिट मान्य होंगे** और **होम IIT में ट्रांसफर** किए जा सकेंगे।
- **Context: earlier rigidity**
  - Earlier, one rank/seat allotment framework largely determined the **full 4-year academic experience** within a single IIT campus; now flexibility is being added.  
पहले एक बार सीट/रैंक अलॉटमेंट के बाद पूरा **4 साल** लगभग उसी IIT में तय हो जाता था; अब इसमें **लचीलापन** आएगा।
- **Approval / governance**
  - The move was discussed in the **IIT Council**; formal approvals are to come from the **Senates of individual IITs**.  
यह निर्णय **IIT Council** में चर्चा में आया और लागू करने के लिए **हर IIT की Senate** की मंजूरी/प्रक्रिया होगी।
- **Operational model**
  - IITs will **continue operating as separate institutes**, but students will get **mobility** for courses/learning opportunities.  
IITs अलग-अलग संस्थान ही रहेंगे, पर छात्रों को **मोबिलिटी** (इधर-उधर पढ़ने) का विकल्प मिलेगा।

- **Approval / governance**

- The move was discussed in the **IIT Council**; formal approvals are to come from the **Senates of individual IITs**.

यह निर्णय **IIT Council** में चर्चा में आया और लागू करने के लिए हर **IIT की Senate** की मंजूरी/प्रक्रिया होगी।

- **Operational model**

- IITs will **continue operating as separate institutes**, but students will get **mobility** for courses/learning opportunities.

IITs अलग-अलग संस्थान ही रहेंगे, पर छात्रों को **मोबिलिटी** (इधर-उधर पढ़ने) का विकल्प मिलेगा।

- **Why it can help students (examples)**

- Useful for **internships/training**: if a student is physically in another city, they can take courses at the nearby IIT that semester.

**इंटरनशिप/ट्रेनिंग** के दौरान अगर छात्र किसी दूसरे शहर में है, तो वह उसी शहर के IIT में उस सेमेस्टर कोर्स कर सकता है।

- **Global parallel**

- Many universities worldwide run **shared classrooms / cross-registration**; IITs are moving towards similar collaboration.

दुनिया की कई यूनिवर्सिटीज़ में **क्रॉस-रजिस्ट्रेशन/शेयर्ड क्लास** होता है; IITs भी उसी दिशा में बढ़ रहे हैं।

# NLST (National Large Solar Telescope)



Parameter	English	श्रणत्रह
Full name	National Large Solar Telescope (NLST)	षड्रुष्य चरन्त्र दूझचघ बड्रहWझह (NLST)
Location	<b>Merak region</b> near <b>Pangong Tso lake</b> , Ladakh	चधूरुद सखळ सखळ लुद, लखण दूझ इड हवद
Type / Purpose	State-of-the-art <b>solar physics</b> facility (ground-based solar observatory)	दूझघ क्रमभुह पाडलक्ष शडुवशक्षशरुद दूक्षशत्रुशत्र (इवक्षत्रम-डुडम दूझचघ छदुत्रवधघ)
Aperture	<b>2-metre</b> aperture	2 सखळघ इहदुत्रघ
Operational timeline	Expected to be operational in <b>5–6 years</b>	चणकण 5-6 अडुत्र सखळ दूत्रदुवचष इह दूत्रक्रवअषुव
Spectrum	Works in <b>visible</b> and <b>near-infrared</b> wavelengths	«\$ अ शरुडु ड-श अघरु लघत्रणवचैत्र सखळ इवगत्र
India's count	India's <b>third ground-based solar observatory</b> (after <b>Kodaikanal 1899</b> and <b>Udaipur 1975</b> )	क्रवघल इव लहदुघव इवक्षत्र-डुडम दूझचघ छ दूत्रघह (इडुत्रमवहडुषुवच 1899, कवगहक्षघ 1975 इडु डुव)
Scientific objectives	Study <b>solar dynamics &amp; magnetism</b> ; observe energetic events; map <b>space-weather processes</b>	दूझघ षुअलुहचलत्र अ दूत्रुडु दु इव शैगषु; सन्त्रअत्रष लषुवडुत्र इव शत्रचडुडुषु; इडु-अरुघ लषु गवडुत्र इव सचशहत्रण
National importance	Data helps protect <b>satellites</b> and <b>launch vehicles</b> from solar disturbances	दूझघ षुअशुवषुडुत्र दूडु कहडुण अ चरु षुडु च दूक्षघलत्र सखळ सखळ
Synergy	Complements ISRO's <b>Aditya-L1</b> mission	ISRO इडु षुअरुडु -L1 शरुवटुषु इडु हचघडु

Parameter

English

श्रमत्रलह

Full name

National Large Optical–Near Infrared Telescope (**NLOT**)

एडुटुच चरनर छशुडुच-श्रमघ  
रुअरघडुम बडुचरहWडुह (NLOT)

Location

**Hanle**, Ladakh

णरुअरु चरुवडु

Aperture

**13.7-metre** segmented-mirror telescope

**13.7 मरुह** डुडुणरुळडुडुम-श्रमघघ  
बडुचरहWडुह

Global standing

Among the **world’s largest** operating in **optical–near IR** spectrum

छशुडु च-श्रमघ IR सरुळ डुवगबुघरु  
रुअरुश्रमघरु डुडु डु डु डु डु  
बडुचरहWडुहडुडु सरुळ

Timeline

Projected readiness over the **next decade**

श ए चडुडु वरुडु सरुळ लुचगवघ  
णरुअरुडु डुव शरुअरुव

Mirror technology

Primary mirror made of **90 smaller hexagonal segments** acting as one

सरुअरु वरुवरु **90 डुडुडुडुहग डुडुणरुळडु**  
डुडु ँश्र णरुअरुव नुडु डुडु रुडुवह डुह  
लुघण डुवसरु डुघळणुडु

Tech base

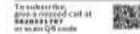
Leverages India’s experience from the international **TMT (Thirty Meter Telescope)** project

शरुलुघघरुHमरुहग **TMT (ळरु मरुह**  
**बुचरहWडुह)** हप्रघगडुनरुव डुडु शरुअरुव  
हघ श्रवप्रघरु

Scientific objectives

Frontier research on **exoplanets, stellar evolution, supernovae**; clues to **origins of the universe**

डुडु डुडुडु, लुवघडुहग श्रडुवडु,  
रुअरुघरुअरु हघ शरुह टुडुश; **MWरु** डुह  
रुअरु डुडु नुअरुडु डुडुडुल



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Kerala an example for the world, says CM  
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ISRO rocket debris found in the Maldives  
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Bridging a gap in civil service structure  
On the necessity for a separate scientific cadre  
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DMK-Cong. alliance faces strain in T.N.  
STATES » PAGE 2

**INSIDE**

**40 lakh devotees attend final day of the Magh Mela**  
PRAYAGRAJ  
On the last day of the Magh Mela on Sunday that coincided with the Maha Shivaratri festival, over 40 lakh devotees took a holy dip in the Ganga and Ganges, a male authority official said. » PAGE 8

**Israeli strikes kill at least 12, say officials in Gaza**  
GAZA CITY  
Israel fired air strikes across the Gaza Strip on Sunday, killing at least 12 Palestinians, Gaza officials said. In what the Israeli military called a response to ceasefire violations by Palestinian militant groups. » PAGE 14

# Trade deals made from position of strength: PM

Modi urges the private sector to step up and take advantage of new policy framework | Slew of trade agreements will expand global market access for MSMEs in key sectors | The govt.'s 'political stability' has restored investors' confidence in the country, says PM

**The Hindu Bureau**  
NEW DELHI  
India recently entered into a slew of trade agreements, including with the European Union and the United States, "from a position of strength", Prime Minister Narendra Modi said on Monday, adding that these deals were designed to expand global market access for Indian manufacturing and services.  
In a written interview to the Press Trust of India, Mr. Modi said that the 2025 Budget gave private sector the opportunity to step up and take advantage of government's investment in infrastructure and capital expenditure.  
"This is not a 'now or never' moment for companies. It is a 'we are ready' moment," he said, adding that the government's "political stability and political predictability" had restored investors' confidence in India. His government's top



developed nation," he said, explaining the budget's focus for capital expenditure.  
He added that it was now time for the private sector to step up and take advantage of the government's investment in infrastructure and capital expenditure.  
The Prime Minister's remarks come as Parliament reconvenes after the first part of the Budget Session where the government faced an attack by the Opposition on the issue of the trade deals.  
Mr. Modi defended the agreements, noting that while long negotiations by the government faced an attack by the Opposition, the USA government had not yielded any results, his government's "political stability and political predictability" had restored investors' confidence in India.  
His government's top

**Opposition slams PM's interview**  
NEW DELHI  
The Congress slammed Prime Minister Narendra Modi's interview with the Press Trust of India as a "carefully scripted" one and a "desperate PR exercise". » PAGE 4

leather, processed food, engineering goods, chemicals, hardware and gems and jewellery," Mr. Modi said.  
"Trade competitiveness is not only about tariffs. It is about quality, certification, technology adoption and compliance with global standards. Our Free Trade Agreements (FTAs) are designed to reduce non-tariff barriers and expand market access for MSMEs in sectors such as textiles,

can only create the enabling framework. The next phase of transformation requires a decisive response from the private sector."  
"As a country that is part of various trade agreements, making Indian products and services globally competitive is crucial. Our stance on 'Zero Defect, Zero Effect' has associated deeply with the youth, start-ups and small and medium businesses," the Prime Minister said.  
"MSMEs must move beyond being peripheral suppliers. They must become technologically up-graded, globally integrated and export-oriented enterprises that form the backbone of India's participation in global value chains," he added.  
**Defence focus**  
On defence expenditure and reforms, he noted that his government's focus on the issue had visibly paid

## Om Birla to attend the swearing-in of Tarique Rahman as Bangladesh premier

**Subhasini Haider**  
NEW DELHI  
Lok Sabha Speaker Om Birla will represent India at the swearing-in of Bangladesh Nationalist Party (BNP) chief Tarique Rahman as the Prime Minister of Bangladesh, the Ministry of External Affairs announced on Sunday.  
Mr. Rahman's BNP swept 209 of 297 elected seats to win the first general election in Bangladesh since the ouster of former premier Sheikh Hasina in August 2024. Chief Election Commissioner A.M.M. Nasir Uddin is likely to administer the oath of office in the newly elected MPs at 10 a.m. on Tuesday.  
Later in the day, at 4 p.m., President Mohammed Shahabuddin will



Tarique Rahman will assume office on Tuesday after his party won the first polls in Bangladesh since the ouster of Sheikh Hasina. »  
spoke over the telephone.  
However, citing the visit of French President Emmanuel Macron to Mumbai that day and the AI Impact Summit in Delhi this week, Mr. Modi declined the invitation. Foreign Secretary Vikram Mirai and other officials are expected to accompany Mr. Birla.

## Going berserk

**Under the leadership of Tarique Rahman, whose vision and values have created an overwhelming mandate of the people,"** the Ministry statement added.  
**'Mutual respect'**  
"As neighbours united by a shared history, culture, and mutual respect, India welcomes Bangladesh's transition to an elected government under the leadership of Tarique Rahman, whose vision and values have created an overwhelming mandate of the people," the Ministry statement added.  
**'IGNORANCE' TO BE TREATED**  
» PAGE 14



KICKING away Islam Khan's blistering 77 helped India score 175 for seven, which proved too much for Pakistan to surmount in their T20 World Cup match in Colombo on Sunday. (PTI Images/Reuters) » PAGE 10

## AI Impact Summit 2026 begins today, Modi set to inaugurate India AI Expo

**Subhasini Haider**  
NEW DELHI  
Global tech leaders Sundar Pichai and Sam Altman and leaders of about 20 countries, including India and France, are among those from about 100 countries expected to attend the Artificial Intelligence (AI) Impact Summit this week. The event kicks off on Monday with Prime Minister Narendra Modi inaugurating the "India AI Impact Expo 2026", which includes pavilions from 13 other countries.  
The event is being held from February 16 to 20 at the Bharat Mandapam complex in Delhi where the G-20 Summit was hosted first in 2023. It marks the fourth AI Summit after summits in the U.K., South

Korea, and France. Officials said it would be attended as the first time the summit on the transformative effect and challenges from AI is hosted in a Global South country.  
"India has consistently championed the voice of developing economies in digital policy forums. The summit will push for equitable access to AI resources and fair rule-making," a senior government official said. Unlike developed countries, India was not seeking to build regulatory frameworks, but was focusing the summit on a "human-centric" approach, the "economic good" of all, the official added.  
According to a statement issued by the Prime Minister's Office on Sun-

day, the AI Impact event will feature more than 3,000 speakers over 500 sessions and host more than 200 exhibitions and live demonstrations of AI technology and startups, which will be "structured across these thematic pillars — People, Planet and Progress".  
The government hopes to attract more than 2.5 lakh visitors to the event, the statement said.  
After the Expo inauguration on Monday, the summit will see an "all-world" hackathon on Tuesday in Delhi.  
**Stacked schedule**  
Mr. Modi and French President Emmanuel Macron will hold bilateral talks in Mumbai on February 16. On February 18, he will host a dinner banquet for

**Restricted access on Day 1, expo to open from Day 2**  
NEW DELHI  
Entry to the summit will have some restrictions on the first day of the event, and the expo being organised along with it will open for all from February 17, according to an official statement. Registration for the event is free, an IT Ministry official said. »  
will have an entire session on February 20.  
The heads of 18 other countries attending range from President Lukashenko of Belarus, including Switzerland, Spain, Serbia, Slovakia, Croatia, Estonia, Netherlands, Finland and Greece,

Crown prince of Liechtenstein and the UAE will also attend as heads of their delegations as will some prominent former leaders such as former British Prime Minister Tony Blair and Rishi Sunak. Ministerial delegations from over 45 countries would participate, officials said. UN Secretary-General Antonio Guterres, whose tenure ends this year, will also attend.  
Officials said that big tech leaders such as Google's Sundar Pichai and Open AI CEO Sam Altman will "headline" sessions as will Dennis Hassabis (CEO of DeepMind), Technoglobe, Dario Amodei (CEO of OpenAI) and Brad Smith (Microsoft president and promoter) him.

## India's fuel basket reshaped

# Petrol triples share in a decade, LPG surges, kerosene nearly disappears

SAURAV ANAND

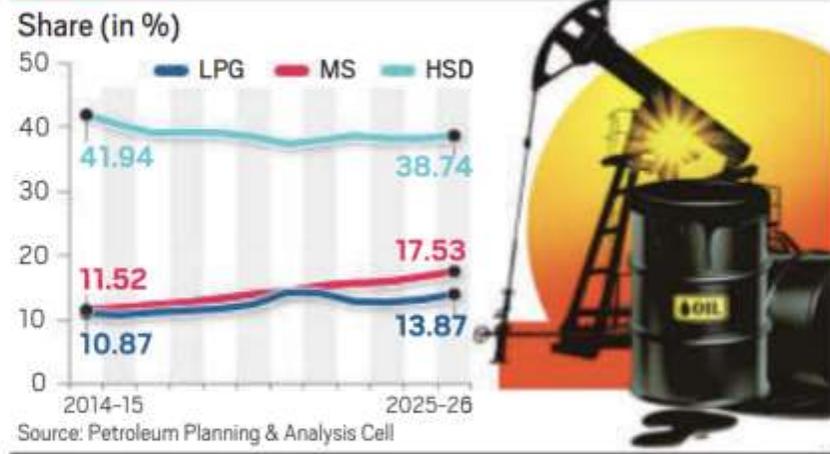
New Delhi, February 15

**INDIA'S OIL DEMAND** may head towards 400 million tonne a year by 2050 from about 250 million tonne currently, but the country's fuel consumption story is no longer just about rising volumes — it is about a dramatic reshaping of what Indians burn, drive and cook with.

Over the past two decades, petrol has nearly tripled its share of the oil basket to 18%, LPG has emerged as a major household fuel, and industrial petcoke has surged into the top ranks, while once-dominant kerosene has collapsed to just 0.2% of total demand, according to data from the Petroleum Planning and Analysis Cell (PPAC).

Diesel continues to dominate India's oil economy, holding a share of over 35% consistently since the early 2000s. In

## ENERGY SHIFT



2013, its share peaked at more than 44%, driven by a retail price gap of nearly ₹30 per litre between diesel and petrol that triggered a wave of diesel car purchases. Today, even with the price gap narrowed to ₹7-10, diesel remains the single largest product, accounting for roughly 91 million tonne of consumption annually.

## Diesel's grip steadily being challenged

Petrol, once a distant sixth in the rankings in 2001 with barely 7% share, has surged to second place, commanding around 18% of India's oil basket. Consumption has multiplied almost eight times over the period, touching nearly 40

million tonne in 2024-25. The petrol-to-diesel ratio, once 1:7, has narrowed sharply to about 1:2.3 — a shift that reflects changing vehicle preferences, improved petrol engine efficiency and the gradual retreat by carmakers from diesel variants.

If current trends hold, industry observers say petrol could further narrow the gap over the next decade as urban mobility expands and diesel's earlier price advantage fades.

## Stark transformation in household fuels

LPG has emerged as one of the biggest structural winners. From about 7.7% share in 2001, LPG now accounts for roughly 13.7% of total petroleum consumption, rising from fifth to third place in the fuel hierarchy.

Continued on Page 11

## 1 Overall Trend in India's Oil Demand

### 1 भारत में तेल की मांग का समग्र रुझान

India's oil demand may reach around 400 million tonnes by 2050 (from ~250 MT currently).

भारत की तेल मांग वर्ष 2050 तक लगभग 400 मिलियन टन तक पहुँच सकती है (वर्तमान लगभग 250 मिलियन टन से)।

The shift is not just about higher consumption, but about changing fuel preferences.

यह परिवर्तन केवल खपत बढ़ने का संकेत नहीं है, बल्कि ईंधन की पसंद में बदलाव को दर्शाता है।

Data source: Petroleum Planning & Analysis Cell (PPAC) under Ministry of Petroleum & Natural Gas.

आँकड़ों का स्रोत: पेट्रोलियम नियोजन एवं विश्लेषण प्रकोष्ठ, पेट्रोलियम एवं प्राकृतिक गैस मंत्रालय के अधीन।

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## 2 Petrol (Motor Spirit - MS) – Rapid Rise

### 2 पेट्रोल – तीव्र वृद्धि

Petrol share surged from about 7% (2001) to nearly 18% (2024-25).

पेट्रोल का हिस्सा वर्ष 2001 में लगभग 7 प्रतिशत से बढ़कर 2024–25 में लगभग 18 प्रतिशत हो गया है।

Petrol consumption has multiplied nearly 8 times in two decades.

पिछले दो दशकों में पेट्रोल की खपत लगभग आठ गुना बढ़ी है।

Petrol-to-diesel ratio improved from 1:7 earlier to about 1:2.3 now.

पेट्रोल और डीज़ल का अनुपात पहले 1:7 था, जो अब लगभग 1:2.3 हो गया है।

Economic Reason: Improved petrol engine efficiency + reduced diesel price advantage.

आर्थिक कारण: पेट्रोल इंजन की दक्षता में सुधार तथा डीज़ल की कीमत में अंतर कम होना।

Geographical Factor: Urbanisation and rising middle-class vehicle ownership.

भौगोलिक कारण: शहरीकरण तथा मध्यम वर्ग द्वारा वाहनों की बढ़ती खरीद।

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### 3 Diesel (HSD) – Dominant but Challenged

#### 3 डीज़ल – प्रमुख परन्तु चुनौतीग्रस्त

Diesel still holds around 38–40% share of India's fuel basket.

डीज़ल अभी भी भारत की ईंधन संरचना में लगभग 38–40 प्रतिशत हिस्सा रखता है।

In 2013, diesel share peaked above 44% due to price difference (~₹30/litre).

वर्ष 2013 में डीज़ल का हिस्सा 44 प्रतिशत से अधिक था क्योंकि कीमत में लगभग 30 रुपये प्रति लीटर का अंतर था।

Diesel consumption remains high (~90+ MT annually).

डीज़ल की वार्षिक खपत लगभग 90 मिलियन टन से अधिक बनी हुई है।

Economic Role: Major fuel for transport, railways, agriculture pumps, and freight logistics.

आर्थिक भूमिका: परिवहन, रेलवे, कृषि पंपसेट और माल ढुलाई में प्रमुख ईंधन।

Geographical Role: Rural India heavily dependent.

भौगोलिक भूमिका: ग्रामीण भारत में सिंचाई और परिवहन के कारण अत्यधिक निर्भरता।

#### 4 LPG – Structural Winner

##### 4 एलपीजी – संरचनात्मक लाभार्थी

LPG share increased from about 7.7% (2001) to nearly 13–14% today.

एलपीजी का हिस्सा वर्ष 2001 में लगभग 7.7 प्रतिशत से बढ़कर वर्तमान में लगभग 13–14 प्रतिशत हो गया है।

Became major household cooking fuel replacing traditional fuels.

इसने लकड़ी और गोबर जैसे पारंपरिक ईंधनों का स्थान लेकर प्रमुख रसोई ईंधन का रूप ले लिया है।

Government Intervention: PM Ujjwala Yojana (2016).

सरकारी हस्तक्षेप: प्रधानमंत्री उज्ज्वला योजना (2016)।

Social & Health Impact: Reduced indoor air pollution.

सामाजिक एवं स्वास्थ्य प्रभाव: घरेलू वायु प्रदूषण में कमी तथा महिलाओं के स्वास्थ्य में सुधार।

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#### 5 Kerosene – Almost Disappeared

##### 5 मिट्टी का तेल – लगभग समाप्त

Share collapsed to around 0.2% of total demand.

कुल मांग में इसका हिस्सा घटकर लगभग 0.2 प्रतिशत रह गया है।

Earlier dominant under Public Distribution System (PDS).

पूर्व में यह सार्वजनिक वितरण प्रणाली के अंतर्गत प्रमुख ईंधन था।

Reason: Electrification + LPG expansion.

कारण: ग्रामीण विद्युतीकरण और एलपीजी का व्यापक विस्तार।

## 6 Historical Context

### 6 ऐतिहासिक संदर्भ

1991 Economic Reforms → Rise in automobile sector.

1991 के आर्थिक सुधारों के बाद वाहन उद्योग का तेज विकास हुआ।

2002–2014: Diesel cars became popular due to subsidy.

2002–2014 के दौरान सब्सिडी के कारण डीज़ल वाहनों की लोकप्रियता बढ़ी।

Post-2014: Gradual deregulation of fuel pricing.

2014 के बाद ईंधन मूल्यों का क्रमिक बाजारीकरण किया गया।

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## 7 Economic Implications

### 7 आर्थिक प्रभाव

Rising petrol share increases crude import bill vulnerability.

पेट्रोल के बढ़ते उपयोग से कच्चे तेल के आयात पर निर्भरता और संवेदनशीलता बढ़ती है।

India imports ~85% of its crude oil needs.

भारत अपनी कच्चे तेल की आवश्यकता का लगभग 85 प्रतिशत आयात करता है।

Shift influences refinery configuration and investments.

यह परिवर्तन रिफाइनरी संरचना और निवेश को प्रभावित करता है।

Exam Name	Date (2025)	Question (MCQ)	Correct Answer
UPSC CSE Prelims	25 May 2025	With reference to India's petroleum consumption pattern, which of the following statements is correct? 1. Diesel constitutes the highest share in India's petroleum basket. 2. The petrol-to-diesel ratio has narrowed in the last decade. Select the correct answer:	Both 1 and 2
SSC CGL Tier-1	Aug 2025	Which scheme was primarily responsible for increasing LPG penetration in rural India? A) Saubhagya B) PM Ujjwala Yojana C) PM Jan Dhan Yojana D) National Clean Air Programme	B) PM Ujjwala Yojana
RPSC RAS Prelims	Oct 2025	In India's fuel basket, which petroleum product has witnessed the maximum growth in share over the last two decades? A) Kerosene B) Petrol C) Diesel D) ATF	B) Petrol
SSC CHSL	July 2025	India imports approximately what percentage of its crude oil requirement? A) 55% B) 65% C) 75% D) 85%	D) 85%

State PCS (Himachal)	Sept 2025	The decline in kerosene consumption in India is mainly due to: 1. LPG penetration 2. Electrification schemes 3. Ban on imports Select correct answer:	1 and 2 only
Railway NTPC	June 2025	The E20 target refers to: A) 20% biodiesel blending B) 20% ethanol blending in petrol C) 20% LPG usage target D) 20% EV sales target	B) 20% ethanol blending in petrol
UPSC CDS	April 2025	Which factor contributed most to diesel car sales boom in India during 2005–2013? A) Engine technology B) Export policy C) Retail price advantage over petrol D) Biofuel blending	C) Retail price advantage over petrol

**Q. Consider the following statements:**

**प्रश्न: निम्नलिखित कथनों पर विचार कीजिए:**

- 1. Petrol's share in India's oil basket has increased significantly over the last two decades.**  
पिछले दो दशकों में भारत की ईंधन संरचना में पेट्रोल का हिस्सा उल्लेखनीय रूप से बढ़ा है।
- 2. Kerosene continues to be a major household fuel under PDS.**  
सार्वजनिक वितरण प्रणाली के अंतर्गत मिट्टी का तेल अभी भी प्रमुख घरेलू ईंधन है।
- 3. LPG's expansion in rural India was supported by PM Ujjwala Yojana.**  
ग्रामीण भारत में एलपीजी के विस्तार को प्रधानमंत्री उज्ज्वला योजना ने समर्थन दिया।

**Which of the above statements are correct?**

**उपरोक्त में से कौन से कथन सही हैं?**

- A) 1 and 2 only
- B) 1 and 3 only
- C) 2 and 3 only
- D) 1, 2 and 3

## ● What is Kerala's elderly budget?

**THE ELDERLY BUDGET** is not a parallel budget but a consolidated mapping of schemes that directly benefit senior citizens. It aggregates spending across pensions, healthcare, welfare services and community programmes into a single framework. The government classifies spending using a structured framework. Plan schemes that exclusively or predominantly benefit senior citizens are tagged as Part A, while schemes that provide partial but identifiable benefits are classified as Part B. Together, these plan schemes account for 3.8% of the state plan outlay. In addition, the budget includes pensions and non-plan grants for elderly care institutions. This non-plan component makes up 21.72% of the state's total non-plan expenditure, ensuring that recurring commitments are captured alongside development schemes. This classification system is what gives the elderly budget its analytical value. It allows policymakers to see not just how much is being spent, but how spending is distributed across exclusive and shared programmes.

National projections show a steady rise in the share of elderly citizens over the next two decades. Kerala has offered an early blueprint for planning for that future.

## ● Rationale for the focus on the aged

**KERALA'S DEMOGRAPHIC PROFILE** resembles that of middle-income economies. Senior citizens account for 18.7% of the population. By 2036, this could rise to nearly 23%. Kerala's median age of close to 37 years is well above the national average. An ageing population

reshapes public spending priorities. Demand rises for income support, chronic disease management and long-term care. Without advance planning, these can strain budgets and public health systems. The elderly budget is Kerala's attempt to anticipate those costs rather than react to

them. An ageing population also expands demand for a care economy that includes healthcare workers, caregivers, and social service providers. Structured investment in geriatric services can generate employment while addressing a growing social need.



**DEMOGRAPHIC SHIFT**

# What Kerala's first elderly budget signals

In its 26-27 Budget, Kerala has introduced an elderly budget, a separate statement that tracks how much the government spends on people aged 60 and above. With this, it has forced a conversation about how states will finance an ageing society, write *KJ Joseph, Ashkar K & Kiran Kumar Kakarlapudi*

**₹46,236.52 cr**

ELDERLY-RELATED EXPENDITURE IN 2026-27 WHICH IS ABOUT 19% OF TOTAL STATE SPENDING

**KERALA'S MODEL SUGGESTS THAT EARLY ACCOUNTING FOR DEMOGRAPHIC CHANGE CAN HELP AVOID SHARPER FISCAL ADJUSTMENTS LATER**

**18.7%**

OF KERALA'S POPULATION IS AGED 60 YEARS AND ABOVE

## ● Where the money is going

**FOR 2026-27, KERALA** has identified elderly-related expenditure of ₹46,236.52 crore, about 19% of total state spending. That means nearly one in every five rupees the state spends is on ageing. Roughly two-thirds of the elderly budget is linked to pension payments, including welfare pensions for low-income seniors and retirement benefits for government employees. Kerala has earmarked ₹14,500 crore for welfare pensions in 2026-27. The budget includes ₹50 crore for a pneumococcal vaccination programme for vulnerable seniors and expanded funding for community health initiatives such as *Vayomithram*, which delivers doorstep medical care. Then there is ₹30 crore for retirement homes and ₹10 crore for volunteer assistance programmes for seniors living alone.

## ● Can this reshape elderly care?

**THIS MARKS A** policy shift from welfare delivery to a rights-based, life-course approach to ageing that emphasises active and healthy living for seniors. Women make up a larger share of Kerala's elderly population, and alignment with the state's Gender Budget framework enables targeted support for older women. Kerala's approach goes beyond budgeting into institutional design. The state has established the Vayojana Commission, a statutory body for senior citizens. It also runs a network of care facilities, including government old-age homes, day-care centres and *Pakalveedu* facilities managed by local bodies.

## ● The fiscal need behind the move

**THE ELDERLY BUDGET** is as much about fiscal realism as it is about social policy. Pensions and healthcare for an ageing population represent long-term liabilities. Kerala already operates within tight fiscal limits. As the number of older people rises, such spending is set to grow faster than revenues unless supported by sustained economic expansion and stronger revenue mobilisation. A large share of the elderly budget reflects existing obligations that have been reclassified, rather than entirely new expenses. The challenge is to gradually shift emphasis toward preventive healthcare and efficient service delivery to contain long-term costs.

## ● Can other states replicate this?

**KERALA'S EXPERIMENT** comes at a time when India is aging. Creating a demographic budget framework offers several advantages: it clarifies fiscal exposure, improves policy coordination and encourages local governments to design targeted services. Kerala has already linked elderly population shares to local body funding criteria, nudging municipalities to become more age-responsive. Replication elsewhere will depend on fiscal capacity and institutional readiness. But Kerala's model suggests that early accounting for demographic change can help avoid sharper fiscal adjustments later.

*Joseph, Ashkar & Kakarlapudi are respectively, director, PhD scholar & assistant professor at Gulati Institute of Finance and Taxation, Thiruvananthapuram*

## 1 What is Kerala's Elderly Budget?

### 1 केरल का वृद्धजन बजट क्या है?

Kerala introduced a separate Elderly Budget Statement in 2026–27 tracking expenditure on people aged 60+.

केरल ने वर्ष 2026–27 में साठ वर्ष से अधिक आयु के लोगों पर होने वाले व्यय का लेखा-जोखा प्रस्तुत करने के लिए पृथक वृद्धजन बजट विवरण जारी किया।

It consolidates pensions, healthcare, welfare schemes and community care into one framework.

इसमें पेंशन, स्वास्थ्य सेवाएँ, कल्याण योजनाएँ तथा सामुदायिक देखभाल को एक ही संरचना में समाहित किया गया है।

It is not a parallel budget, but a classified mapping of existing schemes.

यह कोई पृथक समानांतर बजट नहीं है, बल्कि वर्तमान योजनाओं का वर्गीकृत संकलन है।

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## 2 Key Financial Facts

### 2 प्रमुख वित्तीय तथ्य

₹46,236.52 crore allocated for elderly-related expenditure (2026–27).

वर्ष 2026–27 में वृद्धजन संबंधी व्यय हेतु 46,236.52 करोड़ रुपये का प्रावधान किया गया है।

This is nearly 19% of total state expenditure.

यह राज्य के कुल व्यय का लगभग उन्नीस प्रतिशत है।

Around two-thirds of elderly budget goes to pension payments.

वृद्धजन बजट का लगभग दो-तिहाई भाग पेंशन भुगतान पर व्यय होता है।

## 2 Key Financial Facts

### 2 प्रमुख वित्तीय तथ्य

₹46,236.52 crore allocated for elderly-related expenditure (2026–27).

वर्ष 2026–27 में वृद्धजन संबंधी व्यय हेतु 46,236.52 करोड़ रुपये का प्रावधान किया गया है।

This is nearly 19% of total state expenditure.

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Around two-thirds of elderly budget goes to pension payments.

वृद्धजन बजट का लगभग दो-तिहाई भाग पेंशन भुगतान पर व्यय होता है।

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## 3 Demographic Background

### 3 जनसांख्यिकीय पृष्ठभूमि

18.7% of Kerala's population is aged 60+.

केरल की लगभग 18.7 प्रतिशत जनसंख्या साठ वर्ष से अधिक आयु वर्ग की है।

By 2036, elderly share may reach nearly 23%.

वर्ष 2036 तक वृद्धजन जनसंख्या का अनुपात लगभग तेईस प्रतिशत तक पहुँच सकता है।

Kerala's median age (~37 years) is well above national average.

केरल की मध्यम आयु लगभग सैंतीस वर्ष है, जो राष्ट्रीय औसत से अधिक है।

## 4 Historical Context

### 4 ऐतिहासिक परिप्रेक्ष्य

Kerala has long had high literacy (96%+) and better health indicators.

केरल में दीर्घकाल से उच्च साक्षरता दर और उत्कृष्ट स्वास्थ्य सूचकांक विद्यमान हैं।

Decline in fertility rate (below replacement level ~1.8).

जन्मदर प्रतिस्थापन स्तर से नीचे लगभग 1.8 के आसपास है।

Early demographic transition compared to other Indian states.

अन्य भारतीय राज्यों की तुलना में यहाँ जनसांख्यिकीय परिवर्तन पहले हुआ।

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## 5 Economic & Fiscal Implications

### 5 आर्थिक एवं राजकोषीय प्रभाव

Ageing increases long-term liabilities like pensions and healthcare.

वृद्धजन संख्या में वृद्धि से पेंशन और स्वास्थ्य जैसी दीर्घकालिक वित्तीय जिम्मेदारियाँ बढ़ती हैं।

Preventive healthcare and community care reduce future fiscal burden.

निवारक स्वास्थ्य सेवाएँ और सामुदायिक देखभाल भविष्य का वित्तीय बोझ कम कर सकती हैं।

Early accounting helps avoid sudden fiscal shocks later.

प्रारंभिक लेखांकन भविष्य में अचानक आने वाले वित्तीय झटकों से बचने में सहायक होता है।

## 6 Where is the Money Going?

### 6 धन का उपयोग कहाँ हो रहा है?

Welfare pensions for low-income elderly.

निम्न आय वर्ग के वृद्धजनों के लिए कल्याणकारी पेंशन।

Retirement homes & volunteer assistance programmes.

वृद्धाश्रम तथा स्वैच्छिक सहायता कार्यक्रम।

Community health initiatives like Vayomithram.

वयोमित्रम् जैसे सामुदायिक स्वास्थ्य कार्यक्रम।

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## 7 Policy Significance

### 7 नीतिगत महत्व

Shift from welfare-only approach to rights-based ageing policy.

केवल कल्याण आधारित दृष्टिकोण से अधिकार आधारित वृद्धजन नीति की ओर परिवर्तन।

Integration with Gender Budget (elderly women form larger share).

लैंगिक बजट के साथ समन्वय, क्योंकि वृद्ध महिलाओं का अनुपात अधिक है।

Institutional design: Vayojana Commission established.

संस्थागत रूप से वयोयोजना आयोग की स्थापना की गई है।

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Exam Name	Date (2025)	MCQ	Correct Answer
UPSC CSE Prelims	25 May 2025	Consider the following statements: 1. The proportion of elderly population in India is increasing. 2. All Indian states have a similar elderly population percentage. Which of the statements given above is/are correct?	1 only
UPSC CDS	April 2025	Which state in India has the highest percentage of elderly population? A) Bihar B) Kerala C) Uttar Pradesh D) Gujarat	B) Kerala
RPSC RAS Prelims	October 2025	In the context of Demographic Transition, which of the following is correct? A) High birth rate and high death rate B) Low birth rate and low death rate C) High birth rate and low death rate D) Low birth rate and high death rate	B) Low birth rate and low death rate

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SSC CGL Tier 1	August 2025	Social security pension schemes in India primarily benefit which group? A) Adolescents B) Farmers C) Elderly and widows D) Migrant workers	C) Elderly and widows
Himachal State PCS	September 2025	An increase in ageing population mainly leads to: A) Rise in defence expenditure B) Increase in pension and healthcare expenditure C) Growth in agricultural output D) Reduction in imports	B) Increase in pension and healthcare expenditure
UGC NET Paper 1	June 2025	Ageing population is associated with which stage of demographic transition? A) High stationary stage B) Early expanding stage C) Late expanding stage D) Low stationary stage	D) Low stationary stage

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**Q. Consider the following statements regarding Kerala's Elderly Budget:**

**प्रश्न: केरल के वृद्धजन बजट के संबंध में निम्नलिखित कथनों पर विचार कीजिए:**

**1.** Kerala's Elderly Budget forms a separate parallel budget replacing other welfare budgets.

केरल का वृद्धजन बजट अन्य कल्याणकारी बजट को प्रतिस्थापित करने वाला पृथक स्वतंत्र बजट है।

**2.** Nearly one-fifth of Kerala's total expenditure is dedicated to elderly-related schemes.

केरल के कुल व्यय का लगभग एक-पंचमांश वृद्धजन संबंधी योजनाओं पर व्यय होता है।

**3.** Kerala has a higher elderly population percentage compared to national average.

केरल में वृद्धजन जनसंख्या का प्रतिशत राष्ट्रीय औसत से अधिक है।

**Which of the above statements are correct?**

**उपरोक्त में से कौन से कथन सही हैं?**

A) 1 and 2 only

B) 2 and 3 only

C) 1 and 3 only

D) 1, 2 and 3

## 👤 The Dancing Plague of 1518



### 📍 What Was It?

In 1518, in the city of Strasbourg (then part of the Holy Roman Empire), dozens—and eventually hundreds—of people began dancing uncontrollably for days and even weeks.

The event is known as the "Dancing Plague of 1518."

## What Happened?

- It reportedly began in **July 1518** with a woman (often identified in historical sources as Frau Troffea).
  - Within days, dozens joined her.
  - Eventually, around **300–400 people** were dancing nonstop.
  - Some dancers reportedly collapsed from **exhaustion, strokes, or heart attacks**.
  - Authorities initially believed dancing was a cure and even hired musicians.
- 

## Why Did It Happen? (Major Theories)

### Mass Psychogenic Illness (Most Accepted Theory)

- Also called **mass hysteria**.
- Extreme stress and hardship may have triggered a psychological epidemic.
- Europe at the time faced:
  - Famine
  - Disease outbreaks
  - Economic stress
  - Religious anxiety

This theory is considered most plausible by historians.

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### Ergot Poisoning (Less Likely Today)

- Some suggested contaminated rye infected with a fungus (ergot).
- Ergot can cause hallucinations and convulsions.
- However, modern scholars argue it does not typically cause coordinated days-long dancing.

## 2 Ergot Poisoning (Less Likely Today)

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- 

## 3 Religious or Cultural Beliefs

- People believed in **St. Vitus' curse**.
  - St. Vitus was associated with dancing mania and seizures.
  - The phenomenon may have been culturally shaped by strong religious beliefs.
- 

## Historical Context

- Europe in early 16th century was under heavy:
    - Famine pressure
    - Religious fear (pre-Reformation period)
    - Poor medical knowledge
  - Similar dancing manias occurred earlier in Europe (notably in the 14th century).
- 

## How Did It End?

- Authorities eventually:
  - Banned public dancing
  - Sent affected individuals to shrines
  - Encouraged religious rituals instead
- The outbreak gradually faded after a few weeks.



## Why Is It Famous?

- It remains one of history's strangest recorded mass behavior events.
  - It is used in psychology and sociology studies as an example of:
    - Collective stress response
    - Mass psychogenic illness
    - Social contagion
- 



## Interesting Facts

- Estimated deaths vary (some historians debate whether mass death numbers are exaggerated).
  - It was not technically a plague in the infectious sense.
  - It is sometimes linked culturally to the medieval "**Danse Macabre**" (Dance of Death) art tradition.
- 

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# Word of the day

## **Lassitude:**

a state of comatose torpor; a feeling of lack of interest or energy; weakness characterised by a lack of vitality or energy

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**Synonyms:** lethargy, sluggishness, languor, listlessness, slackness

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**Usage:** *The hot summer days were marked by lassitude.*

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**Pronunciation:** [newsth.live/lassitudepro](http://newsth.live/lassitudepro)

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**International Phonetic**

**Questions and Answers to the February 13 edition of the daily quiz:**

1. The language from which the word 'radio' is derived. **Ans: Latin**

2. Guglielmo Marconi designed and built this to amplify the Pope's voice.

**Ans: Vatican Radio**

3. The radio was used by Hutu hardliners in 1993 to dehumanise this people. **Ans: Tutsi**

4. This is the largest radio network in the world. **Ans: All India Radio**

5. This was founded 100 years ago and gained massive popularity across South Asia. **Ans: Radio Ceylon**

**Ceylon**

Visual: A radio adaptation of a book by H. G. Wells triggered panic because it said this was going to happen. **Ans: Alien invasion from Mars**

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Thank you 😊