Daily Current

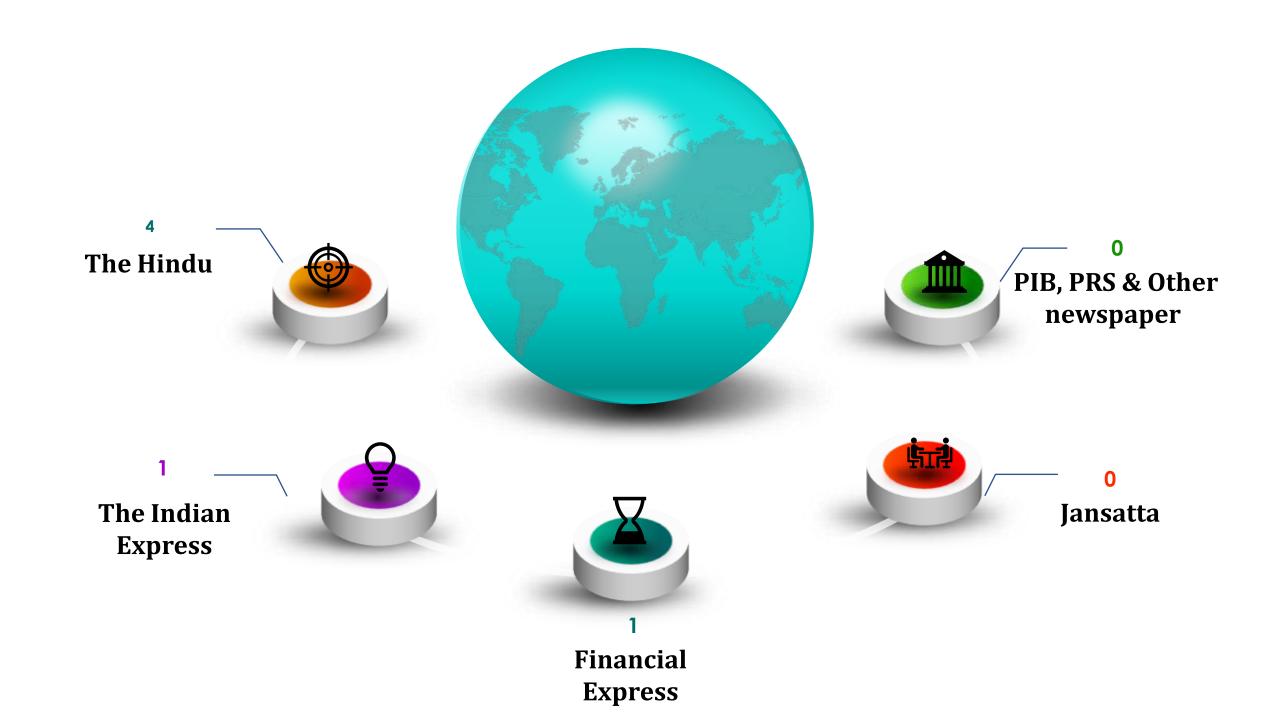




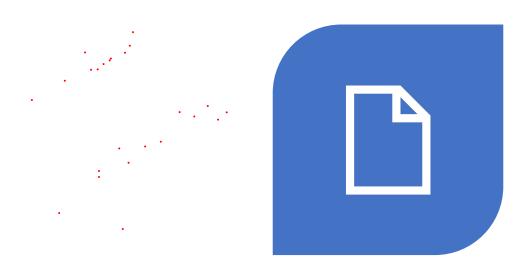




THE **EXPRESS**



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PDF

10 MCQ QUIZ

"Study not to escape the world, but to earn the power to redesign it."



ALL-TIME LOW Rupee goes past ₹90 against the U.S. dollar BUSINESS II PAGE 13





Climate is breaching wall of urban metrics Extreme events expose gaps in 'modern' metros



Confident Australia looks to double lead SPORT II PAGE 16

ENSHEDE



Cigarette levy will be shared with States: FM

NEW DELTE Finance Minister Nirmala Silharaman on Wednesday clarified that the tax rokes she duty, which would be part of with the States is PAGE 12



'No compromise' vet on territory in Ulcraine talks

Members W.S. Russia talks on ending the war in Ukraine failed to yield a levelabrough on Tuesday, as the Reemilin said "no compromise" had been found yet on the question of territory, is PAGE 14

Opposition seeks scrapping of new

NEW DELIN Server Opposition Leaders, including Congress president Malifiarpor Sharge and teads Natur Gandhi, staged a prote in the Parliament House

Prajwal's plea to suspend sentence is rejected by HC

BENGALABI the reigh Court of Iternatake on Wednesday refused to supported the sentence of reprisonment for the presented of life impensed on serom MP Prajwai Reverna



payouts for acid attack survivors

NEW DELIN Wednesday decided to look inter a plan that acid attack and on full the resources we rounded from critical care by rivere hospitals. a nece e

Govt. withdraws order on Sanchar Saathi app Order to handset makers recalled after outcry

over installing; intrusive app without consent

muracturers ordering them to mental a government app starting near year.

This inversal caps a controversial epinode, is which the government first downplayed the nature of the mandate before committing to withdraw it alsomether, amonitor, that a renot just telecom operators.
The order, not shared publicly but leaked by one or more recipients who were not expecting it, sparked immediate uproar as internet users, crell somitting to withdraw it alto-gether, arguing that a re-cent spike in downloads of Sanchar Sauthi app meant that there was "no need" for smartphone manufac or shartphone manufac-mers to preload the app affect devices.

"The number of units has been increasing capid-y, and the mandate to in-nal the app was meant to iccelerate this process and as Internet users, civil so-ciety and the Opposition collectively criticised the idea of a government app being placed on phones of all Indians without their knowledge.

Responding to Gosgress

make the app available to

new powers to regulate Te-lecommunication Identi-fier User Entities (TIUE), a concept the department created to allow it to have such orders to any entity that used phone numbers,

DoT claims a spike in downloads means there was

'no need' now to preload the app on new devices

Mombier of Parliament Deeptider Singh Hoods in Parliament, BP leader and Communications Minister Jystificadity & Schoolis de 19,15 crore fraudalem mobile connected, 26 lakh lost photics were fracted ... we have only taken steps to make the app available to everyone.

and other arms and amon and other arms and ammu-rition have also been seized from the spot. The identities of the dead Muoteto are yet to be esta-blished," he said.

In the encounter with Nasale, three DRG Bilgaps

jawaria - Head Constable Monu Vadadi, Constable Dukaru Gonde and DRG ja-wan Ramesh Sodi - were

martyred. Two personnel were injured in the en-counter," he said.

Rollback after backlash

Following criticism, the Department of Telecom withdraws order

may's statements

Still, Mr. Scindia said. Still, Mr. Scindla said,
"This app's success is pre-mised on public support, if, based on feedback, we have to change the order, we are ready to do that." 2024 last month.

Whitest conden This order
This is the third such order
that was issued after the
Department of Telecommunications pottled an
amendment to the Tele-

This apps success to premised on public accomments of Deposit Corn change the order, we are ready to do

JVOTHIABITYA

com Cyber Security Rules.

2024 last month.
Another order requires
platforms like WhatsApp
to restrict accounts from
operating on their platform if the device being
used in access the service
doesn't contain the rigiltered SIM card.
That order also mandated this services like WhitApp. Web would have to

hours, as opposed to stay-ing signed in persistently. Yet another under, which has not been pre-viously separted, was is sued to major messaging and social media platforms, requiring them to integrate the DoT's Finan-cial Fraud Bisk Indicator

The app direction was one of at least three

accounts on these platforms. The orders come from the DoT's seven-person-strong AI and Digital Intelligence Unit, which deals with in-Unit, which deals with ac-suce ranging from 8M se-curity, "illegal telesiom se-tups," and coordinating with the Reserve Bank of India on issues of financial fraud.
In its December 1 order,

issued after the DoT gave itself new powers the Department of Fig. communications said, "In order to safeguard the citi-zens from lauying the non-gravine handsets, snakle easy reporting of suspect-ed misuse of telecom re-sources ... the DoT has issaed Directions (to) Ensure that the Sanchar Saathi mobile application is pre-installed on all mobile handsets manufactured or imported for use in Irulia."

and a blacklist of mapend-ed mobile numbers into their databases, and "im-mediately deactivate" their ats takh downloads in the latest statement withdrawing the order, the Department said, "just in last one day, 6 lakh citizens have registered for down-loading the App which is a

Red carpet welcome

Telecommunications (Dart) in Wednesday walked back its directions to phone ma-

nufacturers ordering them



12 Maoists and three jawans killed in heavy exchange of fire in Chhattisgarh's Bijapur

At least 12 Maoists were killed in an anti-Naxal op-eration in Chhattingarbus Bijapur on Wednesday, ac-cording in the police. Three security personnel were killed while two matained injuries in the ex-change of fire that continued till evening.

Bijapur Superintendent
of Police litendra Yadav

or Police Intendra Yadav said the gunfight broke out along the district's border with adjoining Dantewards. "In the West Hastar Divi-"in the West Bastar Divi-sion area along the Higpur-Daniswada inter-therist border, a Joint search sper-ation is being conducted today by a joint team," the 59-aid.

The team involved in the operation comprised personnel from the District

IGP (Bastar Rame) P. Sundarrai says arms, ammunition have been seized

Dantewada and Bijapur districts, the Special Task Force, the Central Reserve Police Force (CRPF), and the Commando Battalion for Resolute Action or Co-BRA. The intermittent ex-change of fire started around 9 a.m., Mr. Vadav said, describing the action

Eliminating Maoism Paying tributes to the de-ceased personnel, Chhat-tisgarh Chief Minister Vials nu Deo Sai said their sacrifics would not go in van said, describing the action as "decisive and aggressive". Impector General of Police (Bastar Range) P. Sundarraj added that, as of 5 p.m., the bodies of 12 Manist sadres had been re-civered from the site. "SLE Tillen, 303 Fillen, vain.

This decisive success "This declaive niccess against Naxalism is a clear indication that the end of the Red Terror is now very near," he said.

Deported pregnant woman to be brought back

The Union government on Wednesday agreed to bring back a pregnant woman and her sight-year-old son deported to Bangladesh on solely "humanitarian grounds" following an iniourt. A Bench of Chief Justice

of India Surya Kant and Justice Joynnalya Bagchi ac-quiesced to a request made quiesced to a request made by the woman's father to bring the mother and child to his bonus at Palker vil-lage in Brithiam district of West Bengal.

The court directed the chief medical officer of Birbham to arrange for the medical care of the prog-nant woman.

Airports witness chaos as IndiGo cancels at least 200 flights due to skewed roster

ingriti Chandra

indidio passengers faced chaos sm Wednesday as the airline caseculed at the airline caseculed at the airline caseculed at layed seweral others by up to 12 hours, triggered by showed pilot scheduling in Munrhal, prompting an official opology. The tip-ping point was reached his many point was reached his There was doganizering against the airline at Debit airport as possengers gath-protest a so-hour delay of

protest a six-hour delay of a flight to Raskot. The flight was scheduled to take off at 8.40 a.m. and finally deat 8-40 a.m. and finally de-parted at 10.30 a.m. There were similar somes at oth-er airports such as Mum-bal, where passengers were forced to return after waiting for five to eight limits. For instance, the murs. For instance, the Mumbal to Parus flight schechded to depart at II.18 a.m. was delayed multiple times with the latest up-date suggesting an 8 p.m. departure.

departure.
In Bengaluru's Kempe-gowda International Air-port, 62 IndiGo flights were cancelled for the second consecutive day. As many as 31 IndiGo flights were cancelled in Hydera-bad, in belhi, 37 flights were cancelled.

'Poor planning'

Poor planning!
The crists in pilot availability blamed by its pilots on gover planning is an service provided by the pilots of t

formed.

The crisis was triggered by the full implementation of the rest and duty norms far pilots from November

A last minute Air India ticket from Hyderabad to thiopat muched 11.3 lakh on Wednesday as widespread IndiGo cancellations at Hyderabad airport pushed posserigers towards the lew flights still operating on schedule and drove fares sharply upward. The high fare appeared on a late-night Air India service routed through

Last-minute ticket fare

goes up to ₹1.3 lakh

Wednesday and DO flights on Tuesday, pilote were in-formed.

fair phote from November I, which was delayed by I. A share I was a cross the network" over the help arithmen plan their crew requirement as they had warried of widespread in the proposed of the proposed of

Mumbal and Delhi. The journey, which was scheduled to take about morning, was listed at 0.03 lake here for economy, slightly higher or premium economy business class seat. The airline's website also showed that only one seat

an order in April 2028. In a press statement the sirline acknowledged this

Govt. withdraws order on Sanchar Saathi app

Order to handset makers recalled after outcry over installing; intrusive app without consent' DoT claims a spike in downloads means there was 'no need' now to preload the app on new devices

The app direction was one of at least three issued after the DoT gave itself new powers

Aroon Deep

NEW DELHI

he Department of Telecommunications (DoT) on Wednesday walked back its directions to phone manufacturers ordering them to install a government app starting next year.

The reversal caps a controversial episode, in which the government first downplayed the nature of the mandate before committing to withdraw it altogether, arguing that a recent spike in downloads of Sanchar Saathi app meant that there was "no need" for smartphone manufacturers to preload the app on their devices.

"The number of users has been increasing rapidly, and the mandate to install the app was meant to accelerate this process and make the app available to less aware citizens easily," the DoT said.

DoT's three directions

The original direction was one of at least three issued after the DoT gave itself new powers to regulate Telecommunication Identifier User Entities (TIUE), a concept the department created to allow it to issue such orders to any entity that used phone numbers, not just telecom operators.

The order, not shared publicly but leaked by one or more recipients who were not expecting it, sparked immediate uproar as Internet users, civil society and the Opposition collectively criticised the idea of a government app being placed on phones of all Indians without their knowledge.

Responding to Congress

Rollback after backlash

Following criticism, the Department of Telecom withdraws order to mandatorily pre-install Sanchar Saathi app in mobile phones

DoT's statements

Dec. 1: In order to safeguard the citizens from buying the non-genuine handsets, enable easy reporting of suspected misuse of telecom resources ... ensure that the Sanchar Saathi mobile application is pre-installed

Member of Parliament

Deepinder Singh Hooda in

Parliament, BJP leader and

Communications Minister

Jyotiraditya Scindia de-

fended the app, saying that

"1.5 crore fraudulent mo-

bile connections were dis-

connected, 26 lakh lost

phones were traced ... we

have only taken steps to

make the app available to

everyone".

Dec. 3: Just in last one day, 6
lakh citizens have registered for
downloading the App which is a 10x
increase in its uptake ... Given
its increasing acceptance,
govt. has decided not to
make the pre-installation
mandatory for
mobile
manufacturers

Still, Mr. Scindia said, "This app's success is premised on public support; if, based on feedback, we have to change the order, we are ready to do that."

Third order

This is the third such order that was issued after the Department of Telecommunications notified an amendment to the Telecom Cyber Security Rules, 2024 last month.

This app's

success is

are ready to do

IYOTIRADITYA

Communications

Minister

premised on public

support; if, based on

feedback, we have to

change the order, we

that

SCINDIA

Another order requires platforms like WhatsApp to restrict accounts from operating on their platform if the device being used to access the service doesn't contain the registered SIM card.

That order also mandated that services like WhatsApp Web would have to be logged out every six hours, as opposed to staying signed in persistently.

Yet another order, which has not been previously reported, was issued to major messaging and social media platforms, requiring them to integrate the DoT's Financial Fraud Risk Indicator and a blacklist of suspended mobile numbers into their databases, and "immediately deactivate" their accounts on these platforms.

The orders come from the DoT's seven-person-strong AI and Digital Intelligence Unit, which deals with issues ranging from SIM security, "illegal telecom setups," and coordinating with the Reserve Bank of India on issues of financial fraud.

In its December 1 order,

communications said, "In order to safeguard the citizens from buying the nongenuine handsets, enable easy reporting of suspected misuse of telecom resources ... the DoT has issued Directions [to] Ensure that the Sanchar Saathi

mobile application is pre-

installed on all mobile

handsets manufactured or

imported for use in India."

the Department of Tele-

Six lakh downloads

In the latest statement withdrawing the order, the Department said, "Just in last one day, 6 lakh citizens have registered for downloading the App which is a 10x increase in its uptake ... Given Sanchar Saathi's increasing acceptance, Government has decided not to make the pre-installation mandatory for mobile manufacturers."



A. Context

- The Department of Telecommunications (DoT) withdrew its order asking all smartphone manufacturers to mandatorily pre-install Sanchar Saathi app from 2024.
- Order triggered public criticism due to privacy concerns and lack of consent.

B. Why Did DoT Withdraw the Order?

1. Spike in Organic Downloads

- DoT said 6 lakh downloads in a single day after media attention.
- Claimed this surge shows "no need" to force pre-installation.

2. Public Backlash

- Civil society, opposition, internet users strongly opposed:
 - Pre-installation = intrusive
 - · App installed on every Indian's phone without consent
- Led to immediate roll-back.

C. About Sanchar Saathi App

- · Helps users:
 - Identify fraudulent phone connections.
 - Report stolen/lost phones.
 - · Check connections issued using one's Aadhaar.
- Part of DoT's AI & Digital Intelligence Unit (AI & DIU).

D. DoT's Three Controversial Directions (New Regulatory Powers)

1. Mandatory Pre-installation of Sanchar Saathi

✓ Withdrawn.

2. Messaging / Social Media Order (Not Previously Public)

- WhatsApp, Telegram & others told to:
 - · Integrate Financial Fraud Risk Indicator.
 - Keep a blacklist of suspended mobile numbers.
 - Deactivate accounts linked to fraud.

3. SIM Security Order

Required platforms to log-out users every 6 hours on sensitive accounts (for higher cyber-security).

Exam	Year	Actual Question (Verified)	Correct Answer
UPSC CSE Prelims	2023	With reference to the Central Equipment Identity Register (CEIR), consider the following statements: 1. It helps in tracing stolen mobile phones. 2. It is implemented by the DoT. Which are correct?	1 and 2 both
UPSC CSE Prelims	2022	DPI (Digital Public Infrastructure) ecosystem includes which of the following? (Sanchar Saathi mentioned in explanations for telecom fraud prevention)	Not directly asked but CEIR & telecom infra referenced
SSC CGL Tier-2 (GA)	2023	Sanchar Saathi portal launched by DoT is used for which purpose?	To check & block fraud mobile connections / lost phones
Banking (IBPS PO Mains)	2023	Which government platform helps citizens block stolen mobile phones using IMEI?	CEIR / Sanchar Saathi

- Consider the following statements regarding Sanchar Saathi App:
- It allows citizens to check all mobile connections issued on their Aadhaar.
- It is part of India's CEIR system under the Department of Telecommunications.
- It has now been made mandatory for pre-installation on all smartphones in India.
- Which of the statements is/are correct?
- A. 1 and 2 only
- B. 2 and 3 only
- C. 1 and 3 only
- D. 1, 2 and 3



Malaria parasites corkscrew through skin while finding a way to the liver

Malaria sporozoites injected into the skin have to cover hundreds of micrometres to find a capillary that leads them to the liver. Geometric models

elical paths are everywhere in the microscopic realm. Many factoria and parasites don't straight lines. In three dimensions, they trace corlective like tracks through their urroundings. Malaria parasites, for mample, glide fluough soft 3D gels and,

escampe, gaue diverges soft at gets and, in the skin of a bitten host, on paths that look like siretched aprings. For any such organism, the main challenge is notes. Random burers of challenge is noise. Random barras of energy from their environment and fluctuations in their swn force-generating machinery constantly try to twist it off course. Classic work on Excheribita coil bacteria has shown that a bacteriam can load its orientation within about a second became of the rotational diffusion, Le. collisions with carronaling molecules that alonly yet aurely candomies as

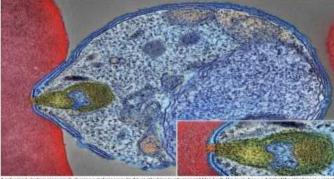
no the relat Earlier physical models typically described such microorganisms as self-propelled 'beads' buffeted by random noise. These models were mostly noise. These models were mostly rwo dimensional; sometimes they added a simple, constant torque to make the beads circle around. However, they didn't fully treat 3D belical motion in the presence of noise that had a memory, which is to say noise whose present value depends on its recent past. At the same time, geometry based work on malaria parasites had shown how their curved,

para delien had klumon how their narvest, could ble shape and flexibility helpfuel them loop around obstacles and structures the blood vassels, but with not obstacles and structures the blood vassels, but with not obstacles and structures the structure of the s

Complex Biosystems group at the natitute for Theoretical Physics.

Intelligence of the control of the c internal drive kept posting in roughly the same way. The IODs was how long the axis of the helix continued to point in one

When bopy is better
Malaria sporrosoites injected into human
shin have to cover hundreds of
shin have to cover hundreds of
shin have to cover hundreds
that is to the liver. Other geometric models
had already husted that the natural
distance across which a parasite makes a
turn roughly matches the radius of small
around thum. The new work has added a
complementary question to this pictures.



A colourised electron micrograph chowing a malaria parasite (blue) attaching to a human red blood set. The inset shows a detail of the attachment point a

direction of motion more stable.
The combasion flix with earlier work on sperm cells and algae, where researchers had found helical swimming.

internal mechanism, can following a helical path actually help it travel further than a non-looping microorganism moving at the same speed?

then a con-toping necroorganism.

The study team built a 31 mathematical model of a chiral active particle, meaning a bead that tends to provide the study of the nor just white noise but noise that was partly predictable, mincking the slowly varying internal processes within the parasite's body. This model's predictions of the bead's average position and its displacement matched those of the parasites moving through the hydrogol.

Badlus and nitch

matter and pitch importantly, the authors found that in a 3D space and for a reasonable level of noise, a bead moving along a helical path could move a larger distance over more could move a larger distance over more same speed. That is, given enough time, the helis could be "straighter than a straight line" in terms of how far the nitice organism spreads out from its many previous models had predicted. The best-fit parameters of the new model also indicated helical paths with a pitch the distance between two consecutive horns of the feels of also and the nitice of the

Our new investigations show that malaria parasites move almost exclusively on right-handed belices in 3D environments

DOMESTIC STREET

micrometres and a radius of alons 3 micrometres. Both values fell well within previously reported ranges for this parasites. The shapes of the paths simulated using these parameters also resembled the ones the authors servally measured.
Taken together, the results suggest helical motion iso't just a geometric quick but a robust arrategy for microorganisms like the malaria parasite to travel use the materia parasite to travel efficiently in noisy spaces. For a parasite whose internal "erigins" fluctuated on the same time scale as its turns, its rotating path cruid also average out these thechanions and keep the overall the parasite of the second.

tieures mure effectively than amply moving in a straight line. A 2024 study by come members of the arms team behind the new study treated the approximate as flexible rode interacting with obstacles. Subsequent models linked the sporozoites' shape with their shilly to falled acrease certain aurifaces. The new researchers had found helical swimming could help the cells move risiably in the presence of chemical gradients, despite at trong noise in curvature and testion. The conclusion may also complement geometric models of malaria parasites of that have emphasized the importance of that have emphasized the importance of their natural our various and fieldship; to help them eich to blood visuals of a comparishe radius.

What goes around...
After a mesquito bite, only a small fraction of the sporosoites need to reach a

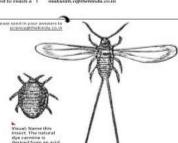
And evolution seems to have figured the best way to ensure each parasite covery more ground before losing direction. without also requiring precise control, is to have helical motion with "cetogred

We approprie that this chirality

We suspect that this chirality developed furing evolution to allow the pathogen to switch between the different quickly and always in the same way," study country and always in the same way," study country and feriledine University professes of integrative parameterizing. Beyond malaria, the model could apply to other inforceopic swimmers such as chosenolisedines, whose helical paths and noisy propulsions of the same already documented. The authors already documented. The authors designs for artificial micro and nanohories designs for artificial micro and nanohories designs for artificial micro and nanohories. designs for artificial micro and nanobots in medicine: by engineering a controlled rotational component and appropriate internal time scales, engineers could build small devices that navigate complex tissues more effectively than simply

glide serious certain sucfaces. The new model seems to have added the missing ingredients internal "coloured noise". What next? The authors concluded their paper saying they'd like to connect the paper saying they'd like to connect the paper saying they'd like to connect the paper saying they did not to connect the paper saying they did not understand how those connections are sloped by where they live and how evolution has homed them.

"makenth eightheimha.co.in





Chinese firm's reusable rocket fails to complete landing test

The musken test of LandSpace's needed in reast generation Zhangee's recket sweled in reast generation Zhangee's recket sweled in Chinese from the Space of Beneral Recket and Jeff Beroo's Blue Origin to outcomenfully test a resusable spacecraft.

The recket was not allel to complete a land, state and see the space of the space of

reported.

"An abnormal combustion event occurred during the process, preventing a soft landing on the recovery pad," kinhus asid. "The recovery test falled, and the specific cause is atill under further."

analysis and investigation."
Zingue 3s failed landing attempt
highlights the difficalty of developing a
rocket that can be recovered and reused after being launched into orbit. LandSpace said in a statement that it would use data collected during the flight

to optimise its rocket recovery.

Chine's first domestically developed reusable orbital cocket, if successfully brought to market, would accelerate

In October, Music praised Zhoque-3's design, saving on X that the Chinese rocket could

Beijing's growth in space, allowing for a quicker cadence of nisatons and lower launch costs as the country purber to trial SpaceXV Starlins.

"As low orbit consellations to continue to a accelerate, Zhuques twill centinue to ... "As low orbit consellation deployment accelerate, Zhuques twill centinue to ... contine view and toward a slittle eight operational cadence, contributing to china's space power objectives.

SpaceX pioneesed commercial rocket retunbility about a decade go with its worklown Felout 9, thereigning an eried primarity on expendation boots relied primarity on expendation bootsets.

relied primarily on expendable boosters that are discarded in the ocean or remain in space after their mission. The remails Falcon 9 core stage

allowed SpaceX to launch size stage allowed SpaceX to launch size stage allowed SpaceX to launch size stage allowed SpaceX to launch its rivals, becoming the bord's largest operator. The size of the

smaller or less mature systems. And it marks the first time that a Chinese firm has come close to a Falcon 9-class

has come close to a Faccot 9-cases remable vehicle. Remable reckets require complex, high-energy manusuvres, and as far, only SpaceX has carried them our routinely. SpaceX has carried from our counterly.
After stage superation, the benester has to
turn around in space, fire its engines to
slow down, survive a supersonic fall
through hot air and then restart its
engines just seconds before reaching

through hor air and then relatart its engines just seconds before reaching water or a landing pail. Small mistakes in the reckets angle or engine thing our make the buserier spin our of control, miss the landing site or burn up on the way down.

For feedback and suggestions

THE SCIENCE QUIZ

What makes the pen mightier?

Vasudevan Mukumih

biological interway mode by botton This healded at this was made by healthy auch from hierered breechweeld, yielding a warm brown, transparent playment that had of health than carbon black in old drawings, heame this ext, which sechicott and arists once financing that expecially flembrandti for its light sensitive nature.

QUESTION 3
The first half of the name of this classic tree, long used in consist, it linked to the coverity that traded it with China. It's a linked in which carlon particles are suppended in woter, sometimes with shallow, and the link is waterpressed once it almost an pages. Harms the link is waterpressed once it almost an pages. Harms the link.

are known to grand a solid atick of soot and animal glue with water on a stone, adjusting how much pigment dissolves to control the init's darkness. This ink is as inholisks rather than as liquid. Name

QUESTION 4
By the ability, shemiles were training
coal-see benzerie into sivid purple and
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than family of dya's cartled that
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since the present as low entar the Ar's in
the chamical company Bibos' shareds for

QUESTION 6

Artists once setrocked brown pagement from cottleffish, from dillated at to create soft, reddshir-brown tones that were unique until the aftered of the first

photographic processes. Latine this signant that place showing and phase a characteristic mutalgle brown and characteristic mutalgle brown and control processes. It was a spense of comprehispool.

Answers to December 3 quist.

1. Effect others exchise colours vary tridescence.

2. Effect others this, internal layors of the colours being factors.

3. Effect where this, internal layors of the colours being factors.

4. Effect others with, internal layors of the colours being factors.

4. Effect others with, internal layors of the colours being factors.

4. Effect others with, internal layors of the colours being factors.

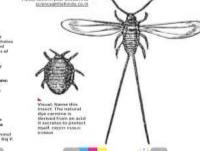
4. Effect others with, internal layors of the colours being factors.

4. Effect others with the colours of the colours being factors.

6. Effect of colours over a mining layors.

6. Effect of the Ansi Pareliaceance.

reflected light - Ansi Pearlessence Visual Fluoressence First contact: K.N. Viswanathan | Anmol Agrawal | Muncoss All Khan | From Raj P.





Beaters

The malden test of Landingson's tests green atom Disagno's recises studied in failure or Westbasedin, studient of the Christian function pain of December 1 the Christian Euro's Repos of December 1 the Christian Studies of the Chrisian Studies of the Christian Studies of the Christian Studies of

test a resultie spacecraft.

The rocket was not able to complete a controlled landing billowing as initial leastly, state none agreey Vales.

issues. A time receive agency Teaches (reported.

"An otherwise) combustion over constructed that the fine pressues, preventing a set of installing on the receivery paid. Vashing set of installing as the receivery paid. Vashing separate consideration are set of installing and the set of installing and proceedings are set of installing and proceedings are received as the set of installing and another installing and another installing and another installing and all of installing and all of installing another installing and another installing another installing and installing and installing another installing and installing another installing another installing and installing another install

In October, Mask praised Manger 35 design, naving on X that the Chinese rocket could even heat Falous 2

Bedjugh graveth in space, allowing the a quicker colorina of linkshine and lower hands men as the country polaries to depict large searther constitutions of "No low of the constitutions of gravity (No low of the constitutions deployment accolorints, Thingso's will continue to ... graymen draw an envery decounterations to contain stream and however all others while contains record and large with China's space-power objectives," Landings and: SpaceX pionwavel commercial rocket

SpaceX ploreserved commercial rodust remarking about a decade again with its workhome Falcon it, the upting as southbown U.S. lowest mekaning has relied potanoity on expendable bootstern that are discussed in the orean or remarks in when their their measure. The remarking Falcon 5- one stage about the control of their properties.

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store down, surviva a supersonic fall demagh but air and then require in engines just security before counting water or a familiar just. Stood mishalou to the rockett angle or suggies dissing run make the booster quia out of control, miss the annibing site or burn up on the way dever.





- China's private firm LandSpace tested its next-gen reusable rocket Zhuque-3.
- The rocket failed to complete a soft landing test after launch.
- Xinhua reported an "abnormal combustion event" during descent prevented soft landing.

B. Why the Failure Matters

1. China's Race for Reusable Rockets

- China wants to match SpaceX's Falcon 9 and Blue Origin's New Shepard.
- Zhuque-3 is intended to be:
 - Reusable
 - Cost-efficient
 - Suitable for mass satellite deployment (especially mega-constellations).

2. Strategic Importance

- China is pushing for:
 - Low-cost launch cadence
 - Own satellite constellations to rival Starlink.
- Reusable rockets are essential to achieve lower launch costs.

D. Significance of Zhuque-3

1. Technical

- Uses methane + liquid oxygen (methalox) similar to SpaceX Starship engines.
- Capable of 20+ reuses, according to LandSpace.
- Expected to carry multiple satellites simultaneously.

2. Performance Compared to SpaceX

- In October, Elon Musk praised the design, saying it might beat Falcon 9.
- If operational, Zhuque-3 would be China's first serious challenger to Falcon-class reusable rockets.

E. China's Private Space Industry Push

- China encourages private firms like:
 - iSpace
 - Galactic Energy
 - Deep Blue Aerospace
- Focus: smaller, reusable rockets + rapid launch cadence.

Exam	Year	Actual Question (Verified)	Correct Answer
UPSC Prelims	2023	With reference to private space companies, consider the following: SpaceX, Blue Origin, and OneWeb. Which ones are engaged in reusable launch vehicle development?	SpaceX & Blue Origin
UPSC Prelims	2023	What is the advantage of using methane as a rocket fuel? (Asked in context of Starship, applicable to Zhuque-3)	Cleaner combustion, reusable- friendly, higher efficiency
SSC CGL (GA)	2023	Which country's private company launched the 'Zhuque-2', the world's first methane rocket to reach orbit?	China (LandSpace)
CDS 2024	2024	Falcon 9 is known for which breakthrough technology?	Reusable first stage landing

Q. With reference to China's reusable rocket Zhuque-3, consider the following statements:

- 1. Zhuque-3 uses methane as a rocket fuel, similar to SpaceX's Starship.
- 2. It successfully completed its first soft landing test in December 2025.
- 3. The rocket is being developed by China's private firm LandSpace.

Which of the statements is/are correct?

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

A missing link in India's mineral mission

he Union Cabinet's new C7,280 store rare-earth magnet scheme acknowledges a simple truth: digging without processing is just exporting prospecity. The new G-30 framework on critical minerals also makes value creation through refining and manufacturing its centreplece. Por India, which has reformed its mining laws but still lacks large-scale processing, this is a targe-scale processing, this is a timely reminder. Every solar panel, electric vehicle, and wind surbine begins not on an assemble line but in a refinery, where ores tine has in a refinery, where ones are turned into battery guade graphile, magnet roady rare to visit and the present of the property of the state of the presenting happens outside India, increasing happens outside India, in India and India (India) in India (In

Minerals (Development and Regulation) Act has been amended o support domestic mining through exploration licences, national auctions, mixing associated minerals, and a national mineral exchange. These reforms help us dig, but they do not help us refine. India imports almost the entire amount of its fithium, nickel and cobalt. And the stakes extend for beyond clean states extend tar beyond clean energy. High-purity materials are also critical for semiconductors, telecommunications, automobiles pharmaceuticals, and defence

Systems.

The midstream segment of the critical minerals value chain – processing and retining – is a global cholespoint. China still controls over 90% of global rans earths and graphite rethning. Citing national security, China espanded them even further in recent weeks. Without domestic processing, indts will stay exposed flence, India must scale up its





Water CEREW

There's a India's critical minerals sector but more focus needs to go inte the often overlooked part scale. Third, train and upskill a of the value new generation of process metallurgists and technicians. Critical minerals require

processing and refining capacity, starting with the minerals already produces or recycles. The recently approved that of the recently approved that of the critical minerals recycling scheme is a promising start. A recent study by the Counsil on Energy, Environment and Water (CEEW) shows India already mines and processes seven critical minerals copper, graphite, silicon, tin, dramium, rare earths, and sirconium. But in each case, our

refining lags behind either in scale or quality. India can take five steps to processing First, turn Centres of Excellence into innovation processing from the centres of engines, the nine Centres of Eureleence under the National Critical Mission must drive applied research, specifically for evaluate the party compounds president high party compounds president high party compounds president high party compounds to the party compounds of the primary form should be to develop processing echnologies that can be implemented and scale. Academic institutes such as ITPs, NTS, admiry and thins IFFs, NFTs, industry and think tanks should work on life-cycle modelling and cost benefit analysis for rapid technology adoption by the processing industry. What matters now is

industry. What in matters now is momentum to pash interestive technologies from labs to commercial scale.

Second, unlock secondary resources to recover critical minerals. India generates more than 300 million tomes of roal fly than 380 million formes of soal fly sub-armanity, containing both light one heavy rare earlies. Bed mud-gallium, site, residues contain cohait, steel skag carries vanadum. Pilot projects at CSIA wanadum. Pilot projects at CSIA from fly sah and red mud. Embedding such receivery units in the propused Critical Minerals Processing Parks would enable

the NCMM for skilled workforce should fund train-the-trainer programmes for existing workers, diploma level courses, and new curricula at academic and CSIR tales. Developing such a workfore could create thousands of skilled

Fourth, de-risk investment through demand assurance and financing tools. The U.S. Department of Defence's deal with the U.S.-based MP Materials, rare predictions, containing producers, containing gover unused officials commissioned producers, containing gover unused officials contained the producers of the proposed mockpitting the proposed mockpitting the proposed mockpitting the proposed mockpitting the producers of the producers and the alefance pharmaceuticals, and electronical part of their impute domestically part of their impute domestically while processors should be encouraged to these artificials.

Fifth, link mineral diplomacy earth minerals and magnetic

Fifth, link mineral diplomacy to processing capacity, balla's recent oversess acquisitions are significant but factor moinly on getting accose to zero eros. If indican demonstrate consistent can demonstrate consistent account and the second properties of the second properties of the second properties and the second properties of the second significant but focus mainly or

India remains a supplier of raw resources or becomes a builder of resilient and clean industries. (With inputs by Vibbuti Chandhok.

Smaller districts, bigger questions

Andhra's administrative boundaries have been redrawn twice, but to what end?

tion of Polavaram district

tion of Polavaram district without Polavaram.

Defending its earlier reor-ganisation, the YSRCP argues that 8 achieved a structured model based on parliamen-

fary constituencies, ensuring minimum population thresh-olds of 15 to 20 lakh, at least two revenue divisions per dis-

trict, and no fragmentation of Assembly seats. Through this sacroise, revenue divisions

esserciue, revenue divisions rone from 51 to 76, and ba-latinesi divelopment was claimed an the central objec-tive. Critics, however, argued the Critics and conserved, and del was fundamentally flawed, lacked geographical logic, ig-mored historical and cultural linkages, and placed many ad-ministrative until turnesseems

G.V.B. Subba Bao

rom poll promises to present-day gover-namce, Andhra Pra-desh's political map has changed dramatically, reshapcranged dramatically, reshap-ing priorities and public ex-pectations. The State's admi-nistrative boundaries were redrawn in 2022 and once

redrawn in 2022 and once again in 2025, each time det-von mare by electoral commit-tives than by long-term electoral transfer extractive. The first major restructive YSH Congress government led by former Chief Minister YS, Jagan Mohan Reeddy, who, provineed that each Lox Mahha construency would be con-verted into a contractive to the contractive of the con-tractive of the contractive of the second of the that piedge, his government reorganised the State in April 2023, increasing the number of districts from 13 to 26. The present automistration, led by Chief Minister and Teluga Desam Party national president N. Chandrababu Naidu, cam-N. Chandrahabu, Nardu, campulgmed in the 2024 electrons on a pledge to correct that after the earlier overhaul, the new MIAA government approved another round of reintaking the food to calculating the ford to calculating the food to calculating the food to calculate the foo

that the restructuring lacks co-hermice and appears political-ly modificated, fragmenting As-sembly segments across two or three districts, shrinking district sizes, and distorting

local governance, par-nicularly in tribal and drought-prone belts, and prepare the ground for future Assembly delimitation.

Yet critics caution that the earlier restructuring pro-mised similar outcomes but faced significant implementa tion challenges. The 2023 an both expansion and corretion, responding to long standing demands for im-proved accessibility. It also be earlier geographical and admi-nationive structures. nistrative directures.
One major dischpoint is dui rechaping of Annanisoya dischine the property of Annanisoya dischine the Mananisoya dischine the Mananisoya of key Assembly segments, leaving its and administrative relevance, and administrative relevance, dischinedarily, Poshason district disagneration seems from the property of th proved accessibility. It also re-flects a political reculibration under the current govern-in-line and administrative rationalisation, vet a recurring criticism is that governments criticism is that governments when forming new districts. Creating districts is also it-nancially and institutionally individually individual con-trolled in the control of the bilishing new collectorates, police beackquarters, sills par-ing, additional administrative and administrative

ing additional administrative personnel; separating land revenue, and welfare records and building supporting in frastructure. Without paralle strengthening of local self-go vernance bodies, the creation of smaller districts risks be coming a substitute for rea decemralisation.

name, is the proliferation of smaller districts still necessary for efficiency? (Itimately, the success of Andhras restructuring will depend on whether political commitment is matched by administrative capacity, realitic financial planning, adec ministrative units unreasona-bly far from district headeques lers (in one case, 277 km sway).

Announcing the 2025 es.

Announcing the 2025 es.

Announcing the special state strenges, and strengthen par-ticipatory governance.

Economic offenders who fled India owe ₹39,000 crores

Just nine Fugitive Economic Offenders owed ₹58,000 crore, of which ₹19,000 crore was recovered

Sandravi Porthogarathy.

ust nine Fugitive Economic Offenders (PEOs) owed In-dian banks over €56,000 crore in principal and interest. Despite having arrises warrants la-used against them, these FEOs have left India and refuse to return o avoid criminal prosecution. Of his, the principal amount owed is Co., the principal arisonm over in 226,648 crore, while interest ac-counts for Ch.437 crore. To date, banks have recovered just over 118,040 crore—roughly 23% of the

CB3,000 crore - (maghly 32% of the total diese (Chart I).

Earlier this week, the Ministry of Pinance informed Parliament of Pinance informed Parliament of Pinance informed Parliament of the Pinance informed Pi

rate among these lenders, retriev-ing close to \$2%. This is largely at-tellured to effective ributed to effective recovery mea-aires, including liquidation, in Vijay Mallya's account. In contrast, the recovery rate for other banks

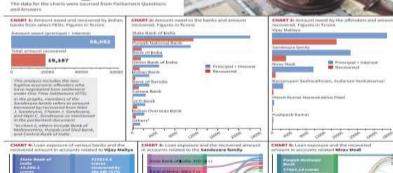
In terms of total dues owed in mally (principal plus interest), bu-sinessman Mallys tops the list with nearly \$27,000 cross (Chart N. He nearly \$27,000 cross (Chart 3). He is followed by the Sandeaus farming Citerling Group's and Niraw Mouling Coupling Group's and Niraw Mouling Law Head of the Coupling Group's and Silver Mouling Sandeaus for collect, the state is much lower at 17% for the Sandeaurs family and 7% in the Isame exposure and recovered amount for the top offenders. Shi led in exposure and recovered amount for the top offenders. Shi led in exposure to Melloy, observant family, for the Sandeaurs family, for the Sandeaurs family,

faults. For the Sandesara family, the exposure was shared among multiple banks.

Amounts owed by and recovered from fugitives

The data for the charts were sourced from Partiament Questions

DOMESTIC CO.



FROM THE ARCHIVES The Mindu

FIFTY YEARS AGO DECEMBER 4, 1975

A Fish to Control Malaria

NEW DIGLIII, Dec. 3: A three-inch long fish may NEW DRAZII, yet of the problem of controlling hold the key to the problem of controlling mularia which has corns hatch with a verageance!. Called "Gambaula Affinie Halboodi", it is a voracious enter of the larvae of anoglebles Stephenia, the histoglinic which apreads malaria

Stephenss, the minicipal which aperada malaria in forms and cities.

The possibility of using this fish to control mularia has been successfully demonstrated in a two-year study in Hyderabad city.

two year study in Hyderabad city.
The little publiched experiment which might change the strategy of the National Malaria Endication Programme (SMEP) was performed by Dr. N. L. Sitaraman of the SMEP Regional

ley El. N. L. Bilaraman of the SNAGE Registrial Conceillustring Organisation in Brangalore and Dr. M. A. Karim and Dr. G. Venkata Reddy of the Andhras Fradesh Isealth Department.

Andhras Fradesh Isealth Department.

Brown of the State of

A HUNDRED YEARS AGO DECEMBER 4, 1925 Lac Plantations in Bihar

(ASSOCIATED PRESS OF INDIA)

ASSOCIATED PRESS OF BIDDA

PATNA, Due 2
An interesting feature of the official report on

An interesting feature of the official report on

East in the undertaking of research work and
experiments, particularly with regard to lae
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page 10 to 10 to

Fugitive Economic Offenders: Rs 58,082 Crore Blow to Banks

TOTAL AMOUNT OWED





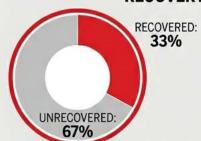


• Principal: Rs 26,645 crore



Interest:Rs 31,437 crore

RECOVERY STATUS



Recovered: Rs 19,187 crore



• Unrecovered: Rs 38,895 crore



33% Recovery rate

TOP OFFENDERS



 Vijay Mallya – Rs 11.960 crore (SBI exposure)



 Nirav Modi – Rs 6,799 crore (PNB fraud)



 Sandesara Group – multiple accounts over Rs 900-1,300 crore

KEY STATS



• 15 declared fugitive economic offenders



• 9 linked to major PSU bank frauds

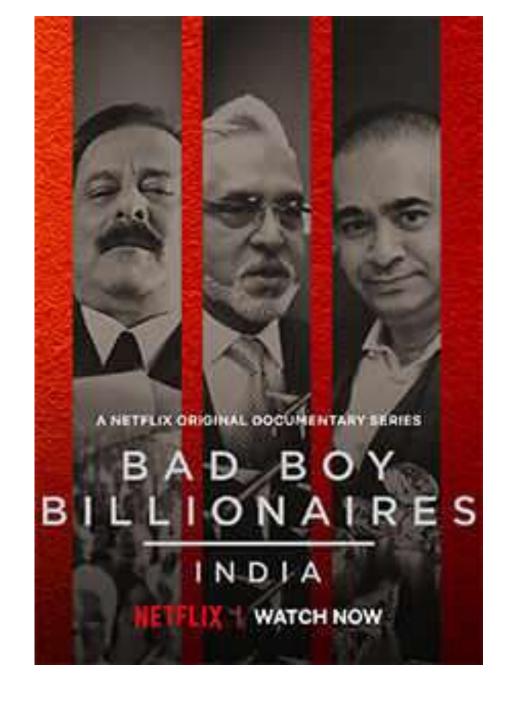






GOVERNMENT POSITION

 No new policy proposed to stop offenders from fleeing the country



- Who Are Fugitive Economic Offenders (FEOs)?
- FEOs: Individuals who flee India to avoid criminal prosecution in cases involving ₹100 crore+ fraud.
- Declared under Fugitive Economic Offenders Act (FEOA), 2018.
- As of Oct 31, 2025 \rightarrow 15 individuals declared FEOs.

FEO	Major Case	Bank Exposure	Recovery (%)
Vijay Mallya	Kingfisher	~₹10,814 crore	56%
Sandesara Family (Sterling Biotech)	Bank fraud	~₹22,000+ crore	17%
Nirav Modi	PNB Fraud	~₹11,000 crore	7 %
Others	Various	Lower amounts	Minimal

Topic Exam-Focused Fact Allows property confiscation without **FEO Act, 2018 conviction** if the offender has left India. Attaches properties under PMLA, 2002. ED's Role FEOs account for some of India's largest **Bank NPAs** NPAs. Similar actions under US FATCA, UK **Global Comparison** POCA. Many cases date back 10–15 years; Why Interest is High compounding increases liability. India's biggest bank fraud PNB–Nirav Modi scam (~₹14,000 crore). First successful extradition clearance by Mallya's case

UK court (process still ongoing).

Exam	Year	Actual Verified Question	Correct Answer
UPSC Prelims	2023	With reference to the Fugitive Economic Offenders Act, 2018, which of the following statements are correct? (about threshold ₹100 crore, property confiscation)	Correct statements: ≥ ₹100 Cr + Confiscation allowed
UPSC Prelims	2023	Which of the following agencies can attach properties under the PMLA, 2002?	Enforcement Directorate (ED)
UPSC Prelims	2022	In the context of financial frauds, what is the role of Interpol Red Notice?	International arrest request
SSC CGL GA	2023	Who is associated with the PNB scam involving fraudulent LoUs?	Nirav Modi
Banking (IBPS PO Mains)	2023	What is NPA? What is recovery rate in India according to recent reports?	NPA = unpaid >90 days; recovery ~30%

Q. Consider the following statements regarding Fugitive Economic Offenders in India:

- 1. A person can be declared an FEO only if the alleged fraud is above ₹100 crore.
- Once declared FEO, the government can confiscate domestic and overseas properties without conviction.
- 3. In India, the overall recovery rate from FEOs currently stands above 70%.

Which of the above statements is/are correct?

A. 1 and 2 only

B. 2 only

C. 1 and 3 only

D. 1, 2 and 3

Amounts owed by and recovered from fugitives

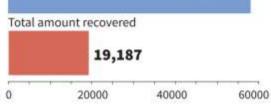
The data for the charts were sourced from Parliament Questions and Answers



CHART 1: Amount owed and recovered by Indian banks from select FEOs. Figures in ₹crore

Amount owed (principal + interest)

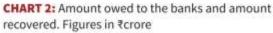
58,082



This analysis includes the two fugitive economic offenders who have negotiated loan settlement under One Time Settlement (OTS).

In the graphs, members of the Sandesara family refers to amount borrowed by/recovered from Nitin J. Sandesara, Chetan J. Sandesara, and Dipti C. Sandesara as mentioned in the parliament document

*In chart 2, others include Bank of Maharashtra, Punjab and Sind Bank, and Central Bank of India



State Bank of India

Punjab National Bank

Bank of India

Union Bank of India

Indian Bank

Principal + interest Recovered

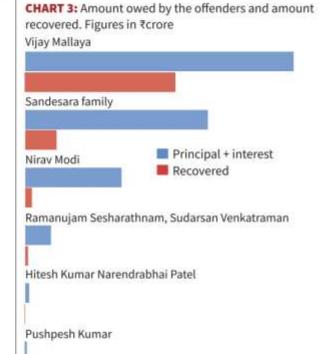
Bank of Baroda

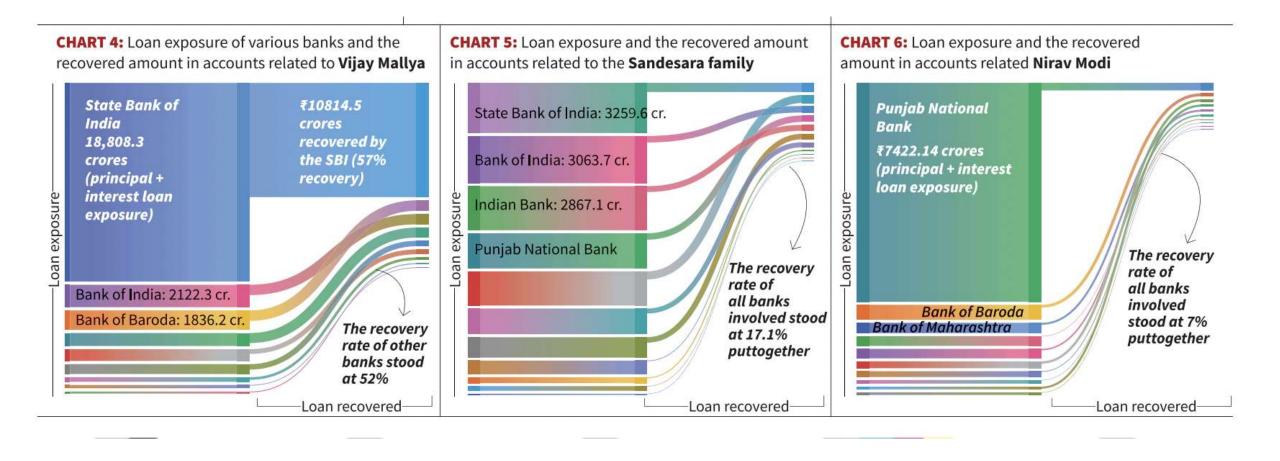
Canara Bank

UCO Bank

Indian Overseas Bank

Others*





Re crosses 90-mark against dollar on uncertainty in deal with US, FPI outflow

Not losing sleep, fall not impacting inflation or exports, says CEA

Hitesh Vyas

Mumbai, December 3

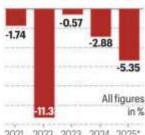
THE RUPEE continued its fall on Wednesday, breaching the 90-mark against the US dollar for the first time, weighed down by persistent equity selling by foreign portfolio investors (FPIs), uncertainty around the India-US trade deal and higher importer demand for the American currency.

The rupee ended at an alltime low of 90.19 against the dollar, after opening at 89.96, against the previous close of 89.97. The currency hit a record low of 90.30 during intraday trading. In New Delhi, Chief Economic Advisor V Anantha Nageswaran downplayed the fall, saying: "I am not losing sleep over it."

"It (rupee) will come back next year. Right now, it is not impacting inflation or exports," he told reporters on the sidelines of the Confederation of Indian Industry's India Edge summit.

So far in the current calendar year (January 1 to December 3, 2025), the currency has fallen by around 5.35 per cent compared to 2.88 per cent depreciation in 2024 and 0.57 per cent in 2023. It weakened sharply by

Rupee depreciation



2021 2022 2023 2024 2025*

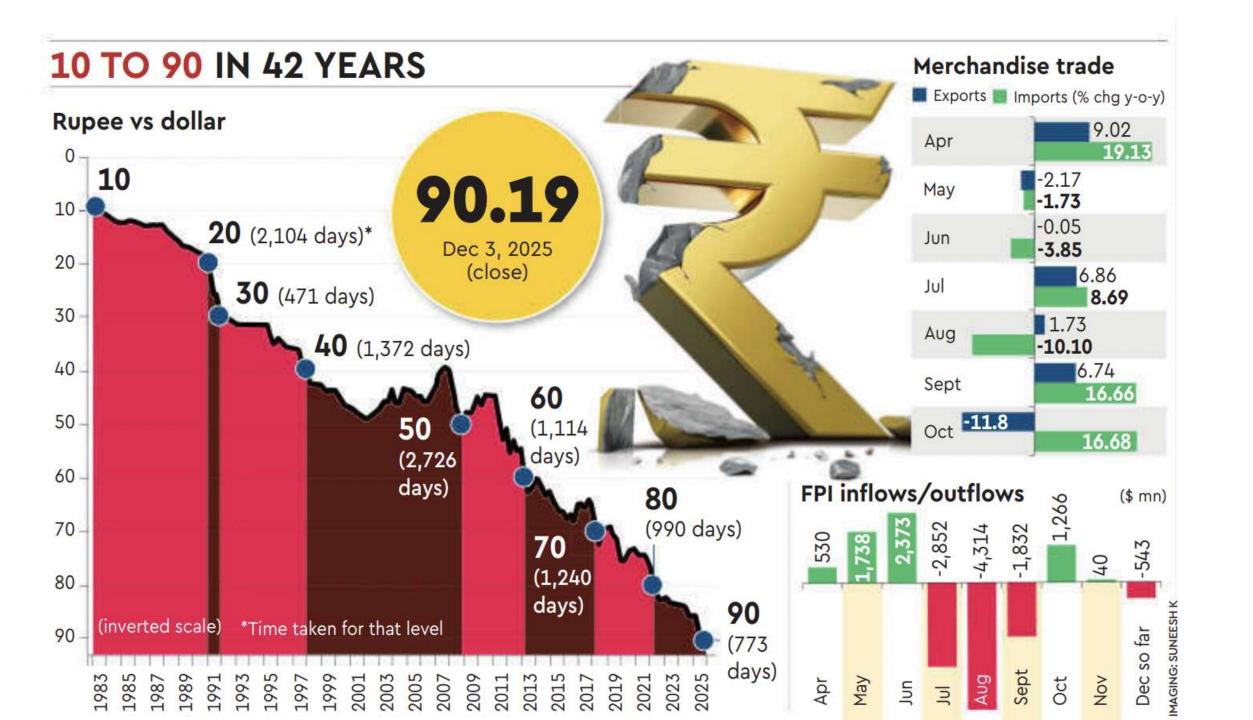
* UP TO DECEMBER 3, 202

What's driving the slide PAGE 15

11.3 per cent in 2022, after a 1.74 per cent decline in 2021.

Wednesday's fall in the currency was fuelled by the growing uncertainty around the Indo-US trade deal, which has supported the US dollar and created caution in emerging market (EM) currencies, including the rupee, said Anindya Banerjee, Head Commodity and Currency, Kotak Securities.

> The rupee came under *CONTINUED ON PAGE 2





RUPEE SLIDES PAST 90 AMID DELAYED INDIA-US TRADE DEAL, CONTINUED FPI OUTFLOWS; MARKETS AWAIT RBI POLICY SIGNAL

A. Key Headline

- Indian Rupee (INR) breaches 90 per USD for the first time (Dec 3, 2025).
- Day low: ₹90.30
- Closing: ₹90.19.

B. Major Reasons for Rupee Depreciation

1. Large-scale FPI Outflows

- · FPIs sold:
 - ₹1.52 lakh crore in 2025 (till Dec 3).
 - ₹8,369 crore sold in the first three days of December.

2. Uncertainty around Indo-US Trade Deal

- · Lack of clarity created risk-off behaviour in EM currencies.
- · USD strengthened as safe haven.

3. Higher Import Demand

- Heavy demand from oil, metals, electronics importers.
- Importers absorbed dollar liquidity → rupee weakened.

4. Leveraged Trader Activity

- Above the 90-mark, stop-loss triggers fired.
- Option sellers/leveraged traders rushed to hedge → rupee slid more.

G. Impact on Economy

Positive

- Good for exporters if demand remains intact.
- REER suggests rupee needs 2–3% depreciation yearly to maintain competitiveness.

Negative

- Higher import bill (oil, electronics).
- Hedging costs rise for corporates.
- Increases short-term volatility.

H. Experts' Views

- Rupee could bottom out at 91–93.
- · Market expects RBI policy cues on further moves.
- Analysts believe rupee is oversold and must reclaim ₹89.80 to stabilise.

Exam	Year	Actual Question	Correct Answer
UPSC Prelims	2023	With reference to the exchange rate, what is meant by "managed float"?	RBI intervenes to reduce volatility but doesn't fix rate.
UPSC Prelims	2023	Which factors can cause rupee depreciation? (Options included FPI outflows, high imports, strong dollar)	All correct.
UPSC Prelims	2022	What is Real Effective Exchange Rate (REER)?	Weighted average of a country's currency relative to basket → inflation-adjusted.
SSC CGL (GA)	2023	FPI outflows generally lead to what effect on rupee?	Rupee depreciation.
IBPS PO Mains GK	2023	What happens when crude oil prices rise for India?	Trade deficit widens \rightarrow INR weakens.

Q. Consider the following statements about the recent depreciation of the Indian Rupee:

- 1. The RBI is targeting a fixed exchange rate band of 88–90 per USD.
- 2. One major reason for the rupee crossing 90 per USD is heavy FPI selling in Indian equity markets.
- 3. Depreciation is expected to boost exports without worsening the import bill.

Which of the above statements is/are correct?

- A. 2 only
- B. 1 and 2 only
- C. 2 and 3 only
- D. 1 and 3 only

New data presented in Parliament shows 34% (33.54%) of Indian children under 5 years are stunted.

- New data presented in Parliament shows 34% (33.54%) of Indian children under 5 years are stunted.
- Data is from Poshan Tracker, covering children enrolled in Anganwadi centres under ICDS.

B. What Do the Latest Numbers Show?

(Assessment based on 6.44 crore children measured)

Indicator	Prevalence (%)	Meaning
Stunted	33.54%	Low height-for-age → chronic malnutrition
Underweight	14.41%	Low weight-for-age
Wasted	5.03%	Low weight-for-height → acute malnutrition

Key Observation:

• These numbers highlight persistent malnutrition despite improvements.

C. Comparison with NFHS-5 (2019–21)

NFHS-5 figures (for under-5):

Indicator	NFHS-5 (%)	Current (%)	Trend
Stunting	35.5%	33.54%	↓ Improving
Underweight	32.1%	14.41%	↓ Sharp decline*
Wasting	19.3%	5.03%	↓ Significant fall*

^{*}Officials suggest differences could be due to **updation in measurement systems** + **real improvement** but requires further validation.

D. Why This Data Matters?

1. Poshan Tracker = Real-time monitoring

Unlike NFHS, which is decadal/periodic, Poshan Tracker gives continuous updates.

2. India's Nutrition Challenge is Structural

Main drivers of stunting:

- · Poor maternal nutrition
- · Low birth weight
- · Poor sanitation (diarrhoea cycle)
- · Poverty & food insecurity
- · Inadequate breastfeeding practices

3. Targeted Programmes Impacting Numbers

- POSHAN Abhiyaan (2018)
- Saksham Anganwadi & POSHAN 2.0
- Anaemia Mukt Bharat
- PM Matru Vandana Yojana

E. International Comparison

Country	Stunting (%) (approx WHO)	
India	33-35% (high)	
Bangladesh	28%	
Nepal	31%	
China	5-6%	
Sub-Saharan Africa avg	35–40%	

India still faces one of the highest global burdens of child stunting.

Topic Key Facts

Stunting Sign of *chronic* malnutrition; irreversible after age 2.

Wasting Shows *acute* short-term malnutrition.

Underweight Composite indicator of chronic + acute malnutrition.

Poshan Tracker

Digital platform under MWCD; monitors growth of 8 crore children.

Anthropometric standards Based on WHO Child Growth Standards (2006).

UN SDG Target 2.2 "End all forms of malnutrition" by 2030.

India's worst-performing states (NFHS-5)

Bihar, Meghalaya, Jharkhand (highest stunting).

Best states Kerala, Punjab, Tamil Nadu.

Key Government MissionSaksham Anganwadi & POSHAN 2.0 (merged ICDS + POSHAN 1.0).

Exam	Year	Verified Question	Correct Answer
UPSC Prelims	2023	Which of the following indicators are used to measure child malnutrition? (Stunting, Wasting, Underweight)	All three
UPSC Prelims	2023	POSHAN Abhiyaan aims to reduce stunting in India to what level?	25% by 2022 (not achieved)
UPSC Prelims	2022	What does stunting indicate?	Chronic undernutrition
SSC CGL (GA)	2023	NFHS report deals with which of the following?	Health & Nutrition Indicators
IBPS PO Mains	2023	What is wasting in children?	Low weight-for-height

Q. With reference to recent nutrition data from the Poshan Tracker, consider the following statements:

- 1. Over one-third of Indian children under five are stunted.
- 2. The prevalence of wasting reported by Poshan Tracker is higher than that reported by NFHS-5.
- 3. Poshan Tracker provides real-time anthropometric data for children enrolled in Anganwadi centres.

Which of the above statements is/are correct?

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

RBI has again classified SBI, HDFC Bank, and ICICI Bank as India's safest and most systemically important banks.

- RBI has again classified SBI, HDFC Bank, and ICICI Bank as India's safest and most systemically important banks.
- These are designated as D-SIBs Domestic Systemically Important Banks.

B. What Are D-SIBs?

- Banks whose failure can trigger severe economic disruption.
- They have:
 - Large asset size
 - Wide customer reach
 - High interconnectedness with the financial system

RBI's Logic Behind D-SIBs

- These banks are considered "Too Big to Fail".
- If they collapse → could cause nationwide financial instability.

C. Why These Three Banks?

1. State Bank of India (SBI)

- India's largest bank
- Massive branch network + deposit base
- High systemic importance

2. HDFC Bank

- Largest private-sector lender
- Very strong retail franchise
- Low NPAs, high capital adequacy

3. ICICI Bank

- Major corporate lender
- Strong balance sheet
- High market interconnectedness

RBI reaffirmed all three for 2025, indicating no change in the D-SIB list.

Component

Requirement

CET1

+0.2% to 0.8% extra

Capital Conservation Buffer

2.5%

Total CRAR for banks

India: 9% (Basel: 8%)

D. Capital Requirements for D-SIBs

- RBI imposes extra capital buffers beyond Basel III norms.
- These banks must maintain additional Common Equity Tier-1 (CET1) capital called the D-SIB buffer.
- Purpose:
 - Improve ability to absorb losses
 - · Reduce probability of failure
 - · Enhance depositor & systemic protection

E. Global Comparison

D-SIBs in India ≈ Global SIBs (G-SIBs) identified by the Financial Stability Board (FSB).

Examples:

JPMorgan Chase, Citi, HSBC, BNP Paribas (G-SIBs)

F. Why It Matters

- · Ensures financial stability
- Builds trust among depositors
- Signals regulatory confidence
- · Encourages conservative risk-taking
- Protects economy from domino-effect failures

Exam	Year	Actual Verified Question	Correct Answer
UPSC Prelims	2023	What is a systematically important bank?	A bank whose failure threatens overall financial stability
UPSC Prelims	2023	Which banks in India are classified as D-SIBs?	SBI, ICICI Bank, HDFC Bank
UPSC Prelims	2022	What is CET1 capital?	Core equity capital held by a bank
SSC CGL	2023	RBI imposes additional capital buffer on which type of banks?	D-SIBs
IBPS PO Mains	2023	What is meant by "Too Big to Fail"?	Large financial institution whose failure causes systemic crisis

Q. Consider the following statements about Domestic Systemically Important Banks (D-SIBs):

- 1. RBI imposes an additional Common Equity Tier-1 (CET1) buffer on D-SIBs.
- 2. Only public-sector banks can be designated as D-SIBs in India.
- 3. The failure of a D-SIB can trigger large-scale financial instability.

Which of the above statements is/are correct?

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

Word of the day

Schadenfreude:

delight in another person's misfortune

Usage: His business thrives on schadenfreude.

Pronunciation:

newsth.live/schadenfreudepro

International Phonetic

Alphabet: /ˈʃaː.dən.fɹɔɪ.də/, /ˈʃaː.dən.fɹɔɪd/



