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Umang 360 Current Affairs Magazine 2026-27 by Bhunesh Sir

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Home > International > India > Kerala > Breaches and bastions



Breaches and bastions

In a historic day, the All India Anna Dravida Munnetra Kazhagam (AIADMK) won the 17th Tamil Nadu Assembly election. In doing so, it disrupted a nearly half-century-old bipolar landscape dominated by the Dravida Munnetra Kazhagam (DMK) and the AIADMK.

Vote Bengal by decisively defeating the Trinamool Congress in a third round in Assam.

Date as per ECI results at 5.30 am on Tuesday

ALLIANCE	SEATS	PERCENTAGE
AIADMK	134	56.69
DMK	101	41.81

NDA led by AINRC retains Puducherry

By Anand Kumar

Assam's top actor K. S. Jayaram's leading Trinamool Congress (TMC) on Monday made a stunning electoral debut, emerging as the single largest party with 107 seats in the 17th Tamil Nadu Assembly election. In doing so, it disrupted a nearly half-century-old bipolar landscape dominated by the Dravida Munnetra Kazhagam (DMK) and the AIADMK.

Taking on multi-party fronts led by the two Dravidian majors, the TMC, powered almost entirely by Mr. Vijay's charisma, held just 11 seats short of the halfway mark in the 234-member House.

While Mr. Vijay won from both Perambur and Tiruchirappalli, Chief Minister N. Chandrababu Naidu's colleagues, Speaker M. Appavu and Deputy Speaker P. Thirumangalakudi, were defeated and the DMK was reduced to the principal opposition with 59 seats.

The AIADMK finished third with around 44 seats, with its leader Edappadi K. Palaniswami retaining his home constituency. Inevitably, N. Sasitharan, leader of the NDA, lost to the DMK, once again failed to open its account.

This marks the first time

one seat. These independents - Athagan alias Athaganathan (Kadavur constituency), T. Ashok Kumar (Mabhi), and V. Vigneshwaran (Puducherry constituency) in Karaikal region - have won.

Dual win to Ranganasamy

Mr. Ranganasamy won in both the constituencies he contested by convincing margins. While he retained the Thattanchavady constituency by a margin of 4,444 votes, he won the Mangalam constituency by a margin of 7,050 votes.

The electoral battle in Thattanchavady was keenly watched after the president of the Puducherry Pradesh Congress Committee and incumbent MP V. Valluvelan jumped into the poll fray by deciding to contest against Mr. Ranganasamy.

However, Mr. Valluvelan could secure only 2,990 votes of the total 23,376 votes and polled in the constituency.

The second position in Thattanchavady was secured by K. Visayagan of the DMK, and the third by K. Senthilvelan, a former trade union leader who contested as an independent.

RELATED REPORT ON PAGE 4

Change and churn in T.N., Kerala, Bengal

Vijay rocks, disrupts T.N.'s bipolar politics

By Sarath Kumar

Since 1952 Tamil Nadu voters, known for delivering decisive mandates for a single party or front, have proclaimed a hung Assembly. The TMC secured an impressive 30% vote share, polling over 1.7 crore votes.

Paradigm shift

The verdict reflects both change and established Dravidian parties and faith in a 51-year-old who walked away from a 2007 come-poll-then career at its peak after building a fan base over three decades.

The voters favoured a "change" and rejected Mr. Stalin's positioning of the election as a fight between "Tamil Nadu and New Delhi" and Prime Minister Narendra Modi's promise of a "double engine nuclear".

If Mr. Vijay eventually becomes Chief Minister, he would mirror the rapid political ascent of N. Chandrababu Naidu, the only other actor without prior political grounding to capture power so swiftly after entering politics (Andhra Pradesh, 1983).

With the Congress (DMK ally) and the Pattali Mahal Kaula (AIADMK ally) as its closest allies, the BJP margin fell sharply in Chandrababu Naidu's Congress, a Com-

Cong-led UDF makes a comeback in Kerala

By Anand

Voters in Kerala delivered a decisive victory to the Congress led United Democratic Front (UDF) in the 2022 Assembly election, ending 10 years of Left Democratic Front (LDF) rule.

Riding an anti-incumbent wave, the UDF won 102 seats after counting of votes on Monday, relegating the LDF to 38 seats and rebounding from its electoral wipeout in the Assembly by-elections in 2016 and 2020.

The Bharatiya Janata Party (BJP) bagged three seats - Nemom and Kathirappattam in Thiruvananthapuram and Changanassery in Kollam - fundamentally realigning the state's anti-incumbent BJP's political impact seemed to be outweighed by electoral impact, with the party becoming a third bloc in the Assembly, and an emerging player in provincial politics.

The BJP's vote share increased to 10% from 8% in 2016, and its seat share increased to 13 seats, emerging as a close second in six seats.

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Trinamool ousted as BJP sweeps Bengal

By Sahay Saha

Stating high on an anti-incumbency wave against the 18-year-long Trinamool Congress rule, the Bharatiya Janata Party (BJP) swept the West Bengal Assembly election by more than two-thirds majority on Monday and is set to form the government in the State for the first time.

Chief Minister Mamata Banerjee lost the Bhawanipour seat to BJP's Soumendraditya Adhikari by 10,108 votes as the saffron party secured a significant ideological triumph in the State which was long not at its peak.

Electoral Commission data available till late May they evening showed that the BJP had won 206 seats, while the Trinamool bagged only 80 seats and leading in another one.

The BJP, which registered an all-time high vote percentage of over 48.89%, saw its vote share increase by more than 7% from 38.4% in the 2019 polls.

The Trinamool's vote share dropped by almost 8% from 46.0% in 2019 to 40.8% in this election.

The unshaken prospect

For decades, West Bengal had an unshaken prospect of a "double engine" between CM Inra and the Trinamool Congress, the founder of the Jana Sangh - the predecessor of the BJP - hulled from the State, and

ALLIANCE	SEATS	PERCENTAGE
UDF	102	49.8
LDF	38	17.3
Others	14	6.3

ALLIANCE	SEATS	PERCENTAGE
BJP	206	53.07
Trinamool Congress	80	20.2
Others	14	3.5

ALLIANCE	SEATS	PERCENTAGE
BJP	30	50.61
DMK	101	16.8
Others	103	16.5

played a significant part in setting up the tone of Hindu politics in pre-independent India.

Not only has the BJP been able to retain its stronghold in north Bengal and southwest Bengal, but it made significant inroads in erstwhile Trinamool bastions of Kolkata and adjoining districts.

Breaking myths

The result broke several myths, including socialists being deeply embedded in West Bengal's society and that the electorate cannot be polarised on religious lines. While the polls saw polarisation of Hindu voters, the Muslim vote, which lagged until they evening showed that the BJP had won 206 seats, while the Trinamool bagged only 80 seats and leading in another one.

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NDA secures a record third term in Assam

Bahad Karmakar

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RELATED REPORT ON PAGE 4

major role in the BJP's landslide victory in West Bengal and had been the key player for the party in other northeastern States.

Googol loses perch

On the other hand, State Congress president Gaurav Googol, who led the Assam Somilite Mancha Opposition alliance' campaign, 2019 polls, experienced the biggest setback. It won two seats, 14 fewer than in 2021. Its president, Mohammed Budriddin Khan, was one of the victors of Monday.

The AUM's loss was primarily the Congress's gains in Muslim-majority constituencies. Of the 19 Congress seats it won in response to U.S. President's state efforts to reopen the street, a critical winery for global energy. It took 16

INSIDE

U.S. tries to open Hormuz as Iran resumes attacks

By Anand

The U.S. military said it had killed Iranian forces and sank an oil tanker as it moved to reopen the Strait of Hormuz on Monday. The UAE said it had some order since from Iran for the first time since a ceasefire took hold in April.

The attack appeared to be in response to U.S. President's state efforts to reopen the street, a critical winery for global energy. It took 16



TAMIL NADU 234

Alliance	Seats won/led	Vote share (%)
TVK	107	34.90
DMK+	74	31.39
AIADMK+	53	27.24

C. Joseph Vijay
Perambur: Won | Vote% **58.89**



KERALA 140

Alliance	Seats won	Vote share (%)
UDF	102	46.55
LDF	35	37.34
NDA	3	14.2

V. D. Satheesan
Paravur: Won | Vote% **49.3**

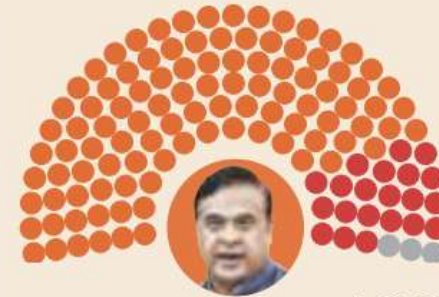


*Counting for Falta on May 24

WEST BENGAL 293*

Alliance	Seats won/led	Vote share (%)
BJP	206	45.83
AITC+	81	40.81
INC	2	2.97
Others	4	10.39

Suwendu Adhikari
Bhabanipur: Won | Vote% **53.02**



ASSAM 126

Alliance	Seats won	Vote share (%)
NEDA	102	48.27
ASM	21	35.41
Others	3	15.08

Himanta Biswa Sarma
Jalukbari: Won | Vote% **74.42**



PUDUCHERRY 30

Alliance	Seats won	Vote share (%)
NDA	18	38.67
DMK+	6	31.85
TVK	3	18.33
NTK	0	1.37
Others	3	9.03

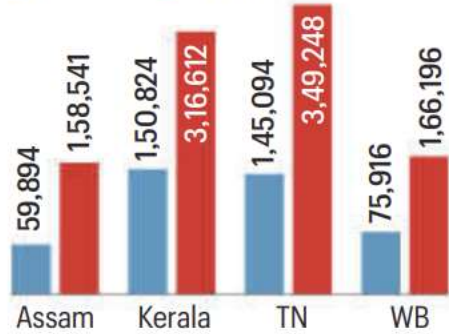
N. Rangasamy
Mangalam: Won | Vote% **50.61**

• THE STORY SO FAR

1. The state of income growth

PER CAPITA GSDP (in Rs cr)

■ 2014-15 ■ 2023-24



COMPOUND ANNUAL GROWTH RATE (CAGR, in %)

State	Per capita GSDP	GSDP
Assam	7.80%	11.40%
Kerala	4.90%	8.60%
TN	6.40%	10.30%
WB	4.90%	9.10%

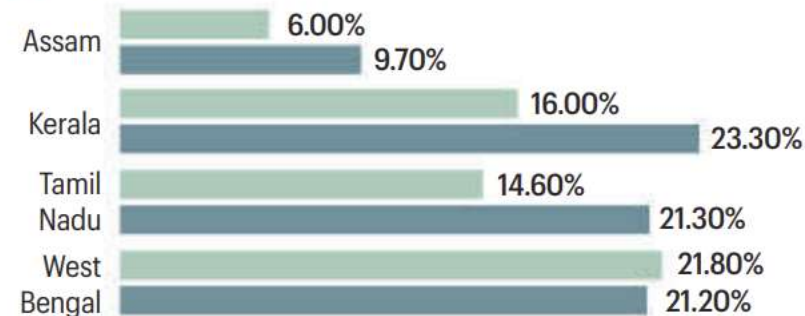
NOTE: PER CAPITA INCOME, OWN REVENUE, AND EXPENDITURE HAVE BEEN CALCULATED USING STATE-WISE POPULATION PROJECTIONS FOR THE RESPECTIVE YEARS USING POPULATION PROJECTIONS BY THE NATIONAL COMMISSION OF POPULATION.

SOURCES: RBI; MOSPI; NATIONAL COMMISSION ON POPULATION; STATE BUDGET DOCUMENTS OF VARIOUS STATES FOR 2025-26; PRS

3. Rising interest burden for govts

INTEREST PAYMENTS AS A % OF REVENUE RECEIPTS

■ 2016-17 ■ 2024-25



SOURCES: RBI; CAG; MOSPI; PRS

2. State of unemployment

States	Labour Force Participation Rate in % (July-Sept 2025-26)	Unemployment Rate*
Assam	60.4	5.2
Kerala	59.4	3.7
Tamil Nadu	58.6	5.7
West Bengal	61	6.1
India	55.1	5.2

*ACCORDING TO CURRENT WEEKLY STATUS FOR PERSONS 15 YEARS AND ABOVE; SOURCE: ECONOMIC SURVEY 2026

4. State of govt finances

State	Fiscal Deficit as a % of Gross State Domestic Product	Revenue Deficit as a % of GSDP	Unconditional Cash Transfers as a % of revenue receipts
Assam	2.5	0	4.30%
Kerala	3	-1.9	NA
TN	2.8	-1.2	4.20%
WB	3.2	-1.7	10%

SOURCE: PRS; ALL DATA IS 2025-26 BE

IN BRIEF

India resumes wheat exports after a gap of four years

Indian traders have begun exporting wheat for the first time in four years, as apple stocks, higher global prices and firmer freight rates have opened a window for them to make small shipments to buyers in Asia and the Middle East, trade sources said. Consumer goods conglomerate ITC started loading 22,000 metric tons of wheat at the western port of Kandla for shipment to the United Arab Emirates, sources said, declining to be identified.

National Stock Exchange unveils Electronic Gold Receipt

The National Stock Exchange of India (NSE) on Monday launched Electronic Gold Receipts (eGRC) as a new segment, to aid in create a more transparent and efficient price discovery of the yellow metal. The move is expected to bridge the age-old gap between physical gold and the financial markets by offering a regulated, secure, and technologically-advanced platform for trading in the precious commodity, the exchange said in a statement.

Rupee falls 39 paise to close at all-time low of 95.23/USD

Rupee fell 39 paise to close at an all-time low of 95.23 against the U.S. dollar on Monday, as the ongoing Middle East tensions are causing volatility in global markets, keeping oil prices high and raising fears of inflation and economic slowdown. Forex traders said Brent oil, hovering near \$110 per barrel, is putting pressure on oil-importing economies like India. On Thursday, rupee had settled at 94.84 against the USD.

Corporate governance issues at Chowgule Steamships

Central to the complaint is the allegation CSI's subsidiary CSCIL sold vessels during 2018-19 but sought shareholder approval only subsequently at the annual general meeting in July 2019

M. Kalyanaraman
CHENNAI

Allegations of corporate governance lapses, questionable financial transactions and inadequate disclosures at Chowgule Steamships Limited (CSL) have emerged, with promoter-shareholder Ms. Sheela Vaidyanathan Chowgule detailing what she describes as a pattern of irregularities and resistance from the company's management.

Ms. Chowgule, one of the legal heirs of the late industrialist Vaidyanathan Chowgule, has filed complaints before multiple regulatory bodies, including the Securities and Exchange Board of India (SEBI), the National Company Law Tribunal (NCLT), the Registrar of Companies and the Income Tax Department, seeking a comprehensive investigation.

Central to the complaint is the allegation that CSI's subsidiary, CSCIL, sold vessels during 2018-19 but sought shareholder approval only subsequently at the company's annual general meeting in July 2019. The regulatory complaint to shareholders, the company's financial statements and other documents filed close to the transactions had already been completed, raising concerns over transparency and ac-

counting to Ms. Chowgule, the diligence conducted with authorities in India and abroad, without adequate prior notice, and not first notifying statutory returns since then. Despite this, such investments is reflected in filings as having extended a loan to CSCIL during 2020-21, raising questions about the authenticity of the transaction.

The complaint further points out that regulatory filings list the entity's domicile as the "United Kingdom", whereas Guarany is not part of the UK, suggesting the possibility of concealment or misleading disclosures to authorities.

Chowgule Group went through a family settlement in 2021, with the group split into two groups. Sheela Chowgule was named as a member of the group under Vijay Chowgule. She says her shareholding in Chowgule Steamships Limited with a stake of 3.28%, comprising of 15,000 equity shares, making her a minority promoter.

Details and WhatsApp messages to Vijay Chowgule seeking a response to the complaints elicited no response. When called on the phone later, a voice on the line said, "You have got the wrong number. And you have got the wrong thing. Don't call me. I am thinking you."

At the same time, several stop-down subsidiaries of CSI, entities incorporated in offshore jurisdictions such as the Marshall Islands that is a well-known tax haven, were "systematically wound up". The complaint notes that these entities had been reported as operational or profitable earlier, but were later dissolved without adequate public explanation.

The complaint highlights what it terms as structural governance lapses, including the company's balance sheet. These include the write-back of over \$29 million in loans owed by CSI, in group companies during 2018-19, which is said to have contributed to a substantial erosion of CSI's net worth.

"The issues of ships being sold and money being brought in as loans that is later written off are indeed troubling," says Ms. Chowgule.

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War impacts April manufacturing PMI

The Hindu Bureau
NEW DELHI

Manufacturing activity in April 2022 showed its seasonal lowest level in nearly four years, ahead a private sector survey of companies, with improvements in Germany recorded to March.

The HSBC India Manufacturing Purchasing Managers' Index (PMI) rose to 54.7 in April 2022 from 53.9 in March. However, this level was still the second-lowest in 46 months. A reading above 50 denotes expansion in activity while one below 50 indicates a contraction.

"Mild recoveries" "April data showed mild recoveries in growth of new business orders and production among Indian manufacturers, but rates of recovery were still the second-weakest since 2022," the report said.

JAL: Vedanta plea dismissed by NCLAT

The Hindu Bureau
NEW DELHI

A company law appeal court rejected a plea by Vedanta Resources Ltd. to set aside a winding-up order by the Committee of Creditors over its private equity fund over Vedanta assets include P-

ports was a bright area, with firms welcoming the fastest upturn since last September.

Lower readings The report noted that the two largest sub-components and output - rose since March but readings were still lower than those seen in at least three and a half years.

"Survey participants indicated that advertising and demand resilience supported sales and production, but that growth was hampered by competitive conditions, the war in the Middle East and a reluctance among clients to approve pending quotes," the report said.

It further noted the survey respondents continued to say the war exerted downward pressure on inflation, with input costs and output shortages rising at the quickest rates in 44 and six months, respectively.

ma One circuit.

"The National Company Law Appellate Tribunal (NCLAT) did not find merit in the issues raised by Vedanta and dismissed the two petitions. A Bench headed by Committee of Creditors were right in preferring Adani Group's appeal over Vedanta's resolution plan.

+ Households face rising medical inflation

NEWS ANALYSIS

Medical Inflation

Medical inflation in India is rising at an exponential rate every year with many households, despite government support, at risk of piling up large bills if a family member falls chronically ill or has an accident.

The government's 2025-26 Economic Survey showed health inflation slowed to 5% in December 2022 from 8% in 2023. However, the Aarogya Gyan Medical Trends Report 2020 and other reports put medical inflation at 12-16%.

This is significant as most Indians lack health cover and depend on out-of-pocket expenditure (OOPEx). In 2020, the estimated average OOPEx per household was ₹1,40,000 (including childbirth) was ₹1,06,064 (₹1,484 in rural and ₹38,058 in urban) as per the Survey on Health Expenditure in India.

The fluctuations caused by global supply chain disruptions also contribute. "When new technology is introduced in health-care, the initial costs will be high. However, with the streamlining of the technology and boosting local production, the costs can be reduced," said Dr. M. Mandyam, Head of Department of Health Economics at the ICMR National Institute for Research in Tuberculosis.

Privatisation issue Privatisation of health-care in India is also a costly factor in cost rising. In 2020, 61.35% of hospitalisation cases were at private hospitals as per the Survey on Health Expenditure in India. Ten had to resort to private health institutions to take certain lab tests and undergo complex surgeries on a regular basis, and under and absence of these facilities in public hospitals.

Profit-driven model As public hospitals are overburdened and lack infrastructure, large corpor-



Rising patient Families soon to taking loans, selling assets and property to meet medical expenses. © IIT Bombay/PTC

rate players entered the market to fill the gap. Private equity investment in Indian health-care rose to \$5.5 billion in 2022. The profit-driven model in private hospitals worsens inequities and increases input costs in hospital and increased imports of costly medical devices and drugs.

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ation lags. As health care is a state subject, state governments should step in to frame guidelines to enforce this measure to protect overburdened health-care.

"Strengthening public health-care network via integration of hospitals is necessary. Patients must be able to move easily from a primary health centre to tertiary care. There must be massive testing and diagnostic facilities in place in the government," Dr. Mandyam said. He added the interventions in place in the government hospitals are not sufficient for addressing public, HIV and tuberculosis, which caused high mortality rates in vulnerable populations, must now be expanded to other serious illnesses and non-communicable diseases.

to address the health care issues, the National List of Essential Medicines 2022 must be expanded. Currently, there are 445 drugs in the list and prices are high. The list must be market-based formula.

The World Health Organization's (WHO) list of essential medicines, however, has 520 drugs. Since 2012, the WHO has been updating the list and prices are high. The list must be market-based formula.

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New India Assurance to focus on retail

The Hindu Bureau
CHENNAI

Over the past two years, The New India Assurance Co. Ltd. slowly shifted its focus towards becoming a stronger retail-driven entity.

"Strengthening public health-care network via integration of hospitals is necessary. Patients must be able to move easily from a primary health centre to tertiary care. There must be massive testing and diagnostic facilities in place in the government," Dr. Mandyam said.

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'No to commodity derivative investments by institutions'

Ashokkumar, T.
MUMBAI

The insurance and banking regulatory body also included to allow institutions to invest in commodity derivatives, said SEBI Chairman Uthay Kumar Pandey said in an event.

"They were engaged with them and they had a rationale that at this moment they don't feel it is the right time," said Mr. Pandey. The Securities and Exchange Board of India (SEBI) said it will engage with the Centre to enable banks and pension funds to invest in commodities to protect the market.

Further speaking about the threats from Myths, Anthropoc's large language model being spoken of as a security threat, Mr. Pandey said, "Innovation also brings risk. New products may be misunderstood. Technology may be misused in an interconnected securities market, a single weak link can create wider risks. Regulated entities have to stay ahead of such risks through stronger cyber resilience, continuous monitoring and faster response. SEBI is in constant touch with market participants and relevant stakeholders as the latest challenge after Myths and similar models test our resilience. SEBI will soon issue an initial advisory on risks emanating from such models and AI-led volatility and model risk before we did not get a single corner, some thing is expected in May, and we are not sure what will happen in June."

Mr. Ashok Kumar Singh said in a separate query.

West Asia impact Akhlay Kumar Singh, MD and CEO, said since March 2, the vessel from Qatar's Ras Laffan has come to its berth in Mumbai.

"Earlier, every month, we used to get it to 10 cargoes from Qatar."

"In the month of March and April - the two months before we did not get a single corner, some thing is expected in May, and we are not sure what will happen in June."

Petronet LNG Q4 net up on pre-war prices

Sankaranarayanan,
NEW DELHI

India's largest importer of liquefied natural gas (LNG) Petronet LNG's consolidated net profit soared 25.2% on a year-over-year basis in the fourth quarter.

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National Stock Exchange unveils Electronic Gold Receipt

The National Stock Exchange of India (NSE) on Monday launched Electronic Gold Receipts (EGRs) as a new segment, in a bid to create a more transparent and efficient price discovery of the yellow metal. The move is expected to bridge the age-old gap between physical gold and the financial markets by offering a regulated, secure, and technologically-advanced platform for trading in the precious commodity, the exchange said in a statement. REUTERS



EGR

Electronic Gold Receipts — new NSE segment launched

NSE

National Stock Exchange of India — launching exchange

SEBI

Securities & Exchange Board — regulatory body for EGR

25,000 Tonnes

Estimated idle gold hoarded in India — vast untapped asset

Vault

Physical gold deposited in vault; EGR trades digitally

KEY FACTS (EN) + BACKGROUND — मुख्य तथ्य

- NSE (National Stock Exchange of India) launched Electronic Gold Receipts (EGR) as a NEW SEGMENT — to create transparent, efficient gold price discovery
- EGR bridges the gap between physical gold and financial markets — regulated, secure, technologically-advanced platform
- EGR concept: Physical gold deposited in SEBI-registered vault → EGR issued against it → EGR traded on exchange like a stock → buyer can redeem EGR for physical gold
- India holds ~25,000 tonnes of idle gold (households + temples) — one of world's largest gold hoards; EGR aims to monetise this
- Benefits: Transparent price discovery; eliminates impurity concerns; no storage cost; tradeable on exchange; gold-backed security without physical handling
- NSE: Established 1992; HQ Mumbai; world's largest derivatives exchange by contracts; SEBI-regulated
- Regulatory framework: SEBI Circular 2021 enabling EGR; Vault Managers registered with SEBI; settlement through NSCCL

मुख्य तथ्य (HI) + पृष्ठभूमि — KEY FACTS

- NSE (नेशनल स्टॉक एक्सचेंज) ने Electronic Gold Receipts (EGR) को नए सेगमेंट के रूप में लॉन्च किया — पारदर्शी और कुशल सोने की मूल्य खोज के लिए
- EGR भौतिक सोने और वित्तीय बाजारों के बीच की खाई को पाटती है — विनियमित, सुरक्षित, तकनीकी रूप से उन्नत प्लेटफॉर्म
- EGR अवधारणा: SEBI-पंजीकृत तिजोरी में भौतिक सोना जमा → EGR जारी → एक्सचेंज पर स्टॉक की तरह कारोबार → खरीदार EGR से सोना प्राप्त कर सकता है
- भारत में ~25,000 टन निष्क्रिय सोना (घर + मंदिर) — विश्व के सबसे बड़े सोने के भंडारों में; EGR इसे मुद्रिकृत करना चाहती है
- लाभ: पारदर्शी मूल्य खोज; अशुद्धता की चिंता नहीं; भंडारण लागत नहीं; एक्सचेंज पर कारोबार योग्य
- NSE: 1992 में स्थापित; HQ मुंबई; SEBI-विनियमित; अनुबंध से विश्व का सबसे बड़ा डेरिवेटिव एक्सचेंज
- नियामक ढाँचा: SEBI परिपत्र 2021 EGR सक्षम; SEBI-पंजीकृत Vault Managers; NSCCL से निपटान

INDIA'S GOLD MONETISATION ECOSYSTEM

Scheme	Launched	Key Feature
Gold Monetisation Scheme (GMS)	2015	Deposit idle gold; earn interest
Sovereign Gold Bond (SGB)	2015	Govt bond linked to gold price
Gold ETF	~2007	Exchange-traded fund backed by gold
EGR (NSE) <input checked="" type="checkbox"/>	2026	Physical gold → exchange-tradeable receipt
India Gold Coin	2015	BIS hallmarked govt gold coin

MCQ 1 — DIRECT (UPSC/SSC/BANK PATTERN)

- Q. Electronic Gold Receipts (EGR) launched by NSE are regulated by?
- (a) RBI (b) SEBI (c) PFRDA (d) IRDAI

KEY POLITY/ECONOMY CONNECTIONS

- SEBI: Securities and Exchange Board of India — est. 1988 (statutory 1992); HQ Mumbai; regulates capital markets including EGR
- NSE vs BSE: NSE = founded 1992; BSE = Asia's oldest stock exchange (1875); both SEBI-regulated; SENSEX (BSE index) vs NIFTY 50 (NSE index)
- Gold demand in India: ~800-900 tonnes/year; 2nd largest gold consumer globally; imports ~750 tonnes/year — major CAD contributor
- India gold reserves (RBI): ~822 tonnes (2024) — 8th largest central bank gold holder
- EGR vs ETF: ETF = fund managed by asset manager; EGR = direct exchange-traded receipt backed by physical gold in vault

MCQ 2 — STATEMENT (UPSC PATTERN)

- Q. Statements about EGR — which are CORRECT?
- 1. EGR is launched by NSE for transparent gold price discovery 2. Buyer can redeem EGR for physical gold 3. EGR is a government bond linked to gold price 4. SEBI regulates EGR

#1

Bengaluru tops Savills 'Fastest Growing Cities' 2026

Savills

UK-based global real estate advisory firm — publishes report

Tech

IT/Tech sector drives Bengaluru's growth — 'Silicon Valley'

\$400B

Bengaluru metro GDP estimate; India's IT capital economic power

Start-up

India's #1 start-up hub; most unicorns outside Delhi-NCR

KEY FACTS (EN) — मुख्य तथ्य

- Bengaluru topped Savills' annual ranking of the world's fastest-growing cities — 2026 edition
- Savills: UK-based global real estate and property advisory firm; publishes annual 'World Cities' and 'Fastest Growing Cities' reports tracking economic, office space, and talent growth
- Bengaluru's growth drivers: India's IT/Tech capital; largest tech park cluster in Asia; offices of all major global tech firms (Google, Microsoft, Amazon, Wipro, Infosys, TCS)
- Also known as: Silicon Valley of India; Garden City (for its greenery and pleasant climate); Space City (ISRO HQ located here)
- Bengaluru is capital of Karnataka; located on Deccan Plateau; founded by Kempe Gowda I (1537); altitude ~920m
- Key institutions in Bengaluru: ISRO, DRDO-ADE, HAL, IISc (Indian Institute of Science), IIM-Bangalore, NAL (National Aerospace Laboratories)
- Start-up ecosystem: India's top unicorn hub; Bengaluru has most Indian unicorns; companies like Flipkart, Ola, Byju's, Swiggy originated here

मुख्य तथ्य (HI) + पृष्ठभूमि — KEY FACTS

- बेंगलुरु ने Savills की वार्षिक विश्व के सबसे तेज़ी से बढ़ते शहरों की रैंकिंग — 2026 संस्करण में शीर्ष स्थान प्राप्त किया
- Savills: UK-स्थित वैश्विक रियल एस्टेट और संपत्ति सलाहकार फर्म; आर्थिक, कार्यालय स्थान, प्रतिभा वृद्धि रैंकिंग
- बेंगलुरु की वृद्धि: भारत की IT/Tech राजधानी; एशिया का सबसे बड़ा टेक पार्क क्लस्टर; Google, Microsoft, Amazon, Wipro, Infosys, TCS के कार्यालय
- उपनाम: भारत की सिलिकॉन वैली; गार्डन सिटी; स्पेस सिटी (ISRO HQ यहाँ)
- बेंगलुरु = कर्नाटक की राजधानी; Deccan Plateau पर; Kempe Gowda I (1537) द्वारा स्थापित; ~920m ऊंचाई
- प्रमुख संस्थान: ISRO, DRDO-ADE, HAL, IISc, IIM-बेंगलुरु, NAL
- स्टार्ट-अप: सबसे अधिक भारतीय unicorns; Flipkart, Ola, Byju's, Swiggy यहीं से

CONFIRMED PYQs + EXAM ENRICHMENT

: IISc (Indian Institute of Science) is located in? **ANS: Bengaluru, Karnataka**

SSC 2022: ISRO headquarters is in? ANS: Bengaluru | UPSC 2021: 'Silicon Valley of India' is referred to? **ANS: Bengaluru (Bangalore)**

MCQ 1 — DIRECT

- **Q. Which city topped Savills' Fastest-Growing Cities ranking 2026?**
- (a) Mumbai (b) Hyderabad (c) Bengaluru (d) Pune

KEY FACTS — BENGALURU QUICK REFERENCE

- State: Karnataka | Founded: Kempe Gowda I, 1537 | On: Deccan Plateau (~920m)
- Known as: Silicon Valley of India; Garden City; Space City; IT Capital of India
- Key orgs: ISRO HQ; IISc; IIM-B; HAL; NAL; DRDO-ADE; Infosys, Wipro, TCS campuses

STATEMENT MCQ — BENGALURU

- **Q. Statements about Bengaluru: 1. Capital of Karnataka 2. Located on Deccan Plateau at ~920m altitude 3. ISRO headquarters is located here 4. Founded by Hyder Ali in 1761**
- (a) 1,2,3 (b) 2,3,4 (c) 1,2,4 (d) 1,2,3,4

1st

India's first
Pearl Farming
Cluster — Hazaribag

Jharkhand

Hazaribag located
in Jharkhand;
MFCC cluster scheme

MFCC

Micro Food Processing
Cluster Certification
— Govt scheme

Mussel

Freshwater mussel
(*Lamprotula* spp.) —
pearl producer species

PMMFME

PM Formalisation of
Micro Food Processing
Enterprises scheme

KEY FACTS (EN) — मुख्य तथ्य

- Hazaribag (Jharkhand) has been declared India's FIRST Pearl Farming Cluster under the government's cluster development programme
- Pearl farming = Aquaculture practice where freshwater mussels (bivalve molluscs) are used to cultivate pearls; mussels stimulated with a nucleus implanted surgically
- Freshwater pearl culture: More sustainable and less expensive than marine pearl farming; uses local water bodies (ponds, lakes, rivers)
- Hazaribag: District in Jharkhand; known for Hazaribag National Park (Chital, Sambar); coal mines region; Damodar Valley Corporation area
- PMMFME (PM Formalisation of Micro Food Processing Enterprises): Launched 2020 by MoFPI (Ministry of Food Processing Industries); supports formalisation, credit access, and technology upgradation of micro food processing units
- Pearl farming under 'One District One Product' (ODOP) framework — boost local employment and exports
- India's pearl farming hubs: Traditionally Hyderabad (Hyderabad pearls famous globally); freshwater pearl clusters now expanding to Jharkhand, Odisha, Bihar

मुख्य तथ्य (HI) — KEY FACTS

- हज़ारीबाग (झारखंड) को सरकार के क्लस्टर विकास कार्यक्रम के तहत भारत का पहला मोती पालन क्लस्टर घोषित किया गया
- मोती पालन = Aquaculture — मीठे पानी की सीप (bivalve molluscs) में शल्य चिकित्सा द्वारा nucleus प्रत्यारोपण कर मोती उगाना
- मीठे पानी की मोती संस्कृति: समुद्री मोती पालन से अधिक टिकाऊ और कम खर्चीला; स्थानीय जलाशयों का उपयोग
- हज़ारीबाग: झारखंड का जिला; हज़ारीबाग राष्ट्रीय उद्यान (चीतल, सांभर); कोयला खदान क्षेत्र; Damodar Valley Corporation
- PMMFME: 2020 में MoFPI द्वारा लॉन्च; सूक्ष्म खाद्य प्रसंस्करण इकाइयों का औपचारिकीकरण
- मोती पालन 'एक जिला एक उत्पाद' (ODOP) ढाँचे के तहत — स्थानीय रोजगार और निर्यात को बढ़ावा
- भारत के मोती केंद्र: परंपरागत रूप से हैदराबाद; मीठे पानी के क्लस्टर झारखंड, ओडिशा, बिहार में विस्तार



CONFIRMED PYQs + EXAM ENRICHMENT

UPSC Pre 2022: PMMFME scheme is under which ministry? **ANS: Ministry of Food Processing Industries (MoFPI)**

SSC 2023: Hazaribag National Park is in which state? **ANS: Jharkhand** | UPSC 2021: 'One District One Product' (ODOP) scheme relates to? **ANS: Promoting unique local products of each district for GI tagging and export**

MCQ 1 — DIRECT

- **Q. India's first Pearl Farming Cluster has been set up in which district?**
- (a) Ranchi (Jharkhand) (b) Hazaribag (Jharkhand) (c) Hyderabad (Telangana) (d) Balasore (Odisha)
- **ANS: (b) Hazaribag, Jharkhand — under PMMFME/cluster scheme; freshwater mussel culture**

GEOGRAPHY + ENVIRONMENT LINK

- Jharkhand: Capital Ranchi; formed 2000 (from Bihar); rich in minerals (coal, iron ore, mica); Damodar, Subarnarekha rivers; tribal population (Santali, Munda, Ho, Oraon)
- Mussels = filter feeders — indicate water quality; pearl farming improves water ecology; MPEDA (Marine Products Export Development Authority) promotes marine/freshwater exports

STATEMENT MCQ — PEARL FARMING / HAZARIBAG

- **Q. Statements: 1. Hazaribag is India's first Pearl Farming Cluster 2. Pearl farming uses freshwater mussels stimulated by nucleus implantation 3. Hazaribag is in Odisha 4. PMMFME was launched in 2020 by MoFPI**
- (a) 1,2,4 (b) 1,3,4 (c) 2,3,4 (d) 1,2,3,4
- **ANS: (a) 1, 2 and 4 — Statement 3 WRONG: Hazaribag is in JHARKHAND, not Odisha**

Samarth

Portal for Panchayat fiscal/financial management system

MoPR

Ministry of Panchayati Raj — nodal ministry for the portal

3-Tier

Gram Panchayat + Panchayat Samiti + Zila Parishad

15th FC

15th Finance Commission
₹2.36 lakh crore to Panchayats (2021-26)

e-GramS

e-Gram Swaraj — existing digital Panchayat platform

KEY FACTS (EN) — मुख्य तथ्य

- Samarth Portal: Government initiative to expand and strengthen Panchayat fiscal management — digitise accounts, track fund utilisation, improve transparency in Gram Panchayat finances
- Aim: Ensure effective utilisation of 15th Finance Commission grants to Panchayats; reduce fund leakage; improve financial accountability of rural local bodies
- Constitutional basis: Article 243G (11th Schedule) — empowers Gram Panchayats with 29 subjects including agriculture, fisheries, primary education, health, roads
- 73rd Constitutional Amendment Act, 1992: Gave constitutional status to Panchayati Raj Institutions (PRIs); 3-tier system (Gram Sabha → Panchayat → Zila Parishad)
- 15th Finance Commission (2021-26): Allocated ₹2.36 lakh crore to Panchayats; Samarth helps track utilisation of these funds
- Related portals: e-Gram Swaraj (2020) — Panchayat planning and budgeting; PFMS (Public Financial Management System); DISHA (District Development Coordination and Monitoring Committee)
- Ministry: Ministry of Panchayati Raj (MoPR); Rashtriya Gram Swaraj Abhiyan (RGSA) — builds capacity of PRIs

मुख्य तथ्य (HI) — KEY FACTS

- समर्थ पोर्टल: पंचायत राजकोषीय प्रबंधन को मजबूत करने की सरकारी पहल — खाते डिजिटाइज़ करना, निधि उपयोग ट्रैक करना, पारदर्शिता
- उद्देश्य: 15वें वित्त आयोग के पंचायत अनुदान का प्रभावी उपयोग; निधि रिसाव कम करना; ग्रामीण स्थानीय निकायों की वित्तीय जवाबदेही
- संवैधानिक आधार: अनुच्छेद 243G (11वीं अनुसूची) — ग्राम पंचायतों को 29 विषयों की शक्ति
- 73वाँ संविधान संशोधन अधिनियम, 1992: PRIs को संवैधानिक दर्जा; 3-स्तरीय प्रणाली
- 15वाँ वित्त आयोग (2021-26): पंचायतों को ₹2.36 लाख करोड़; समर्थ उपयोग ट्रैक करेगा
- संबंधित पोर्टल: e-Gram Swaraj (2020) — योजना और बजट; PFMS; DISHA
- मंत्रालय: पंचायती राज मंत्रालय (MoPR); राष्ट्रीय ग्राम स्वराज अभियान (RGSA)

CONFIRMED PYQs — पुष्टि PYQ

UPSC Pre 2023: 73rd Amendment (1992) relates to? **ANS: Panchayati Raj Institutions (PRIs) — 3-tier system constitutional status**

UPSC Pre 2022: Article 243G empowers Panchayats with which Schedule? ANS: 11th Schedule (29 subjects) | **SSC 2023: 15th Finance Commission covers? ANS: 2021-2026**

MCQ 1 — DIRECT

- Q. Samarth Portal is associated with which Ministry?
- (a) Ministry of Finance (b) Ministry of Rural Development (c) Ministry of Panchayati Raj (d) Ministry of Electronics & IT

MCQ 2 — DIRECT

- Q. The 73rd Constitutional Amendment Act, 1992 provides for:
- (a) Urban Local Bodies (b) Panchayati Raj Institutions — 3-tier system (c) State Finance Commission (d) Both b and c
- **ANS: (d) Both b and c — 73rd Amendment: PRIs 3-tier system AND State Finance Commission**

STATEMENT MCQ — PANCHAYAT / SAMARTH

- Q. Statements: 1. Samarth portal helps digitise Panchayat financial management 2. Article 243G empowers Panchayats with 29 subjects under 11th Schedule 3. 73rd Amendment gave Panchayats constitutional status 4. 74th Amendment relates to Panchayati Raj
- (a) 1,2,3 (b) 2,3,4 (c) 1,2,4 (d) 1,2,3,4

1st

India's first AI
Orbital Data Centre
Satellite — Pathfinder

IN-SPACE

Indian National Space
Promotion & Auth.
Centre — enables it

On-Orbit

AI computing
in space orbit —
new paradigm shift

Digantara

Bengaluru-based
space start-up
developing Pathfinder

Edge AI

AI processing
at satellite level —
reduces ground delays

KEY FACTS (EN) — मुख्य तथ्य

- Pathfinder: India's first AI Orbital Data Centre Satellite — being developed to perform AI computing and data processing IN SPACE (in orbit) rather than on the ground
- Developed by Digantara (Bengaluru-based space start-up) — enabled by IN-SPACE (Indian National Space Promotion and Authorisation Centre, est. 2020)
- Concept: Traditional satellites collect data and send it to ground stations for processing; AI Orbital Data Centre does the processing ON-BOARD in orbit — Edge AI computing in space
- Benefits: Near real-time processing; reduces data downlink burden; faster response for time-critical applications (disaster monitoring, defence, weather)
- Significance: India enters the era of on-orbit computing; reduces dependency on ground-based data centres for space data; more autonomous satellites
- IN-SPACE: Created 2020 under Dept. of Space; authorises and promotes private space activities; NSIL = NewSpace India Limited (ISRO's commercial arm)
- India's Space Policy 2023: Enables private sector to design, build, launch and operate satellites — Pathfinder is direct beneficiary

मुख्य तथ्य (HI) — KEY FACTS

- Pathfinder: भारत का पहला AI ऑर्बिटल डेटा सेंटर सैटेलाइट — AI कंप्यूटिंग और डेटा प्रसंस्करण अंतरिक्ष (कक्षा) में करने के लिए
- Digantara (बेंगलुरु स्थित अंतरिक्ष स्टार्ट-अप) द्वारा विकसित; IN-SPACE (2020) द्वारा सक्षम
- अवधारणा: पारंपरिक उपग्रह डेटा संग्रह → ज़मीनी स्टेशन प्रसंस्करण; AI Orbital Data Centre = ऑन-बोर्ड प्रसंस्करण — Edge AI
- लाभ: लगभग वास्तविक समय प्रसंस्करण; डेटा डाउनलिक भार कम; आपदा निगरानी, रक्षा, मौसम के लिए तेज़
- महत्व: भारत on-orbit computing के युग में प्रवेश; ज़मीनी डेटा सेंटर पर निर्भरता कम; अधिक स्वायत्त उपग्रह
- IN-SPACE: 2020; अंतरिक्ष विभाग के तहत; निजी अंतरिक्ष गतिविधियों को अनुमति और बढ़ावा
- भारत की Space Policy 2023: निजी क्षेत्र को उपग्रह बनाने, लॉन्च करने की अनुमति — Pathfinder प्रत्यक्ष लाभार्थी

CONFIRMED PYQs — पुष्टि PYQ

UPSC Pre 2024: IN-SPACe was established to? **ANS: Promote and authorise private sector participation in space activities**

SSC 2023: India's Space Policy was unveiled in which year? ANS: 2023 | UPSC 2022: NewSpace India Limited (NSIL) is related to? **ANS: ISRO's commercial arm for private sector collaboration in space**

MCQ 1 — DIRECT

- **Q. 'Pathfinder' satellite by Digantara is significant because it is India's first:**
- (a) Navigation satellite (b) AI Orbital Data Centre Satellite (c) Solar-powered military satellite (d) Asteroid mining satellite

KEY COMPARISON — AI ORBITAL vs TRADITIONAL

- Traditional satellite: Collects data → sends to ground → ground processes → decisions taken; latency = hours
- AI Orbital: Collects + processes ON-BOARD → sends only results/decisions → near real-time; strategic advantage for defence, disaster, weather

STATEMENT MCQ — PATHFINDER / IN-SPACE / SPACE POLICY

- **Q. Statements: 1. Pathfinder is India's first AI Orbital Data Centre Satellite developed by Digantara 2. IN-SPACe was established in 2020 under Dept. of Space 3. India's Space Policy was announced in 2025 4. NSIL is ISRO's commercial arm**
- (a) 1,2,4 (b) 1,3,4 (c) 2,3,4 (d) 1,2,3,4
- **ANS: (a) 1, 2 and 4 — Statement 3 WRONG: India Space Policy was announced in 2023, NOT 2025**

Word of the day

Operose:

characterised by effort to the point of exhaustion, especially physical effort

Synonyms: wearisome, tedious, hard

Usage: *He avoided operose work whenever possible.*

Pronunciation: newsth.live/operose

International Phonetic Alphabet: /ɒpərəʊs/

Word of the day

Cadge:

ask for and get free; be a parasite

Synonyms: beg, borrow, demand

Usage: *He tried to cadge a free meal from his friends.*

Pronunciation: newsth.live/cadge

International Phonetic Alphabet: /kædʒ/

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