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Quote of the Day | आज का विचार

“If something is wrong,
fix it. But train yourself
not to worry, worry
fixes nothing.”

— Ernest Hemingway



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आज के समसामयिक मुद्दे — The Hindu • Indian Express • Financial Express — 5 articles + exam
PYQs + MCQs + Myth Buster

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Muslims over-flagged in
Delhi SIR
दिल्ली SIR विश्लेषण

2

UPI fee (MDR) postponed
UPI शुल्क स्थगित

3

Overtreatment &
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Generate exam papers at
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5

What is preventive
detention?
निवारक निरोध



THE HINDU • 14 OCT 2026

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Muslims over-flagged in Delhi SIR

दिल्ली SIR विश्लेषण

Muslims disproportionately flagged in Delhi SIR

Muslims, who form 13.6% of electors on Delhi's draft roll amid the SIR process, made up 20.3% of those flagged for 'logical discrepancies' and 30% of those flagged under five reasons indicative of family size by the Election Commission's ERONET software. In Bihar, which didn't have 'logical discrepancy' checks, Muslims accounted for 18.4% of deleted electors, in line with their 12.7% share in population.

Pon Vasanth R.A.
Srinivasan Ramani
CHENNAI

An analysis of Delhi's draft electoral rolls released as part of the special intensive revision (SIR) process showed that the software-driven "logical discrepancies" check is flagging a disproportionately higher number of Muslims.

Muslims, who form 13.6% of electors on Delhi's draft roll, made up 20.3% of those flagged for "logical discrepancies", and 30% of those flagged under five reasons indicative of family size. Who got flagged was decided not by the Electoral Registration Officers (EROs), the statutory custodians of the rolls, but by the Election Commission of India's (ECI's) centralised ERONET software.

Delhi's draft roll
The Hindu digitised Delhi's draft SIR rolls, which had 97.54 lakh voters, of whom 33.33 lakh were flagged for notices by the ECI, to study patterns. The latter set included two distinct sets of electors: 13.79 lakh flagged for being "Unmapped with Last SIR" and another 19.33 lakh for "logical discrepancies" based on eight reasons.

Our analysis shows that Muslims accounted for 13.6%, or roughly 13.3 lakh, of the 97.54 lakh electors (refer to the box for methodology). This is not much higher than the 12.9% representation of Muslims in the 2011 Census.

Among the 13.79 lakh

who were "Unmapped with Last SIR," members of the community accounted for only 7.6%, which meant that higher proportion of Muslims than non-Muslims were able to map themselves with the last SIR.

But among the umbrella category of "logical discrepancies" featuring 19.33 lakh electors, Muslims accounted for 20.3%, which is 12.8 percentage points higher than their share among unmapped electors and 6.7 percentage points higher than their share among total electors in the draft roll.

To put it another way, for every 1,000 Muslim electors in the draft roll, 318 were flagged for "logical discrepancies", while the corresponding figure for the rest of the non-Muslim electors was 197 per 1,000. This means that Muslims were 60% more likely to be marked for "logical discrepancies" than non-Muslims.

Interestingly, a similar data analysis for Bihar's draft rolls showed that Muslims accounted for 18.4% of deleted electors, not much higher than their 17.7% share of the adult population as per the 2011 Census. The "logical discrepancies" checks were not used in the Bihar SIR.

The eight reasons for flagging under "logical discrepancies" could be broadly classified into four categories. One, name mismatches with self or with parent. Two, five reasons based on family size or children. Third, "parents marked ineligible in the



BLDs conduct door-to-door enumeration during the SIR exercise in West Delhi in July. FILE PHOTO

last SIR," which only had a minuscule number of 183 names. And a strange fourth, "no reasons mentioned", in which nearly 60,000 electors were flagged. In this category, too, the share of Muslims was disproportionately higher at nearly 20%.

In the first category, though the share of Muslims was higher when compared with their share among electors, the difference was of a lesser magnitude. About 15.5% of all electors flagged for mismatches in names were Muslims, which is 1.9 percentage points higher than their 13.6% share in the draft rolls.

It is in the second category, namely, "progeny > 6", "parent age difference > 50", "grandparent age difference > 40", "progeny age gap < 9 months", and "parent age difference < 15", where the proportion of Muslims among those flagged is much higher. These reasons are also indicators of family size.

Of the 6.75 lakh electors who were flagged for one or more of these reasons,

30% were Muslims, which is more than double their 13.6% share in the draft electoral rolls. Of the 1.4 lakh electors flagged with "Progeny > 6" as reason, the share of Muslims went to 58% – over four times higher than their share among electors.

If one were to look at the rate among Muslims and non-Muslims flagged for one or more of these five reasons, it turns out that Muslims were nearly three times more likely to get flagged. The numbers showed that while 152 out of every 1,000 Muslim electors got flagged for these reasons, the same was only 56 for every 1,000 non-Muslim electors.

These patterns indicate that the reasons could have been designed in a manner that predominantly overlapped with the fact that the fertility rate is higher among Muslims. Yet, these higher rates are observed to be consistently falling, as per recent National Family Health Survey (NFHS) reports.

NFHS reports show that the total fertility rate for

Muslim women came down from 4.41 to 2.38 between 1992-93 and 2019-22. The same for Hindu women came down in the same period from 3.3 to 1.94, with the gap between Muslim and Hindu women narrowing.

It is unclear how the software does these age-specific calculations collated for the discrepancies, considering that a large number of older people in India did not precisely remember their birth date owing to home deliveries being more common earlier. Even assuming that all electors accurately mentioned their ages and dates of birth for these calculations to be right, it is unclear if these reasons, per se, disqualified a person from being an elector or if it was the ECI's responsibility to scrutinise these.

Not in the orders

Neither the ECI's order for SIR in Bihar (dated June 24, 2025) nor its subsequent direction to conduct SIR in 12 more States and Union Territories (UTs) as part of Phase 2 (dated October 27, 2025) had any mention of issuing notices for "logical discrepancies" to electors who managed to find a place on the draft SIR rolls by submitting duly filled enumeration forms.

ECI's directions for Phase 2 had only mentioned that EROs would issue notices to those added to the draft rolls, but could not be linked with the previous SIR rolls – which many States now report as the "unmapped" list of

electors.

The ECI introduced the flagging of "logical discrepancies" first in West Bengal, midway during Phase 2 of the SIR, without any formal announcement.

The issue of notices to electors for "discrepancies" found a mention for the first time only in ECI's direction issued on May 14, 2026 for the ongoing Phase 3 of SIR – in 19 States and UTs. Adding an additional clause, it said, "ERO to issue notice to those persons who could not be linked or there is discrepancy in their linking with the electoral roll of the last revision."

Till date, the ECI has not explained the reasons for which an elector on the draft rolls could be flagged for "logical discrepancies".

Moreover, though it directed EROs to issue notices, the decision on who would be flagged was not theirs, but decided by the ERONET software that has come under scrutiny. This was confirmed by a senior election official who did not want to be identified.

A detailed questionnaire was sent to the ECI, seeking responses on what each of these reasons meant, how they were decided, whether any orders were issued in this regard, were any changes made to the reasons between Phase 2 and Phase 3 of SIR and whether the software used any artificial intelligence or deep learning methods. The ECI did not respond till Tuesday night.

(With inputs from Sreeparna Chakraborty)

Over-flagged

Muslims' share among those flagged for 'logical discrepancies' in Delhi's SIR was 20.3%, much higher than their share in the draft rolls, which was 13.6%.



Headline numbers	How many?	Share of Muslims	Share of non-Muslims
Electors in draft SIR rolls	97,53,577	13.6	86.4
Electors in draft SIR rolls who were issued notices	33,33,796	14.3	85.7
Unmapped with last SIR	13,79,562	7.6	92.4
Logical discrepancies	19,33,085	20.3	79.7

Reason-wise breakdown	Share of Muslims	Share of non-Muslims
Reasons used for "logical discrepancies"		
Name mismatch	15.5	84.5
Parent name mismatch	18.2	81.8
Self name mismatch	11.8	88.2
Reasons indicative of family size		
Progeny age gap < 9 months	26.7	73.3
Parent age difference < 15	18.7	81.3
Progeny > 6	58.2	41.8
Parent age difference > 50	28.0	72.0
Grandparent age difference > 40	19.7	80.3
Parent marked ineligible in last SIR	86.3	13.7
No reason mentioned	15.3	84.7

Methodology: The Hindu downloaded Delhi's draft SIR rolls for all ACs, used optical character recognition (OCR) to extract text, and made a database. We downloaded the lists of electors who received notices for different reasons and mapped them with the roll database using EPC IDs. To estimate religion, we used an open-source classifier built by Rachana Chaturvedi and Sugat Chaturvedi (Political Analysis, 2022). The model breaks names into short sequences of characters and learns which patterns go with each religion, so that it can classify names. We ran it on each elector's name combined with their relative's name for better accuracy. The authors trained it on about 1.15 lakh households across 17 States, and in their tests this combined name version separated Muslims from non-Muslims with an accuracy of about 97%. Our manual check of a random sample of electors also found this to be accurate.

Explaining reasons: Interpretation of the "logical discrepancy" reasons, based on conversations with local-level officials. "Progeny > 6" – six or more electors carried the same person in the 2002 rolls as their parent; "Parent age difference < 10" and "Parent age difference < 15" – the parent was over 50 or under 15 when the child was born; "Grandparent age difference < 40" – elector and their grandparent were less than 40 years apart; "Progeny age gap < 9 months" – siblings were born less than nine months apart. **Note:** A minor share of Muslim and non-Muslim electors flagged for logical discrepancies were marked with more than one reason. The rate and shares are calculated by counting every reason for every flagged elector. Similar trend held even if only the reason mentioned first for every elector is counted.

Muslims Disproportionately Flagged in Delhi SIR, Data Show

The Hindu का विश्लेषण: दिल्ली की SIR प्रारूप सूची में “तार्किक विसंगतियों” के लिए मुसलमान असमान रूप से अधिक चिह्नित – ECI के ERONET सॉफ्टवेयर पर सवाल



Data analysis
आँकड़ा विश्लेषण

1 Delhi draft roll प्रारूप सूची



97.54 lakh

Electors
मतदाता

33.12 lakh

Flagged for
notices
नोटिस

13.79 lakh

Unmapped with
last SIR
अनमैप्ड

19.33 lakh

“Logical
discrepancies”
विसंगतियाँ

2 What data show | आँकड़े



► Muslims **60% more likely** to be flagged
60% अधिक संभावना

► Family-size reasons: **152 vs 56** per 1,000
तीन गुना

► In **Bihar** (no such check), deletions matched population share
बिहार में नहीं

3 The concerns | चिंताएँ



► Flags decided by **ERONET software**, not EROs

सॉफ्टवेयर

► ECI never **explained the 8 reasons**

कारण नहीं बताए

► **~60,000** flagged with “**no reason mentioned**”

कोई कारण नहीं

Muslims over-flagged in Delhi SIR — in depth (1/2)

दिल्ली SIR विश्लेषण — विस्तार से (1/2)

4 The 8 flag reasons | 8 कारण



Group समूह	Example उदाहरण
Name mismatch नाम	Self / parent name differs नाम अंतर
Family size (5) परिवार	Progeny ≥ 6 ; parent age gap >50 संतान ≥ 6
Parent ineligible अभिभावक	Marked in last SIR पिछला SIR
No reason कोई कारण नहीं	~60,000 electors 60,000

5 Why it matters | महत्व



- ▶ **Art 326** – universal adult franchise
सार्वभौमिक मताधिकार
- ▶ **Art 325** – no exclusion on religion, race, caste, sex
अनु. 325
- ▶ **Art 14** – equality; arbitrary algorithm = risk
अनु. 14

6 Fertility facts | प्रजनन दर



- ▶ Flags overlap with **higher fertility** among Muslims
उच्च प्रजनन
- ▶ But Muslim TFR **falling fast: 4.41 → 2.36** (NFHS, 1992–2021)
गिरती TFR
- ▶ India's TFR now **below replacement (2.0)**
प्रतिस्थापन से कम

Muslims over-flagged in Delhi SIR — in depth (2/2)

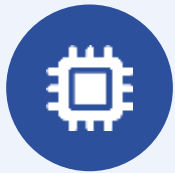
दिल्ली SIR विश्लेषण — विस्तार से (2/2)

7 How a voter gets flagged | मतदाता कैसे चिह्नित



Draft roll
प्रारूप सूची

97.5 lakh
97.5 लाख



ERONET
check
सॉफ्टवेयर

8 reasons
8 कारण



Notice by ERO
नोटिस

Prove eligibility
प्रमाण दें



Risk of
deletion
नाम कटने का
खतरा

If not proven
प्रमाण न हो

8 Did you know? क्या आप जानते हैं?



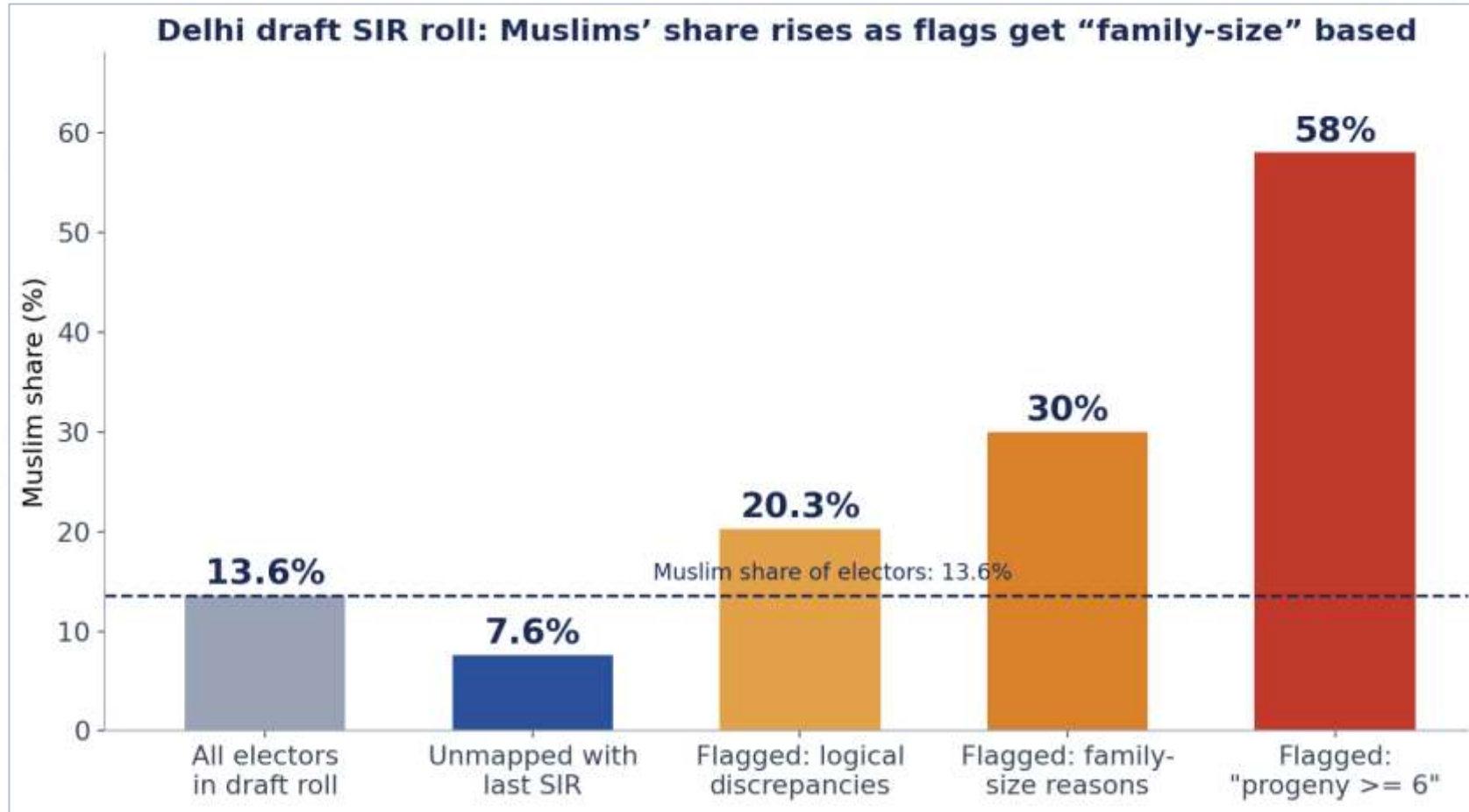
► **ERO** = Electoral
Registration Officer – legal
custodian of rolls

ERO

► “Logical discrepancy”
checks were first used in
West Bengal, Phase 2
पश्चिम बंगाल

Muslims over-flagged in Delhi SIR — Map & Diagram

दिल्ली SIR विश्लेषण — मानचित्र व आरेख



Read the visual

चित्र को समझें

- Muslims = **13.6%** of electors
मतदाताओं में **13.6%**
- But **20.3%** of "logical discrepancy" flags
झंडांकित में **20.3%**
- **30%** of family-size flags; **58%** of "progeny ≥ 6"
58%
- Software (ERONET) – not EROs – decided
सॉफ्टवेयर ने तय किया

UPI fee (MDR) postponed

UPI शुल्क स्थगित

Centre postpones rollout of UPI fee beyond Deepavali on traders' appeal

T.C.A. Sharad Raghavan
NEW DELHI

The National Payments Corporation of India (NPCI) has postponed the implementation of Merchant Discount Rate (MDR) on UPI transactions, originally scheduled for Thursday, to a date "immediately after Deepavali", without specifying an exact date.

The MDR was to be levied at 0.4% on UPI transactions exceeding ₹2,000 at medium and large merchant establishments. Transactions related to the capital market and those done in strategic sectors will face different MDR rates.

According to government sources, the decision to delay the implementation of MDR on UPI was made in the Prime Minister's Office following strong appeals from traders.

"The UPI and Services Steering Committee today decided that, keeping in mind the festive season, Merchant Discount Rate (MDR) on select Person-to-Merchant (P2M) UPI transactions shall be imple-



Black ribbon seen across payment codes at a shop in Bhopal last week as traders protested the proposed fee for UPI transactions. ANI

mented immediately post Deepavali at a date to be notified separately," the NPCI said in a statement on Tuesday.

It is to be noted that the Supreme Court has directed the NPCI, the Union government, and the Reserve Bank of India (RBI) to file affidavits by late October explaining the rationale for imposing MDR on specified UPI transactions.

'Welcome decision'

The Confederation of All India Traders (CAIT) described the decision to delay the MDR rollout as "timely and pragmatic", particularly during the festive and wedding season,

when millions of traders and MSMEs depend on higher business volumes.

Praveen Khandelwal, founder and secretary-general of CAIT and a Bharatiya Janata Party (BJP) MP, welcomed the decision, saying that it would protect traders' interests and sustain digital payment momentum during the festive season.

CAIT said the decision followed a meeting on September 30, when a delegation of 20 trade leaders led by Mr. Khandelwal met Finance Minister Nirmala Sitharaman and "highlighted the implications of the proposed 0.40% MDR on UPI transactions exceeding

₹2,000". Its statement said, "Additional transaction costs [during the festive season] could have placed an avoidable burden on merchants operating on thin margins and discouraged the wider acceptance of digital payments."

Separately, *The Hindu* has learnt that, earlier this month, liquefied petroleum gas (LPG) distributors had approached the Petroleum and Natural Gas Ministry seeking a complete exemption from MDR or any other payment infrastructure-related levies.

The distributors argued that they have no autonomy to regulate cylinder prices and receive fixed commissions on sales, and that MDR levies would not bode well for their earnings.

They also added that this could create conditions for a return to cash or a payment economy where consumers pay in a staggered manner to circumvent the ₹2,000 threshold, creating a "logistical inconvenience".

(With inputs from Saptaparno Ghosh)

ANI

UPI Merchant Fee (MDR) Postponed Beyond Deepavali on Traders' Appeal

व्यापारियों की अपील पर UPI लेनदेन पर 0.4% मर्चेट डिस्काउंट रेट (MDR) दीपावली के बाद तक टला



0.4% on > ₹2,000
0.4%

1 The plan | योजना



- ▶ **0.4% MDR** on UPI payments > ₹2,000
0.4% MDR
- ▶ Only at **medium & large** merchants (P2M)
मध्यम व बड़े व्यापारी
- ▶ Capital-market & strategic sectors: **different rates**
अलग दरें

2 Why postponed | क्यों टला



- ▶ Decision taken in **PMO** after traders' appeal
PMO
- ▶ **CAIT**: burden in **festive & wedding** season
त्योहार
- ▶ **LPG distributors** sought full exemption
LPG वितरक

3 In court | अदालत में



- ▶ SC asked **NPCI, Centre, RBI** to explain MDR rationale
SC ने पूछा
- ▶ Affidavits due by **late October**
अक्टूबर अंत
- ▶ Fear: return to **cash**, split payments < ₹2,000
नक़दी वापसी

UPI fee (MDR) postponed — in depth (1/2)

UPI शुल्क स्थगित — विस्तार से (1/2)

4 Key terms | प्रमुख शब्द

Term शब्द	Meaning अर्थ
MDR MDR	Fee merchant pays to bank per payment व्यापारी शुल्क
P2M P2M	Person-to-merchant व्यक्ति से व्यापारी
P2P P2P	Person-to-person – stays free व्यक्ति से व्यक्ति

5 UPI facts | UPI तथ्य

- ▶ Run by **NPCI** (set up **2008** by RBI & IBA)
NPCI 2008
- ▶ Launched **2016**; ~**85%** of India's digital payments
2016
- ▶ Live in **UAE, Singapore, France, Sri Lanka**, etc.
विदेशों में

6 The debate | बहस

- ▶ Banks: zero MDR is **unsustainable** – infra costs
बैंक
- ▶ Traders: thin margins; hurts **digital adoption**
व्यापारी
- ▶ Govt pays **incentive** for small UPI payments
प्रोत्साहन

UPI fee (MDR) postponed — in depth (2/2)

UPI शुल्क स्थगित — विस्तार से (2/2)

7 Zero-MDR to MDR? | शून्य से MDR तक



2020: zero
MDR
शून्य MDR

Push digital
डिजिटल



UPI boom
UPI वृद्धि

Billions/month
अरबों



0.4% plan
0.4%

Big merchants
बड़े व्यापारी



Deferred
स्थगित

After Deepavali
दीपावली बाद

8 Did you know? क्या आप जानते हैं?



► RuPay & BHIM are also
NPCI products

RuPay, BHIM

► Payment systems are
regulated under the **PSS
Act, 2007**

PSS अधिनियम 2007

UPI fee (MDR) postponed — Map & Diagram

UPI शुल्क स्थगित — मानचित्र व आरेख

How a UPI payment moves (P2M)



Now: rollout **POSTPONED** to after Deepavali

- Small merchants & payments ≤ ₹2,000: no MDR
- Person-to-person (P2P) payments: free

MDR = 0.4% fee on the merchant only for P2M payments > ₹2,000
= ₹10 on ₹2,500

Read the visual चित्र को समझें

► Payment travels: **issuer bank** → **NPCI** → **acquirer bank**

NPCI स्विच

► **MDR** = fee charged to the **merchant**, not the customer

व्यापारी पर शुल्क

► Planned **0.4%** only on P2M > **₹2,000**

₹2,000 से अधिक

► Now **deferred** till after Deepavali

दीपावली के बाद

Overtreatment & overmedication

अति-उपचार

India's problem of overtreatment, overmedication

Modern medicine has never been more capable than it is today. Tests detect illness earlier, scans reveal invisible abnormalities, medicines prevent and treat diseases, and interventions and procedures can save lives within minutes. Yet, the same system that can do more is increasingly tempted to overtest and overmedicate.

Overtreatment and overmedication are not simply the use of an unnecessary medicine but also a chain: a test detects an incidental abnormality, which leads to another test, a diagnosis and then a prescription that may become permanent. What begins as prevention can end in long-term medication or surgery. Then, in India, overtreatment coexists with undertreatment: unnecessary interventions are offered to some, while many others still lack essential primary care, affordable medicines and timely treatment.

Health packages and tests

The rise of overtreatment is the result of a convergence of several factors. The first driver of overtreatment is unnecessary and excessive testing – both screening and diagnostic – which creates a cascade of care. A review article in the prestigious *National Medical Journal of India* in 2006 found that routine health-check packages often include unwarranted tests that can lead to false-positive results, anxiety, further investigations, overdiagnosis and overtreatment. The truth is that the ability to test has expanded faster than our ability to decide who actually needs testing.

The second driver is the fragmentation of health and medical care. Its most visible manifestation in India is an excessive focus on specialist and super specialist care. A person with a common health problem often goes directly to a specialist or superspecialist. A person with chronic conditions may consult several specialists, each optimising one part of care without necessarily paying attention to the person's other health problems. The patient is treated in parts, while the human body does not live in specialties.

This matters particularly in older adults. A systematic review and meta-analysis of Indian studies, published in *Frontiers in Pharmacology* in 2021, reported polypharmacy in about 49% of older adults. Another study, published in *Scientific Reports* in 2025, found that roughly one-third of older adults were taking five or more prescribed medicines (polypharmacy), with potentially inappropriate medicines identified in 28.8% of cases.

These figures do not mean that everyone taking several medicines is being overtreated. They do, however, show why medication reviews



Chandrakant Lahariya

A practising physician and the author of 'Pill-Free: You Don't Need Everything You Have Been Prescribed' (2024)

and deprescribing must become routine.

A third force is the transformation of health care into a marketplace. Laboratory tests, radiological investigations, procedures, supplements and monitoring devices have become products to be sold – sometimes products in search of potential customers. As a result, the boundaries between those who genuinely need these interventions and those who do not can become blurred. A linked aspect is that much of health care and medical care in India operates on a fee-for-service model, which can reward activity rather than restraint. Many patients consider a medical consultation complete only when several medicines and investigations have been prescribed.

Health insurance is a proven solution for financial protection from health-related expenses, as the cost is borne by the insurer. However, it can create both 'ex-ante' and 'ex-post' moral hazards, discouraging preventive care and encouraging hospitals and patients to favour costlier interventions. What is forgotten is that while someone else may bear the financial cost, it is the patient's body that undergoes the intervention. Paying insurance premiums for years does not mean that one must 'recover' the money by undergoing a relatively unnecessary procedure or surgery.

Fourth, patient beliefs and expectations arising from advances in medical care where people want certainty when they are worried and may feel that something tangible should follow a consultation. Reassurance can look like inaction; observation can feel inferior to a scan; lifestyle advice can appear less serious than medication. Doctors may respond to these expectations, particularly in crowded clinics where explanation requires time.

The fifth driver is the rise of 'defensive medicine', in which clinicians, fearing that they might miss a rare diagnosis, may consider ordering another test as the safer option. What is often forgotten, however, is that every test carries potential risks, both from the test itself and from the discovery of abnormalities that may never have caused harm.

Choosing wisely

India is not alone in facing this problem. Overtreatment first became widely recognised in high-income countries and is now increasingly visible across many middle-income nations. This gave rise to the global Choosing Wisely movement, which encourages people to choose health-care interventions more carefully. It is against this backdrop, between 2002 and 2023, that nearly 80 specialty societies worldwide published close to 700 recommendations identifying hundreds of tests and treatments that

clinicians and patients should question. The message is that medicine requires stronger mechanisms for self-correction. The solutions are about practising better medicine. Halting and reversing overmedicalisation requires the engagement of all stakeholders, including individuals, communities, professional societies and health policymakers.

First, India needs to rebuild stronger and functional primary care and restore the family physician as the first point of contact for most non-emergency health needs. A general physician can decide which problems require specialist expertise, reconcile multiple prescriptions and recognise when treatment can safely be reduced. Initiation of care by a general physician, followed by continuity through the referral pathway, protects patients against overmedication and excess surgeries.

Second, every medical prescription should carry a review date and, where appropriate, a possible stop date. Medicines should not become lifelong simply because nobody asks whether they are still needed. Older adults and people taking five or more medicines should periodically undergo a structured medication review assessing indication, benefit, duplication, interactions and opportunities for deprescribing.

Develop India-specific lists

Third, professional medical societies and the Indian Council of Medical Research should develop Indian lists of low-value tests, treatments and procedures – similar to Choosing Wisely – and embed these principles in medical training, accreditation and quality-improvement programmes. Hospitals should measure not only whether recommended care was provided, but also whether unnecessary care was avoided.

Fourth, before starting any test or treatment, patients should note that these four questions matter: Why do I need this? What happens if I wait? What are the possible benefits and risks? What are the alternatives? These questions can substantially improve clinical conversations and outcomes.

Fifth, payment systems and health insurance must reward outcomes, clinical reasoning and continuity of care rather than volume alone. A health-care system should not make it financially easier to order a scan than to explain thoughtfully why that scan may be unnecessary.

Medical advances will continue – and they should. However, the next stage of medical progress will come not only from discovering more tests, medicines and procedures, but also from learning when not to use them. Good medicine requires action when action helps. In an age of medical abundance, it increasingly requires something more difficult – restraint.

Unnecessary tests, prescriptions and procedures are part of the growing overtreatment problem

India's Problem of Overtreatment and Overmedication

भारत में अनावश्यक जाँच, दवाएँ व प्रक्रियाएँ बढ़ रही – साथ ही कई लोगों को बुनियादी इलाज भी नहीं



“Choosing Wisely”
समझदारी से चुनें

1

The paradox |
विरोधाभास



- ▶ **Overtreatment** for some, **undertreatment** for many
अति व अल्प उपचार
- ▶ Testing grew faster than **deciding who needs it**
जाँच अधिक
- ▶ Prevention can end in **lifelong drugs or surgery**
आजीवन दवा

2

Polypharmacy | बहु-दवा
सेवन



~49%

Older adults on
many drugs
(2021)
बुजुर्ग

~1/3

Take 5+
medicines
(2025)
5+ दवाएँ

28.8%

Have
inappropriate
drugs
अनुचित दवा

~700

“Choosing
Wisely”
advisories
सलाह

3

5 drivers | 5 कारण



- ▶ **Excess testing;**
specialist fragmentation
अत्यधिक जाँच
- ▶ Health as a **market; fee-for-service**
बाज़ार
- ▶ **Patient expectations;**
defensive medicine
रक्षात्मक चिकित्सा

Overtreatment & overmedication — in depth (1/2)

अति-उपचार — विस्तार से (1/2)

4 Insurance moral hazard नैतिक जोखिम

- ▶ **Ex-ante:** insured skip prevention
पूर्व
- ▶ **Ex-post:** favour costlier procedures
पश्चात
- ▶ Insurer pays – but **your body** bears the risk
शरीर पर जोखिम

5 Solutions | समाधान

- ▶ **General physician** as first point of contact
सामान्य चिकित्सक
- ▶ Routine **medicine review**, deprescribing
दवा समीक्षा
- ▶ India-specific “**low-value**” test lists
भारतीय सूची

6 Linked issues संबंधित मुद्दे

- ▶ **Antibiotic overuse** → **AMR** (antimicrobial resistance)
AMR
- ▶ High **out-of-pocket** spend (~40% of health costs)
जेब खर्च
- ▶ **NMC** (2020) regulates medical ethics
NMC

Overtreatment & overmedication — in depth (2/2)

अति-उपचार — विस्तार से (2/2)

7 Practising better medicine | बेहतर चिकित्सा



Primary care first
प्राथमिक देखभाल

GP coordinates
समन्वय



Test only if needed
ज़रूरत पर जाँच

Evidence-based
साक्ष्य



Review drugs
दवा समीक्षा

Deprescribe
घटाएँ



Better outcomes
बेहतर परिणाम

Lower cost
कम लागत

8 Did you know? क्या आप जानते हैं?



► Hippocrates: “First, do no harm”

“पहले, हानि न करें”

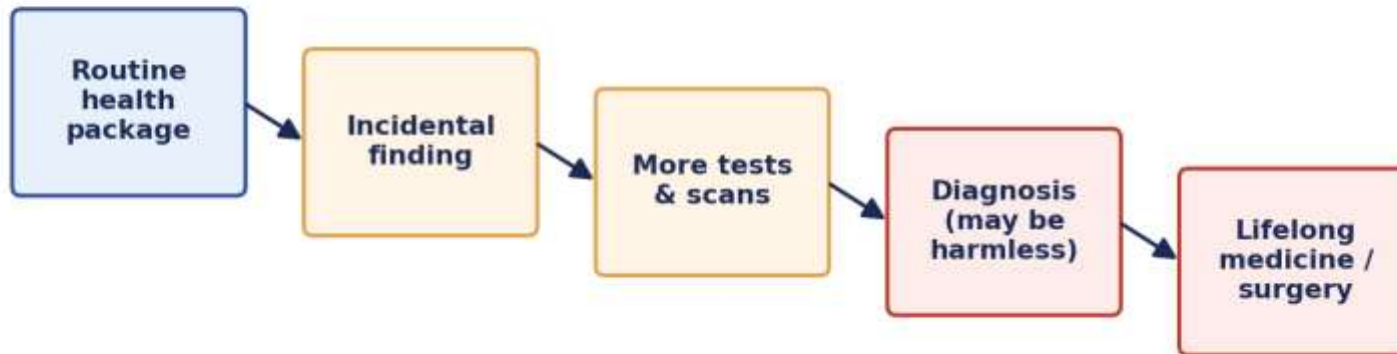
► Choosing Wisely began in the USA (2012)

2012, अमेरिका

Overtreatment & overmedication — Map & Diagram

अति-उपचार — मानचित्र व आरेख

The “cascade of care”: how overtreatment begins



5 drivers: excess testing • specialist fragmentation • health as a market (fee-for-service) • patient expectations • defensive medicine

Read the visual चित्र को समझें

► A routine test finds a **harmless** abnormality
हानिरहित असामान्यता

► → more tests →
diagnosis → **lifelong**
medicine
आजीवन दवा

► Each step adds **cost**
and risk
लागत व जोखिम

► Fix: **primary care first**,
review medicines
प्राथमिक देखभाल



Don't give nod to Starlink, RSS affiliate urges Centre

Challenging the need to investigate internet service providers like Starlink, an RSS affiliate has urged the Centre to not give a nod to the service. The RSS affiliate, the Bharat Rakshak Samiti (BRS), has urged the Centre to not give a nod to the service. The RSS affiliate, the Bharat Rakshak Samiti (BRS), has urged the Centre to not give a nod to the service.

Staram Yachary Foundation invites abstracts for essays

The Staram Yachary Foundation (SYF) has invited abstracts for essays on the theme 'The Role of the State in the Development of India'. The SYF has invited abstracts for essays on the theme 'The Role of the State in the Development of India'.

China says 'never recognised' U.T. of Ladakh; India hits back

Beijing opposes move of India to standardise names of specific features in Ladakh, calls it illegal and void. New Delhi says no amount of denial by Chinese side can change established fact



Indian Minister
The Union Territory of Ladakh is an integral and inalienable part of India. The Government of India has no intention of giving up any part of its territory. The Government of India has no intention of giving up any part of its territory.

Murugan's exit from Ministry intensifies Cabinet rejig buzz



Minister's Exit
The exit of Minister Murugan from the Ministry of Agriculture has intensified the speculation about a possible cabinet reshuffle. The exit of Minister Murugan from the Ministry of Agriculture has intensified the speculation about a possible cabinet reshuffle.

BIMSTEC adopts 'Delhi Declaration' on terrorism

India leads
The BIMSTEC member states have adopted the 'Delhi Declaration' on terrorism. The declaration calls for a comprehensive approach to counter terrorism, including the need for international cooperation and the strengthening of national legal frameworks.

Prevent leaks, generate papers at last minute

1
The government has issued instructions to prevent leaks and generate exam papers at the last minute. The instructions are aimed at ensuring the integrity of the examination process and preventing any unauthorized access to the questions.

CROSSWORD

14923

Across

1. Across the country, the government has issued instructions to prevent leaks and generate exam papers at the last minute.

PUZZLE

1. Across the country, the government has issued instructions to prevent leaks and generate exam papers at the last minute.

FAITH

1. Across the country, the government has issued instructions to prevent leaks and generate exam papers at the last minute.

Page 6 • News

पृष्ठ 6 • समाचार

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

1

Generate exam papers at last minute | पेपर लीक रोकें

Generate exam papers at last minute

पेपर लीक रोकें

‘To prevent leaks, generate exam papers at last minute’

Maitri Porecha
NEW DELHI

Challenged with a slew of question paper leaks that have threatened the credibility of India's examination system, Infosys co-founder Nandan Nilekani has suggested a solution: create "a massive bank of questions", and only generate the final paper at the last minute.

He added that artificial intelligence could also be used to generate the question paper on the day of the examination itself. For any of this to work, of course, examinations will have to be held in computer-based test mode, abandoning the traditional pen-and-paper format.

Mr. Nilekani is the chairman of a six-member high-powered task force on exam reforms set up by the Union government in July.

He was responding to a



Nandan Nilekani

question on the security issues and weaknesses of the exam system observed by the task force, posed at the Bloomberg New Economy Forum 2026 on Tuesday.

"The issue that led to this committee is that of question paper leaks. Why do we need to have something called 'a question paper'? Because that creates an economic incentive for it to be sold. One way to look at how to solve it is to have a massive bank of questions, and only at

the last minute generate the question paper for the day," Mr. Nilekani said.

The panel is studying the feasibility of conducting all exams using CBT, Mr. Nilekani said. "The committee is looking at how to make sure all exams are done on CBT. That requires a network of locations. We have 1,50,000 locations where young candidates can take a test and that needs to be expanded," Mr. Nilekani emphasised.

The AI option

Asked whether artificial intelligence could be used to spontaneously create a question paper on the day of the exam, Mr. Nilekani responded saying, "Yeah sure." He added: "If you look at it systematically, go to the root cause of why it is happening and use technology to solve it they are solvable issues."

To Prevent Leaks, Generate Exam Papers at the Last Minute: Nilekani



Exam-reform task
force
टास्क फ़ोर्स

नंदन नीलेकणि: पेपर लीक रोकने के लिए विशाल प्रश्न बैंक बनाएँ और परीक्षा के दिन ही पेपर तैयार करें – सभी परीक्षाएँ CBT में

1 The idea | विचार



- ▶ “Why have a **question paper** at all?”
“प्रश्नपत्र क्यों?”
- ▶ Create a **massive question bank**
विशाल प्रश्न बैंक
- ▶ Generate paper **at the last minute** – even by **AI**
AI से

2 Who said it | किसने कहा



- ▶ **Nandan Nilekani**, Infosys co-founder
नंदन नीलेकणि
- ▶ Chairs **6-member task force** on exam reform (July)
6 सदस्यीय
- ▶ Spoke at **Bloomberg New Economy Forum**
ब्लूमबर्ग

3 What it needs | ज़रूरत



- ▶ All exams in **computer-based test (CBT) mode**
CBT
- ▶ Expand ~**1.5 lakh** test locations
1.5 लाख स्थान
- ▶ Drop **pen-and-paper** format
कलम-कागज़ नहीं

Generate exam papers at last minute — in depth (1/2)

पेपर लीक रोकें — विस्तार से (1/2)

4 Anti-leak law | क़ानून



- ▶ **Public Examinations (Prevention of Unfair Means) Act, 2024**
2024 अधिनियम
- ▶ Jail **3–10 years**; fine up to **₹1 crore**
3–10 वर्ष
- ▶ Covers **UPSC, SSC, RRB, IBPS, NTA**
केंद्रीय परीक्षाएँ

5 Earlier steps | पिछले क़दम



- ▶ **Radhakrishnan Committee (2024)** on NTA reform
राधाकृष्णन समिति
- ▶ House panel (Oct 2026): **NEET in CBT**, vendor blacklist
संसदीय समिति
- ▶ Multi-shift tests need **fair normalisation**
सामान्यीकरण

6 Challenges | चुनौतियाँ



- ▶ **Digital divide** in rural areas
डिजिटल अंतर
- ▶ Question-bank **quality & secrecy**
गुणवत्ता
- ▶ **Cyber attacks** on CBT systems
साइबर ख़तरा

Generate exam papers at last minute — in depth (2/2)

पेपर लीक रोकें — विस्तार से (2/2)

7 A leak-proof exam | लीक-रोधी परीक्षा



Question bank
प्रश्न बैंक

Lakhs of Qs
लाखों प्रश्न



Paper on exam
day
उसी दिन पेपर

Randomised / AI
AI



Encrypted
delivery
एन्क्रिप्टेड

To CBT centre
CBT केंद्र



Nothing to sell
बेचने को कुछ नहीं

Trust restored
भरोसा

8 Did you know? क्या आप जानते हैं?

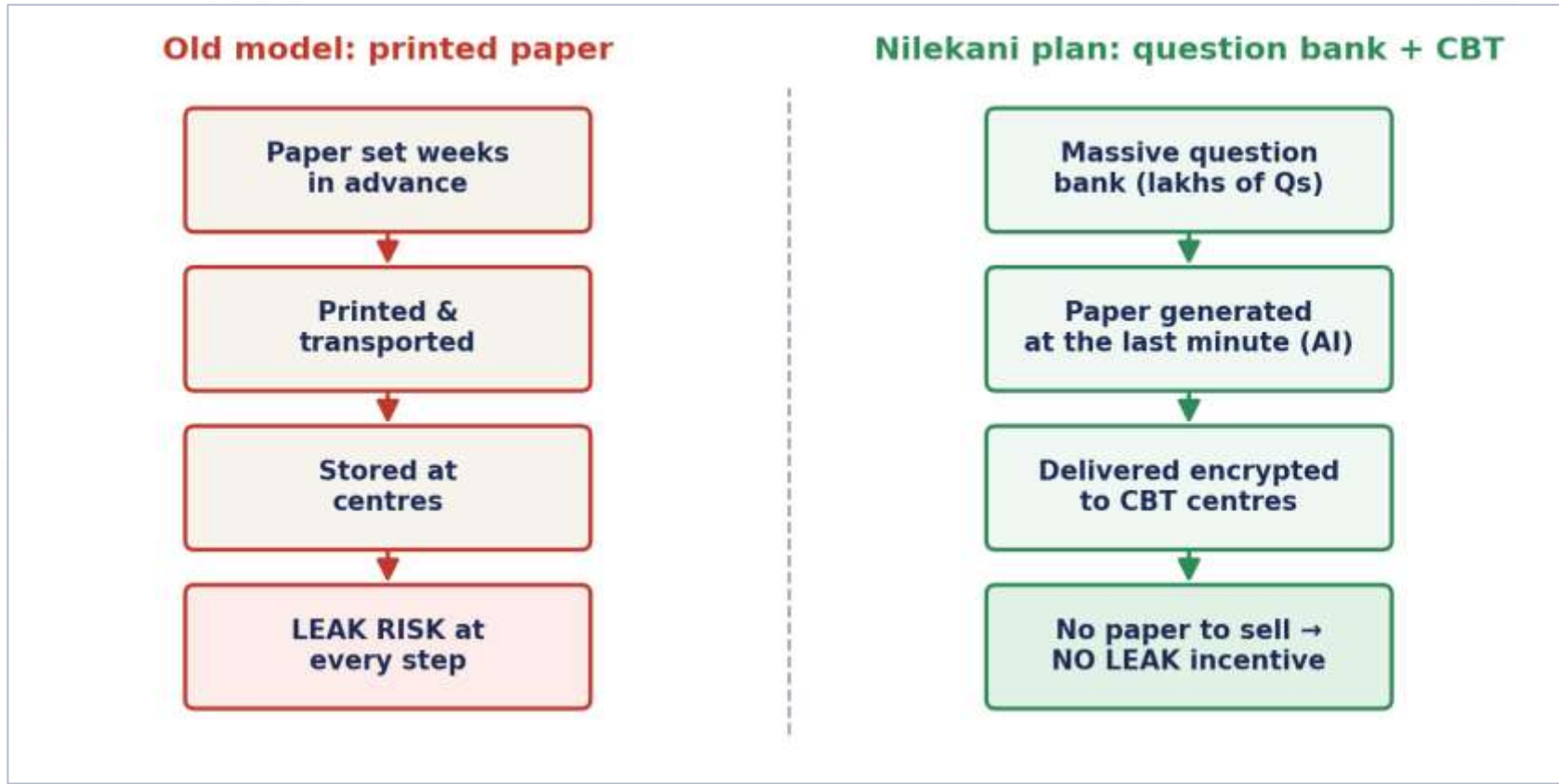


► NTA set up 2017;
conducts **NEET, JEE
Main, CUET, UGC-NET**
NTA 2017

► Nilekani was the
founding chairman of
UIDAI (Aadhaar)
आधार

Generate exam papers at last minute — Map & Diagram

पेपर लीक रोकें — मानचित्र व आरेख



Read the visual चित्र को समझें

- **Old:** paper exists for weeks → can be **sold**
पुराना: बिकने का खतरा
- **New:** huge question bank
प्रश्न बैंक
- Paper made **at the last minute**, even by **AI**
अंतिम क्षण
- Needs **CBT centres** – now ~**1.5 lakh**
CBT केंद्र

Text & Context

THE HINDU

NEWS IN NUMBERS

Healthy life-years saved by limiting global warming

1.89 billion years, limiting global warming to around 1.5 degrees Celsius, would save 1.89 billion years of healthy life by 2100, according to a study published in the journal *Science*.

Increase in power demand in U.S. due to El Niño heat

30 per cent, according to the Department of Energy, the power demand in the U.S. has increased by 30 per cent since the start of the El Niño season in September.

IMF's lowered forecast of China's economic growth this year

4.5 per cent, the International Monetary Fund (IMF) lowered its forecast for China's economic growth this year to 4.5 per cent from 5.2 per cent.

The value of hydrocarbons Russia exported to Europe

320 billion euros, according to the European Commission, the value of hydrocarbons Russia exported to Europe in the first nine months of 2022 was 320 billion euros.

Farmers on third list for Maharashtra crop loan waiver

3.51 lakh, the Maharashtra government has announced the third list of farmers eligible for the crop loan waiver.

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1 What is preventive detention?

What does the law permit, and where does the State draw the line? What safeguards does the Constitution provide against arbitrary detention? How has preventive detention evolved in India? What is the difference between preventive detention and pre-decision order?

STORY LINE

STORY LINE

The public has a deep-seated fear of preventive detention as they consider it to be a violation of their rights. The police, however, see it as a necessary tool to maintain law and order. The Supreme Court, on the other hand, has been a constant reminder of the need for safeguards against arbitrary detention. This article explores the legal framework of preventive detention in India, the role of the State, and the challenges it faces in balancing security and civil liberties.



Members of the public looking at a document during a public hearing in the State of Kerala.

What is preventive detention? Preventive detention is a form of detention where a person is held without a trial or a conviction. It is a preventive measure, not a punitive one. It is used to prevent a person from committing a crime or from causing harm to the public.

What is a pre-decision order under the PND Act? A pre-decision order is a document issued by the State under the Preventive Detention Act (PND Act) to authorize the detention of a person. It is a preventive measure, not a punitive one. It is used to prevent a person from committing a crime or from causing harm to the public.

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THE GIST

THE GIST

Preventive detention allows the State to detain a person without a trial or a conviction. It is a preventive measure, not a punitive one. It is used to prevent a person from committing a crime or from causing harm to the public.

Article 22 of the Constitution provides safeguards for preventive detention. It states that no person shall be arrested without being informed of the grounds for arrest, and that no person shall be detained for more than three months without being produced before a magistrate.

The Supreme Court has been a constant reminder of the need for safeguards against arbitrary detention. It has held that preventive detention is a preventive measure, not a punitive one. It is used to prevent a person from committing a crime or from causing harm to the public.

The State has a duty to maintain law and order. It has the right to use preventive detention to do so. However, it must also ensure that the rights of the individual are protected. The Supreme Court has been a constant reminder of the need for safeguards against arbitrary detention.

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THE HINDU • 14 OCT 2026

Page 10 • Text & Context

पृष्ठ 10 • विश्लेषण

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

1 What is preventive detention? | निवारक निरोध

What is preventive detention?

निवारक निरोध

What is preventive detention?

What does the law permit, and where must the State draw the line? What safeguards does the Constitution provide against arbitrary detention? How has preventive detention evolved in India? What is the difference between preventive detention and prohibitory orders?

EXPLAINER

Rizmi Lia M.

The story so far:

The Delhi Police detained more than 5,000 protesters as they tried to reach Jantar Mantar for the protest demanding the resignation of Chief Election Commissioner Gyanesh Kumar and a rollback of the SIR. In the lead-up to the protests in Delhi, there was a nationwide crackdown on protesters by the police force. Among those detained and brutally manhandled by the Delhi police were leaders of various political factions, former Chief Ministers, the Leader of the Opposition, lawyers, journalists, students, activists, and reportedly people who were not even part of the protest. Police detained people at representatives' residences even before the protest started, and en route to the protest site. However, the Supreme Court on October 11 directed the Centre and the Delhi Police to ensure free movement of people 'subject to law and order'.

This prompts an understanding of what preventive detention is, how it can be imposed, and how it came into practice.

What is preventive detention?

'Preventive detention' means detention of a person without a trial or conviction by a court. The primary objective of preventive detention is not to punish an individual for a past offence but to prevent him from committing an offence in the future.



NISA's Neha Bora during a protest march at Connaught Place in New Delhi. SHASHI SHERMA KASHYAP

emphasised that these powers must be exercised judiciously, proportionately, and only when there is an imminent threat to public order, and not as a routine measure.

How has preventive detention evolved?

(October 11, 2026) hearing to direct the Union government and the Delhi Police to stop illegal detentions and allow free and smooth movement of people and traffic, as well as the operations of Metro and rail services, but "subject to law and public order".

The Supreme Court directed that Delhi

(1975) Supreme Court observed that the requirement of communication of grounds of detention acts as a check against arbitrary and capricious exercise of power. The detaining authority cannot whisk away a person and put him behind bars at its own sweet will. It must have grounds for doing so and those grounds must be communicated to the detenu, so that, not only the detenu may know what are the facts and materials before the detaining authority on the basis of which he is being deprived of his personal liberty, but he can also invoke the power of judicial review, however limited and peripheral it may be. The detenu has to be afforded an opportunity of making a representation against the order of detention.

In 2012, the Supreme Court criticised the government for imposing Section 144 against a sleeping crowd at Ramlila Maidan in New Delhi during protests against the Congress-led UPA government. "Such a provision can be used only in grave circumstances for maintenance of public peace. The efficacy of the provision is to prevent some harmful occurrence immediately. Therefore, the emergency must be sudden and the consequences sufficiently grave," the court said.

In *Mazdoor Kisan Shakti Sangathan v. Union of India* (2018), the Supreme Court set aside a National Green Tribunal order banning all protests along Jantar Mantar Road. The court said a complete ban was excessive, observing that the "solution was not to ban the demonstrations altogether". It directed the authorities to create a system to regulate protests and grant permissions.

THE GIST

Preventive detention allows authorities to detain a person to prevent anticipated threats to public order or security, but it must be distinguished from prohibitory orders and other police action against protesters.

Article 22 of the Constitution provides safeguards for detained persons, while laws such as the National Security Act set out the grounds and procedures for detention.

Courts can review state action to protect individual liberty, emphasising that restrictions on protest and preventive detention must remain within legal and constitutional limits.

What is preventive detention?

निवारक निरोध

Power of preventive detention can be exercised by the authorities on the grounds of public order, security of the State, and law and order. The National Security Act, 1980 (NSA) allows for preventive detention if the government is satisfied that a person's activities are prejudicial to the defence of India, the relations of India with foreign powers, or the security of the State. What is a prohibitory order under the BNSS? Section 163 of the BNSS largely retains the spirit of its predecessor, Section 144 of the Code of Criminal Procedure, 1973. It empowers a District Magistrate, a Sub-Divisional Magistrate, or any other Executive Magistrate specially empowered by the State Government, to issue orders when there is sufficient ground for proceeding and immediate prevention or speedy remedy is desirable. The primary objective is to prevent obstruction, annoyance, or injury to any person lawfully employed, or danger to human life, health, or safety, or a disturbance of the public tranquillity, or a riot, or an affray. The provision is preventive in nature, designed to avert potential harm rather than to punish past acts. The Magistrate must be satisfied that there is an urgency that necessitates an immediate order, even without prior notice to the affected parties. The power is extraordinary and is intended for situations where the normal course of law enforcement might be too slow to prevent immediate harm. The order must clearly state the material facts upon which it is based, ensuring transparency and providing grounds for potential challenge. Furthermore, orders under Section 163 BNSS are subject to judicial review by the High Courts under their revisional jurisdiction. The Supreme Court, in cases like <i>Babulal Parate v. State of Maharashtra</i> (1961) and <i>Madhu Limaye v. Sub-Divisional Magistrate</i> (1971), has consistently	Preventive detention in India has evolved from a colonial tool used to suppress political dissent into a legal mechanism intended to protect national security and public order. During British rule, laws such as the Rowlatt Act, 1919, and the Defence of India Act, 1939, allowed the authorities to detain individuals without trial, often targeting freedom fighters and political opponents. After Independence, India retained preventive detention, introducing the Preventive Detention Act, 1950, which remained in force until 1969. The Maintenance of Internal Security Act (MISA), 1971, further expanded detention powers and was widely used against political opponents during the Emergency (1975-1977). It was repealed in 1978. The National Security Act (NSA), 1980, subsequently established a continuing legal framework for preventive detention. Other laws, including the Conservation of Foreign Exchange and Prevention of Smuggling Activities Act (COFEPSA), 1974, also authorised preventive detention for specific purposes. Meanwhile, amendments to the Unlawful Activities (Prevention) Act (UAPA), 1967, expanded the state's powers to address terrorism and unlawful activities. Over time, the Supreme Court's interpretation of personal liberty has also evolved. <i>Maneka Gandhi v. Union of India</i> (1978) established that procedures restricting personal liberty must be just, fair and reasonable. However, concerns over prolonged detention without trial, inadequate judicial oversight and the potential misuse of these laws continue to raise questions about the balance between national security and fundamental rights. What did the Supreme Court order on October 11? With respect to the Delhi protests, the Supreme Court convened what it called an "extraordinary, exceptional" Sunday	Metro and railway services operate normally, and that internet services remain available in accordance with the law. It said the movement of people and vehicles across Delhi must not be unnecessarily obstructed and that barricades must be reviewed based on law-and-order and traffic requirements. The court said there must be no unlawful detention and that all detentions must follow the procedure established by law. It also directed that peaceful assemblies be allowed in accordance with the law, except in areas where prohibitory orders under Section 163 of the Bharatiya Nagarik Suraksha Sanhita (BNSS) are in force. Any notice board announcing Section 163 restrictions near the Supreme Court must be removed, if still in place, to ensure access to the Supreme Court and other courts. The court also recorded the assurance that lawyers, journalists and other professionals would not be prevented from performing their duties. The court issued notice in contempt proceedings alleging violation of its October 9 order and directed the authorities to submit a compliance report by October 13, including details of Metro restrictions and railway advisories. Habeas corpus petitions alleging mass detentions will also be heard with the main cases on October 13. The court said the State must explain the circumstances, manner and legal justification for the alleged detentions, emphasising its duty under Article 32 of the Constitution to protect and enforce fundamental rights. What have the courts said about preventive detention? Earlier, in <i>Babulal Parate v. State of Maharashtra</i> (1961), the Supreme Court upheld the constitutional validity of Section 144 CrPC but said it could be used only in emergencies to prevent specific threats to public order. The court held that the power was not "unlimited or untrammelled" and had to be exercised within the limits set by law. In <i>Khudiram Das v. State of West Bengal</i>	gave permissions. The Supreme Court in the case of <i>Shaik Nazim v. State of Telangana</i> (2022) observed that powers to be exercised under the preventive detention laws are exceptional powers which have been given to the Government for its exercise in an exceptional situation as it strikes hard on the freedom and liberty of an individual, and thus cannot be exercised in a routine manner. According to <i>Ameena Begum v. State of Telangana</i> (2023), Supreme Court observed that to unchain the shackles of preventive detention, it is important that the safeguards enshrined in our Constitution, particularly under the "golden triangle" formed by Articles 14, 19 and 21, are diligently enforced. Article 14 ensures equality before the law, Article 19 provides important freedoms such as freedom of speech, expression, assembly, and movement, and Article 21 guarantees the right to life and personal liberty. What are the safeguards against preventive detention in the Constitution? Article 22 of the Constitution provides safeguards against arbitrary preventive detention. Under Article 22(4), a person generally cannot be detained for more than three months without an Advisory Board reviewing the case, subject to the constitutional requirements and exceptions. Under Article 22(5), the authorities must communicate the grounds of detention to the detainee as soon as possible and give them an opportunity to make a representation against the order. The grounds must be communicated in a manner that allows the detainee to effectively challenge the detention. Preventive detention orders are also subject to judicial review. Courts can examine whether the authorities followed the law, considered relevant material and complied with constitutional safeguards. Therefore, the power must be exercised carefully and cannot be used arbitrarily.
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What Is Preventive Detention

and Where Must the State Stop?

निवारक निरोध: बिना मुक़दमे हिरासत – भविष्य के अपराध को रोकने के लिए; अनुच्छेद 22 के सुरक्षा उपाय और निषेधाज्ञा (धारा 163 BNSS) से अंतर



Art 22 & NSA 1980
अनु. 22

1 Meaning | अर्थ

- ▶ Detention **without trial or conviction**
बिना मुक़दमे
- ▶ Aim: **prevent a future offence**, not punish a past one
भविष्य रोकना
- ▶ Grounds: **public order, security of State**
लोक व्यवस्था

2 Art 22 safeguards | अनु. 22

- ▶ Grounds told “**as soon as may be**”
यथाशीघ्र
- ▶ Right to make a **representation**
अभ्यावेदन
- ▶ Beyond **3 months** → **Advisory Board** review
सलाहकार बोर्ड

3 vs Prohibitory order बनाम निषेधाज्ञा

Preventive detention निवारक निरोध	Sec 163 BNSS धारा 163
Targets a person व्यक्ति	Targets an area/activity क्षेत्र
Under NSA, PSA etc. NSA	By Executive Magistrate मजिस्ट्रेट
Can last months महीनों	Short, urgent अल्पकालिक

What is preventive detention? — in depth (1/2)

निवारक निरोध — विस्तार से (1/2)

4 Key laws | प्रमुख क़ानून

Law क़ानून	Year वर्ष
Preventive Detention Act PDA	1950–69
MISA (repealed 1978) मीसा	1971
COFEPOSA (smuggling) कोफ़ेपोसा	1974
National Security Act NSA	1980

5 Key judgments प्रमुख फैसले

- ▶ **A.K. Gopalan (1950)** – narrow view of liberty
गोपालन
- ▶ **Maneka Gandhi (1978)** – “just, fair, reasonable”
मेनका गांधी
- ▶ **Ameena Begum (2023)** – exceptional power, use sparingly
अमीना बेगम

6 Prohibitory orders निषेधाज्ञा

- ▶ **Babulal Parate (1961), Madhu Limaye (1970)**
upheld Sec 144
बाबूलाल पराते
- ▶ **Ramlila Maidan (2012)**: only in grave emergency
रामलीला मैदान
- ▶ Reviewable by **High Courts**
हाई कोर्ट

What is preventive detention? — in depth (2/2)

निवारक निरोध — विस्तार से (2/2)

7 Golden triangle of liberty | स्वतंत्रता का स्वर्ण त्रिकोण



Art 14
अनु. 14

Equality
समानता



Art 19
अनु. 19

Freedoms
स्वतंत्रताएँ



Art 21
अनु. 21

Life & liberty
जीवन



Art 22
अनु. 22

Detention checks
सुरक्षा

8 Did you know? क्या आप जानते हैं?



► Preventive detention is in **Entry 9, List I & Entry 3, List III**

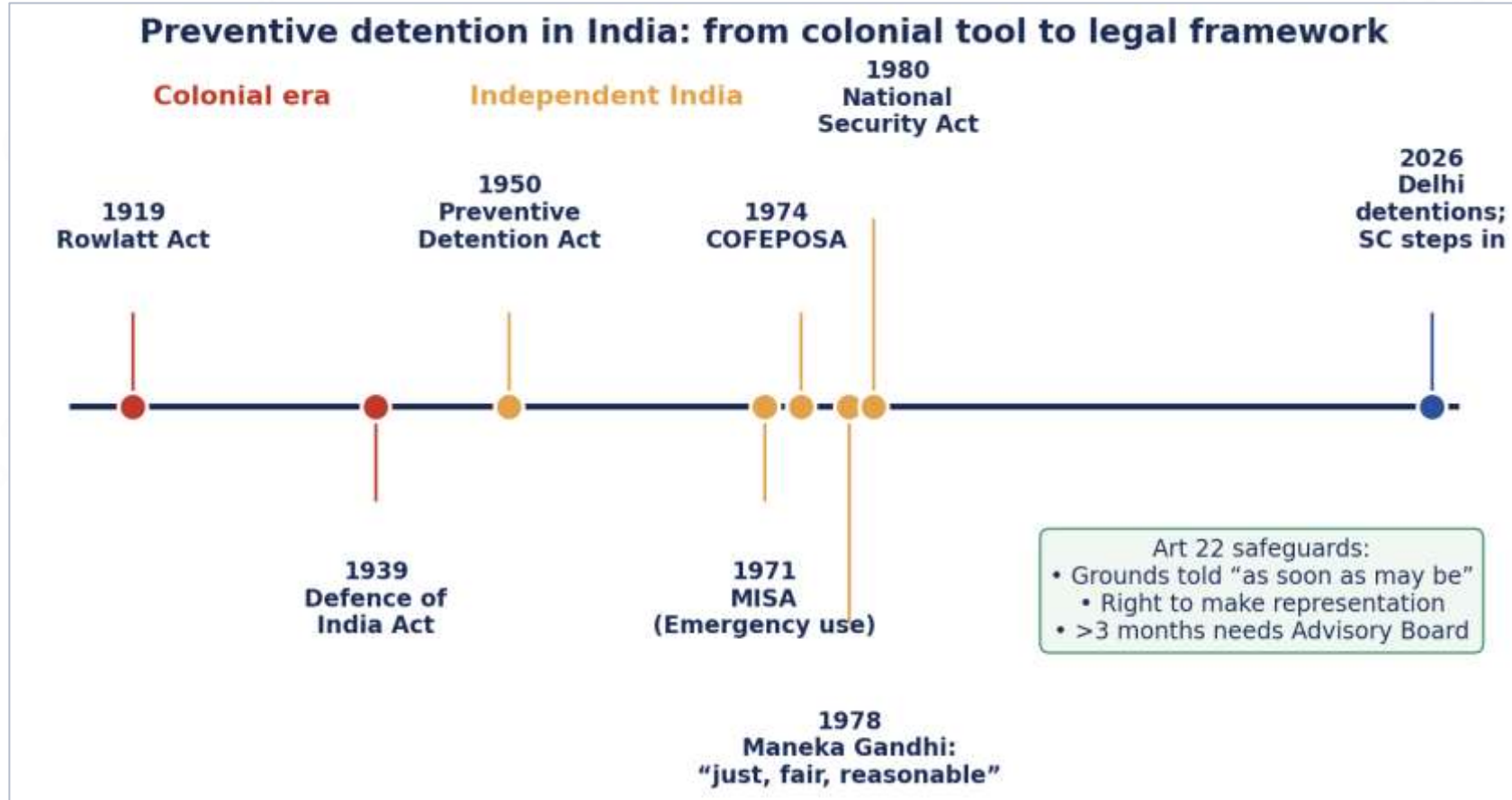
संघ व समवर्ती सूची

► India is among few democracies allowing it in **peacetime**

शांतिकाल में भी

What is preventive detention? — Map & Diagram

निवारक निरोध — मानचित्र व आरेख



Read the visual

चित्र को समझें

► **Colonial roots: Rowlatt Act 1919, Defence of India Act**

औपनिवेशिक

► **PDA 1950 → MISA 1971 → NSA 1980**

NSA 1980

► **Maneka Gandhi (1978):** procedure must be **just, fair, reasonable**

मेनका गांधी

► **Art 22: grounds, representation, Advisory Board**

सलाहकार बोर्ड

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

UPSC CSE Prelims 2026 (GS Paper I)

Exam date: 24 May 2026 • Topic: UPI & digital payments

Which one of the following statements about Unified Payments Interface (UPI) and Central Bank Digital Currency (Digital Rupee) is not correct?

- (a) UPI is a real-time payment system but Digital Rupee is akin to sovereign paper currency.
- (b) In case of UPI, settlement for end users happens instantly as the money gets immediately debited or credited but in case of Digital Rupee, there is no settlement as the wallet balance gets transferred to another wallet.
- (c) UPI transactions are recorded by banks and reflected in bank statements but in case of Digital Rupee, no data is captured in bank statements as transactions are from one wallet to another.
- (d) In both the cases (UPI and Digital Rupee), the liability lies with the users and their respective banks.

UP Police SI 2025

Exam date: 14 Mar 2026 (Shift 2) • Topic: NPCI

The UPI payment system was developed by which Indian organisation?

- (a) Reserve Bank of India
- (b) National Payments Corporation of India
- (c) State Bank of India
- (d) Ministry of Finance

Answers & Explanation | उत्तर व व्याख्या

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- (c) UPI transactions are recorded by banks and reflected in bank statements but in case of Digital Rupee, no data is captured in bank statements as transactions are from one wallet to another.
- (d) In both the cases (UPI and Digital Rupee), the liability lies with the users and their respective banks.**

Answer: (d) Digital Rupee is a liability of the RBI, not users' banks.
डिजिटल रुपया RBI की देनदारी।

UP Police SI 2025

Exam date: 14 Mar 2026 (Shift 2) • Topic: NPCI

The UPI payment system was developed by which Indian organisation?

- (a) Reserve Bank of India
- (b) National Payments Corporation of India**
- (c) State Bank of India
- (d) Ministry of Finance

Answer: (b) NPCI (2016).
NPCI।

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

SSC Stenographer 2025

Exam date: 6 Aug 2025 (Shift 2) • Topic: Health – Ayushman Bharat

What is the aim of Ayushman Bharat scheme?

- (a) Clean drinking water for all
- (b) Health insurance for the poor
- (c) Free education to children
- (d) Housing for the poor

Answers & Explanation | उत्तर व व्याख्या

SSC Stenographer 2025

Exam date: 6 Aug 2025 (Shift 2) • Topic: Health – Ayushman Bharat

What is the aim of Ayushman Bharat scheme?

- (a) Clean drinking water for all
- (b) Health insurance for the poor**
- (c) Free education to children
- (d) Housing for the poor

Answer: (b) PM-JAY: ₹5 lakh cover per family.
गरीबों के लिए स्वास्थ्य बीमा।

Test Yourself — Q1–4 | स्वयं को परखें

Q1

Consider: 1. Art 325 bars exclusion from electoral rolls on grounds of religion, race, caste or sex. 2. Art 326 provides for adult suffrage. 3. Electoral rolls are prepared under the RP Act, 1951. Correct?

1. अनु. 325 धर्म, जाति आदि पर सूची से बहिष्कार रोकता है। 2. अनु. 326 वयस्क मतार्धिकार। 3. सूची RP अधिनियम 1951 के तहत। सही?

- (a) 1 only (b) 1 and 2 only
(c) 2 and 3 only (d) 1, 2 and 3

Q2

The statutory custodian of an electoral roll for a constituency is the:

निर्वाचन क्षेत्र की मतदाता सूची का वैधानिक संरक्षक:

- (a) Chief Electoral Officer (b) Electoral Registration Officer
(c) Returning Officer (d) Booth Level Officer

Q3

Merchant Discount Rate (MDR) is paid by:

मर्चेन्ट डिस्काउंट रेट कौन चुकाता है?

- (a) The customer (b) The merchant
(c) The RBI (d) The Government

Q4

NPCI, which runs UPI, was set up under the guidance of:

NPCI किसके मार्गदर्शन में बना?

- (a) SEBI and NABARD (b) RBI and Indian Banks' Association
(c) Ministry of Finance and SBI (d) NITI Aayog

Test Yourself — Q5–8 | स्वयं को परखें

Q5 “Polypharmacy” commonly refers to:
“पॉलीफार्मसी” का अर्थ:

- (a) Many pharmacies in one area
- (b) Using five or more medicines together
- (c) Herbal medicine
- (d) Generic drugs

Q6 Overuse of antibiotics is the major driver of:
एंटीबायोटिक के अति-उपयोग से मुख्यतः:

- (a) Antimicrobial resistance
- (b) Vitamin deficiency
- (c) Autoimmune disease
- (d) Obesity

Q7 The Public Examinations (Prevention of Unfair Means) Act, 2024 provides jail of:
सार्वजनिक परीक्षा अधिनियम 2024 में जेल:

- (a) Up to 1 year
- (b) 1–3 years
- (c) 3–10 years
- (d) Life imprisonment only

Q8 Under Art 22, preventive detention beyond 3 months needs:
अनु. 22 के तहत 3 माह से अधिक निरोध हेतु:

- (a) Approval of Parliament
- (b) Report of an Advisory Board
- (c) Consent of the detenu
- (d) Order of the President

Test Yourself — Q9–10 | स्वयं को परखें

Q9

Which case held that procedure restricting liberty must be “just, fair and reasonable”?

“न्यायसंगत, निष्पक्ष, उचित” प्रक्रिया – किस मामले में?

- | | |
|-------------------------|-------------------|
| (a) A.K. Gopalan | (b) Maneka Gandhi |
| (c) Kesavananda Bharati | (d) Golaknath |

Q10

MISA, widely used during the Emergency, was enacted in:

आपातकाल में प्रयुक्त मीसा किस वर्ष बना?

- | | |
|----------|----------|
| (a) 1950 | (b) 1967 |
| (c) 1971 | (d) 1980 |

Answer Key — Q1–5 | उत्तर व व्याख्या

1-b **1 and 2 only** — Rolls: RP Act 1950 (1951 Act = conduct of elections).
1 और 2।

2-b **Electoral Registration Officer** — ERO.
निर्वाचक रजिस्ट्रीकरण अधिकारी।

3-b **The merchant** — Merchant pays the bank per transaction.
व्यापारी।

4-b **RBI and Indian Banks' Association** — RBI + IBA, 2008.
RBI व IBA।

5-b **Using five or more medicines together** — Usually 5+ medicines.
5 या अधिक दवाएँ।

Answer Key — Q6–10 | उत्तर व व्याख्या

6-a **Antimicrobial resistance** — AMR.
रोगाणुरोधी प्रतिरोध।

7-c **3–10 years** — 3–10 years; fine up to ₹1 crore.
3–10 वर्ष।

8-b **Report of an Advisory Board** — Advisory Board.
सलाहकार बोर्ड।

9-b **Maneka Gandhi** — Maneka Gandhi v UoI (1978).
मेनका गांधी।

10-c **1971** — 1971; repealed 1978.
1971।

Myth Buster of the Day — Health | आज का मिथक



MYTH | मिथक

“More tests and more medicines always mean better health care.”

अधिक जाँच और अधिक दवाएँ = बेहतर इलाज।



FACT | तथ्य

False. Every test and medicine carries risks and costs. Routine tests often find harmless “abnormalities” that lead to more tests, anxiety and lifelong drugs. Older adults taking five or more medicines face higher risks of side-effects and dangerous interactions. Good doctors also know when NOT to test or treat.

ग़लत। हर जाँच और दवा के अपने जोखिम व लागत हैं। नियमित जाँच अक्सर हानिरहित “असामान्यताएँ” ढूँढ लेती है, जिससे और जाँच, चिंता और आजीवन दवा शुरू हो जाती है। पाँच या अधिक दवाएँ लेने वाले बुजुर्गों में दुष्प्रभाव का खतरा अधिक है। अच्छा डॉक्टर यह भी जानता है कि कब जाँच या इलाज नहीं करना है।



More is not always better – wise choices matter. अधिक हमेशा बेहतर नहीं – समझदारी ज़रूरी।



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Thank you ?

