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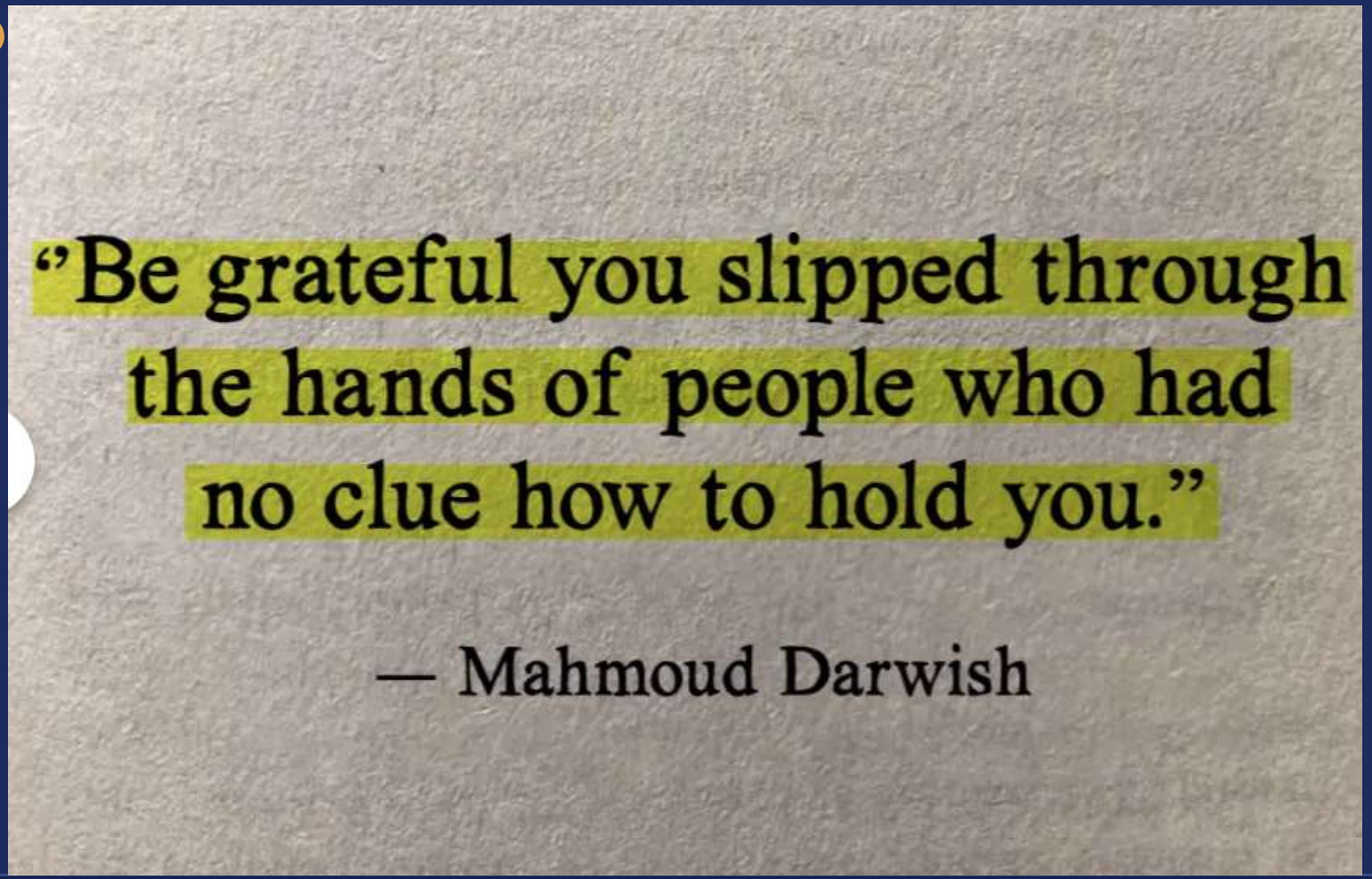
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"Be grateful you slipped through
the hands of people who had
no clue how to hold you."
— Mahmoud Darwish

Today’s Current Affairs | 21 November 2026

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

1. **Most births in private hospitals now via C-section**
   निजी अस्पतालों में ज़्यादातर सिज़ेरियन

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TRANSNATIONAL TRAIL

NCB, U.S. agency bust drug network; six held

NEWS » PAGE 3



GREAT NICOBAR PROJECT

Tenders floated for boundary pillar work

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SUMMIT OUTCOMES

India 'takes note' of Trump-Putin-Xi meet

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LEFT BEHIND

In Keralam, the children beyond healthcare

Ten infant deaths raise concerns in Attappadi

GROUND ZERO » PAGE 7



MILLIONAIRE TEST

Jaiswal leads the way in India's strong reply

SPORT » PAGE 14

INSIDE



Hasina's plan to return from exile sparks violence

DHAKA

How short-attacks erupted in Bangladesh on Friday as authorities restored communications with the home town of convicted former Prime Minister Sheikh Hasina, after days of unrest over her planned return from exile in India. » PAGE 10

Cannot charge U.S. citizen under UAPA now: NIA

NEW DELHI

India has not invoked terror charges against Matthew Van Dyke, the U.S. citizen arrested along with six Ukrainians for allegedly crossing into Myanmar through Mizoram and training armed ethnic groups, as investigators are yet to ascertain whether any of them trained were Indian insurgents, according to the National Investigation Agency. » PAGE 5

Indian missing after LPG tanker is targeted again

COLOMBO

One Indian seafarer of the Panama-flagged LPG tanker Sanmar Herald remains unaccounted for after the vessel was attacked a second time in the Strait of Hormuz, just off the coast of Oman's Musandam Peninsula. » PAGE 9

Nepal's PM will make first visit to India on Nov. 22

NEW DELHI

Nepal Prime Minister Balendra Shah will visit India, his first since taking office in March, on November 22-23, the External Affairs Ministry announced on Friday. » PAGE 5

Core sector growth hits record 10.9% in October

Coal production and electricity generation lead the growth, with cement and iron ore output also contributing; a low base, following 0.8% growth in October last year, also boosts the latest figure

T.C.A. Sharad Raghavan
NEW DELHI

Growth in the core industrial sectors of the economy climbed to a seven-high of 10.9% in October 2025, driven by a surge in electricity generation, and coal, cement, and iron ore production, and a low base effect, official data released on Friday showed.

Data released by the Ministry of Commerce and Industry show that growth in October surpassed the 8.2% in September, the previous seven high. The data also show that the growth was likely aided by the fact that the index grew a relatively poor 0.8% in October last year.

"While core output surged by 10.9% in October, this was supported by a low base related to the shift in the festive calendar, when output was hampered by a marginal 0.8% in the year ago month," Aditi Nayar, chief economist at ICRA, said.

Within the index, the coal sector saw growth accelerating to 23.00% in October 2025, far faster than the 10.7% registered in September. October's performance, however, is likely also due to low base effect, since the sector contracted 8.4% in October last year.

The growth in the index, however, is in line with what the industry itself has reported. Coal India, the country's largest coal company, reported that production increased about 16% to 87.2 million tonnes in October. A major reason for the growth in coal production was likely demand from the power sector, which saw electricity generation jump by 28.6% in October 2025, up from 12.6% in the previous month. Moreover, this sector too could have benefited from a low base effect, since it contracted nearly 7% in October 2025.

The iron ore sector grew at a three-month high of 23.4% in October 2025, compared to 19.4% in September and 8.7% in October last year. One of the factors driving this growth was that steel production grew at 7.3% in October, the fastest rate in seven months. The cement sector also grew at a seven-high of 15.4% in October 2025, compared to 10.6% in September, and 8.2% in October last year.

Gupta gets 19-year jail term for bid to kill Pannun

Press Trust of India
NEW YORK

Indian national Nikhil Gupta was sentenced to 255 months in jail by an American court on Friday for his involvement in a plot to murder Khalistan separatist Gurpatwant Singh Pannun on U.S. soil.

Gupta, 36, had pleaded guilty earlier this year to charges of murder for hire, since it contracted nearly 7% in October 2025.

The iron ore sector grew at a three-month high of 23.4% in October 2025, compared to 19.4% in September and 8.7% in October last year. One of the factors driving this growth was that steel production grew at 7.3% in October, the fastest rate in seven months. The cement sector also grew at a seven-high of 15.4% in October 2025, compared to 10.6% in September, and 8.2% in October last year.

FULL REPORT ON » PAGE 5



Water divide: The Cauvery water dispute centres on water releases during the current irrigation year. A. MURALI KUMAR

SC dismisses Tamil Nadu appeal seeking more Cauvery water

Krishnadas Rajagopal
NEW DELHI

The Supreme Court on Friday dismissed a plea by Tamil Nadu claiming that Karnataka has to make good a shortfall of 16.01 tmc ft (later modified to 11.757 tmc ft) of Cauvery water on a pro-rata basis during the current irrigation year of 2025-26.

A Bench headed by Justice Vikram Nath had reserved the case for judgment in mid-October after Karnataka argued that Tamil Nadu had even received excess water allocation. Senior advocate Mohan Katarki, the counsel for Karnataka, said the decision "puts a check on States frequently rushing to the court to challenge the decisions of the expert body, the Cauvery Water Management Authority (CWMA)".

The judgment is based on applications filed by Tamil Nadu, alleging that Karnataka failed to implement the binding judgment of the Supreme Court to ensure water to Tamil Nadu at Biligundlu on a pro-rata basis during distress years like the current one.

Tamil Nadu, represented by senior advocate G. Umapathy, had submitted that even flows directed by the CWMA to be ensured by Karnataka were released only after its reservoirs reached nearly full capacity, or in case of reservoir spills or after releasing water for its irrigation or intermittently. Noting that Karnataka had paid scant respect to its commitments, Tamil Nadu said it was still waiting for the former to ensure that the backlog in the quantity due was made good to it.

Tribunal award

The Tribunal award, along with the apex court judgment in 2018, had assessed the total annual flow of the Cauvery basin at 741 TMC (thousand million cubic feet) at 50% dependability at Lower Coleroon Anicut. This water was apportioned between Karnataka (284.75 TMC), Tamil Nadu (404.25 TMC), Kerala (30 TMC), and Puducherry (7 TMC), alongside allocations of 10 TMC for environmental flows and 4 TMC earmarked as inevitable wastage to the sea. In case the annual yield was less than 740 TMC in any water year due to distress caused by less rainfall, the States were directed to share distress proportionately (pro rata).

But Tamil Nadu had said Karnataka was heavily drawing water for irrigation through canals and river releases from its reservoirs since August 2025. "Karnataka's contention that it had released in excess is wholly untenable. On the contrary, it has dishonoured the final award of the Tribunal as modified by the judgment of the Supreme Court, which held that the distress should be shared proportionately," the Tamil Nadu application had contended.

No major damage as Cyclone Akvan crosses coast

The Hindu Bureau
BHUBANESWAR/KOLKATA

The Odisha government on Friday said no casualties or damage to infrastructure was reported when Cyclone Akvan crossed the State's coast near Gopalpur, causing heavy rain in south-coastal and coastal districts early in the morning. Several districts of West Bengal were battered by rain, and flight and train services were affected due to the cyclone's impact.

The cyclone had created enmity but its intensity when it made landfall near Gopalpur in Odisha. "The cyclonic storm Akvan crossed the south coastal Odisha and north Andhra Pradesh close to Gopalpur with a wind speed of 70-80 kmph, gusting to 90 kmph during 7.30 a.m. to 8.30 a.m.," the India Meteorological Department (IMD) said. "Except low-lying areas in urban regions filled with rainwater, everything is under control.

Ganjam district and its adjoining areas received heavy rainfall, with Paradeep (209 mm) recording the highest rainfall. Coastal areas such as Kendrapada, Balasore, Chandbali, Kakatpur and Paradip received more than 30 mm of rainfall. During the day, Kendrapada recorded the highest rainfall of 97 mm.

Several districts of West Bengal were battered by rain and flight and train services were affected due to the cyclone's effects.

Orange alert has been issued for Kolkata and seven other districts, including Howrah, Hooghly, East and West Medinipur, North and South 24 Parganas, Bankura, and Jhargram till Saturday morning.



Bay watch: NDRF members take an all-terrain vehicle on the beach in Puri to prevent tourists and local people from venturing into the extremely rough seas on

Cultural connect is biggest guarantee of global peace, says PM at SCO forum

The Hindu Bureau
NEW DELHI

Cultural connect is the biggest guarantee of global peace, Prime Minister Narendra Modi said on Friday.

Mr. Modi was speaking at the first civilisational dialogue forum of the 10 nation Shanghai Cooperation Organisation (SCO) grouping. He said it was important that at a time when war and unrest were dominating the world, India was holding a dialogue on shared civilisations.

The SCO forum is being attended by Pakistan for the first time since the four-day conflict between the two countries in May 2025. Pakistan has nominated Federal Minister for Climate Change and Environmental Coordination, Musaddik Coordination, Musaddik Malik, to lead its delegation to the event being held in the historic Purana Qila of the national capital from November 20 to 22.

"It is a tremendous opportunity for us to have a multilateral dialogue on civilisations. I think cultures and civilisations cut across boundaries, and it is fantastic that we are here and talking about our history, geography, and our cultures and civilisations," Mr. Modi said. He is scheduled to address the forum on November 21.

On Friday, Mr. Modi said Indian culture had taught "Vasudhaiva Kutumbakam, that is, the whole world is our family". "The reform, our desire for our own well-being is deeply rooted in the spirit of global well-being. We consider mutual harmony the foundation of global well-being."

Four sessions will be held on Nov 21-22, bringing together scholars, academics, subject experts and cultural representatives.



Prime Minister Narendra Modi interacts with an exhibitor at the first SCO civilisational dialogue forum at Purana Qila, in New Delhi. PTI

Cong. proposes four-point formula for delimitation, says INDIA bloc on board

The Hindu Bureau
NEW DELHI

The Congress on Friday said it favoured resolving the issue of delimitation through consultations with all political parties, but accused the government of making no effort to engage the Opposition on the matter.

Congress general secretary Jairam Ramesh said the party's problem was guided by a four-point formula: retaining the existing strength of 543 seats in the Lok Sabha; maintaining the present State-wise distribution of seats; reserving one-third (181) of the existing seats for women; and imposing a 25-year freeze on all three arrangements.

Mr. Ramesh said the need for an early consensus on the issue had become more pressing because Article 82 of the Constitution will come into force and delimitation would be held once the results of the ongoing Census exercise are out early next year. This would be unfavourable to some southern States – which have made progress in population control – and hence not feasible, he added.

Mr. Ramesh said the Congress was not opposed to delimitation as such, but believed that the exercise should not place any State at a disadvantage. He claimed that all parties in the INDIA bloc were on the same page on the four-point formula. The Dravida Munnetra Kazhagam (DMK), he said, was also party to a resolution opposing any change in the number of Lok Sabha seats.

The Congress leader said seeking consultation was necessary because the government had not initiated any meaningful engagement with the Opposition.



Congress leader Jairam Ramesh addressing the media at the AICC office in New Delhi on Friday. A. SUJATHA



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पृष्ठ 5 · समाचार

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

1 **C-section births | सिज़ेरियन प्रसव**

Most births in private hospitals now via C-section

निजी अस्पतालों में ज़्यादातर सिज़ेरियन

Study shows most births in private hospitals taking place via C-section

Ramya Kannan
CHENNAI

As the debate about the rising number of Caesarian sections being conducted in India reaches a crescendo, new data on 1,60,00-plus delivery-related hospitalisation insurance claims show that the average rate of such births has hit at an all-time high of 69%.

The data were based on hospitalisation claims by corporate employees and white-collar workers in the country secured by insurer Plum.

A Plum Data Labs analysis of the claims looked at patterns in delivery care in hospitals, the choice of hospitals, and the percentage of out-of-pocket expenditure, including some regional variations.

The medical reasons for a C-section include breech presentation (baby is not in a head downwards position), complications with the placenta or umbilical cord, women bearing more babies per pregnancy, and high blood pressure in mothers.

As per the World Health Organization, since 1985, the international healthcare community has considered the ideal rate for C-sections to be between 10% and 15% of all births.

While high, the Plum Data Labs findings are in line with trends in the National Family Health Survey for 2023-24 released earlier this year, which showed that 54% of deliveries in the private sector were C-sections.

While Telangana (62%) and Andhra Pradesh (52%) led the pack, the number of C-sections in Kolkata was also high at over 44%.

The Data Labs study showed that nursing homes, single-speciality private hospitals, multi-speciality hospitals and mother-and-child speciality hospitals all conducted C-section deliveries in 67%-72% of cases. Single-speciality private hospitals in non-Metro cities had the highest rate of 72%-73%, compared with 51% at mission and trust hospitals.

Saurabh Arora, chief technology officer of Plum, explained that clinical factors - including gestational diabetes, thyroid conditions, other pre-existing conditions, the mother's weight and a prior C-section - decided whether a birth would be via C-section.

Lowest rates

Interestingly, the data showed that the percentage of C-sections in Tamil Nadu (39% in Chennai, 27% in Coimbatore, 20% in Madurai), where mothers give birth earlier, was lower than in Mumbai, the Delhi-NCR and Bengaluru, where nearly 60% of mothers are 30 or older. The four cities with the lowest C-section rates are all in Tamil Nadu: Chennai, Coimbatore, Salem and Vellore. Vellore is the lowest of all, with only 34% of births happening via C-sections.

The other big surprise in the report was the revelation that 82% of insured families still pay out of pocket.

Standard policy limits are often ₹50,000 for a normal delivery and ₹75,000 for a C-section and have not been revised in a long time, Mr. Arora said.

"Median claims are about ₹60,000 and ₹94,000, so even a typical delivery crosses the limit, and complications push costs higher. If the policy has no baby day-one cover, NICU costs for the newborn also fall on the family," Mr. Arora said.

Study Shows Most Births in Private Hospitals Taking Place via C-section

बीमा कंपनी प्लम के 1.6 लाख से अधिक प्रसव-दावों के विश्लेषण में सिज़ेरियन प्रसव की औसत दर रिकॉर्ड 69% पर पहुँची, जबकि WHO के अनुसार आदर्श दर 10–15% है; 82% बीमित परिवार अब भी जेब से भुगतान करते हैं

C-section
सिज़ेरियन

1 The finding | निष्कर्ष

- C-section rate at an **all-time high of 69%**
  69%
- From **1.6 lakh+** delivery insurance claims
  1.6 लाख दावे
- Analysis by **Plum Data Labs**
  प्लम

2 Key numbers मुख्य आँकड़े

10–15% WHO ideal rate आदर्श	**54%** Private sector (NFHS 2023-24) निजी क्षेत्र
72–73% Non-metro speciality hospitals ग़ैर-महानगर	**51%** Mission & trust hospitals ट्रस्ट अस्पताल

3 Medical reasons चिकित्सीय कारण

- **Breech** – baby not head-down
  उल्टी स्थिति
- Problems with **placenta or cord**
  प्लेसेंटा
- **Twins/multiples**, **high BP** in mother
  जुड़वाँ, उच्च रक्तचाप

Most births in private hospitals now via C-section — in depth (1/2)

निजी अस्पतालों में ज़्यादातर सिज़ेरियन — विस्तार से (1/2)

4 Other factors | अन्य कारक

- **Gestational diabetes**, thyroid
  गर्भकालीन मधुमेह
- Mother's **weight** & a **prior C-section**
  पिछला सिज़ेरियन
- Older mothers – in metros **~60% are 30+**
  अधिक उम्र

5 Insurance gap बीमा की कमी

- **82%** of insured families still pay **out of pocket**
  82%
- Limits: **₹50,000** normal, **₹75,000** C-section
  सीमा
- Median claims: **₹60,000** & **₹94,000**
  औसत दावा

6 Hidden costs | छिपे ख़र्च

- **NICU** costs if no baby **day-one cover**
  NICU
- Limits **not revised** for long
  पुरानी सीमा
- Complications push bills **higher**
  जटिलताएँ

Most births in private hospitals now via C-section — in depth (2/2)

निजी अस्पतालों में ज़्यादातर सिज़ेरियन — विस्तार से (2/2)

7 Why too many C-sections worry experts | चिंता

Surgery risks
जोखिम
Infection, blood loss
संक्रमण

→

Longer recovery
लंबा आराम
For mother
माँ

→

Higher cost
ज़्यादा ख़र्च
For family
परिवार

→

Future births
अगला प्रसव
Often C-section
फिर सिज़ेरियन

8 Did you know? क्या आप जानते हैं?

- WHO ideal range has been used since **1985**
  1985
- In **public** hospitals C-section rates are **far lower**
  सरकारी अस्पताल

Most births in private hospitals now via C-section — background (1/2)

निजी अस्पतालों में ज़्यादातर सिज़ेरियन — पृष्ठभूमि (1/2)

9 Maternal health indicators संकेतक

Indicator संकेतक	Meaning अर्थ
MMR मातृ मृत्यु दर	Deaths per 1 lakh live births
IMR शिशु मृत्यु दर	Deaths per 1,000 live births
Institutional delivery संस्थागत प्रसव	~89% (NFHS-5)
SDG 3.1 लक्ष्य	MMR < 70 by 2030

10 Schemes for safe births योजनाएँ

- **JSY** – cash for hospital delivery
  जननी सुरक्षा
- **LaQshya** (2017) – better labour rooms
  लक्ष्य
- **SUMAN** (2019) – free, assured maternity care
  सुमन

11 Health insurance स्वास्थ्य बीमा

- Regulator: **IRDAI** (1999 Act)
  IRDAI
- **AB-PMJAY** – ₹5 lakh cover per family
  PMJAY
- **Maternity cover** often has a waiting period
  प्रतीक्षा अवधि

Most births in private hospitals now via C-section — background (2/2)

निजी अस्पतालों में ज़्यादातर सिज़ेरियन — पृष्ठभूमि (2/2)

12 Types of delivery | प्रसव के प्रकार

Normal
सामान्य
Vaginal
प्राकृतिक

→

Assisted
सहायता
Forceps, vacuum
उपकरण

→

Planned C-section
नियोजित
Elective
पहले तय

→

Emergency C-section
आपात
During labour
प्रसव के दौरान

13 NFHS
राष्ट्रीय परिवार स्वास्थ्य सर्वे

- Run by **Health Ministry** with **IIPS, Mumbai**
  IIPS
- First round: **1992-93**
  1992-93
- Key source for **district-level** health data
  ज़िला आँकड़े

Most births in private hospitals now via C-section — Static GK

निजी अस्पतालों में ज़्यादातर सिज़ेरियन — स्थैतिक सामान्य ज्ञान

14 Health days स्वास्थ्य दिवस

Day दिवस	Date तिथि
World Health Day विश्व स्वास्थ्य	7 April
National Safe Motherhood Day सुरक्षित मातृत्व	11 April
World Prematurity Day समय-पूर्व जन्म	17 November

15 Origin of the name नाम की उत्पत्ति

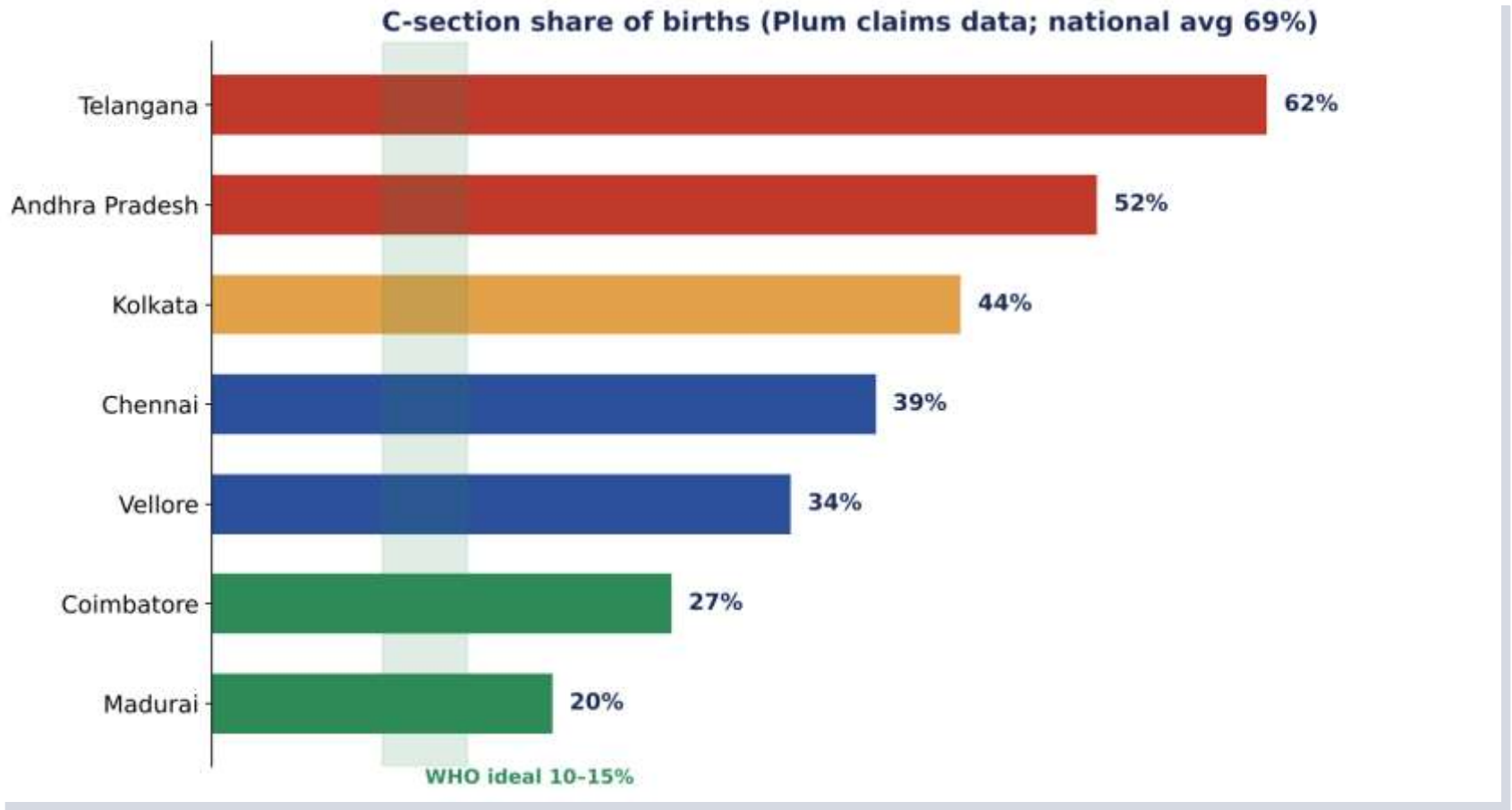
- Linked by legend to **Julius Caesar**
  जूलियस सीज़र
- Latin **caedere** = to cut
  काटना
- Hindi: **शल्य प्रसव / सिज़ेरियन**
  हिंदी नाम

16 WHO विश्व स्वास्थ्य संगठन

- Founded **7 April 1948**
  1948
- HQ: **Geneva**
  जिनेवा
- South-East Asia office: **New Delhi**
  नई दिल्ली

Most births in private hospitals now via C-section — Map & Diagram

निजी अस्पतालों में ज़्यादातर सिज़ेरियन — मानचित्र व आरेख

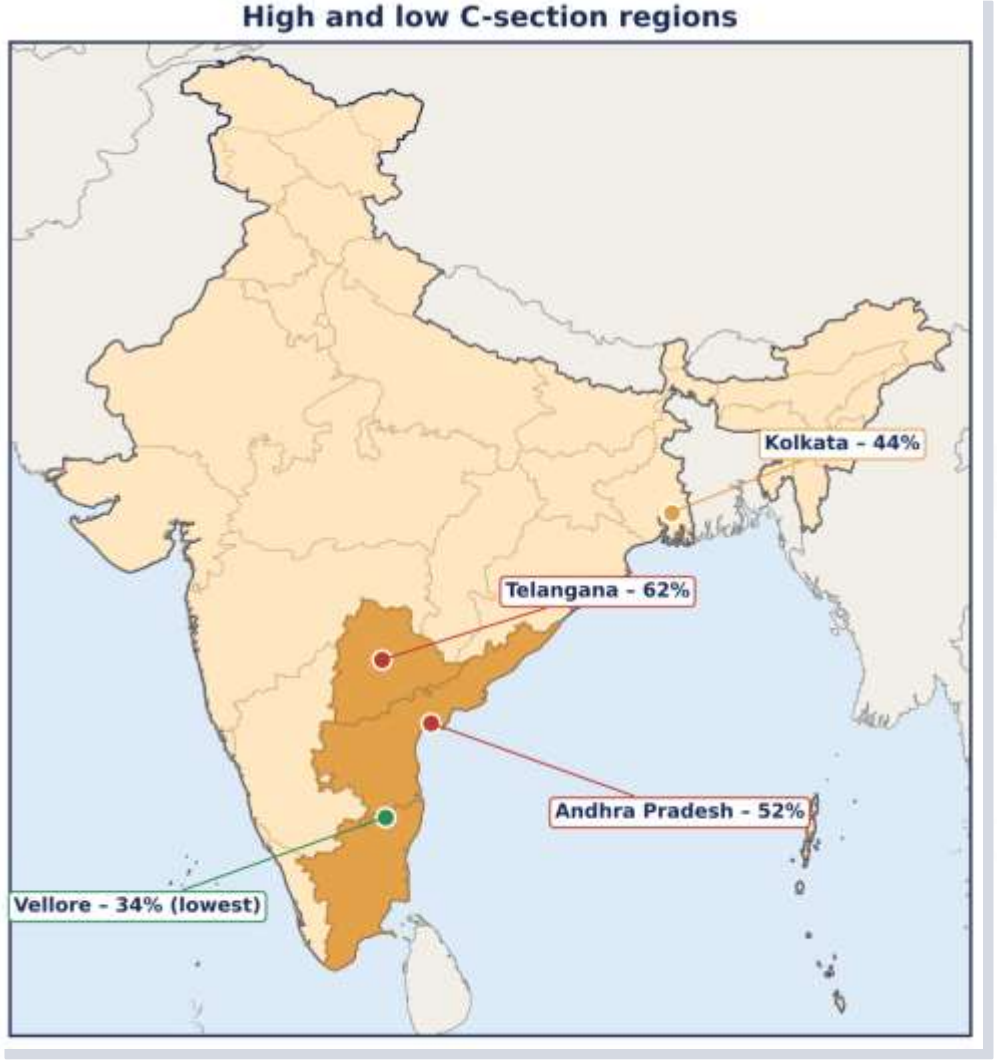


Read the visual
चित्र को समझें

- Every place shown is **far above** the WHO range
  WHO से बहुत ऊपर
- Tamil Nadu cities have the **lowest** rates
  तमिलनाडु सबसे कम
- Data covers **insured, white-collar** families
  बीमित परिवार

Most births in private hospitals now via C-section — Map & Diagram

निजी अस्पतालों में ज़्यादातर सिज़ेरियन — मानचित्र व आरेख



Read the visual
चित्र को समझें

- **Telugu States** lead the pack
  तेलुगु राज्य आगे
- All four lowest cities are in **Tamil Nadu**
  चार शहर
- In TN mothers give birth **younger**
  कम उम्र


News

Former CEC calls for disclosure of SIR decision records

Indian man gets 19-year jail term for bid to kill Pannun

Govt. 'takes note' of Shenzhen summit, awaits more details

On the draw

NCB-DEA operation cracks U.S. drug ring

One Indian seafarer missing after second attack on LPG ship

Cannot charge U.S. citizen under UAPA now: NIA D-G

NIA seeks UAE assistance on flydubai co-pilot probe

1

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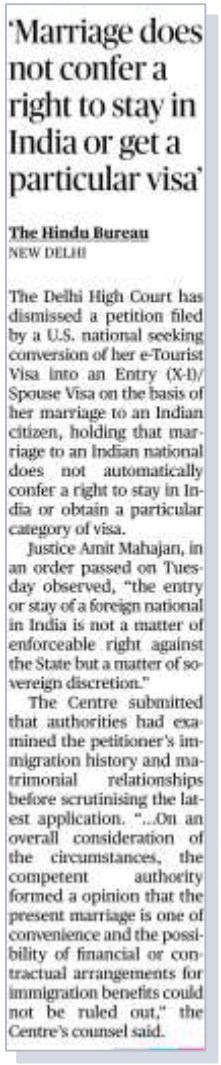
पृष्ठ 3 · समाचार

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

1 **Marriage & visa | विवाह व वीज़ा**

HC: marriage to an Indian gives no right to stay or a particular visa

विवाह से वीज़ा का अधिकार नहीं



'Marriage does not confer a right to stay in India or get a particular visa'

The Hindu Bureau
NEW DELHI

The Delhi High Court has dismissed a petition filed by a U.S. national seeking conversion of her e-Tourist Visa into an Entry (X-I)/ Spouse Visa on the basis of her marriage to an Indian citizen, holding that marriage to an Indian national does not automatically confer a right to stay in India or obtain a particular category of visa.

Justice Amit Mahajan, in an order passed on Tuesday observed, "the entry or stay of a foreign national in India is not a matter of enforceable right against the State but a matter of sovereign discretion."

The Centre submitted that authorities had examined the petitioner's immigration history and matrimonial relationships before scrutinising the latest application. "...On an overall consideration of the circumstances, the competent authority formed a opinion that the present marriage is one of convenience and the possibility of financial or contractual arrangements for immigration benefits could not be ruled out," the Centre's counsel said.

Class24

‘Marriage Does Not Confer a Right to Stay in India or Get a Particular Visa’

दिल्ली हाई कोर्ट ने भारतीय नागरिक से विवाह के आधार पर ई-टूरिस्ट वीज़ा को एंट्री (X-1)/स्पाउस वीज़ा में बदलने की अमेरिकी नागरिक की याचिका ख़ारिज की – विदेशी का भारत में प्रवेश या ठहरना कोई लागू करने योग्य अधिकार नहीं, बल्कि राज्य का संप्रभु विवेक

Delhi High Court
दिल्ली हाई कोर्ट

1 The case | मामला

- A **U.S. national** on an **e-Tourist Visa**
  अमेरिकी नागरिक
- Sought an **Entry (X-1) / spouse visa**
  X-1 वीज़ा
- Based on **marriage to an Indian**
  विवाह आधार

2 The ruling | फ़ैसला

- Petition **dismissed** by **Justice Amit Mahajan**
  ख़ारिज
- Marriage gives **no automatic right** to stay
  स्वतः अधिकार नहीं
- Entry/stay = **sovereign discretion** of the State
  संप्रभु विवेक

3 Centre’s argument केंद्र का तर्क

- Checked **immigration history**
  आव्रजन इतिहास
- And earlier **matrimonial relationships**
  पूर्व विवाह
- Called it a **marriage of convenience**
  सुविधा का विवाह

Class24

HC: marriage to an Indian gives no right to stay or a particular visa — in depth (1/2)

विवाह से वीज़ा का अधिकार नहीं — विस्तार से (1/2)

4 Foreigners' rights
विदेशियों के अधिकार

- **Art 14, 20, 21** apply to **all persons**
  सभी व्यक्ति
- **Art 19** (movement, residence) – **citizens only**
  केवल नागरिक
- So no **fundamental right** to settle in India
  बसने का हक़ नहीं

5 New law | नया क़ानून

- **Immigration and Foreigners Act, 2025**
  2025 अधिनियम
- Replaced **Foreigners Act 1946**, **Passport (Entry) Act 1920** & others
  पुराने क़ानून
- Covers **visas, registration, deportation**
  दायरा

6 Why States are careful
सावधानी क्यों

- **Sham marriages** for immigration benefits
  दिखावटी विवाह
- **Security** checks
  सुरक्षा
- Protects the **integrity of visa system**
  वीज़ा व्यवस्था

Class24

HC: marriage to an Indian gives no right to stay or a particular visa — in depth (2/2)

विवाह से वीज़ा का अधिकार नहीं — विस्तार से (2/2)

7 Paths for a foreign spouse | विदेशी जीवनसाथी



Entry (X) visa
X वीज़ा

Apply abroad
विदेश से



OCI card
OCI कार्ड

After 2 yrs marriage
2 वर्ष बाद



Long stay
लंबा प्रवास

Register with FRRO
पंजीकरण



Citizenship
नागरिकता

Sec 5(1)(c) – 7 yrs
7 वर्ष

8 Did you know? क्या आप जानते हैं?

- India does **not allow dual citizenship**
  दोहरी नागरिकता नहीं
- **OCI** is a lifelong visa, **not citizenship**
  OCI

Class24

HC: marriage to an Indian gives no right to stay or a particular visa — background (1/2)

विवाह से वीज़ा का अधिकार नहीं — पृष्ठभूमि (1/2)

9 Citizenship Act, 1955 नागरिकता

Way तरीक़ा	Section धारा
Birth जन्म	Sec 3
Descent वंश	Sec 4
Registration पंजीकरण	Sec 5
Naturalisation देशीकरण	Sec 6

10 Constitution on citizenship संविधान

- **Part II, Art 5–11** भाग II
- **Art 11** – Parliament makes citizenship law अनु. 11
- Citizenship is in the **Union List** संघ सूची

11 Visa types | वीज़ा प्रकार

- **X** – Entry (spouses, dependants) प्रवेश
- **e-Visa** – tourist, business, medical ई-वीज़ा
- **Employment, Student, Research** visas अन्य

HC: marriage to an Indian gives no right to stay or a particular visa — background (2/2)

विवाह से वीज़ा का अधिकार नहीं — पृष्ठभूमि (2/2)

12 Who handles foreigners | संस्थाएँ

MHA गृह मंत्रालय	Bureau of Immigration BoI	FRRO एफ़आरआरओ	Foreigners Tribunals न्यायाधिकरण
Policy नीति	Borders सीमा	Registration पंजीकरण	Disputes विवाद

13 Landmark case
प्रमुख मामला

- **Hans Muller of Nuremberg** (1955)
  हंस म्यूलर
- SC: power to expel foreigners is **absolute & unlimited**
  असीमित शक्ति
- Foreigners have **no right to reside**
  रहने का अधिकार नहीं

HC: marriage to an Indian gives no right to stay or a particular visa — Static GK

विवाह से वीज़ा का अधिकार नहीं — स्थैतिक सामान्य ज्ञान

14 Marriage laws विवाह क़ानून

Act अधिनियम	Year वर्ष
Special Marriage Act विशेष विवाह	1954
Hindu Marriage Act हिंदू विवाह	1955
Foreign Marriage Act विदेशी विवाह	1969

15 Passports | पासपोर्ट

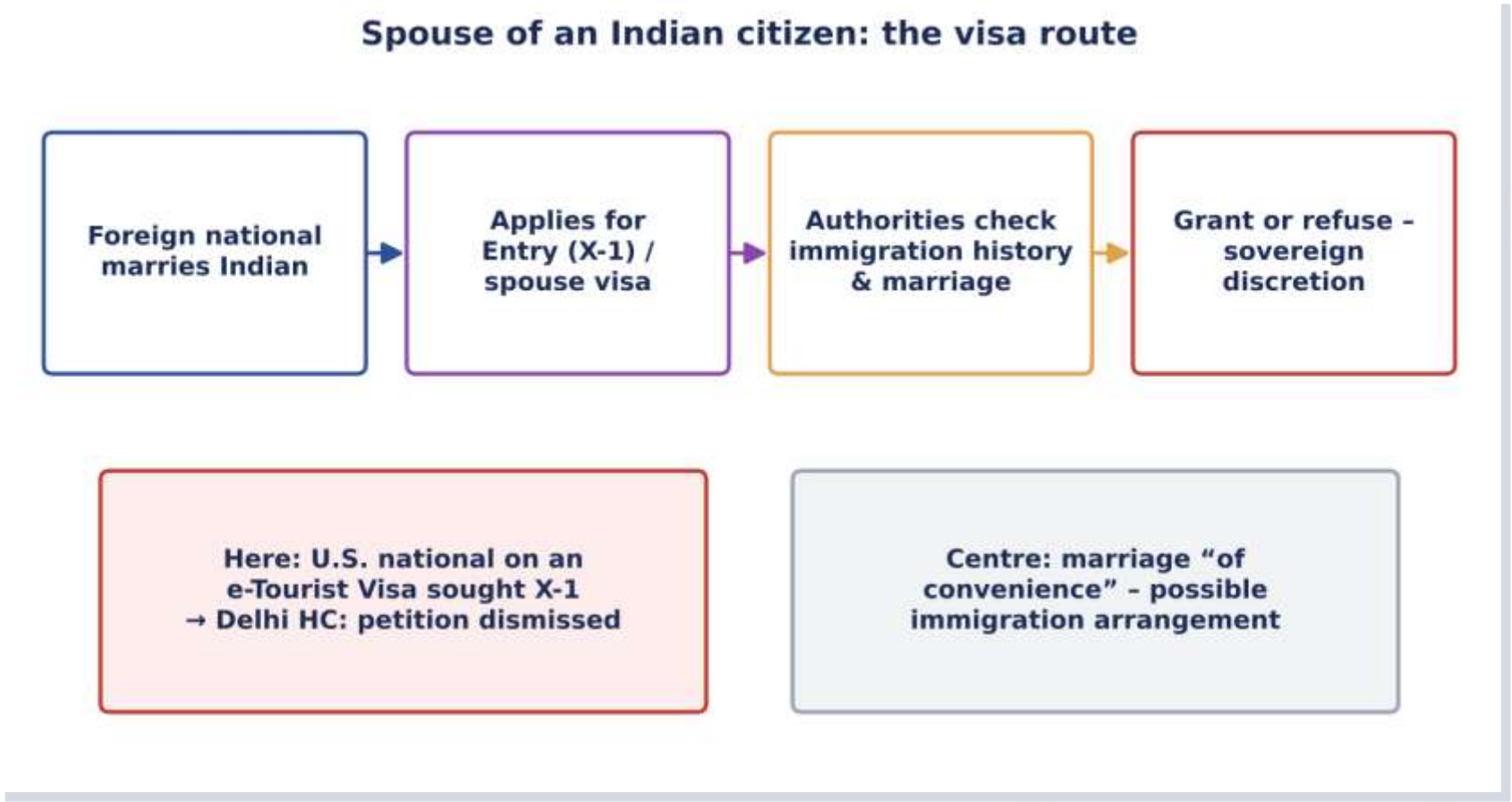
- **Passports Act, 1967**
  1967
- Issued by **MEA**
  विदेश मंत्रालय
- **e-Passports** with chips rolled out from **2024**
  ई-पासपोर्ट

16 Delhi High Court दिल्ली हाई कोर्ट

- Set up in **1966**
  1966
- Has **original civil** jurisdiction too
  मूल अधिकार क्षेत्र
- Art **226** – writ powers of HCs
  अनु. 226

HC: marriage to an Indian gives no right to stay or a particular visa — Map & Diagram

विवाह से वीज़ा का अधिकार नहीं — मानचित्र व आरेख



Read the visual
चित्र को समझें

- Visas are a **privilege**, not a right
  विशेषाधिकार
- Authorities may look at **past marriages**
  पिछले विवाह
- Courts rarely **interfere** in visa decisions
  न्यायिक संयम

HC: marriage to an Indian gives no right to stay or a particular visa — Map & Diagram

विवाह से वीज़ा का अधिकार नहीं — मानचित्र व आरेख



Read the visual
चित्र को समझें

- Visas issued abroad by **missions**
  दूतावास
- In India: **FRRO** offices handle stays
  FRRO
- Policy set by **MHA**
  गृह मंत्रालय


Business

INBRIEF

TVS family dispute: Singhvi to represent Venu Srinivasan

Canadian Coast Guard deploys Ramco unit software

IRDAI slaps ₹2 crore penalty on Star Health for violations

SEBI may cut FPI onboarding time to up dollar investment

'Gold scam': GJC calls for vigilance

Sensex jumps 1%, rupee settles above 93

U.S. FDA issues VAI classification to Natco unit

Fresh peaks

Align capital market with development priorities: CEA

Anthropic's 17% gain fails to lift AI stocks as Nasdaq slips 2.25%

1 Inc.'s employee cost largely stagnant since FY19

THE HINDU • 21 NOV 2026

Page 11 · Business

पृष्ठ 11 · व्यापार

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

1 **India Inc. wage bill | वेतन ख़र्च**

India Inc.’s employee cost largely stagnant since FY19

कंपनियों का वेतन ख़र्च स्थिर

India Inc.’s employee cost largely stagnant since FY19

Sourashis Banerjee
CHENNAI

Prime Minister Narendra Modi’s comments at the FICCI meet on Thursday, pulling up industry leaders over static wages and job creation, may have raised eyebrows, but a *businessline* analysis of the wage bills of listed companies suggests that his concerns may be valid.

businessline analysed 4,594 companies listed on the NSE and found that employee costs as a percentage of their revenue have remained largely unchanged since FY19.

Moreover, annual growth in employee expenditure has slipped below 7% in the last two financial years.



Not uniform: Hikes in manufacturing have broadly kept pace with profit margin growth. REUTERS

Fresher salaries

The employee cost-to-net sales ratio for the entire listed NSE universe has largely oscillated around 9% since FY19, except in FY21 and FY22, when lower revenue slightly increased the ratio.

Employee cost growth was tepid at 4.48% in FY25, followed by 6.70% in FY26.

Veteran HR leader Anandorup Ghose, MD, upGrad Next, agrees Indian firms wage bills, on an aggregate basis, have grown more slowly in recent years.

“This is a function of stagnation in entry-level salaries and hiring itself having come down.

“The fresher salary has not grown across industries, and in the case of some sectors, it has even seen a decline due to the workforce demand-supply dynamics,” said Mr. Ghose.

Tech firms lead

Given its human resource-driven business model, the IT sector recorded the highest employee cost-to-net-sales ratio at 49% in FY26.

In absolute terms, the universe of listed IT companies had the largest wage bill at ₹3.43-lakh crore as of March 2026. Banks followed with ₹2.96-lakh crore, while finance companies accounted for ₹1.06-lakh crore.

Anurag Aman, partner, human capital consulting, Grant Thornton Bharat, said hikes have played out differently across sectors and employee levels, too.

While hikes in manufacturing have broadly kept pace with profit margin growth, profits in IT have grown faster than salaries, he said. Capital investment cycles, talent shortages and rapid GCC expansion driving employee churn are among the key factors shaping these trends, he added.

Retaining talent

Neelesh Gupta, partner, Deloitte India, said increments have aligned with talent-market conditions and household inflation expectations, running at roughly 1.1-1.3 times the GDP growth over the last four to five years.

Given the reduced attrition across sectors in the past few years and more instances of promotions, companies seem to be balancing retention of critical talent with a strong push for productivity and cost discipline, he added.

(With inputs from Sindhu Hariharan. The writer is with The Hindu businessline)

Class24

India Inc.’s Employee Cost

Largely Stagnant Since FY19

FICCI में प्रधानमंत्री द्वारा वेतन और रोज़गार पर उद्योग जगत को फटकारने के बाद बिज़नेसलाइन के 4,594 NSE-सूचीबद्ध कंपनियों के विश्लेषण से पता चला कि राजस्व में कर्मचारी लागत का हिस्सा FY19 से लगभग 9% पर स्थिर है; वेतन ख़र्च वृद्धि पिछले दो वर्षों में 7% से नीचे

Wages
वेतन

1 The trigger | पृष्ठभूमि

- PM at **FICCI** pulled up industry on **wages & jobs**
  FICCI
- **businessline** checked the numbers
  विश्लेषण
- Data backs the PM’s **concern**
  चिंता सही

2 Key numbers मुख्य आँकड़े

4,594 NSE firms studied कंपनियाँ	**~9%** Employee cost / sales अनुपात
49% IT sector ratio IT	**<7%** Yearly growth, FY25-26 वृद्धि

3 Fresher salaries शुरुआती वेतन

- **Not grown** across industries
  स्थिर
- Even **declined** in some sectors
  गिरावट
- Due to **demand–supply** of workforce
  माँग-आपूर्ति

Class24

India Inc.’s employee cost largely stagnant since FY19 — in depth (1/2)

कंपनियों का वेतन ख़र्च स्थिर — विस्तार से (1/2)

4 Sector differences क्षेत्रवार अंतर

- **Manufacturing** pay kept pace with **margins**
  विनिर्माण
- **IT profits** grew **faster than salaries**
  IT
- Grant Thornton’s **Anurag Aman**
  विशेषज्ञ

5 Increments | वेतन वृद्धि

- About **1.1–1.3×** GDP growth (Deloitte)
  GDP से जुड़ी
- Matched **household inflation** expectations
  महँगाई
- **Promotions** used to retain talent
  पदोन्नति

6 Why it matters | महत्व

- Low pay growth → weak **consumption demand**
  उपभोग
- Corporate tax cut (2019) didn’t lift **wages**
  कर कटौती
- Jobs vs **automation & AI**
  स्वचालन

India Inc.’s employee cost largely stagnant since FY19 — in depth (2/2)

कंपनियों का वेतन ख़र्च स्थिर — विस्तार से (2/2)

7 The wage–demand cycle | चक्र

Higher wages
अधिक वेतन

→

More spending
ख़र्च

→

More output
उत्पादन

→

More jobs
रोज़गार

More income
आय

Demand
माँग

Investment
निवेश

Hiring
भर्ती

8 Did you know? क्या आप जानते हैं?

- **GCC** = Global Capability Centre of a foreign firm
  GCC
- India hosts **1,700+** GCCs
  1,700+

India Inc.'s employee cost largely stagnant since FY19 — background (1/2)

कंपनियों का वेतन ख़र्च स्थिर — पृष्ठभूमि (1/2)

9 Labour codes श्रम संहिताएँ

Code संहिता	Year वर्ष
Code on Wages वेतन	2019
Industrial Relations औद्योगिक संबंध	2020
Social Security सामाजिक सुरक्षा	2020
OSH व्यावसायिक सुरक्षा	2020

10 Job data sources | आँकड़े

- **PLFS** – NSO's labour survey (monthly from 2025)
  PLFS
- **EPFO payroll** data
  EPFO
- **CMIE** – private data on jobs & wages
  CMIE

11 Corporate tax cut कर कटौती

- Sept **2019**: base rate **30%** → **22%**
  22%
- **15%** for new manufacturing units
  15%
- Aim: boost **investment & jobs**
  निवेश

India Inc.'s employee cost largely stagnant since FY19 — background (2/2)

कंपनियों का वेतन ख़र्च स्थिर — पृष्ठभूमि (2/2)

12 Types of wages | वेतन के प्रकार

Nominal
मौद्रिक
In ₹
रुपये में

→

Real
वास्तविक
Minus inflation
महँगाई घटाकर

→

Minimum
न्यूनतम
By law
क़ानूनी

→

Floor wage
न्यूनतम सीमा
National
राष्ट्रीय

13 Employment schemes | रोज़गार योजनाएँ

- **ELI scheme** – employment-linked incentive
  ELI
- **PM Internship Scheme** (2024)
  इंटर्नशिप
- **PLI** – production-linked incentive
  PLI

India Inc.’s employee cost largely stagnant since FY19 — Static GK

कंपनियों का वेतन ख़र्च स्थिर — स्थैतिक सामान्य ज्ञान

14 Industry bodies उद्योग संगठन

Body संगठन	Founded स्थापना
FICCI फ़िक्की	1927
CII सीआईआई	1895 (as EEMA)
ASSOCHAM एसोचैम	1920
NASSCOM नैसकॉम	1988

15 Stock exchanges स्टॉक एक्सचेंज

- **NSE** – set up **1992**, Mumbai
  NSE
- Index: **Nifty 50**
  निफ़्टी
- Regulator: **SEBI**
  सेबी

16 Terms | शब्दावली

- **Attrition** – employees leaving
  कर्मचारी छोड़ना
- **Net sales** – revenue after returns, discounts
  शुद्ध बिक्री
- **Wage share** – labour’s part of income
  वेतन हिस्सा

India Inc.’s employee cost largely stagnant since FY19 — Map & Diagram

कंपनियों का वेतन ख़र्च स्थिर — मानचित्र व आरेख

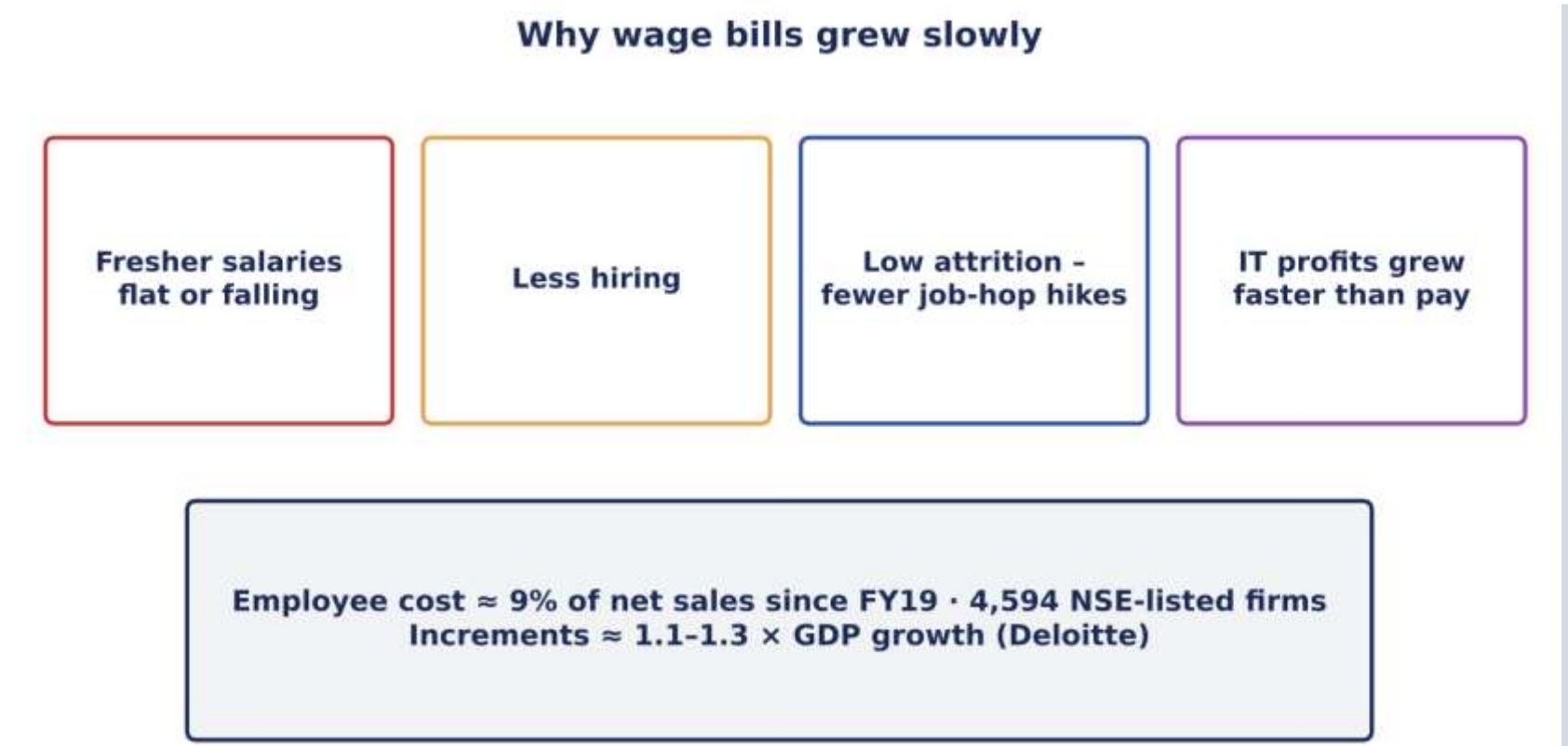


Read the visual
चित्र को समझें

- Growth slipped **below 7%** two years running
  7% से कम
- **IT** pays the most in absolute terms
  IT सबसे आगे
- **Banks** close second
  बैंक दूसरे

India Inc.’s employee cost largely stagnant since FY19 — Map & Diagram

कंपनियों का वेतन ख़र्च स्थिर — मानचित्र व आरेख



Read the visual
चित्र को समझें

- Entry-level pay is the **weakest link**
  शुरुआती वेतन
- **GCC** expansion drives some churn
  GCC
- Firms push **productivity & cost discipline**
  लागत अनुशासन



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Page 17 · Explained

पृष्ठ 17 · एक्सप्लेन्ड

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

1 **Why gold fell | सोने में गिरावट**

Why gold fell 25% after a spectacular rally

सोने में 25% गिरावट क्यों

• ECONOMY

Behind sharp fall in gold prices, a spectacular rally & changing inflation outlook



GRAPHS, DATA, PERSPECTIVES
BY UDIT MISRA
WEEKLY ECONOMIC AND POLICY INSIGHTS USING DATA

GOLD PRICES (as quoted in Rs per 10 grams of 24 karat gold in the Delhi market) have crashed by around 25% between February 28 and November 20, marking a sharp correction. Gold owners are understandably worried about whether prices will fall further, while prospective buyers are considering whether the dip is a good opportunity to buy gold.

The answers to both questions lie in understanding not just why the gold price is falling but also why it rose remarkably in the past few years.

Recent trend

As *Chart 1* shows, gold prices have fallen from Rs 1,70,305 per 10 gm on February 28 — when the US and Israeli forces attacked Iran — to Rs 1,26,875 on November 20.

However, it would be misleading to only look at the fall.

The fact is that gold prices had risen from Rs 51,715 on February 26, 2022, to Rs 64,185 on February 24, 2024, to hit all-time highs this February. In other words, by February, gold prices had grown by 165% in the past 2 years and by 230% in the past 4 years.

The spike in gold prices over the past four years has been such that even now, after a fall of 25%, gold prices are up 145% since February 2022 and 98% since February 2024.

Reading the factors that led to this spike entails understanding why anyone buys gold at all.

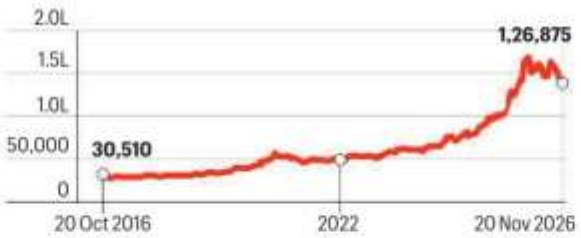
Sources of gold demand

According to the World Gold Council, on average, the net annual demand for gold is around 3,200 tonnes, thanks to four main sources:

(i) Jewellery (27% of the total demand)
(ii) Use in technology (8%)
(iii) Purchases by central banks (21%)
(iv) Investment demand (43%).

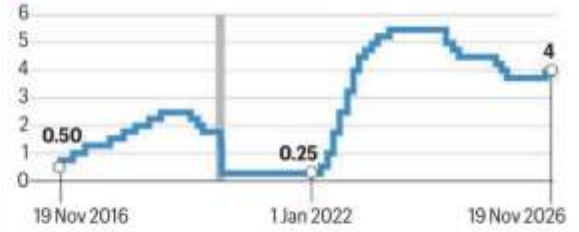
"Investment" demand is essentially about using gold as a hedge against other investments. Buying gold itself does not give a return — unlike, say, buying a government bond or shares.

• GOLD PRICE MOVEMENT (in Rs)



SOURCE: GOOGLE FINANCE

• TARGET FED FUNDS RATE (in %)



SOURCE: BOARD OF GOVERNORS OF THE FEDERAL SYSTEM (US) VIA FRED. SHADED AREAS INDICATE U.S. RECESSIONS.

Gold's real worth is in its ability to be a great store of value. For instance, Rs 100 typically lose value over a year because of inflation. But gold worth the same amount would be worth at least that or more by the next year.

Gold prices have outpaced the US and world consumer price indices (read inflation) for decades now. Higher the inflation, better the returns that gold provides.

It is this unique quality that makes everyone flock to gold during high inflation and uncertainty.

Factors for fall

It may seem odd that just when the world started spiralling into great geopolitical uncertainty and higher inflation, gold prices started falling. The central reason, as explained in a research note by Erik Norland (Managing Director and Chief Economist, CME Group), is "the shift in expectations from (interest) rate cuts to rate increases".

Prices of gold and other precious metals started faltering as soon as the news of Kevin Warsh becoming the new head of the US Federal Reserve came to light. Until then, everyone expected inflation to rise, with the Fed not acting to contain it.

But Warsh came with a reputation of being a monetary hawk — someone who likes to keep inflation in check — despite President Donald Trump's public disapproval of that position. "Since his taking the helm, the Warsh Fed... actually raised rates in September while signaling a likelihood of further rate hikes to come," points out Norland.

The market now expects the Fed to continue raising interest rates. Higher interest rates can provide an alternative to investing in gold: higher the interest rates, lower the attractiveness of gold.

Moreover, the shift in expectations about inflation has dragged back gold prices. It is noteworthy that central banks of all major economies, from the Bank of Japan to the European Central Bank, have been ahead of the US in raising rates.

Outlook for prices

In this context, the question isn't why gold prices are falling but why they still remain so high.

There were four factors that spiked gold prices of late. One, massive borrowings by governments of major economies. High borrowings push up inflation. Two, inflation rates — both headline and core (after removing fuel and food) — have been above the target rates in most countries. Three, geopolitical volatility. Four, purchases by central banks, who have been net buyers of gold since the 2008 financial crisis. With gold prices cooling off, that trend may resume.

Looking ahead, while rising interest rates will weaken gold prices, other factors are all still in play. It is their interplay that will decide the outlook.

• SPORT

• ENVIRONMENT

Class24

Behind Sharp Fall in Gold Prices,
a Spectacular Rally & Changing Inflation Outlook

दिल्ली में 24 कैरेट सोना 28 फ़रवरी के ₹1,70,305 प्रति 10 ग्राम के शिखर से 20 नवंबर तक लगभग 25% गिरकर ₹1,26,875 पर आया – मुख्य कारण: अमेरिकी फ़ेड के नए प्रमुख केविन वॉर्श के नेतृत्व में ब्याज दरें घटने के बजाय बढ़ने की उम्मीद

Gold prices
सोने के दाम

1 The fall | गिरावट

- Down about **25%**, 28 Feb – 20 Nov
  25%
- From **₹1,70,305** to **₹1,26,875** per 10 g
  दाम
- Owners worried; buyers eye a **dip**
  ख़रीदारी अवसर?

2 The rally before
पहले की तेज़ी

+230% In 4 years to Feb 2026 4 वर्ष	**+165%** In 2 years 2 वर्ष
+145% Still up since Feb 2022 अब भी	**₹51,715** Price in Feb 2022 2022

3 Main reason | मुख्य कारण

- Shift from **rate cuts** to **rate hikes** expected
  दरें बढ़ेंगी
- New Fed chair **Kevin Warsh** – a **monetary hawk**
  केविन वॉर्श
- Warsh Fed **raised rates in September**
  सितंबर

Why gold fell 25% after a spectacular rally — in depth (1/2)

सोने में 25% गिरावट क्यों — विस्तार से (1/2)

4 Why rates hit gold ब्याज और सोना

- Gold gives **no interest or dividend**
  कोई ब्याज नहीं
- Higher rates make **bonds** more attractive
  बॉन्ड
- So money **moves out** of gold
  पैसा निकलता

5 Gold as a hedge | बचाव

- A **store of value** – beats inflation over decades
  मूल्य संचय
- Rush to gold in **uncertainty**
  अनिश्चितता
- CME Group's **Erik Norland** explains the shift
  विशेषज्ञ

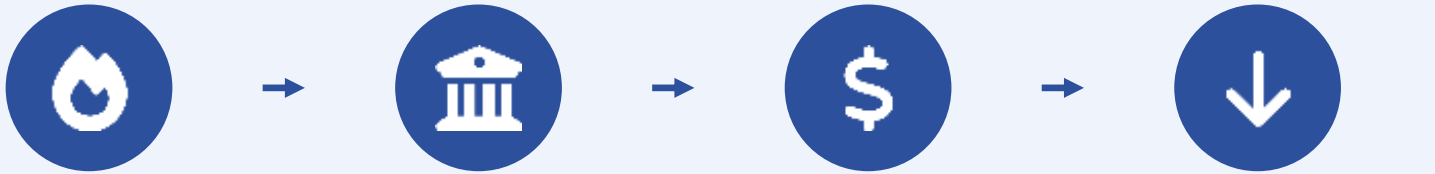
6 What could lift it again फिर तेज़ी?

- Heavy **government borrowing**
  सरकारी उधार
- Inflation above **targets**
  महँगाई
- **Geopolitics** & central-bank buying
  भू-राजनीति

Why gold fell 25% after a spectacular rally — in depth (2/2)

सोने में 25% गिरावट क्यों — विस्तार से (2/2)

7 Rate–gold seesaw | ब्याज–सोना झूला



8 Did you know? क्या आप जानते हैं?

- **24 carat** = 99.9% pure gold
  24 कैरेट
- Most jewellery is **22 carat** (91.6%)
  22 कैरेट

Why gold fell 25% after a spectacular rally — background (1/2)

सोने में 25% गिरावट क्यों — पृष्ठभूमि (1/2)

9 Gold schemes in India
योजनाएँ

Scheme योजना	Status स्थिति
Sovereign Gold Bond (2015) **SGB**	New issues stopped 2024
Gold Monetisation (2015) **GMS**	Mostly wound down
Gold ETFs **गोल्ड ETF**	Traded on exchanges
BIS hallmarking **हॉलमार्क**	Mandatory since 2021

10 India & gold
भारत और सोना

- World's **2nd-largest consumer** (after China)
  दूसरा
- Imports almost all its gold
  आयात
- Big driver of the **current account deficit**
  CAD

11 The US Fed
फ़ेडरल रिज़र्व

- America's **central bank**, set up **1913**
  1913
- Sets the **federal funds rate**
  फ़ेड दर
- Dual mandate: **jobs & stable prices**
  दोहरा लक्ष्य

Why gold fell 25% after a spectacular rally — background (2/2)

सोने में 25% गिरावट क्यों — पृष्ठभूमि (2/2)

12 Who buys gold | ख़रीदार

Investors निवेशक	Jewellery आभूषण	Central banks केंद्रीय बैंक	Technology तकनीक
43% 43%	27% 27%	21% 21%	8% 8%

13 RBI's gold | RBI का सोना

- Part of India's **forex reserves**
  विदेशी मुद्रा भंडार
- RBI brought much gold **back home** from the UK
  वापसी
- In **1991**, India **pledged gold** to get loans
  1991 संकट

Why gold fell 25% after a spectacular rally — Static GK

सोने में 25% गिरावट क्यों — स्थैतिक सामान्य ज्ञान

14 Gold facts | सोने के तथ्य

Fact तथ्य	Detail विवरण
Symbol **प्रतीक**	Au (Latin aurum)
Atomic number **परमाणु संख्या**	79
Top producer **शीर्ष उत्पादक**	China
India's main mine **भारत**	Hutti, Karnataka

15 Gold in history | इतिहास

- **Gupta** gold coins – **dinara**
  दीनार
- **Kolar Gold Fields** – closed 2001
  कोलार
- **Gold Standard** ended (US) in **1971**
  स्वर्ण मानक

16 World Gold Council WGC

- Market body of **gold miners**
  खनन कंपनियाँ
- HQ: **London**
  लंदन
- Publishes **Gold Demand Trends**
  रिपोर्ट

Why gold fell 25% after a spectacular rally — Map & Diagram

सोने में 25% गिरावट क्यों — मानचित्र व आरेख

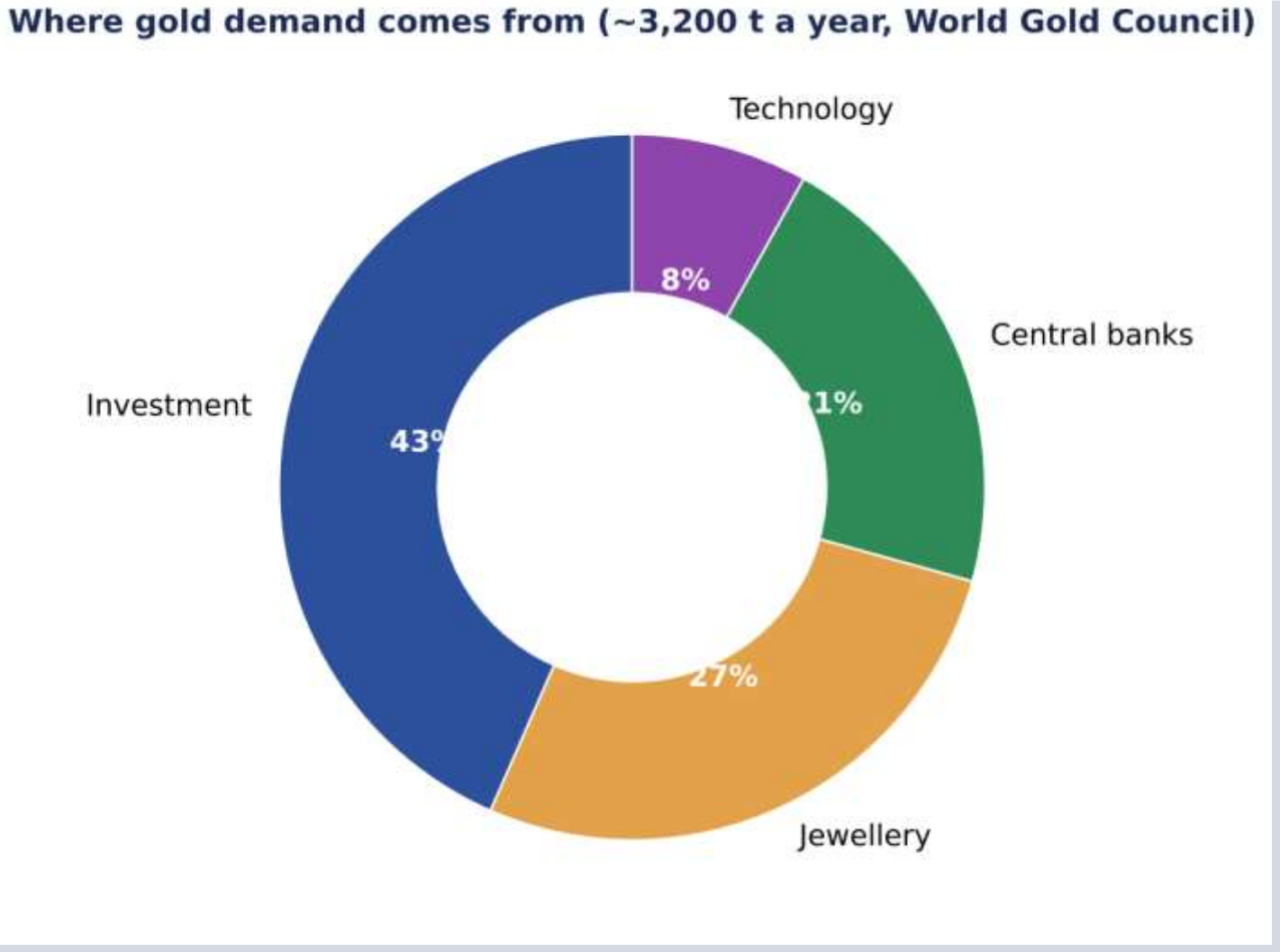


Read the visual
चित्र को समझें

- Peak came the day **US–Israel attacked Iran**
  चरम
- Still **+98%** since Feb 2024
  98%
- The fall is a **correction**, not a collapse
  सुधार

Why gold fell 25% after a spectacular rally — Map & Diagram

सोने में 25% गिरावट क्यों — मानचित्र व आरेख



Read the visual
चित्र को समझें

- **Investment** is the biggest demand source
  निवेश
- Central banks: **net buyers since 2008**
  केंद्रीय बैंक
- India is a top **jewellery** market
  आभूषण

Test Yourself — Q1–4 | स्वयं को परखें

Q1 According to WHO, the ideal C-section rate is:
WHO के अनुसार आदर्श सिज़ेरियन दर:

(a) 5–8%
(b) 10–15%
(c) 25–30%
(d) 40–45%

Q2 NFHS is conducted with which institute as nodal agency?
NFHS की नोडल संस्था:

(a) AIIMS
(b) IIPS Mumbai
(c) ICMR
(d) NSO

Q3 The right to move and reside anywhere in India (Art 19) is available to:
अनु. 19 के तहत भारत में कहीं भी बसने का अधिकार:

(a) All persons
(b) Citizens only
(c) Foreigners only
(d) OCI holders

Q4 Which Act replaced the Foreigners Act, 1946?
विदेशी अधिनियम 1946 की जगह:

(a) Citizenship (Amendment) Act 2019
(b) Immigration and Foreigners Act 2025
(c) Passports Act 1967
(d) Registration of Foreigners Act 1939

Test Yourself — Q5–8 | स्वयं को परखें

Q5 Under the Citizenship Act 1955, naturalisation is in:
देशीकरण किस धारा में?

(a) Section 3
(b) Section 4
(c) Section 5
(d) Section 6

Q6 Employee cost of NSE-listed firms as a share of net sales has hovered around:
NSE कंपनियों का कर्मचारी लागत अनुपात:

(a) 3%
(b) 9%
(c) 19%
(d) 29%

Q7 FICCI was founded in:
फ़िक्की की स्थापना:

(a) 1895
(b) 1920
(c) 1927
(d) 1947

Q8 Gold's chemical symbol Au comes from the Latin word:
Au किस लैटिन शब्द से?

(a) Aurum
(b) Argentum
(c) Aurora
(d) Aes

Test Yourself — Q9–10 | स्वयं को परखें

Q9 **Which is the biggest source of global gold demand?**
सोने की वैश्विक माँग का सबसे बड़ा स्रोत:

(a) Jewellery
(b) Technology
(c) Investment
(d) Central banks

Q10 **BIS hallmarking of gold jewellery became mandatory in:**
सोने पर हॉलमार्किंग अनिवार्य कब हुई?

(a) 2016
(b) 2019
(c) 2021
(d) 2024

Answer Key — Q1–5 | उत्तर व व्याख्या

1-b **10–15%** — Since 1985.
10–15%।

2-b **IIPS Mumbai** — International Institute for Population Sciences.
IIPS मुंबई।

3-b **Citizens only** — Art 14, 21 apply to all.
केवल नागरिक।

4-b **Immigration and Foreigners Act 2025** — Consolidated law.
आव्रजन और विदेशी अधिनियम 2025।

5-d **Section 6** — Sec 5 = registration.
धारा 6।

Answer Key — Q6–10 | उत्तर व व्याख्या

6-b **9%** — Since FY19.
लगभग 9%।

7-c **1927** — With G.D. Birla’s backing.
1927।

8-a **Aurum** — Atomic number 79.
ऑरम।

9-c **Investment** — About 43%.
निवेश।

10-c **2021** — In phases from June 2021.
2021।

Myth Buster 1/2 — Biology | आज का भ्रम-भंजन

MYTH | भ्रम

"Ostriches bury their heads in the sand when they are scared."

डरने पर शुतुरमुर्ग अपना सिर रेत में छिपा लेता है।

FACT | तथ्य

They don't – an ostrich would suffocate. When threatened, an ostrich runs away at up to 70 km/h or kicks hard enough to kill a lion. The myth probably comes from a nesting habit: ostriches dig shallow holes in the ground as nests and lower their heads to turn the eggs with their beaks. From far away, it looks as if the head is buried. The Roman writer Pliny the Elder helped spread the story nearly 2,000 years ago.

नहीं छिपाता – ऐसा करे तो दम घुट जाए। ख़तरे में शुतुरमुर्ग 70 किमी/घंटा तक की रफ़्तार से भागता है या इतनी ज़ोर से लात मारता है कि शेर भी मर सकता है। यह भ्रम शायद उसकी घोंसला बनाने की आदत से बना: शुतुरमुर्ग ज़मीन में उथले गड्ढे खोदकर घोंसला बनाते हैं और चोंच से अंडे पलटने के लिए सिर नीचे झुकाते हैं। दूर से लगता है जैसे सिर ज़मीन में धँसा हो। रोमन लेखक प्लिनी द एल्डर ने लगभग 2,000 साल पहले यह कहानी फैलाई।

💡 **Don't judge from a distance – look closer! | दूर से मत आँकिए – पास से देखिए!**

Thank you ?

