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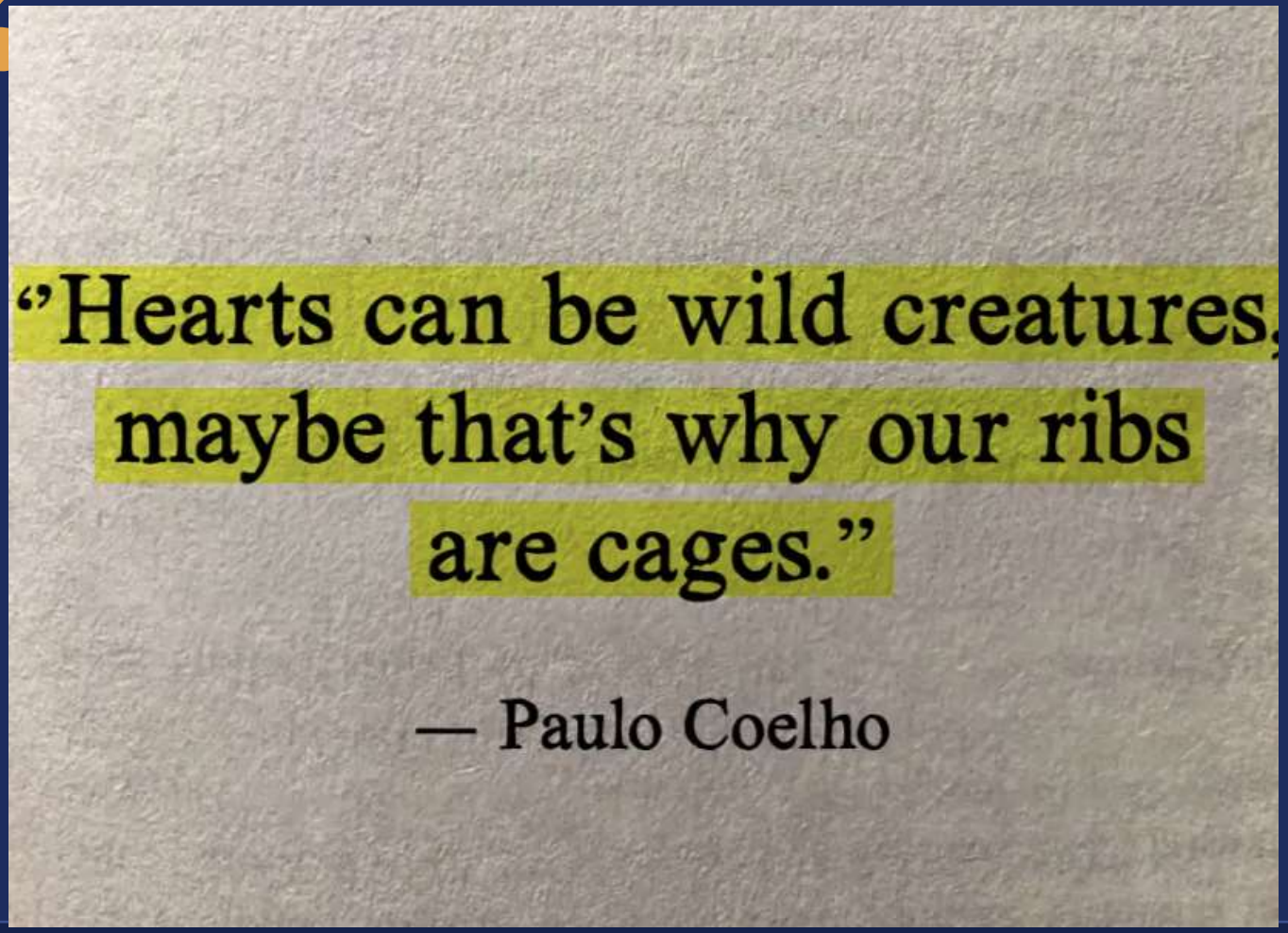
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"Hearts can be wild creatures,
maybe that's why our ribs
are cages."
— Paulo Coelho

Today’s Current Affairs | 13 November 2026

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

1. **Why is the Siang project contentious?**
   सियांग परियोजना विवाद

2. **Retail inflation hits 6.1%, breaches RBI’s limit**
   खुदरा महँगाई 6.1%

3. **India sees 38% drop in TB deaths since 2015: WHO**
   टीबी मृत्यु में 38% गिरावट

4. **IIT-Kharagpur first IIT to offer PG medical courses**
   IIT खड़गपुर में MD

5. **Why India’s carbon emissions could rise amid a global fall**
   कार्बन उत्सर्जन

6. **SS United States sunk to become world’s largest artificial reef**
   विश्व की सबसे बड़ी कृत्रिम रीफ़


THE HINDU

Govt. mulls Special Session to pass Bill on delimitation

IIT Kharagpur to offer PG medical courses

Is far right in a period of decline?

India moves into final, takes on Pakistan

1

ail inflation hits 6.1%, breaches RBI's limit

Rays of tradition

2 J&K special police officers found dead in Kishtwar

Nvidia CEO Huang resigns as scandal raises security risks

Union govt. sanctions 26 roads along LAC in Arunachal

THE HINDU • 13 NOV 2026

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पृष्ठ 1 · मुख पृष्ठ

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

1 **Retail inflation 6.1% | खुदरा महँगाई**

Retail inflation hits 6.1%, breaches RBI's limit

खुदरा महँगाई 6.1%

Retail inflation hits 6.1%, breaches RBI's limit

- Almost all categories hit series highs as inflation crosses comfort band for first time in two years
- Inflation in food rises to 8.5%; rising fuel takes transport sector to 5.8%, highest in the series
- Inflation is mostly supply-driven; festive demand may have added to price pressure, say analysts

T.C.A. Sharad Raghavan
NEW DELHI

Retail inflation rose to 6.1% in October, crossing the Reserve Bank of India (RBI)'s upper threshold for the first time in two years.

The continued uptick in inflation, while driven by food and fuel prices, has now spread to nearly all sectors, data released by the government on Thursday showed.

The RBI targets an inflation rate of 4% with a comfort band of 2% higher or lower than figure.

Inflation as measured by the Consumer Price Index (CPI) last crossed this upper threshold of 6% in October 2024, when it came in at 6.2%. Retail inflation in the corresponding month this year was the highest since then.

The new series of the CPI, with a base year of 2024, has sectoral data that goes back to only January 2026, which means a historical analysis is possible only up to that point. Within that, the latest data show inflation across most categories rose to series highs in October.

The data show that inflation in the food and beverages category rose sharply to 8.5% in October, the highest in the series.

Coupled with this, rising fuel prices meant that inflation in the transport category also rose to 5.8%, a series high.

As a result of accelerating food and transport prices, inflation in the restaurant and accommodation services category jumped to 10.1%, the first time it has come in at double-digits in the new series.



Consumer demands

"Although inflation remains predominantly supply-driven, stronger consumer demand pull associated with festive-season purchases may have added to price pressures, reinforcing the RBI's decision to raise the repo rate by 25 basis points to 5.50%," Pranjal Ghate, economist at Brickwork Ratings said, referring to the Monetary Policy Committee's decision in October.

Apart from food and fuel, the data shows that other aspects of day-to-day life have also seen prices rising at a faster pace.

Clothing and footwear, for example, saw inflation coming in at nearly 5% in October 2026 – the highest in this series – from 3.9% in the previous month.

The 'furnishings, household equipment, and routine household maintenance' category saw inflation quicken to 3.9% this October, also a series high.

Inflation in the health category quickened to 2.05% in October 2026, the highest since January, from 1.4% in September.

The 'housing, water, electricity, gas and other fuels' category saw inflation of 2.9% in October, also the highest in the series.

According to Madan Sabnavis, chief economist at the Bank of Baroda, some food prices could rise further in the coming months.

"The ongoing harvest prospects will throw more light on how food prices behave," Mr. Sabnavis said.

"Area under cultivation was lower for rice, maize, oilseeds, cotton and sugarcane. It has also been reported that pulses production, especially tur, could be lower this time, which can lead to a spike in prices."

Other affected services

Education services saw inflation touch the 4% target for the first time in the new series, while inflation in the information and communication category rose to a series-high of 3.2% in October 2026.

Recreation, sports, and culture saw inflation rise to 2.5% in October 2026, also the highest in the series.

The only category that saw some relief in October was the broad 'personal care, social protection and miscellaneous goods & services' category, which saw inflation ease to 10.1%, the lowest it has been in the new series of the CPI.

"The latest reading makes it increasingly difficult for the MPC to justify holding rates unchanged at its next meeting [in December], strengthening the likelihood of another 25-basis-point hike," Mr. Ghate said.

'STRAINED HOUSEHOLDS'
» PAGE 5

Retail Inflation Hits 6.1%, Breaches RBI's Limit

अक्टूबर में खुदरा महँगाई 6.1% पर पहुँचकर दो वर्षों में पहली बार RBI की 2–6% सहनशील सीमा से ऊपर; खाद्य महँगाई 8.5% और परिवहन 5.8% – लगभग सभी श्रेणियाँ नई CPI श्रृंखला के उच्चतम स्तर पर

Inflation
महँगाई

1 The numbers | आँकड़े

- CPI **6.09%** in Oct, up from **5.54%** in Sep
  6.09%
- First breach of **6%** since **Oct 2024** (6.2%)
  दो वर्ष बाद
- Rise in **11 of 12** categories
  12 में से 11

2 Other categories अन्य श्रेणियाँ

- Housing, water, power, fuel: **2.9%**
  आवास, ईंधन
- Health **2.05%**; education hit **4%**
  स्वास्थ्य, शिक्षा
- Only relief: **personal care & misc** eased
  एकमात्र राहत

3 Why prices rose | कारण

- Mostly **supply-driven** – food & fuel
  आपूर्ति कारण
- **Festive demand** added pressure
  त्योहारी माँग
- Lower sowing of **rice, maize, pulses**, oilseeds
  कम बुवाई

Retail inflation hits 6.1%, breaches RBI's limit — in depth (1/2)

खुदरा महँगाई 6.1% — विस्तार से (1/2)

4 What next for rates
ब्याज दरें

- MPC hiked repo by **25 bps to 5.50%** in October
  5.50%
- Another **25-bps hike** likely in December
  और वृद्धि
- 6%-plus prints seen **till June** – FE
  जून तक

5 New CPI series
नई CPI श्रृंखला

- Base year **2024** (earlier 2012)
  आधार 2024
- Sectoral data only from **Jan 2026**
  जनवरी 2026 से
- Updated **basket & weights**
  नई टोकरी

6 Hit to households
घरों पर असर

- Real incomes **shrink**
  वास्तविक आय
- Savers lose as **real interest** falls
  बचतकर्ता
- Poor spend more on **food** – hit hardest
  ग़रीब सबसे प्रभावित

Retail inflation hits 6.1%, breaches RBI's limit — in depth (2/2)

खुदरा महँगाई 6.1% — विस्तार से (2/2)

7 How the RBI fights inflation | RBI का उपाय

Repo up
रेपो बढ़ा
Costlier money
महँगा धन

→

Loans dearer
ऋण महँगा
Banks pass on
बैंक

→

Demand cools
माँग घटी
Less spending
कम ख़र्च

→

Prices ease
महँगाई कम
With a lag
देर से

8 Did you know? क्या आप जानते हैं?

- If CPI stays outside the band for **three quarters**, RBI must explain to the Centre
  तीन तिमाही
- Food has the **largest weight** in the CPI basket
  सबसे बड़ा भार

Retail inflation hits 6.1%, breaches RBI's limit — background (1/2)

खुदरा महँगाई 6.1% — पृष्ठभूमि (1/2)

9 Inflation measures महँगाई सूचकांक

Index सूचकांक	By जारीकर्ता
CPI CPI	NSO, MoSPI
WPI WPI	DPIIT, Commerce
CPI-IW CPI-IW	Labour Bureau
GDP deflator डिफ़्लेटर	NSO

10 Inflation targeting लक्ष्य

- Adopted via **Urjit Patel** panel (2014)
  उर्जित पटेल
- Legal basis: **RBI Act amendment, 2016** (Sec 45ZA)
  धारा 45ZA
- Target **4% ± 2%**, set by the Centre
  4 ± 2%

11 The MPC मौद्रिक नीति समिति

- **Six** members – 3 RBI + 3 external
  छह सदस्य
- Chaired by the **RBI Governor** (casting vote)
  गवर्नर
- Meets at least **four times** a year
  चार बैठकें

Retail inflation hits 6.1%, breaches RBI's limit — background (2/2)

खुदरा महँगाई 6.1% — पृष्ठभूमि (2/2)

12 Types of inflation | महँगाई के प्रकार

Demand-pull
माँग-जनित
Too much demand
अधिक माँग

→

Cost-push
लागत-जनित
Input costs
लागत

→

Core
मूल
Ex food & fuel
खाद्य-ईंधन रहित

→

Deflation
अपस्फीति
Falling prices
गिरती क़ीमतें

13 Supply-side tools आपूर्ति उपाय

- **Stock limits** on pulses & wheat
  भंडारण सीमा
- **OMSS** – sell FCI grain in open market
  OMSS
- **Export curbs** & duty cuts on imports
  निर्यात रोक

Retail inflation hits 6.1%, breaches RBI's limit — Static GK

खुदरा महँगाई 6.1% — स्थैतिक सामान्य ज्ञान

14 RBI facts | RBI तथ्य

- Set up **1 April 1935**; nationalised **1949**
  1935
- Based on **Hilton Young** Commission
  हिल्टन यंग आयोग
- Present Governor: **Sanjay Malhotra**
  संजय मल्होत्रा

15 Policy rates नीतिगत दरें

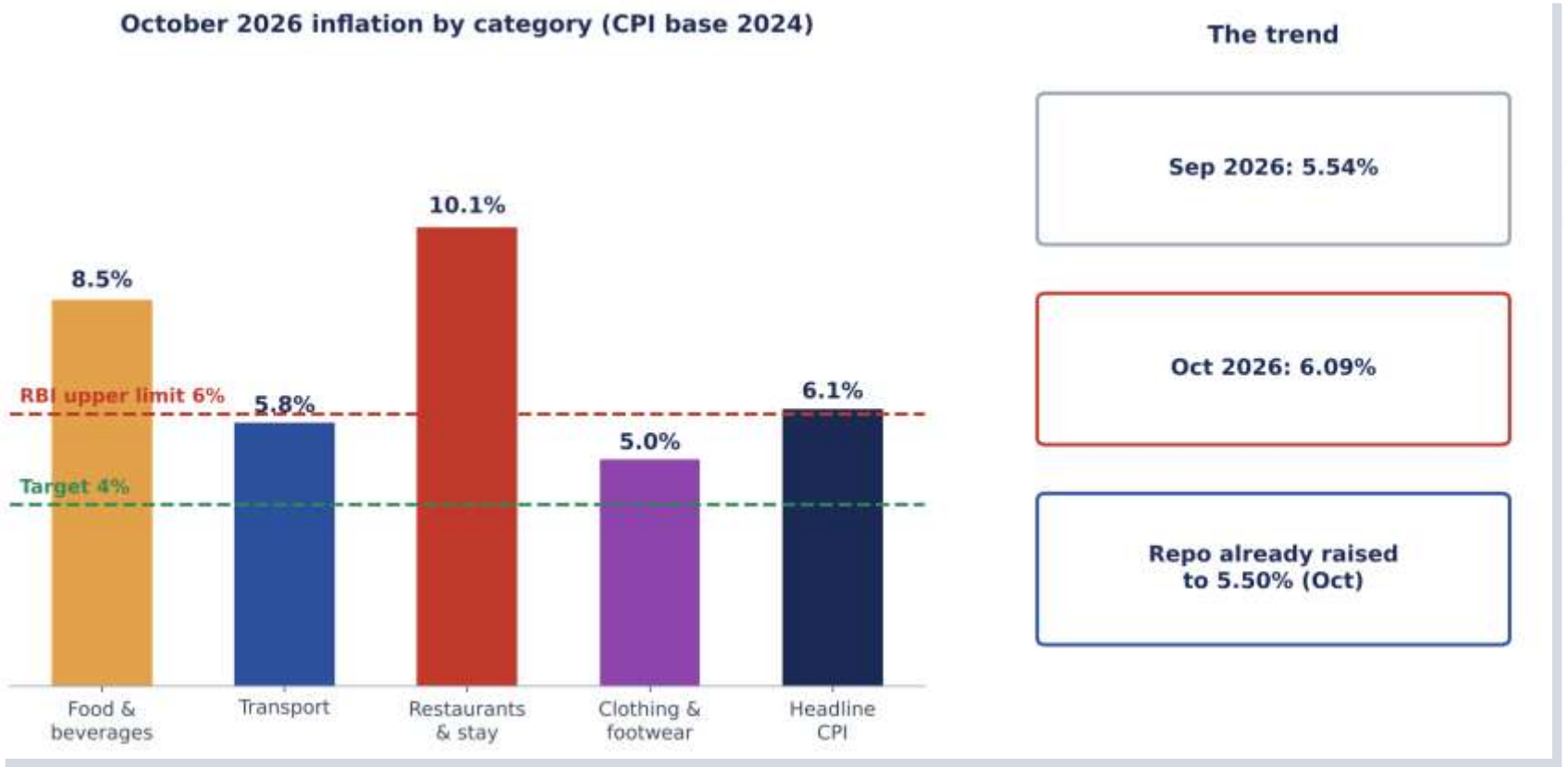
Rate दर	Meaning अर्थ
Repo रेपो	RBI lends to banks
SDF SDF	Banks park money, no collateral
MSF MSF	Emergency borrowing
CRR CRR	Cash kept with RBI

16 Key terms | शब्दावली

- **Basis point** – 0.01%
  आधार अंक
- **Stagflation** – high prices + low growth
  मुद्रास्फीतिजनित मंदी
- **Headline inflation** – overall CPI
  समग्र महँगाई

Retail inflation hits 6.1%, breaches RBI's limit — Map & Diagram

खुदरा महँगाई 6.1% — मानचित्र व आरेख



Read the visual
चित्र को समझें

- Most categories hit **series highs**
  श्रृंखला उच्च
- **Eating out** crossed double digits
  दोहरे अंक
- Headline is now **above the band**
  सीमा पार

Retail inflation hits 6.1%, breaches RBI's limit — Map & Diagram

खुदरा महँगाई 6.1% — मानचित्र व आरेख



Read the visual
चित्र को समझें

- **RBI**, Mumbai – sets the repo rate
  RBI मुंबई
- **MoSPI/NSO** – releases CPI on the 12th
  MoSPI
- MPC next meets in **December**
  दिसंबर



Text&Context

THE HINDU

NEWS IN NUMBERS

Voters in Manipur draft electoral rolls under SSR — 19.94

Foreign funding sought by Sri Lanka next year — 2

New permanent immigrants recorded by OECD countries — 6.1

Percentage decline in ECB filings by corporates in Sept. — 13.30

Amount approved for construction of 6,157 tenements in Chennai — 1,401

1

ny is the Siang project contentious?

THE GIST

Why did Ladakh groups decry the announcement of polls?

THE HINDU • 13 NOV 2026

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पृष्ठ 10 · व्याख्या

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

1 **Siang project | सियांग परियोजना**

Why is the Siang project contentious?

सियांग परियोजना विवाद

Why is the Siang project contentious?

The proposed Siang Upper Multipurpose Project in Arunachal Pradesh has triggered protests by the Adi community, which says at least 40 villages would be affected.

27 of them submerged; the government, however, says the project will store and regulat

EXPLAINER

Jacob Koshy

The story so far:

The proposed Siang Upper Multipurpose Project (SUMP) in Arunachal Pradesh has triggered protests by the Adi community, and activists have been arrested or detained since October. Protesting groups have rejected the State government's offer to hold talks on November 5.

What is the SUMP project?

It is a proposed dam on the Siang – as the Brahmaputra is known in Arunachal Pradesh – to be built by the National Hydroelectric Power Corporation (NHPC).

First declared a national project in 2008, its estimated power capacity is between 11,000 and 11,200 MW. The Deputy Chief Minister, Chowna Mein of the BJP, has cited a dam height of 280 to 300 metres and about 9.2 billion cubic metres of live storage, which refers to the usable water in a dam that can actually be released, excluding the unusable bottom layer.

However, India has an established process for approving such projects. Clearing such large dams involves multiple steps, such as forest and environmental clearance from the State as well as Central Government-constituted expert appraisal committees.

What stage is the project at?

So far, the project is only at the stage of a Pre-Feasibility Report (PFR), being prepared by NHPC, which is an early study of whether the project can be built safely.

They also require a full impact study with a year of baseline data, a dam-break analysis and a disaster management plan. Parong, Ditte Dime and Uggeng are among the sites identified for it.



Raising their voices: The Adi community protests against the dam, in district of Arunachal Pradesh. RITU RAJ KONWAR

What does it promise?

The Government says it will store and regulate water, cut flood risk in Arunachal Pradesh and Assam, create jobs for the youth, and strengthen water and energy security. Mr. Mein has said power is a "secondary" benefit from the dam.

Why are people protesting?

Adi villagers say that at least 40 villages would be affected, of which 27 would be submerged. They say this would destroy paddy fields and orange orchards, as well as ancestral burial grounds and river-linked religious practices. There are also objections to the way authorities are gathering consent. Villagers allege that signatures on Memoranda of Understanding for the PFR were obtained through deceit, pressure and threats to withhold wel reported that reviewed des for the PFR s dam.

Tensions h with elderly *lathi*-charged Activists were unlawful acti march in Pasi headquarters October 23, t premises wer

What is the

Rejecting talk by *The Hindu* cannot happe guns at us." T damming sm

China's pla

e water, reduce flood risks and generate employment for the youth



Yingkom village in Upper Siang

are benefits. *The Hindu* a copy of the MoU it cribes the consent as being udy alone and not for the

ave nevertheless escalated, rotesters allegedly being on October 4, injuring 54. arrested under the State's ities law on October 9. A ghat, a major town and the of the East Siang district, on rned violent, and NHPC e set on fire.

government's rationale?

s, one youth leader, quoted said that discussions n "while they are pointing he Adi have also proposed ller tributaries instead. nned Medog dam upstream, reported at 60,000 MW, is cited as the main driver. Mr. Mein says that the Medog dam is built for power generation, with about 5.5 billion cubic metres of storage. SUMP's larger storage capacity, he argues, could cushion sudden upstream releases. Some villagers ask why they should bear the cost of the Centre's failure to secure a water treaty with China.

What is the backdrop of hydropower in Arunachal Pradesh?

The State has long been seen as India's hydropower frontier. *The Hindu* reports that a veteran politician says the State signed 143 hydropower agreements in the late 2000s, opening up its rivers, and most never took off. An earlier environmental assessment brief for a 3,750 MW "Stage-II" Siang Upper project shows that the idea has existed in other forms for years.

Have States weaponised water?

Yes, though rarely as a standalone cause of war. A 2025 Geneva Graduate Institute study notes that water has long been used in conflict, for instance by flooding through destroyed dams, and that some scholars say upstream states manipulate flows to pressure downstream neighbours.

Ethiopia's Grand Ethiopian Renaissance Dam on the Blue Nile, formally inaugurated in 2025, has been contested by downstream Egypt and Sudan for over a decade. The two countries have sought binding rules on how the reservoir is filled and operated, though no agreement has been reached.

At home, the Indus Waters Treaty (1960) gave India the eastern rivers and Pakistan the western ones. After the April 2025 Pahalgam attack, India placed it "in abeyance". A Court of Arbitration ruled unanimously on August 31, 2026, that the treaty remains in force and abeyance is unauthorised. However India has stated that it does not recognise that court.

THE GIST

- The SUMP is a proposed dam on the Siang – as the Brahmaputra is known in Arunachal Pradesh – to be built by the National Hydroelectric Power Corporation (NHPC)
- The Deputy Chief Minister, Chowna Mein of the BJP, says the SUMP's larger storage capacity could cushion sudden upstream releases from the Medog dam planned by China

Class24

Why Is the Siang Project Contentious?

अरुणाचल प्रदेश में प्रस्तावित सियांग अपर मल्टीपर्पज़ प्रोजेक्ट (SUMP) के विरोध में आदि समुदाय – कम से कम 40 गाँव प्रभावित और 27 डूबेंगे; सरकार का तर्क – जल भंडारण, बाढ़ नियंत्रण और चीन के मेडोग बाँध से अचानक छोड़े पानी से सुरक्षा

Hydropower
जल-विद्युत

1 The project | परियोजना

- A dam on the **Siang** – Brahmaputra in Arunachal
  सियांग
- Built by **NHPC**; national project since **2008**
  NHPC
- Only at **Pre-Feasibility Report** (PFR) stage
  PFR चरण

2 Govt's case सरकार का पक्ष

- **Store & regulate** water; cut floods in Arunachal, Assam
  बाढ़ नियंत्रण
- **Jobs** for youth; water & energy security
  रोज़गार
- Power is a "**secondary**" benefit – Dy CM Chowna Mein
  बिजली गौण

3 Why people protest विरोध क्यों

- **Paddy fields, orange orchards** lost
  खेत, बाग़
- **Ancestral burial grounds** & river rituals
  पैतृक स्थल
- Consent allegedly taken by **pressure & deceit**
  दबाव में सहमति

Why is the Siang project contentious? — in depth (1/2)

सियांग परियोजना विवाद — विस्तार से (1/2)

4 The flashpoints | टकराव

- Activists held under State's **unlawful activities law** (9 Oct)
  गिरफ़्तारी
- **Pasighat** march turned violent; NHPC premises set on fire (23 Oct)
  पासीघाट
- Protesters **rejected talks** offered for 5 Nov
  वार्ता ठुकराई

5 Clearances needed ज़रूरी मंज़ूरियाँ

- **Forest & environment** clearances
  वन, पर्यावरण
- Full **impact study** with a year of baseline data
  प्रभाव अध्ययन
- **Dam-break** analysis & disaster plan
  बाँध-टूटन विश्लेषण

6 Water as a weapon जल हथियार

- **GERD** (Ethiopia) – disputed by Egypt, Sudan
  GERD
- India put the **Indus treaty in abeyance** (Apr 2025)
  सिंधु संधि
- Court of Arbitration said treaty still in force (Aug 2026); India rejects it
  मध्यस्थता अदालत

Why is the Siang project contentious? — in depth (2/2)

सियांग परियोजना विवाद — विस्तार से (2/2)

7 One river, many names | एक नदी, कई नाम

Tibet तिब्बत	Arunachal अरुणाचल	Assam असम	Bangladesh बांग्लादेश
Yarlung Tsangpo यारलुंग त्सांगपो	Siang सियांग	Brahmaputra ब्रह्मपुत्र	Jamuna जमुना

8 Did you know? क्या आप जानते हैं?

- Arunachal signed **143 hydropower MoUs** in the late 2000s – most never took off
  143 समझौते
- The Adi propose damming **smaller tributaries** instead
  वैकल्पिक सुझाव

Why is the Siang project contentious? — background (1/2)

सियांग परियोजना विवाद — पृष्ठभूमि (1/2)

9 Brahmaputra tributaries सहायक नदियाँ

Bank किनारा	Tributaries सहायक
North (right) उत्तर	Subansiri, Jia Bharali, Manas
South (left) दक्षिण	Dibang, Lohit, Dhansiri
Source उद्गम	Chemayungdung glacier
Joins मिलन	Ganga in Bangladesh

10 Big dams of the North-East बड़े बाँध

- **Subansiri Lower** (2,000 MW) – India's largest hydro
  सुबनसिरी
- **Dibang** multipurpose (2,880 MW) – tallest dam
  दिबांग
- Arunachal: hydro potential **~50,000 MW**
  50 GW क्षमता

11 India–China water ties जल संबंध

- **No water-sharing treaty** with China
  कोई संधि नहीं
- Only **MoUs on flood-season data**
  बाढ़ डेटा
- **Expert Level Mechanism** set up in 2006
  ELM

Why is the Siang project contentious? — background (2/2)

सियांग परियोजना विवाद — पृष्ठभूमि (2/2)

12 From idea to dam | बाँध प्रक्रिया

PFR
PFR

Early study
प्रारंभिक

DPR & EIA
DPR, EIA

Detailed study
विस्तृत

Public hearing
जन सुनवाई

Consent
सहमति

Clearances
मंज़ूरी

Forest, env
वन

13 Adi community | आदि समुदाय

- A major tribe of **Siang belt**, Arunachal
  सियांग क्षेत्र
- Follow **Donyi-Polo** faith (Sun-Moon)
  दोन्यी-पोलो
- Famous festival: **Solung**
  सोलुंग

Why is the Siang project contentious? — Static GK

सियांग परियोजना विवाद — स्थैतिक सामान्य ज्ञान

14 Arunachal Pradesh अरुणाचल प्रदेश

Fact तथ्य	Detail विवरण
Capital राजधानी	Itanagar
Statehood राज्य	20 Feb 1987
Old name पुराना नाम	NEFA
Borders सीमा	China, Bhutan, Myanmar

15 River records नदी रिकॉर्ड

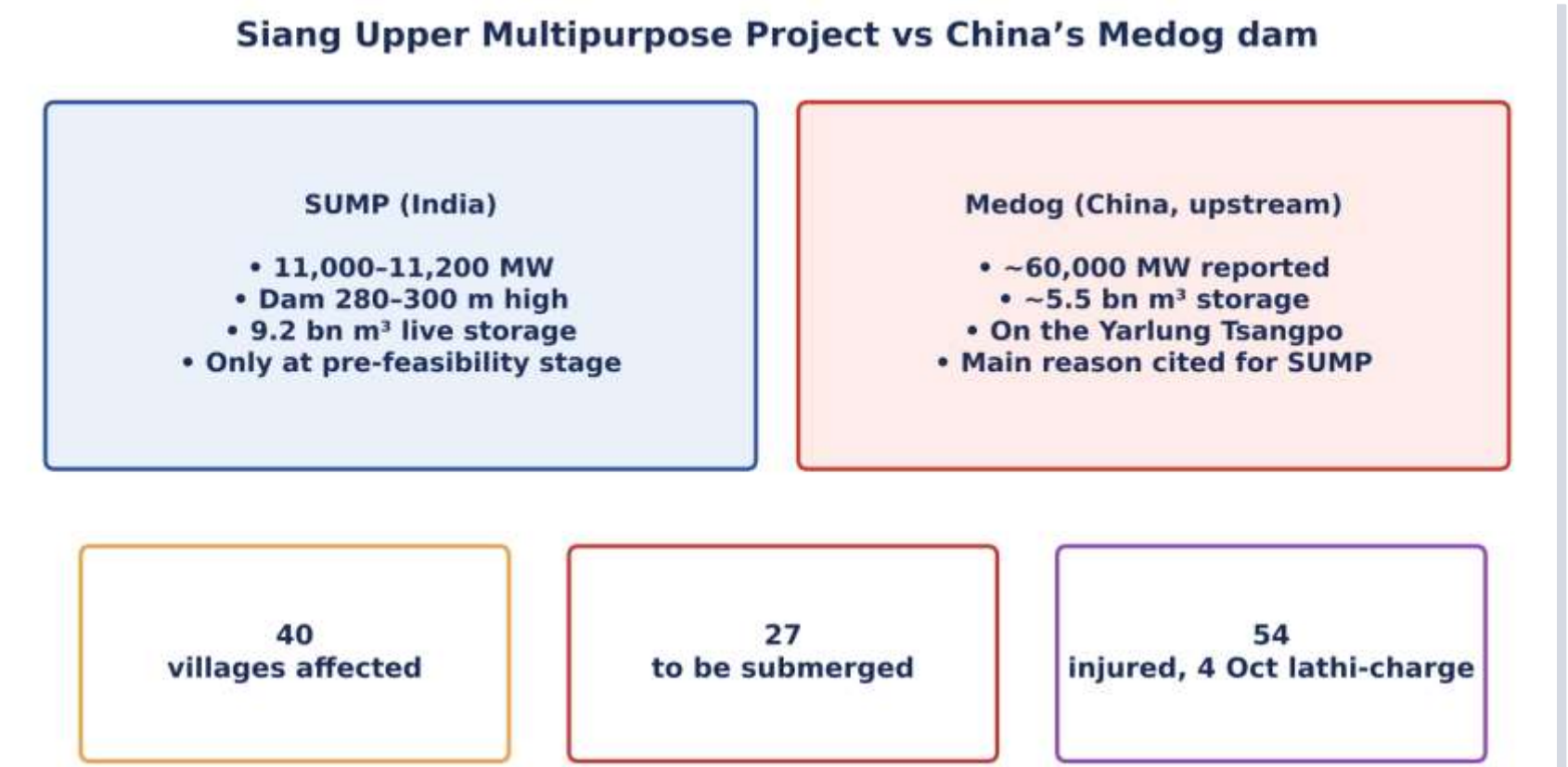
- **Majuli** (Brahmaputra) – largest river island in India
  माजुली
- Brahmaputra is a **male-named** river (son of Brahma)
  पुरुष नाम
- **Dhola-Sadiya** – Bhupen Hazarika Setu (2017)
  भूपेन हज़ारिका सेतु

16 Hydropower PSUs जल-विद्युत कंपनियाँ

- **NHPC** – set up **1975**, Faridabad
  NHPC
- **NEEPCO** – North-East power (1976)
  NEEPCO
- **SJVN** – Himachal-based (1988)
  SJVN

Why is the Siang project contentious? — Map & Diagram

सियांग परियोजना विवाद — मानचित्र व आरेख

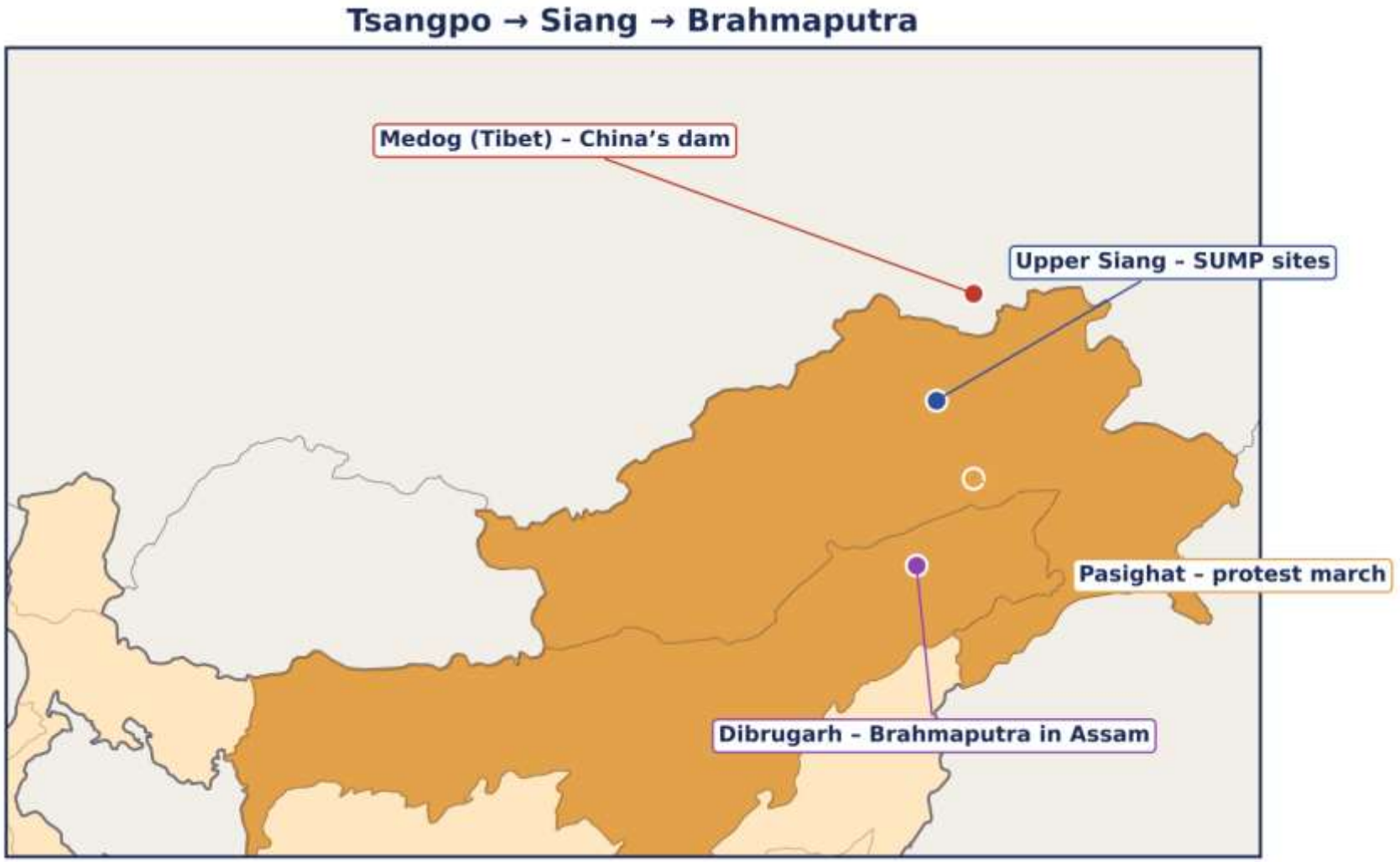


Read the visual
चित्र को समझें

- India's dam is planned as a **buffer** to China's
  बफ़र
- Medog is far bigger on **power**
  चीनी बिजली
- SUMP is bigger on **storage**
  भंडारण अधिक

Why is the Siang project contentious? — Map & Diagram

सियांग परियोजना विवाद — मानचित्र व आरेख



Read the visual
चित्र को समझें

- One river, **three names**
  तीन नाम
- China's dam sits just **upstream** of the border
  ऊपरी धारा
- Floods would hit **Assam** downstream
  असम


4

News

Kuki woman killed, two men injured in Manipur attack

Two missing special police officers found dead in J&K

India-Bangladesh consular dialogue postponed over rift

Dedicated channel

NHRC raises concern over Meta's funding to UNICEF

Manipur draft poll rolls out; women voters surpass men

Woman loses arm after man pushes her off rail platform

1

sees 38% drop mortality since 2015: WHO report

NIA to probe 2 terror cases in Punjab, Uttar Pradesh

OBC groups call for protest on Nov. 28 over caste census

THE HINDU • 13 NOV 2026

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पृष्ठ 4 · समाचार

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

1 **TB mortality down 38% | टीबी**

India sees 38% drop in TB deaths since 2015: WHO

टीबी मृत्यु में 38% गिरावट



India sees 38% drop in TB mortality since 2015: WHO report

Bindu Shajan Perappadan
NEW DELHI

India has seen a 38% reduction in tuberculosis (TB) mortality since 2015, compared to a global average of 35%, and a 94% treatment success rate among patients with drug-susceptible TB, according to the World Health Organization (WHO)'s Global Tuberculosis Report 2026.

Last year, the South-East Asia Region recorded the largest number of new TB cases (35%), followed by the Western Pacific Region (27%) and the African Region (25%).

Around 88% of new TB cases occurred in 30 countries. India (about a quarter), Indonesia (10%), the Philippines (6.8%), China (6.5%), Pakistan (6.4%), Nigeria (4.9%), the Democratic Republic of the Congo (3.9%) and Bangladesh (3.7%).

Globally, about 50% of people treated for TB and their households face total costs (direct medical expenditures, non-medical expenditures, and indirect costs such as income losses) that are catastrophic (greater than 20% of total household income).

People with compromised immune systems such as those living with HIV, undernutrition or diabetes, or people who use tobacco have a higher risk of falling ill.

High toll

The report showed a total of 1.13 million people died from TB in 2025. Multi-drug-resistant TB remains a public health crisis and a health security threat.

Between December 7, 2024 and November 8, 2026, the TB Mukt Bharat Abhiyaan achieved significant progress, identifying and bringing over 25 crore individuals within the scope of screening.

India Sees 38% Drop in TB Mortality Since 2015: WHO Report

विश्व स्वास्थ्य संगठन (WHO) की वैश्विक टीबी रिपोर्ट 2026 के अनुसार 2015 से भारत में टीबी से होने वाली मौतों में 38% कमी (वैश्विक औसत 35%) और दवा-संवेदनशील टीबी में 94% उपचार सफलता दर

Global TB Report
वैश्विक टीबी रिपोर्ट

1 India's gains भारत की प्रगति

- TB deaths down **38%** since 2015 (world: 35%)
  38%
- **94%** treatment success in drug-sensitive TB
  94% सफलता
- **25 crore+** screened under TB Mukt Bharat Abhiyaan
  25 करोड़

2 Global picture वैश्विक तस्वीर

- **1.13 million** TB deaths worldwide in 2025
  11.3 लाख
- **MDR-TB** remains a health-security threat
  MDR-TB
- Report by the **World Health Organization**
  WHO

3 Catastrophic costs भारी ख़र्च

- **~50%** of TB families face catastrophic costs
  50% परिवार
- Means costs **> 20%** of household income
  20% से अधिक
- Includes **lost income**, travel, food
  आय हानि

India sees 38% drop in TB deaths since 2015: WHO — in depth (1/2)

टीबी मृत्यु में 38% गिरावट — विस्तार से (1/2)

4 Who is at risk जोखिम समूह

- People with **HIV**
  HIV
- **Undernutrition** & **diabetes**
  कुपोषण, मधुमेह
- **Tobacco** users
  तंबाकू

5 The campaign | अभियान

- **TB Mukt Bharat Abhiyaan** – from **7 Dec 2024**
  अभियान
- Began as a **100-day** drive, then extended
  100 दिन
- Active **case-finding** among vulnerable groups
  सक्रिय खोज

6 The gaps | कमियाँ

- India missed its **2025 elimination** target
  2025 लक्ष्य चूका
- IE flagged India's **incidence data missing** from the report
  आँकड़े ग़ायब
- **Private-sector** notification still uneven
  निजी क्षेत्र

India sees 38% drop in TB deaths since 2015: WHO — in depth (2/2)

टीबी मृत्यु में 38% गिरावट — विस्तार से (2/2)

7 Breaking the TB chain | टीबी श्रृंखला तोड़ना

Find खोज	Test परीक्षण	Treat उपचार	Prevent रोकथाम
Screen early जल्दी जाँच	TrueNat, CBNAAT जाँच	Free drugs मुफ़्त दवा	TPT for contacts निवारक

8 Did you know? क्या आप जानते हैं?

- **TrueNat** – an Indian-made portable TB test
  ट्रूनैट
- **Ni-kshay** portal tracks every notified patient
  निक्षय पोर्टल

India sees 38% drop in TB deaths since 2015: WHO — background (1/2)

टीबी मृत्यु में 38% गिरावट — पृष्ठभूमि (1/2)

9 WHO regions' share क्षेत्रीय हिस्सा

WHO region क्षेत्र	New TB cases नए मामले
South-East Asia दक्षिण-पूर्व एशिया	35%
Western Pacific पश्चिमी प्रशांत	27%
Africa अफ़्रीका	25%
Others अन्य	~13%

10 Vaccine research टीका अनुसंधान

- **BCG** – only licensed TB vaccine (1921)
  BCG
- **M72/AS01E** – candidate in late-stage trials
  M72
- India tested **VPM1002** & **MIP** in adults
  VPM1002

11 TB & nutrition टीबी व पोषण

- **RATIONS** trial (Jharkhand) – food cut TB by ~40%
  RATIONS अध्ययन
- **Ni-kshay Poshan** – ₹1,000/month
  निक्षय पोषण
- **Ni-kshay Mitras** donate food kits
  निक्षय मित्र

India sees 38% drop in TB deaths since 2015: WHO — background (2/2)

टीबी मृत्यु में 38% गिरावट — पृष्ठभूमि (2/2)

12 Types of TB | टीबी के प्रकार

Pulmonary फुफ्फुसीय	Extra-pulmonary अन्य अंग	Latent सुप्त	MDR/XDR प्रतिरोधी
Lungs, infectious संक्रामक	Bones, glands हड्डी	No symptoms लक्षण नहीं	Drug-resistant दवा-प्रतिरोधी

13 Global commitments वैश्विक संकल्प

- **UN High-Level Meeting** on TB – 2018, 2023
  UN बैठक
- **Delhi End TB Summit** – 2018
  दिल्ली शिखर सम्मेलन
- **WHO End TB Strategy** – adopted 2014
  WHO रणनीति

India sees 38% drop in TB deaths since 2015: WHO — Static GK

टीबी मृत्यु में 38% गिरावट — स्थैतिक सामान्य ज्ञान

14 WHO facts | WHO तथ्य

- Founded **7 April 1948** – World Health Day
  7 अप्रैल
- HQ: **Geneva**
  जिनेवा
- DG: **Tedros Adhanom Ghebreyesus**
  टेड्रोस

15 Disease-free milestones रोग-मुक्त भारत

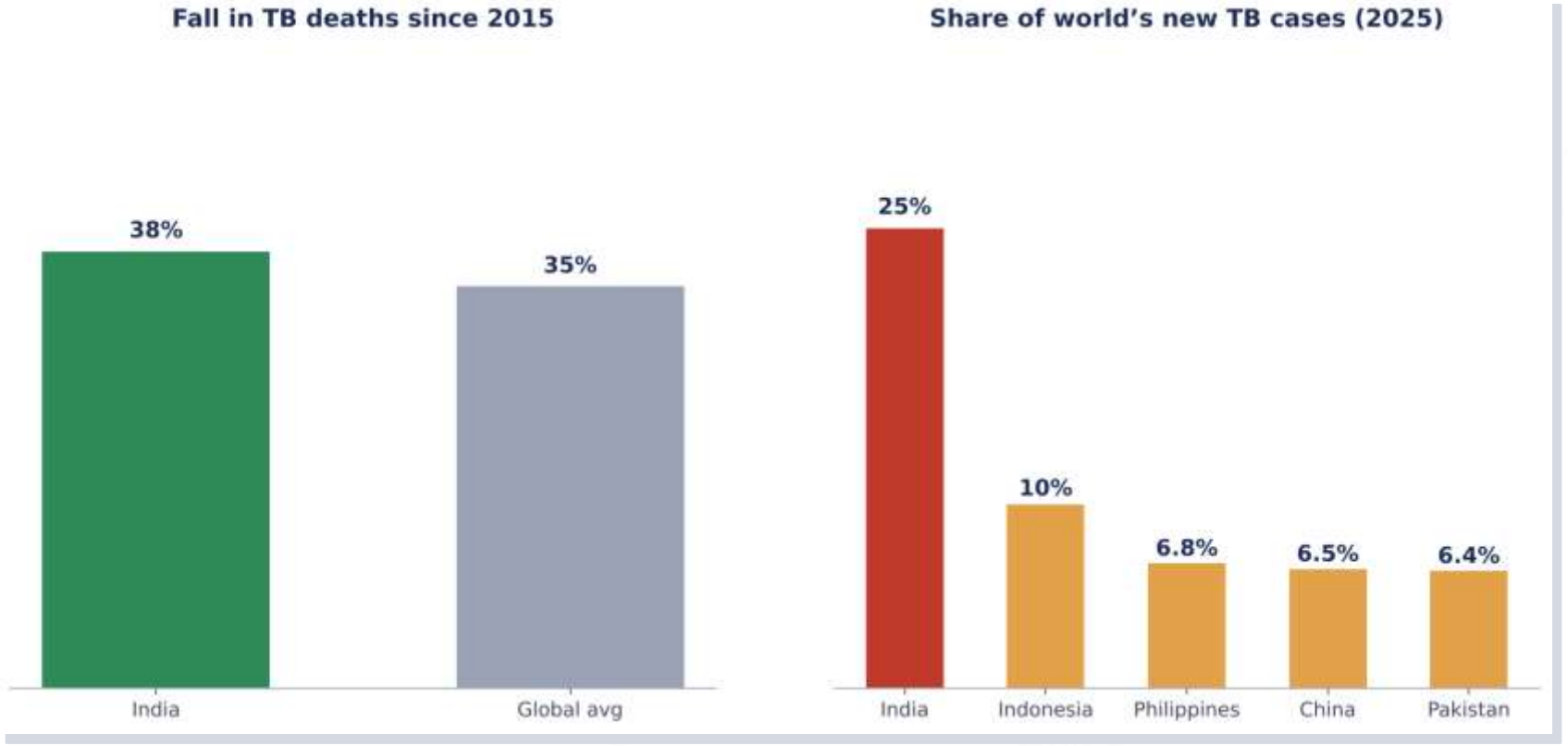
Disease रोग	Status स्थिति
Smallpox चेचक	Eradicated 1977
Polio पोलियो	Certified free 2014
Maternal tetanus टिटनेस	Eliminated 2015
Trachoma ट्रेकोमा	WHO-certified 2024

16 Health days स्वास्थ्य दिवस

- **24 March** – World TB Day
  विश्व टीबी दिवस
- **1 Dec** – World AIDS Day
  विश्व एड्स दिवस
- **25 April** – World Malaria Day
  विश्व मलेरिया दिवस

India sees 38% drop in TB deaths since 2015: WHO — Map & Diagram

टीबी मृत्यु में 38% गिरावट — मानचित्र व आरेख

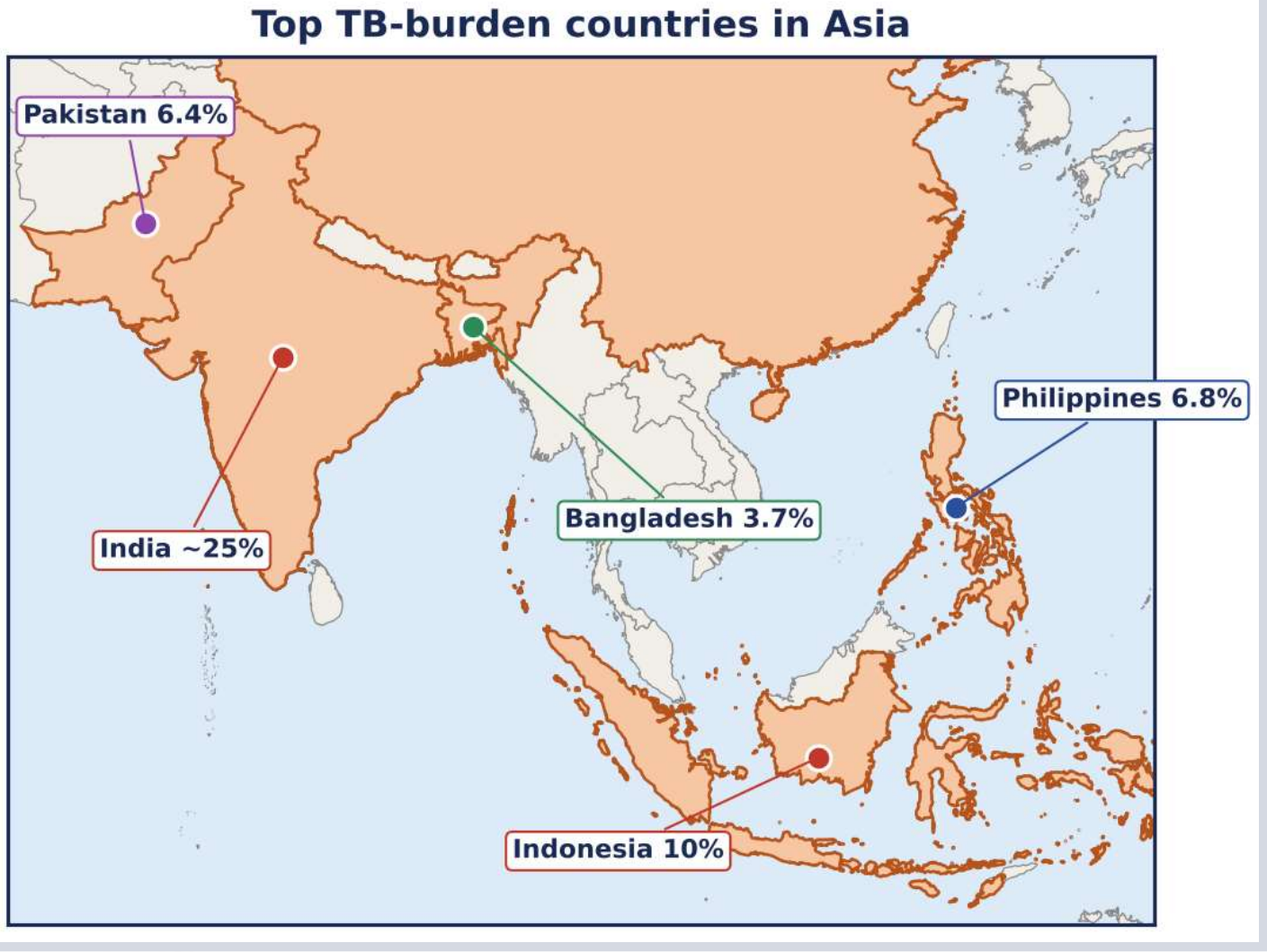


Read the visual
चित्र को समझें

- India beat the **global average** on deaths
  वैश्विक औसत से बेहतर
- Still carries about **a quarter** of cases
  एक-चौथाई
- Asia dominates the **burden**
  एशिया

India sees 38% drop in TB deaths since 2015: WHO — Map & Diagram

टीबी मृत्यु में 38% गिरावट — मानचित्र व आरेख



Read the visual
चित्र को समझें

- **South-East Asia** – 35% of new cases
  दक्षिण-पूर्व एशिया
- **Western Pacific** 27%, **Africa** 25%
  अन्य क्षेत्र
- **88%** of cases in just **30 countries**
  30 देश


6

News

INBRIEF

ISRO conducts successful test of modified PSLV third stage

Mahadev betting app kingpin remanded in judicial custody

New deep-sea shark species identified in Indian Ocean

'India-EU FTA can be a game changer'

Jasper Wieck

'India is at the forefront of climate action solutions'

st, IIT-Kharagpur launches aduate medical courses

CROSSWORD No 14947

SUDOKU

FAITH

Bhakti, the only path

Page 6 · News

पृष्ठ 6 · समाचार

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

1 **IIT-KGP medical PG | IIT खड़गपुर**

IIT-Kharagpur first IIT to offer PG medical courses

IIT खड़गपुर में MD

In a first, IIT-Kharagpur launches postgraduate medical courses

The Hindu Bureau
NEW DELHI

The Indian Institute of Technology-Kharagpur has become the first IIT in India to offer postgraduate medical degree programmes accredited by the National Medical Commission (NMC).

Starting in the 2026-27 academic year, the institute will welcome its first cohort of MD students at the Dr. B. C. Roy Multi-Speciality Medical Research Centre. Six specialisations

The programme aims to fuse medical training with advanced engineering research

will be offered: general medicine, radiology, physiology, pathology, community medicine, and biochemistry, with two seats available in each discipline.

The move marks a significant shift by introducing specialist medical training into an IIT ecosystem.

The institute envisages research applications in AI-assisted clinical decision-making, advanced medical imaging, computational pathology, molecular diagnostics, precision medicine, and affordable healthcare technologies.

Admissions for the 2026-27 academic year will be conducted through the NEET-PG counselling process, with the programmes listed under Round 2 in line with the official schedule, eligibility criteria, and seat matrix.

In a First, IIT-Kharagpur Launches

Postgraduate Medical Courses

IIT खड़गपुर राष्ट्रीय चिकित्सा आयोग (NMC) से मान्यता प्राप्त स्नातकोत्तर चिकित्सा डिग्री (MD) देने वाला देश का पहला IIT बना – 2026-27 से डॉ. बी.सी. रॉय मल्टी-स्पेशियलिटी मेडिकल रिसर्च सेंटर में छह विषयों में दो-दो सीटें

Med-tech
चिकित्सा-तकनीक

1 The first | पहली बार

- First IIT with **NMC-accredited** MD degrees
  NMC मान्यता
- From the **2026-27** academic year
  2026-27
- At **Dr B.C. Roy Multi-Speciality Medical Research Centre**
  बी.सी. रॉय केंद्र

2 Admissions | प्रवेश

- Through **NEET-PG** counselling
  NEET-PG
- Listed under **Round 2**
  राउंड 2
- As per official **eligibility & seat matrix**
  पात्रता

3 The aim | उद्देश्य

- Fuse **medical training** with **engineering research**
  चिकित्सा + इंजीनियरिंग
- Bring **specialist training** into the IIT ecosystem
  विशेषज्ञ प्रशिक्षण
- Build **affordable** healthcare technologies
  सस्ती तकनीक

IIT-Kharagpur first IIT to offer PG medical courses — in depth (1/2)

IIT खड़गपुर में MD — विस्तार से (1/2)

4 Why it matters | महत्व

- Creates **doctor-engineers** for med-tech
  डॉक्टर-इंजीनियर
- Cuts reliance on **imported devices**
  आयातित उपकरण
- Boosts **clinical research** in India
  क्लिनिकल शोध

5 Other IITs in health अन्य IIT

- **IIT Madras** – medical-device & health-tech centres
  IIT मद्रास
- **IIT Delhi–AIIMS** joint research
  IIT दिल्ली–AIIMS
- **IIT Jodhpur** – MBBS–BTech link-up ideas
  IIT जोधपुर

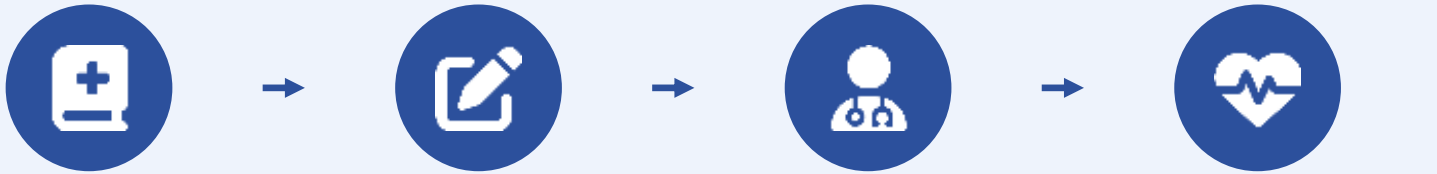
6 The challenges चुनौतियाँ

- Needs a large **patient load** for training
  मरीज़ों की संख्या
- Recruiting **senior faculty**
  वरिष्ठ शिक्षक
- Only **12 seats** – a small start
  छोटी शुरुआत

IIT-Kharagpur first IIT to offer PG medical courses — in depth (2/2)

IIT खड़गपुर में MD — विस्तार से (2/2)

7 Road to MD in India | MD का रास्ता



8 Did you know? क्या आप जानते हैं?

- **IIT-Kharagpur** (1951) was set up at the old **Hijli detention camp**
  हिजली कैंप
- **1 July** – National Doctors' Day, Dr B.C. Roy's birth & death date
  डॉक्टर्स डे

IIT-Kharagpur first IIT to offer PG medical courses — background (1/2)

IIT खड़गपुर में MD — पृष्ठभूमि (1/2)

9 Medical regulators नियामक

Body संस्था	Role भूमिका
NMC (2020) **NMC**	Modern medicine
NBEMS **NBEMS**	Conducts NEET-PG
NTA **NTA**	Conducts NEET-UG
NCISM **NCISM**	Ayurveda, Unani, Siddha

10 NMC Act, 2019 NMC अधिनियम

- Replaced the **Medical Council of India** (MCI)
  MCI की जगह
- Came into force **25 Sep 2020**
  2020
- Plans **NExT** – common exit test
  NExT

11 Doctors in India | डॉक्टर

- **~1.2 lakh** MBBS seats; **~74,000** PG seats
  सीटें
- WHO norm: **1 doctor per 1,000** people
  WHO मानक
- Govt aims for **75,000 new seats** in 5 years
  75,000 सीटें

IIT-Kharagpur first IIT to offer PG medical courses — background (2/2)

IIT खड़गपुर में MD — पृष्ठभूमि (2/2)

12 Med-tech innovation chain | नवाचार श्रृंखला

Clinic
क्लिनिक
Find a need
ज़रूरत

→

Lab
प्रयोगशाला
Engineer device
डिज़ाइन

→

Trial
परीक्षण
Test on patients
मरीज़

→

Market
बाज़ार
Make in India
उत्पादन

13 IIT system | IIT व्यवस्था

- **23** IITs, governed by the **IIT Act, 1961**
  23 IIT
- **President** is the Visitor
  राष्ट्रपति विज़िटर
- Overseas campuses: **Zanzibar** (Madras), **Abu Dhabi** (Delhi)
  विदेशी परिसर

IIT-Kharagpur first IIT to offer PG medical courses — Static GK

IIT खड़गपुर में MD — स्थैतिक सामान्य ज्ञान

14 Dr B.C. Roy डॉ बी.सी. रॉय

- **Bharat Ratna**, 1961
  भारत रत्न
- CM of West Bengal, **1948–62**
  मुख्यमंत्री
- **B.C. Roy Award** – top honour for doctors
  बी.सी. रॉय पुरस्कार

15 The first IITs | पहले IIT

IIT IIT	Year वर्ष
Kharagpur **खड़गपुर**	1951
Bombay **बॉम्बे**	1958
Madras **मद्रास**	1959
Kanpur **कानपुर**	1959

16 Health institutions स्वास्थ्य संस्थान

- **AIIMS New Delhi** – 1956
  AIIMS
- **ICMR** – oldest research body (1911)
  ICMR
- **PGIMER** – Chandigarh (1962)
  PGIMER

IIT-Kharagpur first IIT to offer PG medical courses — Map & Diagram

IIT खड़गपुर में MD — मानचित्र व आरेख



Read the visual
चित्र को समझें

- **12 MD seats** to start
  12 सीटें
- Mix of **clinical & basic** sciences
  क्लिनिकल व मूल
- Engineering tools for **diagnosis**
  निदान

IIT-Kharagpur first IIT to offer PG medical courses — Map & Diagram

IIT खड़गपुर में MD — मानचित्र व आरेख



Read the visual
चित्र को समझें

- **Kharagpur**, West Bengal – India's first IIT
  खड़गपुर
- Hospital named after **Dr B.C. Roy**
  डॉ बी.सी. रॉय
- Roy was Bengal's **second CM**
  दूसरे मुख्यमंत्री


THE INDIAN EXPRESS
Explained
1
ndia's carbon
ssions could
rise amid global fall
ARTIFICIAL INTELLIGENCE
As Huang exits Nvidia, a test looms for AI boom
Nvidia's highly advanced chips power AI models. Its investments fuel the sector's circular financing. The fallout of Jensen Huang's resignation could upend it all
THE RISE OF A.I. SPENDING
CORPORATE
Dhoot case: How bankruptcy is declared, what happens next
LEGAL
Not birthright: How SC ruled on Hindu man's claim to grandfather's property

THE INDIAN EXPRESS • 13 NOV 2026

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पृष्ठ 14 · व्याख्या

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

1 **India's carbon rise | कार्बन उत्सर्जन**

Why India’s carbon emissions could rise amid a global fall

कार्बन उत्सर्जन



CLIMATE

Why India's carbon emissions could rise amid global fall

Pratyush Deep

GLOBAL CARBON dioxide emissions from fossil fuels are projected to decline marginally in 2026 compared with last year. But, India is expected to be the only major emitter not to record an increase.

According to a new study by the Global Carbon Budget, global fossil fuel emissions are projected to fall by 0.4% this year, with China, the US, the European Union and Japan expected to record declines. India's projected rise in fossil fuel emissions, meanwhile, has been pegged at 1.4%.

The projected global decline has been attributed to the expansion of solar and wind power and the energy shocks triggered by the West Asia conflict.

Although geopolitical upheavals and economic disruptions — besides the Covid-19 pandemic — have previously led to temporary reductions in fossil fuel use, these were largely one-year aberrations. The study's researchers that the projected decline in global emissions this year is unlikely to be a short-term consequence rather than a sustained structural shift.

'No drop in road transport emissions'

The study shows India, which accounts for around 8% of global emissions, is projected to record higher emissions growth in 2026 than its average annual increase of 3.6% over the past decade. It attributes part of the increase to a rebound from relatively low emissions growth in 2025, when a wet pre-monsoon period reduced demand for cooling. In contrast, a drier monsoon and higher temperatures in 2026 increased cooling demand, pushing up electricity consumption.

Notably, India witnessed an unusual surge in power demand this summer even as the country faced high temperatures and deficient rainfall, with El Niño-influenced weather conditions unfolding in the pre-monsoon.

A waste-to-energy plant near India's Okhla landfill.

SUMMER SURGE

- India witnessed an unusual surge in power demand this summer even as the country faced high temperatures and deficient rainfall, with El Niño-influenced weather conditions unfolding in the pre-monsoon.
- This increased reliance on coal-based power generation, which increased by an estimated 11.2% to 846,329.39 million units (MU) between April 1 and November 10, 2026, compared with the corresponding period in 2025. The dependence was also reflected in declining coal stocks.

An analysis of government data shows that while domestic coal production — the overwhelming source of overall power generation in the country — increased by 2.24% to 767.91 million tonnes (mt) in January–October 2026, consumption of imported fuels continued to increase. Power generation increased by 6.41% to 1,121.15 billion units (bu) in the same period, while direct consumption increased by 5.76% to 80.06 mt. Electricity imports from Nepal, Bhutan and Bangladesh rose from 75.44 billion units (bu) in the same period.

India's industrial emissions

An analysis by the Centre for Research on Energy and Clean Air (CREA), a think tank, found that India's CO2 emissions in the first half of 2026 increased 3.7% year-on-year. However, the increase in emissions from steel, cement and other sectors.

CREA analyst Aradhna Aggarwal said, "The Indian Express that the power sector's contribution to CO2 emissions remained flat for two years until June 2026. CO2 emissions from oil and gas fell 7% year-on-year, despite higher demand for diesel and petrol.

"For two years till June 2026, all of the growth in India's electricity demand has been met by clean energy, and that has halted the rise of coal power for the first time in half a century. The challenge now is industry, where coal dominates and electricity makes up a smaller share of energy use than in almost any other G20 economy, so unless steel and other energy-intensive manufacturers begin to electrify, rising output will keep pushing India's coal emissions upwards in the coming years.

Class24

Why India's Carbon Emissions Could Rise Amid Global Fall

ग्लोबल कार्बन बजट अध्ययन के अनुसार 2026 में वैश्विक जीवाश्म-ईंधन CO_2 उत्सर्जन 0.4% घटेगा, जबकि भारत का उत्सर्जन 4.4% बढ़ेगा – प्रमुख उत्सर्जकों में अकेला; भीषण गर्मी में कोयला बिजली की माँग और बढ़ती ईंधन खपत कारण

Global Carbon Budget
वैश्विक कार्बन बजट

1 The findings | निष्कर्ष

- Global fossil CO_2 to **fall 0.4%** in 2026
  0.4% गिरावट
- **India +4.4%** – only major emitter rising
  भारत +4.4%
- Above India's decade average of **3.5%**
  3.5% औसत

2 Why the world fell विश्व में गिरावट

- Growth of **solar & wind**
  सौर, पवन
- **Energy shock** from the West Asia conflict
  पश्चिम एशिया संकट
- Likely **short-term**, not structural
  अस्थायी

3 India's summer भारत की गर्मी

- **Hot, dry** monsoon raised cooling demand
  गर्मी
- **El Niño**-linked weather added pressure
  अल नीनो
- **Coal stocks** declined as demand rose
  कोयला भंडार घटा

Why India's carbon emissions could rise amid a global fall — in depth (1/2)

कार्बन उत्सर्जन — विस्तार से (1/2)

4 Base effect | आधार प्रभाव

- 2025 had **low growth** – wet pre-monsoon
  2025 कम
- So 2026 shows a **rebound**
  उछाल
- Overall petroleum use **fell 2.24%** (Jan–Oct)
  कुल पेट्रोलियम घटा

5 CREA analysis CREA विश्लेषण

- Power sector CO_2 **flat for two years** till June 2026
  बिजली क्षेत्र स्थिर
- Clean energy met **all** new demand – first in 50 years
  स्वच्छ ऊर्जा
- Oil & gas CO_2 **down 7%**
  तेल-गैस घटा

6 The industry problem उद्योग की चुनौती

- **Coal dominates** steel & cement
  कोयला प्रधान
- Electricity's share of industry energy is **lowest in G20**
  G20 में न्यूनतम
- Need to **electrify** heavy industry
  विद्युतीकरण

Why India's carbon emissions could rise amid a global fall — in depth (2/2)

कार्बन उत्सर्जन — विस्तार से (2/2)

7 India's climate targets | जलवायु लक्ष्य

2030 2030	2030 2030	2030 2030	2070 2070
45% lower intensity तीव्रता	50% non-fossil power ग़ैर-जीवाश्म	2.5–3 bn t sink कार्बन सिंक	Net zero नेट ज़ीरो

8 Did you know? क्या आप जानते हैं?

- India's **per-capita** emissions are less than **half** the world average
  प्रति व्यक्ति कम
- The **Global Carbon Budget** is released every year at COP
  हर वर्ष

Why India's carbon emissions could rise amid a global fall — background (1/2)

कार्बन उत्सर्जन — पृष्ठभूमि (1/2)

9 Top emitters सबसे बड़े उत्सर्जक

Country देश	Rank (total CO_2) स्थान
China चीन	1
United States अमेरिका	2
India भारत	3
EU (bloc) यूरोपीय संघ	Big emitter

10 Climate principles जलवायु सिद्धांत

- **CBDR-RC** – common but differentiated responsibilities
  CBDR
- **Climate justice** – rich nations caused most warming
  जलवायु न्याय
- **Carbon space** for developing countries
  कार्बन स्पेस

11 Carbon market कार्बन बाज़ार

- **Carbon Credit Trading Scheme**, 2023
  CCTS
- Emission-intensity targets for **heavy industries**
  उद्योग लक्ष्य
- Run by the **Bureau of Energy Efficiency**
  BEE

Why India's carbon emissions could rise amid a global fall — background (2/2)

कार्बन उत्सर्जन — पृष्ठभूमि (2/2)

12 Sources of India's CO_2 | स्रोत

Power
बिजली
Largest – coal
सबसे बड़ा

→

Industry
उद्योग
Steel, cement
इस्पात

→

Transport
परिवहन
Petrol, diesel
ईंधन

→

Buildings
भवन
Cooking, cooling
घरेलू

13 Climate treaties
जलवायु संधियाँ

- **UNFCCC** – Rio, **1992**
  UNFCCC
- **Kyoto Protocol** – 1997
  क्योटो
- **Paris Agreement** – 2015; limit to **1.5–2 °C**
  पेरिस समझौता

Class24

Why India's carbon emissions could rise amid a global fall — Static GK

कार्बन उत्सर्जन — स्थैतिक सामान्य ज्ञान

14 Greenhouse gases ग्रीनहाउस गैसें

Gas गैस	Main source स्रोत
CO_2 कार्बन डाइऑक्साइड	Fossil fuels
Methane मीथेन	Paddy, cattle, leaks
Nitrous oxide नाइट्रस ऑक्साइड	Fertilisers
HFCs HFC	ACs, fridges

15 COP host cities COP मेज़बान

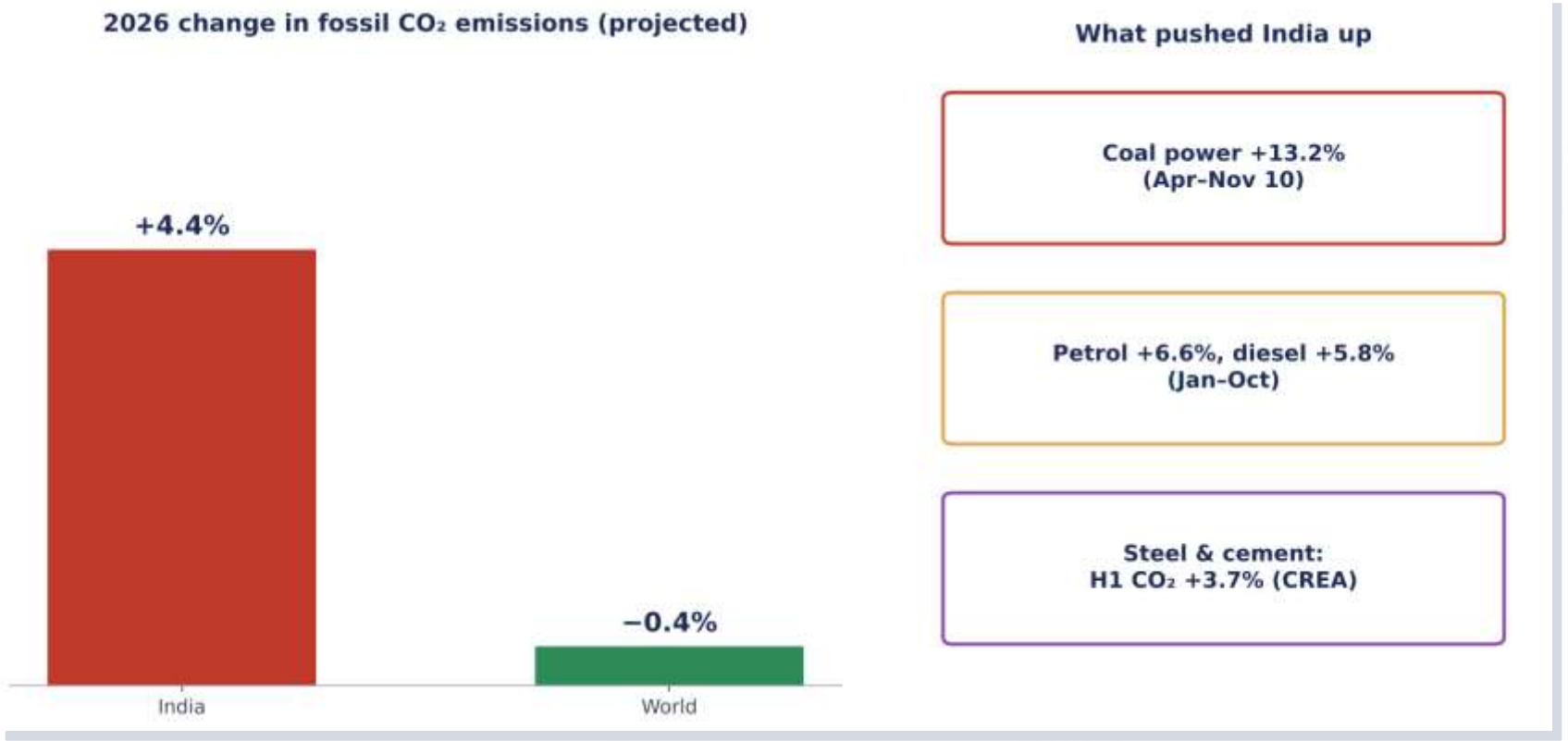
- **COP8** – New Delhi, **2002** नई दिल्ली
- **COP30** – Belém, Brazil (2025) बेलेम
- **COP31** – Türkiye (2026) तुर्किये

16 Indian missions राष्ट्रीय मिशन

- **NAPCC** – 8 missions (2008) NAPCC
- **LiFE** – Lifestyle for Environment (2021) LiFE
- **Green Credit Programme** (2023) ग्रीन क्रेडिट

Why India's carbon emissions could rise amid a global fall — Map & Diagram

कार्बन उत्सर्जन — मानचित्र व आरेख



Read the visual
चित्र को समझें

- India bucks a **global dip**
  वैश्विक गिरावट के विपरीत
- **Coal power** jumped this year
  कोयला बिजली
- Industry is the **next challenge**
  उद्योग

Why India's carbon emissions could rise amid a global fall — Map & Diagram

कार्बन उत्सर्जन — मानचित्र व आरेख



Read the visual
चित्र को समझें

- **China, US, EU, Japan** – all set to fall
  गिरावट
- **India** – the only big riser
  एकमात्र वृद्धि
- India is ~**8%** of global emissions
  8%



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पृष्ठ 15 · विश्व

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

1 **SS United States reef | कृत्रिम रीफ़**

SS United States sunk to become world's largest artificial reef

विश्व की सबसे बड़ी कृत्रिम रीफ़



New depths: Onlookers in boats gather at a safe distance as the SS United States was being sunk on Wednesday. AP

SS United States to become world's largest artificial reef

Agence France Presse
MIAMI

A majestic and all-but-indestructible 20th-century ocean liner that once ferried royal leaders, movie stars and even the "Mona Lisa" to the United States was sunk Wednesday night to become the world's largest artificial reef.

Experts conducted a controlled flooded sink of the 990-foot (302-metre) *SS United States*, a veteran of more than 800 transatlantic crossings in the 1950s and 60s, sending it to its final resting place on the Gulf of Mexico's sandy floor, some 25 miles (40 kilometres) southwest of Destin-Fort Walton Beach, Florida.

Florida's Okaloosa County, gambling that such a huge new reef would be a local tourism boom and attract diving and fishing enthusiasts, bought the long-decommissioned vessel from a conservancy group for $1 million in 2024.

The vessel – longer than the Titanic and the transatlantic speed record holder – will become the centerpiece of Okaloosa's undersea garden of sunken ships, including Second World War vessels, tugboats, and even a casino boat.

A year-long process of cleaning the vessel, removing all toxins like fuel, paint and wiring, towing, environmental remediation, safety assurances and the sinking cost roughly $13.5 million.

While the ship will rest at a depth of 180 feet, its top decks will be just about 55 feet below the water's surface, reachable for beginner divers.

Until now, the largest artificial reef was an aircraft carrier sunk 20 years ago off the coast of Pensacola.

Repurposing the *SS United States* keeps its heritage alive, said Okaloosa County Tourism Director Jennifer Adams Kemp. "She's our country's flagship," she told CNN shortly before the sinking. "Why wouldn't we want to preserve that?"

SS United States to Become World's Largest Artificial Reef

शाही नेताओं, फ़िल्मी सितारों और "मोना लिसा" तक को अमेरिका ले जाने वाले 20वीं सदी के ऐतिहासिक जहाज़ "एसएस यूनाइटेड स्टेट्स" को फ़्लोरिडा तट के पास मैक्सिको की खाड़ी में डुबोकर दुनिया की सबसे बड़ी कृत्रिम रीफ़ बनाया गया

Artificial reef
कृत्रिम रीफ़

1 The sinking | डुबोना

- A **controlled flooded sink**
  नियंत्रित डुबाव
- **40 km** SW of Destin–Fort Walton Beach, Florida
  फ़्लोरिडा
- Rests on a **sandy floor**
  रेतीला तल

2 The ship | जहाज़

- Holds the **transatlantic speed record**
  गति रिकॉर्ड
- Carried **royals, film stars, the Mona Lisa**
  मोना लिसा
- Served in the **1950s–60s**
  1950–60

3 The plan | योजना

- **Okaloosa County** bought it for **$1 mn** (2024)
  $1 मिलियन
- Bet on a **tourism boom** – diving, fishing
  पर्यटन
- Centrepiece of an **undersea garden** of sunken ships
  समुद्री उद्यान

Class24

SS United States sunk to become world's largest artificial reef — in depth (1/2)

विश्व की सबसे बड़ी कृत्रिम रीफ़ — विस्तार से (1/2)

4 Heritage angle | विरासत

- "She's our country's **flagship**" – Jennifer Adams Kemp
  राष्ट्रीय जहाज़
- Reuse **keeps heritage alive**
  विरासत जीवित
- Joins WWII ships, tugboats and even a **casino boat**
  अन्य जहाज़

5 Why artificial reefs कृत्रिम रीफ़ क्यों

- Give **hard surfaces** for corals & sponges
  कठोर सतह
- **Shelter** for fish; boost fisheries
  मछलियों का आश्रय
- Take **diving pressure** off natural reefs
  प्राकृतिक रीफ़ पर दबाव कम

6 The concerns | चिंताएँ

- Leftover **toxins** – paints, PCBs
  विषाक्त पदार्थ
- Can carry **invasive species**
  आक्रामक प्रजातियाँ
- Critics: "**ocean dumping**" in disguise
  समुद्री कचरा

Class24

SS United States sunk to become world's largest artificial reef — in depth (2/2)

विश्व की सबसे बड़ी कृत्रिम रीफ़ — विस्तार से (2/2)

7 Life on a new reef | नई रीफ़ पर जीवन

Weeks सप्ताह	Months महीने	1–2 years 1–2 वर्ष	Decades दशक
Algae, microbes शैवाल	Barnacles, sponges स्पंज	Fish schools मछलियाँ	Coral cover प्रवाल

8 Did you know? क्या आप जानते हैं?

- The ship is **302 m** long – longer than the **Titanic** (269 m)
  टाइटैनिक से लंबा
- Its top deck lies just **~55 ft** down – reachable for **beginner divers**
  शुरुआती गोताख़ोर

Class24

SS United States sunk to become world's largest artificial reef — background (1/2)

विश्व की सबसे बड़ी कृत्रिम रीफ़ — पृष्ठभूमि (1/2)

9 Types of coral reefs
प्रवाल भित्ति प्रकार

Type प्रकार	Example उदाहरण
Fringing तटीय	Andaman coast
Barrier अवरोधक	Great Barrier Reef
Atoll एटॉल	Lakshadweep
Patch पैच	Gulf of Kutch

10 India's coral areas
भारत में प्रवाल

- **Gulf of Mannar** & Palk Bay
  मन्नार की खाड़ी
- **Gulf of Kutch**
  कच्छ की खाड़ी
- **Andaman & Nicobar**, **Lakshadweep**
  अंडमान, लक्षद्वीप

11 Reef threats | ख़तरे

- **Coral bleaching** from ocean heat
  विरंजन
- **Ocean acidification** from CO_2
  अम्लीकरण
- Overfishing, **pollution**, sediment
  प्रदूषण

SS United States sunk to become world's largest artificial reef — background (2/2)

विश्व की सबसे बड़ी कृत्रिम रीफ़ — पृष्ठभूमि (2/2)

12 Artificial reef options | कृत्रिम रीफ़ विकल्प

Ships जहाज़	Concrete कंक्रीट	Rigs रिग	Purpose उद्देश्य
Decommissioned सेवानिवृत्त	Reef balls रीफ़ बॉल	Old oil platforms तेल मंच	Fish habitat आवास

13 India's artificial reefs
भारत की कृत्रिम रीफ़

- Under **PM Matsya Sampada Yojana** (2020)
  PMMSY
- Concrete reef modules off **TN, Kerala, AP** coasts
  कंक्रीट मॉड्यूल
- Aim: revive **coastal fisheries**
  तटीय मत्स्य

SS United States sunk to become world's largest artificial reef — Static GK

विश्व की सबसे बड़ी कृत्रिम रीफ़ — स्थैतिक सामान्य ज्ञान

14 Famous ships प्रसिद्ध जहाज़

Ship जहाज़	Known for प्रसिद्धि
Titanic टाइटैनिक	Sank 1912
SS United States एसएस यू.एस.	Speed record
INS Vikrant आईएनएस विक्रांत	India's first indigenous carrier
Komagata Maru कोमागाटा मारू	1914 Indian migrants

15 Oceans & gulfs | महासागर

- **Gulf of Mexico** – bordered by USA, Mexico, Cuba
  मैक्सिको की खाड़ी
- **Mona Lisa** – Leonardo da Vinci, Louvre, Paris
  मोना लिसा
- **8 June** – World Oceans Day
  विश्व महासागर दिवस

16 Reef facts | रीफ़ तथ्य

- **Great Barrier Reef** – largest living structure, Australia
  ग्रेट बैरियर रीफ़
- Corals live in **symbiosis** with **zooxanthellae** algae
  सहजीवन
- Reefs: <1% of ocean floor, ~**25%** of marine species
  25% प्रजातियाँ

SS United States sunk to become world's largest artificial reef — Map & Diagram

विश्व की सबसे बड़ी कृत्रिम रीफ़ — मानचित्र व आरेख



Read the visual
चित्र को समझें

- A record-breaking **ocean liner**
  रिकॉर्ड जहाज़
- Made **toxin-free** before sinking
  विषमुक्त
- Corals and fish will **colonise** it
  समुद्री जीवन

SS United States sunk to become world's largest artificial reef — Map & Diagram

विश्व की सबसे बड़ी कृत्रिम रीफ़ — मानचित्र व आरेख



Read the visual
चित्र को समझें

- Sunk in the **Gulf of Mexico**
  मैक्सिको की खाड़ी
- Off **Okaloosa County**, Florida
  ओकालूसा
- Earlier record: carrier **Oriskany**, off Pensacola
  पिछला रिकॉर्ड

14 November 2026

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

1. **Karnataka launches menopause health programme ‘Ruthu Taare’**
   रजोनिवृत्ति कार्यक्रम

2. **US assures India of tariff edge over competitors**
   अमेरिका का शुल्क आश्वासन

3. **World Diabetes Day – 14 November**
   विश्व मधुमेह दिवस

4. **Paytm gets RBI’s in-principle nod for wallet services**
   पेटीएम वॉलेट


THE HINDU

Four Naga civilians killed in Manipur

When boys' voices break

PM unveils Pink Line of Bengaluru Metro

Modi tapped my phone, says Rahul

New Zealand crushes India in fourth ODI

INSIDE

1 assures India of tariff edge over competitors

ICC judges limit Afghan probe to crimes by Taliban

Tata Sons rejects Noel's request for board meet clips

Cong. launches website to check SIR deletions

Iran targets U.S. radar in Bahrain

Exports touch record high as diversification pays off in October

Global disruption of Microsoft services hits Indian firms

Microsoft

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पृष्ठ 1 · मुख पृष्ठ

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

1 **US tariff edge | अमेरिकी शुल्क**

US assures India of tariff edge over competitors

अमेरिका का शुल्क आश्वासन

U.S. assures India of tariff edge over competitors

- Both sides working to conclude interim trade agreement by financial year-end, say officials
- 'Much progress on finalising the deal's text was made when U.S. team visited India this month'
- New Delhi has repeatedly insisted on comparative edge as per Trump-Modi statement in February

T.C.A. Sharad Raghavan
NEW DELHI

In a significant breakthrough towards the conclusion of the India-U.S. interim trade deal, the U.S. has assured India of a comparative advantage over its competitors once it finalises its tariff structure, a senior official in the Commerce and Industry Ministry said, adding that both sides were working to complete the deal by the end of the current financial year.

Officials in New Delhi have repeatedly said that India would move ahead with the deal only if it was assured of a comparative advantage, as was agreed to in the February 2026 joint statement between Prime Minister Narendra Modi and U.S. President Donald Trump.

A big deal

"Talks between India and the U.S. are ongoing and the U.S. has assured us of a comparative advantage over our competitor countries," the senior official said on the condition of anonymity as the details of the bilateral discussions have not yet been made public.

This is a significant development because officials, including Commerce Minister Piyush Goyal, have repeatedly said that India would move ahead with a deal with the U.S. only if it is assured of a comparative advantage over its competitors.

Separately, Commerce Secretary Rajesh Agrawal confirmed that a two-man team from the U.S. visited India earlier this month during which substantial progress was made towards finalising the text of the deal. The February joint statement stated that the U.S. and India "commit to provide each other preferential market access in sectors of respective interest on a sustained basis".

However, since then, the U.S. has imposed additional 10% 'forced labour' tariffs on India, the same as on some of its competitors such as Indonesia, Malaysia, Pakistan, and Sri Lanka.

It is also currently conducting another investigation into India and several other countries related to excess capacity, which could see additional tariffs being levied.

'Unusual clause'

The official, however, said the U.S. assurance of comparative advantage for India takes into account this future tariff.

"The attempt by both sides is to complete the deal by the end of this financial year," the official added. "We have also agreed to a clause that says that if either country changes its tariffs on the other country, then the second country can also modify its commitments under the deal. This was also a part of the February joint statement," the official said.

The official added that such a clause is "not usual" in trade deals that India enters into, but that it had specifically been included in the deal with the U.S.

Separately, Mr. Agrawal said that the talks between the two sides were "on the right track" and that the teams are engaged both in-person and virtually.

"There was a small team from the U.S. that visited India for discussions on customs and trade facilitation in the first week of November," he said. "The discussions went off in a very positive direction. A lot of issues were closed, and there was convergence in a lot of areas."

In addition, he said that the chief negotiators of both sides regularly speak with each other virtually to carry forward the discussions and "iron out some of the language issues or some of the small fixes that remain in the agreement".

Deal dynamics

PM Narendra Modi and U.S. President Donald Trump had reached a joint statement 'on reciprocal preferential market access' earlier

- U.S. assures India tariff advantage over competitors, a key demand by India
- U.S. still needs to complete an 'excess capacity' investigation that could bring additional tariffs
- The assurance includes future tariffs arising from probe findings
- Aim is to complete the deal by the end of this financial year
- Recent meeting in Delhi was key in concluding several aspects of the deal



Class24

U.S. Assures India of Tariff Edge Over Competitors

भारत–अमेरिका अंतरिम व्यापार समझौते की दिशा में बड़ी प्रगति – अमेरिका ने भारत को प्रतिस्पर्धी देशों की तुलना में शुल्क में तुलनात्मक बढ़त का आश्वासन दिया; दोनों पक्ष वित्त वर्ष के अंत तक समझौता पूरा करने की कोशिश में

India–US trade
भारत–अमेरिका व्यापार

1 The assurance | आश्वासन

- US promises India a **comparative advantage** on tariffs
  तुलनात्मक लाभ
- A "**significant breakthrough**" – Commerce Ministry
  बड़ी सफलता
- India's **key condition** for signing
  मुख्य शर्त

2 Progress so far | प्रगति

- A **two-member US team** visited in early November
  अमेरिकी दल
- "**Substantial progress**" on the text – Rajesh Agrawal
  राजेश अग्रवाल
- Talks on **customs & trade facilitation**
  सीमा शुल्क

3 The hurdles | बाधाएँ

- Extra **10% "forced labour"** tariff on India
  10% शुल्क
- US probe on **excess capacity** may add tariffs
  नई जाँच
- Same tariff hits **Indonesia, Malaysia, Pakistan, Sri Lanka**
  प्रतिस्पर्धी

US assures India of tariff edge over competitors — in depth (1/2)

अमेरिका का शुल्क आश्वासन — विस्तार से (1/2)

4 The "unusual clause" असामान्य प्रावधान

- If one side **changes tariffs**, the other can **modify commitments**
  पारस्परिक बदलाव
- "**Not usual**" in India's trade deals
  असामान्य
- Was part of the **February joint statement**
  फ़रवरी वक्तव्य

5 The February statement फ़रवरी वक्तव्य

- **Modi–Trump** joint statement, 2026
  मोदी–ट्रंप
- "**Preferential market access**" in sectors of interest
  वरीय पहुँच
- On a **sustained basis**
  स्थायी आधार

6 Why the edge matters बढ़त क्यों ज़रूरी

- US is India's **largest export market**
  सबसे बड़ा बाज़ार
- Rivals compete in **textiles, shoes, electronics**
  प्रतिस्पर्धा
- Lower tariff = **cheaper Indian goods** in the US
  सस्ता माल

US assures India of tariff edge over competitors — background (1/2)

अमेरिका का शुल्क आश्वासन — पृष्ठभूमि (1/2)

9 Kinds of trade deals समझौते के प्रकार

Type प्रकार	Depth गहराई
PTA PTA	Cuts on some goods
FTA FTA	Most goods duty-free
CEPA/CECA CEPA	Goods + services + investment
Interim/EHP अंतरिम	Early harvest first

10 India–US trade भारत–अमेरिका

- Goods + services trade ~**$190 bn+**
  $190 अरब
- **Mission 500** – $500 bn by **2030**
  मिशन 500
- India runs a **trade surplus** with the US
  व्यापार अधिशेष

11 WTO rules | WTO नियम

- **MFN** – treat all members equally
  MFN
- FTAs allowed under **GATT Art XXIV**
  अनु. XXIV
- India a founding WTO member (**1995**)
  1995

US assures India of tariff edge over competitors — background (2/2)

अमेरिका का शुल्क आश्वासन — पृष्ठभूमि (2/2)

12 US tariff tools | अमेरिकी उपकरण

Section 232
धारा 232
National security
सुरक्षा

Section 301
धारा 301
Unfair practices
अनुचित व्यापार

IEEPA
IEEPA
Emergency powers
आपात

Section 201
धारा 201
Safeguards
सुरक्षा उपाय

13 India's recent deals
हालिया समझौते

- **India–UK CETA** – signed **2025**
  ब्रिटेन
- **India–EFTA TEPA** – in force **Oct 2025**
  EFTA
- Talks with **EU, Canada, Mercosur**, ASEAN review
  चल रही वार्ता

US assures India of tariff edge over competitors — Static GK

अमेरिका का शुल्क आश्वासन — स्थैतिक सामान्य ज्ञान

14 Trade officials व्यापार अधिकारी

- Commerce Minister: **Piyush Goyal** **पीयूष गोयल**
- Commerce Secretary: **Rajesh Agrawal** **राजेश अग्रवाल**
- US side led by **USTR** **USTR**

15 India's top export items निर्यात वस्तुएँ

Item वस्तु	Note टिप्पणी
Smartphones स्मार्टफ़ोन	Top item to US
Pharma दवाएँ	"Pharmacy of the world"
Gems & jewellery रत्न	Big US market
Textiles वस्त्र	Labour-intensive

16 Trade terms | शब्दावली

- **Tariff** – tax on imports **शुल्क**
- **Non-tariff barrier** – rules, quotas, standards **गैर-शुल्क बाधा**
- **Rules of origin** – where a good is "made" **उद्गम नियम**

US assures India of tariff edge over competitors — Map & Diagram

अमेरिका का शुल्क आश्वासन — मानचित्र व आरेख

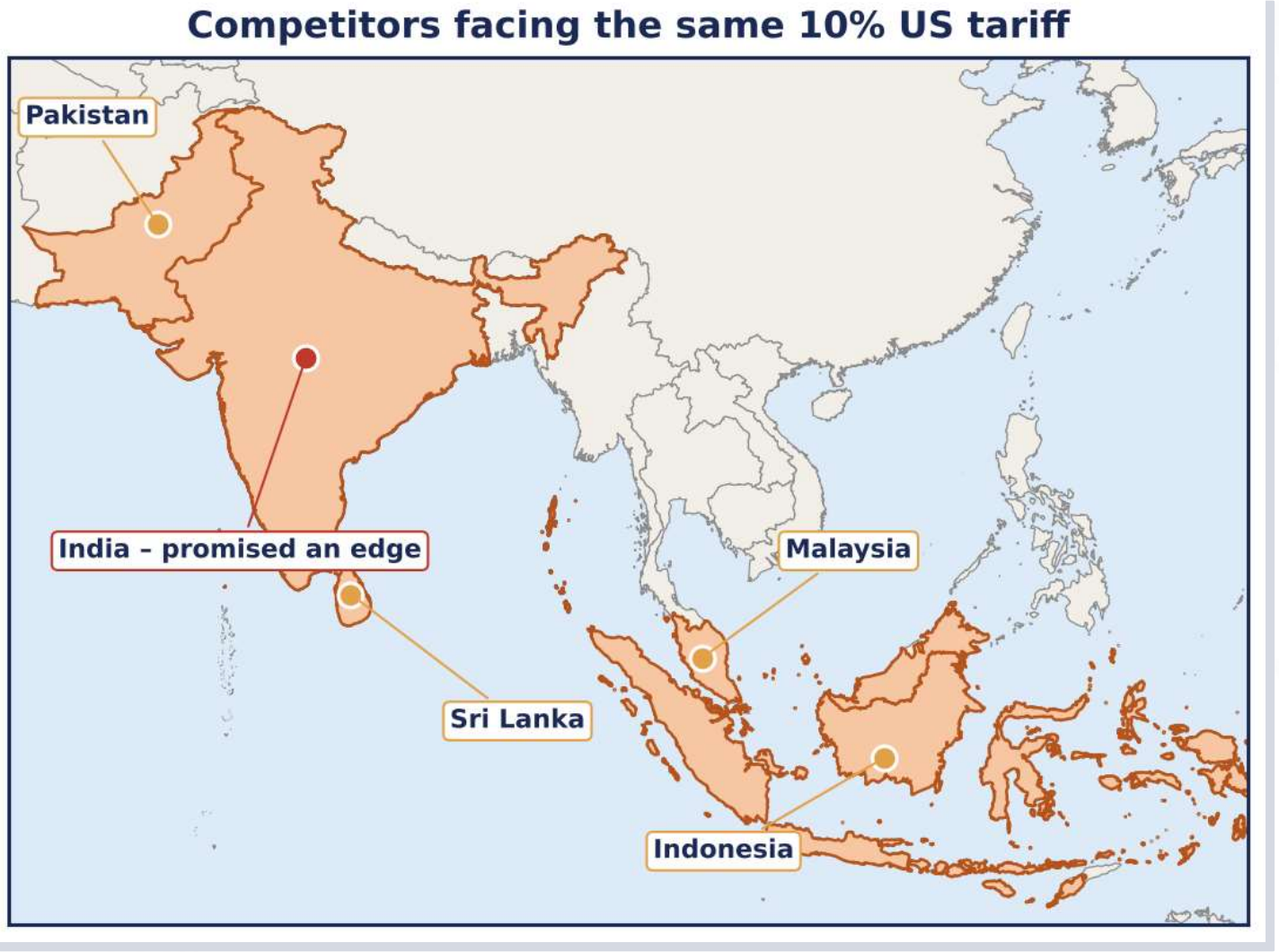


Read the visual
चित्र को समझें

- The deal has been **months** in the making
  महीनों से
- New **US tariffs** came up along the way
  नए शुल्क
- Goal: close it **this financial year**
  इस वित्त वर्ष

US assures India of tariff edge over competitors — Map & Diagram

अमेरिका का शुल्क आश्वासन — मानचित्र व आरेख



Read the visual
चित्र को समझें

- Same **10% tariff** on several Asian rivals
  10% शुल्क
- India wants a **comparative edge** over them
  तुलनात्मक बढ़त
- Rivals in **textiles, apparel, electronics**
  प्रतिस्पर्धी


2

States

T.N. imposes stock limits on paddy, rice, and pulses

'115 Bharat Summit speakers denied entry into India'

Modi flags off new Metro line in Bengaluru; CM seeks funds

Controversial ex-HC judge C.S. Karnan passes away

CM puts Karnataka's demands before PM

Govt.-public dialogue is a must, says Naidu

INBRIEF

CPI(M) to strengthen its legal cell to counter fake news

Sonia's memoir revisits her Coorg ties and electoral debut from Ballari

Minister's remarks disprove CM's claim on GNA deal: Pinarayi

Real estate businessman hacked to death in Bengaluru

NSS chief signals thaw in relations with Keralam CM

8 Army personnel injured as truck overturns in Telangana

1

ataka to launch health programme ddress menopause-related concerns

THE HINDU • 14 NOV 2026

Page 2 · States

पृष्ठ 2 · राज्य

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

1 **Menopause programme | रजोनिवृत्ति कार्यक्रम**

Karnataka launches menopause health programme 'Ruthu Taare'

रजोनिवृत्ति कार्यक्रम

Karnataka to launch health programme to address menopause-related concerns

The Hindu Bureau
BENGALURU

The Karnataka Health Department will launch 'Ruthu Taare', a three-month pilot project of its mid-life women's health and menopause programme, in Dakshina Kannada, covering women aged 35 and above.

Actor and former MP Ramya has been appointed the brand ambassador of the programme.

Health Minister U.T. Khader said the initiative seeks to address health concerns associated with perimenopause, menopause and post-menopause, which were often dismissed as a natural part of ageing.



The initiative will provide screening, clinical assessment, counselling and treatment.

"Women's health does not end with motherhood, and menopause should never be a journey women are expected to endure in silence. Sleepless nights, hot flashes, joint pain, weakening bones, anxiety and emotional changes are real health concerns. They deserve understanding, timely diagnosis and proper medical care," he said.

The initiative will provide screening, clinical assessment, counselling, treatment and referral services. Women will also be given a Mid-Life Health Card.

The District Health and Family Welfare Officer, Dakshina Kannada, has been directed to begin preparatory work, including mapping Primary Health Centres (PHCs), Ayushman Arogya Mandirs, taluk and district hospitals, and designated medical colleges.

ASHAs, ASHA mentors, community health officers, medical officers and nursing personnel will be involved in implementing the programme.

Screening for hypertension, diabetes, obesity and other cardiometabolic risk factors will be integrated with existing non-communicable disease services. Breast and cervical cancer screening will also be facilitated.

Karnataka to Launch Health Programme to Address Menopause-Related Concerns

कर्नाटक स्वास्थ्य विभाग दक्षिण कन्नड़ में 35 वर्ष से अधिक आयु की महिलाओं के लिए "ऋतु तारे" नामक तीन महीने का मध्य-आयु महिला स्वास्थ्य व रजोनिवृत्ति पायलट कार्यक्रम शुरू करेगा – स्क्रीनिंग, परामर्श, उपचार और रेफ़रल सेवाएँ

Mid-life health
मध्य-आयु स्वास्थ्य

1 The programme | कार्यक्रम

- Name: **'Ruthu Taare'**
  ऋतु तारे
- Covers **perimenopause, menopause, post-menopause**
  तीन चरण
- Brand ambassador: actor & ex-MP **Ramya**
  राम्या

2 Why it matters
क्यों ज़रूरी

- Symptoms often dismissed as "**natural ageing**"
  अनदेखी
- "Should never be endured **in silence**" – U.T. Khader
  चुप्पी नहीं
- Hot flashes, **sleeplessness**, weak bones, anxiety
  लक्षण

3 Who delivers
कौन देगा सेवा

- **ASHAs** & community health officers
  आशा
- At **PHCs, Ayushman Arogya Mandirs**
  आयुष्मान आरोग्य मंदिर
- Plus **taluk, district hospitals** & medical colleges
  अस्पताल

Karnataka launches menopause health programme 'Ruthu Taare' — in depth (1/2)

रजोनिवृत्ति कार्यक्रम — विस्तार से (1/2)

4 Linked screening
जुड़ी जाँचें

- **Hypertension, diabetes, obesity**
  उच्च रक्तचाप
- Other **cardiometabolic** risks
  हृदय-चयापचय
- **Breast & cervical cancer** screening
  स्तन, गर्भाशय कैंसर

5 Menopause basics
रजोनिवृत्ति

- Periods stop for **12 months** in a row
  12 महीने
- Average age in India about **46–47**
  औसत आयु
- Caused by falling **oestrogen** levels
  एस्ट्रोजन

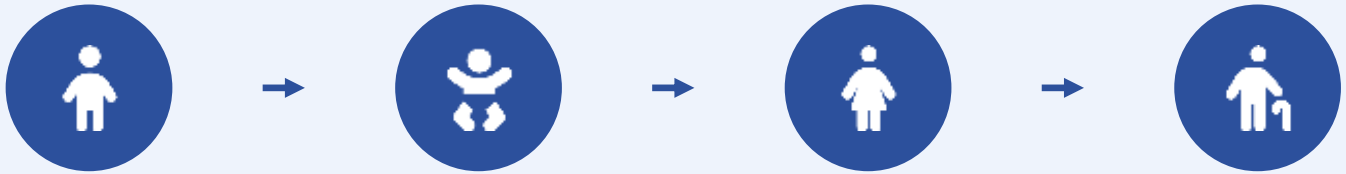
6 Health risks after
बाद के जोखिम

- **Osteoporosis** – brittle bones
  अस्थि-क्षरण
- Higher **heart disease** risk
  हृदय रोग
- **Mood** changes & anxiety
  मनोदशा

Karnataka launches menopause health programme 'Ruthu Taare' — in depth (2/2)

रजोनिवृत्ति कार्यक्रम — विस्तार से (2/2)

7 A woman's health journey | जीवन चक्र



8 Did you know? क्या आप जानते हैं?

- **18 October** – World Menopause Day
  विश्व रजोनिवृत्ति दिवस
- "Ruthu" means **season** – a nod to a woman's life stages
  ऋतु

Karnataka launches menopause health programme 'Ruthu Taare' — background (1/2)

रजोनिवृत्ति कार्यक्रम — पृष्ठभूमि (1/2)

9 Women's health schemes योजनाएँ

Scheme योजना	Focus उद्देश्य
PM Matru Vandana मातृ वंदना	Maternity cash
Janani Suraksha जननी सुरक्षा	Institutional delivery
Anaemia Mukt Bharat एनीमिया मुक्त	Iron, folic acid
Swasth Nari Sashakt Parivar स्वस्थ नारी	Screening drive (2025)

10 NCD screening गैर-संचारी रोग

- Population-based screening for **30+** adults
  30+ आयु
- Covers **BP, diabetes, oral, breast, cervical** cancers
  पाँच रोग
- Under **NP-NCD** programme
  NP-NCD

11 Health is a State subject राज्य विषय

- **Public health** – State List (Entry 6)
  राज्य सूची
- States can run **own schemes**
  राज्य योजनाएँ
- **NHM** funds shared **60:40**
  60:40

Karnataka launches menopause health programme 'Ruthu Taare' — background (2/2)

रजोनिवृत्ति कार्यक्रम — पृष्ठभूमि (2/2)

12 Primary health network | स्वास्थ्य ढाँचा

AAM-SHC उप-केंद्र	PHC PHC	CHC CHC	District ज़िला
Village गाँव	~30,000 people 30,000	Specialists विशेषज्ञ	Referral रेफ़रल

13 ASHA workers
आशा कार्यकर्ता

- **Accredited Social Health Activist** – from **2005**
  2005
- About **one per 1,000** rural people
  1,000 पर एक
- WHO **Global Health Leaders Award** (2022)
  WHO पुरस्कार

Karnataka launches menopause health programme 'Ruthu Taare' — Static GK

रजोनिवृत्ति कार्यक्रम — स्थैतिक सामान्य ज्ञान

14 Karnataka facts कर्नाटक तथ्य

Fact तथ्य	Detail विवरण
Capital राजधानी	Bengaluru
Formation day स्थापना	1 Nov (Rajyotsava)
Language भाषा	Kannada (classical)
River नदी	Kaveri, Krishna

15 Hormones & glands हार्मोन

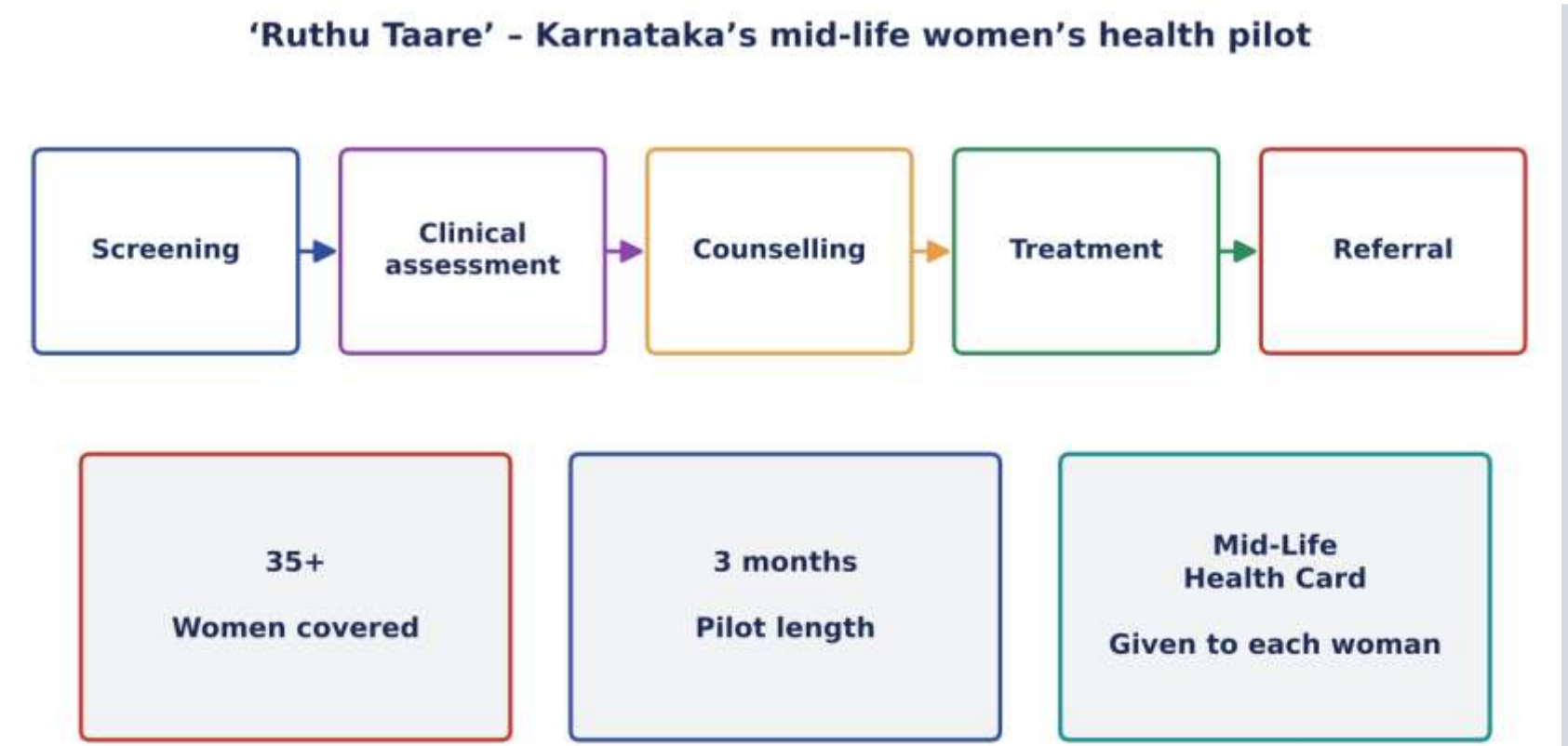
- **Oestrogen** – from the **ovaries**
  अंडाशय
- **Insulin** – from the **pancreas**
  अग्न्याशय
- **Thyroxine** – from the **thyroid**
  थायरॉइड

16 Health days स्वास्थ्य दिवस

- **8 March** – International Women's Day
  महिला दिवस
- **28 May** – Menstrual Hygiene Day
  मासिक धर्म स्वच्छता दिवस
- **11 April** – National Safe Motherhood Day
  सुरक्षित मातृत्व दिवस

Karnataka launches menopause health programme 'Ruthu Taare' — Map & Diagram

रजोनिवृत्ति कार्यक्रम — मानचित्र व आरेख



Read the visual
चित्र को समझें

- A full **care pathway**, not just a check-up
  पूर्ण देखभाल
- Starts as a **short pilot**
  पायलट
- Every woman gets a **health card**
  हेल्थ कार्ड

Karnataka launches menopause health programme 'Ruthu Taare' — Map & Diagram

रजोनिवृत्ति कार्यक्रम — मानचित्र व आरेख



Read the visual
चित्र को समझें

- Pilot in **Dakshina Kannada**
  दक्षिण कन्नड़
- HQ: **Mangaluru**, coastal Karnataka
  मंगलुरु
- Scale-up to other districts later
  विस्तार



THE INDIAN EXPRESS • 14 NOV 2026

Page 5 · Advertorial

पृष्ठ 5 · विज्ञापन-लेख

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

1 **World Diabetes Day | विश्व मधुमेह दिवस**

World Diabetes Day – 14 November

विश्व मधुमेह दिवस

WORLD DIABETES DAY

NOVEMBER 14, 2026

Diabetes and Safe Participation in Sports



Dr. Deepak Khandelwal
Endocrinologist

People with diabetes can often enjoy recreational and competitive sports, but preparation should reflect their treatment and activity level. Exercise may affect glucose during activity and for hours afterwards, particularly in people using insulin or certain glucose-lowering medicines. A personalised plan can address monitoring, access to fast-acting carbohydrate when appropriate, hydration, and recovery. Athletes should discuss recurring low or high readings with their healthcare team rather than changing treatment independently. Coaches and teammates can help by understanding agreed emergency procedures while respecting privacy. Diabetes does not automatically exclude someone from sport; thoughtful planning helps make participation safer and more confident.

World Diabetes Day: Turning Awareness into Action



Dr. Chhavi Agrawal
Endocrinologist

World Diabetes Day is a reminder that diabetes awareness must translate into meaningful action. Individuals can learn their risk factors, seek appropriate testing, and follow a care plan developed with qualified healthcare professionals. Families can offer practical encouragement without blame, while schools, workplaces, and communities can help make reliable information and supportive services easier to access. Public messages should correct myths and avoid promising miracle cures or blaming people for their condition. Diabetes care is not identical for everyone, and support should reflect individual needs. Lasting progress comes from informed choices, respectful care, and sustained efforts throughout the year.

Class24

World Diabetes Day:

Turning Awareness into Action

14 नवंबर – विश्व मधुमेह दिवस, इंसुलिन के सह-खोजकर्ता फ्रेडरिक बैंटिंग की जयंती पर; भारत में लगभग 10 करोड़ लोग मधुमेह से ग्रस्त – जागरूकता को जाँच, उपचार और जीवनशैली बदलाव में बदलने की ज़रूरत

14 November
14 नवंबर

1 The day | दिवस

- Started by **IDF & WHO** in **1991**
  1991
- Official **UN day** since **2006**
  UN दिवस
- Marks **Frederick Banting's** birthday
  बैंटिंग जयंती

2 The message | संदेश

- Know your **risk factors**; get **tested**
  जाँच कराएँ
- Follow a **care plan** with doctors
  उपचार योजना
- No **miracle cures** – avoid myths
  मिथकों से बचें

3 Living with diabetes मधुमेह के साथ जीवन

- **Sport is possible** with planning
  खेल संभव
- Carry **fast-acting sugar** for lows
  तेज़ शर्करा
- Don't change **medicine doses** alone
  ख़ुद दवा न बदलें

Class24

World Diabetes Day – 14 November — in depth (1/2)

विश्व मधुमेह दिवस — विस्तार से (1/2)

4 Types of diabetes प्रकार

Type प्रकार	Cause कारण
Type 1 टाइप 1	No insulin made (autoimmune)
Type 2 टाइप 2	Body resists insulin
Gestational गर्भावधि	During pregnancy
Pre-diabetes प्री-डायबिटीज़	Sugar high, not yet diabetic

5 Risk factors | जोखिम कारक

- **Obesity**, esp. belly fat
  मोटापा
- **Inactivity** & poor diet
  निष्क्रियता
- **Family history**; Indians get it **younger**
  पारिवारिक इतिहास

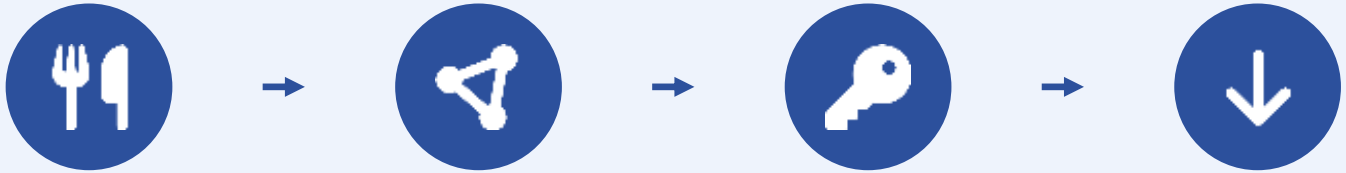
6 Complications | जटिलताएँ

- **Retinopathy** – can cause blindness
  आँखें
- **Kidney** failure, **heart** attack
  गुर्दे, हृदय
- **Nerve** damage, foot ulcers
  नसें

World Diabetes Day – 14 November — in depth (2/2)

विश्व मधुमेह दिवस — विस्तार से (2/2)

7 How insulin works | इंसुलिन कैसे काम करता



Glucose rises
ग्लूकोज़ बढ़ा

Beta cells
बीटा कोशिकाएँ

Opens cells
कोशिका द्वार

Energy used
ऊर्जा

8 Did you know? क्या आप जानते हैं?

- Insulin was discovered in **1921** – Banting got the **Nobel** in 1923
  नोबेल
- The **blue circle** is the global symbol of diabetes
  नीला वृत्त

World Diabetes Day – 14 November — background (1/2)

विश्व मधुमेह दिवस — पृष्ठभूमि (1/2)

9 India's NCD burden भारत का बोझ

Condition स्थिति	People (ICMR-INDIAB) लोग
Diabetes मधुमेह	~10.1 crore
Pre-diabetes प्री-डायबिटीज़	~13.6 crore
Hypertension उच्च रक्तचाप	~31.5 crore
Abdominal obesity पेट का मोटापा	~35 crore

10 Govt response सरकारी पहल

- **NP-NCD** (renamed from NPCDCS, 2023)
  NP-NCD
- "**75/25**" – treat 7.5 cr with BP/diabetes by **2025**
  75/25
- Free drugs under **Jan Aushadhi** & NHM
  जन औषधि

11 Prevention | रोकथाम

- **150 min** of exercise a week
  150 मिनट
- Cut **sugar, refined carbs**, trans fat
  चीनी कम
- **Fit India** & **Eat Right India** campaigns
  फ़िट इंडिया

World Diabetes Day – 14 November — background (2/2)

विश्व मधुमेह दिवस — पृष्ठभूमि (2/2)

12 Managing diabetes | प्रबंधन

Test जाँच	Diet आहार	Exercise व्यायाम	Medicine दवा
HbA1c HbA1c	Balanced meals संतुलित	Daily रोज़	Metformin, insulin दवाएँ

13 Policy debates
नीतिगत बहस

- **Front-of-pack** warning labels on junk food
  चेतावनी लेबल
- Higher **GST on sugary drinks** (40%)
  शक्कर-युक्त पेय
- Cheaper **generic semaglutide** after patent expiry
  सस्ती दवा

World Diabetes Day – 14 November — Static GK

विश्व मधुमेह दिवस — स्थैतिक सामान्य ज्ञान

14 Endocrine glands अंतःस्रावी ग्रंथियाँ

Gland ग्रंथि	Hormone हार्मोन
Pancreas अग्न्याशय	Insulin, glucagon
Thyroid थायरॉइड	Thyroxine
Adrenal अधिवृक्क	Adrenaline
Pituitary पीयूष	Growth hormone (master gland)

15 Key bodies प्रमुख संस्थाएँ

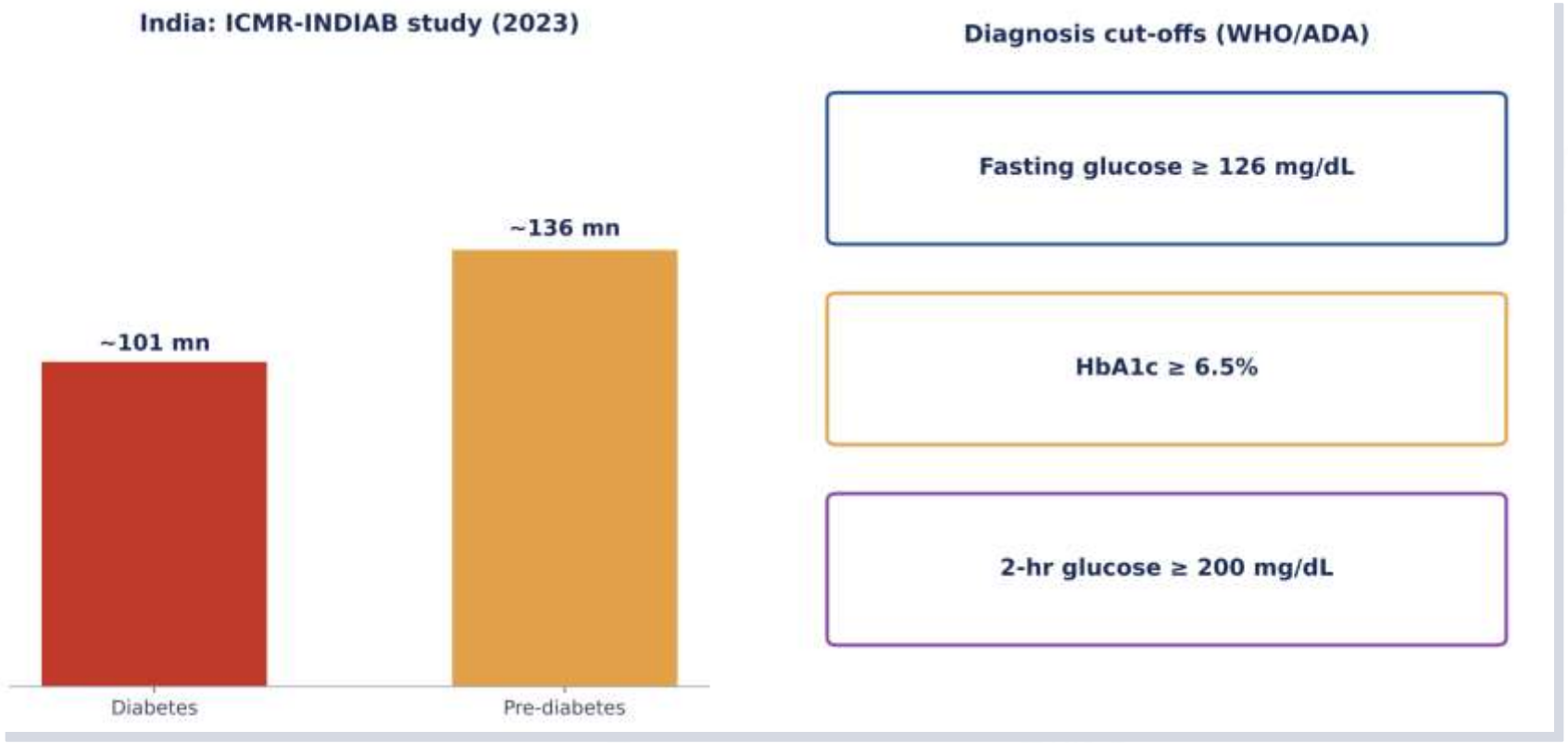
- **IDF** – International Diabetes Federation, Brussels (1950)
  IDF
- **ICMR** – India's medical research body
  ICMR
- **WHO** Global Diabetes Compact (2021)
  वैश्विक समझौता

16 Days on 14 Nov | 14 नवंबर

- **Children's Day** – Nehru's birthday (India)
  बाल दिवस
- **World Diabetes Day**
  विश्व मधुमेह दिवस
- Week of **Nov 14–20** – Children's Rights Week
  बाल अधिकार सप्ताह

World Diabetes Day – 14 November — Map & Diagram

विश्व मधुमेह दिवस — मानचित्र व आरेख



Read the visual
चित्र को समझें

- Pre-diabetes pool is **even larger**
  प्री-डायबिटीज़ अधिक
- Simple **blood tests** confirm it
  रक्त जाँच
- HbA1c shows **3-month** average sugar
  3 महीने का औसत

World Diabetes Day – 14 November — Map & Diagram

विश्व मधुमेह दिवस — मानचित्र व आरेख



Read the visual
चित्र को समझें

- **Toronto** – Banting & Best found insulin
  टोरंटो
- **Brussels** – International Diabetes Federation
  ब्रसेल्स
- **India** – called the “diabetes capital”
  मधुमेह राजधानी


THE INDIAN EXPRESS

Economy

1

n gets RBI's in-principle nod for wallet services

CITE GLOBAL EXAMPLES OF NOVO NORDISK & HERSHEY

Tata Sons' listing will not affect 'Tata model', say Venu, Vijay Singh

How Microsoft outage had global impact

India must hold satellite 'kill switch', says Sunil Mittal

CEA flags limits of interest rate hikes to tackle inflation globally

Tata Motors PV posts Q2 loss on JLR restructuring

BRIEFLY

Govt says will honour duty cuts on Scotch imports from UK

Forex reserves rise $2.49 bn to $709.55 bn

CCPA fines Ola Rs 10 lakh over pre-ride tips

MARKETS

Fed's Warsh to take stock of AI rise as US public grows wary

THE INDIAN EXPRESS • 14 NOV 2026

Page 19 · Economy

पृष्ठ 19 · अर्थव्यवस्था

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

1 **Paytm wallet nod | पेटीएम वॉलेट**

Paytm gets RBI's in-principle nod for wallet services

पेटीएम वॉलेट

Paytm gets RBI's in-principle nod for wallet services

ENS Economic Bureau
Mumbai, November 13

THE RESERVE Bank of India (RBI) has granted in-principle approval to Paytm Payments Services Ltd (PPSL), a wholly owned subsidiary of One 97 Communications, to set up and operate a payment system for issuing and operating prepaid payment instruments (PPIs), including wallets, in India.

In a disclosure to the stock exchanges on Friday, One 97 Communications said PPSL had received a letter from the RBI dated November 13, granting the in-principle authorisation under the Payment and Settlement Systems Act, 2007.

The approval is subject to compliance with the RBI's Master Directions on Prepaid Payment Instruments, dated August 27, 2021, as updated from time to time.

The development brings Paytm a step closer to resuming wallet services through its wholly owned subsidiary. The company had disclosed in its first-quarter FY2027 earnings release that PPSL had applied for a wallet licence.

Paytm shares closed 1.14% higher at Rs 1,945 on the exchanges on Friday.

FINAL APPROVAL PENDING

However, the RBI's in-principle approval does not allow PPSL to immediately commence wallet operations. The company can issue prepaid payment instruments, including wallets, only after receiving final authorisation or a Certificate of Authorisation from the central bank.

The RBI has laid down certain conditions that PPSL must fulfil before securing final approval. It has advised the company to undertake a system audit, including a cyber security audit, through an auditor empanelled with CERT-In or a qualified information systems auditor.

The audit must cover the requirements specified under the RBI's Master Directions on Cyber Resilience and Digital Payment Security Controls for non-bank Payment System Operators, dated November 5, 2026.

The company has also been asked to ensure compliance with the RBI's April 6, 2018, circular on storage of payment system data.

SIX-MONTH DEADLINE

The RBI has stipulated a six-month deadline from the date of its letter for submission of the system audit report. Failure to submit the report within this period will result in the in-principle authorisation automatically lapsing. In such a situation, the central bank will not consider granting final authorisation thereafter.

The RBI has further advised PPSL that any change in the company's shareholding or ownership should be guided by its July 4, 2022, directions on obtaining prior approval in cases involving the takeover or acquisition of control of non-bank payment system operators, and the sale or transfer of payment system activities.

REGULATORY BACKDROP

The RBI had earlier taken action against Paytm Payments Bank Ltd primarily because of persistent regulatory non-compliance, weaknesses in its systems and controls, and serious supervisory concerns.

The matter culminated in the major restrictions announced on January 31, 2024. The RBI cancelled the banking licence of Paytm Payments Bank on April 24, 2026.

Paytm Gets RBI's In-Principle Nod for Wallet Services

भारतीय रिज़र्व बैंक ने वन97 कम्युनिकेशंस की पूर्ण स्वामित्व वाली सहायक कंपनी पेटीएम पेमेंट्स सर्विसेज़ लिमिटेड (PPSL) को वॉलेट सहित प्रीपेड भुगतान साधन (PPI) जारी करने के लिए सैद्धांतिक मंज़ूरी दी – अंतिम अनुमति साइबर सुरक्षा ऑडिट के बाद

Digital payments
डिजिटल भुगतान

1 The approval | मंज़ूरी

- To **Paytm Payments Services Ltd** (PPSL)
  PPSL
- To issue **PPIs, including wallets**
  वॉलेट
- Under the **Payment & Settlement Systems Act, 2007**
  PSS अधिनियम

2 Not yet final अभी अंतिम नहीं

- **Can't run wallets** until final authorisation
  संचालन नहीं
- Must comply with **PPI Master Directions** (2021)
  मास्टर निर्देश
- Needs a **Certificate of Authorisation**
  प्रमाणपत्र

3 Conditions | शर्तें

- **System & cyber-security audit** – CERT-In-empanelled auditor
  साइबर ऑडिट
- Report within **six months** or nod **lapses**
  छह महीने
- Follow **data-localisation** rules (2018)
  डेटा स्थानीयकरण

Paytm gets RBI's in-principle nod for wallet services — in depth (1/2)

पेटीएम वॉलेट — विस्तार से (1/2)

4 The backstory | पृष्ठभूमि

- RBI curbed **Paytm Payments Bank** on **31 Jan 2024**
  2024 प्रतिबंध
- For **persistent non-compliance** & supervisory concerns
  अनुपालन में कमी
- Bank licence later **cancelled**
  लाइसेंस रद्द

5 Other conditions अन्य शर्तें

- Any **ownership change** needs RBI approval
  स्वामित्व बदलाव
- Rules on **takeover of non-bank payment operators** (2022)
  अधिग्रहण नियम
- Cyber-resilience directions of **Nov 2026**
  साइबर लचीलापन

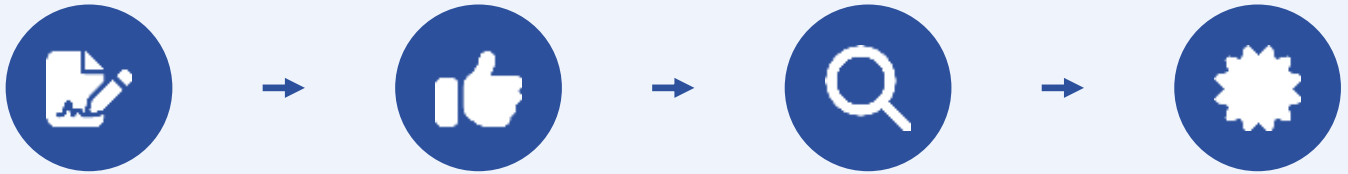
6 Market reaction बाज़ार प्रतिक्रिया

- Shares rose **1.14%** to **₹1,945**
  शेयर चढ़े
- Paytm had disclosed the application in **Q1 FY27**
  Q1 FY27
- Wallets can revive **merchant & user** business
  व्यापार

Paytm gets RBI's in-principle nod for wallet services — in depth (2/2)

पेटीएम वॉलेट — विस्तार से (2/2)

7 Licence path for payments | लाइसेंस प्रक्रिया



To RBI RBI को	Conditional शर्तों सहित	System, cyber साइबर	Authorisation प्राधिकरण

8 Did you know? क्या आप जानते हैं?

- A full-KYC wallet can hold up to **₹2 lakh**
  ₹2 लाख
- Interoperable PPIs work on **UPI** too
  UPI से जुड़ाव

Paytm gets RBI's in-principle nod for wallet services — background (1/2)

पेटीएम वॉलेट — पृष्ठभूमि (1/2)

9 Types of PPIs PPI के प्रकार

Type प्रकार	Use उपयोग
Small PPI लघु	Min-KYC, up to ₹10,000
Full-KYC PPI पूर्ण KYC	Up to ₹2 lakh
Gift PPI उपहार	Up to ₹10,000, no reload
Transit PPI परिवहन	Metro, bus cards

10 Payment banks भुगतान बैंक

- Idea from the **Nachiket Mor** committee (2014)
  नचिकेत मोर समिति
- Take deposits up to **₹2 lakh**; **no loans**
  ऋण नहीं
- e.g. **India Post, Airtel** Payments Banks
  उदाहरण

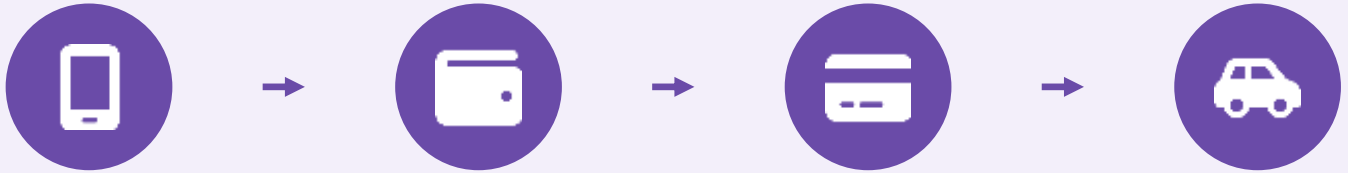
11 Payment regulators नियामक

- **RBI's Board for Payment & Settlement Systems** (BPSS)
  BPSS
- **NPCI** – runs UPI, RuPay (2008)
  NPCI
- **PSS Act, 2007** – the legal base
  PSS अधिनियम

Paytm gets RBI's in-principle nod for wallet services — background (2/2)

पेटीएम वॉलेट — पृष्ठभूमि (2/2)

12 India's digital-payment stack | डिजिटल भुगतान



UPI	Wallets	Cards	FASTag
Bank-to-bank बैंक से बैंक	Prepaid प्रीपेड	RuPay, Visa रुपे	Tolls टोल

13 Cybersecurity bodies साइबर सुरक्षा

- **CERT-In** – under MeitY (2004)
  CERT-In
- **I4C** – Indian Cyber Crime Coordination Centre
  I4C
- **1930** – cyber-fraud helpline
  1930

Paytm gets RBI's in-principle nod for wallet services — Static GK

पेटीएम वॉलेट — स्थैतिक सामान्य ज्ञान

14 Paytm facts | पेटीएम तथ्य

- Founder: **Vijay Shekhar Sharma**
  विजय शेखर शर्मा
- Parent: **One 97 Communications** (2000)
  वन97
- IPO in **2021** – then India's largest
  IPO 2021

15 Types of banks
बैंकों के प्रकार

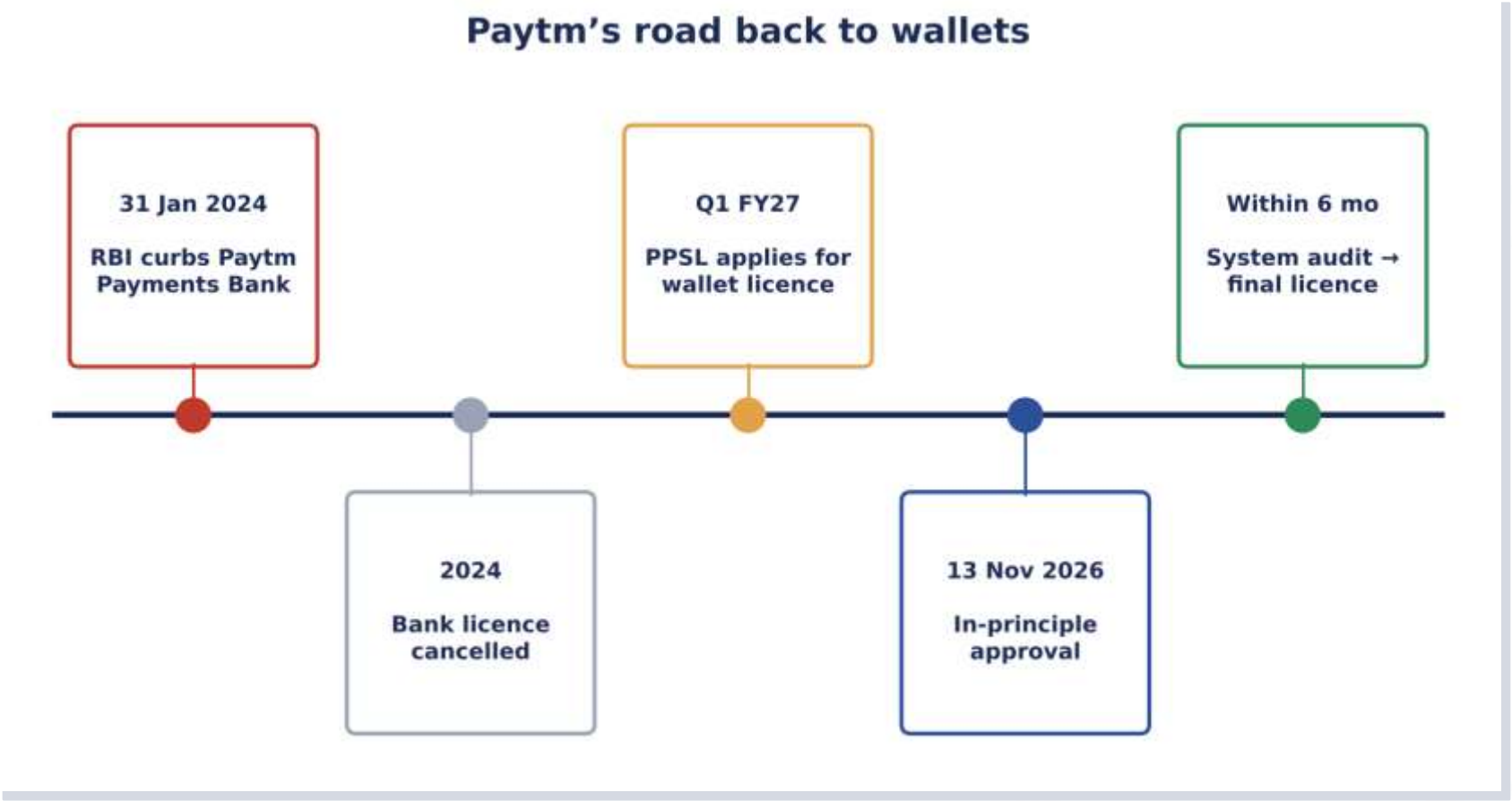
Bank बैंक	Key feature विशेषता
Commercial **वाणिज्यिक**	Full services
Payments bank **भुगतान बैंक**	No lending
Small finance bank **लघु वित्त**	Small borrowers
RRB **क्षेत्रीय ग्रामीण**	Rural credit

16 Fintech terms
फ़िनटेक शब्द

- **KYC** – Know Your Customer
  KYC
- **MDR** – fee a merchant pays per transaction
  MDR
- **Interoperability** – works across platforms
  अंतर-संचालनीयता

Paytm gets RBI's in-principle nod for wallet services — Map & Diagram

पेटीएम वॉलेट — मानचित्र व आरेख



Read the visual
चित्र को समझें

- A **two-year** road back after the 2024 curbs
  दो वर्ष
- In-principle is **not** a final licence
  अंतिम नहीं
- The **audit deadline** is the next test
  ऑडिट समय-सीमा

Paytm gets RBI's in-principle nod for wallet services — Map & Diagram

पेटीएम वॉलेट — मानचित्र व आरेख



Read the visual
चित्र को समझें

- **RBI** in Mumbai regulates payment systems
  RBI
- Paytm's parent **One 97** is based in **Noida**
  नोएडा
- Wallets run via the subsidiary **PPSL**
  PPSL

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

RRB NTPC 2025 – UG CBT-2
17 Sep 2026 (Shift 1) • Topic: US tariff edge

During PM Modi’s visit to the USA in February 2025, what target was set under “Mission 500”?

(a) 500 joint military exercises
(b) 500 Indian startups in the USA
(c) $500 billion bilateral trade by 2030
(d) 500 defence agreements

RRB NTPC 2025 – UG CBT-2
17 Sep 2026 (Shift 1) • Topic: World Diabetes Day

Which international health day was celebrated on November 14, 2025?

(a) World Malaria Day
(b) World Diabetes Day
(c) World Hypertension Day
(d) World Health Day

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

UPSC CSE Prelims 2026 – GS I
24 May 2026 (Q55) • Topic: Paytm & payments

Which one of the following statements about UPI and Central Bank Digital Currency (Digital Rupee) is NOT correct?

(a) UPI is a real-time payment system, but the Digital Rupee is akin to sovereign paper currency

(b) In UPI, end-user settlement is instant, but in the Digital Rupee there is no settlement as the wallet balance is transferred to another wallet

(c) UPI transactions are recorded in bank statements, but Digital Rupee wallet-to-wallet transactions are not

(d) In both cases, the liability lies with the users and their respective banks

Answers & Explanation | उत्तर व व्याख्या

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(a) 500 joint military exercises
(b) 500 Indian startups in the USA
(c) $500 billion bilateral trade by 2030
(d) 500 defence agreements

Answer: (c) — Goods + services trade target.
2030 तक $500 अरब।

RRB NTPC 2025 – UG CBT-2
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Which international health day was celebrated on November 14, 2025?

(a) World Malaria Day
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(c) World Hypertension Day
(d) World Health Day

Answer: (b) — Banting’s birthday.
विश्व मधुमेह दिवस।

Answers & Explanation | उत्तर व व्याख्या

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(d) In both cases, the liability lies with the users and their respective banks

Answer: (d) — Digital Rupee is the RBI's liability.
(d) ग़लत।

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

CDS-I 2025 – General Knowledge
13 Apr 2025 • Topic: Siang & river disputes

Consider the following statements with regard to the Indus Waters Treaty: 1. The term “Eastern Rivers” means the Sutlej, the Beas and the Ravi taken together. 2. The term “Western Rivers” means the Indus, the Jhelum and the Chenab taken together. Which of the statements given above is/are correct?

(a) 1 only
(b) 2 only
(c) Both 1 and 2
(d) Neither 1 nor 2

RRB NTPC 2025 – Graduate CBT-2
10 Jul 2026 (Shift 1) • Topic: Retail inflation

At the 57th meeting of the RBI’s Monetary Policy Committee (29 Sep–1 Oct 2025), what was decided on the repo rate and policy stance?

(a) Kept at 5.50%, neutral stance
(b) Hiked to 6.00%, hawkish
(c) Kept at 5.00%, calibrated tightening
(d) Cut to 4.50%, accommodative

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

SSC CHSL 2025 – Tier 1
21 Nov 2025 (Shift 1) • Topic: TB mortality

In December 2024, the Union Health Minister said India's TB incidence rate declined to ___ per 100,000 population in 2023.

(a) 222
(b) 195
(c) 312
(d) 316

RRB NTPC 2025 – UG CBT-1
28 Aug 2025 (Shift 3)* • Topic: IIT-KGP medical PG

What was the Supreme Court's directive regarding the NEET-PG 2025 exam format?

(a) Postpone indefinitely
(b) Conduct in a single shift
(c) Conduct in two shifts
(d) Cancel the exam

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

RRB NTPC 2025 – UG CBT-2
17 Sep 2026 (Shift 1) • Topic: Carbon emissions

What target does India claim to have met by July 2025, as stated in its COP30 statement?

(a) Zero coal-based power plants
(b) 25% electricity from non-fossil sources
(c) 100% renewable energy by 2030
(d) 50% of installed power capacity from non-fossil sources

Answers & Explanation | उत्तर व व्याख्या

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(a) 1 only
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(c) Both 1 and 2
(d) Neither 1 nor 2

Answer: (c) — Eastern rivers to India.
दोनों सही।

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(a) Kept at 5.50%, neutral stance
(b) Hiked to 6.00%, hawkish
(c) Kept at 5.00%, calibrated tightening
(d) Cut to 4.50%, accommodative

Answer: (a) — Status quo then.
5.50%, तटस्थ।

Answers & Explanation | उत्तर व व्याख्या

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In December 2024, the Union Health Minister said India's TB incidence rate declined to ___ per 100,000 population in 2023.

(a) 222
(b) 195
(c) 312
(d) 316

Answer: (b) — From 237 in 2015.
195।

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What was the Supreme Court's directive regarding the NEET-PG 2025 exam format?

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(b) Conduct in a single shift
(c) Conduct in two shifts
(d) Cancel the exam

Answer: (b) — For fairness across candidates.
एकल पाली।

Answers & Explanation | उत्तर व व्याख्या

RRB NTPC 2025 – UG CBT-2
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(b) 25% electricity from non-fossil sources
(c) 100% renewable energy by 2030
(d) 50% of installed power capacity from non-fossil sources

Answer: (d) — Five years ahead of the 2030 NDC goal.
50% ग़ैर-जीवाश्म क्षमता।

Test Yourself — Q1–4 | स्वयं को परखें

Q1 Karnataka's mid-life women's health pilot is called:
कर्नाटक के मध्य-आयु महिला स्वास्थ्य पायलट का नाम:

(a) Ruthu Taare
(b) Gruha Lakshmi
(c) Shakti
(d) Arogya Karnataka

Q2 Menopause is mainly linked to a fall in which hormone?
रजोनिवृत्ति मुख्यतः किस हार्मोन में कमी से जुड़ी है?

(a) Insulin
(b) Oestrogen
(c) Thyroxine
(d) Adrenaline

Q3 ASHA workers were introduced under the National Rural Health Mission in:
आशा कार्यकर्ता कब शुरू हुईं?

(a) 1995
(b) 2005
(c) 2013
(d) 2018

Q4 The Most-Favoured-Nation (MFN) principle belongs to:
MFN सिद्धांत किससे संबंधित है?

(a) IMF
(b) World Bank
(c) WTO
(d) UNCTAD

Test Yourself — Q5–8 | स्वयं को परखें

Q5 **US tariffs under “Section 301” target:**
अमेरिकी “धारा 301” शुल्क किसके विरुद्ध?

(a) National security threats
(b) Unfair trade practices
(c) Import surges
(d) Currency manipulation only

Q6 **World Diabetes Day marks the birthday of:**
विश्व मधुमेह दिवस किसकी जयंती पर?

(a) Charles Best
(b) Frederick Banting
(c) Alexander Fleming
(d) Louis Pasteur

Q7 **Insulin is produced by which cells of the pancreas?**
अग्न्याशय की कौन-सी कोशिकाएँ इंसुलिन बनाती हैं?

(a) Alpha cells
(b) Beta cells
(c) Delta cells
(d) Acinar cells

Q8 **Paytm’s wallet approval was granted under the:**
पेटीएम की वॉलेट मंज़ूरी किस क़ानून के तहत?

(a) Banking Regulation Act, 1949
(b) Payment and Settlement Systems Act, 2007
(c) FEMA, 1999
(d) IT Act, 2000

Test Yourself — Q9–10 | स्वयं को परखें

Q9 **Payments banks in India cannot:**
भुगतान बैंक क्या नहीं कर सकते?

(a) Accept deposits
(b) Issue debit cards
(c) Give loans
(d) Offer remittances

Q10 **UPI is operated by:**
UPI का संचालन कौन करता है?

(a) RBI
(b) SBI
(c) NPCI
(d) SEBI

Answer Key — Q1–5 | उत्तर व व्याख्या

1-a **Ruthu Taare** — Pilot in Dakshina Kannada.
ऋतु तारे।

2-b **Oestrogen** — Made by the ovaries.
एस्ट्रोजन।

3-b **2005** — One per ~1,000 people.
2005।

4-c **WTO** — Equal treatment for all members.
WTO।

5-b **Unfair trade practices** — Trade Act, 1974.
अनुचित व्यापार प्रथाएँ।

Answer Key — Q6–10 | उत्तर व व्याख्या

6-b **Frederick Banting** — Co-discoverer of insulin.
फ्रेडरिक बैंटिंग।

7-b **Beta cells** — Islets of Langerhans.
बीटा कोशिकाएँ।

8-b **Payment and Settlement Systems Act, 2007** — RBI regulates payment systems.
PSS अधिनियम 2007।

9-c **Give loans** — Nachiket Mor model.
ऋण देना।

10-c **NPCI** — Set up in 2008.
NPCI।

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

MYTH | भ्रम

"Only people who eat a lot of sugar get diabetes."

केवल ज़्यादा मीठा खाने वालों को ही मधुमेह होता है।

FACT | तथ्य

Type 2 diabetes is driven mainly by insulin resistance, linked to excess body fat (especially around the belly), physical inactivity, overall diet, family history and age – not sugar alone. Indians tend to develop it at a younger age and at lower body weight than many other groups. Type 1 diabetes has nothing to do with diet at all; it is an autoimmune condition. That is why regular testing matters even for people who "don't eat sweets".

टाइप 2 मधुमेह मुख्यतः इंसुलिन प्रतिरोध से होता है, जो शरीर में अतिरिक्त चर्बी (विशेषकर पेट के आसपास), शारीरिक निष्क्रियता, समग्र आहार, पारिवारिक इतिहास और आयु से जुड़ा है – केवल चीनी से नहीं। भारतीयों में यह कम उम्र और कम वज़न पर भी हो जाता है। टाइप 1 मधुमेह का आहार से कोई संबंध नहीं; यह स्व-प्रतिरक्षी रोग है। इसीलिए "मीठा न खाने वालों" के लिए भी नियमित जाँच ज़रूरी है।

Lifestyle and genes matter more than the sugar bowl alone. | केवल चीनी नहीं, जीवनशैली और आनुवंशिकी ज़्यादा मायने रखती हैं।

Thank you ?



Thank you ?

