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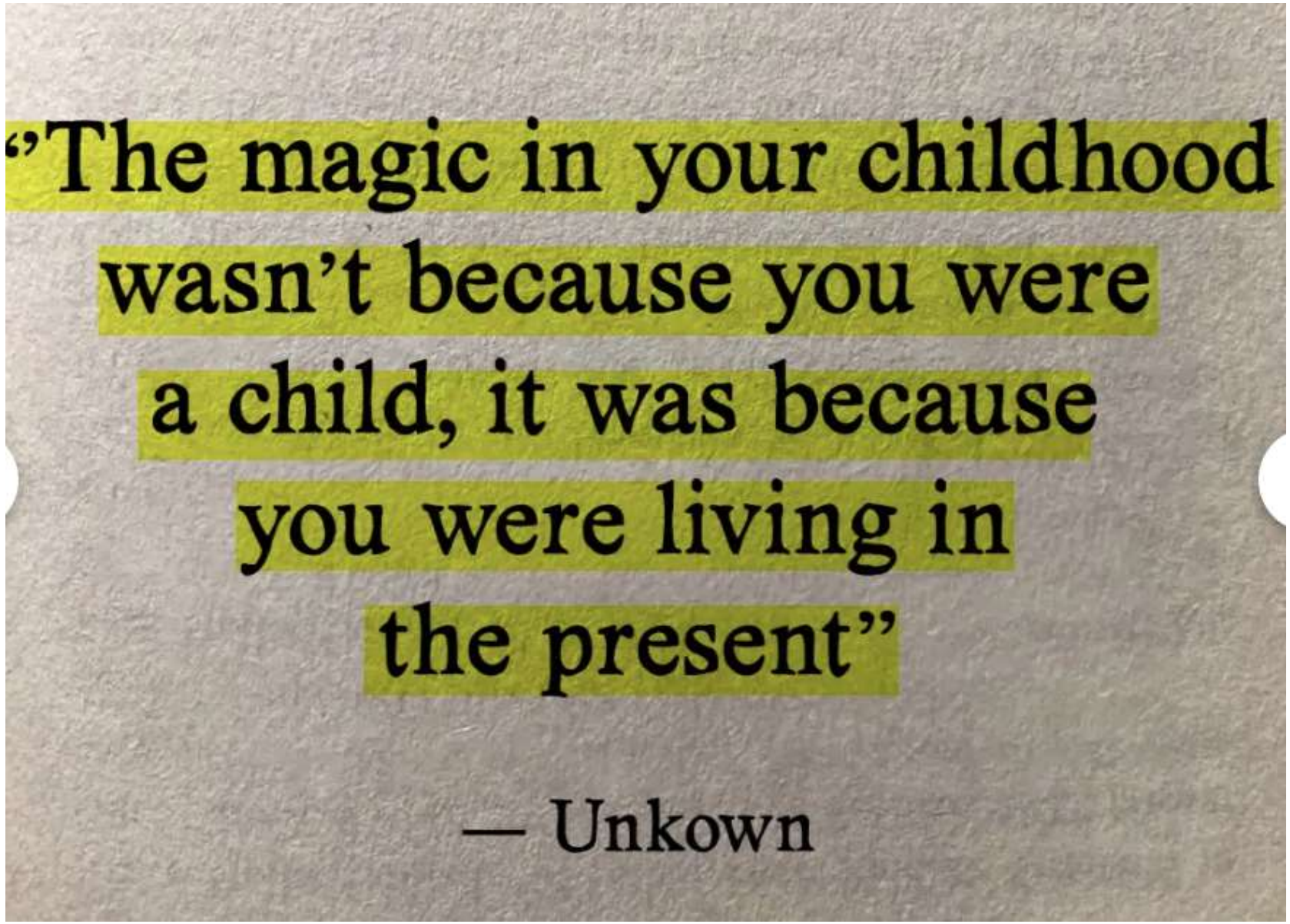
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"The magic in your childhood
wasn't because you were
a child, it was because
you were living in
the present"
— Unkown

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आज के समसामयिक मुद्दे — The Hindu • Financial Express — 6 articles + exam PYQs + MCQs + Myth Buster

1. **SC: OBC creamy layer ruling not retrospective**
   क्रीमी लेयर फ़ैसला पूर्वव्यापी नहीं

2. **Karnataka finds up to 31% ethanol in petrol**
   पेट्रोल में 31% तक एथेनॉल

3. **REACH first Indian civil society group to win Kochon Prize**
   REACH को कोचोन पुरस्कार

4. **NCLT declares Videocon’s Dhoot bankrupt**
   वेणुगोपाल धूत दिवालिया

5. **India-born Nithya Raman elected LA Mayor**
   नित्या रमन लॉस एंजेलिस की मेयर

6. **CBI books Kishore Biyani in ₹904-cr fraud**
   किशोर बियानी पर CBI मामला


THE HINDU

India-born Nithya Raman elected Los Angeles mayor

Jharkhand HC quashes JSSC-CGL cancellation

SC questions curbs as Delhi AQI nears 400

The Siang dam and a threatened homeland

Men in Blue look to make it two in a row

How a love story developed into a deep belonging to India

1

Ousted voters in 6 States and Delhi can resubmit enumeration forms, says ECI

Directive comes after SC questioned why deleted voters were asked to file Form 6

Activists who challenged the deletion of voters in Delhi SIR have welcomed move

Jairam Ramesh terms move a belated admission of wrongful voter deletions

Kerala Police cuts back on security cover for Vijayan

Nifty surges over 6.8% to reclaim the 25,000 mark

2

gh as 31% ethanol found in samples of petrol sold by major oil companies

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Articles covered from this page | इस पृष्ठ से लिए गए लेख

1. OBC creamy layer | क्रीमी लेयर
2. Ethanol in petrol | पेट्रोल में एथेनॉल

SC: OBC creamy layer ruling not retrospective

क्रीमी लेयर फ़ैसला पूर्वव्यापी नहीं

SC says OBC creamy layer ruling is not retrospective

Krishnadas Rajagopal
NEW DELHI

The Supreme Court on Friday clarified that its March 11, 2026 judgment, upholding a 1993 Office Memorandum that excluded parental salary and agricultural income from the income/wealth test for determining OBC non-creamy layer status, did not call for a sweeping revision of service allocations or seniority across successive recruitment years.

A Bench of Justices P.S. Narasimha and R. Mahadevan, in its order, said the Centre, represented by Solicitor General Tushar Mehta, had erred in assuming that a "retrospective implementation of the March 11 judgment would have far-reaching consequences for recruitment, service and cadre allocation, and admissions to Higher Educational Institutions".

FULL REPORT ON

OBC creamy layer verdict will not alter past allocations, says top court

Krishnadas Rajagopal
NEW DELHI

The Supreme Court on Friday clarified that its March 11, 2026 judgment, upholding a 1993 Office Memorandum that excluded parental salary and agricultural income from the income/wealth test for determining OBC non-creamy layer status, did not call for a sweeping revision of service allocations or seniority across successive recruitment years.

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In a series of applications, the Centre had expressed apprehensions that a retrospective application of the court's verdict on the assessment of creamy-layer status would unsettle the completed selection process and prejudice candidates. Mr. Mehta had taken the case of the Civil Service Examination (CSE) 2025, of which the results had been announced five days prior to the judgment on March 6.

> No direction was issued for the retrospective reopening of concluded selections, appointments or service allocations so as to affect the rights of persons who were not parties to the proceedings
>
> SUPREME COURT



The government had argued the "potential impact" of the judgment on more than 6.69 lakh reserved vacancies, including 3.7 lakh OBC vacancies, filled over the preceding 10 years across various government departments and public institutions, as well as the consequential effects on seniority, pay, promotional prospects and the Foundation Course for CSE-2025 candidates.

Addressing these apprehensions, the court made it clear that the judgment "cannot be construed as directing a general revision of service allocations or seniority across successive recruitment years, nor does it confer individual relief upon persons who were not parties to the original proceedings".

The court clarified that although the result of the Civil Service Examination 2025 was declared on March 6, services had still not been allocated to the successful candidates. It said that since the process of allocation was pending, there would be no reasonable justification to defer the implementation of the March 11 judgment. It said the creamy layer principle, as interpreted in the judgment, would govern the allocation of services of OBC candidates selected through the Civil Service Examination 2025.

Justice Mahadevan clarified that the March 11 judgment had determined only the rights of the parties (candidates) who approached the Supreme Court.

The order said the Centre was at liberty to formulate policy concerning reservation and the creamy layer in accordance with the Constitution.

SC Says OBC Creamy Layer Ruling Is Not Retrospective

सुप्रीम कोर्ट ने स्पष्ट किया – 11 मार्च 2026 का क्रीमी लेयर फ़ैसला पिछली भर्तियों, सेवा आवंटन या वरिष्ठता को नहीं बदलेगा; यह केवल सिविल सेवा परीक्षा 2025 के OBC उम्मीदवारों के सेवा आवंटन पर लागू होगा

Reservation
आरक्षण

1 The clarification स्पष्टीकरण

- No **sweeping revision** of past allocations
  पुराने आवंटन नहीं बदलेंगे
- **Seniority** across years stays untouched
  वरिष्ठता सुरक्षित
- Bench: Justices **P.S. Narasimha & R. Mahadevan**
  पीठ

2 Where it applies कहाँ लागू

- Service allocation of OBC candidates in **CSE 2025**
  CSE 2025
- Results came out on **6 March**; posts not yet allotted
  आवंटन बाक़ी
- So **no reason to defer** the ruling
  टालने का कारण नहीं

3 The Centre's fear केंद्र की चिंता

- SG **Tushar Mehta** warned of "far-reaching consequences"
  तुषार मेहता
- Feared upset of **seniority, pay, promotions**
  वेतन, पदोन्नति
- And of the **Foundation Course** for CSE-2025
  फ़ाउंडेशन कोर्स

SC: OBC creamy layer ruling not retrospective — in depth (1/2)

क्रीमी लेयर फ़ैसला पूर्वव्यापी नहीं — विस्तार से (1/2)

4 Limits of the relief
राहत की सीमा

- Covers only those who **approached the court**
  केवल याचिकाकर्ता
- No individual relief to **non-parties**
  अन्य को नहीं
- Centre free to make **policy** within the Constitution
  नीति की स्वतंत्रता

5 What "creamy layer" means
क्रीमी लेयर

- The **better-off** among OBCs
  संपन्न वर्ग
- They **don't get** OBC reservation
  आरक्षण नहीं
- Idea set by ***Indra Sawhney*** (1992)
  इंद्रा साहनी

6 Who is excluded anyway
अन्य अपवर्जन

- Children of **constitutional post** holders
  संवैधानिक पद
- Children of **Group A / Class I** officers
  ग्रुप A अधिकारी
- Based on **status**, not just income
  स्थिति आधारित

SC: OBC creamy layer ruling not retrospective — in depth (2/2)

क्रीमी लेयर फ़ैसला पूर्वव्यापी नहीं — विस्तार से (2/2)

7 OBC quota – the road | OBC आरक्षण का सफ़र

1979
1979
Mandal Commission
मंडल आयोग

→

1990
1990
27% OBC quota
27% आरक्षण

→

1992
1992
Indra Sawhney
इंद्रा साहनी

→

2017
2017
₹8-lakh limit
₹8 लाख सीमा

8 Did you know? क्या आप जानते हैं?

- **102nd Amendment** (2018) – NCBC got constitutional status (**Art 338B**)
  NCBC
- **105th Amendment** (2021) restored States' power to list OBCs
  105वाँ संशोधन

SC: OBC creamy layer ruling not retrospective — background (1/2)

क्रीमी लेयर फ़ैसला पूर्वव्यापी नहीं — पृष्ठभूमि (1/2)

9 Central reservation केंद्रीय आरक्षण

Group वर्ग	Share हिस्सा
OBC अन्य पिछड़ा	27%
SC अनुसूचित जाति	15%
ST अनुसूचित जनजाति	7.5%
EWS आर्थिक कमज़ोर	10%

10 Constitutional basis संवैधानिक आधार

- **Art 15(4)** – special provisions for backward classes
  अनु. 15(4)
- **Art 16(4)** – reservation in public jobs
  अनु. 16(4)
- **Art 340** – commission on backward classes
  अनु. 340

11 EWS quota | EWS आरक्षण

- **103rd Amendment**, 2019
  103वाँ संशोधन
- Upheld 3:2 in ***Janhit Abhiyan*** (2022)
  जनहित अभियान
- Also uses an **₹8-lakh** income limit
  ₹8 लाख

SC: OBC creamy layer ruling not retrospective — background (2/2)

क्रीमी लेयर फ़ैसला पूर्वव्यापी नहीं — पृष्ठभूमि (2/2)

12 Sub-categorising OBCs | उप-वर्गीकरण

2017
2017

Rohini panel set up
रोहिणी आयोग

Extensions
विस्तार

Many rounds
कई बार

2023
2023

Report submitted
रिपोर्ट

Now
अब

Decision pending
लंबित

13 The 50% ceiling | 50% सीमा

- Set in **Indra Sawhney**
  इंद्रा साहनी
- Crossed only in **extraordinary** cases
  असाधारण स्थिति
- **Tamil Nadu's 69%** kept in the **Ninth Schedule** (1994)
  तमिलनाडु 69%

SC: OBC creamy layer ruling not retrospective — Static GK

क्रीमी लेयर फ़ैसला पूर्वव्यापी नहीं — स्थैतिक सामान्य ज्ञान

14 Backward Classes Commissions आयोग

Commission आयोग	Year वर्ष
Kaka Kalelkar (1st) काका कालेलकर	1953
B.P. Mandal (2nd) बी.पी. मंडल	1979
NCBC (statutory) NCBC	1993
NCBC (constitutional) संवैधानिक	2018

15 Mandal Commission मंडल आयोग

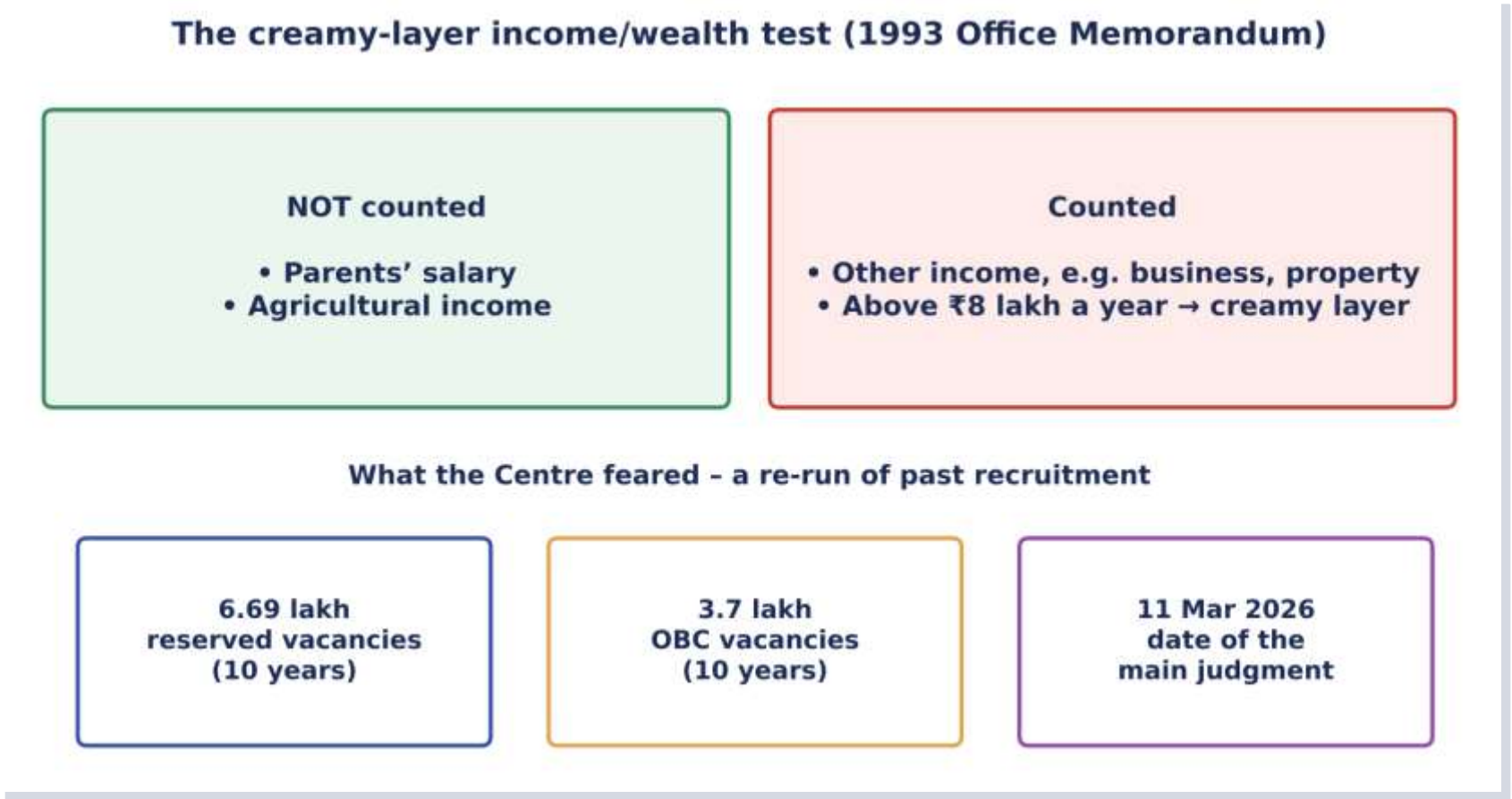
- Identified **3,743** backward castes
  3,743 जातियाँ
- Report submitted in **1980**
  1980
- Implemented by **V.P. Singh** govt
  वी.पी. सिंह

16 LBSNAA लाल बहादुर शास्त्री अकादमी

- Founded in **1959**
  1959
- Named after PM **Lal Bahadur Shastri**
  शास्त्री
- Runs the common **Foundation Course** for services
  फ़ाउंडेशन कोर्स

SC: OBC creamy layer ruling not retrospective — Map & Diagram

क्रीमी लेयर फ़ैसला पूर्वव्यापी नहीं — मानचित्र व आरेख

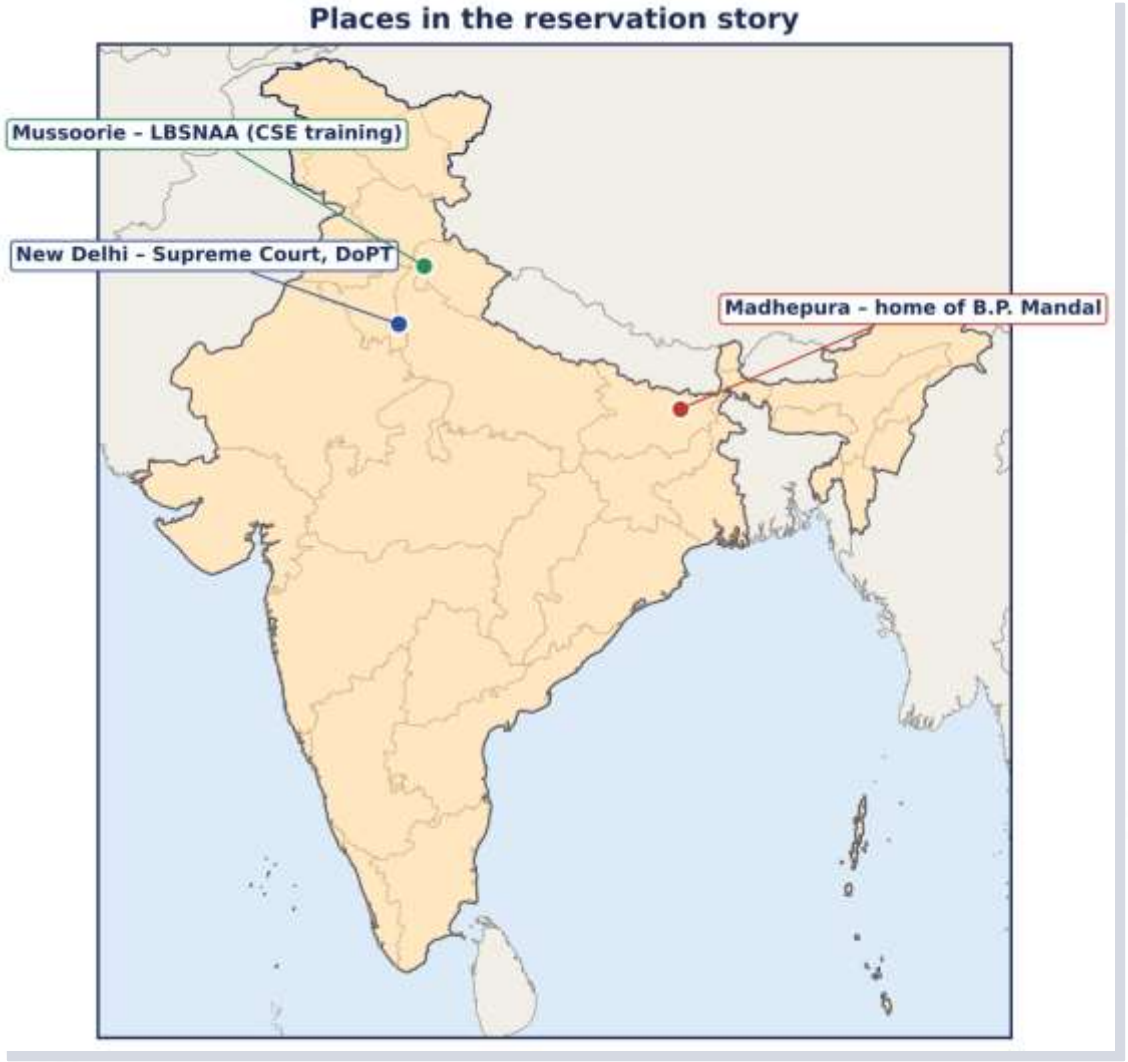


Read the visual
चित्र को समझें

- Salary of parents is **kept out** of the test
  वेतन शामिल नहीं
- Centre feared re-opening **a decade** of hiring
  दस वर्ष की भर्ती
- The ruling stays **forward-looking**
  आगे से लागू

SC: OBC creamy layer ruling not retrospective — Map & Diagram

क्रीमी लेयर फ़ैसला पूर्वव्यापी नहीं — मानचित्र व आरेख



Read the visual
चित्र को समझें

- **B.P. Mandal** – from Madhepura, Bihar
  मधेपुरा
- **DoPT**, New Delhi – frames OBC rules for jobs
  कार्मिक विभाग
- **LBSNAA**, Mussoorie – trains civil servants
  मसूरी

1. Who Falls Under OBC Creamy Layer?

Category	Who is included in Creamy Layer?
1. Constitutional posts	Children of President, Vice-President, Supreme Court/High Court judges, UPSC/SPSC chairpersons and members, CEC, CAG and comparable constitutional functionaries
2. Group A / Class I officers	Children where either parent is a directly recruited Group A officer, such as IAS, IPS or other Group A services
3. Group B / Class II officers	Generally, children where both parents are directly recruited Group B officers; other promotion-related conditions also apply
4. Promoted government officers	Certain cases where a parent enters Group A through promotion before age 40, subject to detailed service rules
5. Armed Forces	Children of Colonel and higher-ranked Army officers, and equivalent Navy, Air Force or paramilitary officers
6. PSU / bank officers	Children of officers holding posts equivalent or comparable to specified Group A/B government positions, subject to applicable equivalence rules
7. Professionals	Children of doctors, lawyers, chartered accountants, consultants, etc., where the prescribed income/wealth criteria are met
8. Business / industrial families	Children of business owners and industrialists meeting the prescribed income/wealth criteria
9. Large property owners	Families meeting specified agricultural landholding, plantation or property criteria
10. High-income families	Children whose parents meet the ₹8 lakh income/wealth test for 3 consecutive years, considering the prescribed income sources and exclusions

Karnataka finds up to 31% ethanol in petrol

पेट्रोल में 31% तक एथेनॉल

As high as 31% ethanol found in samples of petrol sold by major oil companies

Rashmi Patil
BENGALURU

Petrol sold by major oil companies in Karnataka contained ethanol far above the prescribed 20% level, in some cases as high as 31.2%, the State government has claimed, raising questions about transparency in the ethanol-blended petrol being sold to consumers across the country.

The samples in question were taken recently by the Department of Legal Metrology from Bengaluru Urban, Bengaluru Rural, Kolar, Chikkaballapura, Tumakuru and Dakshina Kannada districts, said Karnataka Minister for Food, Civil Supplies and Consumer Affairs Rizwan Arshad on Friday. Petrol samples from major oil marketing companies (OMCs), Indian Oil Corporation Limited (IOCL) and Hindustan Petroleum Corporation Limited (HPCL), recorded ethanol blend percentages of 31.2% and 30.5%, respectively. Bharat Petroleum Corporation Limited (BPCL), Nayara and Shell petrol samples revealed ethanol blends of 26.5%, 26.1% and 25.5%, respectively, he said.

Mr. Arshad said the samples were initially submitted to the in-house laboratories of IOCL and BPCL. But he claimed the test reports issued by these laboratories did not disclose the ethanol content in the fuel, despite it being one of the prescribed testing parameters. "This raises serious concerns about transparency on the part of the oil majors and what they are hiding from consumers," he said.

"The Department of Food, Civil Supplies and Consumer Affairs, Karnataka, later got the same samples tested at laboratories recognised by the National Accreditation Board for Testing and Calibration Laboratories (NABL) and the International Organisation for Standardisation.

Fuelling concerns

Sample from OMC outlets	Fuel
IOCL	Petrol (Motor Spi
HPCL	Petrol (MS-Power
HPCL	Petrol (MS)
BPCL	Petrol (MS)
BPCL	Petrol (MS-Speed
MRPL	Petrol (MS)
Nayara	Petrol (MS)
Shell	Petrol (MS)

Source: Department of Food and Civil Supplies and Consumer Affairs, Karnataka | *Mult fuel c by th

Karnataka finds up to 31% ethanol in petrol

पेट्रोल में 31% तक एथेनॉल

	Ethanol % in samples collected*
it)	31.2, 20.8
)	30.5
	27.0, 22.4
	24.2, 22.6
)	26.5
	19.2
	26.1, 20.6
	25.5, 13.5



iple values indicate separate samples of ollected from different outlets operated e same OMC.

These reports have revealed higher ethanol blends," Mr. Arshad said.

However, the three State-owned oil-marketing companies stated the tests were not conducted in accordance with prescribed statutory and technical procedures.

Citing discrepancies with findings from their own quality monitoring, they urged the State government to share the complete sampling documentation, outlet-wise laboratory reports and details about the adopted testing methodology, and samples for retesting.

Consumers suffer

Mr. Arshad said 99% of India's over 35 crore vehicles are not built for ethanol blends of more than 20%, and the risk is not limited to old vehicles."Vehicles sold after April 2023 have been certified only up to E20. With lower-ethanol-blend petrol withdrawn from nearly one lakh fuel stations, consumers have been left with no alternative," he said.

Assuming a 10% mileage loss at ₹100 a litre, he said the hidden loss to consumers would amount to around ₹62,000 crore, based on India's annual fuel consumption of 6,200 crore litres.

The Minister claimed that, after factoring in damage and repair costs due to higher blends, the loss would be around ₹1 lakh crore, but did not elaborate on how he arrived at this figure.

Mr. Arshad demanded that the Union government penalise OMCs for "over-blending" even as the Karnataka government would continue to conduct these tests and release their findings. "Every fuel station in the country should be mandated to display the ethanol blend percentage, allowing consumers to choose between the range of blends available," he said.

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As High as 31% Ethanol Found in Samples of Petrol Sold by Major Oil Companies

कर्नाटक सरकार का दावा – प्रमुख तेल कंपनियों के पेट्रोल नमूनों में एथेनॉल की मात्रा निर्धारित 20% से कहीं अधिक मिली; उपभोक्ताओं को माइलेज व वाहन मरम्मत में भारी नुक़सान का आरोप, तेल कंपनियों ने जाँच प्रक्रिया पर सवाल उठाए

Over-blending
अधिक मिश्रण

1 The claim | दावा

- Petrol had ethanol **far above 20%**
  20% से अधिक
- Samples by **Legal Metrology** dept
  विधिक माप विज्ञान
- Announced by Minister **Rizwan Arshad**
  रिज़वान अरशद

2 The lab dispute लैब विवाद

- OMC in-house lab reports **hid ethanol content**
  जानकारी छिपाई
- State re-tested at **NABL / ISO** labs
  NABL लैब
- OMCs: tests **not as per procedure**
  प्रक्रिया पर सवाल

3 Cost to consumers उपभोक्ता पर बोझ ₹

10% Assumed mileage loss माइलेज हानि	**₹62,000 cr** Hidden fuel loss छिपी हानि
₹1 lakh cr With damage & repair मरम्मत सहित	**6,200 cr L** Annual fuel use वार्षिक खपत

Karnataka finds up to 31% ethanol in petrol — in depth (1/2)

पेट्रोल में 31% तक एथेनॉल — विस्तार से (1/2)

4 The vehicle problem वाहनों की समस्या

- **99%** of 35 crore+ vehicles not built for it
  99% वाहन
- Post-**April 2023** vehicles certified only to **E20**
  अप्रैल 2023
- Low-ethanol petrol pulled from **~1 lakh** pumps
  विकल्प नहीं

5 What Karnataka wants माँगें

- **Penalise** OMCs for over-blending
  दंड
- **Display** blend % at every pump
  प्रतिशत प्रदर्शित
- Let consumers **choose** the blend
  चुनने का अधिकार

6 Why India blends मिश्रण क्यों

- Cut **crude imports** (~85% of need)
  आयात कम
- Extra income for **cane & grain** farmers
  किसान आय
- Lower **carbon emissions**
  कम उत्सर्जन

Karnataka finds up to 31% ethanol in petrol — in depth (2/2)

पेट्रोल में 31% तक एथेनॉल — विस्तार से (2/2)

7 Where ethanol comes from | एथेनॉल स्रोत

Sugarcane गन्ना	Grains अनाज	2G 2G	Blended मिश्रित
Juice, molasses रस, शीरा	Maize, rice मक्का, चावल	Straw, residue पराली	At OMC depots डिपो पर

8 Did you know? क्या आप जानते हैं?

- India hit **E20 in 2025**, five years ahead of the old 2030 goal
  E20 2025
- **E100** fuel went on sale at select pumps in **2024**
  E100

Karnataka finds up to 31% ethanol in petrol — background (1/2)

पेट्रोल में 31% तक एथेनॉल — पृष्ठभूमि (1/2)

9 Blending milestones मिश्रण की यात्रा

Year वर्ष	Level स्तर
2014 2014	~1.5%
2022 2022	10% (E10)
2025 2025	20% (E20)
Next आगे	E27/E30 under study

10 Biofuel policy जैव-ईंधन नीति

- **National Policy on Biofuels**, 2018
  2018 नीति
- **2022** amendment brought E20 target forward
  2022 संशोधन
- Allows ethanol from **damaged grains**
  क्षतिग्रस्त अनाज

11 Who checks fuel जाँच कौन करता है

- **Legal Metrology Act**, 2009 – weights & measures
  2009 अधिनियम
- **BIS** sets fuel quality standards
  BIS मानक
- **NABL** (under QCI) accredits labs
  NABL

Karnataka finds up to 31% ethanol in petrol — background (2/2)

पेट्रोल में 31% तक एथेनॉल — पृष्ठभूमि (2/2)

12 Generations of biofuel | पीढ़ियाँ

1G पहली	2G दूसरी	3G तीसरी	4G चौथी
Food crops खाद्य फ़सलें	Farm waste कृषि अपशिष्ट	Algae शैवाल	Engineered इंजीनियर्ड

13 Flex-fuel vehicles
फ़्लेक्स-फ़्यूल वाहन

- Run on **any blend**, petrol to pure ethanol
  किसी भी मिश्रण पर
- Common in **Brazil**
  ब्राज़ील
- India pushing **flex-fuel** cars & bikes
  भारत में प्रोत्साहन

Karnataka finds up to 31% ethanol in petrol — Static GK

पेट्रोल में 31% तक एथेनॉल — स्थैतिक सामान्य ज्ञान

14 Oil marketing companies | तेल कंपनियाँ

Company कंपनी	Note टिप्पणी
IOCL इंडियन ऑयल	Maharatna; HQ New Delhi
BPCL भारत पेट्रोलियम	Maharatna; HQ Mumbai
HPCL हिंदुस्तान पेट्रोलियम	ONGC subsidiary
Nayara नायरा	Private; Vadinar refinery

15 Ethanol basics | एथेनॉल

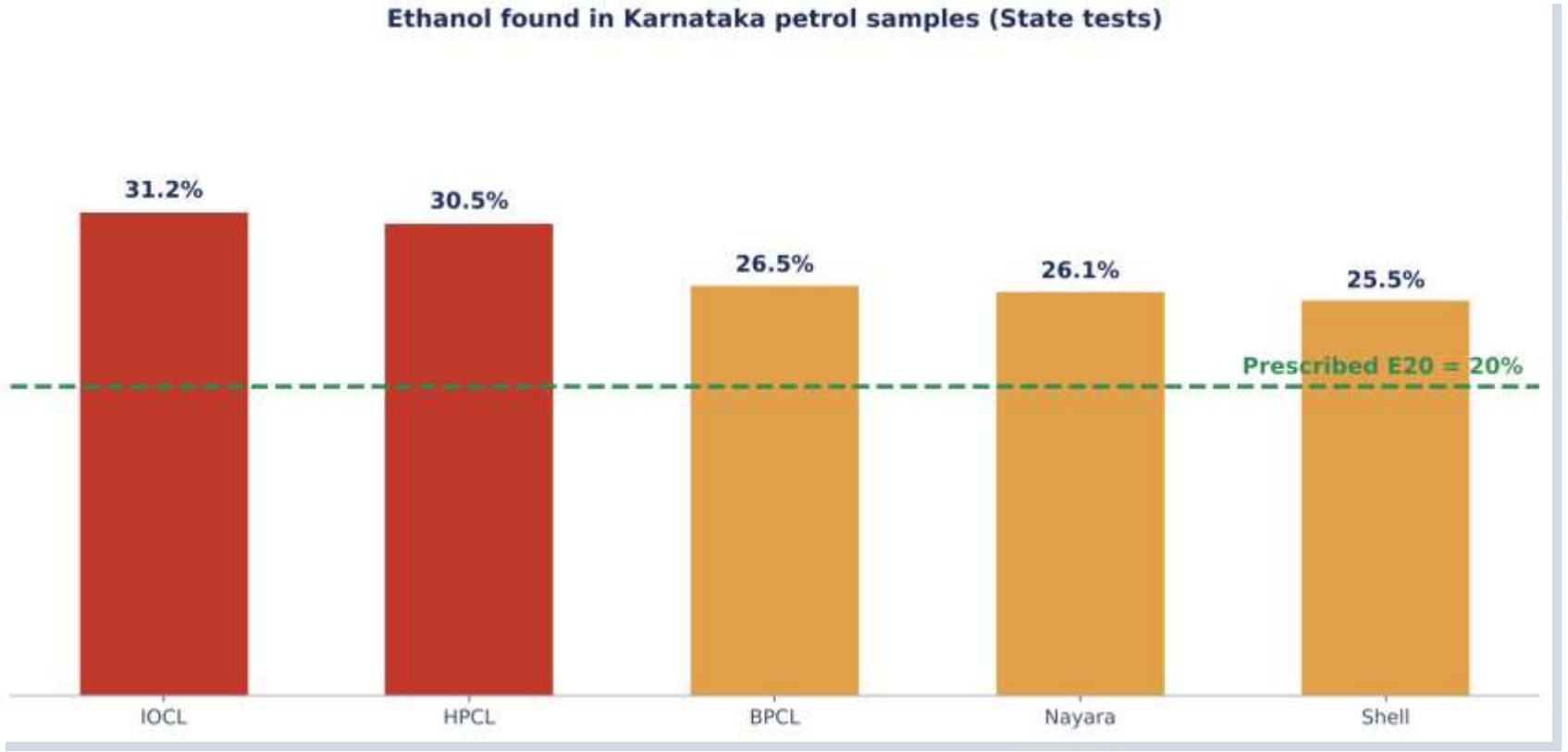
- Formula: C_2H_5OH
  सूत्र
- Also called **ethyl alcohol**
  एथिल अल्कोहल
- Made by **fermenting** sugars with yeast
  किण्वन

16 Global Biofuels Alliance | वैश्विक जैव-ईंधन गठबंधन

- Launched at **G20 New Delhi**, 2023
  G20, 2023
- Founders include **India, US, Brazil**
  संस्थापक
- Promotes **sustainable biofuels** worldwide
  उद्देश्य

Karnataka finds up to 31% ethanol in petrol — Map & Diagram

पेट्रोल में 31% तक एथेनॉल — मानचित्र व आरेख



Read the visual
चित्र को समझें

- Every brand tested was **above E20**
  सभी E20 से ऊपर
- Public-sector OMCs showed the **highest** blends
  सरकारी कंपनियाँ सबसे ऊपर
- Gap of up to **11 points** over the norm
  11 अंक अधिक

Karnataka finds up to 31% ethanol in petrol — Map & Diagram

पेट्रोल में 31% तक एथेनॉल — मानचित्र व आरेख



Read the visual
चित्र को समझें

- Samples from **six districts**
  छह ज़िले
- Mostly around **Bengaluru**
  बेंगलुरु क्षेत्र
- Plus coastal **Dakshina Kannada**
  दक्षिण कन्नड़


News

INBRIEF

PM Modi greets nation on Dhanteras, wishes good health

One killed and six injured in a fire at an OIL facility in Assam

SC says curbs on vehicles and construction are 'failed tools'

Cybercriminals have no place in society, says Supreme Court

CBSE Class 10, 12 exams to begin on February 16

1

CH becomes first Indian civil ety group to get Kochon Prize

Congress urges Centre to roll back Agnipath scheme

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पृष्ठ 5 · समाचार

Articles covered from this page | इस पृष्ठ से लिए गए लेख

1 **REACH – Kochon Prize | कोचोन पुरस्कार**

REACH first Indian civil society group to win Kochon Prize

REACH को कोचोन पुरस्कार

REACH becomes first Indian civil society group to get Kochon Prize

The Hindu Bureau
CHENNAI

Resource group for Education and Advocacy for Community Health (REACH), a not-for-profit organisation working to strengthen the tuberculosis (TB) response in India, has been awarded the Kochon Prize 2026, becoming the first civil society, non-profit organisation from India to receive this prestigious global recognition for its contributions to combating TB, a press release said.

Presented by the Kochon Foundation, an independent Korean non-profit foundation, in partnership with the Stop TB Partnership, the Kochon Prize recognises individuals and organisations that have made significant contributions to the fight against TB.

The 2026 Kochon Prize is shared by REACH, the Centre for Health Solutions, Kenya, and the Marshall Islands TB Control Program.



REACH has been honoured for its contributions to fighting tuberculosis. SPECIAL ARRANGEMENT

"Treat the person, not the disease - our journey with TB communities has been just that. We realised early on that overcoming barriers to care means addressing more than clinical needs - it means recognising social, community, family, mental health and situational challenges. That is the essence of integrated care: seeing the whole person, understanding their realities, and doing whatever it takes to ensure that no one is left behind," said Nalini Krishnan, chairperson and co-founder, REACH.

"REACH is a remarkable and rare organisation that has been consistently ahead of the curve in terms of public health action, and particularly in the field of TB. A women-led organisation, they genuinely care about the people they're supporting, beyond the numbers, data and reports to donor. However, they combine this with a robust scientific and technical approach and a shrewd understanding of the public health landscape in the country," said Soumya Swaminathan, chairperson, M. S. Swaminathan Research Foundation and former chief scientist, WHO, who nominated REACH for the award.

"This recognition is testimony to the dedication of the community health workers, TB Nanbans and TB Champions who work alongside us, and to the families who have placed their trust in us. We are deeply grateful to their unwavering commitment and fortitude, " said Ramya Ananthakrishnan, director, REACH.

REACH Becomes First Indian Civil Society Group to Get Kochon Prize

तपेदिक (TB) के ख़िलाफ़ काम करने वाली चेन्नई की ग़ैर-लाभकारी संस्था REACH को कोचोन पुरस्कार 2026 – यह सम्मान पाने वाली पहली भारतीय नागरिक समाज संस्था; "बीमारी नहीं, व्यक्ति का इलाज करें" के सिद्धांत की सराहना



TB fight
टीबी से लड़ाई

1 The honour | सम्मान

- **Kochon Prize 2026** for fighting TB
  कोचोन पुरस्कार
- First Indian **civil society / non-profit** winner
  पहली भारतीय संस्था
- REACH is based in **Chennai**
  चेन्नई

2 The prize | पुरस्कार

- Given by the **Kochon Foundation**, Korea
  कोचोन फ़ाउंडेशन
- With the **Stop TB Partnership**
  स्टॉप टीबी
- Honours people & groups fighting **TB**
  टीबी योद्धा

3 REACH's idea REACH का सिद्धांत

- "**Treat the person, not the disease**"
  व्यक्ति का इलाज
- Care beyond medicine – **family, mental health**
  समग्र देखभाल
- "**No one left behind**" – Nalini Krishnan
  कोई पीछे न छूटे

REACH first Indian civil society group to win Kochon Prize — in depth (1/2)

REACH को कोचोन पुरस्कार — विस्तार से (1/2)

4 Who backed it | समर्थन

- Nominated by **Soumya Swaminathan**
  सौम्या स्वामीनाथन
- Former **WHO chief scientist**
  WHO
- Praised as a **women-led** group
  महिला-नेतृत्व

5 The foot soldiers ज़मीनी योद्धा

- **TB Nanbans** – community helpers
  टीबी नंबन
- **TB Champions** – survivors who help others
  टीबी चैंपियन
- Credited by director **Ramya Ananthakrishnan**
  निदेशक

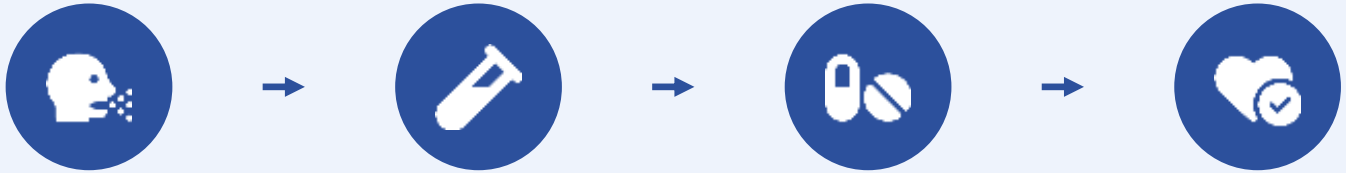
6 TB basics टीबी मूल बातें

- Caused by ***Mycobacterium tuberculosis***
  जीवाणु
- Spreads through the **air** (coughs)
  हवा से
- Mostly attacks the **lungs**
  फेफड़े

REACH first Indian civil society group to win Kochon Prize — in depth (2/2)

REACH को कोचोन पुरस्कार — विस्तार से (2/2)

7 A TB patient's path | मरीज़ का सफ़र



Symptoms लक्षण	Test जाँच	Treat उपचार	Cure स्वस्थ
Cough 2+ weeks खाँसी	NAAT / X-ray जाँच	About 6 months 6 महीने	Follow-up फ़ॉलो-अप

8 Did you know? क्या आप जानते हैं?

- India carries about **a quarter** of the world's TB cases
  एक-चौथाई
- TB is the world's top **single infectious killer**
  सबसे घातक संक्रमण

REACH first Indian civil society group to win Kochon Prize — background (1/2)

REACH को कोचोन पुरस्कार — पृष्ठभूमि (1/2)

9 India's TB programme टीबी कार्यक्रम

Step कदम	Year वर्ष
RNTCP (DOTS) RNTCP	1997
Renamed NTEP NTEP	2020
PM TB Mukt Bharat टीबी मुक्त भारत	2022
100-day campaign 100 दिन अभियान	Dec 2024

10 Patient support मरीज़ सहायता

- **Ni-kshay Poshan Yojana** – nutrition cash
  निक्षय पोषण
- Raised to **₹1,000/month** (2024)
  ₹1,000 प्रति माह
- **Ni-kshay Mitras** adopt patients
  निक्षय मित्र

11 Drug-resistant TB दवा-प्रतिरोधी टीबी

- **MDR-TB** resists main drugs
  MDR-TB
- New **BPaLM** regimen – just **6 months** (2024)
  BPaLM
- Replaces long, toxic **18–24 month** courses
  लंबा उपचार

REACH first Indian civil society group to win Kochon Prize — background (2/2)

REACH को कोचोन पुरस्कार — पृष्ठभूमि (2/2)

12 End-TB timelines | लक्ष्य

India भारत	SDG 3.3 SDG	WHO End TB WHO	Tools साधन
Aimed 2025 2025 लक्ष्य	2030 2030	2035 2035	Vaccine, tests टीका, जाँच

13 Stop TB Partnership
स्टॉप टीबी साझेदारी

- Founded **2001**, based in **Geneva**
  जिनेवा
- Hosted by **UNOPS**
  UNOPS
- Runs the **Global Drug Facility**
  दवा सुविधा

REACH first Indian civil society group to win Kochon Prize — Static GK

REACH को कोचोन पुरस्कार — स्थैतिक सामान्य ज्ञान

14 TB facts | टीबी तथ्य

- **24 March** – World TB Day
  विश्व टीबी दिवस
- **Robert Koch** found the TB germ in **1882**
  रॉबर्ट कोच
- Koch won the **Nobel Prize** in 1905
  नोबेल 1905

15 Diseases & germs रोग और कारक

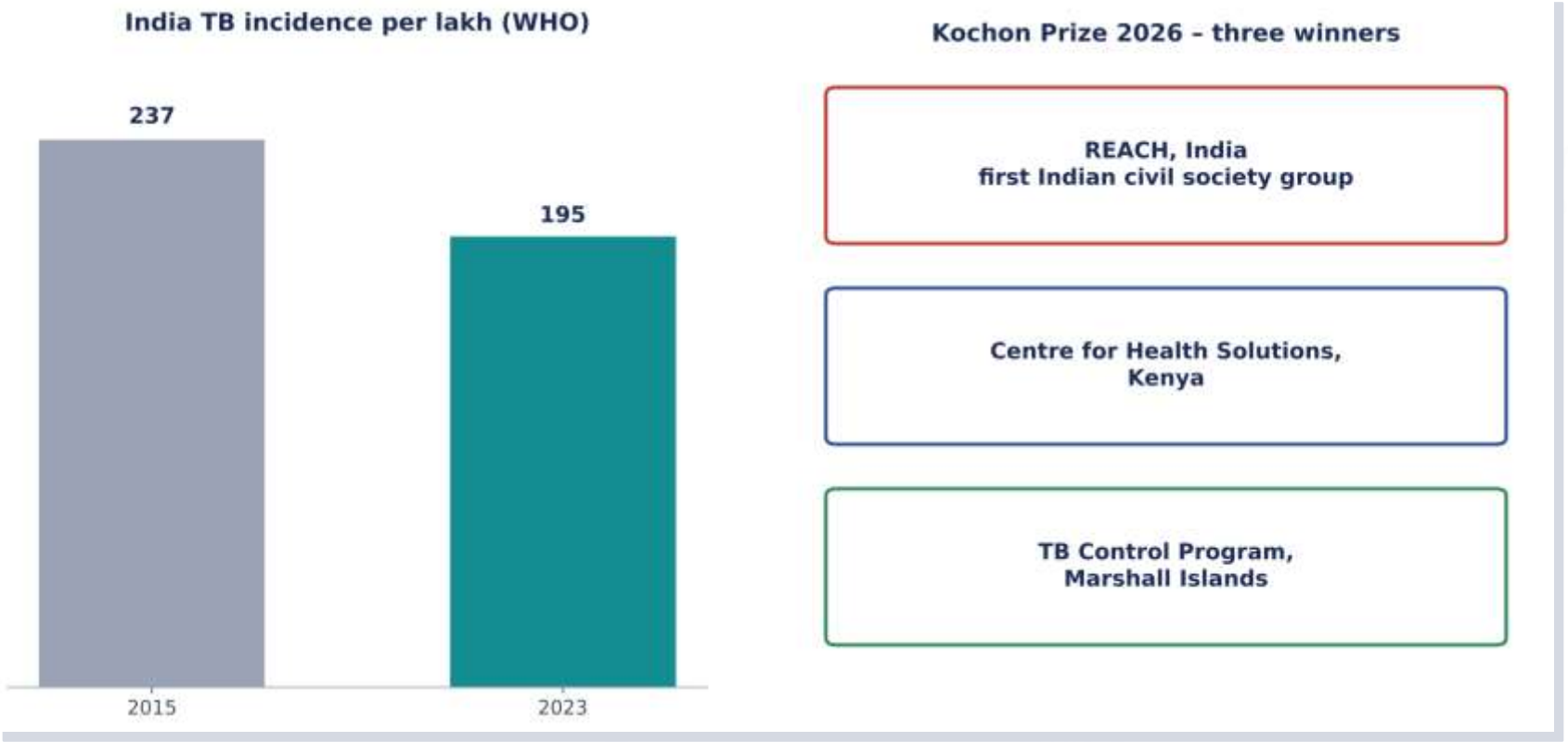
Disease रोग	Caused by कारक
TB क्षय रोग	Bacterium
Malaria मलेरिया	Protozoan
Polio पोलियो	Virus
Ringworm दाद	Fungus

16 BCG vaccine | BCG टीका

- **Bacillus Calmette-Guérin**
  पूरा नाम
- Given to babies **at birth** in India
  जन्म पर
- Protects children from **severe TB**
  गंभीर टीबी

REACH first Indian civil society group to win Kochon Prize — Map & Diagram

REACH को कोचोन पुरस्कार — मानचित्र व आरेख



Read the visual
चित्र को समझें

- India's TB incidence fell about **18%** in eight years
  18% गिरावट
- Still short of the **End TB** goal
  लक्ष्य से दूर
- Prize **shared** by three groups
  तीन विजेता

REACH first Indian civil society group to win Kochon Prize — Map & Diagram

REACH को कोचोन पुरस्कार — मानचित्र व आरेख



Read the visual
चित्र को समझें

- **Chennai** – REACH's home
  चेन्नई
- **Kenya** and the **Marshall Islands** – co-winners
  सह-विजेता
- **Seoul** – the Kochon Foundation
  सियोल


Business

INBRIEF

Sugar output jumps 9165 lakh tonne to 12.85 lakh tonne

DLF, Everstone join hands for ₹3,750-cr. RIEO investment

ONGC may get Venezuela oil operatorships in 3-6 months

Bull run on D-Street; Nifty reclaims 25,000 mark

Sharp rebound

Auto retail sales slip 24% in Oct. on high base effect last year

1 ...0-cr. default: ...con's Dhoot declared 'bankrupt'

ADNOC inks 10-year LNG buy/sell pact with Gujarat Energy

Jewellery demand to stay resilient in Q3

IT Ministry approves 12 more ECMS projects

$2.5 tn wiped off Nasdaq 100 as U.S. midterm outcome adds to AI stock slump

NPCI sets up tech subsidiary to tap AI, blockchain, GCC

SP Group unit said to eye up to $200-mn fundraise

TASE Global to get ₹300-cr. investment via ValueQuest's fund

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पृष्ठ 11 · व्यापार

Articles covered from this page | इस पृष्ठ से लिए गए लेख

1 **Dhoot declared bankrupt | धूत दिवालिया**

NCLT declares Videocon's Dhoot bankrupt

वेणुगोपाल धूत दिवालिया

₹12,700-cr. default: Videocon's Dhoot declared 'bankrupt'

Press Trust of India
NEW DELHI

The Mumbai bench of the National Company Law Tribunal (NCLT) declared former Videocon Industries promoter and director Venugopal Nandlal Dhoot as "bankrupt", admitting the petition filed by public sector lender State Bank of India over default of ₹12,668 crore.

The Mumbai bench of NCLT also appointed a Bankruptcy Trustee to conduct the bankruptcy process against Mr. Dhoot, who gave personal guarantees for loans availed by Videocon Industries from SBI and erstwhile associate banks.

He has been directed to submit statement of financial position to the bankruptcy trustee in seven days from the start of the bankruptcy proceedings.

Class24

₹12,700-cr. Default:
Videocon's Dhoot Declared 'Bankrupt'

राष्ट्रीय कंपनी विधि अधिकरण (NCLT) की मुंबई पीठ ने स्टेट बैंक ऑफ़ इंडिया की याचिका पर वीडियोकॉन के पूर्व प्रमोटर वेणुगोपाल धूत को दिवालिया घोषित किया – उन्होंने कंपनी के ऋणों की व्यक्तिगत गारंटी दी थी

IBC
दिवाला संहिता

1 The order | आदेश

- **NCLT Mumbai** declared **Venugopal Dhoot** bankrupt
  दिवालिया
- Petition by **State Bank of India**
  SBI याचिका
- He was a **promoter & director** of Videocon Industries
  प्रमोटर

2 Why him personally व्यक्तिगत क्यों

- He gave **personal guarantees**
  व्यक्तिगत गारंटी
- For loans from **SBI & its old associate banks**
  सहयोगी बैंक
- Company defaulted, so **guarantor** is liable
  गारंटर ज़िम्मेदार

3 What happens now आगे क्या

- A **Bankruptcy Trustee** is appointed
  ट्रस्टी नियुक्त
- Dhoot must **disclose his finances**
  वित्तीय विवरण
- His assets go to **repay creditors**
  ऋण चुकाना

NCLT declares Videocon's Dhoot bankrupt — in depth (1/2)

वेणुगोपाल धूत दिवालिया — विस्तार से (1/2)

4 The ICICI link
ICICI मामला

- Videocon got loans from **ICICI Bank**
  ICICI ऋण
- CBI arrested **Chanda Kochhar** & Dhoot in **Dec 2022**
  गिरफ़्तारी
- Alleged **quid pro quo**
  लेन-देन का आरोप

5 The company's fate
कंपनी का हाल

- Videocon Industries went into **insolvency in 2018**
  2018
- **Twin Star** (Vedanta) plan approved in 2021
  ट्विन स्टार
- Later **set aside by NCLAT** over low recovery
  NCLAT ने रद्द किया

6 Guarantors under IBC
गारंटर और IBC

- Rules for **personal guarantors** notified in **2019**
  2019
- Upheld by SC in ***Lalit Kumar Jain*** (2021)
  ललित कुमार जैन
- Their cases go to **NCLT**, not DRT
  NCLT में

NCLT declares Videocon's Dhoot bankrupt — in depth (2/2)

वेणुगोपाल धूत दिवालिया — विस्तार से (2/2)

7 A company's insolvency | कंपनी दिवाला



Admission स्वीकृति	IRP IRP	CoC लेनदार समिति	Outcome परिणाम
NCLT NCLT	Takes control नियंत्रण	Votes on plan योजना पर मत	Revival or sale पुनरुद्धार/बिक्री

8 Did you know? क्या आप जानते हैं?

- A company case must finish within **330 days**
  330 दिन
- Appeals go from **NCLT → NCLAT → Supreme Court**
  अपील क्रम

NCLT declares Videocon's Dhoot bankrupt — background (1/2)

वेणुगोपाल धूत दिवालिया — पृष्ठभूमि (1/2)

9 IBC players
IBC संस्थाएँ

Body संस्था	Role भूमिका
NCLT **NCLT**	Companies & guarantors
DRT **DRT**	Other individuals
IBBI **IBBI**	Regulator
Insolvency professional **IP**	Runs the process

10 IBC, 2016 | दिवाला संहिता

- Replaced a **patchwork** of old laws
  एकीकृत क़ानून
- Shifted control from "**debtor to creditor**"
  लेनदार नियंत्रण
- Section **29A** bars defaulting promoters from bidding
  धारा 29A

11 Bad loans tools
NPA उपाय

- **SARFAESI Act**, 2002 – seize collateral
  SARFAESI
- **NARCL** – "bad bank" (2021)
  बैड बैंक
- **DRTs** – debt recovery tribunals (1993)
  DRT

NCLT declares Videocon's Dhoot bankrupt — background (2/2)

वेणुगोपाल धूत दिवालिया — पृष्ठभूमि (2/2)

12 When a loan turns bad | ऋण कब बिगड़ता है

SMA SMA	NPA NPA	Doubtful संदिग्ध	Loss हानि
Up to 90 days late 90 दिन तक	Over 90 days 90+ दिन	NPA 12+ months 12 माह	Unrecoverable अप्राप्य

13 Wilful defaulter जानबूझकर चूककर्ता

- Can pay but **chooses not to**
  जानबूझकर
- Or **diverts** borrowed funds
  धन का दुरुपयोग
- Barred from **fresh bank loans**
  नया ऋण नहीं

NCLT declares Videocon's Dhoot bankrupt — Static GK

वेणुगोपाल धूत दिवालिया — स्थैतिक सामान्य ज्ञान

14 Two words | दो शब्द

- **Insolvency** – unable to pay debts
  दिवाला
- **Bankruptcy** – legal declaration for an **individual**
  दिवालियापन
- **Liquidation** – company assets sold off
  परिसमापन

15 State Bank of India भारतीय स्टेट बैंक

Fact तथ्य	Detail विवरण
Formed स्थापना	1955
Earlier name पूर्व नाम	Imperial Bank of India
HQ मुख्यालय	Mumbai
Associates merged विलय	2017

16 NCLT | NCLT

- Set up in **2016** under the **Companies Act, 2013**
  2016
- Principal bench in **New Delhi**
  नई दिल्ली
- Also handles **mergers & oppression** cases
  विलय मामले

NCLT declares Videocon's Dhoot bankrupt — Map & Diagram

वेणुगोपाल धूत दिवालिया — मानचित्र व आरेख

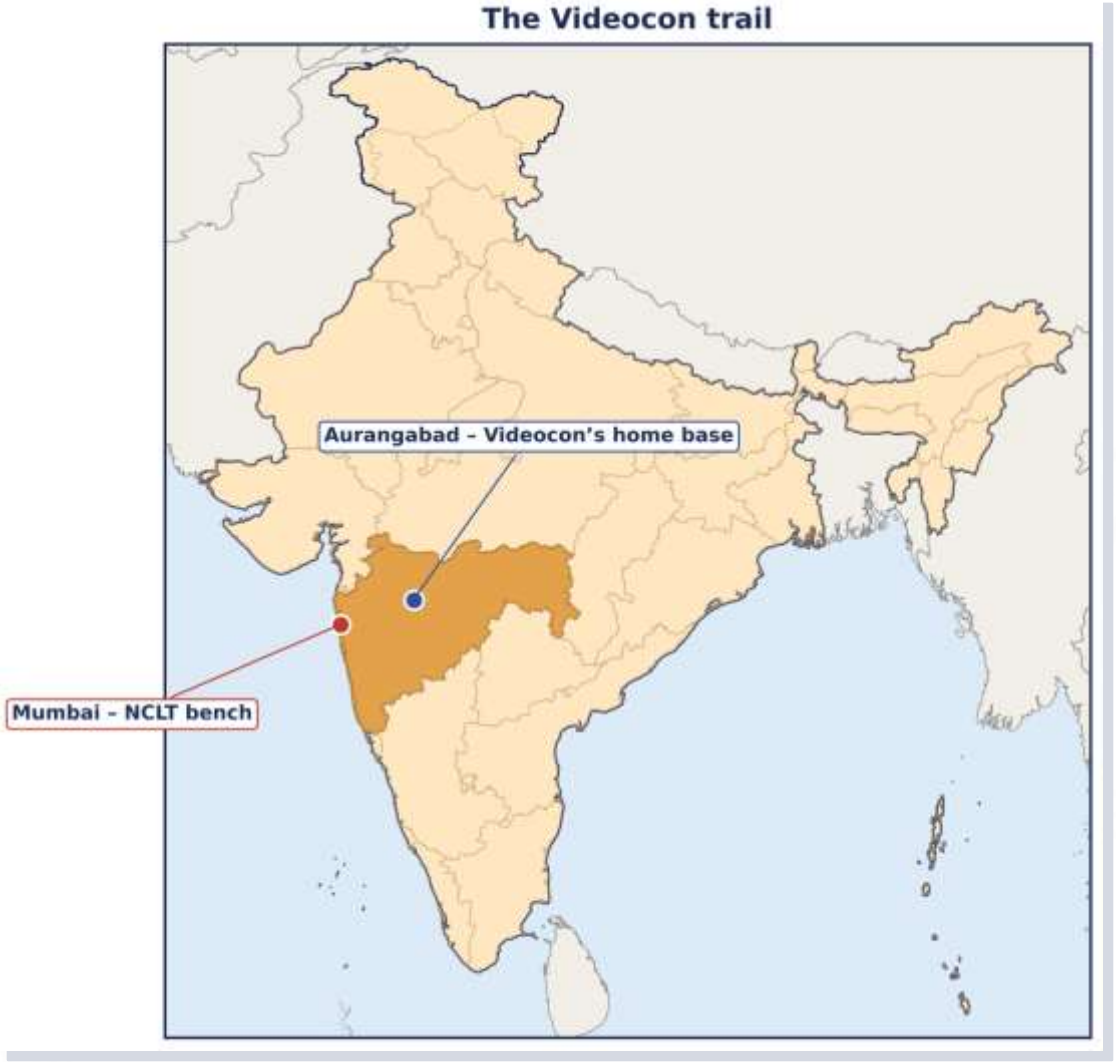


Read the visual
चित्र को समझें

- A **promoter's guarantee** makes him personally liable
  व्यक्तिगत गारंटी
- The trustee handles **asset sale**
  संपत्ति बिक्री
- Lenders recover what they can
  वसूली

NCLT declares Videocon's Dhoot bankrupt — Map & Diagram

वेणुगोपाल धूत दिवालिया — मानचित्र व आरेख



Read the visual
चित्र को समझें

- **Mumbai** – NCLT bench that ruled
  मुंबई
- **Aurangabad** – where Videocon grew
  औरंगाबाद
- Both in **Maharashtra**
  महाराष्ट्र


12 World

TEHRAN
Iran Guards say two oil tankers caught fire in the Strait of Hormuz

LONDON
London police chief expects 'many more' plaints against Russell Brand

BENI
IS-linked militants kill at least 33 in eastern Congo village attack

WASHINGTON
U.S. measles cases climb above 5,000 for first time since 1991

Israel Opposition makes progress in its move to oust PM Netanyahu

1 ...a Raman elected LA ...or ousting Karen Bass

At least 30 dead in air strikes on market in Yemen: Houthis

Asian parties reject 'unilateral actions', call for respect for international law

ICAPP

Myanmar to conduct byelections next April

After Donald Trump's midterm poll rout, South America breathes easy

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Articles covered from this page | इस पृष्ठ से लिए गए लेख

1 **Nithya Raman – LA Mayor | नित्या रमन**

India-born Nithya Raman elected LA Mayor

नित्या रमन लॉस एंजेलिस की मेयर

Nithya Raman elected LA Mayor ousting Karen Bass

Agence France-Presse
LOS ANGELES



Los Angeles Mayor-elect Nithya Raman speaks to members of the media as she celebrates her election victory on Thursday. AFP

Democratic socialist Nithya Raman ousted incumbent Democrat Karen Bass to become the next Mayor of Los Angeles, ending a heated race that saw the one-time allies spar over frustration with the status quo.

Ms. Bass called Ms. Raman on Thursday to concede, after the latest numbers showed Ms. Raman with 52% of the vote against the outgoing Mayor's 48%, with three-quarters of votes counted.

"I'm deeply honoured to be your next Mayor," Ms. Raman said.

"I love this city. I believe in its people. The work ahead will be hard, and change will take time. And together, we are going to build a future as extraordinary as the city we call home."

'Pothole politics'

India-born Raman, 45, campaigned in the nation's second-largest city on a platform of "pothole politics" – dubbing broken streetlights and jagged pavements as failures of her predecessor's leadership – while harnessing the anger of younger voters over affordability.

Her victory is yet another in the win column for candidates backed by the Democratic Socialists of America, who have propelled a cadre of left-wing leaders into office in cities across the country as well as Congress.

India-Born Nithya Raman
Elected Los Angeles Mayor

भारत में जन्मी डेमोक्रेटिक सोशलिस्ट नित्या रमन ने मौजूदा मेयर कैरन बास को हराकर लॉस एंजेलिस की मेयर का चुनाव जीता – टूटी सड़कों और स्ट्रीटलाइट जैसे बुनियादी मुद्दों पर "पॉटहोल पॉलिटिक्स" के साथ अभियान

Diaspora
प्रवासी भारतीय

1 The result | परिणाम

- Ousted incumbent **Karen Bass**
  कैरन बास को हराया
- Bass **called to concede**
  हार स्वीकार
- Both are **Democrats** – a heated race
  दोनों डेमोक्रेट

2 Who she is | परिचय

- **India-born**, aged **45**
  भारत में जन्म
- A **democratic socialist**
  लोकतांत्रिक समाजवादी
- Was an **LA City Council** member
  नगर परिषद

3 Her words | उनके शब्द

- "**I love this city**. I believe in its people"
  शहर से प्रेम
- "Change will **take time**"
  बदलाव में समय
- A future "**as extraordinary as the city**"
  असाधारण भविष्य

India-born Nithya Raman elected LA Mayor — in depth (1/2)

नित्या रमन लॉस एंजेलिस की मेयर — विस्तार से (1/2)

4 The bigger trend बड़ा रुझान

- Another win for the **Democratic Socialists of America**
  DSA
- Left-wing leaders rising in **cities & Congress**
  वामपंथी नेता
- Follows **Zohran Mamdani**'s NYC win (2025)
  ममदानी

5 Los Angeles | लॉस एंजेलिस

- Home of **Hollywood**
  हॉलीवुड
- Hosts the **2028 Summer Olympics**
  ओलंपिक 2028
- Third time after **1932 & 1984**
  तीसरी बार

6 Why it matters for India भारत के लिए महत्व

- Shows the **diaspora's** rising clout
  प्रवासी प्रभाव
- Builds **people-to-people** ties
  जन संबंध
- Soft power in **city diplomacy**
  सॉफ़्ट पावर

India-born Nithya Raman elected LA Mayor — in depth (2/2)

नित्या रमन लॉस एंजेलिस की मेयर — विस्तार से (2/2)

7 US government levels | अमेरिकी शासन स्तर

Federal संघीय	State राज्य	County काउंटी	City शहर
President, Congress राष्ट्रपति	Governor गवर्नर	Local services स्थानीय	Mayor, council मेयर

8 Did you know? क्या आप जानते हैं?

- **Karen Bass** was LA's **first woman mayor** (2022)
  पहली महिला मेयर
- LA mayoral polls are officially **non-partisan**
  ग़ैर-दलीय चुनाव

India-born Nithya Raman elected LA Mayor — background (1/2)

नित्या रमन लॉस एंजेलिस की मेयर — पृष्ठभूमि (1/2)

9 Indian-origin leaders abroad
भारतीय मूल के नेता

Leader नेता	Post पद
Rishi Sunak ऋषि सुनक	UK PM (2022–24)
António Costa एंटोनियो कोस्टा	European Council President
Irfaan Ali इरफ़ान अली	Guyana President
Kamala Harris कमला हैरिस	US Vice-President (2021–25)

10 Diaspora links
प्रवासी संबंध

- **OCI card** – lifelong visa (2005)
  OCI कार्ड
- **9 Jan** – Pravasi Bharatiya Divas
  प्रवासी भारतीय दिवस
- Marks **Gandhi's return** from South Africa (1915)
  गांधी की वापसी

11 World's largest diaspora
सबसे बड़ा प्रवासी समुदाय

- About **3.5 crore** Indians & PIOs abroad
  3.5 करोड़
- India – top receiver of **remittances**
  विप्रेषण
- Biggest groups: **US, UAE, Saudi Arabia**
  प्रमुख देश

India-born Nithya Raman elected LA Mayor — background (2/2)

नित्या रमन लॉस एंजेलिस की मेयर — पृष्ठभूमि (2/2)

12 How LA picks a mayor | मेयर चुनाव

Primary
प्राथमिक
All candidates
सभी उम्मीदवार

→

50%+?
बहुमत?
Wins outright
सीधी जीत

→

Top two
शीर्ष दो
Runoff
दूसरा चरण

→

Winner
विजेता
4-year term
4 वर्ष

13 Democratic socialism
लोकतांत्रिक समाजवाद

- Social goals through **elections**, not revolution
  चुनाव से
- Backs **public housing, transit, healthcare**
  सार्वजनिक सेवाएँ
- **DSA** founded in **1982**
  1982

India-born Nithya Raman elected LA Mayor — Static GK

नित्या रमन लॉस एंजेलिस की मेयर — स्थैतिक सामान्य ज्ञान

14 Olympic hosts ahead | आगामी ओलंपिक

Year वर्ष	City शहर
2028 2028	Los Angeles
2032 2032	Brisbane
2036 2036	India bidding (Ahmedabad)
2030 Winter शीतकालीन	French Alps

15 Pravasi Bharatiya Samman | प्रवासी सम्मान

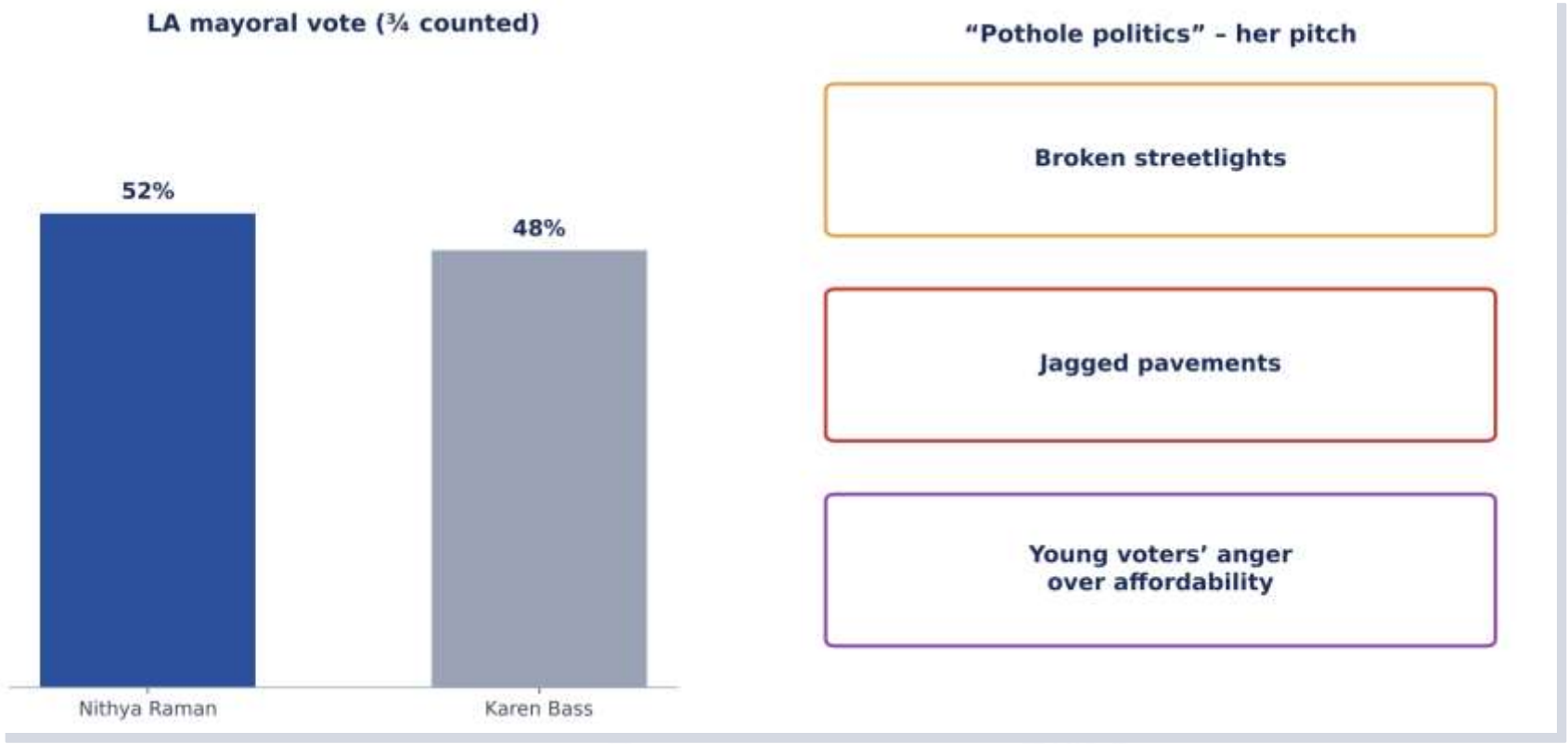
- Highest honour for **overseas Indians**
  सर्वोच्च सम्मान
- Given by the **President**
  राष्ट्रपति द्वारा
- At the **Pravasi Bharatiya Divas** convention
  सम्मेलन में

16 US cities | अमेरिकी शहर

- Largest city: **New York**
  न्यूयॉर्क
- Capital: **Washington DC**
  वॉशिंगटन डीसी
- LA is called the “**City of Angels**”
  एंजल्स का शहर

India-born Nithya Raman elected LA Mayor — Map & Diagram

नित्या रमन लॉस एंजेलिस की मेयर — मानचित्र व आरेख



Read the visual
चित्र को समझें

- A **clear but close** win
  क़रीबी जीत
- Her pitch focused on **basic civic services**
  नागरिक सेवाएँ
- Tapped **young voters'** frustration
  युवा मतदाता

India-born Nithya Raman elected LA Mayor — Map & Diagram

नित्या रमन लॉस एंजेलिस की मेयर — मानचित्र व आरेख



Read the visual
चित्र को समझें

- **Los Angeles** – southern California
  लॉस एंजेलिस
- **Sacramento** – the State capital
  सैक्रामेंटो
- California – the **most populous** US State
  सबसे अधिक आबादी



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पृष्ठ 6 · कंपनियाँ

Articles covered from this page | इस पृष्ठ से लिए गए लेख

1 **CBI books Kishore Biyani | किशोर बियानी**

CBI books Kishore Biyani in ₹904-cr fraud

किशोर बियानी पर CBI मामला

CBI books Kishore Biyani in alleged ₹904-cr fraud

FE BUREAU
New Delhi, November 6

THE CBI HAS registered an FIR against Future Retail and noted businessman Kishore Biyani in an alleged bank fraud of ₹904.32 crore and conducted searches at premises linked to him in Mumbai on Friday, officials said.

The CBI has also booked his brother Rakesh Biyani in the case registered under offenses of criminal conspiracy for cheating and also for offenses under the Prevention of Corruption Act, they said.

"The Central Bureau of Investigation (CBI) has registered a case on the complaint of the State Bank of India, Stressed Assets Management Branch - III, Mumbai against M/s Future Retail (M/s. FRL) and its Promoters/Managing Directors/ Executive Directors/Guarantors namely, (i) Kishore Biyani (ii) Rakesh Biyani, unknown public servants and unknown others for offenses of criminal conspiracy for cheating and also the offenses under the Prevention of Corruption Act, resulting in alleged wrongful loss of ₹904.32 crores to the complainant Bank," a CBI Spokesperson said in a statement.

Multiple calls made to the company seeking a reaction remained unanswered.

The CBI has alleged that according to a complaint filed by SBI, the accused persons entered into a criminal conspiracy to obtain credit facilities from the State Bank of India and also from the consortium of nine banks. Future Retail operated multiple retail formats, including hypermarkets and supermarkets such as Big Bazaar, Fashion@Big Bazaar and Foodhall. It was also engaged in the general trading of FMCG and fashion goods through its stores, the statement said.

The CBI alleged that the company did not use the bank funds for the purposes for which they had been sanctioned.

"It is further alleged that the company diverted the funds by siphoning them off through associate companies/connected entities and caused loss to the bank," the statement said.

The agency registered the FIR on November 4 and conducted searches at multiple premises in Mumbai. "Incriminating documents relevant to the investigation were recovered and seized during the searches," it said.

The probe is underway to ascertain the full extent of the alleged conspiracy, identify the roles of all those involved, including public servants and private individuals, and trace the end-use of the loan funds, she said.

Estimated wrongful loss to SBI as on the date of fraud declaration — March 23, 2026 — was ₹904.32 crore plus notional interest amounting to ₹1,331.91 crore, which brings the total to ₹2,236.23 crore.

(With inputs from PTI)

CRIMINAL CONSPIRACY

- The accused persons entered into a criminal conspiracy to obtain credit facilities from SBI and from the consortium of nine banks
- Future Retail didn't use the bank funds for the purposes for which they had been sanctioned, CBI said
- The firm diverted the funds by siphoning them off through associate companies/connected entities
- Wrongful loss to SBI as on the date of fraud declaration amonts to a total of **₹2,236.23 crore**



CBI Books Kishore Biyani in Alleged ₹904-cr Fraud

सीबीआई ने स्टेट बैंक ऑफ़ इंडिया की शिकायत पर फ़्यूचर रिटेल, किशोर बियानी और उनके भाई राकेश बियानी के ख़िलाफ़ ₹904.32 करोड़ की कथित बैंक धोखाधड़ी का मामला दर्ज किया – ऋण राशि को सहयोगी कंपनियों के ज़रिए निकालने का आरोप

Bank fraud
बैंक धोखाधड़ी

1 The case | मामला

- FIR against **Future Retail**
  फ़्यूचर रिटेल
- Accused: **Kishore & Rakesh Biyani**
  बियानी बंधु
- Also "**unknown public servants**"
  अज्ञात लोक सेवक

2 The allegation | आरोप

- Loans from **SBI & a 9-bank consortium**
  9 बैंक
- Funds **not used** for sanctioned purposes
  दुरुपयोग
- **Siphoned** via associate companies
  धन हस्तांतरण

3 The probe | जाँच

- "**Incriminating documents**" seized
  दस्तावेज़ ज़ब्त
- Tracing the **end-use** of loans
  अंतिम उपयोग
- Role of **public servants** under scrutiny
  अधिकारियों की भूमिका

CBI books Kishore Biyani in ₹904-cr fraud — in depth (1/2)

किशोर बियानी पर CBI मामला — विस्तार से (1/2)

4 Future Retail
फ़्यूचर रिटेल

- Ran **Big Bazaar**, **FBB**, **Foodhall**
  बिग बाज़ार
- Hypermarkets & supermarkets
  हाइपरमार्केट
- Also traded **FMCG & fashion** goods
  FMCG

5 The fall | पतन

- **₹24,713-cr** deal with Reliance (2020)
  रिलायंस सौदा
- Blocked by **Amazon's** arbitration fight
  अमेज़न विवाद
- Deal called off; firm went into **insolvency** (2022)
  दिवाला

6 The charges | धाराएँ

- **Criminal conspiracy**
  आपराधिक षड्यंत्र
- **Cheating**
  धोखाधड़ी
- **Prevention of Corruption Act** offences
  भ्रष्टाचार निवारण

CBI books Kishore Biyani in ₹904-cr fraud — in depth (2/2)

किशोर बियानी पर CBI मामला — विस्तार से (2/2)

7 How a bank fraud case moves | प्रक्रिया

Detect पहचान	Declare घोषणा	Complaint शिकायत	Charge sheet आरोप पत्र
Bank audit ऑडिट	Account “fraud” धोखाधड़ी खाता	To CBI CBI को	Trial मुक़दमा

8 Did you know? क्या आप जानते हैं?

- SC (2023): borrowers must be **heard** before an account is called fraud
  सुनवाई ज़रूरी
- Case: ***SBI v. Rajesh Agarwal***
  राजेश अग्रवाल मामला

Class24

CBI books Kishore Biyani in ₹904-cr fraud — background (1/2)

किशोर बियानी पर CBI मामला — पृष्ठभूमि (1/2)

9 Probe agencies जाँच एजेंसियाँ

Agency एजेंसी	Law / year क़ानून
CBI CBI	DSPE Act 1946; set up 1963
ED ED	PMLA, FEMA
SFIO SFIO	Companies Act 2013
NIA NIA	NIA Act 2008

10 Prevention of Corruption Act भ्रष्टाचार निवारण

- Enacted **1988**
  1988
- **2018** amendment – bribe-**giving** also a crime
  2018 संशोधन
- **Sec 17A** – prior approval to probe officials
  धारा 17A

11 CBI & the States CBI और राज्य

- Needs State **consent** (DSPE Sec 6)
  राज्य की सहमति
- Several States have **withdrawn general consent**
  सहमति वापस
- Courts can still **order** CBI probes
  अदालत आदेश

CBI books Kishore Biyani in ₹904-cr fraud — background (2/2)

किशोर बियानी पर CBI मामला — पृष्ठभूमि (2/2)

12 Economic offenders | आर्थिक अपराधी

Flee
फ़रार
₹100 cr+ cases
₹100 करोड़+

→

Declared
घोषित
Fugitive offender
भगोड़ा

→

Confiscate
ज़ब्ती
Property seized
संपत्ति

→

Law
क़ानून
FEO Act 2018
2018 अधिनियम

13 Retail FDI rules | खुदरा FDI

- **Single-brand** retail – 100% FDI
  एकल ब्रांड
- **Multi-brand** retail – up to **51%** (approval)
  बहु-ब्रांड
- E-commerce – only **marketplace** model for FDI
  मार्केटप्लेस

CBI books Kishore Biyani in ₹904-cr fraud — Static GK

किशोर बियानी पर CBI मामला — स्थैतिक सामान्य ज्ञान

14 CBI facts | CBI तथ्य

- Motto: "**Industry, Impartiality, Integrity**"
  आदर्श वाक्य
- Under the **Ministry of Personnel**
  कार्मिक मंत्रालय
- Director picked by **PM, LoP, CJI**
  चयन समिति

15 Retail terms खुदरा शब्दावली

Term शब्द	Meaning अर्थ
FMCG FMCG	Fast-moving consumer goods
Hypermarket हाइपरमार्केट	Very large store
D2C D2C	Direct-to-consumer
GMV GMV	Gross merchandise value

16 Bank consortium बैंक संघ

- Group of banks **sharing** one big loan
  साझा ऋण
- A **lead bank** coordinates
  अग्रणी बैंक
- Spreads the **risk**
  जोखिम बँटता है

CBI books Kishore Biyani in ₹904-cr fraud — Map & Diagram

किशोर बियानी पर CBI मामला — मानचित्र व आरेख

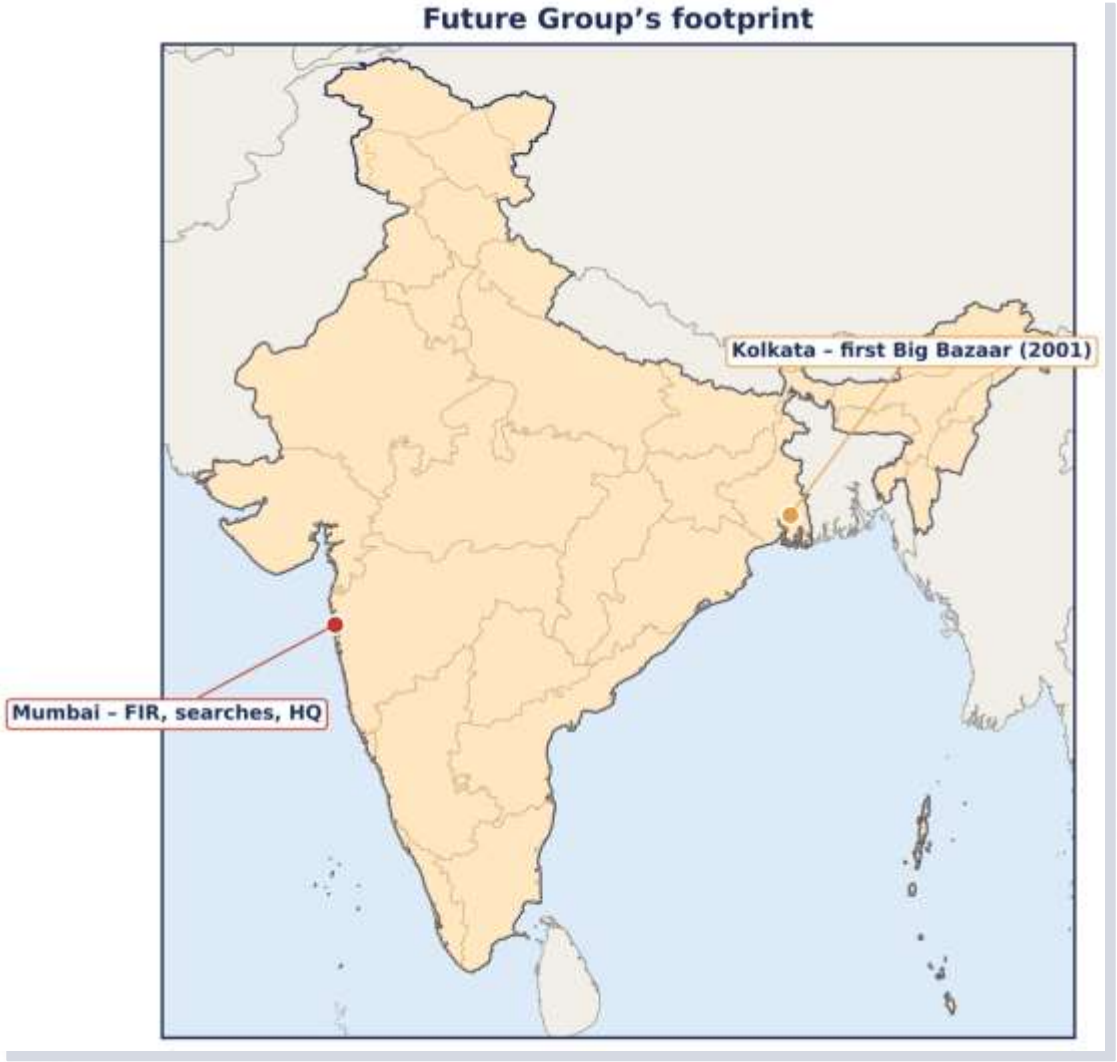


Read the visual
चित्र को समझें

- Interest more than **doubles** the loss
  ब्याज से दोगुना
- Fraud declared **months** before the FIR
  पहले घोषित
- Searches came **two days** after the FIR
  दो दिन बाद

CBI books Kishore Biyani in ₹904-cr fraud — Map & Diagram

किशोर बियानी पर CBI मामला — मानचित्र व आरेख



Read the visual
चित्र को समझें

- **Mumbai** – Future Group's base
  मुंबई
- **Kolkata** – where Big Bazaar began
  कोलकाता
- Once a **nationwide** retail chain
  देशव्यापी

8 November 2026

समसामयिक मुद्दे — The Hindu • Indian Express • Financial Express — 4 articles + exam PYQs + MCQs + Myth Buster

1. **Why ghee is costing more – a milk-fat crisis**
   घी महँगा क्यों

2. **Govt gears up to meet Chinese export curbs**
   चीनी प्रतिबंधों से निपटने की तैयारी

3. **Rajasthan wins award for renewable energy**
   राजस्थान को नवीकरणीय ऊर्जा पुरस्कार

4. **House lizards can contaminate food but are not poisonous**
   छिपकली ज़हरीली नहीं



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पृष्ठ 1 · मुख पृष्ठ

Articles covered from this page | इस पृष्ठ से लिए गए लेख

1 **Why is ghee costlier | घी महँगा**

Why ghee is costing more – a milk-fat crisis

घी महँगा क्यों

EXPRESS special

Why is ghee costing more? Indian dairies have a big fat problem

From El Niño effect to a decline in growth of milk production, FSSAI raids to GST cuts, there is a fats crisis

Harish Damodaran
New Delhi, November 7

THE GUJARAT Cooperative Milk Marketing Federation (GCMMF) hiking the price of its Amul cow ghee by Rs 40 per one-litre pouch, and the Karnataka Milk Federation by as much as Rs 135, is telling. India is seeing a growth slowdown in milk production. But the real problem is not of milk as much as fat.

Between 2016 and 2025, India's milk production increased from 165.4 million tonnes (mt)

WEIGHTED AVERAGE EX-DAIRY PRICE

	BUTTER		SKIMMED MILK POWDER	
Month	2026-27 (₹/kg)	% growth over 2023-24	2026-27 (₹/kg)	% growth over 2023-24
Apr	486	20	267	-10.40
May	515	35.53	275	3.77
Jun	505	38.74	278	0.36
Jul	512	47.98	277	4.92
Aug	515	50.58	279	11.60
Sep	528	53.04	291	11.92
Oct	537	54.31	295	18

e EXPLAINED

Supply-demand mismatch

Demand for milk fat-based products has gone up especially after GST rate cuts on ice-cream, ghee, butter and paneer. But supply is not keeping pace, leading to higher inflation in milk fat than milk per se.

compound average annual growth of about 3%, according to the US Department of Agri-

Ghee

expected to fall to 2.5% (for a total of 222 mt of milk) in 2026 and 2% (226.5 mt) in 2027.

The US Department attributes the growth slowdown to "tightening feed and fodder supplies and animal productivity" due to El Niño-induced drought in states key to milk production.

However, it's milk fats where India is struggling.

Milk has two primary solids components: fat, and SNF or solids-not-fat. The latter mainly consists of lactose (milk sugar), proteins (casein and whey) and minerals (calcium, phosphorus, potassium, sodium, magnesium and various trace elements).

The accompanying tables show average monthly price realisations for Indian dairies from butter and skimmed milk powder sales. Butter has 82% fat content, while skimmed milk powder has 95-97% SNF by weight.

Between October 2023 and October 2026, the average ex-dairy price of butter has risen by 54.3%, from Rs 348 to Rs 537 per kg. The same period has seen skimmed milk powder prices go up by just 18%, from Rs 250 to Rs 295 per kg.

Dairies are currently selling yellow (cow) butter at Rs 550-555 per kg. The equivalent price for cow ghee, having 99.5% milk fat, comes to Rs 670-677 per kg or Rs 610-616 per litre (1 litre=910 grams). Expenses on processing (heating and melting Rs 5), packaging (Rs 10), transport and trade margins (15%), and 5% GST (goods and services tax) would take the maximum retail price (MRP) of pure ghee to Rs 755-762 per litre.

As per prices effective November 2, Amul's one-litre ghee pouch costs Rs 735, up from Rs 695, and 500-gm pack of table butter Rs 325, up from Rs 310. GCMMF offers lower distributor and retail margins compared to other dairy and FMCG players.

What explains the rise?

One reason is the consumer demand for high-fat dairy products. "The cut in GST rates since September 22, 2025 – from 18% to 5% on ice-cream; 12% to 5% on ghee, butter and cheese; and 5% to nil on paneer — has further fuelled the demand for these products," R S Sodhi, former managing director of the GCMFF, told *The Indian Express*.

The second reason is the actions of the Food Safety and Standards Authority of India and state departments. It started with the crackdowns on adulterated ghee suppliers, especially after the Tirupati laddu scam came to light in September 2024. Subsequently, there have been bans on sale of analogue paneer (made using vegetable oils instead of full-fat / whole milk) and interceptions of tankers carrying substandard milk.

"All this has led to genuine milk with high total solids content supplied by farmers fetching a premium," said Ganesan Palaniappan, a Chennai-based dairy commodities trader.

A third explanation has to do with exports of milk fat. During 2024-25 and 2025-26, India exported 56,578.64 tonnes and 37,167.33 tonnes of ghee, butter and anhydrous milk fat, valued at Rs 2,663.05 crore and Rs 2,034.78 crore, respectively. Those record shipments – when global fat prices ruled at $6,500-7,500 per tonne, as against $5,300-5,500 now – have depleted fat stocks with dairies, exacerbating domestic shortages.

The fact that milk production growth itself has slowed down has worsened matters. This is the fourth factor cited by Sodhi, also reflected in dairies struggling to procure enough milk.

The Karnataka Milk Federation has been forced to raise the base purchase price for standard cow milk containing 3.5% fat and 8.5% SNF from Rs 35 to Rs 42 per litre. Adding the existing Rs 5 incentive under the state government's Ksheeradhare scheme, farmers are effectively receiving Rs 47 per litre.

The cooperative has simultaneously revised upwards the MRP of its 'Nandini' toned milk (3% fat and 8.5% SNF) from Rs 46 to Rs 54 per litre, and that of ghee packed in one-litre sachets from Rs 715 to Rs 850.

Sodhi said: "The price inflation in fat is also due to the falling contribution of buffaloes to national milk production. In 2000-01, around 57% of India's total milk was from buffaloes. That share is hardly 45% today." Buffalo milk has higher fat content.

In Uttar Pradesh, dairies are paying farmers Rs 62-63 per litre for buffalo milk with 6.5% fat and 9% SNF.

Going forward

In the near term, prices may not rise further because the demand for milk products, particularly sweets, would ebb post-Diwali. Also, the winter and spring months coincide with the 'flush' season, when animals usually calve and produce more milk with a drop in temperatures.

Even with regard to El Niño, the impact on milk output is probably not going to be immediate. "In low-rainfall years, farmers tend to focus more on rearing animals than cultivating crops. Milk brings in much-needed cash, which means it makes sense to use scarce water for growing fodder instead of regular crops on their land," Palaniappan noted.

While El Niño could hit fodder and feed availability, the effects of that may also not be felt in the short run. Since the cows and buffaloes already giving milk are unlikely to be deprived of fodder, the brunt would be borne by pregnant animals, young heifers and calves. As their reproduction-cum-lactation cycles get disrupted, it might show up in lower production only a year or so from now.

Why Is Ghee Costing More?

Indian Dairies Have a Big Fat Problem

अमूल ने घी ₹40 प्रति लीटर और कर्नाटक मिल्क फ़ेडरेशन ने ₹135 तक महँगा किया – असली समस्या दूध नहीं, दूध की वसा की कमी है; GST कटौती से बढ़ी माँग, मिलावट पर सख़्ती, निर्यात और धीमे दूध उत्पादन ने संकट बढ़ाया

Fat crisis
वसा संकट

1 Price hikes | मूल्य वृद्धि

- **Amul** cow ghee up **₹40** per litre
  अमूल
- **Nandini** (KMF) ghee **₹715 → ₹850**
  नंदिनी
- Problem is **milk fat**, not milk
  दूध की वसा

2 Four reasons | चार कारण

- **GST cuts** pushed up demand
  GST कटौती
- **FSSAI raids** removed fake supply
  मिलावट पर सख़्ती
- Big **exports** + slower **milk growth**
  निर्यात, धीमा उत्पादन

3 Milk output | दूध उत्पादन

~3% Yearly growth 2016–25 वार्षिक वृद्धि	**2.5%** Expected 2026 2026 अनुमान
2% Expected 2027 2027 अनुमान	**226.5 mt** Output in 2027 उत्पादन

Why ghee is costing more – a milk-fat crisis — in depth (1/2)

घी महँगा क्यों — विस्तार से (1/2)

4 Milk science दूध का विज्ञान

- Two solids: **fat** and **SNF** (solids-not-fat)
  वसा, SNF
- SNF = **lactose, proteins, minerals**
  लैक्टोज़, प्रोटीन
- Ghee is **99.5% fat**; butter **82%**
  घी 99.5%

5 The GST effect GST का असर

Item वस्तु	GST (from 22 Sep 2025) नई दर
Ice-cream आइसक्रीम	18% → 5%
Ghee, butter, cheese घी, मक्खन	12% → 5%
Paneer पनीर	5% → nil
Effect असर	Demand jumped

6 Exports drained stocks निर्यात

- **56,579 t** of milk-fat products shipped in **2024-25**
  2024-25
- **37,167 t** more in **2025-26**
  2025-26
- Sold when world prices were **$6,500–7,500/t**
  ऊँचे दाम

Why ghee is costing more – a milk-fat crisis — in depth (2/2)

घी महँगा क्यों — विस्तार से (2/2)

7 How ghee's MRP builds up | MRP कैसे बनता है

Butter मक्खन	Ghee cost घी लागत	Pack + margin पैकिंग	MRP MRP
₹550/kg ₹550	₹670–677/kg ₹670	+ 5% GST जीएसटी	₹755–762/L ₹755

8 Did you know? क्या आप जानते हैं?

- Crackdown began after the **Tirupati laddu** ghee row (**Sep 2024**)
  तिरुपति
- **Analogue paneer** is made with vegetable oil
  नक़ली पनीर

Why ghee is costing more – a milk-fat crisis — background (1/2)

घी महँगा क्यों — पृष्ठभूमि (1/2)

9 India's dairy milestones डेयरी इतिहास

Event घटना	Year वर्ष
Amul founded अमूल	1946
NDDB set up, Anand NDDB	1965
Operation Flood ऑपरेशन फ़्लड	1970
India No. 1 in milk नंबर 1	1998

10 Farmers' side किसानों की ओर से

- KMF pays **₹42/L** + **₹5** State bonus = **₹47**
  ₹47 प्रति लीटर
- Bonus under **Ksheeradhare** scheme
  क्षीरधारे
- UP: **₹62–63/L** for buffalo milk
  भैंस का दूध

11 India in world dairy विश्व में भारत

- World's **largest milk producer**
  सबसे बड़ा उत्पादक
- About **a quarter** of global milk
  एक-चौथाई
- Per capita about **470 g/day**
  प्रति व्यक्ति

Why ghee is costing more – a milk-fat crisis — background (2/2)

घी महँगा क्यों — पृष्ठभूमि (2/2)

12 How El Niño hits milk | अल नीनो और दूध

El Niño अल नीनो	→	Fodder चारा	→	Young stock बछड़े	→	Milk दूध
Weak rain कम वर्षा		Shortage कमी		Hit first पहले असर		Falls a year later साल भर बाद

13 Flush & lean seasons मौसम

- **Flush** – winter & spring, more milk
  फ़्लश सीज़न
- Animals **calve** in cooler months
  ब्याना
- **Lean** – summer, less milk
  लीन सीज़न

Why ghee is costing more – a milk-fat crisis — Static GK

घी महँगा क्यों — स्थैतिक सामान्य ज्ञान

14 Agri "revolutions" कृषि क्रांतियाँ

Revolution क्रांति	Sector क्षेत्र
White श्वेत	Milk
Yellow पीली	Oilseeds
Blue नीली	Fisheries
Golden स्वर्णिम	Horticulture, honey

15 Verghese Kurien वर्गीज़ कुरियन

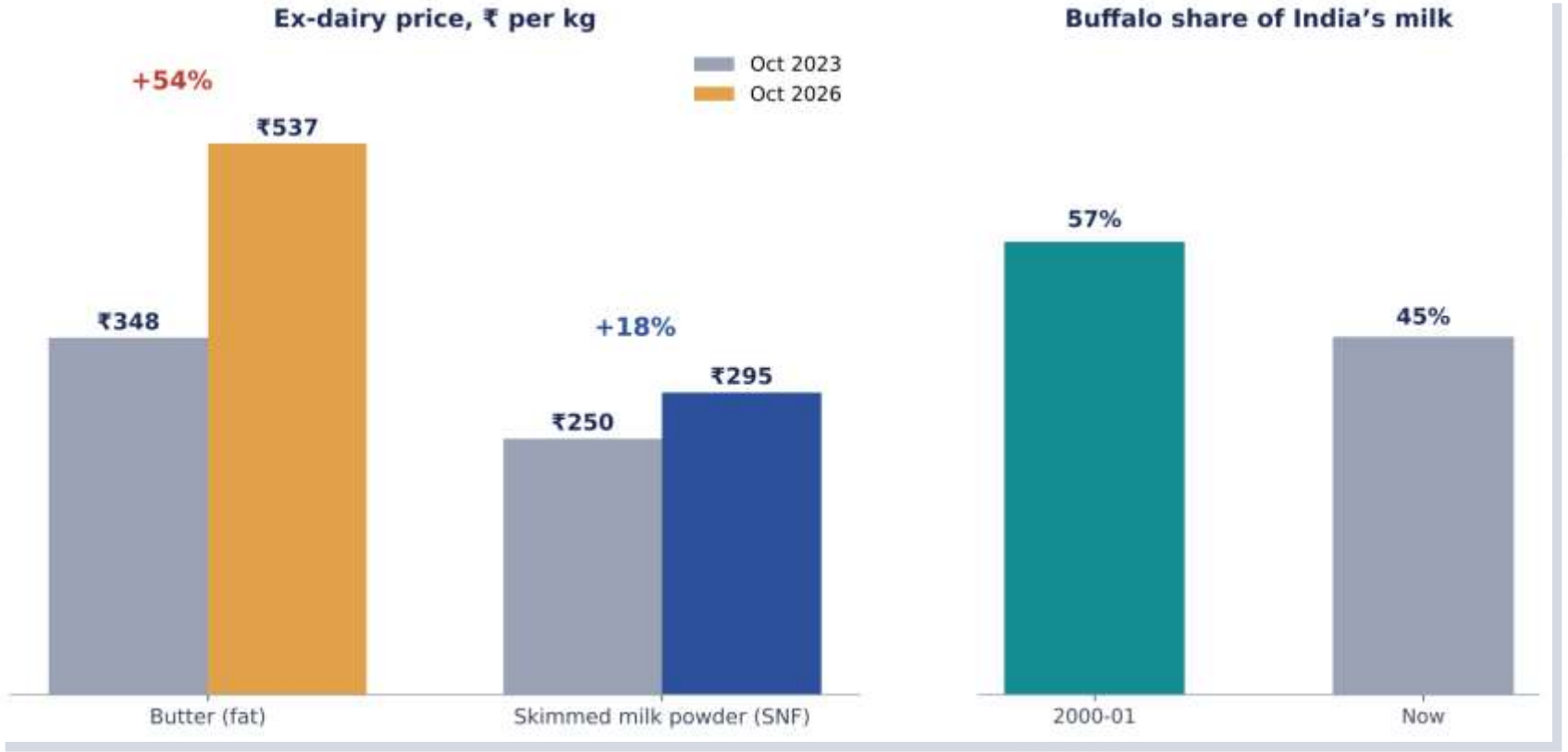
- "**Father of the White Revolution**"
  श्वेत क्रांति के जनक
- **26 Nov** – National Milk Day (his birthday)
  राष्ट्रीय दुग्ध दिवस
- **1 June** – World Milk Day (FAO)
  विश्व दुग्ध दिवस

16 Dairy breeds | नस्लें

- **Gir** – Gujarat
  गिर
- **Sahiwal** – Punjab
  साहीवाल
- **Murrah** buffalo – Haryana
  मुर्रा भैंस

Why ghee is costing more – a milk-fat crisis — Map & Diagram

घी महँगा क्यों — मानचित्र व आरेख



Read the visual
चित्र को समझें

- Fat (butter) prices rose **three times faster** than SNF
  वसा तीन गुना तेज़
- So the squeeze is in **fat, not milk**
  दूध नहीं, वसा
- Buffaloes – richer in fat – now give a **smaller share**
  भैंस का हिस्सा घटा

Why ghee is costing more – a milk-fat crisis — Map & Diagram

घी महँगा क्यों — मानचित्र व आरेख



Read the visual
चित्र को समझें

- **Anand** – home of Amul
  आणंद
- **Karnataka** – Nandini raised prices most
  कर्नाटक
- **Tirupati** case set off the adulteration crackdown
  तिरुपति


THE SUNDAY EXPRESS

Economy

1

micals to capital goods: Govt gears up to meet Chinese curbs

Muhurat trading today: Bull run may continue

BSE Sensex has been on a 7-session winning run

Car market takes a firm electric leap

Indian epics get new-age avatars in online gaming

How NHAI plans to use Bihar's river silt to construct highways, tame floods in the state

IndiGo bets on premiumisation for its wide-body, long-haul operations

THE INDIAN EXPRESS • 8 NOV 2026

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पृष्ठ 15 · अर्थव्यवस्था

Articles covered from this page | इस पृष्ठ से लिए गए लेख

1 **Govt vs Chinese curbs | चीनी प्रतिबंध**

Govt gears up to meet Chinese export curbs

चीनी प्रतिबंधों से निपटने की तैयारी



PRODUCTION OF TUNNEL BORING MACHINE TO START IN TAMIL NADU

Chemicals to capital goods: Govt gears up to meet Chinese curbs

Ravi Dutta Mishra & Pratyush Deep
New Delhi, November 7

Government has begun indigenisation of 100 items spanning intermediates and capital goods across sectors. REUTERS

WITH CHINA planning to impose export licensing regime starting this month on capital goods used in key sectors such as solar equipment and heavy capital goods such as tunnel boring machines, the Department for Promotion of Industry and Internal Trade (DPIIT) has begun a fresh push to indigenise 100 items spanning intermediates and capital goods across sectors, a senior government official said.

The department has begun talks with respective ministries on ways to boost their domestic production, he said.

The official said plans to begin production of tunnel boring machines, which China's commerce ministry is expected to bring under a licensing mechanism from November 18, are also taking shape, with a plant having "landed" in Tamil Nadu and production set to begin soon. Similar plans to indigenise select petrochemical products, decided in the backdrop of the West Asia crisis, have also begun to move forward.

As China last month proposed restrictions on exports of solar manufacturing technologies, the government has not only announced plans to expand its domestic solar manufacturing capacity and reduce dependence on imports but is also preparing guidelines to recycle solar module waste.

The Indian Express reported last week that the Ministry of New and Renewable Energy has already held stakeholder consultations on module recycling.

Curbs on solar production

The proposed restrictions by China's Ministry of Commerce come as India seeks to expand its domestic solar manufacturing capacity and reduce dependence on imports across the value chain. As per industry estimates, India has around 233 gigawatts (GW) of annual solar module manufacturing capacity, but its solar cell manufacturing capacity remains relatively limited at around 30 GW.

With the country adding about 50 GW of solar power capacity annually, much of its module manufacturing industry continues to depend on imported cells. The gap is even wider further upstream.

India has only around 2 GW of installed ingot and wafer manufacturing capacity, leaving a significant part of this segment dependent on imports. The solar manufacturing value chain begins with polysilicon, which is processed into ingots and sliced into wafers. These wafers are used to manufacture solar cells, which are then assembled into modules.

"China has proposed certain export curbs, and we are expecting final provisions to come out by the end of November. Two things are important from our point of view. One, our cell capacity expansion is already complete, so we don't have any exposure to cell technology imports. Second, the existing operations of the company are not expected to be affected because the proposed restrictions focus mainly on capital goods and technology for new plants. The main challenge is for people setting up new cell and ingot-wafer plants, but the Chinese capital goods manufacturers are likely to resist these changes as they will severely affect their business," Vinay Rustagi, Chief Business Officer (CBO) at Premier Energies told *The Indian Express*. "There is limited availability of equipment outside of China. The cost of technology is higher, and in many cases, quality is also a compromise. Moving away from China and sourcing capital goods from Europe or Japan, etc can push up costs by 20-40%," Rustagi said.

Petrochemicals dependence

With global trade tensions on the rise, the government has been particularly pushing for production of core petrochemical products because of its use in scores of industries, including textiles, pharma and fertiliser and urea production. Most petrochemicals aimed at domestic manufacturing, including PVC, polyethylene (LDPE, LLDPE), polypropylene, polystyrene, ABS, are the backbone of packaging films, pipes, containers and consumer goods.

FULL REPORT ON WWW.INDIANEXPRESS.COM

Class24

Chemicals to Capital Goods:

Govt Gears Up to Meet Chinese Curbs

चीन द्वारा सौर उपकरण और टनल बोरिंग मशीन जैसे पूँजीगत सामान पर निर्यात लाइसेंस व्यवस्था लागू करने की तैयारी के बीच DPIIT ने 100 वस्तुओं के स्वदेशीकरण का अभियान शुरू किया; तमिलनाडु में टनल बोरिंग मशीन का उत्पादन जल्द

Self-reliance
आत्मनिर्भरता

1 China's move | चीन का क़दम

- **Export licensing** on key capital goods
  निर्यात लाइसेंस
- Covers **solar equipment** & **tunnel-boring machines**
  सौर, TBM
- TBM curbs from **18 November**
  18 नवंबर

2 India's response | भारत की प्रतिक्रिया

- **DPIIT** to indigenise **100 items**
  100 वस्तुएँ
- Talks with **line ministries**
  मंत्रालयों से बात
- Push on **petrochemicals** too
  पेट्रोरसायन

3 Solar plans | सौर योजना

- China also eyes curbs on **solar technology**
  सौर तकनीक
- India to **expand** domestic manufacturing
  विस्तार
- **MNRE** drafting **module recycling** rules
  पुनर्चक्रण

Govt gears up to meet Chinese export curbs — in depth (1/2)

चीनी प्रतिबंधों से निपटने की तैयारी — विस्तार से (1/2)

4 Industry view उद्योग की राय

- Existing plants **largely safe**
  मौजूदा संयंत्र सुरक्षित
- Pain for **new cell & wafer** plants
  नए संयंत्र
- Europe/Japan kit costs **20–40% more**
  20–40% महँगा

5 Petrochemicals पेट्रोरसायन

- **PVC, polyethylene, polypropylene**, ABS
  PVC आदि
- Backbone of **packaging, pipes, containers**
  पैकेजिंग
- Used in **textiles, pharma, fertiliser**
  कपड़ा, दवा

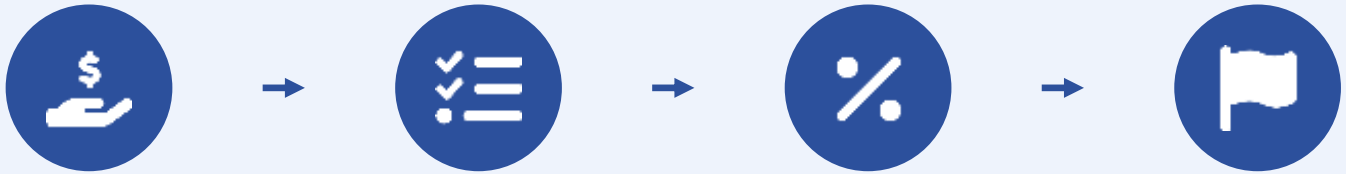
6 China's earlier curbs पिछले प्रतिबंध

- **Gallium & germanium** – 2023
  गैलियम, जर्मेनियम
- **Rare-earth magnets** – 2025
  दुर्लभ मृदा चुंबक
- Pattern: using **supply chains as leverage**
  आपूर्ति हथियार

Govt gears up to meet Chinese export curbs — in depth (2/2)

चीनी प्रतिबंधों से निपटने की तैयारी — विस्तार से (2/2)

7 India's solar shield | भारत की सुरक्षा



8 Did you know? क्या आप जानते हैं?

- India's trade deficit with China was about **$99 bn** in FY25
  $99 अरब
- India adds about **50 GW** of solar a year
  50 GW प्रति वर्ष

Govt gears up to meet Chinese export curbs — background (1/2)

चीनी प्रतिबंधों से निपटने की तैयारी — पृष्ठभूमि (1/2)

9 Make-in-India schemes योजनाएँ

Scheme योजना	Outlay परिव्यय
PLI – solar modules सौर PLI	₹24,000 cr
Semicon India सेमीकॉन	₹76,000 cr
ECMS (components) ECMS	₹22,919 cr
Critical Mineral Mission खनिज मिशन	₹16,300 cr

10 DPIIT | DPIIT

- Under the **Ministry of Commerce & Industry** वाणिज्य मंत्रालय
- Renamed from **DIPP** in **2019** 2019
- Handles **FDI policy, Startup India** FDI, स्टार्टअप

11 Tunnel-boring machines टनल बोरिंग मशीन

- Dig **metro & rail tunnels** मेट्रो सुरंग
- Used in **hydro** and **highway** projects जल-विद्युत
- Also for the **bullet-train** undersea tunnel बुलेट ट्रेन

Govt gears up to meet Chinese export curbs — background (2/2)

चीनी प्रतिबंधों से निपटने की तैयारी — पृष्ठभूमि (2/2)

12 How export licensing bites | असर

Licence
लाइसेंस
Needed to export
अनिवार्य

→

Delay
देरी
Approvals slow
धीमी मंज़ूरी

→

Projects
परियोजनाएँ
Stall abroad
रुकावट

→

Costs
लागत
Go up
बढ़ती

13 Trade remedies
व्यापार उपाय

- **Anti-dumping duty** – via DGTR
  एंटी-डंपिंग
- **Safeguard duty** – on import surges
  सुरक्षा शुल्क
- **Countervailing duty** – against subsidies
  प्रतिकारी शुल्क

Class24

Govt gears up to meet Chinese export curbs — Static GK

चीनी प्रतिबंधों से निपटने की तैयारी — स्थैतिक सामान्य ज्ञान

14 China at a glance | चीन

Fact तथ्य	Detail विवरण
Capital राजधानी	Beijing
Currency मुद्रा	Renminbi (yuan)
Legislature संसद	National People's Congress
Border with India सीमा	~3,488 km (LAC)

15 Silicon | सिलिकॉन

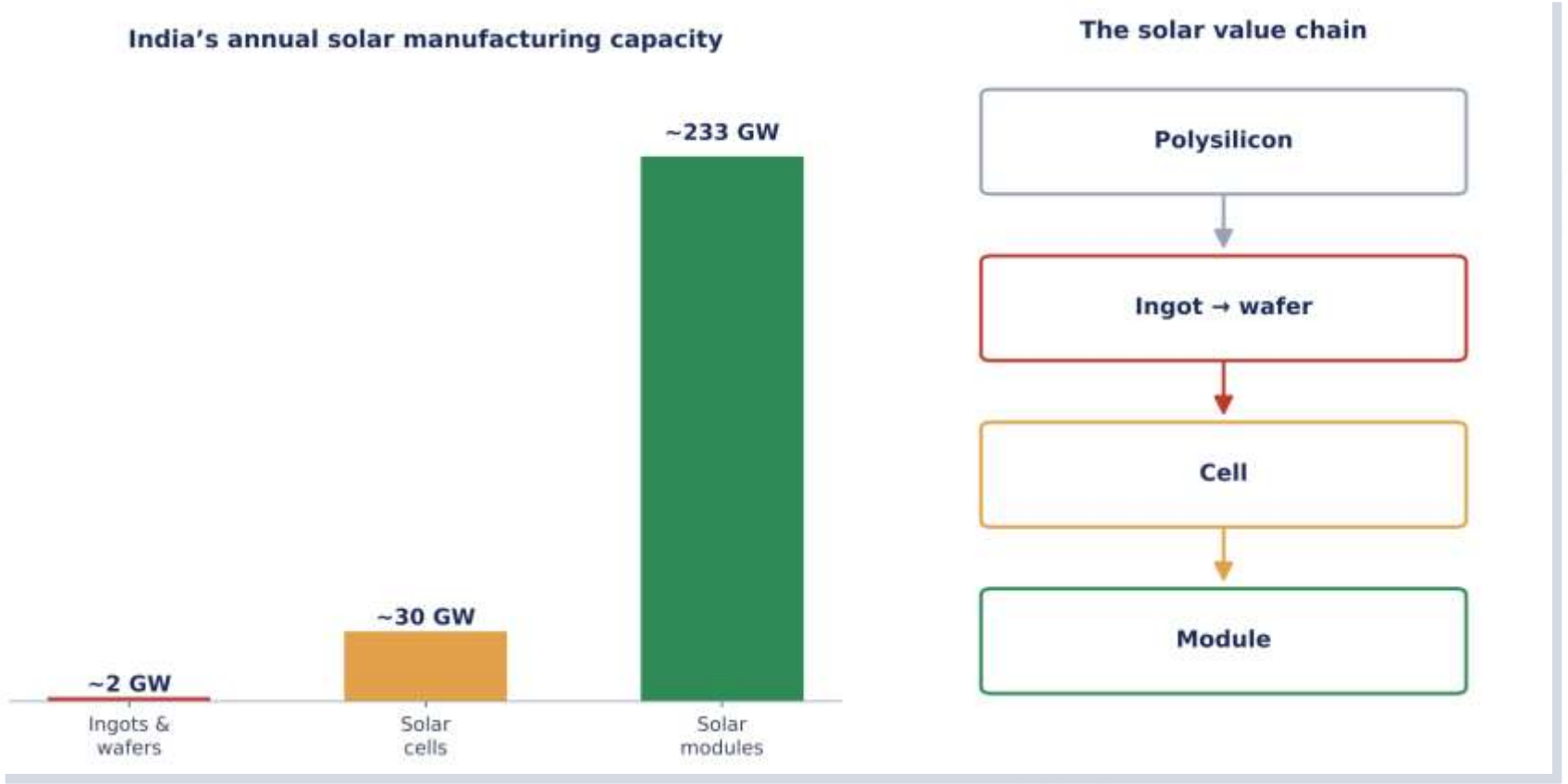
- Atomic number **14**
  परमाणु क्रमांक 14
- Made from **quartz sand** (SiO_2)
  क्वार्ट्ज़
- Second most common element in **Earth's crust**
  भू-पर्पटी

16 Solar units | सौर इकाइयाँ

- **1 GW = 1,000 MW**
  1 गीगावाट
- **Wp** – watt-peak, panel's max output
  वाट-पीक
- **CUF** – how much of capacity is used
  क्षमता उपयोग

Govt gears up to meet Chinese export curbs — Map & Diagram

चीनी प्रतिबंधों से निपटने की तैयारी — मानचित्र व आरेख



Read the visual
चित्र को समझें

- Huge **module** capacity, thin **upstream** base
  ऊपरी कड़ी कमज़ोर
- Weakest link: **ingots & wafers**
  इनगॉट, वेफ़र
- Chain starts with **polysilicon**
  पॉलीसिलिकॉन

Govt gears up to meet Chinese export curbs — Map & Diagram

चीनी प्रतिबंधों से निपटने की तैयारी — मानचित्र व आरेख



Read the visual
चित्र को समझें

- **Beijing** – source of the new curbs
  बीजिंग
- **Tamil Nadu** – India's answer on machines
  तमिलनाडु
- **Europe & Japan** – options, but pricier
  यूरोप, जापान



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Page 5 · News

पृष्ठ 5 · समाचार

Articles covered from this page | इस पृष्ठ से लिए गए लेख

1 **Rajasthan RE award | राजस्थान पुरस्कार**

Rajasthan wins award for renewable energy

राजस्थान को नवीकरणीय ऊर्जा पुरस्कार



Rajasthan wins award for renewable energy efforts

The Hindu Bureau
JAIPUR

Rajasthan has received a national award for its outstanding performance under the Renewable Energy State Assessment Framework (RE-SAF), developed by the Union Ministry of New and Renewable Energy. Vice-President C.P. Radhakrishnan gave away the award at a function in New Delhi over the week-end.

Minister of State for Energy Heeralal Nagar, who received the award, said Rajasthan had emerged as the country's largest green energy hub over the years. "The State now has an installed renewable energy capacity of 51.6 GW and a solar power capacity of 45 GW," he said.

Mr. Nagar said the State was playing a "pivotal role" in achieving the national goal of 500 GW non-fossil fuel-based installed power capacity by 2030. Rajasthan had received top honours under RE-SAF developed by the Union Ministry in collaboration with the Power Finance Corporation, he said.

Rajasthan Wins Award for Renewable Energy Efforts

केंद्रीय नवीन एवं नवीकरणीय ऊर्जा मंत्रालय के "नवीकरणीय ऊर्जा राज्य मूल्यांकन ढाँचे" (RE-SAF) के तहत उत्कृष्ट प्रदर्शन के लिए राजस्थान को राष्ट्रीय पुरस्कार – राज्य देश का सबसे बड़ा हरित ऊर्जा केंद्र

Green energy
हरित ऊर्जा

1 The award | पुरस्कार

- Top honours under **RE-SAF**
  RE-SAF
- Given by **Vice-President C.P. Radhakrishnan**
  उपराष्ट्रपति
- Received by MoS Energy **Heeralal Nagar**
  हीरालाल नागर

2 What RE-SAF is RE-SAF क्या है

- **Renewable Energy State Assessment Framework**
  मूल्यांकन ढाँचा
- Made by **MNRE**
  MNRE
- With **Power Finance Corporation**
  PFC

3 The claim | दावा

- India's **largest green-energy hub**
  सबसे बड़ा केंद्र
- "**Pivotal role**" in the national goal
  अहम भूमिका
- Goal: **500 GW** non-fossil capacity by **2030**
  500 GW

Rajasthan wins award for renewable energy — in depth (1/2)

राजस्थान को नवीकरणीय ऊर्जा पुरस्कार — विस्तार से (1/2)

4 Bhadla Solar Park भड़ला सोलर पार्क

- In **Jodhpur** district
  जोधपुर
- About **2,245 MW** – among the world's largest
  2,245 MW
- Built on **arid, barren** land
  बंजर भूमि

5 Moving the power बिजली ले जाना

- **Green Energy Corridors** carry RE to the grid
  ग्रीन कॉरिडोर
- Lines hit the **Great Indian Bustard**
  गोडावण
- SC asked for **underground** lines in key areas
  भूमिगत लाइनें

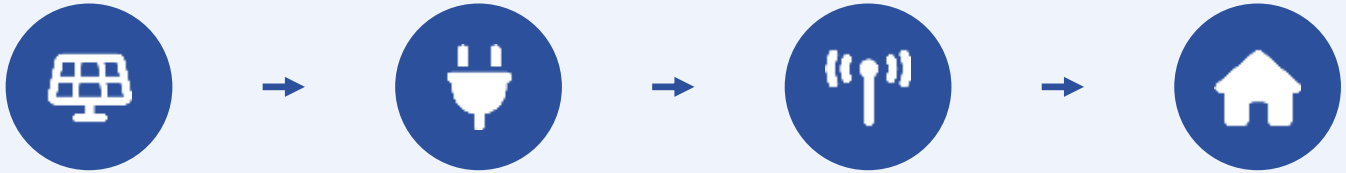
6 The challenges चुनौतियाँ

- Power **only by day** – needs storage
  भंडारण
- **Transmission** lags new plants
  ट्रांसमिशन
- **Dust** cuts panel output
  धूल

Rajasthan wins award for renewable energy — in depth (2/2)

राजस्थान को नवीकरणीय ऊर्जा पुरस्कार — विस्तार से (2/2)

7 From desert to your home | रेगिस्तान से घर तक



Generates
उत्पादन

Pools power
एकत्र

Long-distance lines
लाइनें

Via discom
डिस्कॉम

8 Did you know? क्या आप जानते हैं?

- India's solar capacity crossed **100 GW** in **2025**
  100 GW
- Non-fossil sources passed **50%** of installed capacity in **2025**
  50%

Rajasthan wins award for renewable energy — background (1/2)

राजस्थान को नवीकरणीय ऊर्जा पुरस्कार — पृष्ठभूमि (1/2)

9 Clean-energy schemes स्वच्छ ऊर्जा योजनाएँ

Scheme योजना	Focus उद्देश्य
PM-KUSUM (2019) कुसुम	Solar for farms
PM Surya Ghar (2024) सूर्य घर	Rooftop – 1 crore homes
Solar Parks (2014) सोलर पार्क	Big parks
Green Hydrogen Mission हरित हाइड्रोजन	2023

10 India's climate goals जलवायु लक्ष्य

- **Panchamrit** – announced at **COP26** (2021)
  पंचामृत
- **Net zero** by **2070**
  2070
- Half of power from **non-fossil** sources by 2030
  50% ग़ैर-जीवाश्म

11 International Solar Alliance अंतरराष्ट्रीय सौर गठबंधन

- Launched by **India & France**, Paris **2015**
  2015
- HQ: **Gurugram**
  गुरुग्राम
- "**One Sun One World One Grid**" idea
  OSOWOG

Rajasthan wins award for renewable energy — background (2/2)

राजस्थान को नवीकरणीय ऊर्जा पुरस्कार — पृष्ठभूमि (2/2)

12 Kinds of renewables | नवीकरणीय स्रोत

Solar सौर	Wind पवन	Hydro जल	Bio जैव
Largest share सबसे बड़ा	TN, Gujarat तमिलनाडु	Large & small बड़ी, छोटी	Biomass, waste बायोमास

13 Great Indian Bustard गोडावण

- Rajasthan's **State bird**
  राज्य पक्षी
- **Critically endangered** (IUCN)
  गंभीर संकटग्रस्त
- Home: **Desert National Park**, Jaisalmer
  मरु राष्ट्रीय उद्यान

Rajasthan wins award for renewable energy — Static GK

राजस्थान को नवीकरणीय ऊर्जा पुरस्कार — स्थैतिक सामान्य ज्ञान

14 Rajasthan facts राजस्थान

Fact तथ्य	Detail विवरण
Capital राजधानी	Jaipur
Rank by area क्षेत्रफल	Largest State
Rajasthan Day स्थापना दिवस	30 March
State animals राज्य पशु	Camel, Chinkara

15 Thar Desert | थार मरुस्थल

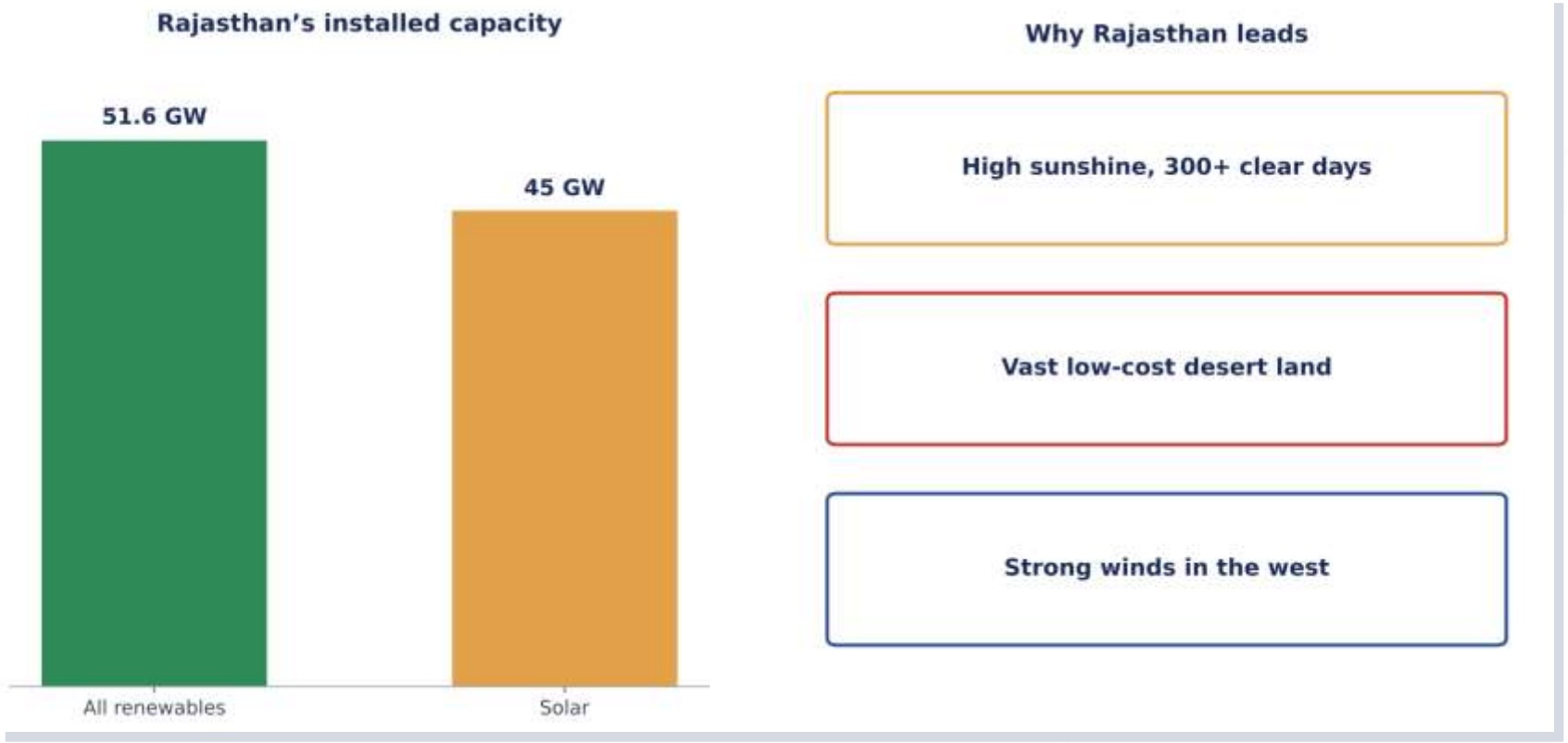
- Also called the **Great Indian Desert**
  महान भारतीय मरुस्थल
- Mostly in **Rajasthan**
  राजस्थान
- **Indira Gandhi Canal** brings water
  इंदिरा गांधी नहर

16 Ministries | मंत्रालय

- **MNRE** – created as a ministry in **2006**
  MNRE
- **SECI** – runs solar tenders
  SECI
- **PFC** – funds power projects
  PFC

Rajasthan wins award for renewable energy — Map & Diagram

राजस्थान को नवीकरणीय ऊर्जा पुरस्कार — मानचित्र व आरेख

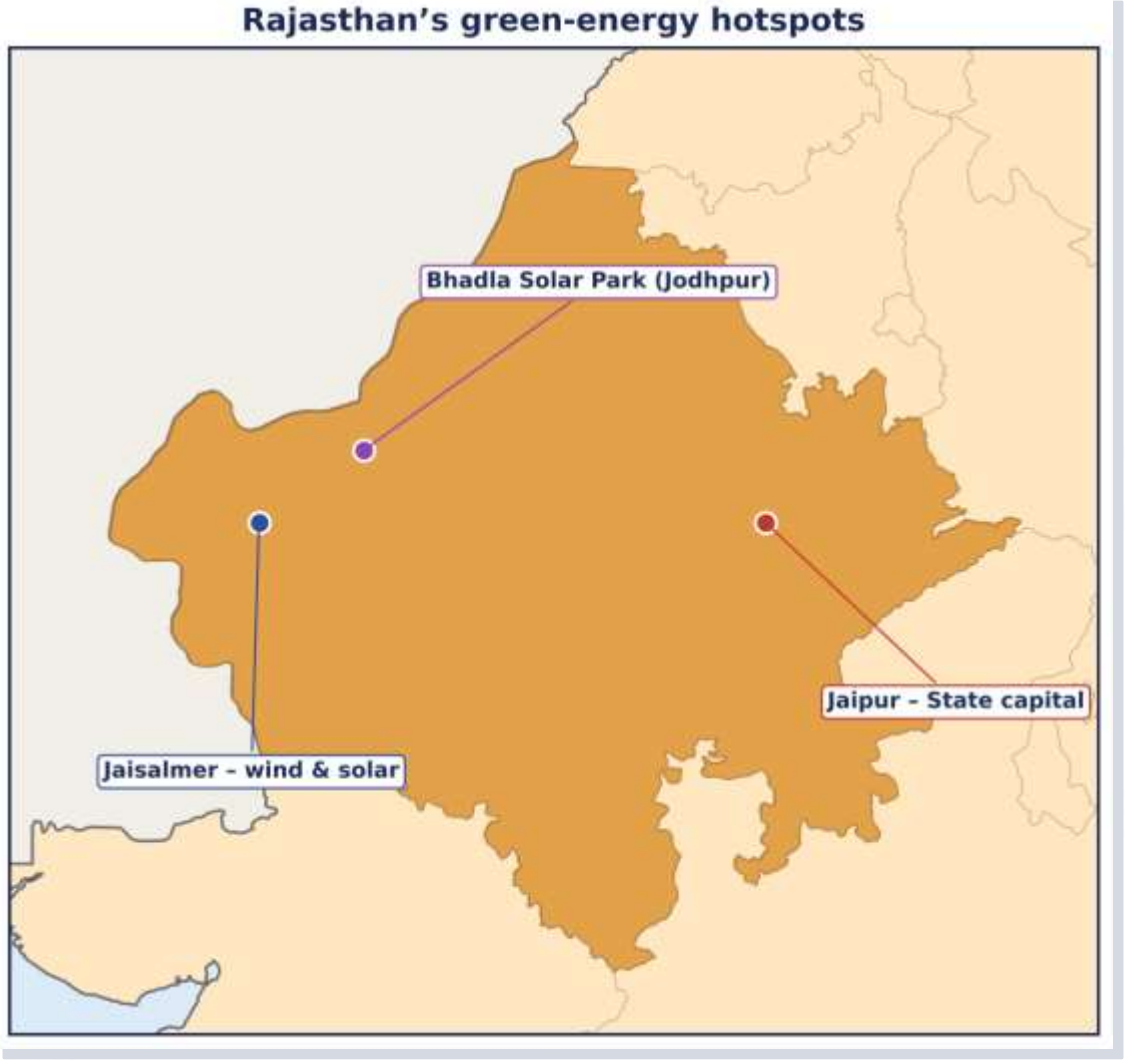


Read the visual
चित्र को समझें

- Solar is **almost 90%** of its green power
  सौर लगभग 90%
- Nature gave it **sun, land & wind**
  प्राकृतिक लाभ
- Wind adds the **rest**
  पवन ऊर्जा

Rajasthan wins award for renewable energy — Map & Diagram

राजस्थान को नवीकरणीय ऊर्जा पुरस्कार — मानचित्र व आरेख



Read the visual
चित्र को समझें

- **Bhadla**, Jodhpur – a giant solar park
  भड़ला
- **Jaisalmer** – wind and solar farms
  जैसलमेर
- Western **Thar** is the RE heartland
  थार


10

SCIENCE

Cellophane bees produce a kind of plastic that degrades: study

SNAPSHOTS

Toothbrush beats dental plaque using small shocks

1 House lizards can contaminate a meal but are not poisonous

Reptile reputation

Lowest recorded temperature created on space station

The ancient Mayans faced severe mercury poisoning

How supermarkets became targets of cyberattacks

Question Corner

Buried secrets

THE HINDU • 8 NOV 2026

Page 10 · Science

पृष्ठ 10 · विज्ञान

Articles covered from this page | इस पृष्ठ से लिए गए लेख

1 **House lizards | छिपकली**

House lizards can contaminate food but are not poisonous

छिपकली ज़हरीली नहीं

House lizards can contaminate a meal but are not poisonous

Media reports from around India have periodically fuelled the belief that lizards can poison food; but while such incidents raise legitimate food-safety concerns, they also risk giving an already misunderstood animal a worse reputation

Nobinraja M.
BENGALURU

The common house gecko (*Hemidactylus frenatus*) is a familiar sight in many Indian homes and has adapted well to human life. But what does science say about the idea that it can poison food?

Recent reports from Tamil Nadu and other parts of India have put house lizards in an unfavourable spotlight. In September, children at a government school in Kottaiyur in Tiruvallur district reportedly fell ill after a lizard was found in their breakfast. Similar incidents were reported in Mammankadu, near Pattukottai, in February and in Jambai in Kallakurichi district in September 2025.

These and other reports have periodically fuelled the belief that lizards can poison food. But while such incidents raise legitimate food-safety concerns, they also risk giving an already misunderstood animal a worse reputation.

"There are no known toxins or venom in house geckos. If they bite you, or you bite them, there are no fatal consequences. If they fall in your food, there is no risk of transfer of any poison of any kind either," Subhasmita Patro, a herpetologist at the Indian Institute of Science, Bengaluru, said.

"Yes, house geckos are carriers of several disease-causing pathogens found pings that can potentially cause intestinal distress, diarrhoea, and typhoid," Dr. Patro added. "However, the chances of a gecko being infected with [these] pathogens is very low."

"But in contrast, a high percentage of geckos can be infected with several intestinal parasites such as nematodes and trematodes. However, these internal parasites generally do not pose any direct health risks to humans under normal living conditions."

House geckos are not the only potential source of microbial contamination. Houseflies, for instance, can transfer pathogens such as Salmonella and Escherichia coli to food.

The children may fall ill for other reasons. "While house geckos are not known to be poisonous or venomous to humans, hygiene remains a concern if

Reptile reputation

Establishing whether a lizard actually caused the reported illnesses after falling in food requires careful investigation

- The common house gecko is frequently found in Indian homes but carries a false reputation as poisonous
- Recent news reports have mistakenly blamed these reptiles for causing sudden illness among many schoolchildren
- Scientific experts say these common house lizards lack any toxins or venoms that are harmful or dangerous to humans
- Reported sicknesses are often caused by highly unhygienic conditions or mass panic rather than the animal itself



Eyes wide open: "If they bite you, or you bite them, there are no fatal consequences," CRICKET RAJPUT (I.C.BY)

- Inconsistent media narratives emphasise a strong need for proper investigations into these alleged food-poisoning incidents
- People should often leave these geckos alone because they provide indoor pest control services, experts added

Lath, an assistant professor of emergency medicine at Kasturba Medical College, Manipal, said. "Although such incidents are uncommon, food contaminated by a gecko should not be consumed. Fear and panic may also trigger symptoms such as nausea, vomiting, and hyperventilation."

Establishing whether a lizard actually caused the reported illnesses requires careful investigation. Often, the facts around such incidents are blurred. For example, the incident at Kottaiyur Panchayat Union Middle School in Tiruvallur district on September 24 acquired three different narratives across four news sources.

One news article said that the cooks spotted the lizard while transferring the food. Another said teachers had checked the food only after the students complained of dizziness.

They are effectively different accounts of when and how the lizard was discovered. The sequence of events is important to identify the cause. If the children were informed about the lizard before symptoms developed, panic may have played a role. If symptoms appeared before the lizard was found, food contamination will have to be investigated.

The reported student enrolment figures also vary, as does the type of food served. One report stated the children were made to drink salt water to induce vomiting. While 39 children were discharged and allowed to return home, one girl was admitted to hospital with diarrhoea. This also raises the question of whether the salt water itself contributed to her symptoms, as research has documented that consumsalt can cause diarrhoea. These inconsistencies highlight why such incidents require careful investigation.

According to the U.S. Centers for Disease Control and Prevention, the symptoms of a Salmonella infection usually begin six hours to six days after infection. So children falling ill immediately after a meal does not fit the typical timeline for salmonellosis.

In 2014, when 350 schoolchildren in Bengaluru fell ill after a lizard was reportedly found in their midday meal, early media reports linked the discovery to the mass hospitalisation.. However, health officials later suggested mass hysteria may have contributed to the symptoms. A year on, the Forensic Science Laboratory ruled out the lizard as the cause and pointed to unclean utensils and unhygienic conditions, although no residues of the toxic substances they were looking for were detected.

"The fears surrounding house geckos in India stem more from folklore rather than biological reality," Dr. Patro said.

In fact, house geckos excel at indoor pest control. "If you spot a few geckos in your home, the best approach is simply to leave them alone," Dr. Patro said. "If you prefer to move them, you can gently usher them outside with a broom."

(Nobinraja M. is a postdoctoral researcher at the Conservation Genetics Lab in

House Lizards Can Contaminate a Meal but Are Not Poisonous

घरेलू छिपकली (हाउस गेको) में न कोई विष होता है न ज़हर – वैज्ञानिकों के अनुसार भोजन में छिपकली गिरने से ज़हर नहीं फैलता, हालाँकि यह कीटाणु फैला सकती है; स्कूलों में बीमार पड़ने की घटनाओं की सावधानी से जाँच ज़रूरी

Myth vs science
मिथक बनाम विज्ञान

1 The science | विज्ञान

- House gecko: ***Hemidactylus frenatus***
  हाउस गेको
- **"No known toxins or venom"**
  विष नहीं
- Bites or falling in food are **not fatal**
  घातक नहीं

2 The real risk असली जोखिम

- Droppings may carry **germs**
  कीटाणु
- Can cause **diarrhoea, typhoid**
  दस्त, टाइफ़ाइड
- But chance of infection is **very low**
  बहुत कम

3 Expert voices | विशेषज्ञ

- **Subhasmita Patro**, herpetologist, **IISc**
  IISc
- Doctor at **KMC Manipal**: don't eat contaminated food
  मणिपाल
- Fear can cause **nausea, vomiting**
  डर से उल्टी

House lizards can contaminate food but are not poisonous — in depth (1/2)

छिपकली ज़हरीली नहीं — विस्तार से (1/2)

4 Confusing reports
उलझी ख़बरें

- One school case had **three different stories**
  तीन कहानियाँ
- **39 children** sent home; one girl admitted
  39 बच्चे
- Salt water given to induce vomiting – may itself cause **diarrhoea**
  नमक का पानी

5 The 2014 lesson
2014 का सबक़

- **350** schoolchildren fell ill in Bengaluru
  350 बच्चे
- Officials suspected **mass hysteria**
  सामूहिक उन्माद
- Lab blamed **unclean utensils**, not the lizard
  गंदे बर्तन

6 Other culprits
अन्य कारण

- **Houseflies** carry Salmonella, E. coli
  मक्खियाँ
- Geckos host **worms** that rarely affect people
  परजीवी
- Poor **kitchen hygiene**
  रसोई स्वच्छता

House lizards can contaminate food but are not poisonous — in depth (2/2)

छिपकली ज़हरीली नहीं — विस्तार से (2/2)

7 If a lizard falls in food | अगर छिपकली गिरे

Don't eat
न खाएँ
Discard food
फेंकें

→

Keep sample
नमूना
For testing
जाँच हेतु

→

Report
सूचना
Food officer
अधिकारी

→

Test
जाँच
Find real cause
असली कारण

8 Did you know? क्या आप जानते हैं?

- Geckos are free **pest control** – they eat insects
  कीट नियंत्रण
- They can **drop their tail** to escape (autotomy)
  पूँछ गिराना

House lizards can contaminate food but are not poisonous — background (1/2)

छिपकली ज़हरीली नहीं — पृष्ठभूमि (1/2)

9 Vertebrate classes कशेरुकी वर्ग

Class वर्ग	Example उदाहरण
Pisces मत्स्य	Fish
Amphibia उभयचर	Frog
Reptilia सरीसृप	Lizard, snake
Aves पक्षी	Birds

10 Cold-blooded | असमतापी

- Reptiles are **ectotherms** बाह्यतापी
- Body heat comes from **surroundings** परिवेश से गर्मी
- That's why they **bask** in the sun धूप सेंकना

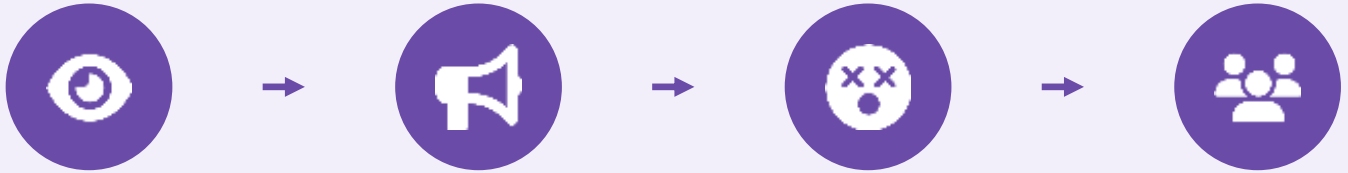
11 Truly venomous reptiles विषैले सरीसृप

- India's "**Big Four**" snakes चार प्रमुख साँप
- **Cobra, krait, Russell's viper, saw-scaled viper** नाग, करैत
- Venomous lizards: **Gila monster**, Komodo गिला मॉन्स्टर

House lizards can contaminate food but are not poisonous — background (2/2)

छिपकली ज़हरीली नहीं — पृष्ठभूमि (2/2)

12 How mass panic spreads | सामूहिक भय



13 School meals | स्कूली भोजन

- **PM POSHAN** – renamed from Mid-Day Meal (2021)
  पीएम पोषण
- Hot cooked meals in **government schools**
  सरकारी स्कूल
- Needs strict **food-safety checks**
  खाद्य सुरक्षा

House lizards can contaminate food but are not poisonous — Static GK

छिपकली ज़हरीली नहीं — स्थैतिक सामान्य ज्ञान

14 FSSAI | FSSAI

- Set up under the **Food Safety & Standards Act, 2006**
  2006 अधिनियम
- Under the **Health Ministry**
  स्वास्थ्य मंत्रालय
- **7 June** – World Food Safety Day
  विश्व खाद्य सुरक्षा दिवस

15 Lizard records छिपकली रिकॉर्ड

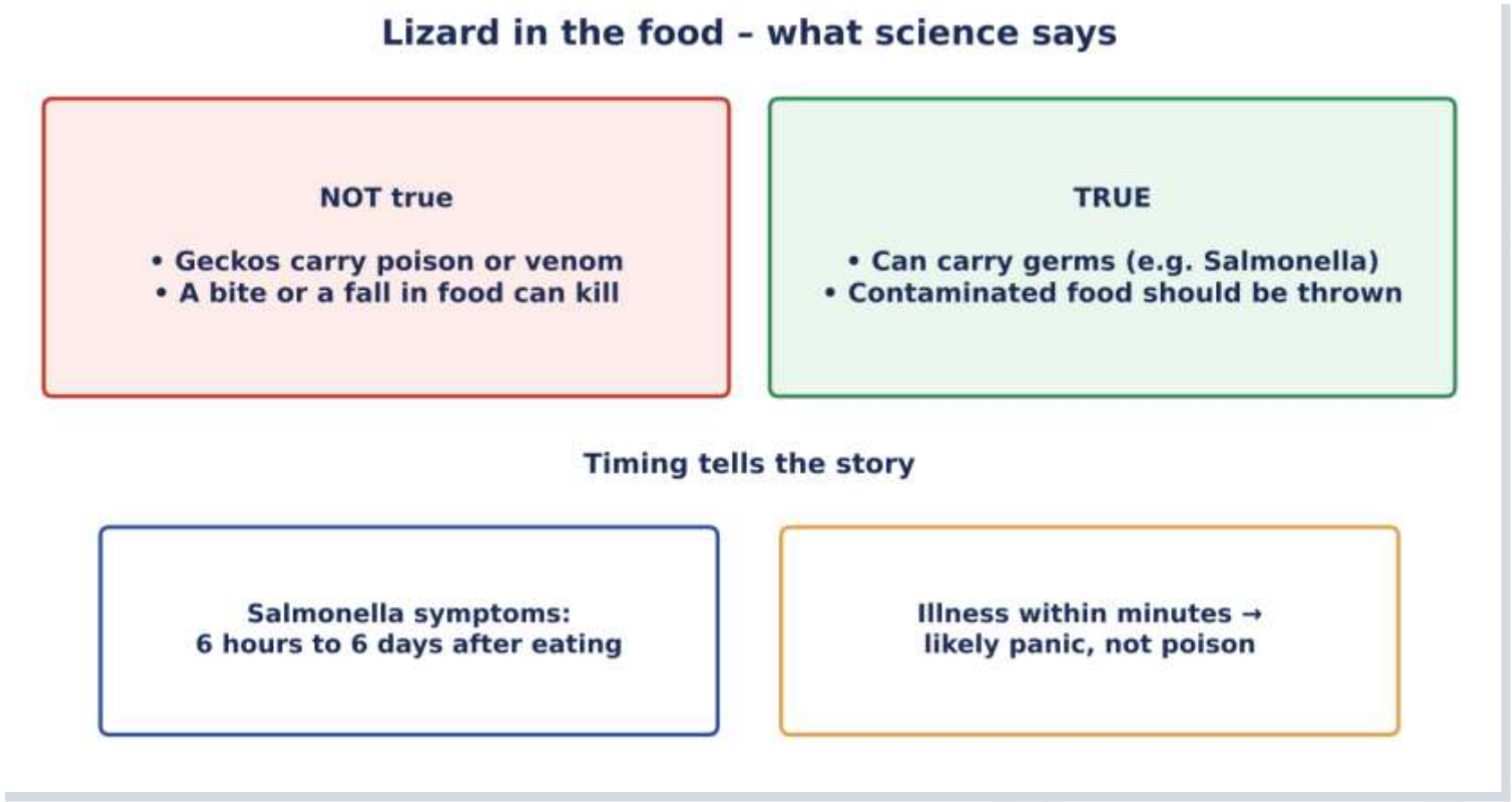
Fact तथ्य	Answer उत्तर
Largest lizard सबसे बड़ी	Komodo dragon
Home of Komodo निवास	Indonesia
India's big lizard भारत	Bengal monitor
Study of reptiles अध्ययन	Herpetology

16 Food-borne germs खाद्य जनित रोगाणु

- **Salmonella** – typhoid, food poisoning
  साल्मोनेला
- **E. coli** – diarrhoea
  ई. कोलाई
- **Vibrio cholerae** – cholera
  हैजा

House lizards can contaminate food but are not poisonous — Map & Diagram

छिपकली ज़हरीली नहीं — मानचित्र व आरेख

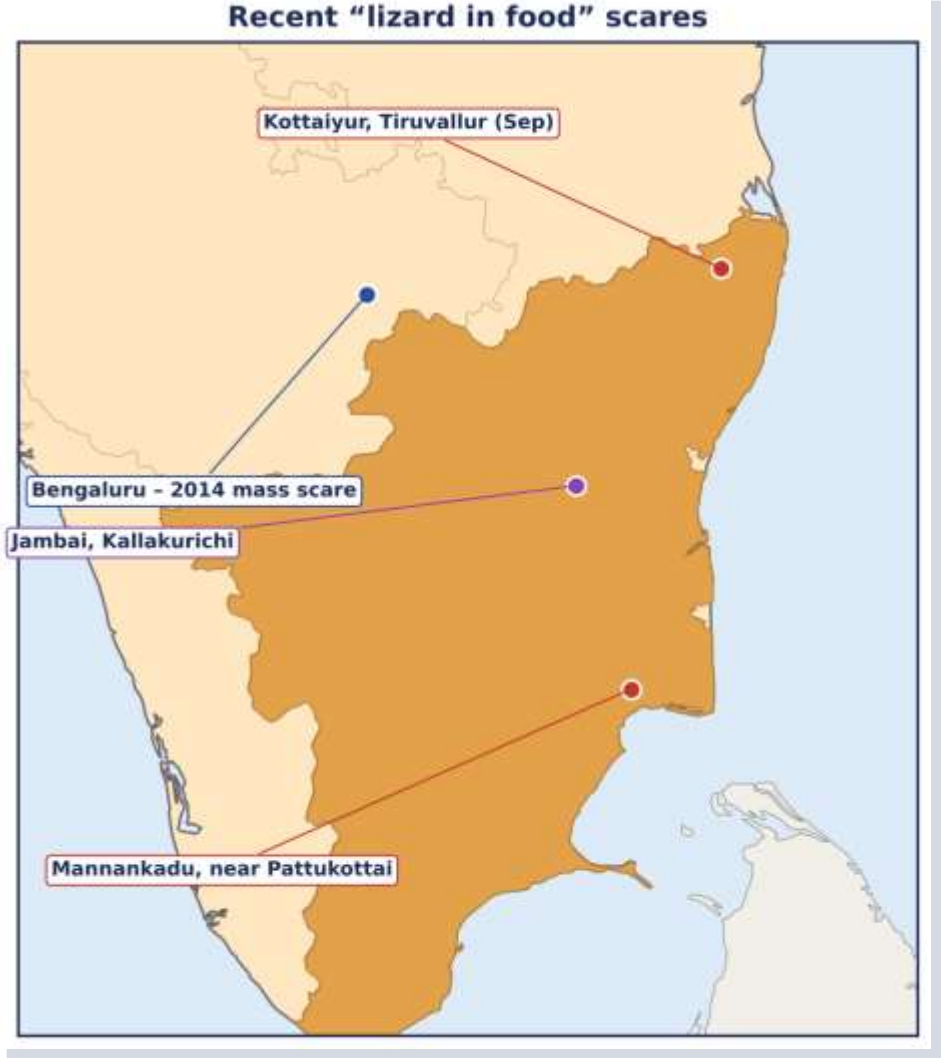


Read the visual
चित्र को समझें

- No venom – but **germs** are possible
  विष नहीं, कीटाणु संभव
- Quick illness hints at **fear**
  डर का असर
- Bacteria take **hours to days**
  घंटों से दिनों तक

House lizards can contaminate food but are not poisonous — Map & Diagram

छिपकली ज़हरीली नहीं — मानचित्र व आरेख



Read the visual
चित्र को समझें

- Three **Tamil Nadu** school scares
  तमिलनाडु
- A **2014 Bengaluru** case – later traced elsewhere
  बेंगलुरु 2014
- Pattern: **panic spreads** faster than facts
  अफ़वाह

Asked in Exams — guess the answer! | पहले स्वयं उत्तर सोचें

RRB NTPC 2025 – Undergraduate
20 Aug 2025 (Shift 2) • Topic: OBC creamy layer

Which Article empowers the President to appoint a Commission to investigate the conditions of socially and educationally backward classes?

(a) Article 330
(b) Article 332
(c) Article 340
(d) Article 342

RRB Group D 2025 – CBT-1
9 Dec 2025 (Shift 1) • Topic: Ethanol in petrol

Which of the following statements about ethanol is correct?

(a) It reacts with sodium to form carbon dioxide
(b) It does not dissolve in water
(c) It is a liquid with a pleasant smell and is miscible with water
(d) It is a non-volatile solid

Answers & Explanation | उत्तर व व्याख्या

RRB NTPC 2025 – Undergraduate

20 Aug 2025 (Shift 2) • Topic: OBC creamy layer

Which Article empowers the President to appoint a Commission to investigate the conditions of socially and educationally backward classes?

(a) Article 330
(b) Article 332
(c) Article 340
(d) Article 342

Answer: (c) — Mandal Commission was set up under it.
अनुच्छेद 340।

RRB Group D 2025 – CBT-1

9 Dec 2025 (Shift 1) • Topic: Ethanol in petrol

Which of the following statements about ethanol is correct?

(a) It reacts with sodium to form carbon dioxide
(b) It does not dissolve in water
(c) It is a liquid with a pleasant smell and is miscible with water
(d) It is a non-volatile solid

Answer: (c) — With sodium it gives hydrogen, not CO_2.
सुगंधित द्रव, जल में घुलनशील।

Asked in Exams — guess the answer! | पहले स्वयं उत्तर सोचें

UPPSC LT Grade Assistant Teacher
6 Dec 2025 (Shift 2) • Topic: Ghee & dairy

India ranks ____ in the world in milk production.

(a) Third
(b) First
(c) Second
(d) Fourth

RRB Nursing Superintendent
29 Apr 2025 (Shift 2)* • Topic: Ghee & dairy

“Operation Flood” is related to?

(a) Milk production
(b) Crop production (wheat and rice)
(c) Linking major rivers
(d) Cleaning of rivers

Asked in Exams — guess the answer! | पहले स्वयं उत्तर सोचें

UGC NET Paper 1
31 Dec 2025 (Shift 1) • Topic: Rajasthan RE award

Arrange the following States in descending order of installed solar capacity (as of August 2025): A. Gujarat B. Rajasthan C. Maharashtra D. Tamil Nadu

(a) A, B, C, D
(b) A, B, D, C
(c) B, A, D, C
(d) B, A, C, D

Answers & Explanation | उत्तर व व्याख्या

UPPSC LT Grade Assistant Teacher
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India ranks ____ in the world in milk production.

(a) Third
(b) First
(c) Second
(d) Fourth

Answer: (b) — About a quarter of world output.
प्रथम।

RRB Nursing Superintendent
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(b) Crop production (wheat and rice)
(c) Linking major rivers
(d) Cleaning of rivers

Answer: (a) — Launched by NDDB in 1970.
दुग्ध उत्पादन।

Answers & Explanation | उत्तर व व्याख्या

UGC NET Paper 1
31 Dec 2025 (Shift 1) • Topic: Rajasthan RE award

Arrange the following States in descending order of installed solar capacity (as of August 2025): A. Gujarat B. Rajasthan C. Maharashtra D. Tamil Nadu

(a) A, B, C, D
(b) A, B, D, C
(c) B, A, D, C
(d) B, A, C, D

Answer: (d) — Rajasthan leads.
राजस्थान सबसे आगे।

Test Yourself — Q1–4 | स्वयं को परखें

Q1 Ghee contains roughly what share of milk fat?
घी में लगभग कितनी वसा होती है?

(a) 50%
(b) 82%
(c) 95%
(d) 99.5%

Q2 "SNF" in milk stands for:
दूध में "SNF" का अर्थ:

(a) Saturated natural fat
(b) Solids-not-fat
(c) Standard nutrient factor
(d) Skimmed non-fat

Q3 National Milk Day (26 November) marks the birth anniversary of:
राष्ट्रीय दुग्ध दिवस किसकी जयंती पर?

(a) M.S. Swaminathan
(b) Verghese Kurien
(c) Norman Borlaug
(d) Tribhuvandas Patel

Q4 DPIIT works under which ministry?
DPIIT किस मंत्रालय के अधीन है?

(a) Finance
(b) Commerce & Industry
(c) MSME
(d) Heavy Industries

Test Yourself — Q5–8 | स्वयं को परखें

Q5 Which stage of the solar chain does India have the least capacity in?
सौर श्रृंखला के किस चरण में भारत की क्षमता सबसे कम है?

(a) Modules
(b) Cells
(c) Ingots & wafers
(d) Inverters

Q6 Anti-dumping duties in India are recommended by:
भारत में एंटी-डंपिंग शुल्क की सिफ़ारिश कौन करता है?

(a) CBIC
(b) DGTR
(c) DGFT
(d) RBI

Q7 Bhadla Solar Park is located in:
भड़ला सोलर पार्क कहाँ है?

(a) Gujarat
(b) Rajasthan
(c) Karnataka
(d) Madhya Pradesh

Q8 The International Solar Alliance is headquartered in:
अंतरराष्ट्रीय सौर गठबंधन का मुख्यालय:

(a) Paris
(b) New Delhi
(c) Gurugram
(d) Geneva

Test Yourself — Q9–10 | स्वयं को परखें

Q9 Reptiles are called “cold-blooded” because they:
सरीसृप “असमतापी” क्यों कहलाते हैं?

(a) Have blue blood

(b) Get body heat from surroundings

(c) Live only in cold places

(d) Have no blood vessels

Q10 Which of these is India’s largest lizard?
भारत की सबसे बड़ी छिपकली कौन-सी है?

(a) House gecko

(b) Garden lizard

(c) Bengal monitor

(d) Fan-throated lizard

Answer Key — Q1–5 | उत्तर व व्याख्या

1-d **99.5%** — Butter is about 82%.
99.5%।

2-b **Solids-not-fat** — Lactose, proteins, minerals.
ठोस-वसा रहित।

3-b **Verghese Kurien** — Father of the White Revolution.
वर्गीज़ कुरियन।

4-b **Commerce & Industry** — Renamed from DIPP in 2019.
वाणिज्य एवं उद्योग।

5-c **Ingots & wafers** — Only about 2 GW.
इनगॉट व वेफ़र।

Answer Key — Q6–10 | उत्तर व व्याख्या

6-b **DGTR** — Directorate General of Trade Remedies.
DGTR।

7-b **Rajasthan** — Jodhpur district.
राजस्थान।

8-c **Gurugram** — Launched in 2015.
गुरुग्राम।

9-b **Get body heat from surroundings** — Ectotherms.
परिवेश से ऊष्मा।

10-c **Bengal monitor** — Monitor lizards grow large.
बंगाल मॉनिटर।

Myth Buster of the Day — Economy | आज का भ्रम-भंजन

MYTH | भ्रम

"A person declared "bankrupt" has committed a crime and goes to jail."

"दिवालिया" घोषित व्यक्ति ने अपराध किया है और उसे जेल जाना होगा।

FACT | तथ्य

Bankruptcy under the Insolvency and Bankruptcy Code is a civil process, not a criminal punishment. It means the person cannot pay debts, so a trustee takes charge of their assets to repay creditors, and the person faces limits such as not holding certain posts or taking fresh loans. Criminal charges arise only if there is a separate offence like fraud or cheating – which is why a CBI case and an NCLT bankruptcy order are two different things.

दिवाला एवं शोधन अक्षमता संहिता के तहत दिवालियापन एक दीवानी प्रक्रिया है, आपराधिक सज़ा नहीं। इसका अर्थ है कि व्यक्ति ऋण नहीं चुका सकता, इसलिए एक ट्रस्टी उसकी संपत्तियों का प्रबंधन कर लेनदारों को भुगतान करता है, और व्यक्ति पर कुछ पद न रखने या नया ऋण न लेने जैसी पाबंदियाँ लगती हैं। आपराधिक मुक़दमा तभी चलता है जब धोखाधड़ी जैसा अलग अपराध हो – इसीलिए CBI का मामला और NCLT का दिवालिया आदेश दो अलग चीज़ें हैं।

💡 **Bankruptcy is a financial status; fraud is a crime. | दिवालियापन एक वित्तीय स्थिति है; धोखाधड़ी एक अपराध।**

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Thank you ?

