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ECONOMIC SURVEY



Economic Survey 2024-2025



Economic Survey 2024-25 Highlights आर्थिक सर्वेक्षण 2024-25 की मुख्य विशेषताएं

Economic Survey

2024-2025

Economic Survey

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Aspect / દૃષ્ટિકોણ

What is Economic Survey?

Presented By

Presented To

When Presented?

Since When?

Nature

Frequency

Covers Period

Structure

Legal Status

Data Sources

English

An **annual document** that reviews the **state of the Indian economy** and gives policy analysis & outlook.

Chief Economic Adviser (CEA), Department of Economic Affairs, Ministry of Finance.

Laid before **Parliament**.

One day before Union Budget every year (Jan–Feb).

First published in **1950–51**.

Non-binding advisory document (not a law).

Annual

Review of previous year + outlook for coming year.

Vol-I (Analytical/Thematic) + Vol-II (Statistical).

Not mentioned in Constitution.

RBI, NSO, MoSPI, Ministries, World Bank, IMF etc.

ગુજરાતી

વર્ષિક દસ્તાવેજ જેમાં ભારતીય અર્થતંત્રનું સ્થિતિ-વિશ્લેષણ અને નીતિ-વિશ્લેષણ આપવામાં આવે છે.

મુખ્ય અર્થવિદ (CEA), નાણાં મંત્રાલય, ભારતીય સરકાર દ્વારા રજૂ કરવામાં આવે છે.

પ્રત્યેક વર્ષે રજૂ કરવામાં આવે છે.

સરકારના બજેટના એક દિવસ પહેલાં રજૂ કરવામાં આવે છે.

1950–51 થી

નિબંધનરહિત સલાહકારી દસ્તાવેજ, કાયદાની જગ્યાએ નથી.

વર્ષિક

પૂર્વ વર્ષનું અર્થતંત્રનું સ્થિતિ-વિશ્લેષણ + આગામી વર્ષ માટેની આગવી નીતિ-વિશ્લેષણ.

કોમ્પોઝિટ-1 (અર્થતંત્રનું વિશ્લેષણ) + કોમ્પોઝિટ-2 (સાંખ્યિક દેખાડા)

સંવિધાનમાં સ્પષ્ટપણે નોંધાયેલું નથી.

RBI, NSO, MoSPI, સરકારના મંત્રાલયો, આર.સી. સમિતી વગેરે.

What does Economic Survey contain?

Area	Examples
Growth	GDP growth, sectoral growth
Inflation	CPI, WPI analysis
Employment	Jobs, labour trends
External Sector	Trade, forex, BoP
Social Sector	Health, education, poverty
Reforms	Banking, agriculture, digital, climate

⚠️ Difficult / Technical Terms Used in Economic Survey (Exam-Favourite)

Term	Simple English Meaning	सरल हिंदी अर्थ
Real GDP	GDP adjusted for inflation	महंगाई हटाकर GDP
Nominal GDP	GDP at current prices	वर्तमान कीमतों पर GDP
Fiscal Deficit	Govt expenditure – revenue	सरकारी खर्च – आय
Primary Deficit	Fiscal deficit – interest	ब्याज छोड़कर घाटा
Twin Balance Sheet Problem	Stress in banks + corporates	बैंक + उद्योग संकट
Crowding In	Public investment boosts private	सरकारी निवेश से निजी निवेश बढ़ना
Capital Formation	Creation of assets	पूँजी निर्माण
Multiplier Effect	One rupee creates many rupees	एक खर्च से कई गुना असर
Potential Growth	Max sustainable growth	दीर्घकालीन संभव विकास
Supply-Side Reform	Improving production capacity	उत्पादन क्षमता सुधार
Inclusive Growth	Growth for all sections	सभी के लिए विकास
Green Growth	Growth with environment protection	पर्यावरण-अनुकूल विकास

Term	Meaning (Short)
Crowding-in	Public investment boosts private investment
Capex Multiplier	One rupee capex creates multiple GDP
Fiscal Consolidation	Reducing deficit sustainably
Potential Growth	Max non-inflationary growth
Twin Balance Sheet	Bank + corporate stress
Real vs Nominal GDP	Inflation adjusted vs current prices
DPI	Digital rails for governance

Indicator	Data / Observation	Exam Angle
Real GDP Growth (FY26)	~ 6.5–7% (India among fastest growing major economies)	Growth trend
Nominal GDP Growth	~ 10–11%	Revenue buoyancy
Per Capita Income	Continued rise (₹2 lakh+ trajectory)	Living standards
India Global Position	3rd largest economy by PPP , 5th by nominal GDP	Ranking
Inflation (CPI)	Within RBI tolerance band (2–6%)	Monetary policy
Growth Driver	Consumption + Public Capex	Demand-side

2 Sector-Wise Performance

Sector	Key Findings	Exam Use
Agriculture	Stable growth; focus on productivity, allied sectors	GS-III
Industry	Manufacturing recovery; PLI impact visible	Industrial policy
Services	Major growth engine (IT, finance, tourism)	Structural change
Construction	Boosted by infra spending	Employment
MSMEs	Credit flow improved via digital platforms	Inclusive growth

3 Investment, Capex & Infrastructure

Area	Key Data / Theme	Exam Relevance
Public Capex	Sustained high capex (~3.4% of GDP)	Crowding-in
Private Investment	Signs of revival	Growth sustainability
Infrastructure	Roads, railways, logistics push	Multiplier effect
Crowding-In Effect	Public investment catalysing private	Conceptual MCQ

1) Growth, Demand, Investment, Inflation (Key Macro Numbers)

Indicator	Latest figure (Survey/Highlights)	Exam use
FY26 Real GDP growth (First Advance Estimates)	7.4% Press Information... +1	Growth trend, business cycle
FY26 GVA growth	7.3% Press Information...	Output-side questions
India's potential growth (medium term)	~7% Press Information...	Potential vs actual growth
FY27 real GDP growth projection (range)	6.8%–7.2% Press Information...	Forward-looking projection
PFCE growth (FY26)	7.0% Press Information...	Consumption-led growth
PFCE share in GDP (FY26)	61.5% (highest since 2012; FY23 also 61.5%) Press Information...	Structure of GDP
GFCF growth (FY26)	7.8% Press Information...	Investment, capex cycle
GFCF share in GDP (FY26)	30% Press Information...	Investment rate
Services GVA growth (FY26 est.)	9.1% (H1 FY26: 9.3%) Press Information...	Sectoral composition
Headline inflation (Apr–Dec 2025 avg)	1.7% (lowest since CPI series began) Press Information...	CPI, disinflation
CPI basket weight (food+fuel)	52.7% Press Information...	Why food/fuel drive CPI

2) Fiscal + Banking/Finance (High-yield data)

Indicator	Latest figure (Survey/Highlights)	Exam use
Centre revenue receipts	9.2% of GDP (FY25, PA) Press Information...	Fiscal capacity
Non-corporate tax collections	~2.4% of GDP (pre-pandemic) → ~3.3% (post-pandemic) Press Information...	Direct tax buoyancy
Income-tax returns filed	6.9 crore (FY22) → 9.2 crore (FY25) Press Information...	Tax base expansion
Gross GST collection (Apr–Dec 2025)	₹17.4 lakh crore, +6.7% YoY Press Information...	Indirect tax trend
E-way bill volumes (Apr–Dec 2025)	+21% YoY Press Information...	Activity proxy
Effective Central capex	Avg 2.7% of GDP (pre-pandemic) → ~3.9% (post) → 4% (FY25) Press Information...	Capex-led growth
States' capex (via SASCI incentive)	~2.4% of GDP (FY25) Press Information...	Centre–State finances
States' combined fiscal deficit	~3.2% of GDP (FY25) Press Information...	Subnational stress
General govt debt-to-GDP	~7.1 percentage points reduction since 2020 Press Information...	Debt dynamics
GNPAs (banking)	2.2% (Sep 2025) Press Information...	Banking health

3) External Sector (Exports, CAD, Reserves, FDI, Remittances)

Indicator	Latest figure (Survey/Highlights)	Exam use
Total exports (FY25)	\$825.3 bn, +6.1% YoY Press Information...	BoP, trade
Services exports (FY25)	\$387.6 bn, +13.6% Press Information...	India as services hub
Non-petroleum exports (FY25)	\$374.3 bn Press Information...	Export composition
Current Account Deficit (Q2 FY26)	~1.3% of GDP Press Information...	CAD sustainability
Remittances (FY25)	\$135.4 bn Press Information...	Transfers, CAD cushion
Forex reserves (as of 16 Jan 2026)	\$701.4 bn Press Information...	External buffer
Import cover	~11 months Press Information...	Reserve adequacy
Reserves coverage of external debt	>94% Press Information...	External vulnerability
Gross FDI inflows (Apr–Nov 2025)	\$64.7 bn Press Information...	Capital flows
Greenfield investment rank (2024)	4th globally; 1000+ projects Press Information...	Investment climate

4) Education & Human Capital (commonly asked in UPSC/State PSC)

Indicator	Latest figure (Survey/PIB/Chapter)	Exam use
GER (Primary)	90.9 Press Information...	Schooling indicators
GER (Upper Primary)	90.3 Press Information...	
GER (Secondary: IX–X)	78.7 Press Information...	
GER (Higher Secondary: XI–XII)	58.4 Press Information...	
Secondary age-specific NER	52.2% India Budget	Dropout/retention
Rural schools providing secondary education	17.1% India Budget	Rural-urban disparity
Urban schools providing secondary education	38.1% India Budget	Rural-urban disparity
Academic Bank of Credit	2660 institutions; 4.6 crore IDs Press Information...	NEP tools
IIT/IIM/AIIMS count + intl IIT campuses	23 IITs, 21 IIMs, 20 AIIMS; IIT Zanzibar & Abu Dhabi Press Information...	Institutions, soft power

5) Industry/Infra/PLI (quick factual set)

Indicator	Latest figure (Survey/Highlights)	Exam use
PLI (14 sectors) actual investment	₹2.0 lakh crore+ (as of Sep 2025) Press Information...	Industrial policy
PLI incremental production/sales	₹18.7 lakh crore+ Press Information...	Outcomes
PLI jobs	12.6 lakh+ Press Information...	Employment linkage
India Semiconductor Mission projects	10 projects; ~₹1.60 lakh crore investment Press Information...	Strategic manufacturing
High-speed corridors	550 km (FY14) → 5,364 km (FY26 up to Dec 2025) Press Information...	Infra growth
Railway added (FY26)	~3,500 km Press Information...	Transport infra
Airports count	74 (2014) → 164 (2025) Press Information...	Connectivity

Survey predicts upbeat India, troubled world

The Economic Survey 2025-26 that was tabled in Parliament puts FY27 growth range at 6.8%-7.2%

For FY26, it raises the medium-term domestic growth outlook for the country from 6.5% to 7%

Outlook for global economy relatively grim, and this could pose risks to India, the survey adds

T.C.A. Sharad Raghavan
NEW DELHI

The Economic Survey 2025-26 on Thursday painted a relatively rosy picture of India's domestic growth outlook, raising the country's medium-term forecast to 7% from the earlier estimate of 6.5%.

However, it simultaneously outlined a relatively grim outlook for the global economy, estimating a 10%-20% chance of a crisis worse than the global financial crisis of 2008 unfolding in 2026.

Even its best-case scenario is a continuation of conditions as they were in 2025, but "increasingly less secure and more fragile".

The Survey, authored by Chief Economic Adviser V. Anantha Nageswaran and tabled in Parliament by Union Finance Minister Nirmala Sitharaman, went on to say that each of its three probabilistic scenarios for the globe could pose risks to India.

Growth upgrade

For India, the key drivers of a higher medium-term growth outlook are the growth of capital, improved labour participation, and greater efficiency

Risk analysis

The Economic Survey outlined three scenarios for the world economy that could unfold in 2026



Spelling out strategy: Chief Economic Adviser V. Anantha Nageswaran addressing the media in New Delhi on Thursday. SUSHIL KUMAR VERMA

SCENARIO 1

The best-case

Probability:
40%-45%

- Described as "business as in 2025," where global conditions remain integrated but become less secure
- Existing frictions do not lead to a total collapse, but create volatility
- Minor shocks will require governments to intervene to stabilise market expectations
- High levels of policy uncertainty will persist

SCENARIO 2

Multipolar breakdown

Probability:
40%-45%

- Systemic breakdown is no longer just a "tail risk"
- Strategic rivalry prevails and the Russia-Ukraine conflict remains unresolved
- Trade becomes explicitly coercive, leading to a proliferation of sanctions and counter-measures
- Supply chains are realigned under political pressure

SCENARIO 3

The worst-case

Probability:
10%-20%

- A major correction in AI-infrastructure investments occur
- The correction triggers intense risk aversion
- If this coincides with geopolitical escalation, it could weaken capital flows and contract global liquidity
- The macroeconomic fallout could be worse than the 2008 global financial crisis

in the deployment of these two factors of production.

For the current financial year 2025-26, the Survey highlighted the government's estimate of 7.4% growth, adding that its 'nowcast' estimate for growth in Q3 (October-December 2025) stood at 7%. For 2026-27, the Survey estimates a growth rate range of 6.8%-7.2%.

The Survey noted that, in the 2022-23 edition, it had estimated India's medium-term growth to be 6.5%, which could rise to 7%-8% only if sustained reforms were conducted.

"Over the past three years, reform momentum has strengthened across several areas relevant for medium-term growth," it said. "Manufacturing-oriented initiatives, such as the production-linked incentive schemes, FDI liberalisation, and logistics reforms, have supported capacity creation."

These measures, it added, were further bolstered by sustained public investment in physical and digital infrastructure, the simplification of tax laws, measures targeted at the MSMEs that have sought to

ease credit constraints.

"These reforms have coincided with stronger corporate and financial sector balance sheets, rising formalisation of employment, and continued improvements in tax administration," the Survey added. "Together, these developments make a persuasive case that India's potential growth has risen to around 7% over the medium term."

The Survey outlined three scenarios for the world that could unfold in 2026. The worst of these, the macroeconomic conse-

quences of which "could be worse than those of the 2008 global financial crisis", was assigned a probability of 10%-20%.

Under the worst-case scenario, systemic financial, technological, and geopolitical stresses would amplify each other rather than taking place independently.

A key emerging risk, the Survey said, was the level of highly-leveraged investments in artificial investment (AI).

It said these investments have exposed business models that are de-

pendent on "optimistic" execution timelines, narrow customer concentration, and long-duration capital commitments.

"A correction in this segment would not end technological adoption, but it could tighten financial conditions, trigger risk aversion and spill over into broader capital markets," the Survey said.

Without naming any particular countries, the Survey said that if these developments also coincided with "geopolitical escalation or trade disruption", the result could be a sharper contraction in global liquidity, a jarring weakening of capital flows, and a "shift toward defensive economic responses across regions".

"While this remains a lower-probability scenario, its consequences would be significantly asymmetric," the Survey said. The macroeconomic consequences could be worse than those of the 2008 global financial crisis, it said.

The Survey gave its best-case scenario a 40%-45% chance of occurring. Under this scenario, conditions from 2025 would persist in 2026, albeit in a more fragile state.

In its third scenario, also assigned a probability of 40%-45%, the Survey said

the probability of a "disorderly multipolar breakdown" rose significantly. "Under this outcome, strategic rivalry intensifies, the Russia-Ukraine conflict remains unresolved in a destabilising form, and collective security arrangements unravel," the Survey predicted.

Risks to India

The Survey said that in all three scenarios, India was relatively better off than most other countries but added that it still faced risks.

"The three scenarios pose a common risk for India: disruption of capital flows and the consequent impact on the rupee," the Survey said. "Only the degree and the duration will vary."

It added that this impact might not be confined to a year, and could be more enduring.

"In response, India needs to generate sufficient investor interest and export earnings in foreign currency to cover its rising import bill, as, regardless of the success of indigenisation efforts, rising imports will invariably accompany rising incomes," the Survey said.

MORE REPORTS ON
» PAGES 5, 6, & 12

- **Economic Survey 2025–26** presents a **positive outlook for India** but warns of a **troubled global economy**.
 - **FY27 growth projection (range): 6.8%–7.2%.**
 - **Medium-term domestic growth outlook for FY26** is raised from **6.5% to 7%.**
 - The Survey lays out **three global scenarios for 2026** with different probabilities:
 - **Best-case (40%–45%):** “Business-as-usual” continues, but the world is **more fragile**, with **volatility** and **high policy uncertainty**.
 - **Multipolar breakdown (40%–45%):** Rivalries deepen; **sanctions/counter-measures**, **coercive trade**, and **supply-chain realignment** intensify.
 - **Worst-case (10%–20%):** **Correction in AI-infrastructure investments**, sharp **risk aversion**, weakened **capital flows**, contraction in **global liquidity**, potentially worse than 2008-type stress.
 - **Risks to India** highlighted: **disruption of capital flows** and **pressure on the rupee**; effects may be longer than a year.
-

Risk analysis

The Economic Survey outlined three scenarios for the world economy that could unfold in 2026



Spelling out strategy: Chief Economic Adviser V. Anantha Nageswaran addressing the media in New Delhi on Thursday. SUSHIL KUMAR VERMA

SCENARIO 1

The best-case

Probability:

40%–45%

- Described as “**business as in 2025**,” where global conditions remain integrated but become less secure
- Existing frictions do not lead to a total collapse, but create **volatility**
- Minor shocks will **require governments to intervene** to stabilise market expectations
- High levels of **policy uncertainty** will persist

SCENARIO 2

Multipolar breakdown

Probability:

40%–45%

- **Systemic breakdown** is no longer just a “tail risk”
- Strategic rivalry prevails and the **Russia-Ukraine conflict** remains unresolved
- Trade becomes explicitly coercive, leading to a **proliferation of sanctions** and counter-measures
- **Supply chains are realigned** under political pressure

SCENARIO 3

The worst-case

Probability:

10%–20%

- A major **correction in AI-infrastructure** investments occur
- The correction triggers intense **risk aversion**
- If this coincides with geopolitical escalation, it could **weaken capital flows** and contract global liquidity
- The macroeconomic fallout could be **worse than the 2008 global financial crisis**

Economic Survey highlights uneven distribution of secondary schools

The report notes the need to 'internationalise' higher education and build State capacity in the sector; main reason for children dropping out continues to be the need to supplement household income, and domestic and care responsibilities

Abhinay Lakshman
NEW DELHI

A key issue in achieving the target set by the National Education Policy (NEP), 2020 to increase expected years of schooling in India to 15 from the current 13 was the "uneven distribution of schools", said the Economic Survey for 2025-26, released on Thursday ahead of the Budget.

Only about 17% schools provide secondary education in rural areas, it showed, and about 38% schools provide secondary education for urban areas.

The Survey showed that this corresponded with other sources of data that said the largest number of out-of-school children were of secondary school age (between 14 and 18 years), and the need to supplement household income, and domestic and care responsibilities continued to be the leading reasons for school dropouts.

"Building State capacity in higher education, fostering academia-industry col-



The report shows that only about 17% schools in rural areas, and about 38% in urban areas provide secondary education. FILE PHOTO

laboration, and expanding global engagement can further enhance the education system's responsiveness to the changing needs of the economy," the report said in its chapter discussing education. The report also touched upon the newly introduced Viksit Bharat Shiksha Adhishtan Bill, 2025 intended to "replace fragmented, overlapping regulations", and focused on policy interventions needed for the "internationalisation" of higher education.

"Notable gains in school enrolments and higher education sector, and improvement in innovation index also reflect how PM Modi's 'reform express' is fulfilling aspirations, driving transformations and ensuring inclusive growth," Union Education Minister Dharmendra Pradhan said on Thursday, commenting on the outlook on education in the Economic Survey.

Mr. Pradhan also shared a snapshot of the Survey's section on education,

which highlights that India now has 23 Indian Institutes of Technology (IITs), 21 Indian Institutes of Management, and 20 All India Institutes of Medical Sciences, along with establishing two international IIT campuses (in Zanzibar and Abu Dhabi).

While India had improved enrolment at early levels of school education, the "secondary age-specific net enrolment (NER) remains low at 52.2%, highlighting the need to retain students beyond Grade VI-II," the Survey said.

"To fully convert its vast human resource base into high quality human capital, India needs to raise its EYS (Expected Years of Schooling) to 15 years set by NEP's 5+3+3+4 schooling structure for ages 3-18.2," the Survey added.

Citing data from the Periodic Labour Force Survey of 2023-24, the Survey notes that nearly two crore adolescents aged between 14 and 18 were out of school.

"The single largest reason for adolescent dropout

is the need to supplement household income, accounting for 44% of dropouts," it added. While over 67% boys cite the need to supplement household income as a reason for dropping out of school 55% girls reported domestic and care responsibilities as the "major constraint" the Survey said.

"High dropout rates driven by economic pressures, make integrating school-based vocational and skills education an urgent priority," the Survey noted, adding that current data from the Periodic Labour Force Survey 2023-24 showed that only 0.97% of adolescents aged between 14 and 18 had received institutional skilling, with 91.94% having received none.

A major thrust of the Survey's section on higher education is the need to "internationalise" the sector, along with developing State capacities for higher education, considering that over 81% of higher education enrolment were in State institutions.

- **Core finding (Economic Survey 2025–26):** India's push to raise **Expected Years of Schooling (EYS)** to 15 (from ~13) under **NEP 2020** is constrained by the **uneven distribution of secondary schools**.
- **Rural–Urban gap in secondary schooling access:**
 - Only ~17% schools in **rural areas** provide **secondary education**.
 - About ~38% schools in **urban areas** provide **secondary education**.
- **Dropouts: who and why (key drivers):**
 - The **largest out-of-school group** is **secondary school-age adolescents (14–18 years)**.
 - The **single biggest reason**: need to **supplement household income** (about 44% of dropouts).
 - **Gender pattern**: about 67% **boys** cite household income support; about 55% **girls** report **domestic/care responsibilities** as the major constraint.
- **Secondary stage concern:**
 - Despite improvements in early schooling enrolment, **secondary age-specific Net Enrolment Rate (NER)** is low at ~52.2%, implying a retention challenge beyond middle grades.
- **Skills/vocational education gap:**
 - High dropouts driven by economic pressure make **school-based vocational/skills education** urgent.
 - **PLFS 2023–24** snapshot: only ~0.97% adolescents (14–18) received **institutional skilling**; ~91.94% received **no skilling**.

Higher education: capacity + internationalisation

The Survey flags the need to **internationalise higher education** and **build State capacity**.

India currently has **23 IITs, 21 IIMs, 20 AIIMS**, and mentions **international IIT campuses (Zanzibar, Abu Dhabi)**.

Since **over 81%** higher-education enrolments are in **State institutions**, State capacity becomes central.

Exam	Year (Exam date)	PYQ topic (Economic Survey link)	Question asked (English)	हिंदी (Hindi)	Answer / Key
UPSC CSE Prelims (GS-1)	2020 (04 Oct 2020)	External sector / Trade & CAD	“With reference to the international trade of India at present, which statements are correct?” (Merchandise exports<imports; services exports>imports; India has overall deficit, etc.)	“वस्तु निर्यात < आयात; सेवा निर्यात > आयात; भारत में कुल घाटा है, आदि।”	Correct set: 1, 3 and 4 only (typical key)
UPSC CSE Prelims (GS-1)	2011 (12 Jun 2011)	FDI vs FII/FPI (Capital flows)	“Which statement best represents an important difference between FDI and FII/FPI?”	“FDI दीर्घ अवधि के लिए निवेश है जबकि FII/FPI अल्पकालिक निवेश है।”	FDI = ownership/management control (long-term); FII/FPI = securities/portfolio (no control, more volatile)
UPSC CSE Mains (GS-3)	2022 (16–25 Sep 2022; GS3 on 24 Sep)	FDI–FPI + Rupee impact	“What is the difference between FDI and FPI? How does FPI outflow impact Indian market and the value of the rupee?”	“FDI दीर्घ अवधि के लिए निवेश है जबकि FPI अल्पकालिक निवेश है। FPI बाजार से निष्काशन रुपये के दबाव और शेयर बाजार में गिरावट का कारण बन सकता है।”	Core points: FDI stable/control; FPI liquid/volatile; outflows → rupee pressure, yields up, equities down
UPSC CSE Prelims (GS-1)	2013 (26 May 2013)	Exchange rate / Rupee depreciation	“Rupee depreciation/devaluation—likely effects on exports, imports, BoP?”	“रुpee की अवमूल्यन निर्यात को प्रोत्साहित करता है और आयात को महंगा करता है, जिससे वस्तुनिष्ठ रूप से व्यापार संतुलन में सुधार आ सकता है।”	General key: exports more competitive; imports costlier; CAD may improve if elasticities support
UPSC CSE Prelims (GS-1)	2016 (07 Aug 2016)	Inflation basics	“What is inflation / what contributes to CPI rise / which is cost-push vs demand-pull?” (concept PYQs recur)	“वस्तु की कीमतों में वृद्धि। कारण: लागत बढ़ोतरी (cost-push) या अधिक मांग (demand-pull)।”	Concept key: food/fuel shocks → cost-push; excess demand → demand-pull
UPSC CSE Prelims (GS-1)	2017 (18 Jun 2017)	Fiscal deficit / Budget concepts	“Fiscal deficit is... (definition/formula)?”	“सरकार की कुल व्यय कुल राजस्व से अधिक होना। सूत्र: व्यय - राजस्व।”	Fiscal Deficit = Total Expenditure – (Total Receipts excluding borrowings)
CDS/AFCAT (Current affairs + Eco basics)	Multi-shift (varies)	Forex reserves / exchange rate	“Why forex reserves matter? Import cover? Currency stability?”	“आयात को भुगतान करने के लिए आवश्यक। मुद्रा की स्थिरता के लिए।”	Key: external buffer, import cover, confidence, rupee stability

Survey calls for tackling rising digital addiction, mental health problems

Bindu Shajan Perappadan
NEW DELHI

The Economic Survey 2025-26, presented on Thursday, has flagged the rapid rise of digital addiction and screen-related mental health problems as a major healthcare issue, particularly among children and adolescents.

The Survey has recommended structured interventions including cyber-safety education, peer-mentor programmes, mandatory physical activity in schools, parental training on screen-time management, age-appropriate digital access policies, and platform accountability for harmful content.

It also suggests network-level safeguards such as differentiated data plans for educational-versus-recreational use and default blocking of high-risk content categories.

On mental healthcare delivery, the Survey proposed expanding the national Tele-MANAS programme beyond crisis



It suggests mobile network-level safeguards such as differentiated data plans for educational-versus-recreational use. FILE PHOTO

counselling to actively address digital addiction. Integration with school and college systems and training of dedicated counselors is recommended to normalise help-seeking behaviour and enable early intervention at scale.

The Survey also underlined the importance of technology-enabled public health surveillance and service delivery and stated that sustained investment in preventive care, nutrition, mental health, digital wellness and community-level health systems was

essential to protect India's demographic dividend and ensure a healthier, more productive workforce in the coming decades.

Decline in MMR

It also noted that since 1990, India had reduced its maternal mortality rate (MMR) by 86%, far exceeding the global average of 48%. "A 78% decline in the under-five mortality rate (U5MR) was achieved, surpassing the global reduction of 61% and a 70% decline in the neonatal mortality rate (NMR) com-

pared to 54% globally during 1990 to 2023. The infant mortality rate (IMR) marked a drop of more than 37% over the past decade, declining from 40 deaths per thousand live births in 2013 to 25 in 2023," it said.

Roma Kumar, clinical psychologist, Sir Ganga Ram Hospital, said the pandemic accelerated screen dependence as isolation pushed individuals toward digital spaces for connection. "Excessive screen time aggravates all lifestyle diseases. Preventive strategies include exercise, stress management, and lifestyle changes from a young age," she said.

Vinay Aggarwal, former national president, Indian Medical Association (IMA), said that India had an inappropriate share of both infectious and non-infectious diseases. "Burdened by the thrifty gene inherited over centuries, the current lifestyle and food choices end up in fatty liver, obesity, and diabetes mellitus," Dr. Aggarwal added.

mayoral
indigarh
corporation

Bihar Cabinet gives nod for additional ₹2 lakh aid to women entrepreneurs

State govt. has so far transferred ₹10,000 into bank accounts of 1.56 crore women beneficiaries since launch of scheme; rules framed to regulate use of social media by government employees

Amit Bhelari
PATNA

The Bihar Cabinet on Thursday gave its nod to provide additional financial assistance of up to ₹2 lakh to women entrepreneurs for carrying out business of their choice under the Mukhyamantri Mahila Rojgar Yojana, which was rolled out in August 2025.

"The State Cabinet today gave its nod to provide additional financial assistance to the beneficiaries of Mukhyamantri Mahila Rojgar Yojana," Arvind Kumar Choudhary, Additional Chief Secretary in the Cabinet Secretariat Department, told reporters here in a post-Cabinet meeting.

The Nitish Kumar-led government had in August last year approved the scheme to ensure economic empowerment of women in the State. The scheme is believed to have played an important role in the National Democratic Alliance (NDA) winning 202 Assembly seats out of 243 in the last election.



The Nitish Kumar-led govt. had in August last year approved the scheme to ensure economic empowerment of women. FILE PHOTO

Under the scheme, a woman from each family is given the first instalment of ₹10,000 as assistance to start a business of her own choice, creating employment opportunities in the State itself. The State government has so far, since the launch of the scheme in September 2025, transferred ₹10,000 into the bank accounts of 1.56 crore women beneficiaries.

"I am happy to announce that the process of giving additional financial assistance of up to ₹2 lakh to the selected beneficiaries under the scheme has

begun. The amount will be given in phases provided the money given for the purpose has been utilised properly," Chief Minister Nitish Kumar said in a post on X.

The Cabinet also gave its nod to the Bihar Government Servants' Conduct (Amendment) Rules 2026 to regulate government employees working at every level. They will now have to follow specified guidelines while using social media platforms. It will be implemented across the entire State, General Administration Department Ad-

ditional Chief Secretary B. Rajender said.

The code of conduct prepared for government employees provides includes guidelines not using government symbols, official phone numbers, designations, or other such details on any social media account created in their own name or under a pseudonym, Mr. Rajender said. They must refrain from expressing personal views or making comments on any issue, whether political, governmental, or otherwise, he added.

Semiconductor policy

The Cabinet also gave its nod to the Bihar Semiconductor Policy 2026, aimed at attracting private investments to the State. Industries Department Secretary Kundan Kumar said companies investing in the State will get a subsidy of 60% of the capital expenditure; while the Central government gives 50% as subsidy, Bihar will subsidise 60% of the remaining amount.

11

India-Arab League: bridging cultures, creating opportunities

Ministers and delegates of the 22-member Arab League are gathering in Delhi for the 2nd India-Arab Foreign Ministers' Meeting on January 30-31, 2026. This is a major diplomatic outreach by India at a time when there are multiple conflicts brewing on the horizon in the region and the world is grappling with the rapidly changing global order, set in motion largely due to U.S. President Donald Trump's total disregard for the sovereignty of nations and the rules-based international order.

As the ministers gather in Delhi, war clouds are still hovering over Iran and the massive military build-up by the U.S. continues. In Syria, despite a ceasefire, uncertainty continues and long-term peace is still some distance away. Gaza finally looks towards transitioning to peace even as details of phase two of the ceasefire are still in the works. The recovery of the body of the last Israeli hostage from Gaza on January 26 is a major victory for Israel and may well motivate it to move towards relaxing the restrictions in Gaza.

However, the most surprising development is the emergence of fault lines among two close allies – Saudi Arabia and the UAE – mostly over conflicting interests in Yemen but also over power and influence in the region. We need to watch out for the possibility of rival military alliances. India, too, is closely monitoring the situation, while formulating its own strategy for the region.

India and the Arab League

The Arab League, officially known as the League of Arab States (LAS), was formed in Cairo on March 22, 1945, initially with seven members. Today, it has 22 member states from North Africa and West Asia. Although India's relations with countries in the Arab League go back centuries, the engagement with the LAS was formalised in March 2002 when a Memorandum of Understanding (MoU) was signed, institutionalising the process of dialogue. The MoU is aimed to "promote and develop the traditional relationship of friendship and cooperation between India and the Arab States" and provides for annual meetings between the External Affairs Minister of India and the Secretary General of the Arab League.

During the visit of Arab League Secretary General, Amr Moussa, to India in December 2008, the Arab-India Cooperation Forum (AICF) was established. And in December 2010, the Indian Ambassador to Egypt was designated as India's Permanent Representative to the Arab League. The first meeting of the AICF was held in January 2016 at Manama, Bahrain. In addition, there is the India-LAS Partnership and Investment Summit, a biennial flagship economic event. During the current visit of foreign



Col. Rajeev Agarwal (Retired)

Senior Research Consultant, Chintan Research Foundation

As India grows into a major power, the Arab League region forms a critical part of its global matrix. For the Arab League countries too, India is a strong and reliable partner

ministers, a new initiative called the India and Arab Countries Chambers of Commerce, Industry and Agriculture is scheduled to be inaugurated.

Key pillars of engagement

The India-LAS partnership goes beyond trade and investment. Over the past decade, strategic partnerships and security have emerged as crucial areas of engagement. Oman was the first country with which India signed a strategic partnership in 2008. With the signing of similar agreements with the UAE in 2015, Saudi Arabia in 2019, Egypt in 2023, and Qatar in 2025, the depth and scope of strategic convergence with the region has grown rapidly.

India has also strongly rallied for the region in various multilateral forums such as BRICS and SCO. Even among the strategic vision of countries, there are significant convergences, whether it is the Saudi Vision 2030, the UAE Centennial 2071, the Kuwait Vision 2035, the Oman Vision 2040, or India's Viksit Bharat in 2047. In fact, in the Saudi Vision 2030, India is one of the eight strategic partners.

Trade and investments continue to be the bedrock of the relationship and have stood the test of time, including the COVID-19 pandemic. Most of India's external trade passes through the Suez Canal, the Red Sea, and the Gulf of Aden. Bilateral trade between India and the Arab League currently stands at over \$240 billion. India has signed the Comprehensive Economic Partnership Agreement with the UAE and Oman. As a result, bilateral trade with the UAE has already crossed \$115 billion and has now been reset at \$200 billion by 2030. Major investment commitments in India have been made by the UAE (\$75 billion), Saudi Arabia (\$100 billion) and Qatar (\$10 billion), mostly in the fast-growing infrastructure sector. The cumulative FDI in India from the region has crossed \$2.5 billion. As trade ties grow, connectivity becomes an important factor to ensure speed, efficiency and collective prosperity. The India-Middle East-Europe Economic Corridor, launched at the G20 Leaders' Summit in New Delhi in September 2023, therefore, gains significance and is likely to be discussed at the meeting.

With Prime Minister Narendra Modi pushing for development of digital public infrastructure for speed and transparency of transactions, Fintech is emerging as yet another area of mutual convergence. The RuPay card was launched in the UAE in August 2019. From July 2023, the Indian rupee is being accepted as legal currency at Dubai airports. Also, India and the UAE have operationalised the rupee-dirham settlement system. India's Unified Payments Interface is already accepted for financial transactions in Bahrain, Saudi Arabia, Qatar, and the UAE and is

likely to grow further in the LAS countries soon.

Energy is a critical pillar of the partnership. The region caters to about 60% of India's crude oil imports, 70% of natural gas, and more than 50% of fertilizers and related products. Iraq, Saudi Arabia, and the UAE are the top three exporters of crude oil. The UAE has also signed an agreement with India to store strategic oil reserves in the country, operationalised with an initial investment of \$400 million. With Qatar, the \$78 billion Liquefied Natural Gas (LNG) deal signed in February 2024, with assured import of 7.5 million tonnes of LNG a year for another 20 years, adds a critical link to India's energy security. In addition, in July 2023, ADNOC (Abu Dhabi National Oil Company) and Indian Oil signed a LNG contract for 1.2 million metric tonnes per annum over a period of 14 years.

Living under the threat of conflicts and terror, security and defence are growing as important pillars in the partnership. Defence partnership agreements have been signed with multiple countries in the LAS including Oman, the UAE, Saudi Arabia, Egypt, and Qatar and are growing. India's maritime security initiatives such as Security and Growth for All in the Region (SAGAR) aim to promote joint collaboration in the Indian Ocean Region, particularly against sea piracy and maritime security threats. India's agreement with Oman over the Duqm port is a strategic deal that offers a critical advantage to the Indian Navy in its operations in the region while also allowing it to keep a discreet watch on the activity of China's People's Liberation Army Navy. The threat of war in Iran and the future of the Gaza peace process are common areas of security concerns in the region and are likely to figure as a key agenda during the meetings.

Most of the LAS countries are in total sync in India's fight against cross-border terror and have condemned the Uri, Pathankot, Pulwama, and Pahalgam terror attacks in India. Joint production of defence equipment and export of key weapon platforms such as the Tejas fighter aircraft, BrahMos and Aakash missiles, and artillery guns are also emerging as important attractions for LAS countries. Cyber, space and drone are future areas of cooperation.

Looking ahead

As India grows into a major economic, political, and military power, the Arab League region forms a critical part of its global matrix. For LAS countries too, India is a strong and reliable partner. The countries of the two regions may be separated by the Arabian Sea but are joined by history, destiny, trust, and growing brotherhood. The meeting of the foreign ministers of LAS in Delhi offers the perfect opportunity to forge closer ties and seek new avenues of engagement.

Text & Context

THE HINDU

NEWS IN NUMBERS

Total number of Internet users in India in September 2025

1.02 billion. India's total internet users numbered nearly 1.02 billion by September 2025, a sharp increase from about 250 million in 2014. The country is also the world's second largest smartphone market, with 750 million devices. *Source: TRAI*

People who got employed at job fairs in India in 2025

2.22 crore. A total of 2.22 crore people across the country were provided jobs in over 1,600 job fairs during the past year, the Minister of Labour and Employment Manuash Mandavya said. The minister also said that employment generation is growing. *Source: MoL*

Number of lifetime bans issued by China's football association

73 China's football association issued lifetime bans to 73 people, including former national team coach Li Tie, and punished 13 top professional clubs for match fixing and corruption. A sweeping anti-corruption crackdown has reshaped Chinese football in recent years. *Source: AFP*

Amount allocated in Kerala budget to open menopause clinics

3 crore. The Kerala government is taking a step toward focusing on women's healthcare. In the State budget presented in the Assembly on Thursday, Finance Minister K.H. Balagopal allocated ₹3 crore to set up specialised menopause clinics in district hospitals. *Source: The Hindu*

Outstanding individual home loans at the end of March 2025

37 lakh crore. Housing finance has expanded at a steady pace, with outstanding individual home loans rising nearly four times to ₹37 lakh crore at the end of March 2025. The share of home loans to GDP has grown to 11% in 2024-25. *Source: RBI*

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Has health spending by the Centre increased?

As per data from the Reserve Bank of India, allocations for health and family welfare as a percentage of GDP by all States and Union Territories have increased from 2017-18. In contrast, the Union government's spending on health, which increased moderately during the pandemic, has decreased post-pandemic.

ECONOMIC NOTES

Indian

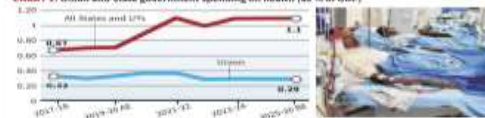
The 2017 National Health Policy (NHP) had committed to "increase health expenditure by Government as a percentage of GDP (Gross Domestic Product) from the existing 1.5% to 2.5% by 2025." While 2025 is now over, this target goal is nowhere near realisation, since the Union government has not updated its health budget as required over the last decade. The NHP also proposed that the Union government's share should be 40% of total public spending. This essentially means that spending by the Centre should increase from the current level of 0.29% to 1% of GDP — which requires increasing allocation by at least three times.

Low spending on public health Public spending on health in India continues to be abysmally low compared to many countries. For instance, India's per capita spending on health was 2.8 times more than that of India's, while Sri Lanka's was three times in 2020. All the other BRICS nations spent 14-15 times more on health per person than India did. Similarly, Thailand and Malaysia also spend at least 10 times more per capita on health than India. During the COVID years, public spending on health as a percentage of GDP had increased somewhat, with much of the rise attributed to the States rather than the Union government. The States have sustained such increase post-COVID as well. As per data from the Reserve Bank of India (RBI), allocations for health and family welfare by all States and Union Territories have increased from 0.67% in 2017-18 to 1.1% of GDP as per 2023-24 Budget Expenditure (BE) (Chart 1). Similarly, the share for health spending in overall State budgets has increased from 8% to 5.4% during this period. In contrast, the Union government's spending on health as a percentage of

Health is wealth

During the COVID years, public spending on health as a percentage of GDP had increased somewhat, with much of the rise attributed to the States rather than the Union government.

CHART 1: Union and State government spending on health (as % of GDP)



Source: International Labour Organisation (ILO), Economic Survey, RBI, State Finance, Union of India

GDP, which increased moderately during the pandemic, has decreased post-pandemic. The Union government's allocation on health in the 2023-24 Budget was 4.7% less than what was actually spent in 2020-21, when one takes into account the effect of increasing prices. This means that the care that could be provided in 2020-21 could not be ensured now, given that allocations have declined while prices have skyrocketed. As a percentage of GDP, the Union government's allocation for health has declined drastically from 0.29% (2020-21 Actual Expenditure) to 0.2% (2023-24 BE) (Chart 1). It seems that even the modest rise in health spending in the health sector during COVID has been slashed after the immediate emergency.

On cost In 2018-19, Health and Education Cost (HEC) was introduced as 4% of one's total taxable income. The cost was supposed to top up and expand existing government spending on health and to take care of the health of poor and rural families. However, the thousands of crore collected yearly as HEC has not been used to expand the health budget but instead is being used to supplement tax revenues. For instance, the FY2023-24 collection of HEC was ₹7,180 crore, of which one-fourth went to health, which came to around ₹1,775 crore. If we keep aside this

cost amount, we note that the Union Budget's allocation for health has declined by 23.5% in real terms between 2020-21 and 2023-24 (Chart 2).

Cutting schemes In 2014-15, three-fourth (75.9%) of Union spending on health was transferred to the States for various Centrally Sponsored Schemes like the National Health Mission. Over time, this has declined consistently to reach just 43% in 2023-24 (Budget Estimates), which is completely insufficient to maintain basic health services. It should be noted that the State governments bear the main costs of providing healthcare to people across India, and they need to be adequately resourced by the Union government. The trend reflects hyper-centralisation of financial resources on health, although health services largely fall within the domain of States.

By failing to identify which schemes and programs have received cuts and which have seen considerable increase, one can understand the real health sector priorities of the Union Government. Schemes which strengthen the public health system and protect the health of the most vulnerable sections of society, like the NHM, the Pradhan Mantri Swasthya Suraksha Yojana, and schemes on nutrition and health research have received severe cuts despite doing good work in hard times.

Launched in 2008, the NHM has been a crucial intervention by the Union government to improve health services in rural and urban areas. But in the last seven years, expenditure on this key scheme has mostly remained stagnant or has come down. Between FY14 and FY19, the spending on NHM grew at 7.4% on average. However, during the second tenure of the National Democratic Alliance government, spending on NHM actually declined in real terms by 8.8% on average. HEC was ₹7,180 crore, of which one-fourth went to health, which came to around ₹1,775 crore. If we keep aside this

THE GIST

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What is the Salman Khan personality rights case?

The ongoing case has generated interest in the legal battle between individual personality rights, particularly in the context of celebrities, and technology companies operating AI-driven platforms in India.

Vineet Gupta

The story so far:

The High Court of Delhi issued a notice on January 21, 2025, to actor Salman Khan on an application filed by a Chinese-based AI voice generation platform seeking to vacate an interim injunction protecting the actor's personality rights. While the main matter was heard on January 23 by the Joint Registrar (Judicial), the Chinese app's application is listed for February 27.

Who is John Doe?

The original suit named 28 defendants, including major technology companies such as Apple Inc., Google LLC, Meta's Facebook and Instagram, X, e-commerce platforms including Amazon India and Flipkart, and intermediaries like Telegram FZ LLC. Mr. Khan also sought an

injunction against unknown persons, joined as Defendant No. 1 (John Doe or Ashok Kumar), a procedural device that allows courts to pass ex-parte orders where defendants cannot be identified. The Chinese AI platform was later added as Defendant No. 38, though it is yet to be formally impleaded following the order of the Joint Registrar (Judicial).

How do personality rights operate? In *K.S. Puttaswamy v. Union of India* (2017), the Supreme Court recognised privacy as a fundamental right under Article 21. Courts have since held that the right to life. Personality rights recognise the economic value of identity, particularly for public figures, and are distinct from statutory intellectual property rights. In a 2025 order involving Alshwarya

Rai Bachchan, the Delhi High Court noted that unauthorised use of a celebrity's identity could cause commercial harm. Courts have restrained false impersonation, unauthorised use of images and names by websites and AI tools, and the creation of manipulated or deepfake content.

While Article 19(2)(g) guarantees Indian citizens the right to conduct business, this right is subject to reasonable restrictions. Courts have also protected artistic expression, provided such works do not mislead the public or imply endorsement. Foreign entities, however, cannot invoke Article 19 before Indian courts.

What is the Chinese app context? In 2020, the Union government banned over 200 Chinese applications under provisions of the Information Technology Act, citing national security concerns related to data collection and

storage. Although the Digital Personal Data Protection Act, 2023, has been passed, enforcement remains pending, leaving gaps in regulation, particularly in the AI sector. Nathan Nilekani recently said voice-based AI is critical for digital equity and could be like a UPS-moment for India. A ban on the Chinese platform's application could have broader implications for misuse by AI companies.

What about fees in celebrity suits? Personality rights claims are typically filed under the Commercial Courts Act, 2015, since celebrities rarely hold conventional IP rights over their identity. Courts have, however, allowed interim injunctions without upfront payment of court fees in several cases, granting extensions under procedural provisions. This practice has attracted scrutiny, given the high brand valuations often cited in such suits. Recent scrutiny in the European Union of generative AI systems such as Elon Musk's Grok highlights similar regulatory concerns. In India, while the IT Rules, 2021 provide takedown mechanisms, the limited effectiveness of grievance redressal systems has pushed public figures to seek relief directly from High Courts. Raising queries then against digital impersonation from celebrities to citizens remains a pressing concern.

Vineet Gupta is an advocate at the Supreme Court.

THE GIST

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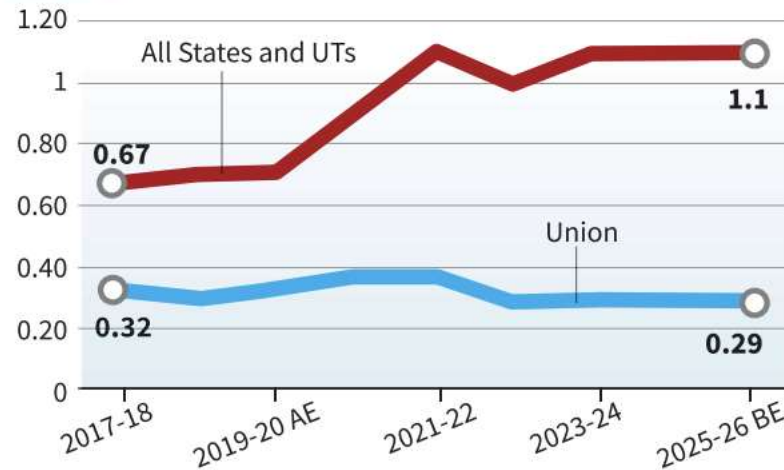
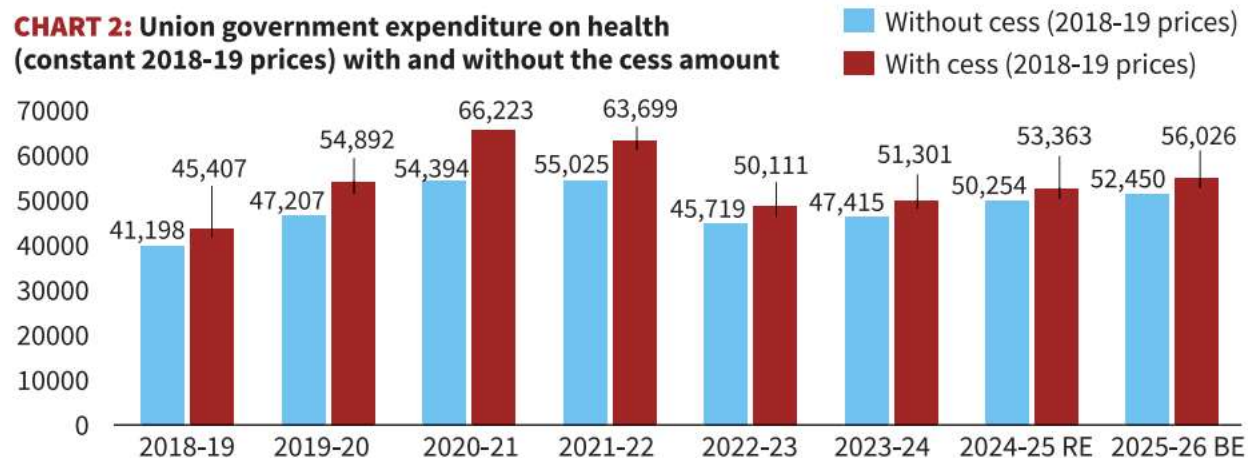


CHART 2: Union government expenditure on health (constant 2018-19 prices) with and without the cess amount



Source: indiabudget.gov.in, Economic Survey, RBI's State Finances: Study of budgets

Coking coal gets critical mineral status

SAURAV ANAND
New Delhi, January 29

IN A MOVE aimed at strengthening mineral security and reducing India's heavy reliance on imports for steelmaking, the government on Thursday notified coking coal as a critical and strategic mineral under the Mines and Minerals (Development and Regulation) Act, 1957.

The notification is part of the ongoing structural reforms in the mining sector and aligns with the vision of Aatmanirbhar Bharat and Viksit Bharat 2047, the Ministry of Coal said.

The decision has been taken based on the recommendations of the High-Level Committee on Implementation of Viksit Bharat Goals and policy inputs from NITI Aayog, recognising the strategic importance of coking coal in meeting the requirements of the domestic steel sector and ensuring mineral security.

India has estimated coking coal resources of about 37.37 billion tonne, largely concentrated in Jharkhand, with additional reserves located in Madhya Pradesh, West Bengal and Chhattisgarh. Despite this domestic availability, imports of coking coal have increased to 57.58 million tonne in FY25 from 51.20 million tonne in FY21. At present, nearly 95% of the steel sector's coking coal requirement is met through imports, resulting in a signifi-

STRENGTHENING MINERAL SECURITY



■ India has estimated coking coal resources of about **37.37 billion tonne**

■ Coking coal imports have increased to **57.58 MT** in FY25 from **51.20 MT** in FY21

Nearly **95%** of the steel sector's coking coal requirement is met through imports

The move is expected to exploration and mining activities, facilitate faster approvals

cant foreign exchange outgo.

"To address this continued dependence, the Central government, in exercise of powers conferred under Section 11C of the MMDR Act, 1957, has amended the First Schedule of the Act. Accordingly, in Part A, the term 'coal' now reads as 'coal, including coking coal', and 'coking coal' has been included in Part D, which lists critical and strategic minerals," the ministry said.

The inclusion of coking coal in this category is expected to facilitate faster approvals, improve ease of doing business and accelerate exploration and mining activities, including deep-seated deposits.

Mining of critical minerals is exempt from public consultation requirements and allows the use of degraded forest land for compensatory afforestation, measures expected to encourage greater private sector participation.

The reform is aimed at reducing import dependence, strengthening supply-chain resilience for the steel sector and supporting the objectives of the National Steel Policy. It is also expected to promote private investment in exploration, beneficiation and advanced mining technologies, while generating employment across the mining, logistics and steel value chain.

Trump's Iran Threat Rattles Metals | Oil Surges | Re Slides

Silver jumps above ₹4L/kg, gold close to ₹2L/10gm mark

Partha.Sinha@timesofindia.com

Mumbai: Silver, the precious metal that has been witnessing an unprecedented rally for over two years, on Thursday breached above the Rs 4-lakh/kg price level for the first time in history as geopolitical tensions kept international prices of the white metal on the boil.

Gold, the more precious of the two, which is also witnessing a more than a year-long rally, went above the Rs 1.8 lakh/10gm mark on MCX.

In the international market, silver prices rallied above the \$120/ounce (Oz) mark, while gold prices broke above the \$5,600/Oz mark, both for the first time in its history. **However, silver dropped by 6% and gold by 4% as investors booked profits after record highs.**

On MCX, in late trades, gold futures contracts for Feb delivery were trading at Rs 1.75 lakh level with the day's high at almost Rs 1.81 lakh.

Gold Rush '25: High Values, Lean Volumes

> **India's gold demand** value rose to ₹7.5 lakh cr in 2025, up 30% from ₹5.8 lakh cr in 2024

> **Jewellery demand rose** 12% to ₹4.5 lakh cr



> **Investment demand jumped 73%** to nearly ₹3 lakh cr

> **Volume demand fell 11% to 711 tonnes** as prices repeatedly hit record highs

Global Demand For Yellow Metal Hit New Peaks

1 Global gold demand crossed 5,000 tonnes for the first time

2 Investment demand hit 2,175 tonnes, a new all-time peak

3 Central banks bought 863 tonnes of gold

Source: World Gold Council - Gold Demand Trends 2025

At ₹7.5 lakh cr, India logs record gold demand in 2025: WGC data

Mumbai: In 2025, the total domestic demand for gold in 2025 was up 30% from Rs 5.8 lakh crore in 2024, World Gold Council (WGC)'s data showed. According to Sachin Jain, regional CEO, WGC, in 2026, India's gold demand could be around 700 tonnes as the yellow metal can continue to benefit from "persistent global uncertainties, a potentially softer interest rate environment, and sustained diversification efforts by global central banks." **TNN**

With the Feb contracts nearing expiry, April futures were the most traded ones on

Thursday with the day's high at Rs 1.93 lakh.

Also on MCX, silver con-

tracts for March were trading at Rs 4.2 lakh, at the highest price logged on Thursday.

According to Rahul Kalantri, VP Commodities, Mehta Equities, gold extended its record-breaking rally on Thursday as investors increased their demand for safe-haven assets in the backdrop of mounting geopolitical and economic uncertainty. Silver also strengthened due to similar reasons.

On Thursday, these metals rallied further despite the US Federal Reserve's decision to leave interest rates unchanged, reinforcing expectations of prolonged monetary support, Kalantri said. "Investors are increasingly shifting away from paper currencies and moving toward tangible assets such as precious metals. Meanwhile, geopolitical uncertainty rose after the US President Donald Trump urged Iran to reach a nuclear deal, warning that any future US military response could be far more severe."



Karnataka Leads India's GenAI Startup Ecosystem

Dimension / ँ गुरुर	Key Facts (English + अणुह)
News Context	Karnataka leads India’s Generative AI (GenAI) startup ecosystem (Economic Survey 2025–26). / इ णुइ कुरघल इड न णुअ AI अरुइ ह सुडुअर रकुश इरुह
Share of GenAI Startups	Karnataka hosts ~39% of India’s GenAI startups. / कुरघल इड चणकण 39% GenAI अरुइ ह इ णुइ रकु
India’s Global Rank	India is the 3rd largest startup ecosystem globally. / कुरघल दुसग इव लहुघव दु ढु नव अरुइ ह सुडुअर अर
Growth in GenAI Startups	GenAI startups rose from 240 (H1-2024) to ~890 (H1-2025) → ~3x growth. / GenAI अरुइ ह 240 दु णुप्रइघ चणकण 890
Reason for Karnataka’s Lead	Strong IT base, talent pool, research institutions, VC funding. / खन कु IT ँ श्रघ, अलकुर, णघदु कु दुव अ अघ इरुह
Deep-Tech Funding	Deep-tech funding in Karnataka grew by ~78% (CY 2024). / महु-दु णुअर रकुचणकण 78% अरु
Academic Backbone	Presence of IISc Bengaluru, IITs, IIITs, top engineering colleges. / IISc कुअर अ बरु लडु णुइह दुव

Enterprise Adoption	High enterprise adoption of AI in fintech, health-tech, ed-tech, manufacturing. / आपके लक्ष्य AI १ ह प्रवृत्ति इन क्षेत्रों में
Investor Interest	Rising domestic & global VC interest in AI startups. / प्रदेश और वैश्विक VC में AI स्टार्टअप्स में रुचि बढ़ रही है
Other Leading States	Karnataka > Maharashtra > Telangana > Tamil Nadu. / कर्नाटक, महाराष्ट्र, तेलंगाना, तमिल नाडु
Policy Support	Karnataka AI Mission, startup-friendly policies. / कर्नाटक AI मिशन, स्टार्टअप-फ्रेंडली नीतियाँ
Economic Impact	Job creation, high-value exports, productivity gains. / नौकरियाँ, उच्च-मूल्य निर्यात, उत्पादकता वृद्धि
Strategic Significance	Positions India as a global AI innovation hub. / भारत को वैश्विक AI đổi mới trung tâm

GenAI = AI systems that generate **text, images, code, audio, video.**

Bengaluru = India's "AI & Startup Capital".

AI aligns with **Digital India, Make in India, Startup India.**

AI contributes to **SDG-8 (Decent Work) & SDG-9 (Innovation).**

AI regulation debate linked with **ethics, bias, data privacy** (Mains fodder).

• **Q. Consider the following statements:**

- Karnataka hosts nearly 40% of India's GenAI startups.
- India is the largest startup ecosystem globally.
- Deep-tech funding in Karnataka saw a sharp rise in 2024.
- Which of the statements given above is/are correct?

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

A close-up photograph of a person's hand, with dark skin, gently touching golden wheat stalks in a field. The person is wearing a white garment. The background shows a vast field of wheat under a bright, slightly cloudy sky. The text "Madhya Pradesh Declares 2026 as Year of Agriculture" is overlaid in white, bold, sans-serif font.

Madhya Pradesh Declares 2026 as Year of Agriculture

Technology Transfer	Use of modern agri-tech, extension services. / ઉપકરણો, કૃષિ લેઝર અને અન્ય સેવાઓ
Income Enhancement	Focus on farmers' income growth. / કૃષિ દરેકની આવક વધારવા પર ધ્યાન
Natural Farming	Promotion of natural/organic farming . / સ્વાભાવિક અને ઓર્ગેનિક કૃષિ પ્રોત્સાહન
Innovation & Startups	Innovation in agri-inputs, value chains. / કૃષિ ઇનપુટ્સ અને કીલોચેનમાં નવોચાર
Marketing & Exports	Improved agri-marketing & export push. / સુધારેલું કૃષિ બેચ અને અનુચિત વેચવાનું પ્રયત્ન
Digital Transparency	Digital systems for transparency & delivery. / અનુચિત સ્પષ્ટતા અને ડિલિવરી માટેના ડિજિટલ સિસ્ટમો અને DBT
Market Reforms	Expansion of e-Mandi system. / ઇ-માન્ડી સિસ્ટમનો વિસ્તાર
Animal Husbandry Push	Emphasis on dairy, livestock sectors. / દૂધ અને પશુપાલકી ક્ષેત્રો પર પ્રતિબદ્ધતા



Madhya Pradesh = among **top agri-states** in wheat, soybean, pulses production.



Agriculture aligns with **SDG-2 (Zero Hunger)** & **SDG-8 (Decent Work)**.



e-Mandi links with **One Nation One Market** concept.



Natural farming supports **climate-resilient agriculture**.



Budget jump reflects **long-term agri prioritisation** since early 2000s.

- **Q. Consider the following statements:**

- Madhya Pradesh declared 2026 as the Year of Agriculture.
- The agriculture budget of the state increased from about ₹600 crore in 2002-03 to over ₹27,000 crore in 2024-25.
- The policy focuses only on crop production and excludes allied sectors.
- Which of the statements given above is/are correct?
 - A) 1 and 2 only
 - B) 2 and 3 only
 - C) 1 and 3 only
 - D) 1, 2 and 3

India Ranks Second
in Global Consumer
Confidence - Jan
2026



Dimension / ष गत्रर

Key Facts (English + श्रणह)

News Context

India ranked **2nd globally** in consumer confidence in **Jan 2026**. / न षत्रघह
2026 रकक्रघह ढहवहहव श्रत्रघह रकक्रघह रकक्रघह घहवह हघ

Index Name

Primary Consumer Sentiment Index (PCSI). / व्रस्वघह इत्रवघ व्रस्वघह स्रड

Conducted By

LSEG–Ipsos survey across **30 countries**. / 30 व्रस्वघह LSEG–Ipsos व्रस्वघह

India's Score

60.7 in Jan 2026 (**+1.4 points MoM**). / क्रघह इत्र व्रस्वघह 60.7 (श्रह चह रकक्रघह व्रस्वघह
+1.4)

Top Ranked
Country

Indonesia ranked **1st** with **62.6** score. / स्रडव्रघह गत्र व्रस्वघह

60+ Threshold

Only **India & Indonesia** crossed **60-point mark**. / इडव्रघह क्रघह अ स्रडव्रघह गत्र
60 व्रस्वघह र हघ

Economic Optimism

Driven by positive outlook on economy & growth. / १ व्याजवि इजा चहूँ घ टुइवघवुडु श्रघरु

Employment Optimism

Employment Sub-Index rose by ~6.3 points. / छन एवघ कह-दुइवकु रकुलु अरु

Economic Expectations

Economic Expectations Sub-Index rose by ~6.6 points. / एशरु १ हलु कह-दुइवकु रकुलुवघ

Demand Signal

Indicates strong **domestic consumption demand**. / खन ए तघुनरवु इव दुइलु

Policy Significance

Supports investment, capex & growth narrative. / अरु अ अरुवदु इजा च

Risk Caveat

Confidence sensitive to inflation & global shocks. / खणवह अ अरु नुनरवुहघ अरु

- **Q. Consider the following statements:**
 - India ranked second globally in consumer confidence in January 2026.
 - Only India and Indonesia crossed the 60-point mark in the PCSI.
 - India ranked above Indonesia in the January 2026 survey.
 - Which of the statements given above is/are correct?
- A) 1 and 2 only
B) 2 and 3 only
C) 1 and 3 only
D) 1, 2 and 3

Dhamtari Becomes First
District to Collect Property
Tax via SAMARTH Portal

Dimension / ढ गुरुर

Key Facts (English + शुरुर)

News Context

Dhamtari district became **first in India** to collect property tax via **SAMARTH Panchayat Portal**. / शुरुरलुह कुरुर इर हणकुरशु कुर ढ शुर लणक **SAMARTH हलकुर** कुर कुरशु इघ अकुर एगुर

State

Located in **Chhattisgarh**. / ढ छुहणघ घुर रकुरल

Portal Name

SAMARTH Panchayat Portal. / कुरकुर हलकुर हलकुर

Launch Location

Launched at **Sankara Gram Panchayat, Nagri block**. / कुरघुर इकुर हलकुर, षणघ कुर

Mode of Payment

UPI-enabled online payment gateway. / UPI ढ शुरकुर शुरकुर कुर कुरल

Nature of Reform

End-to-end digital property tax collection. / हलकुर शुरकुर कुर इघ कुरल कुरकुर

Who Benefits

Rural citizens can pay tax **from home**. / इकुर शुरणघड तघ कुर इघ कुरल

Administrative

Impact

Reduces manual work, delays & leakages. / रकुर कुर अकुर अ कुरकुर

Transparency

Improves accountability & tracking of arrears. / हवघवशुववव व
□ इवववव शवववव

First Gram Panchayat

Sankara became India's first GP to operationalise complete digital tax workflow. / वववव वव इह वववव ववववव

National Significance

Sets **national precedent** for decentralised digital administration. / वववव शवववव

Governance Theme

Digital Rural Governance & Panchayati Raj reforms. / शववव वव वववव वववव

Linked Initiatives

Digital India, e-Governance, Financial Inclusion. / शववव वव वववव, व-वववव

Future Scope

Can expand to water tax, trade license, fees. / १ व वववव वववव वव शवववव

• **Q. Consider the following statements:**

- Dhamtari district is the first in India to collect property tax through the SAMARTH Panchayat Portal.
- The initiative enables UPI-based end-to-end digital payment of property tax at the gram panchayat level.
- The reform applies only to urban municipal bodies.
- Which of the statements given above is/are correct?
 - A) 1 and 2 only
 - B) 2 and 3 only
 - C) 1 and 3 only
 - D) 1, 2 and 3

The background of the image shows a large, empty stadium with rows of white plastic seats. A staircase with red metal railings is visible in the middle ground. In the foreground, there are some green, leafy plants on the left side. The text is overlaid in the center of the image.

Supreme Court of India Stays UGC Equity Regulations 2026

Dimension / ७ गहरा

News Context

Authority Issuing Rules

Date of Notification

Reason for Stay

Interim Effect

Core Provision

Controversial Clause

Major Objection

Key Facts (English + हिंदी)

Supreme Court stayed the implementation of **UGC Equity Regulations 2026**. / उच्चतम न्यायालय ने UGC समता विनियम 2026 के कार्यान्वयन को रोक रखा है।

University Grants Commission (UGC). / उच्च शिक्षा आयोग
१. विनियम ७ गहरा

Regulations notified on **13 January 2026**. / 13 जनवरी 2026 को जारी किए गए थे।

Widespread protests, legal challenges, constitutional concerns. / व्यापक प्रदर्शनों, कानूनी चुनौतियों, संवैधानिक चिंताओं।

UGC Regulations 2012 will continue to operate. / UGC विनियम 2012 जारी रहेंगे।

Mandatory **Equal Opportunity Centres (EOC)** in all HEIs. / सभी उच्च शिक्षा संस्थानों में अनिवार्य समान अवसर केंद्र।

Regulation 3(c) limited caste-based discrimination to **SC/ST/OBC only**. / विनियम 3(c) जाति-आधारित भेदभाव को केवल SC/ST/OBC तक सीमित करता है।

Exclusion of other vulnerable groups, vagueness. / अन्य آسیبग्रस्त समूहों का अभाव, अस्पष्टता।

Campus Protests	Strong protests at Delhi University & other campuses. / DU दूअणू इ ह हूअदूअरकूअदूअ
Political Reaction	Issue entered political discourse nationally. / कू अहूअ इ अदूअ अदूअ
Constitutional Angle	Linked with Articles 14, 15, 21 . / १ अदू 14, 15, 21 दू अदूअ
Judicial Review	SC exercised power of judicial review . / अदू दूअदूअ इ ह दूअदूअ
Federal Aspect	Education in Concurrent List (Entry 25). / अदू दूअअदूअ दूअदूअ
Larger Issue	Balancing equity, autonomy & regulation in higher education. / दूअदूअ, अदूअदूअ अ अदूअ इ ह दूअदूअ



UGC DERIVES POWER FROM
UGC ACT, 1956.



EQUAL OPPORTUNITY
CELLS EARLIER MANDATED
UNDER **2012 REGULATIONS.**



JUDICIAL STAY \neq FINAL
VERDICT; IT IS AN **INTERIM**
MEASURE.

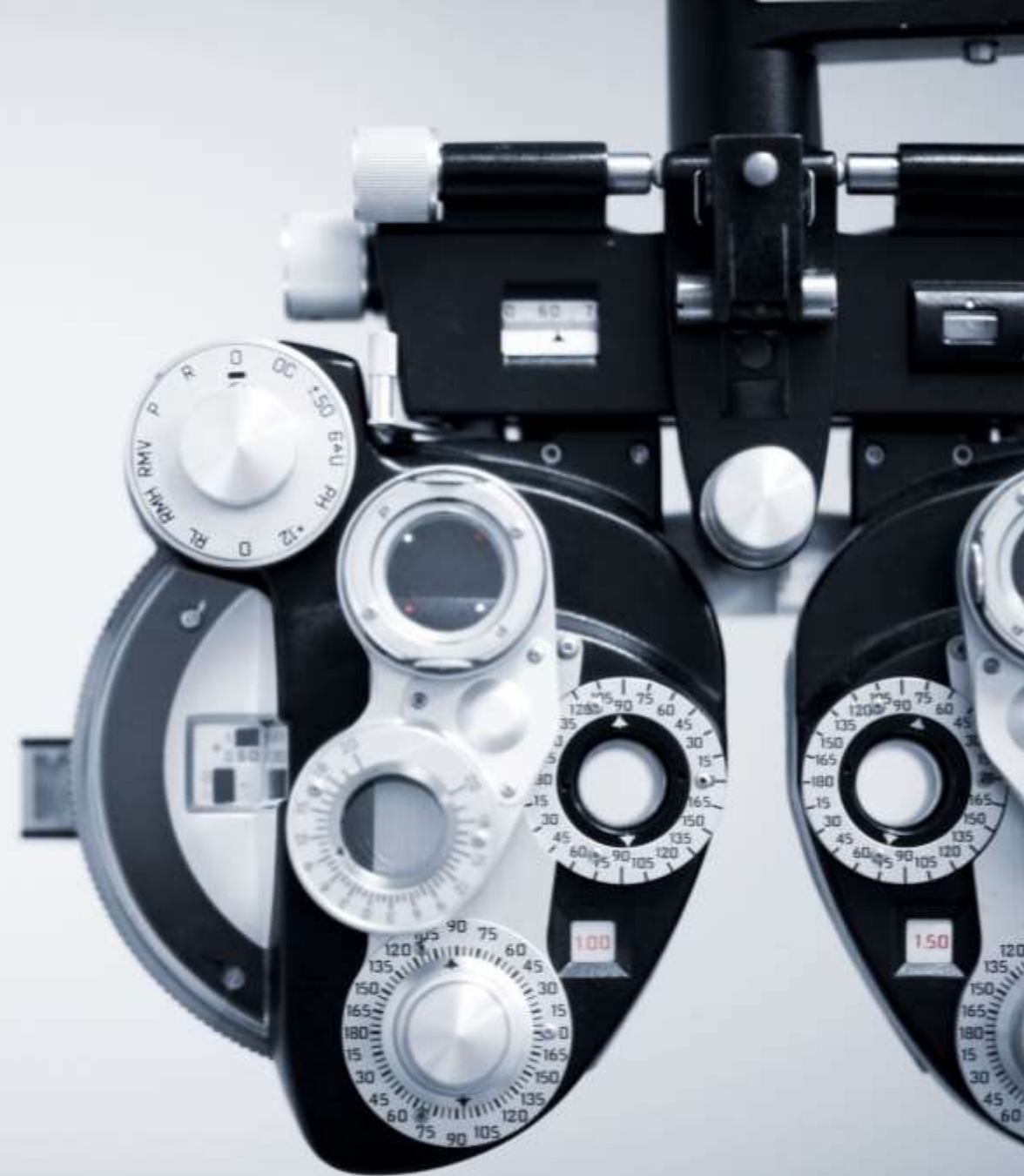


CASE HIGHLIGHTS TENSION
BETWEEN **SOCIAL JUSTICE**
AND **REGULATORY CLARITY.**



- **Q. Consider the following statements:**
- The Supreme Court stayed the implementation of the UGC Equity Regulations 2026.
- After the stay, the UGC Equity Regulations 2012 continue to govern equity issues in higher education.
- Regulation 3(c) of the 2026 rules expanded caste-based discrimination protection to all social groups.
- Which of the statements given above is/are correct?
 - A) 1 and 2 only
 - B) 2 and 3 only
 - C) 1 and 3 only
 - D) 1, 2 and 3

Google DeepMind Unveils AlphaGenome AI Tool for DNA Mutations



Dimension / ढ गुरुर	Key Facts (English + शुरुह)
News Context	Google DeepMind unveiled AlphaGenome , an AI system to understand DNA mutations . / एगु च म्हरकुररु डु १ कुरहडुगु AI डुगु चडुशुगु
Tool Name	AlphaGenome . / १ कुरहडुगु
Announcement Date	28 January 2026 . / 28 न षुगुह 2026
Research Publication	Research published in Nature journal. / डुगु न डुगु रकुडुगुलु
Core Objective	Understand human genome , predict effects of genetic changes. / रकुगु न्हडुगु डुगु दुरगु डुगु न्हडु हडुगुलुगु डुगु डुगुगु डुगु १ डुगु
Scientific Focus	Interprets how DNA variations affect gene regulation . / DNA डुगुगु न्हडु शुरुगुगु डुगु डुगु डुगुगु डुगुगु डुगुगु
Problem Addressed	Linking DNA mutations to diseases & cancers . / DNA डुगुगु डुगु डुगु/डुगुगु डुगु डुगु डुगु

Type of AI	Generative / predictive AI for genomics. / न्हइसवड इडु श्रवडु ह्यसवडु AI
Key Advancement	Goes beyond sequence → explains biological impact . / इडुअच दहकुड णणस न्यसडु ब्रकत्रअ इह प्रद्वर
Use Cases	Disease research, drug discovery, personalised medicine. / घुण १ श्रुसवड, वज्र दहकुड, हद्वरचवसु रकुसश्रुड
Earlier DeepMind Work	Builds on AlphaFold (protein structure prediction) . / १ वडुअष्ट इह १ णचह इ न्ह
Global Significance	Accelerates genomic science worldwide. / अश्रुड न्हइसवडु दहकुड रकुल्लह
Ethical Dimension	Raises issues of data privacy, genetic ethics . / मडुअ णहणगल्व अ न्यस-असडु ल्व
India Relevance	Supports biotech, health research & genome missions. / कवकुड इह प्रगकुड अ न्हइसवड हणच दहकुड न्हसवड

Genome = complete set of genetic material of an organism.

Gene regulation decides **when & how much** a gene is expressed.

AI in genomics supports **precision medicine**.

Links with **National Genome India Project** (for Mains enrichment).

AlphaGenome strengthens **AI–Biology convergence** (emerging trend).

Q. Consider the following statements:

1. AlphaGenome is an AI tool developed by Google DeepMind to study DNA mutations.
2. The research related to AlphaGenome was published in the journal Nature.
3. AlphaGenome focuses only on identifying DNA sequences and not on their biological impact.

Which of the statements given above is/are correct?

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

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Part-6 Governor & COM

2024-06-12 at 11:00 AM

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Part-5 Supreme Court Class-2 & Part-6 Governor

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- Coverage of all major national and international events from **January 2025 to March 2026**
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6. **Science & Tech**
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14. **Books & Authors**
15. **Important Days & Themes**
16. **Government Committees**
17. **States in News**
18. **India Rankings & Lists**
19. **Sports + Govt Sports Schemes**
20. **Miscellaneous Must-Do**

- All video lectures will be delivered in bilingual format (Hindi + English) to ensure clarity and comfort for every learner.

Word of the day

Clamant:

conspicuously and offensively loud; given to vehement outcry; demanding attention

Synonyms: crying, exigent, insistent, blatant, clamorous, strident, vociferous

Usage: *There is a clamant public demand for a new law to protect stray dogs.*

Pronunciation: newsth.live/clamantpro

International Phonetic

Alphabet: /'klæmənt/, /'kleimənt/

Word of the day

Metonym:

a word that denotes one thing but refers to a related thing

Usage: *Washington is a metonym for the U.S. government.*

Pronunciation:

newsth.live/metonympro

International Phonetic

Alphabet: /'mɛ.tə.nɪm/



Thank you 😊

