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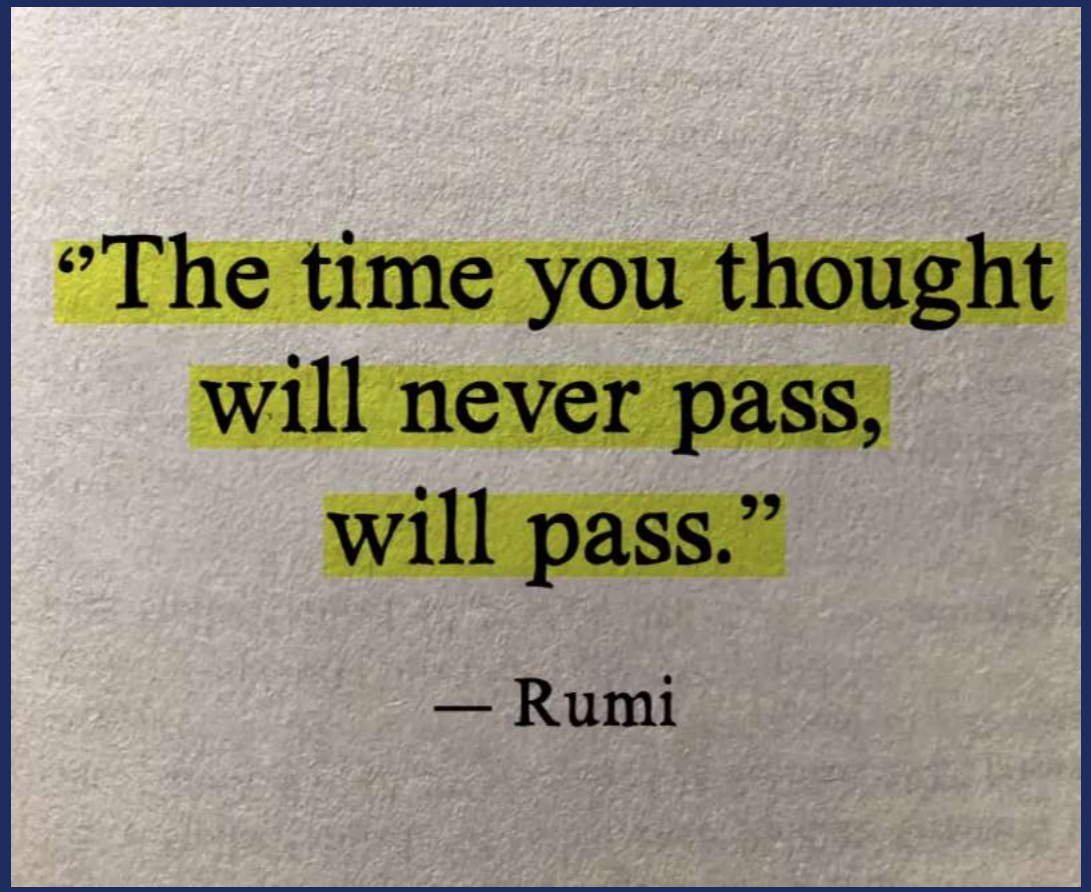
"The time you thought
will never pass,
will pass."
— Rumi

Today’s Current Affairs | 25 November 2026

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

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SP offers Congress 26 seats for U.P. election

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Revisiting the labour survey

Detecting real changes would require overhaul of the sampling strategy

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HONOURS EVEN

Gukesh draws with Sindarov in Game 1

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INSIDE



Hamas official among 7 killed in Israeli air strikes

GAZA CITY

Israeli air strikes in Gaza on Tuesday killed seven people including Hamas's director of internal security, Palestinian officials and Israel said, despite a ceasefire in place since last year. Israel's military said it eliminated Naim Muhammad Ashour Abu Nahal, who had been appointed to his post two months ago. » PAGE 14

Results of NTPC exam cancelled; candidates upset

NEW DELHI

After NTPC cancelled the results of a recruitment test for "administrative reasons", a group of applicants has complained to Union Power Minister R.K. Khattar, urging him to institute an inquiry. The examination, meant to fill 15 vacant Assistant Officer (Corporate Communication) positions in the company, held on November 1. » PAGE 4

'Rajiv's security cover removed to facilitate killing'

NEW DELHI

Former Prime Minister Rajiv Gandhi's security cover was "removed" deliberately to facilitate his assassination, Congress leader Rahul Gandhi has claimed in a video conversation with his mother, Sonia Gandhi, and sister, Priyanka Gandhi Vadra, while discussing Ms. Gandhi's memoir, Belonging: A Journey of Love. » PAGE 8

China Politburo member faces investigation

BEIJING

Prominent Chinese politician Chen Jining, who is a member of the ruling Communist Party of China's Politburo and was widely tipped for a top national leadership position in 2027, was on Tuesday placed under a shock disciplinary investigation over "suspected severe violations", leaving political observers in Beijing stunned. » PAGE 14

Keralam CM fails in bid to resolve church dispute

KOTTAYAM

The Malankara Orthodox Syrian Church leadership, in a meeting with Keralam Chief Minister V.D. Satheesan, on Tuesday made it clear that it will not enter into talks until its grievances were addressed. Earlier, Mr. Satheesan had appealed for unity between the Jacobite Syrian Church and the Malankara Orthodox Syrian Church. » PAGE 3

Akali Dal, BJP revive alliance after 6 years

The reunion comes ahead of Assembly election in Punjab; seat-sharing has yet to be ironed out

The parties had parted ways over farm legislation; move puts the welfare of Punjabis first, says Modi

Shah says the SAD will hold the status of 'elder brother' with a claim to the Chief Minister's post

Nistula Hebbar
NEW DELHI

Six years after parting ways amid differences over three farm laws, the Bharatiya Janata Party (BJP) and its oldest ally, the Shiromani Akali Dal (SAD), on Tuesday reunited ahead of the Assembly election in Punjab.

Prime Minister Narendra Modi hailed the move as "putting Punjab and the welfare of Punjabis first".

The announcement of the return of the SAD to the National Democratic Alliance (NDA) headed by the BJP was made at a press conference at the BJP's headquarters here. Union Home Minister Amit Shah, SAD chief Sukhbir Singh Badal, and BJP national president Nitin Nabin addressed the media.

Seat-sharing details for the election are yet to be ironed out, Mr. Nabin said, adding that talks in this regard were ongoing. Mr. Shah clarified that the SAD would continue to hold the status of "elder brother", or the dominant partner in the alliance, in the State, with a claim to the Chief Minister's post if the alliance came to power.

"It is usually the elder brother who has a claim to the CM's post," Mr. Shah said. The alliance's goal was to make Punjab drug-free by 2029-end, and make sure that law and order, development, and issues pertaining to farmers were addressed, he added.

"This is not a political alliance; it is an alliance of people's sentiments," Mr. Badal said, emphasising Hindu-Sikh unity and harmony, as did Mr. Nabin in his remarks.



Back together: SAD chief Sukhbir Singh Badal with BJP national president Nitin Nabin and Union Home Minister Amit Shah in New Delhi on Tuesday. SUSHIL KUMAR VERMA

Long history

The SAD chief hailed the long history and personal equations his father, the late Parkash Singh Badal, former Punjab Chief Minister, had with senior BJP leaders L.K. Advani and former Prime Minister Atal Bihari Vajpayee, who together fashioned the alliance in 1996. The SAD walked away from the NDA in 2020, with party MP Harsimrat Badal resigning as a Minister in the Modi government over three farm laws that sought to re-engineer agri-commerce, igniting months-long protests on Delhi's borders.

To a question by the media as to what the SAD has to say about the farm laws now, Mr. Shah said that since the contentious Bills had been withdrawn, "there is no point in asking the question".

While the contours of the exact seat-sharing agreement are yet to be decided, in the past, the BJP contested 23 out of the 117 seats in the fray, a situation that is likely to change, with the BJP being given more seats, albeit still fewer than the SAD.

The alliance had won 93 seats in the 1997 Assembly election, with the SAD winning 75 seats and the BJP winning 18 seats. After losing power to the Congress in 2002, the combine returned to office in 2007 by winning 68 seats and retained power in 2012 with an identical tally, bucking Punjab's trend of voting out incumbent governments.

Mr. Modi had pushed for the alliance, for both sentiment and realpolitik, sources in the know said. "The sentiments about the Sikh community, and an alliance of parties appealing to both Hindu and orthodox Sikh panthic support, is important for social harmony in Punjab, and blunt any appeal that Waris Punjab De might have. Repeated surveys also show that an alliance between the two parties would energise cadres," a senior BJP leader said.

The Prime Minister would attend a public meeting in Moga on December 8, the SAD chief said, marking the birth anniversary of Parkash Singh Badal.

Waris Punjab De is a political outfit founded in 2021 around issues of the political rights of Sikhs, headed by incarcerated Lok Sabha MP Amritpal Singh.

RELATED REPORTS ON » PAGE 8

Burning bright



The Karthigai Deepam being lit atop the Thirupparaikundram hill in Madurai, Tamil Nadu, on Tuesday. The lamp was lit at the traditional site, defying a Supreme Court order to light it at the newly identified *deepathoon* as a 'one-time arrangement'. » RECENTER INTERNET PAGE 11

U.K.-bound CJP leader stopped at Delhi airport over 'discrepancies' in passport

Vijaita Singh
Saurabh Kumar
NEW DELHI

Saurav Das, co-convener of the Congress Janta Party (CJP), was stopped from boarding a flight to London at the Indira Gandhi International Airport here on Monday night after failing to respond to a show-cause notice, a senior government official told *The Hindu*. The notice was issued by the Regional Passport Office (RPO), Chennai, over alleged discrepancies between his passport and other identity documents.

Mr. Das's passport was issued in 2009 and the notice was served by the email at 7.30 p.m. on Monday, hours before he was to board the flight. The government has issued no official statement on the reasons for stopping him at the airport.



Saurav Das addresses the media in New Delhi on Tuesday. SUSHIL KUMAR VERMA

Mr. Das, who was scheduled to speak at Oxford Union and attend multiple events organised by students in London, said he saw the email only after being stopped at the immigration counter. He questioned why no issue was flagged in the verification process when the passport was issued to him in 2019.

According to the notice, the RPO, Chennai, said that it has received inputs about Mr. Das's passport application dated August 8, 2019, stating that "particulars (place of birth) furnished in it are incorrect" and his the passport dated August 21, 2019 was "obtained by material suppression of facts."

"You are hereby called upon to provide a suitable clarification with respect to your place of birth along with supporting documents within seven days. Failure to produce a satisfactory response or a lack of response may result in impounding of your passport under Section 10(3)(b) of the Passports Act, 1967. You are advised not to use this passport till submission of response," the notice seen by *The Hindu* said.

Mr. Das said, "I have travelled abroad twice. The issue is being raised this time because I am associated with the CJP movement. My place of birth, my parents are being dragged into this. But we are not scared of cheap tactics."

The notice followed a September 30 order by the Madras High Court, which acted on a Public Interest Litigation (PIL) petition seeking a probe by the Union Ministry of Home Affairs (MHA) into the nationality of Mr. Das.

Hasina may return home to Dhaka on Dec. 16; seeks passage on Biman airliner

Kallol Bhattacherjee
NEW DELHI

Bangladesh's exiled former Prime Minister Sheikh Hasina wants to return to Dhaka on December 16 and has requested the Bangladesh government to send a Biman Bangladesh aircraft to Delhi for her journey home, sources in the Awami League told *The Hindu*.

The sources said that on Ms. Hasina's instruction, a four-member team of the Awami League consisting of senior leaders of the party, visited Petrapole in West Bengal to assess the Benapole-Petrapole land border crossing in West Bengal to assess the option of land border crossing in case she plans to use it to enter Bangladesh.

Against this backdrop, Bangladesh has intensified patrolling along the Indian border. The government's Information Adviser, Zaled ur Rahman, told the media that Dhaka is in talks with Delhi regarding Ms. Hasina's plan to return.

'Exploring options'

"Whether Hasina will return by air or will walk into Bangladesh is a matter of discussion between us and India. We are not discussing this with Hasina," Mr. Rahman told reporters in Dhaka.

"We have sought an aircraft of Biman Bangladesh for the journey of Sheikh Hasina to Dhaka but we will explore all possible options for her return, including through land border. We have asked the government in Dhaka to ensure safety and security for her when she returns, but the government has not responded to us so far," a source from Awami League told *The Hindu* over the phone.

Ms. Hasina, who has been based in New Delhi since fleeing Dhaka on August 5, 2024, interacted with the media virtually for the first time on August 5 this year when she marked the second anniversary of the fall of her government and announced that she would return in December this year. She has maintained that the uprising that led to her government's fall was a "meticulous" plan made by her adversaries.

A senior Awami League leader, speaking on condition of anonymity, said the four-member team that visited Petrapole to check the infrastructure in the area for homecoming Ms. Hasina will inspect other locations along the India-Bangladesh border.

"Hasina is determined to return in December and we are visiting various locations along India-Bangladesh border for her entry into Bangladesh. We will soon explore other locations as part of our preparatory moves including the Agartala-Akhaura crossing and the Siliguri border with Bangladesh," the senior Awami League member said.



A file photo of Sheikh Hasina addressing the media, a day after she won parliamentary elections in Dhaka on January 9, 2024. AFP

Deteriorating law-order

Within the Indian establishment, there is considerable concern about the deteriorating law and order situation in Bangladesh. A highly placed source said the Indian side expects disturbance to increase inside Bangladesh in case Ms. Hasina attempts to return. The source recalled how Prime Minister Tarique Rahman was invited twice and that "India did its best to engage him".

"Engagement with New Delhi would have prevented the emerging situation involving the return of Sheikh Hasina, but unfortunately some of his colleagues are misguiding him on the India policy," said the official, adding that the Bangladesh government ought to improve the law-and-order situation to deal with emerging challenges.



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पृष्ठ 6 · समाचार

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1. **Anaemia survey | एनीमिया सर्वे**
2. **Gujarat anaemia | गुजरात**

SAMPADA survey claims drop in anaemia prevalence

एनीमिया में गिरावट का दावा

Survey claims drop in anaemia prevalence

Among children, it has dropped to 41.8% from 64% reported in the NFHS-5; among women, it has declined to 56% from 57%, while among pregnant women, the prevalence is 44%, down from 52%; this is the first time anaemia data are being published, after the measure was withdrawn from NFHS

Ramya Kannan
CHENNAI

Data put out by the Ministry of Health and Family Welfare as per the latest SAMPADA (Survey for Assessment of Markers of Population Health, Activity, Diet and Anthropometry), claim a drop in prevalence of anaemia levels across age and gender groups.

Among children, it has dropped to 41.8%, as against the previous figure from the National Family Health Survey-5 data of 64%; among women it has dropped to 56% from 57%, and in pregnant women, the current survey puts it at 44% (down from 52%). Among men, SAMPADA says, anaemia has dropped to 19% (from 25% in NFHS-5).

Venous blood sampling

The Ministry has finally released the figures from SAMPADA 2023-2025, indicating prevalence of anaemia and micronutrient deficiencies across the life course. This is the first time anaemia data are being published, after the measure of anaemia was withdrawn from its usual source data - the National Family Health Survey - on the grounds that the government intended to conduct a gold-standard test of drawing venous blood, instead of the finger prick test that was being done. The government said venous blood sampling and using automated analysers for analysis would deliver a far sharper result, and a truer picture of the ground reality, when it comes to anaemia.

The study was conducted by the Indian Council of Medical Research (ICMR) and the Department of Health Research (DHR) in the Health Ministry covering over two lakh individuals from over 81,000 households across 183 districts in 35 States and Union Territories. In a statement, Rajiv Bahl, Secretary, DHR, and Director-General, ICMR, says: "It is encouraging that prevalence of anaemia is lower in SAMPADA compared to previous national surveys. The comprehensive anaemia profiling in SAMPADA survey provides an evidence base to strengthen the ongoing national efforts towards Anaemia Mukt Bharat."



SAMPADA data put the prevalence of anaemia at 55% among adult women up to 59 years, and 58% among lactating women. FILE PHOTO

Most cases 'mild'

The report claims that a substantial portion of the anaemia in the country is mild, highlighting opportunities for early action. About half of anaemic women, including pregnant and lactating women, adolescent girls and children have mild anaemia, indicating considerably lower risk of serious health consequences than moderate or severe anaemia.

Looking at disaggregated data, the survey puts the prevalence of anaemia at 31% in children between 5-9 years, 46% among adolescent girls, 55% among adult women up to the age of 59, 56% in women above 60 years, and 58% among lactating women.

Beating myths

"We must aim for lower numbers," says Jaishree Gajaraj, senior obstetrician and gynaecologist. The government has rolled out several schemes to counter anaemia and they are being stringently implemented in many States, particularly the southern States. The government has been reaching out to distribute iron and folic acid, and deworming tablets to women, as part of the Anaemia Mukt Bharat scheme. However, there are multiple aspects at play here, she adds.

"For instance," Dr. Jaishree explains, "it is debatable if women do take the pills that are handed over to them. Not all women tolerate iron supplements well. Vomiting, nausea, constipation and gastritis are common side effects, and women, especially those in rural areas, find it difficult to access solutions for them. Women and their families believe that if iron supplements are taken beyond 36 weeks, it might make the baby big, and there is this myth that is prevalent in our society - that taking iron tablets would make the baby dark."

Are there factors that make Indian women especially vulnerable to anaemia? "One of the main reasons is when young Indian girls have menorrhagia, or excessive bleeding during periods, it is not addressed, they are told to tolerate it. There is blood loss from that. There is also the factor of worm infestation, still extremely common in rural areas, which has a definite impact on haemoglobin. One more reason is our dietary patterns. There is enough evidence that wheat retards iron absorption; wheat is the staple diet of north Indians, and they will have to be counselled."

More research needed

"These findings support more targeted, population-specific and life-course approaches to anaemia prevention and management. The evidence can contribute, while also identifying areas where further research and improved surveillance are required," Bharati Kulkarni, Director, ICMR-NIN, advises in a statement.

Congress targets Nadda over anaemia in Gujarat

Bindu Shajan Perappadan
NEW DELHI

The Congress on Tuesday questioned Union Health Minister J.P. Nadda over the high prevalence of anaemia in Gujarat, with a government-backed national survey finding that 66.2% of women of reproductive age in the State were anaemic during 2023-25.

Congress general secretary (communications) Jairam Ramesh cited the findings of the report, "Anaemia and micronutrient deficiencies across the life course in India", released by the Union Health Ministry on Monday to question Gujarat's health record.

According to the report, anaemia affected 61.4% of adolescent girls aged 10-19 years and 63.8% of women aged 20-59 years in Gujarat. The State also recorded the highest prevalence of anaemia among children aged 12-59 months, at 56.5%. Only Chhattisgarh fared worse, he said.

Survey Claims Drop in Anaemia Prevalence

Children 41.8%, down from 64% in NFHS-5

स्वास्थ्य मंत्रालय के SAMPADA सर्वेक्षण (2023-25) के अनुसार बच्चों में एनीमिया 64% (NFHS-5) से घटकर 41.8%, महिलाओं में 57% से 56%, गर्भवती महिलाओं में 52% से 44% और पुरुषों में 25% से 19% रह गया; NFHS से एनीमिया माप हटाए जाने के बाद पहली बार ये आँकड़े जारी हुए

SAMPADA 2023-25
सम्पदा सर्वे

1 The new numbers
नए आँकड़े

41.8% Children बच्चे	**56%** Women महिलाएँ
44% Pregnant women गर्भवती	**19%** Men पुरुष

2 What is SAMPADA?
SAMPADA क्या?

- **S**urvey for **A**ssessment of **M**arkers of **P**opulation Health, **A**ctivity, **D**iet & **A**nthropometry
  पूरा नाम
- Run by **ICMR** & **Dept of Health Research**
  ICMR व DHR
- **2 lakh+** people, **81,000** homes, **183** districts, **35** States/UTs
  व्यापक सर्वे

3 Why a new survey
नया सर्वे क्यों

- Anaemia measure was **withdrawn from NFHS**
  NFHS से हटाया
- Uses **venous blood** + automated analysers
  शिरा रक्त
- Earlier method: **finger-prick** test
  उँगली से जाँच

SAMPADA survey claims drop in anaemia prevalence — in depth (1/2)

एनीमिया में गिरावट का दावा — विस्तार से (1/2)

4 Mostly "mild" अधिकतर हल्का

- About **half** of anaemic women & children have **mild** anaemia
  आधे हल्के
- Lower risk than moderate/severe
  कम जोखिम
- Chance for **early action**
  जल्दी हस्तक्षेप

5 By group | समूहवार

Group समूह	Prevalence व्यापकता
Children 5–9 **5–9 वर्ष**	31%
Adolescent girls **किशोरियाँ**	46%
Women up to 59 **महिलाएँ**	55%
Lactating women **धात्री**	58%

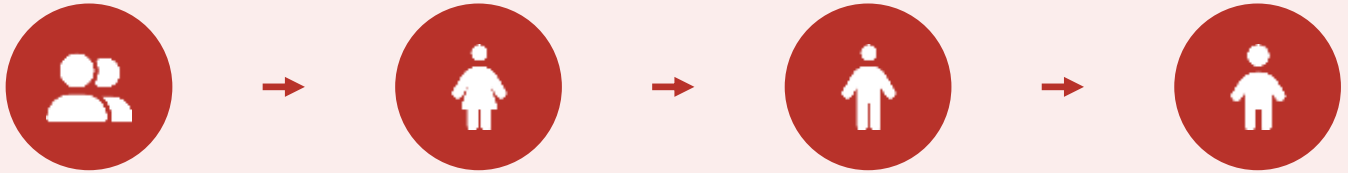
6 Why women stay anaemic कारण

- Untreated **heavy menstrual bleeding**
  अत्यधिक रक्तस्राव
- **Worm infestation** in rural areas
  कृमि संक्रमण
- **Wheat**-heavy diets cut iron absorption – Dr Jaishree Gajaraj
  गेहूँ आधारित आहार

SAMPADA survey claims drop in anaemia prevalence — in depth (2/2)

एनीमिया में गिरावट का दावा — विस्तार से (2/2)

7 Gujarat flashpoint | गुजरात पर सवाल



Congress vs Nadda
कांग्रेस बनाम नड्डा

Data questioned
सवाल

Teen girls 61.4%
किशोरियाँ

Aged 10–19
10–19 वर्ष

Women 63.8%
महिलाएँ

Aged 20–59
20–59 वर्ष

Kids 56.5%
बच्चे

12–59 months
12–59 माह

8 Myths that hurt
हानिकारक भ्रांतियाँ

- "Iron after **36 weeks** makes the baby big"
  बड़ा शिशु
- "Iron tablets make the baby **dark**"
  काला शिशु
- Side effects (nausea, constipation) cut **pill use**
  दुष्प्रभाव

SAMPADA survey claims drop in anaemia prevalence — background (1/2)
एनीमिया में गिरावट का दावा — पृष्ठभूमि (1/2)

9 Anaemia cut-offs (WHO) मानक

Group समूह	Hb below Hb से कम
Children 6–59 m बच्चे	11 g/dL
Pregnant women गर्भवती	11 g/dL
Non-pregnant women महिलाएँ	12 g/dL
Men पुरुष	13 g/dL

10 Anaemia Mukt Bharat एनीमिया मुक्त भारत

- Launched **2018** under **POSHAN Abhiyaan**
  2018
- **6×6×6** strategy – 6 groups, 6 interventions, 6 mechanisms
  6×6×6
- **IFA** tablets + **deworming** + testing
  IFA व कृमिनाशन

11 Types of anaemia | प्रकार

- **Iron-deficiency** – most common
  लौह की कमी
- **B12 / folate** lack – megaloblastic
  मेगालोब्लास्टिक
- **Sickle cell** – genetic
  सिकल सेल

SAMPADA survey claims drop in anaemia prevalence — background (2/2)

एनीमिया में गिरावट का दावा — पृष्ठभूमि (2/2)

12 Iron absorption | लौह अवशोषण

Vitamin C विटामिन C	Tea / coffee चाय/कॉफ़ी	Calcium कैल्शियम	Phytates फ़ाइटेट
Boosts बढ़ाता	Blocks (tannins) घटाता	Blocks घटाता	Blocks घटाता

13 Related missions संबंधित मिशन

- **National Sickle Cell Anaemia Elimination Mission** (2023) – goal **2047**
  सिकल सेल मिशन
- **WIFS** – weekly iron-folic acid for adolescents
  WIFS
- **Rice fortification** with iron, folic acid, B12
  फ़ोर्टिफ़ाइड चावल

SAMPADA survey claims drop in anaemia prevalence — Static GK

एनीमिया में गिरावट का दावा — स्थैतिक सामान्य ज्ञान

14 Health surveys स्वास्थ्य सर्वे

Survey सर्वे	Run by संस्था
NFHS एनएफ़एचएस	IIPS, Mumbai
SAMPADA सम्पदा	ICMR & DHR
CNNS सीएनएनएस	MoHFW & UNICEF

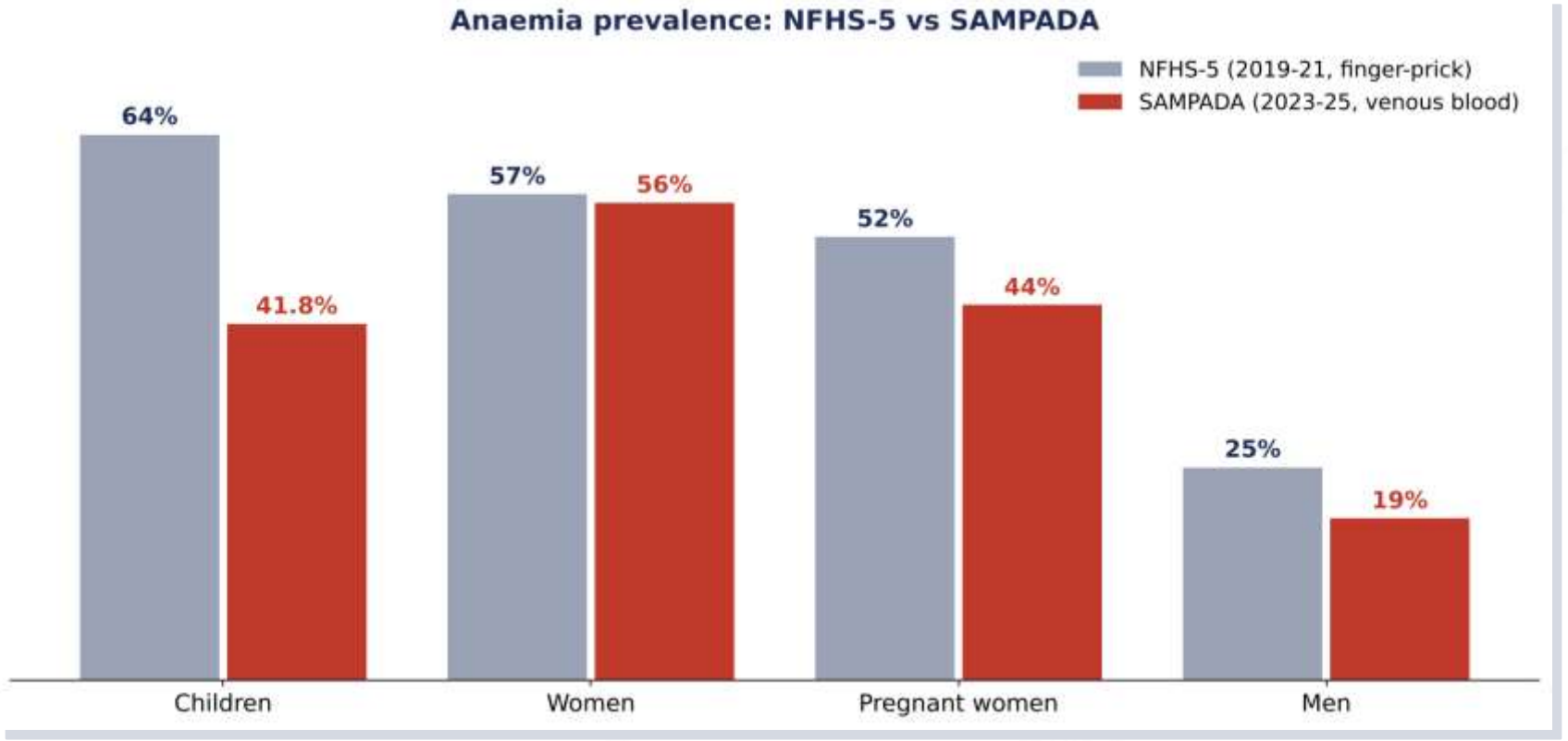
15 Haemoglobin facts हीमोग्लोबिन

- Iron-rich protein in **red blood cells**
  लाल रक्त कोशिकाएँ
- Carries **oxygen** from lungs to tissues
  ऑक्सीजन
- RBCs live about **120 days**
  120 दिन

16 Days to remember स्मरणीय दिवस

- **10 Feb & 10 Aug** – National Deworming Day
  कृमि मुक्ति दिवस
- **19 June** – World Sickle Cell Day
  विश्व सिकल सेल दिवस
- **ICMR-NIN**, Hyderabad set up in **1918**
  1918

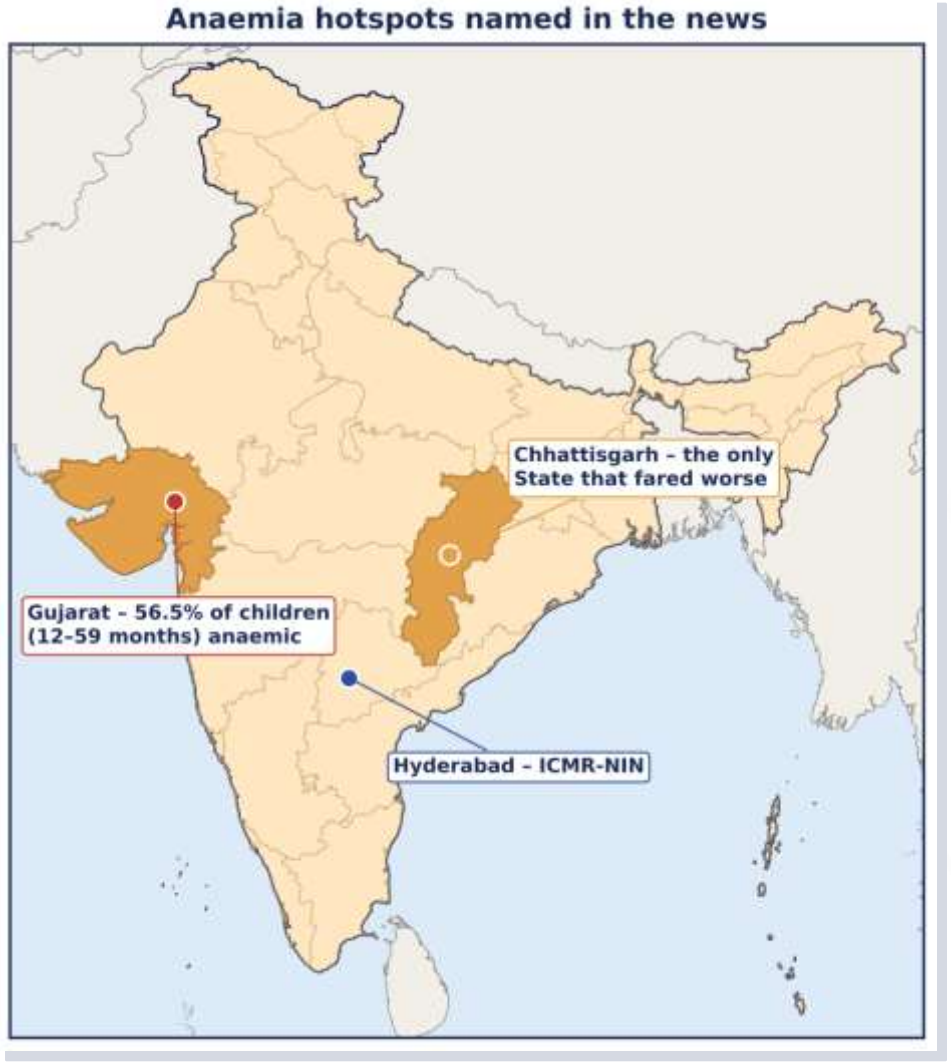
SAMPADA survey claims drop in anaemia prevalence — Map & Diagram
एनीमिया में गिरावट का दावा — मानचित्र व आरेख



Read the visual
चित्र को समझें

- Biggest fall among **children**: 64% → 41.8%
  बच्चों में सबसे बड़ी गिरावट
- Women barely changed: **57% → 56%**
  महिलाएँ लगभग स्थिर
- Different **test methods** – not a perfect like-for-like
  भिन्न जाँच पद्धति

SAMPADA survey claims drop in anaemia prevalence — Map & Diagram
एनीमिया में गिरावट का दावा — मानचित्र व आरेख



Read the visual
चित्र को समझें

- **Gujarat** – 63.8% of women (20–59) anaemic
  गुजरात
- Only **Chhattisgarh** worse for small children
  छत्तीसगढ़
- **ICMR-NIN**, Hyderabad – India's nutrition institute
  हैदराबाद


10

Text&Context

THE HINDU

NEWS IN NUMBERS

Number of heat-linked deaths logged by England this summer: 5,258

End-of-life vehicles plying on roads across Delhi-NCR: 2.36

New village libraries inaugurated across Karnataka: 6,342

Revenue by Badrinath Dham through eco-tourism fees: 1.57

Myanmar nationals to be repatriated by Malaysia next month: 6,803

1

e Bisleri case and regulatory gaps

Why has FSSAI sanctioned prosecution against Bisleri? What made the water sample unsafe? What are the health risks of bromate and PMs? How is packaged drinking water regulated in India? What safety checks must bottled water manufacturers follow? What risks do plastic bottles pose to consumers?

EXPLAINER

Bisleri Bisleri

THE GIST

THE HINDU • 25 NOV 2026

Page 10 · Text & Context

पृष्ठ 10 · व्याख्या (also FE)

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

1 **The Bisleri case | बिसलेरी मामला**

FSSAI sanctions prosecution of Bisleri; retest clears bromate

बिसलेरी मामला व नियामक कमियाँ



The Bisleri case and regulatory gaps

EXPLAINER

Karthikeya Singh

The story so far:

On November 22, the Food Safety and Standards Authority of India (FSSAI), the country's apex food safety regulator, sanctioned prosecution against packaged drinking water manufacturer Bisleri International Pvt. Ltd. after a sample of its water was found to be non-compliant with prescribed safety standards, with the regulator declaring it unsafe under the Food Safety and Standards Act, 2006.

The public health stakes are significant. In 2022, bottled water was the principal source of drinking water for 19% of urban and 6% of rural households, as per Data For India. For consumers buying it at railway stations, airports, highway eateries and neighbourhood shops, a sealed bottle is often taken as an assurance of safety. Yet, the data submitted to Parliament in February 2025 revealed that 321 of 1,200 environment samples of packaged drinking water tested in 2023-24 failed to meet prescribed standards. Similarly, in 2022-23, 680 of 1,770 samples had been found non-compliant.

What triggered the legal action?

According to the FSSAI, a sample of packaged drinking water rather than mineral water collected from Bisleri's premises was found to be non-compliant with the prescribed limits for "bromate" and was declared unsafe under the 2006 Act. Following an appeal by the food business operator (FBO), the sample was referred to a Referral Food Laboratory for further examination, which also declared the sample unsafe, citing the detection of "polynuclear aromatic hydrocarbons" (PAHs).

In its response, Bisleri has maintained that its water is safe for consumption, saying the matter concerned a batch manufactured at its Goa facility in September 2025, one of 163 manufacturing plants in its network. In a statement issued on November 23, the company said the FSSAI had collected six samples from its Goa facility on September 30, 2025. While five samples met the prescribed standards, the sixth recorded a "bromate" level of 12 micrograms per litre, against the prescribed limit of 10 micrograms per litre. Further, Bisleri said it appealed on November 21, 2025, following which the sample was sent to a referral laboratory for retesting. The laboratory, as claimed, found the bromate level within the prescribed limit but separately detected PAHs. Citing the divergent test findings, the company reportedly arranged an independent examination of the same sample at an FSSAI-approved laboratory, which, according to Bisleri, also found the bromate level within limits. The company said it submitted these results to FSSAI's Western Regional Office on February 2, 2026, but received no further communication and understood that the matter had been closed.

What are the health concerns from "bromate" and "PAHs"?

Water is essential for digestion, blood circulation, temperature regulation and kidney function. But its safety cannot be judged by its appearance, taste, odour or sealed packaging alone. Contamination may be microbiological, causing illnesses such as diarrhoea, cholera and typhoid, or chemical, with some substances posing risks through prolonged exposure. In India, packaged water broadly falls into two categories: (1) "packaged drinking water", which may be sourced from surface waters, groundwater or seawater and treated through processes such as filtration, decantation, reverse osmosis (RO) and disinfection; and (2) "natural mineral water", drawn from protected underground sources and characterised by a relatively stable mineral composition. Both must meet prescribed chemical and microbiological safety standards.

Notably, the two contaminants detected in the Bisleri sample differ in their chemical composition, potential health effects, and the routes through which they can enter water. Bromate is an inorganic compound that can generally form as an unintended by-product of water treatment, particularly when ozone used for disinfection reacts with naturally occurring bromide in the source water. Its presence is a concern because the International Agency for Research on Cancer (IARC) classifies bromate as possibly carcinogenic to humans (Group 2B), based largely on animal studies that have linked prolonged exposure to high doses, particularly to the kidneys and thyroid. At high exposure levels, bromate can cause acute poisoning, with effects ranging from gastrointestinal distress and kidney injury to nervous system depression, haemolytic anaemia and hearing loss, as per the World Health Organisation (WHO). Accordingly, the WHO has prescribed a provisional guideline value of 10 micrograms per litre for bromate in drinking water.

PAHs, by contrast, are a group of organic compounds produced mainly through the incomplete combustion of coal, oil, wood and other organic matter. They can enter water through industrial emissions, contaminated soil and, in some cases, through leaching from older coal tar or bituminous linings in water distribution pipes and storage tanks. Their health effects vary across the group: while some PAHs pose limited risks, others are carcinogenic. Benzo[a]pyrene, for instance, is classified by IARC as carcinogenic to humans (Group 1), its metabolites can bind to DNA and cause cellular mutations. The WHO has prescribed a drinking water guideline of 0.7 micrograms per litre specifically for



THE GIST

of all conformity tests, conduct microbiological tests monthly, specified chemical tests quarterly and pesticide-residue tests every six months; all parameters prescribed under Regulation 2.10.4 for packaged drinking water, and under Regulation 2.10.7 for natural mineral water, must be tested at least once every six months in an FSSAI-notified, NABL-accredited laboratory conforming to ISO/IEC 17025. Non-compliance to the six-monthly tests triggers monthly testing until three consecutive batches comply.

Under Sections 38 and 47 of the 2006 Act, Food Safety Officers can inspect premises and collect samples, which are ordinarily divided into four parts for analysis and safe custody. Where the Food Analyst's report is disputed, whether through independent testing sought by the FBO or an appeal under Section 46(6), the sample is referred to a Referral Food Laboratory notified under Section 43(2), whose finding is final. Section 63 then provides the prosecution route: the Designated Officer serializes the analyst's report and, where imprisonment is attracted, recommends prosecution to the State Commissioner of Food Safety for sanction. Penalties for "unsafe food" are prescribed under Section 58 and vary according to whether the court premises causes no injury (imprisonment up to six months and a fine up to ₹2 lakh), non-grievous injury (up to one year and up to ₹3 lakh fine), grievous injury (up to six years and a fine up to ₹5 lakh) or death (imprisonment not less than seven years, extendable to life and a fine of at least ₹10 lakh).

What is next for Bisleri and consumers?

Sanction for prosecution against Bisleri is not a finding of guilt or a conviction. It is the statutory approval to initiate criminal proceedings before the competent court. The company will have the opportunity to contest the allegations and laboratory findings, with its criminal liability ultimately determined by the court after trial.

Moreover, the case also brings into focus wider risks associated with bottled water that extend beyond microbial and chemical contamination. These include microplastics (particles smaller than five millimetres) and nanoplastics, which are even smaller in size and considerably harder to detect and measure. Plastic packaging itself can introduce contaminants—such as antimony, phthalates and other plasticisers may migrate into water, particularly when exposed to heat, sunlight or prolonged storage during transportation, warehousing and retail display.

While avoiding bottles stored in heat and using suitable point-of-use filters capable of removing fine particulate matter can help reduce exposure, these are only interim precautions. A lasting response requires stronger municipal water infrastructure, affordable household filtration, publicly accessible water quality reports and wider access to refill stations and public dispensers. Equally important is updating regulatory frameworks to include routine testing for microplastics and plastic-derived contaminants currently absent in FSSAI and BIS standards. After all, the only question a consumer should have to ask about a bottle of water is whether it is chilled, not whether it is safe, Harshley Singh, lawyer, and currently working as a Law Clerk-cum-Research Associate at the Supreme Court of India, views expressed are personal.



FSSAI retest clears bromate levels in Bisleri Goa batch

FE BUREAU
Mumbai, November 24

BISLERI INTERNATIONAL ON Tuesday sought to put concerns over the quality of its packaged drinking water to rest, saying a retest conducted by the Food Safety and Standards Authority of India (FSSAI) has found bromate levels in the disputed Goa batch GO 270, produced on September 25, 2025, below the permissible limit.

If bromate in packaged drinking water is below the permissible limit of 10 micrograms per litre, it implies compliance with the prescribed safety limit by the regulator.

The company also said no stock from that batch is currently available in the market. Bisleri produces more than 50,000 batches annually.

"We welcome FSSAI's clarification issued on November 23," the company said in a statement. "The FSSAI has categorically and conclusively clarified that bromates were found below the permissible limit on re-testing of the above batch sample."

The statement follows FSSAI's decision on Sunday to sanction prosecution against Bisleri over allegedly unsafe packaged drinking water manufactured at its Goa plant.

Explaining the testing process, the company said six samples containing water from the same source were collected. All six initially met the applicable quality parameters. However, subsequent testing reportedly detected polycyclic aromatic hydrocarbons (PAH) at 0.144 micrograms per litre in one sample from Batch GO 270. Another sample from the same batch cleared all parameters.

Bisleri said it flagged discrepancies in the findings and sought a re-test of PAHs in February. Subsequent FSSAI testing across its manufacturing facilities had not reported any adverse PAH findings, it added.

Reaffirming its commitment to food safety, the company said its products are safe and that it would continue cooperating with the regulator while defending its position in the proceedings.

THE SAFETY QUESTION

- FSSAI retest finds bromate levels in disputed Goa batch GO 270 below permissible limits
- Bisleri says no stock from the September 25, 2025 batch is currently available in the market
- Company says later FSSAI tests across its manufacturing facilities found no adverse PAH levels

The Bisleri Case and Regulatory Gaps

FSSAI Retest Clears Bromate in Goa Batch

FSSAI ने 22 नवंबर को बिसलेरी के गोवा संयंत्र के पैकेज्ड पेयजल नमूने को 'असुरक्षित' मानते हुए खाद्य सुरक्षा एवं मानक अधिनियम, 2006 के तहत अभियोजन की मंज़ूरी दी; पहले ब्रोमेट 12 µg/L (सीमा 10) मिला, फिर रेफ़रल लैब ने PAHs पाए; बिसलेरी के अनुसार FSSAI के पुनः परीक्षण में ब्रोमेट सीमा के भीतर है

FSS Act 2006
खाद्य सुरक्षा अधिनियम

1 What FSSAI did
FSSAI की कार्रवाई

- Sanctioned **prosecution** on **22 Nov**
  अभियोजन मंज़ूरी
- Sample declared **"unsafe"** under 2006 Act
  असुरक्षित
- Batch **GO 270**, made **25 Sep 2025**
  बैच GO 270

2 Two contaminants
दो प्रदूषक

12 µg/L	0.144 µg/L
Bromate found (limit 10)	PAHs in one sample
ब्रोमेट	PAHs

3 Bisleri's defence
कंपनी का पक्ष

- Retest shows bromate **within limit**
  सीमा में
- **No stock** of that batch in market
  बाज़ार में नहीं
- Later FSSAI tests found **no adverse PAHs**
  कोई PAH नहीं

FSSAI sanctions prosecution of Bisleri; retest clears bromate — in depth (1/2)

बिसलेरी मामला व नियामक कमियाँ — विस्तार से (1/2)

4 Bromate | ब्रोमेट

- **By-product** when **ozone** reacts with bromide in water
  ओज़ोन + ब्रोमाइड
- IARC **Group 2B** – possibly carcinogenic
  समूह 2B
- Linked to **kidney & thyroid** tumours in animals
  गुर्दा व थायरॉयड

5 PAHs | पीएएच

- From **incomplete burning** of coal, oil, wood
  अपूर्ण दहन
- **Benzo[a]pyrene** – IARC **Group 1**
  समूह 1
- WHO limit for it: **0.7 µg/L**
  0.7 µg/L

6 Failures are common व्यापक विफलता

333 / 1,300
Samples failed, 2023-24
विफल नमूने

650 / 1,776
Samples failed, 2022-23
विफल नमूने

15%
Urban homes rely on bottled water
शहरी घर

6%
Rural homes
ग्रामीण घर

FSSAI sanctions prosecution of Bisleri; retest clears bromate — in depth (2/2)

बिसलेरी मामला व नियामक कमियाँ — विस्तार से (2/2)

7 From sample to court | नमूने से अदालत तक

Food Safety Officer खाद्य सुरक्षा अधिकारी	Food Analyst खाद्य विश्लेषक	Referral Lab रेफ़रल लैब	Prosecution अभियोजन
Sec 38 & 47 नमूना	Report रिपोर्ट	Sec 43(2) – final अंतिम	Sec 42 धारा 42

8 Beyond chemicals
अन्य ख़तरे

- **Microplastics** (<5 mm) & nanoplastics
  माइक्रोप्लास्टिक
- **Antimony, phthalates** leach in heat
  रसायन रिसाव
- Not yet tested under **FSSAI/BIS** standards
  मानकों में नहीं

FSSAI sanctions prosecution of Bisleri; retest clears bromate — background (1/2)

बिसलेरी मामला व नियामक कमियाँ — पृष्ठभूमि (1/2)

9 Penalty for unsafe food (Sec 59) दंड

Harm हानि	Jail / fine सज़ा
No injury कोई चोट नहीं	6 months / ₹1 lakh
Non-grievous साधारण	1 year / ₹3 lakh
Grievous गंभीर	6 years / ₹5 lakh
Death मृत्यु	7 yrs–life / ₹10 lakh+

10 Two kinds of bottled water दो श्रेणियाँ

- **Packaged drinking water** – Reg **2.10.8**
  पैकेज्ड पेयजल
- **Natural mineral water** – Reg **2.10.7**
  प्राकृतिक खनिज जल
- Packaged water is “**food**” – Sec **3(1)(j)**
  “खाद्य”

11 2024–26 changes नए बदलाव

- Oct 2024: mandatory **BIS** certification removed
  BIS हटाया
- Now a **“high-risk food”** – yearly inspection & audit
  उच्च जोखिम
- From **1 Jan 2026**: monthly microbial, quarterly chemical tests
  नई जाँच

FSSAI sanctions prosecution of Bisleri; retest clears bromate — background (2/2)

बिसलेरी मामला व नियामक कमियाँ — पृष्ठभूमि (2/2)

12 Key sections of FSS Act | प्रमुख धाराएँ

Sec 16
धारा 16
Set standards
मानक

→

Sec 31
धारा 31
Licence
लाइसेंस

→

Sec 27
धारा 27
Maker's liability
दायित्व

→

Sec 23
धारा 23
No false labels
लेबल

13 Labels must show | लेबल पर

- **FSSAI logo** & licence number
  लोगो व लाइसेंस
- **Batch**, manufacture & expiry date
  बैच व तिथि
- Under **Labelling & Display Regs, 2020**
  2020 नियम

FSSAI sanctions prosecution of Bisleri; retest clears bromate — Static GK

बिसलेरी मामला व नियामक कमियाँ — स्थैतिक सामान्य ज्ञान

14 Quality bodies गुणवत्ता संस्थाएँ

Body संस्था	Under अधीन
FSSAI एफ़एसएसएआई	Health Ministry
BIS बीआईएस	Consumer Affairs
NABL एनएबीएल	Quality Council of India

15 Water-borne diseases जलजनित रोग

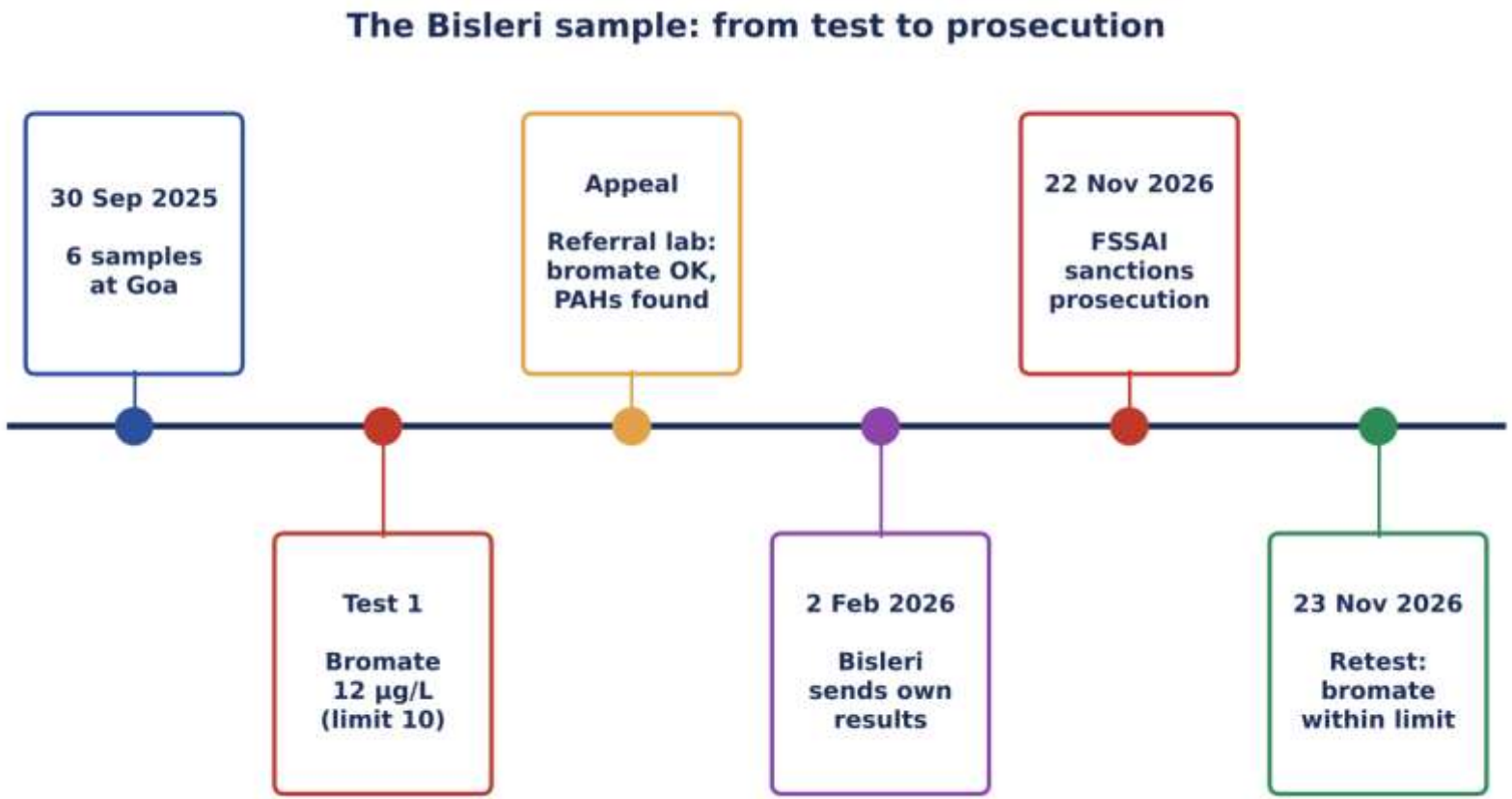
- **Cholera** – bacterium *Vibrio cholerae*
  हैज़ा
- **Typhoid** – *Salmonella Typhi*
  टाइफ़ाइड
- **Hepatitis A & E** – viruses
  हेपेटाइटिस

16 Did you know? क्या आप जानते हैं?

- **7 June** – World Food Safety Day
  विश्व खाद्य सुरक्षा दिवस
- **Eat Right India** – FSSAI campaign (2018)
  ईट राइट इंडिया
- Lab standard: **ISO/IEC 17025**
  ISO 17025

FSSAI sanctions prosecution of Bisleri; retest clears bromate — Map & Diagram

बिसलेरी मामला व नियामक कमियाँ — मानचित्र व आरेख

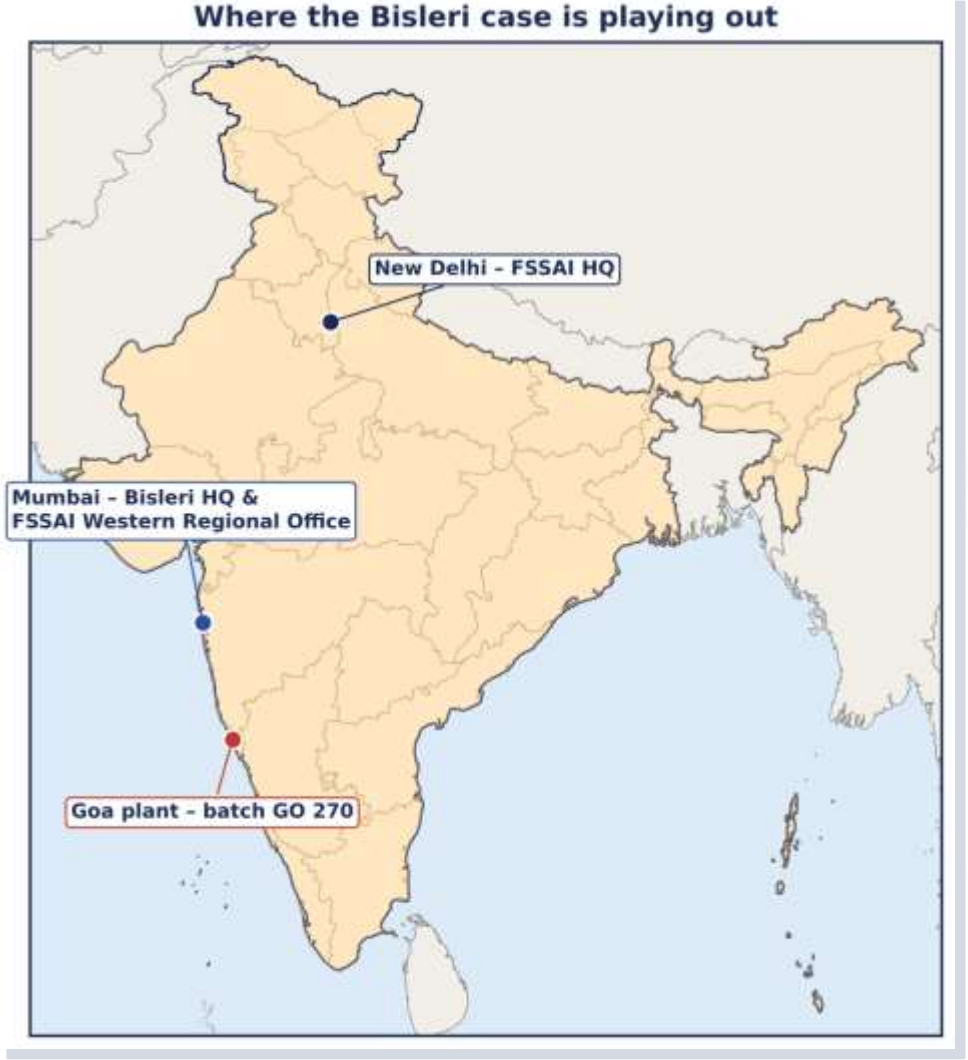


Read the visual
चित्र को समझें

- **5 of 6** samples passed
  6 में से 5 पास
- Each lab found a **different** problem
  अलग निष्कर्ष
- Prosecution sanction is **not a conviction**
  दोषसिद्धि नहीं

FSSAI sanctions prosecution of Bisleri; retest clears bromate — Map & Diagram

बिसलेरी मामला व नियामक कमियाँ — मानचित्र व आरेख



Read the visual
चित्र को समझें

- Disputed batch from the **Goa** plant
  गोवा संयंत्र
- One of **143** plants in Bisleri's network
  143 संयंत्र
- Over **50,000 batches** made a year
  50,000 बैच



THE INDIAN EXPRESS • 25 NOV 2026

Page 17 · Economy

पृष्ठ 17 · अर्थव्यवस्था

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

1 **Bank write-offs | बट्टे खाते**

Bank loan write-offs total ₹18 lakh crore in 10 years; FY26 dips 8.2%

बैंक ऋण बट्टे खाते



RBI DATA REVEALS THAT TOP 10 BANKS ALONE WROTE OFF RS 11.73 LAKH CR DURING THE 10-YEAR PERIOD

Bank loan write-offs: 10-yr tally at Rs 18 lakh cr; FY26 sees 8.2% dip

George Mathew
Mumbai, November 24

SIGNALLING A moderation in the volume of bad loans being removed from bank balance sheets, the amount of loans written off by Indian banks declined by 8.2% to Rs 1.44 lakh crore in FY26, from Rs 1.57 lakh crore in FY25 and Rs 1.70 lakh crore in FY24, according to Reserve Bank of India (RBI) data.

Over the 10-year period, however, banks have written off a staggering Rs 18.08 lakh crore in loans. These write-offs have helped lenders reduce their reported non-performing assets (NPAs), even as questions linger over the recovery of public money lent to defaulting borrowers. On a positive note, write-offs have declined steadily since FY24, after peaking at Rs 2.39 lakh crore in FY19.

The scale of the write-offs, disclosed in a response by the RBI to a Right to Information (RTI) query, sheds light on the banking system's handling of bad loans, the opacity surrounding defaulters and the effectiveness of recovery mechanisms. The cumulative write-offs by scheduled commercial banks (SCBs) stood at Rs 18,07,812 crore between financial years (FY) 2016-17 and 2025-26, according to data provided by RBI in response to an RTI request filed by *The Indian Express*.

The write-offs reveal the scale of bad loans removed from banks' balance sheets, lowering reported NPAs without extinguishing the underlying liabilities of borrowers.

The figures show that write-offs peaked at Rs 2.39 lakh crore in 2018-19 and remained above Rs 2 lakh crore in each of the next two financial years. They subsequently fluctuated, before declining to Rs 1.44 lakh crore in 2025-26 as against Rs 1.57 lakh crore in 2024-25. But reduction in annual write-offs does not establish that the underlying problem of bad loans has disappeared. As a result of huge write-offs, gross NPAs of banks fell to Rs 3.86 lakh crore (1.73% of advances) in FY26 from Rs 4.32 lakh crore in previous year. This is a decline of 63% from Rs 10.40 lakh crore NPAs (11.18% of advances) in FY18, the peak of the NPA problem in banking sector.

State Bank of India, the country's largest lender, led the list of banks with the highest cumulative write-offs. It wrote off Rs 303,160 crore over the 10-year period between 2016-17 and 2025-26, followed by Punjab National Bank at Rs 1,31,170 crore and Bank of Baroda at Rs 114,701 crore, RBI data showed.

Union Bank of India wrote off Rs 113,112 crore, while Canara Bank wrote off Rs 103,949 crore. The five public sector lenders together accounted for Rs 766,093 crore in write-offs, underscoring the exposure of government-owned banks to the bad-loan problem. The top 10 banks alone wrote off Rs 11.73 lakh crore during the 10-year period, as per RBI data. The list also includes private sector lenders ICICI Bank, Axis Bank, and HDFC Bank, along with Bank of India and Indian Overseas Bank.

Their combined write-offs stood at Rs 11,73,070 crore, or approximately 65% of the total write-offs of Rs 18,07,812 crore across SCBs. Public sector banks accounted for nearly 63% of the overall write-off exercise, according to the information provided. The concentration of such large sums in a relatively small group of lenders raises uncomfortable questions about lending decisions, risk assessment, accountability and the consequences faced by borrowers who default on substantial loans. The annual data shows the extent of the exercise. Banks wrote off Rs 1.08 lakh crore in 2016-17, Rs 1.62 lakh crore in 2017-18 and Rs 2.39 lakh crore in 2018-19. The figure remained high at Rs 2.34 lakh crore in 2019-20 and Rs 2.03 lakh crore in 2020-21. In 2025-26, the total across all scheduled commercial banks stood at Rs 1.44 lakh crore, compared with Rs 1.57 lakh crore in 2024-25.

The distinction is crucial: a fall in annual write-offs does not, by itself, indicate improved recovery or a proportionate reduction in fresh defaults. "Technical write-offs by Indian banks are inequitable and should be stopped... Small loans are rarely written off, most of them are big loans," said a former RBI Deputy Governor.

A loan becomes an NPA when repayment of principal or interest remains overdue for 90 days. Once the account is classified as an NPA, banks must make provisions against potential losses. As provisions accumulate and the likelihood of recovery diminishes, lenders may write off the outstanding amount in accordance with their policies. Banks had recovered only around 13-15% of loans written off over the preceding five years, amounting to Rs 1.32 lakh crore.

FULL REPORT ON WWW.INDIANEXPRESS.COM

YOUR RIGHT to know
AN EXPRESS RTI APPLICATION

• REDUCTION IN NPAs DUE TO WRITE-OFFS

Financial year	Annual write-offs	Cumulative write-offs
2016-17	1,08,372.66	1,08,372.66
2017-18	1,61,618.37	2,69,991.03
2018-19	2,38,908.70	5,08,899.73
2019-20	2,34,169.81	7,43,069.54
2020-21	2,02,781.41	9,45,850.95
2021-22	1,74,965.87	11,20,816.82
2022-23	2,16,225.71	13,37,042.53
2023-24	1,70,162.05	15,07,204.58
2024-25	1,56,938.01	16,64,142.59
2025-26	1,43,669.52	18,07,812.11

NOTE: AMOUNT IN RS CRORE; SOURCE: RBI

Bank Loan Write-offs: 10-yr Tally at ₹18 Lakh Crore

FY26 Sees 8.2% Dip

इंडियन एक्सप्रेस के RTI पर RBI के आँकड़ों के अनुसार 2016-17 से 2025-26 के बीच बैंकों ने ₹18.08 लाख करोड़ के ऋण बट्टे खाते में डाले; FY26 में यह 8.2% घटकर ₹1.44 लाख करोड़ रहा; शीर्ष 10 बैंकों ने ₹11.73 लाख करोड़ (लगभग 65%) बट्टे खाते डाले

RBI data via RTI
RTI से RBI आँकड़े

1 The headline numbers मुख्य आँकड़े

₹18.08 lakh cr
Written off in 10 years
10 वर्ष

₹1.44 lakh cr
FY26 write-offs
FY26

–8.2%
Fall from FY25 (₹1.57 lakh cr)
गिरावट

₹2.39 lakh cr
Peak, FY19
शिखर

2 Who wrote off most सबसे अधिक

Bank बैंक	₹ crore
SBI एसबीआई	3,03,160
PNB पीएनबी	1,31,170
Bank of Baroda बड़ौदा	1,14,701
Union Bank यूनियन	1,13,112
Canara Bank केनरा	1,03,949

3 Concentration केंद्रीकरण

- Top **10 banks**: ₹11.73 lakh cr (~**65%**)
  शीर्ष 10
- **PSBs**: nearly **63%** of all write-offs
  सरकारी बैंक 63%
- Raises questions on **lending & risk checks**
  ऋण निर्णय

Class24

Bank loan write-offs total ₹18 lakh crore in 10 years; FY26 dips 8.2% — in depth (1/2)

बैंक ऋण बट्टे खाते — विस्तार से (1/2)

4 Effect on NPAs NPA पर असर

₹3.86 lakh cr
Gross NPA, FY26 (1.73%)
सकल NPA

₹10.40 lakh cr
Peak, FY18 (11.18%)
शिखर

5 The catch | असली चिंता

- Write-off **does not cancel** the borrower's debt
  ऋण माफ़ नहीं
- Only **13–15%** recovered in 5 years (**₹1.32 lakh cr**)
  कम वसूली
- "Small loans are rarely written off" – ex-RBI DG
  बड़े ऋण

6 How a loan is written off प्रक्रिया

- Unpaid **90 days** → **NPA**
  90 दिन
- Banks set aside **provisions**
  प्रावधान
- Fully provided loans moved **off the balance sheet**
  बैलेंस शीट से बाहर

Class24

Bank loan write-offs total ₹18 lakh crore in 10 years; FY26 dips 8.2% — in depth (2/2)

बैंक ऋण बट्टे खाते — विस्तार से (2/2)

7 Stress ladder (SMA) | विशेष उल्लेख खाते

SMA-0 एसएमए-0	SMA-1 एसएमए-1	SMA-2 एसएमए-2	NPA एनपीए
1–30 days दिन	31–60 days दिन	61–90 days दिन	90+ days दिन

8 Write-off vs waive-off अंतर

- **Write-off** – accounting step; recovery continues
  बट्टे खाते
- **Waive-off** – debt is forgiven
  ऋण माफ़ी
- "**Technical** write-off" – kept in branch books
  तकनीकी

Class24

Bank loan write-offs total ₹18 lakh crore in 10 years; FY26 dips 8.2% — background (1/2)

बैंक ऋण बट्टे खाते — पृष्ठभूमि (1/2)

9 Recovery tools वसूली तंत्र

Tool तंत्र	Year वर्ष
DRTs (RDB Act) ऋण वसूली अधिकरण	1993
SARFAESI Act सरफ़ेसी	2002
IBC दिवाला संहिता	2016
NARCL ("bad bank") एनएआरसीएल	2021

10 NPA classes | NPA वर्ग

- **Substandard** – NPA up to 12 months
  अवमानक
- **Doubtful** – NPA over 12 months
  संदिग्ध
- **Loss** – recovery unlikely
  हानि

11 Clean-up steps सफ़ाई अभियान

- **Asset Quality Review** (2015)
  AQR
- **4R**: Recognition, Resolution, Recapitalisation, Reform
  4R
- **PCA** framework for weak banks
  त्वरित सुधारात्मक कार्रवाई

Class24

Bank loan write-offs total ₹18 lakh crore in 10 years; FY26 dips 8.2% — background (2/2)

बैंक ऋण बट्टे खाते — पृष्ठभूमि (2/2)

12 NPA cycle | NPA चक्र

Loose lending ढीला ऋण	AQR समीक्षा	NPA peak शिखर	Write-offs बट्टे खाते
2008–14 boom उछाल	2015 2015	FY18 FY18	NPA falls गिरावट

13 Why RTI matters
RTI का महत्व

- **RTI Act, 2005** got this data out
  RTI 2005
- Names of **wilful defaulters** stay opaque
  अपारदर्शिता
- PSB losses hit **public money**
  जनता का पैसा

Class24

Bank loan write-offs total ₹18 lakh crore in 10 years; FY26 dips 8.2% — Static GK

बैंक ऋण बट्टे खाते — स्थैतिक सामान्य ज्ञान

14 Banking basics | बैंकिंग मूल बातें

Term शब्द	Meaning अर्थ
GNPA **सकल NPA**	Total bad loans
NNPA **शुद्ध NPA**	GNPA minus provisions
PCR **प्रावधान कवरेज**	Provisions ÷ GNPA

15 Bank milestones | इतिहास

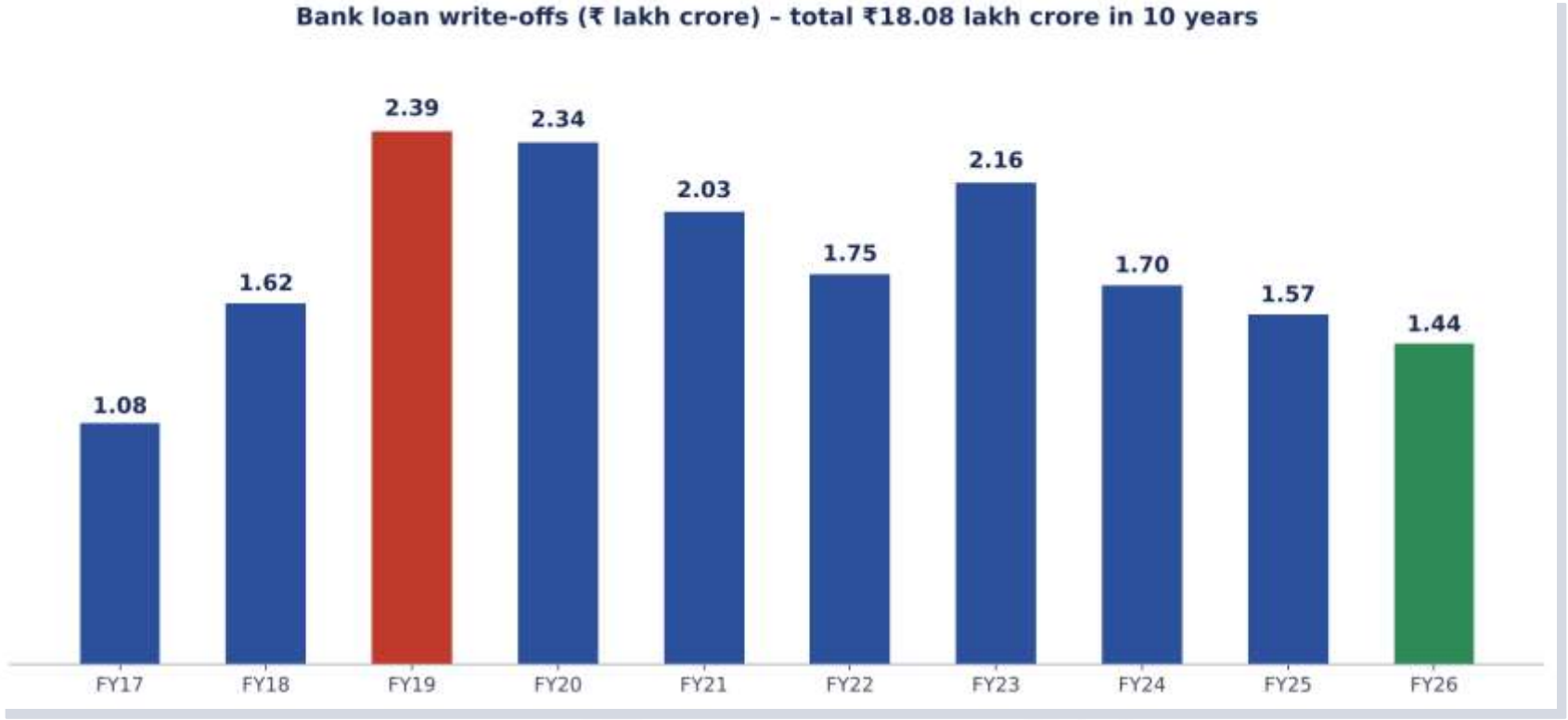
- **SBI** – from Imperial Bank, **1955**
  1955
- Bank **nationalisation**: 14 in **1969**, 6 in **1980**
  राष्ट्रीयकरण
- **12** public sector banks after 2020 mergers
  12 PSB

16 RBI facts | RBI तथ्य

- Set up **1 April 1935**
  1935
- Nationalised in **1949**
  1949
- HQ: **Mumbai** (first in Kolkata)
  मुंबई

Bank loan write-offs total ₹18 lakh crore in 10 years; FY26 dips 8.2% — Map & Diagram

बैंक ऋण बट्टे खाते — मानचित्र व आरेख

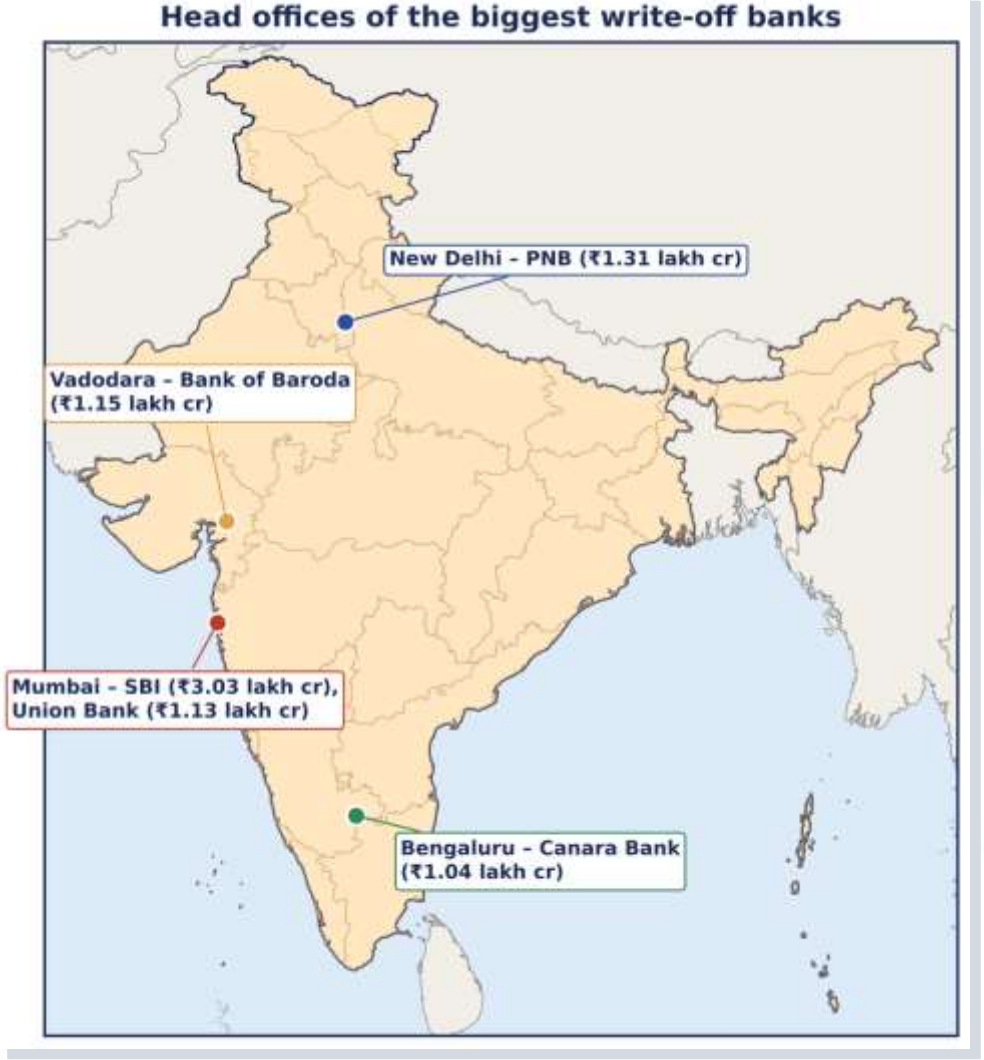


Read the visual
चित्र को समझें

- Peak: **₹2.39 lakh cr in FY19**
  FY19 शिखर
- Falling every year since **FY24**
  लगातार गिरावट
- FY26: **₹1.44 lakh cr** – lowest since FY17
  FY26

Bank loan write-offs total ₹18 lakh crore in 10 years; FY26 dips 8.2% — Map & Diagram

बैंक ऋण बट्टे खाते — मानचित्र व आरेख



Read the visual
चित्र को समझें

- **SBI** alone: ₹3.03 lakh crore
  SBI सबसे ऊपर
- Five PSBs: **₹7.66 lakh crore**
  पाँच सरकारी बैंक
- Private banks in top 10: **ICICI, Axis, HDFC**
  निजी बैंक


SCIENCE

1

ow waistlines, organ function tell a better story of obesity than BMI does

THE GIST

BIG SHOT

WHAT IS IT?

BepiColombo: Mercury in view

THE HINDU • 25 NOV 2026

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पृष्ठ 7 · विज्ञान

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

1 **BMI vs waistline | BMI बनाम कमर**

Waistlines and organ function tell a better story of obesity than BMI

BMI बनाम कमर

How waistlines, organ function tell a better story of obesity than BMI does

In 2025, The Lancet Diabetes & Endocrinology established a commission of 58 experts from different countries to set obesity-related guidelines; a new study in *Nature* has tested whether the commission's recommendations can actually distinguish between people at different levels of risk, with data from 8.4 lakh adults

Arun Panchapakesan

In 1832, a Belgian astronomer and mathematician named Adolphe Quetelet wanted to understand if height and weight measurements could be used to understand human populations.

He collected and analysed these measurements to determine what parameters would constitute what he called the "average man". While doing so, Quetelet realised the weight of a person increases approximately in proportion to the square of the height. He expressed this relationship as the ratio of weight to the square of height.

This measure, the Quetelet Index, was one of the earliest metrics for relative body weight. Researchers also used other approaches, including simple weight to height ratios or weight to height cubed ratios.

A fundamental problem

In 1972, the U.S. physiologist Ancel Keys and his colleagues set out to compare these different measures and examine how well they represented the amount of fat in the body. They concluded that of the lot, the Quetelet Index was the best, and they renamed it the body mass index (BMI).

Since then, BMI has become one of the most widely used measures of relative body weight. Even though it cannot distinguish between the source of body weight – a high value could reflect greater muscle or bone mass rather than excess body fat – it soon became the principal measure used to classify obesity.

However, there was a fundamental problem. People had been using body size as a substitute for disease, without establishing whether excess body fat was actually making a person ill. BMI can indicate whether someone is likely to have excess fat but it cannot tell us precisely how much fat they have, where it is present or whether it is affecting the functioning of their organs.

Moreover, the presence of excess body fat does not necessarily mean a person has an ongoing illness. Some people with excess adiposity maintain normal organ function while others develop conditions such as type 2 diabetes, heart or kidney problems.

To complicate matters further, these conditions are not exclusive to obesity. Heart disease, for instance, can arise through several different mechanisms, including some unrelated to body fat. Simply finding one of these conditions in a person with obesity does not establish that obesity is the cause.

Preclinical and clinical obesity



Even though the BMI cannot distinguish between the sources of body weight, it quickly became the principal measure used to classify obesity. (AFP/Pexels)

that had historically been treated as one: how to determine if a person has excess body fat, and is that excess fat actually impairing their health?

The commission published a report distinguishing between two forms of obesity: 'preclinical obesity', in which excess body fat is present but the function of organs and tissues is preserved despite a higher risk of developing disease, and 'clinical obesity', a chronic illness in which excess body fat has impaired the functioning of tissues or organs or has limited a person's ability to carry out everyday activities.

The commission also recommended that BMI should be used primarily to screen and for population-level studies rather than as a measure of an individual's health. To confirm excess body fat in an individual, it recommended using direct measurements of body fat where possible or additional measures such as waist circumference, waist-to-hip ratio or waist-to-height ratio in addition to BMI. The commission also proposed 18 diagnostic criteria for clinical obesity in adults, covering dysfunction in various organs and tissues as well as significant limitations in everyday activities.

doctors' ability to identify obesity and distinguish between people at different levels of risk. The study authors, from China, Spain, the U.K., the U.S., and Italy, analysed data from 844,108 adults across the first four countries, and compared conventional BMI-based classification with a combined approach that incorporated waist circumference and waist-to-height ratio. Then they examined how the two approaches related to ill health.

They found BMI alone both over- and underestimated obesity relative to the combined criteria. Across the four cohorts, 1.2-3.1% of participants were classified as having obesity based on BMI alone but were not obese according to the waist-based criteria.

BMI also missed 5.2-8.6% of participants whose waist measurements indicated obesity. With the additional measurements, the overall prevalence of obesity increased by 3.3-7.4% compared to the BMI-based metric across populations.

Importantly, the study observed that not everyone with excess body fat faced the same health risks. The new category of clinical obesity accounted for only

people with clinical obesity had 69% higher risk of death from any cause compared to only 19% in the preclinical group. Interestingly, the 1.2-3.1% people misclassified as obese based on BMI alone did not have any increased risk of death.

Right direction

The study's authors also acknowledged many limitations. First, they identified organ dysfunction using electronic health records and diagnostic codes, not standardised clinical assessments. Second, not all 18 indicators of organ dysfunction the *The Lancet* commission proposed were available across the four cohorts, potentially underestimating the clinical obesity numbers.

Third, the causes of organ dysfunction could not be attributed to obesity alone in the clinical obesity group. So more research is required to build on the study's findings.

These limitations notwithstanding, the commission's framework is a step in the right direction. For too long, body weight has been treated as a measure of health, and sometimes of character. The day is not far when we will be able to diagnose obesity with 100% accuracy.

THE GIST

BMI has become one of the most widely used measures of relative body weight and is used to classify obesity.

The new study compared conventional BMI-based classification with a combined approach that incorporated waist circumference and waist-to-height ratio and examined how the two approaches related to ill health.

The study observed that not everyone with excess body fat faced the same health risks. The new category of clinical obesity accounted for only 22.7-31.3% of all people classified as having one of the two forms of obesity.

How Waistlines, Organ Function Tell a Better Story of Obesity Than BMI Does

2025 में द लैंसेट डायबिटीज़ एंड एंडोक्रिनोलॉजी के 58 विशेषज्ञों के आयोग ने मोटापे को 'प्रीक्लिनिकल' और 'क्लिनिकल' में बाँटा; अब नेचर में 8.44 लाख वयस्कों पर हुए अध्ययन ने दिखाया कि कमर की माप जोड़ने से मोटापे की पहचान बेहतर होती है और केवल BMI भ्रामक हो सकता है

Nature study
नेचर अध्ययन

1 BMI's origin | BMI की उत्पत्ति

- **1832**: Belgian **Adolphe Quetelet** – "Quetelet Index"
  क्वेटलेट
- **1972**: **Ancel Keys** renamed it **BMI**
  एंसल कीज़
- Weight ÷ **height²**
  भार ÷ ऊँचाई²

2 The flaw | कमी

- Can't tell **fat from muscle or bone**
  चर्बी बनाम मांसपेशी
- Doesn't show **where** fat is
  स्थान नहीं
- Doesn't show if organs are **harmed**
  अंग क्षति नहीं

3 Two kinds of obesity | दो प्रकार

- **Preclinical** – excess fat, organs work normally
  प्रीक्लिनिकल
- **Clinical** – a chronic illness; organs or daily life affected
  क्लिनिकल
- **18** diagnostic criteria for adults
  18 मानदंड

Class24

Waistlines and organ function tell a better story of obesity than BMI — in depth (1/2)

BMI बनाम कमर — विस्तार से (1/2)

4 The Nature study | अध्ययन

8,44,108
Adults studied
वयस्क

1.2–3.1%
Wrongly called obese by BMI
ग़लत वर्गीकरण

5.2–8.6%
Obese people BMI missed
छूटे

+3.3–7.4%
Rise in obesity count
वृद्धि

5 Risk of death मृत्यु जोखिम

+69%
Clinical obesity
क्लिनिकल

+19%
Preclinical obesity
प्रीक्लिनिकल

6 Commission's advice आयोग की सलाह

- Use BMI for **screening & population studies**
  जनसंख्या स्तर
- Confirm with **waist circumference**
  कमर की परिधि
- Or **waist-to-hip / waist-to-height** ratio
  अनुपात

Class24

Waistlines and organ function tell a better story of obesity than BMI — in depth (2/2)

BMI बनाम कमर — विस्तार से (2/2)

7 Study limits | सीमाएँ

Health records
स्वास्थ्य रिकॉर्ड

Not clinical tests
जाँच नहीं

Not all 18
18 नहीं

Criteria available
मानदंड

Cause unclear
कारण अस्पष्ट

Not only obesity
केवल मोटापा नहीं

8 The big message
मुख्य संदेश

- Most **preclinical** people did **not** become clinical
  अधिकांश स्वस्थ रहे
- Excess fat ≠ **illness**
  चर्बी ≠ बीमारी
- Weight is not a measure of **character**
  चरित्र नहीं

Class24

Waistlines and organ function tell a better story of obesity than BMI — background (1/2)

BMI बनाम कमर — पृष्ठभूमि (1/2)

9 BMI classes (WHO) BMI वर्ग

BMI बीएमआई	Class वर्ग
< 18.5	Underweight कम वज़न
18.5–24.9	Normal सामान्य
25–29.9	Overweight अधिक वज़न
30 +	Obese मोटापा

10 Asian Indian cut-offs भारतीय मानक

- Overweight from BMI **23**
  23
- Obese from BMI **25**
  25
- Indians gather more **belly fat** at lower BMI
  पेट की चर्बी

11 Waist danger marks कमर सीमा

- Indian men: **≥ 90 cm**
  पुरुष 90 सेमी
- Indian women: **≥ 80 cm**
  महिला 80 सेमी
- Waist-to-height above **0.5** = risk
  0.5 से अधिक

Waistlines and organ function tell a better story of obesity than BMI — background (2/2)

BMI बनाम कमर — पृष्ठभूमि (2/2)

12 Organs hit by clinical obesity | प्रभावित अंग

Heart हृदय	Lungs फेफड़े	Liver यकृत	Joints जोड़
Failure, BP रक्तचाप	Sleep apnoea स्लीप एपनिया	Fatty liver फैटी लिवर	Knee pain घुटना

13 India acts | भारत के कदम

- **Fit India Movement** (2019)
  फ़िट इंडिया
- Call to cut **edible oil** use by **10%**
  तेल 10% कम
- **Eat Right India** – less salt, sugar, fat
  ईट राइट

Class24

Waistlines and organ function tell a better story of obesity than BMI — Static GK

BMI बनाम कमर — स्थैतिक सामान्य ज्ञान

14 Science journals पत्रिकाएँ

Journal पत्रिका	Based in स्थान
Nature नेचर	London, UK (1869)
The Lancet द लैंसेट	London, UK (1823)
Science साइंस	Washington DC (1880)

15 Fat facts | वसा तथ्य

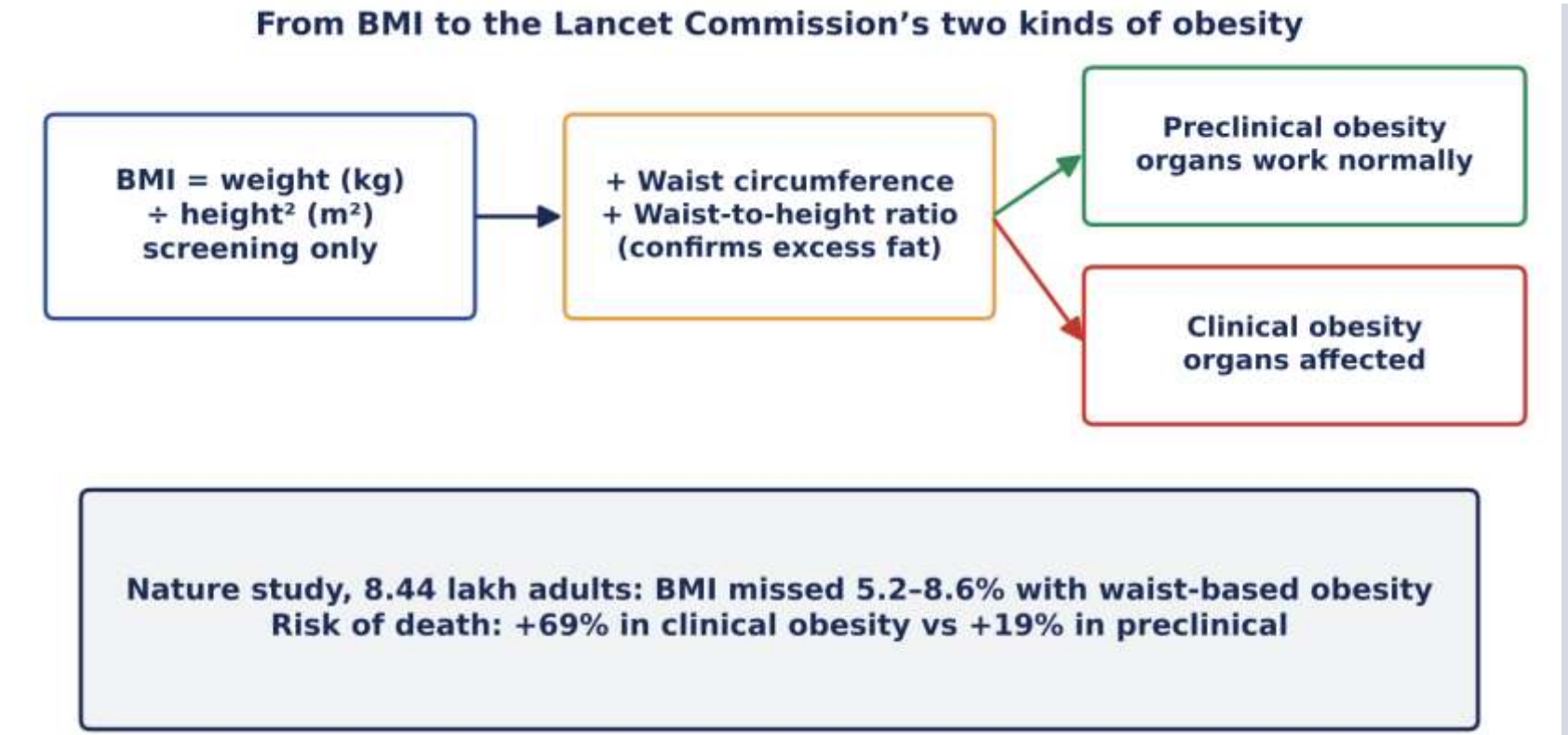
- **Visceral** fat – around organs, most harmful
  आंतरिक वसा
- **Subcutaneous** fat – under the skin
  त्वचा के नीचे
- **Leptin** – "satiety" hormone from fat cells
  लेप्टिन

16 Days to remember | दिवस

- **4 March** – World Obesity Day
  विश्व मोटापा दिवस
- **14 November** – World Diabetes Day
  विश्व मधुमेह दिवस
- **29 September** – World Heart Day
  विश्व हृदय दिवस

Waistlines and organ function tell a better story of obesity than BMI — Map & Diagram

BMI बनाम कमर — मानचित्र व आरेख



Read the visual
चित्र को समझें

- BMI is good for **screening**, not diagnosis
  केवल स्क्रीनिंग
- Waist measures show **where** fat sits
  चर्बी कहाँ
- Only **22.7–31.3%** had clinical obesity
  क्लिनिकल मोटापा

Waistlines and organ function tell a better story of obesity than BMI — Map & Diagram

BMI बनाम कमर — मानचित्र व आरेख



Read the visual
चित्र को समझें

- Data from **China, Spain, UK, US**
  चार देश
- Authors also from **Italy**
  इटली
- Idea began with **Quetelet** in Belgium
  बेल्जियम


World

Trump's backing for Jensen Huang gives Democrats another 2028 target

Pakistan astronaut to fly to Chinese space station

1

mine ban treaty facing 'greatest after 5 nations pull out: monitor

Reaching for the moon

'Broke' jihadist group's kidnappings for ransom surge in Cameroon's Far North

THE HINDU • 25 NOV 2026

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पृष्ठ 15 · विश्व

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

1 **Landmine treaty | बारूदी सुरंग संधि**

Landmine ban treaty faces “greatest test” after 5 nations pull out

बारूदी सुरंग संधि पर संकट

Landmine ban treaty facing ‘greatest test’ after 5 nations pull out: monitor

Agence France-Presse
GENEVA

The Mine Ban Treaty is facing its greatest test following the withdrawals of five European countries, while the number of casualties continues to rise, a monitor said on Tuesday.

Estonia, Finland, Latvia, Lithuania and Poland pulled out in 2025 and 2026, citing security concerns relating to their neighbour Russia, now into the fifth year of its war in Ukraine.

These were the first withdrawals from the landmark treaty agreed in 1997, dealing a blow to the norms enshrined in the Ottawa Convention.

Poland and Finland are preparing to bring anti-personnel mines back into their arsenals, the annual Landmine Monitor report said.



Two young men who lost their legs to landmines use prosthetic legs near the Thailand-Myanmar border in Myanmar on Sunday. REUTERS

“The withdrawals, new use and new production are dangerous steps backward for the ban, but they do not define the treaty,” said Tamar Gabelnick, director of the International Campaign to Ban Landmines (ICBL).

“Lebanon joined in the midst of conflict, recognising that protecting civilians means upholding international law, not abandoning it,” Mr. Gabelnick said. “We urge all states to reject the production and use of anti-personnel mines, by any actor, under any circumstances,” he added.

Some 162 countries are now bound by the ban treaty. Besides Lebanon joining this year, the Marshall Islands and Tonga joined in 2025.

The 28th annual report was produced by the Landmine and Cluster Munition Monitor, the research and monitoring arm of the ICBL and the Cluster Munition Coalition NGOs.

Anti-personnel landmines were used in the reporting period by Ukraine, Iran, Myanmar, North Korea, Russia, and possibly the United States, the monitor said.

Landmine Ban Treaty Facing 'Greatest Test'

After 5 Nations Pull Out: Monitor

लैंडमाइन मॉनिटर की 28वीं वार्षिक रिपोर्ट के अनुसार एस्टोनिया, फ़िनलैंड, लातविया, लिथुआनिया और पोलैंड ने रूस से सुरक्षा ख़तरे का हवाला देकर 2025-26 में ओटावा संधि छोड़ी – 1997 के बाद पहली बार; हताहतों की संख्या भी बढ़ रही है; अब 162 देश संधि से बंधे हैं

Ottawa Convention
ओटावा अभिसमय

1 Who left | किसने छोड़ा

- **Estonia, Finland, Latvia, Lithuania, Poland**
  पाँच देश
- Pulled out in **2025 & 2026**
  2025-26
- Reason: threat from **Russia**
  रूस

2 Who joined | कौन जुड़ा

- **Lebanon** – 2026, amid conflict
  लेबनान
- **Marshall Islands & Tonga** – 2025
  मार्शल द्वीप व टोंगा
- Total now: **162** States
  162 देश

3 Mines used by उपयोगकर्ता

- **Ukraine, Russia, Iran, Myanmar, North Korea**
  पाँच देश
- Possibly the **United States**
  संभवतः अमेरिका
- Casualties continue to **rise**
  बढ़ते हताहत

Class24

Landmine ban treaty faces "greatest test" after 5 nations pull out — in depth (1/2)

बारूदी सुरंग संधि पर संकट — विस्तार से (1/2)

4 The monitor निगरानी संस्था

- **Landmine & Cluster Munition Monitor**
  मॉनिटर
- Research arm of **ICBL** & Cluster Munition Coalition
  ICBL
- This is its **28th** annual report
  28वीं रिपोर्ट

5 ICBL's view | ICBL का मत

- Director **Tamar Gabelnick**
  तमार गैबेलनिक
- "Dangerous steps backward… but they do **not define** the treaty"
  संधि कायम
- Urges **no use by any actor**
  कोई उपयोग नहीं

6 Why mines are cruel क्यों क्रूर

- Can't tell **soldier from civilian**
  भेद नहीं
- Stay live for **decades** after war
  दशकों तक
- Victims – often **children** – lose limbs
  अंग-भंग

Landmine ban treaty faces “greatest test” after 5 nations pull out — in depth (2/2)

बारूदी सुरंग संधि पर संकट — विस्तार से (2/2)

7 What the treaty bans | प्रतिबंध

Use उपयोग	Stockpile भंडारण	Production उत्पादन	Transfer हस्तांतरण
Never कभी नहीं	Destroy नष्ट	Stop बंद	Banned प्रतिबंधित

8 Scope | दायरा

- Covers **anti-personnel** mines only
  कार्मिक-रोधी
- **Anti-tank** mines are **not** banned
  टैंक-रोधी नहीं
- Requires clearing mined areas
  बारूदी सुरंग हटाना

Class24

Landmine ban treaty faces “greatest test” after 5 nations pull out — background (1/2)

बारूदी सुरंग संधि पर संकट — पृष्ठभूमि (1/2)

9 Weapons treaties शस्त्र संधियाँ

Treaty संधि	India? भारत?
Ottawa (1997) ओटावा	No नहीं
Cluster Munitions (2008) क्लस्टर	No नहीं
CCW (1980) सीसीडब्ल्यू	Yes हाँ
CWC (1993) रासायनिक	Yes हाँ

10 India’s position भारत का रुख़

- Not in Ottawa – needs mines for **long land borders** लंबी सीमाएँ
- Follows **CCW Amended Protocol II** on mines संशोधित प्रोटोकॉल II
- Big role in **UN demining** & aid खदान निष्कासन

11 Big non-members बड़े ग़ैर-सदस्य

- **US, Russia, China** अमेरिका, रूस, चीन
- **India, Pakistan** भारत, पाकिस्तान
- **Israel, Iran, North Korea** इज़राइल, ईरान

Landmine ban treaty faces “greatest test” after 5 nations pull out — background (2/2)

बारूदी सुरंग संधि पर संकट — पृष्ठभूमि (2/2)

12 Road to Ottawa | ओटावा तक

ICBL आईसीबीएल	Treaty संधि	Nobel Peace नोबेल	In force लागू
Formed 1992 1992	Signed 1997 1997	1997 1997	1 Mar 1999 1999

13 Nobel link | नोबेल संबंध

- **ICBL** & **Jody Williams** won the **1997** Nobel Peace Prize
  जोडी विलियम्स
- **Princess Diana**’s 1997 Angola walk spread the cause
  राजकुमारी डायना
- Canada led the “**Ottawa Process**”
  कनाडा

Class24

Landmine ban treaty faces “greatest test” after 5 nations pull out — Static GK

बारूदी सुरंग संधि पर संकट — स्थैतिक सामान्य ज्ञान

14 The five quitters पाँच देश

Country देश	Capital राजधानी
Estonia एस्टोनिया	Tallinn
Latvia लातविया	Riga
Lithuania लिथुआनिया	Vilnius
Finland फ़िनलैंड	Helsinki
Poland पोलैंड	Warsaw

15 Baltic facts बाल्टिक तथ्य

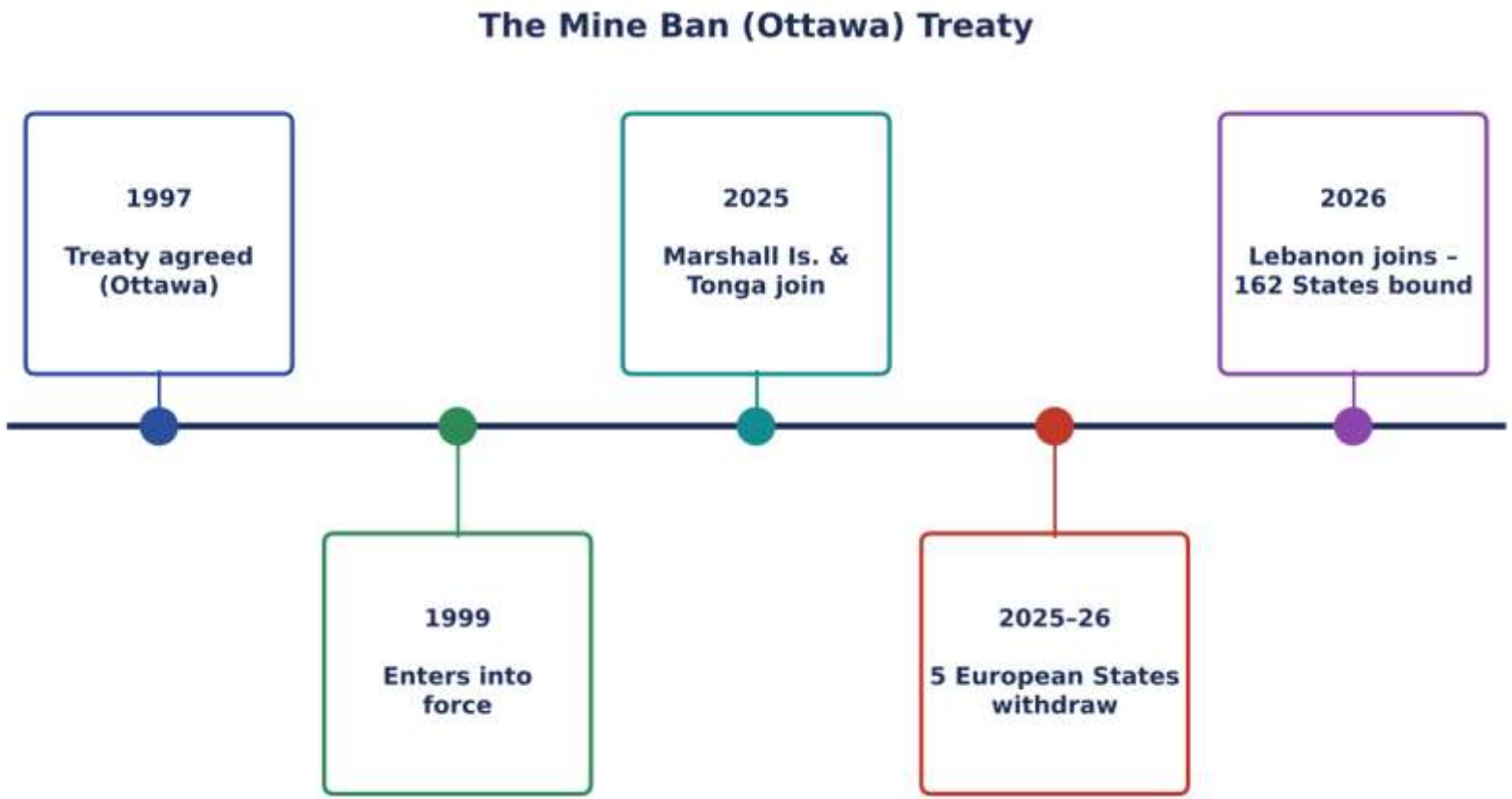
- Estonia, Latvia, Lithuania = **Baltic States**
  बाल्टिक देश
- All joined **NATO & EU** in **2004**
  2004
- **Finland** joined NATO in **2023**
  फ़िनलैंड 2023

16 Day to remember | दिवस

- **4 April** – International Day for Mine Awareness
  खदान जागरूकता दिवस
- **UNMAS** – UN Mine Action Service
  UNMAS
- Treaty HQ support: **Geneva** (GICHD)
  जिनेवा

Landmine ban treaty faces “greatest test” after 5 nations pull out — Map & Diagram

बारूदी सुरंग संधि पर संकट — मानचित्र व आरेख



Read the visual
चित्र को समझें

- First withdrawals in the treaty’s **~30-year** history
  पहली वापसी
- Lebanon joined **during a conflict**
  लेबनान
- Withdrawal takes effect **6 months** after notice
  6 माह

Landmine ban treaty faces “greatest test” after 5 nations pull out — Map & Diagram

बारूदी सुरंग संधि पर संकट — मानचित्र व आरेख



Read the visual
चित्र को समझें

- All five are **NATO** members on the eastern flank
  नाटो
- They cite **Russia’s war** in Ukraine
  रूस का ख़तरा
- **Poland & Finland** may re-stock mines
  फिर भंडारण

Test Yourself — Q1–4 | स्वयं को परखें

Q1 SAMPADA survey, which released new anaemia data, was conducted by:
SAMPADA सर्वे किसने किया?

(a) IIPS Mumbai
(b) ICMR & DHR
(c) NSO
(d) NITI Aayog

Q2 Anaemia Mukt Bharat follows which strategy?
एनीमिया मुक्त भारत की रणनीति:

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

Q3 Bromate in drinking water mainly forms when bromide reacts with:
ब्रोमेट किसकी अभिक्रिया से बनता है?

(a) Chlorine
(b) Ozone
(c) Fluoride
(d) UV light

Q4 Packaged drinking water is regulated as “food” under the:
पैकेज्ड पेयजल किस क़ानून में “खाद्य”?

(a) BIS Act 2016
(b) Consumer Protection Act 2019
(c) FSS Act 2006
(d) Environment Protection Act 1986

Test Yourself — Q5–8 | स्वयं को परखें

Q5 **Total bank loan write-offs in the 10 years to FY26 were about:**
10 वर्षों में कुल बट्टे खाते:

(a) ₹8 lakh crore
(b) ₹12 lakh crore
(c) ₹18 lakh crore
(d) ₹25 lakh crore

Q6 **A loan becomes an NPA when payment is overdue for more than:**
ऋण NPA कब बनता है?

(a) 30 days
(b) 60 days
(c) 90 days
(d) 180 days

Q7 **The SARFAESI Act was passed in:**
सरफ़ेसी अधिनियम कब?

(a) 1993
(b) 2002
(c) 2016
(d) 2021

Q8 **BMI was originally called the:**
BMI का मूल नाम:

(a) Keys Index
(b) Quetelet Index
(c) Broca Index
(d) Rohrer Index

Test Yourself — Q9–10 | स्वयं को परखें

Q9 For Asian Indians, obesity begins at a BMI of:
भारतीयों के लिए मोटापा BMI:

(a) 23

(b) 25

(c) 27.5

(d) 30

Q10 India is a party to which of these?
भारत किसका पक्षकार है?

(a) Ottawa Convention

(b) Convention on Cluster Munitions

(c) Convention on Certain Conventional Weapons

(d) None

Answer Key — Q1–5 | उत्तर व व्याख्या

1-b **ICMR & DHR** — 2023-25, venous blood.
ICMR व DHR।

2-d **6×6×6** — 6 groups, 6 interventions, 6 mechanisms.
6×6×6।

3-b **Ozone** — Ozone disinfection by-product.
ओज़ोन।

4-c **FSS Act 2006** — Sec 3(1)(j).
FSS अधिनियम 2006।

5-c **₹18 lakh crore** — ₹18.08 lakh crore.
₹18 लाख करोड़।

Answer Key — Q6–10 | उत्तर व व्याख्या

6-c **90 days** — SMA-2 is 61–90 days.
90 दिन।

7-b **2002** — Lets banks seize secured assets.
2002।

8-b **Quetelet Index** — Adolphe Quetelet, 1832.
केटलेट इंडेक्स।

9-b **25** — Overweight from 23.
25।

10-c **Convention on Certain Conventional Weapons** — CCW, incl. Amended Protocol II.
CCW।

Myth Buster 1/3 — Biology | आज का भ्रम-भंजन

MYTH | भ्रम

"Chameleons change colour to hide from enemies."

गिरगिट छिपने के लिए रंग बदलता है।

FACT | तथ्य

Camouflage is mostly a side benefit. Chameleons change colour mainly to communicate – to show anger, scare rivals or attract a mate – and to manage body temperature (darker to absorb heat, lighter to reflect it). They do it by changing the spacing of tiny nanocrystals in special skin cells called iridophores, which changes how light is reflected. A calm chameleon often stays plain green or brown; the brightest colours come out during fights and courtship!

छलावरण (कैमोफ़्लाज) ज़्यादातर एक अतिरिक्त लाभ है। गिरगिट मुख्यतः संवाद के लिए रंग बदलता है – गुस्सा दिखाने, प्रतिद्वंद्वी को डराने या साथी को आकर्षित करने के लिए – और शरीर का तापमान नियंत्रित करने के लिए (गर्मी सोखने के लिए गहरा, परावर्तित करने के लिए हल्का)। यह त्वचा की विशेष कोशिकाओं (इरिडोफ़ोर) में सूक्ष्म नैनो-क्रिस्टलों की दूरी बदलकर होता है, जिससे प्रकाश का परावर्तन बदल जाता है। शांत गिरगिट अक्सर सादा हरा या भूरा रहता है; सबसे चटकीले रंग लड़ाई और प्रणय के समय दिखते हैं!

💡 **Colour is the chameleon's language, not its cloak. | रंग गिरगिट की भाषा है, ओढ़नी नहीं।**

Thank you ?

