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Monthly Current Affairs Magazine

## SUSTAINABLE HARNESSING AND ADVANCEMENT OF NUCLEAR ENERGY FOR TRANSFORMING INDIA

The Sustainable Harnessing and Advancement of Nuclear Energy for Transforming India, SHANTI Bill 2025, officially called the Atomic Energy Bill 2025, is in the news because the Union Government has approved it to open India's nuclear energy sector to private and foreign participation.

What is the SHANTI Bill 2025?

The SHANTI Bill 2025 is a proposed law to reform India's civil nuclear energy sector and make it more open, modern, and investment-friendly.

It replaces the Atomic Energy Act, 1962 and the Civil Liability for Nuclear Damage Act, 2010, which earlier kept the sector under strict government control. The Bill allows limited private and foreign participation in nuclear power while retaining state oversight.

### **SHANTI Bill 2025: Clean Energy Revolution or Risky Privatization of India's Nuclear Future?**



### **Is the government safeguarding national interest—or opening the doors too wide?**

#### **SHANTI Bill 2025 Objectives**

The SHANTI Bill 2025 aims to reform India's civil nuclear energy sector to meet future power and climate needs.

Its objectives are:

Expand nuclear power capacity to provide reliable, round-the-clock (baseload) electricity and reduce dependence on coal.

Support India's climate commitments by promoting low-carbon and clean energy sources alongside renewables.

Open the nuclear sector to private and foreign participation in a controlled manner to attract long-term capital and investment.

Promote Small Modular Reactors (SMRs) for faster deployment, industrial decarbonisation, and captive power use.

Improve grid stability as renewable energy capacity increases across the country.

Strengthen India's energy security by diversifying the power mix and reducing fuel import risks.

Leverage international nuclear cooperation, including the Indo-US civil nuclear deal, while maintaining strategic oversight.

## PROVISIONS OF THE SHANTI BILL 2025

Expanded role of the private sector in areas such as: Exploration and mining of atomic minerals, Nuclear fuel fabrication, Manufacturing of nuclear equipment and components, and Research and Development (R&D) in civil nuclear technologies

Minority equity participation: Private companies are permitted to hold up to 49% equity in nuclear power projects, with the government retaining majority control.

Promotion of Small Modular Reactors (SMRs) for industrial use, captive power, and quicker deployment of nuclear capacity.

Foreign investment framework through partnerships and sovereign wealth funds, aligned with global nuclear practices.

Nuclear Energy Mission support, including a ₹20,000 crore outlay for SMR research and development.

Long-term capacity target of achieving 100 GWe nuclear power by 2047.

Government oversight and safety control to remain with state agencies such as NPCIL, ensuring nuclear safety and security.

Framework for liability and risk-sharing mechanisms to make nuclear projects commercially viable while protecting public interest.

## ATOMIC ENERGY REGULATORY BOARD

The Atomic Energy Regulatory Board (AERB) is India's premier authority responsible for ensuring nuclear and radiation safety. It was constituted in November 1983 by the President of India under the Atomic Energy Act, 1962. The AERB derives its regulatory powers from rules and notifications issued under the Atomic Energy Act, 1962 and the Environment (Protection) Act, 1986.

Key functions include:

Regulates nuclear and radiation safety across civilian nuclear installations

Issues safety codes, standards, and licensing conditions

Enforces safety provisions under the Atomic Energy Act, 1962 and Environment (Protection) Act, 1986.

Administers industrial safety provisions of the Factories Act, 1948 for units under the Department of Atomic Energy (DAE) as per Section 23 of the Atomic Energy Act.

Conducts safety inspections and reviews to prevent radiation hazards

Plays a crucial role in strengthening regulatory oversight under the SHANTI Bill 2025 amid increased private sector participation.

SHANTI Bill: Comparison with Existing Laws		
Aspect	Atomic Energy Act, 1962 & CLNDA, 2010	SHANTI Bill 2025
Sector Control	Complete government monopoly over nuclear energy	Government control retained, but limited private participation allowed
Private Participation	No role for private companies	Private firms allowed up to 49% minority equity
Foreign Involvement	Effectively restricted due to legal and policy barriers	Foreign participation permitted through partnerships
Liability Framework	Strict supplier liability under CLNDA	Risk-sharing and liability management mechanisms proposed
Technology Focus	Large, indigenous nuclear reactors	Emphasis on Small Modular Reactors (SMRs)
Investment Environment	Closed and risk-heavy for investors	More investment-friendly and aligned with global practices

### Concerns and Challenges Related to the Bill

**Nuclear safety concerns:** Expanding private participation raises fears about safety standards, making strong and independent nuclear regulation essential.

**Public trust and acceptance:** Nuclear projects often face local opposition due to health, environmental, and displacement concerns.

**Liability and compensation issues:** Changes in nuclear liability rules may raise worries about whether victims will receive timely and adequate compensation in case of an accident.

**Commercial viability for private players:** High costs, long project timelines, and uncertainty in tariff recovery may discourage private investment.

**Regulatory capacity:** Existing regulatory institutions may face challenges in effectively supervising a larger and more complex nuclear sector.

**Technology and scalability issues:** India's heavy reliance on indigenous reactor designs may limit rapid scaling and global integration.

### Way Forward

Strengthen nuclear safety regulation by enhancing the autonomy, capacity, and transparency of the Atomic Energy Regulatory Board (AERB).

Ensure clear and fair liability mechanisms that protect victims while providing certainty to investors and suppliers.

Promote Small Modular Reactors (SMRs) for industrial decarbonisation, captive power, and improved grid stability.

Build public trust through stakeholder consultations, transparency, and awareness about nuclear safety.

Encourage phased private participation to test commercial viability before large-scale expansion.

Integrate nuclear energy into India's climate strategy, aligning it with renewable energy growth and net-zero targets.

## SABKA BIMA, SABKI RAKSHA (AMENDMENT OF INSURANCE LAWS) BILL, 2025

The Lok Sabha has passed the *Sabka Bima, Sabki Raksha (Amendment of Insurance Laws) Bill, 2025*, proposing to raise the **Foreign Direct Investment (FDI)** limit in the **insurance sector** from **74% to 100%**.

- The move is positioned as a key reform to deepen insurance coverage and advance the goal of **“Insurance for All by 2047.”**

# Sabka Bima Sabki Raksha bill

- ✓ Name: Sabka Bima Sabki Raksha (Amendment of Insurance Laws) Bill, 2025
- ✓ Introduced & Passed by Parliament, Dec 2025
- ✓ Purpose: Reform India's insurance laws to deepen coverage and attract investment.
- ✓ Vision: "Insurance for All by 2047."



What are the Key Provisions of the Sabka Bima, Sabki Raksha (Amendment of Insurance Laws) Bill, 2025?

- **100% FDI in Insurance:** The Bill raises the foreign direct investment limit in insurance companies from **74% to 100%**, allowing full foreign ownership to attract long-term capital, advanced technology, and global best practices.
- **Amendments to Insurance Laws:** It updates the **Insurance Act, 1938**, **LIC Act, 1956**, and **Insurance Regulatory and Development Authority (IRDA) Act, 1999** to reflect sectoral reforms and regulatory strengthening.
- **Reinsurance Liberalisation:** The **Net Owned Fund** requirement of Foreign Reinsurance Branches is reduced from **Rs 5,000 crore to Rs 1,000 crore**, this aims to deepen the reinsurance market and promote India as a regional hub.
  - **Net Own Funds (NOF)** refers to the minimum capital that a reinsurance entity must maintain as a financial buffer to ensure solvency and meet claim obligations.
- **Policyholders' Education and Protection Fund:** It will be set up to promote insurance awareness and safeguard consumer interests, while policyholders' data must be collected and protected in line with the **Digital Personal Data Protection (DPDP) Act, 2023**.

- **Stronger Powers for IRDAI:** The Bill significantly enhances **IRDAI's enforcement authority**, enabling it to investigate violations, curb illegal commissions and rebates, and ensure stricter compliance by insurers and intermediaries.
  - The **IRDAI Chairperson can order searches, inspections, and seizures** where records are withheld or tampered with.
  - IRDAI can deploy officers to scrutinise returns, statements, and disclosures submitted by insurers, improving transparency and regulatory vigilance.
- **Greater Autonomy for LIC:** LIC is granted **operational freedom to open new zonal offices** without prior government approval, enabling quicker expansion and better regional management.
- **Eased Compliance Regime:** Procedural and compliance requirements are simplified to improve ease of doing business while maintaining consumer protection.

Limitations of Sabka Bima, Sabki Raksha (Amendment of Insurance Laws) Bill, 2025

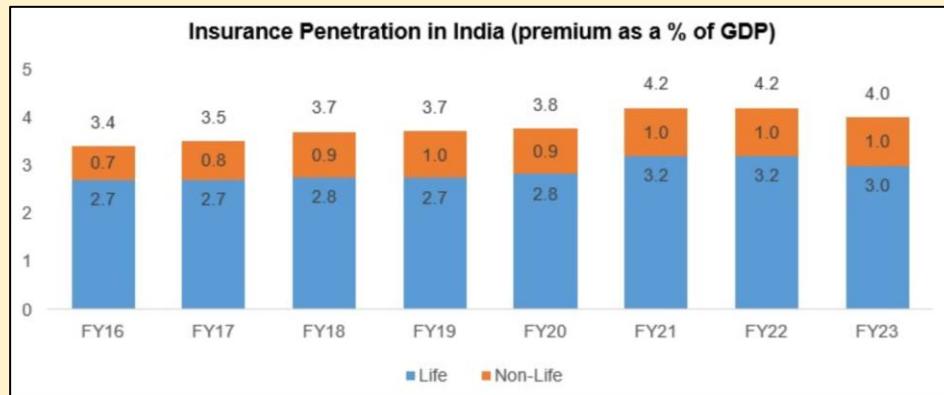
- Critics argue that allowing 100% foreign ownership places citizens' **long-term savings in the hands of foreign corporations**, raising concerns about national control over **household financial security**.
  - There are worries that foreign insurers could **prioritise profit repatriation and urban markets**, neglecting rural and social sector needs.
- Critics also point to a **trust deficit**, as **insurance relies** heavily on public confidence in state-backed institutions.
- Also, the reform is perceived as a **recalibration of the state's role in social risk protection**, with greater emphasis on shared responsibility rather than direct state provision.

Key Government Initiatives to Promote Insurance Penetration in India

- **Pradhan Mantri Jan Arogya Yojana (PM-JAY):** The largest health assurance scheme in the world, it provides health insurance cover of **Rs 5 lakh per family per year for secondary and tertiary care to vulnerable households**.
- **Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY):** It is a life insurance scheme providing coverage for death due to any cause. The eligible age to join the scheme is 18 to 50 years.
- **Pradhan Mantri Suraksha Bima Yojana (PMSBY):** An Accident Insurance Scheme offering accidental death and disability cover for death or disability on account of an accident.
- **Jan Dhan-Aadhaar-Mobile (JAM) Trinity:** Enables easy enrolment, premium payment, and direct benefit transfers, expanding insurance access.

What is the State of the Indian Insurance Sector?

- **Market Size and Global Position:** India is currently the **10th largest insurance market globally** and the **2nd largest among emerging markets**, with a market share of about **1.9%**.
  - As per Swiss Re, India is expected to become the **6th largest insurance market by 2032**, overtaking major developed economies.
- **Penetration and Density:** Insurance penetration in India has been in a growing momentum from 3.4% in FY16 to 4.0% in FY23.
  - The general insurance density (the per capita premium) rose from **USD 9 in 2019 to USD 25 in FY23**.
  - The number of insurers rose from 53 in 2014–15 to 74 in 2024–25, reflecting deeper market participation.
  - Total insurance premiums nearly **tripled from Rs 4.15 lakh crore to Rs 11.93 lakh crore** over the same period.



- **Life Insurance Segment:** India is the 5th largest life insurance market globally, growing at 32-34% annually.
  - LIC remains as the largest player with around **60% market share**, but private insurers are steadily gaining ground.
- **Non-Life (General) Insurance Segment:** India is currently the 4th largest general insurance market in Asia and the 14th-largest globally.

What are the Key Challenges in India's Insurance Sector?

- **Low Insurance Penetration:** General insurance penetration in India remains relatively low at **1% of GDP, compared to a global average of 4.2% in 2023**.
- **Limited Rural and Informal Coverage:** Urban and salaried segments dominate coverage, while **rural areas, MSMEs, gig workers, and the unorganised workers** remain largely uninsured.
- **Product Mismatch:** Insurance products are often complex and poorly tailored to the needs of low-income households and small businesses.
  - Many products remain generic and poorly aligned with emerging risks like **climate events, cyber risks, and pandemic-related losses**.
- **Mis-selling and Trust Deficit:** **Product complexity, opaque terms, delayed claim settlements, mis-selling by intermediaries**, and complex policy terms weaken consumer confidence and lead to high grievance volumes.
- **Limited Awareness:** Large sections of the population still view insurance as an expense rather than a risk-management tool.

What Measures Needed to Strengthen India's Insurance Sector?

- **Leverage Technology and Digital Public Infrastructure:** Encourage adoption of **RegTech and SupTech** tools for real-time compliance monitoring and risk assessment.
  - Enhance the integration of insurance with **India Stack (Aadhaar, e-KYC, DigiLocker, UPI)** for faster onboarding, premium collection, and claim settlement.
  - Use **AI and data analytics** for fraud detection, underwriting, and personalised products.
- **Encourage Product Innovation and Risk Coverage:** Promote insurance products for **emerging risks** such as cyber security, climate disasters, health pandemics, and supply-chain disruptions.
  - Encourage **usage-based and on-demand insurance**, especially in motor and health segments.
  - Align insurance growth with India's goals of **financial inclusion, climate resilience, and infrastructure financing**.
- **Deepen Insurance Penetration and Inclusion:** Scale up **social insurance schemes** such as **PMJJBY, PMSBY, PMFBY, and Ayushman Bharat** to cover informal workers, gig economy participants, and MSMEs.

- Promote **micro-insurance and parametric insurance** for farmers, coastal communities, and climate-vulnerable regions.
- Use **Self-Help Groups, PACS, CSCs, and post offices** as last-mile insurance distributors.
- **Policy Imperative:** As India opens the insurance sector to **foreign participation**, the **Insurance Amendment Bill** must be backed by **tighter regulation and vigilant oversight** to safeguard policyholders and ensure market stability.

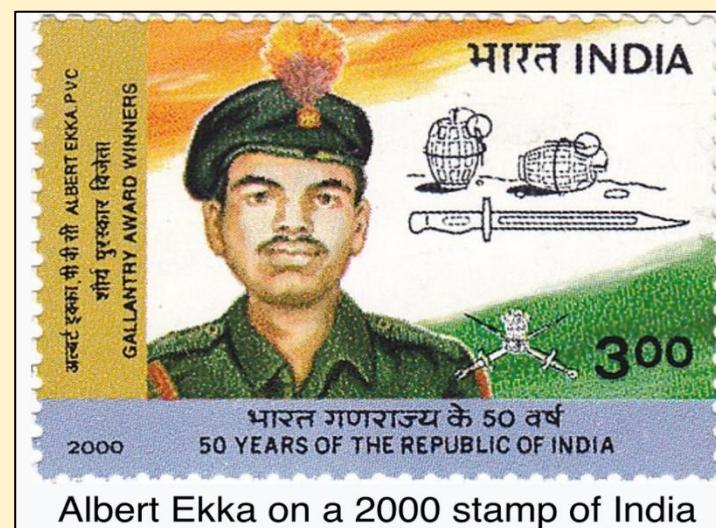
Allowing 100% FDI in insurance marks a bold and mature step in India's financial sector reforms. It addresses the supply-side challenge of capital and expertise. The reform's success will depend on strong regulation and the ability to balance investor interests with the protection of Indian policyholders.

## ALBERT EKKA BRIGADE

The Albert Ekka Brigade, a distinguished formation of the Indian Army, observed its 56th Raising Day at the Agartala Military Station with solemn ceremonies and military traditions. The event commemorated the brigade's historic role, bravery, and unwavering service to the nation, particularly during the 1971 India-Pakistan War from the Tripura sector.

### Solemn Ceremonies and Tribute to Fallen Soldiers

The Raising Day observance began with a wreath-laying ceremony to honour soldiers who made the supreme sacrifice in the line of duty. Officers, junior commissioned officers, other ranks, and civil dignitaries paid homage to the fallen heroes. The ceremony reflected deep respect for the courage and dedication that continue to inspire generations within the brigade.



Albert Ekka on a 2000 stamp of India

### Legacy of Gallantry and the 1971 War

The brigade has a unique distinction of earning the highest gallantry awards in both war and peacetime, including the Param Vir Chakra during the 1971 conflict. The unit played a pivotal role in the Battle of Gangasagar near the Tripura border as part of Operation Cactus Lily. The Agartala sector holds special significance, as the brigade was launched into operations from this region during the war.

Lance Naik "Albert Ekka" of the 14th Guards made the supreme sacrifice while neutralising a critical enemy bunker threatening Agartala.

His act of conspicuous bravery led to the posthumous award of the Param Vir Chakra, India's highest wartime gallantry honour, and the brigade proudly bears his name.

Addressing the troops, Brigadier "Dheeraj Singh" praised the brigade's professionalism, operational excellence, and commitment to national security. Defence analyst "Manas Paul" highlighted that the 1971 war involved Operation Cactus Lily and Operation Nut Cracker, with the 57 Mountain Division providing crucial firepower support.

The operations culminated on 16 December 1971 with the surrender of 93,000 Pakistani soldiers to Lt Gen "Jagjit Singh Aurora", marking a decisive moment in South Asian history.

## INDIA -BANGLADESH RELATIONS

Bangladesh is on the edge once again after the 'July Revolution' leader **Sharif Osman Hadi** dies due to gunshot injuries. It led to protests in Dhaka & attacks on newspaper offices.

The protests have also been witnessed near **Indian High Commission in Dhaka & Assistant High Commissions in Chittagong, Khulna & Rajshahi** over the last few days.



### Political Evolution and Recent Developments (2024-25):

- **Political Transition:** Student-led protests in 2024 led to Sheikh Hasina's exit and the establishment of an interim government led by Muhammad Yunus. While Yunus has underscored "fair and balanced" relations with India, some of his remarks – like describing Northeast India as "landlocked" – sparked sensitivities.
- **Attacks on minorities across both the borders:** The ethnic attacks on Bangla-speaking Hindus in Bangladesh and the attacks on Bangladeshi's in India have strained the India-Bangladesh relations.
- **Resurfacing of security challenges:** There are risks of emergence of security challenges by the anti-India groups as encountered during the earlier BNP-Jamaat years. With the continuing tensions on the border with Pakistan, Indian Army's long standoff with the PLA in eastern Ladakh, has created a security-nightmare for India.
- **Threat to India's connectivity with the North-east:** A further deterioration in Indo-Bangladesh has restricted India's access to the Northeast. This region's connection to mainland India will only remain through the narrow "Chicken's Neck". With the Myanmar border remaining extremely volatile, the source of unrest in India's Northeast will increase.
- **Jeopardized the Bilateral trade and FTA:** Sheikh Hasina's exit has jeopardized the growing bilateral trade ties between India and Bangladesh. There has also been stagnation of talks in the potential free trade agreement (FTA) between the two countries.
- **Deterioration of people-people ties-** There are real risk of blowback from the Bangladeshi people and the new power centres in Dhaka- some of whom will carry past grudges against India.
- **Geopolitical challenges:** Pakistan and China will see the political change in Bangladesh as an opportunity to challenge India's presence in the country and try to tar it with a pro-Hasina brush.
- **Recent Policy Shifts and Frictions:**
  - **Transshipment Facility Withdrawal:** India revoked Bangladesh's right to ship exports through Indian ports citing congestion; Dhaka saw it as damaging to trade competitiveness.
  - **Extradition Tension:** The interim government has sought Hasina's extradition from India – causing diplomatic discomfort.

- **Minority Concerns:** Reports of violence against Hindus post-regime change have worried New Delhi.
- **China's Outreach:** Beijing has stepped up diplomatic and infrastructure engagement, raising strategic concerns in India.
- **Summoning of Bangladesh High Commissioner:** India recently summoned the Bangladesh High Commissioner in India over the deteriorating security environment in the country & the threats posed by the extremists elements to the security of the Indian mission in Dhaka.

### Reasons Behind Sheikh Hasina's Exit:

1. **Peaceful Student demonstration evolving into a nationwide movement:** The peaceful student protest against the freedom fighter reservation of 30% in civil services, galvanized into a nationwide movement due to Government's heavy-handed approach. The attack on students by Awami League's student wing, Bangladesh Chhatra League, imposition of a strict curfew with a 'shoot-on-sight' order and labelling the demonstrators as 'Razakars'(a term associated with collaborators during the 1971 war) further inflamed tensions.
2. **Slowing down of economic Growth:** Bangladesh made rapid economic progress under Sheikh Hasina's regime. The country's per capita income tripled in a decade, with the World Bank estimating that over 25 million people were lifted out of poverty in the last 20 years. However, the pandemic in 2020 and a slowing global economy, thereafter, hit the garment industry badly. This increased unemployment, inflation in the economy and discontent of Bangladeshi Population.
3. **Eroding democratic values:** The Parliamentary elections in 2014, 2018, and 2024 were controversial and non-participative as they were marred by low turnout, violence, and boycotts by opposition parties.
4. **Reliance on Hard Power to maintain control:** Hasina's government increasingly relied on hard power to maintain control. This created a climate of fear and repression. **For ex-** The Digital Security Act 2018, became a potent weapon for the government and ruling party activists to silence critics and stifle freedom of online expression.
5. **Increasing economic inequality:** The proliferation of Bank scams and an expanding list of defaulters, coupled with rampant corruption, fueled public discontent despite the overall economic progress. **For ex-** Companies like CLC Power, Western Marine Shipyard, and Remex Footwear topped the list of defaulters, with bad loans ranging from 965 crore to 1,649 crore Bangladeshi Taka.

**India-Bangladesh Relations**

# INDIA - BANGLADESH RELATIONS

**Bilateral Relations**

<b>Close Neighbour</b>  India has invited only Bangladesh as a guest country among its neighbors during its G20 presidency.	<b>Trade Growth</b>  Bangladesh was India's largest trade partner in South Asia in FY 2023-24. The bilateral trade reached \$13 billion.	<b>Land Boundary Agreement</b>  In 2015, India and Bangladesh resolved the decades-long border dispute.	<b>Connectivity Projects</b>  Akhaura-Agartala rail link Khulna-Mongla Port Rail Line	<b>Cooperation in Groupings</b>  Bangladesh and India are common members of SAARC, BIMSTEC, IORA, & the Global Biofuel Alliance (GBA).
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**Challenges**

<b>Geopolitical Dynamics</b>  Bangladesh instability may boost Chinese influence.	<b>Political Uncertainty</b>  Hostile leadership could revive militants, raising border tensions.	<b>Regional issues</b>  China deepens ties with Bangladesh, its top arms market after Pakistan.	<b>Teesta Water Sharing Treaty</b>  Teesta water sharing has been a thorny issue since 1947.	<b>Infrastructure &amp; Connectivity Risks</b>  Unrest threatens India's \$8B infrastructure credit and Northeast access.
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## What is the significance of Bangladesh for India?

1. **Geo-strategic:** Bangladesh holds significant geostrategic importance for India as its eastern neighbour. It provides India with access to the Bay of Bengal and serves as a vital route for trade and connectivity with Southeast Asia.
2. **Geo-political:** A stable and friendly Bangladesh is crucial for India's security. Geopolitical cooperation on issues such as counter-terrorism and border management is essential for maintaining peace in South Asia. Moreover, Bangladesh's support is important for India's bid for a permanent seat in the UN Security Council (UNSC).
3. **Economic:** Bangladesh is a key economy for India's exports and bilateral trade. Strengthening economic ties with Bangladesh is vital for India to achieve its goals under the new Foreign Trade Policy and its vision of becoming a \$5 trillion economy.
4. **Cultural and Civilisational:** Bangladesh shares deep cultural and civilisational ties with India, including a large Bengali Hindu population and several religious-cultural sites such as Ranir Bunglow Temple and Bhoj Vihara that reflect shared heritage.
5. **International Cooperation:** Strong India-Bangladesh cooperation is essential for the success of regional and global platforms like BIMSTEC (Bay of Bengal Initiative for Multi-Sectoral Technical and Economic Cooperation), SAARC (South Asian Association for Regional Cooperation), and international climate forums such as the COPs under the UNFCCC.

## What are the areas of Cooperation between India and Bangladesh?

1. **Trade and Economic Cooperation:** Bilateral trade crossed **USD 13 billion in 2023-24**, making Bangladesh India's top trading partner in South Asia. India provides duty-free access on most goods under the **South Asian Free Trade Area (SAFTA)**. Both countries have also started **Free Trade Agreement (FTA)** negotiations to further ease trade and investment.
2. **Connectivity and Infrastructure:** Cross-border links like the **Akhaura-Agartala rail** and **Khulna-Mongla Port rail line** improved regional connectivity. Bus routes connect major cities, and India provides **USD 8 billion in Lines of Credit (LOC)** for infrastructure development. Ports access facilitates trade with India's Northeast.
3. **Water and River Cooperation:** The **1996 Ganga Water Treaty** guides water-sharing, while the **Joint Rivers Commission (JRC)** manages floods, irrigation, and data sharing. Cooperation continues across 54 rivers, though the **Teesta River dispute** remains unresolved.
4. **Security and Border Management:**
  - a. Anti-India terror groups were dismantled under Sheikh Hasina.
  - b. **Border Security Force (BSF)-Bangladesh Border Guard (BGB)** coordination reduced cross-border crimes, and joint exercises like **Exercise Sampriti (Army)** and **Exercise Bongosagar (Navy)** enhanced defence cooperation.
  - c. The **2015 Land Boundary Agreement (LBA)** settled enclave disputes.
5. **Energy and Power Cooperation:** India supplies around **2,000 MW of electricity** and diesel via the **India-Bangladesh Friendship Pipeline**, strengthening Bangladesh's energy security. Both nations are exploring renewable energy collaboration under **One Sun One World One Grid (OSOWOG)**.
6. **Multilateral and Regional Cooperation:** Both countries work closely in **Bay of Bengal Initiative for Multi-Sectoral Technical and Economic Cooperation (BIMSTEC)**, **Bangladesh, Bhutan, India, Nepal Initiative (BBIN)**, and **South Asian Association for Regional Cooperation (SAARC)** for trade, connectivity, and development. They also cooperate on climate change and disaster resilience through global forums like **United Nations Framework Convention on Climate Change (UNFCCC)** and **Conference of Parties (COP)** summits.

7. **Cultural and People-to-People Ties:** Shared language, literature, and religion create strong cultural bonds. Heritage sites like **Ranir Bungalow Temple** and **Bhoj Vihara** highlight common history, reinforced by cultural exchanges and celebrations like **Mujib Borsho** (Birth Centenary of Sheikh Mujibur Rahman).
8. **Tourism and Education Cooperation:** Bangladeshis form the largest group of tourists in India, with joint promotion of cultural and Buddhist tourism circuits. Student exchanges and scholarships have strengthened educational links.
9. **Health and Medical Cooperation:** Bangladesh accounts for over 35% of India's medical tourists, contributing more than 50% of medical tourism revenue. Partnerships include **medical visa facilitation**, hospital collaboration, and **telemedicine services**.
10. **Counter-Terrorism and Intelligence Sharing:** Bangladesh's crackdown on anti-India insurgents under Sheikh Hasina boosted security cooperation. Both nations coordinate on **intelligence sharing**, **counter-terrorism operations**, and **cybersecurity initiatives**, ensuring regional stability.

#### What are the other Challenges in India-Bangladesh Relations?

1. **Sharing of Transboundary River Waters:** India and Bangladesh share 54 common rivers, but only two transboundary water-sharing treaties have been signed so far: the **Ganga Waters Treaty** and the **Kushiyara River Treaty**. A major point of contention remains the **Teesta River** dispute, with Bangladesh seeking equitable distribution of its waters, which has not been agreed upon by India and the state of West Bengal.
2. **Deportation of Rohingyas:** India and Bangladesh have mutual but sometimes conflicting interests regarding the deportation of Rohingyas to mainland Myanmar. India prioritizes deportation from its own territory first and then later facilitates deportation from Bangladesh to Myanmar.
3. **Cross-Border Terrorism and Infiltration:** Terrorism and infiltration across the Bangladesh border pose significant internal security threats to India. Activities like armed dacoity in border districts, fake currency transfer, cattle smuggling, and prostitution have also raised security concerns.
4. **Drug Smuggling and Trafficking:** According to the **2007 International Narcotics Control Board (INCB)** report, India remains a prime transit route for heroin trafficking from South Asia to Europe through Bangladesh.
5. **Growing Chinese Influence in Bangladesh:** Bangladesh is an active partner in China's **Belt and Road Initiative (BRI)**. China has invested in 12 highways, 21 bridges, and 27 power and energy projects in Bangladesh. This growing involvement may undermine India's regional standing and impede its strategic aspirations.
6. **Rising Radicalization and Minority Persecution:** The surge in religious extremism and mistreatment of minorities in Bangladesh poses threats to both internal stability and regional security, potentially destabilizing Bangladesh and affecting India's security environment.

#### What Should be India's approach to deal with the Bangladesh Crisis?

1. **Diplomatic Engagement:** Maintain open channels with the interim government through regular high-level visits and dialogue. Avoid provocative statements and carefully manage perceptions to sustain mutual trust.
2. **Raising the Attacks on Minorities:** India must raise concerns over attacks on Hindu minorities both bilaterally and multilaterally, including through the United Nations mechanisms.
3. **Support to Popular Expression:** As a vibrant multi-party democracy, India should support the expression of popular will in a sensitive neighboring country. For example, India supported the people's movement in Nepal in 2006 that ended dictatorial monarchical rule and restored multi-party democracy.

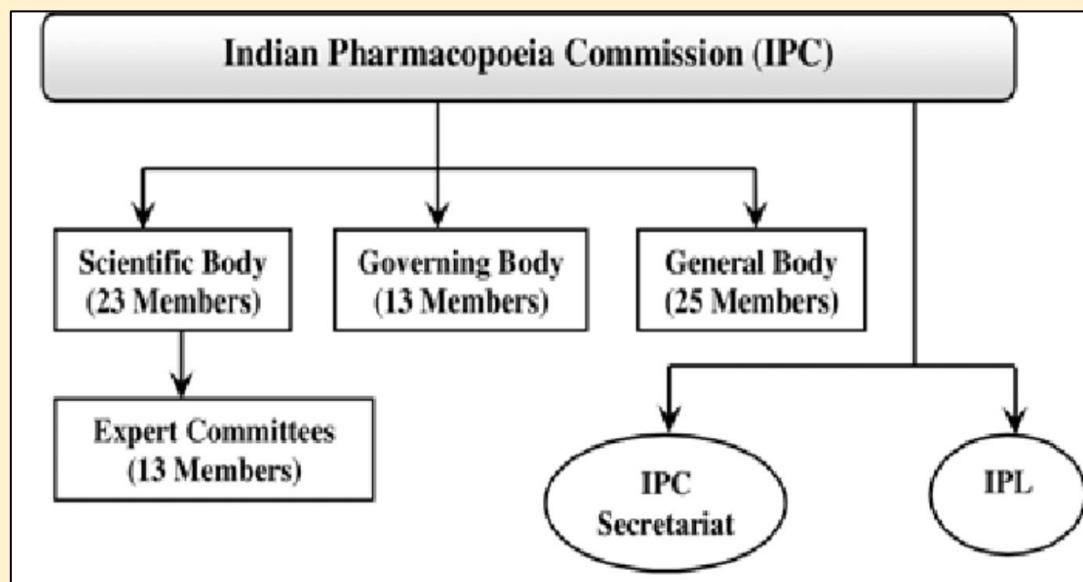
4. **Expression of Readiness to Expand Bilateral Ties:** India should signal its readiness to enhance economic engagement with a successor government while avoiding branding the ongoing political change as anti-India or anti-Hindu.
5. **Cautiousness and Discreteness:** India should act cautiously and discreetly, keeping the door open for continued close and mutually beneficial ties, as seen in its engagement with the Maldives under Mohamed Muizzu.
6. **Establishment of Joint Task Forces and Smart Border Management:** Joint task forces comprising law enforcement agencies from both countries should be established to effectively combat cross-border drug smuggling, human trafficking, and illegal immigration.
7. **Establishment of a Digital Connectivity Corridor:** A digital connectivity corridor should be developed focusing on high-speed internet, digital services, and e-commerce to create new avenues for trade, collaboration, and technological exchange.
8. **Early Conclusion of India-Bangladesh Free Trade Agreement (FTA):** Bangladesh is set to lose its Least Developed Country (LDC) status after 2026, which will end its duty-free and quota-free access to India. India should finalise the FTA at the earliest and ensure it is not misused by China to dump goods into India through the Regional Comprehensive Economic Partnership (RCEP), of which Bangladesh is also a member.

### INDIAN PHARMACOPOEIA COMMISSION (IPC)

Recently, Union Minister of Health and Family Welfare reviewed the progress of Indian Pharmacopoeia Commission (IPC), underscoring its vital role in pharmacovigilance.

#### About Indian Pharmacopoeia Commission (IPC):

- **Nodal ministry:** It is an autonomous Institution of the Ministry of Health and Family Welfare, Govt. of India.
- **Objective:** It is created to set standards of drugs in the country. Its basic function is to regularly update the standards of drugs commonly required for treatment of diseases prevailing in this region.
- **Organizational Structure:** The Secretary of the Ministry of Health and Family Welfare is the chairperson of IPC. It has a three-tier structure comprising a General Body, a Governing Body, and a Scientific Body.



- **Pharmacovigilance:** IPC acts as the National Coordination Centre (NCC) for the Pharmacovigilance Programme of India (PvPI), monitoring adverse drug reactions (ADRs).
- **Materiovigilance:** It operates the Materiovigilance Programme of India (MvPI) to track safety issues related to medical devices.
- **Reference Substances:** It provides certified reference substances used as analytical standards for drug testing.

- **Major focus areas:**
  - It promotes rational use of generic medicines by publishing National Formulary of India.
  - It prescribes standards for identity, purity and strength of drugs essentially required from the health care perspective of human beings and animals.
  - It also provides IP Reference Substances (IPRS) which act as a fingerprint for identification of an article under test and its purity as prescribed in IP.
- **Official Publications:**
  - Indian Pharmacopoeia (IP): The official book of standards for drugs in India, having legal status under the Second Schedule of the Drugs and Cosmetics Act, 1940.
  - National Formulary of India (NFI): A guide to promote the rational and safe use of medicines.

### Narsapuram lace craft

Recently, Prime Minister Narendra Modi praised the lace products made by self-help groups in Narsapuram of West Godavari district during his "Man-Ki-Baat."



#### ABOUT NARASAPURAM LACE CRAFT

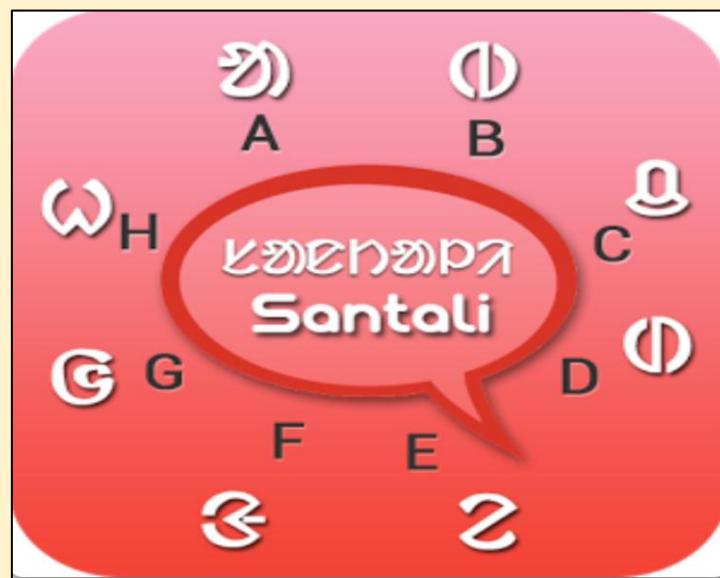
- ◆ Found in and around **Narasapur/Narsapur (West Godavari, Andhra Pradesh)**
- ◆ **Origin:** Taught by Christian missionaries to the local women in 19th Century.
- ◆ Also known as **crochet craft**, it employs fine cotton threads and crochet needles to produce products like as bedspreads, mobile cover etc.

## About Narasapuram Lace Craft:

- **Location:** This craft is associated with Narsapur, which is situated on the bank of Godavari River in the state of Andhra Pradesh.
- **Origin:** It was introduced in 1844 by a Scottish missionary, Macrae, and his wife.
- **History:** It is believed that the women of the farming community of this region started creating highly attractive artefacts from colourful lace, about 150 years ago.
- **Resilience:** The craft has survived the Indian famine (1899) and the Great Depression (1929). By the early 1900s, above 2,000 women were involved in the craft in the Godavari region.
- **Significance:** It was recognized with the Geographical Indication tag in 2024.
- **Raw materials:** It primarily uses fine cotton threads in various thicknesses and colours. Artisans also incorporate silk, rayon, or synthetic threads for decorative pieces, with beads and sequins added to enhance export-quality designs.
- **Technique:** Artisans use crochet needles and fine cotton thread to create intricate floral, geometric, and paisley patterns.
- **Tools:** The main tool is the crochet hook, available in different sizes to create diverse patterns and textures.
- **Design:** This craft showcases intricate floral, geometric, and paisley patterns inspired by nature and traditional motifs.
- **Famous products:** Narsapuram's famed hand-made crochet industry produces doilies, pillow covers, cushion covers, bed spreads, table-runners, and table cloths etc.

## SANTHALI LANGUAGE

Recently, President Droupadi Murmu released the Constitution of India in the Santhali language at a function held at the Rashtrapati Bhavan.



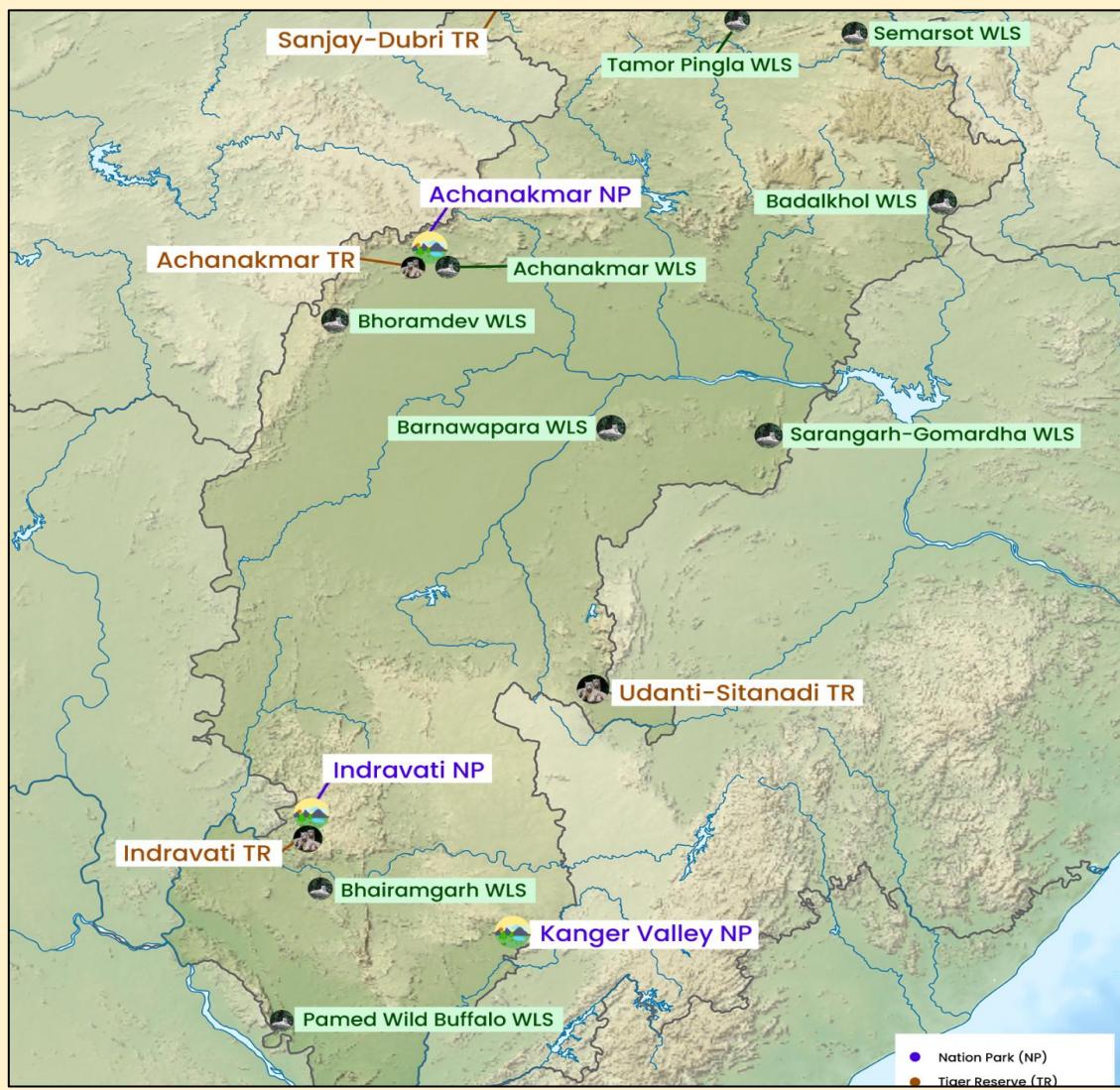
## About Santhali Language:

- **Linguistic Group:** It belongs to the Austroasiatic language family (Munda branch), making it distinct from Indo-Aryan and Dravidian families.
- **Linkage:** It is closely related to other Munda languages, such as Ho, Mundari, and Korku.
- **Nature:** These languages share common features such as their agglutinative nature (where words are formed by stringing together smaller units of meaning) and their use of tones.
- **Constitutional status:** It was included in the Eighth Schedule of the Constitution through the 92nd Amendment Act, 2003.
- **Geographic Reach:** It is spoken mainly in Jharkhand, West Bengal, Odisha, and Bihar. It also has speakers in Bangladesh, and Nepal.

- **Script:** Santhali uses the Ol Chiki script, a writing system that was developed in 1925 by Pandit Raghunath Murmu, a Santhal scholar and writer.
- **Speakers:** In India, it is spoken by an estimated 7 million people, according to recent census data.
- **Significance:** The language is central to the identity of the Santhal tribe, famous for the Santhal Hul (1855–56) rebellion led by Sidhu and Kanhu Murmu. Santhali has a unique and rich tradition, with its own script and oral literature, reflecting the culture and beliefs of the Santhal tribe.

## KANGER VALLEY NATIONAL PARK

The Chhattisgarh government has stepped up efforts to secure the famed Kanger Valley National Park, the official status of a UNESCO World Heritage Site.



### About Kanger Valley National Park:

- **Location:** It is located in Jagdalpur in the Bastar district of Chhattisgarh state.
- **Nomenclature:** It derives its name from the Kanger River, which flows centrally from the Northwest to the Southeast direction. The Kanger River is a tributary of the Kolab River, which ultimately joins the Godavari River.
- **Establishment:** It was declared a National Park in July 1982, under the Wildlife (Protection) Act of 1972.
- **Area:** The total area of the National Park is 200 sq.km.

- **Topography:** It features low flatlands, gentle slopes, steep inclines, plateaus, deep gorges, valleys, and winding stream courses.
- **Major attractions:** Tirathgarh Falls, which originates from the Kanger River, presents an enchanting view falling from a height of 150 feet. The national park has more than 15 limestone caves, including the famous Kotumsar, Kailash, and Dandak caves.
- **Flora:** Blend of mixed moist deciduous type of forests with the predominance of Sal, teak, and bamboo.
- **Fauna:** Major wild animals include tigers, mouse deer, leopards, wildcat, sambar, chital, barking deer, langurs, jackals, rhesus macaque, flying squirrel, etc. The aerial fauna at the park consists of common hill myna, red jungle fowl, spotted owlet, racket-tailed drongos, parrots, etc.

## LANTANA CAMARA

- A fragrant invasive weed, Lantana camara, is spreading worldwide, overrunning millions of hectares across tropical and subtropical, and warm temperate regions.

### About Lantana Camara:

- **Taxonomy:** It is an annual or perennial, small, broadleaf evergreen shrub in the verbena family.
- **Nature:** It is an invasive alien plant species and an exotic weed that aggressively proliferates and forms a dense mesh of bushes.
- **Origin:** It is native to the tropical and sub-tropical regions of Central and South America.
- **Introduction in India:** It was first introduced in India in the early 18th century as an ornamental plant by the British and since then, it has invaded almost all the tropical areas across the country.
- **Uses:** Its timber is used for making furniture and also as fuelwood, etc. Its biomass can be used to produce organic compost and vermicompost, which will be better for organic farming.
- **Status:** It is listed by the IUCN as one of the top 100 worst invasive species globally.
- **Growth:** Its roots dig deep into the soil and spread wide in search of water and nutrients.
- **Adverse impacts:**
  - **Allelopathy:** The plant releases chemicals into the soil that inhibit the growth and survival of neighbouring native vegetation.
  - **Ecosystem Disruption:** It forms dense, impenetrable thickets that block natural light, preventing native forest regeneration and altering the movement of wildlife, such as the Asian elephant.
  - **Toxicity:** Its leaves and berries contain Lantadene (pentacyclic triterpenes), which are toxic to livestock and wild herbivores, causing liver damage and photosensitivity.

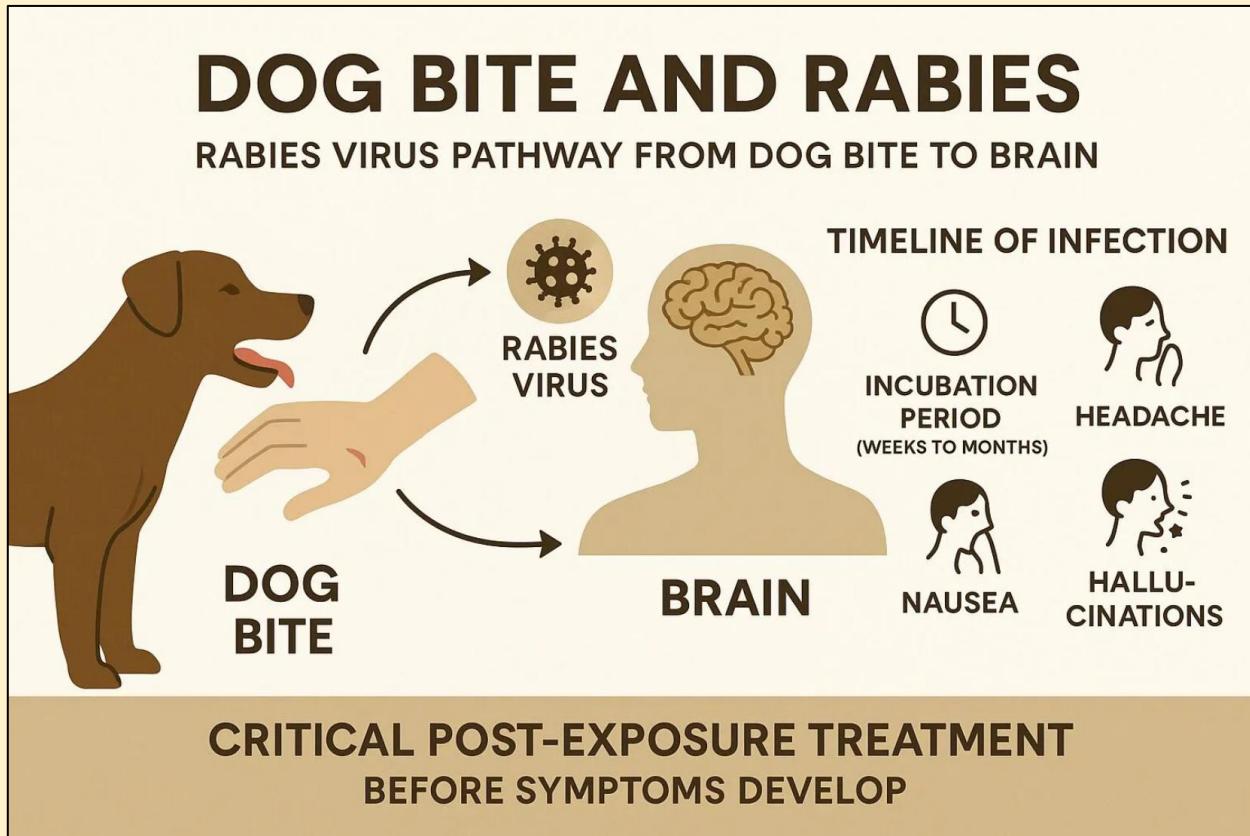


**Affected Areas in India:** It has invaded over 40% of India's tiger range. Heavily impacted regions include the Nilgiri Biosphere Reserve (Western Ghats), Shivalik Hills, and the Aravallis.

## RABIES VACCINE

International alerts over alleged fake rabies vaccines in India raise concerns on drug regulation, supply chain integrity, vaccine hesitancy, and public health governance.

According to a recent study, of the 59,000 rabies-mediated human deaths in the world every year, India represents a third, around 20,000, and more than any other country.



### About Rabies:

- Nature:** Rabies is a vaccine-preventable, zoonotic, viral disease.
- Pathogen:** It is a viral zoonotic disease caused by an RNA virus of the Lyssavirus genus (family Rhabdoviridae).
- Vulnerable species:** It infects mammals, including dogs, cats, livestock and wildlife.
- Significance:** It is one of the neglected tropical diseases (NTD) that predominantly affects already marginalized, poor, and vulnerable populations.
- Transmission:** It spreads to people and animals via saliva, usually through bites, scratches, or direct contact with mucosa (e.g. eyes, mouth, or open wounds).
- Forms:** Clinically, it has two forms:
  - Furious rabies: It is characterized by hyperactivity and hallucinations.
  - Paralytic rabies: It is characterized by paralysis and coma.
- Incubation period:** The incubation period for rabies is typically 2-3 months but may vary from one week to one year.
- Symptoms:** Initial symptoms include generic signs like fever, pain, and unusual or unexplained tingling, pricking, or burning sensations at the wound site. As the virus moves to the central nervous system, progressive and fatal inflammation of the brain and spinal cord develops.
- Fatality:** Once the virus infects the central nervous system and clinical symptoms appear, rabies is fatal in 100% of cases.
- Prevention:** Vaccinating dogs, including puppies, is the most cost-effective strategy for preventing rabies in people because it stops the transmission at its source.

## PARVATI-ARGA BIRD SANCTUARY

In a major boost to wetland conservation in northern India, the Parvati-Arga Bird Sanctuary in Uttar Pradesh has been declared an Eco-Sensitive Zone (ESZ). The decision adds an additional layer of legal protection to one of the state's lesser-known yet ecologically rich wetland ecosystems, reinforcing efforts to balance conservation with sustainable development.

### Parvati Arga Bird Sanctuary

**It is situated in Gonda, Uttar Pradesh. The Ramsar Site, with two oxbow wetlands, is among the state's largest floodplains. It hosts diverse flora and fauna, shelters over 100,000 birds annually, including threatened vultures, and is crucial for maintaining hydrological balance.**



#### Government Notification and Objectives

The ESZ notification was announced by the Union Ministry of Environment, Forest and Climate Change, with Minister of State Kirti Vardhan Singh highlighting the move on social media. The declaration aims to regulate developmental and human activities around the sanctuary, preventing ecological degradation while encouraging responsible ecotourism.

Eco-Sensitive Zones act as buffer areas that minimise the impact of urbanisation, infrastructure expansion, and pollution on protected habitats.

#### Ecological Significance of Parvati-Arga

Spread over 1,084 hectares in Gonda district of Uttar Pradesh, the Parvati-Arga Bird Sanctuary represents a classic Indo-Gangetic floodplain ecosystem.

It comprises two permanent freshwater oxbow lakes—Parvati Lake and Arga Lake—formed from abandoned river channels. The wetland plays a critical role in groundwater recharge, flood mitigation, and climate resilience, while supporting diverse aquatic and terrestrial life.

#### A Haven for Migratory and Threatened Birds

The sanctuary is a key wintering and stopover site for migratory birds arriving from Central Asia and the Tibetan region. It also holds global recognition as a Ramsar Site, underlining its international importance.

Notably, Parvati-Arga provides nesting and foraging grounds for threatened vulture species such as the white-rumped vulture, Indian vulture, and the endangered Egyptian vulture. However, challenges such as invasive species like water hyacinth continue to threaten its ecological balance.

## Role of Eco-Sensitive Zones in Conservation

Eco-Sensitive Zones function as transition areas between high-protection wildlife habitats and human-dominated landscapes. In the case of Parvati-Arga, the ESZ is expected to regulate construction, restrict polluting industries, and manage land-use changes.

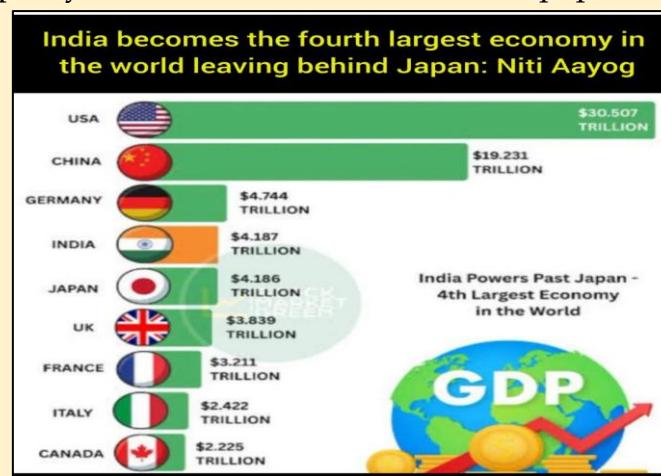
These measures are intended to safeguard the wetland's hydrology and bird habitats while allowing sustainable livelihoods and development in surrounding regions.

Eco-Sensitive Zones can extend upto 10kms.

## INDIA BECOMES WORLD'S FOURTH-LARGEST ECONOMY

India has overtaken Japan to become the world's fourth-largest economy in nominal GDP terms, with output estimated at around \$4.18 trillion. The achievement places India behind only the United States, China and Germany, marking one of the most dramatic climbs in global economic rankings in recent history.

Yet this milestone, while significant, also underscores a deeper paradox: India's economic scale has surged, but average prosperity remains modest for much of its population.



### How India climbed to fourth place

In 2014, India was the world's 10th-largest economy, with GDP hovering around \$2 trillion – nearly seven decades after Independence. The subsequent decade saw a sharp acceleration. By 2021, the economy crossed \$3 trillion, and in just four more years, it added another trillion dollars, pushing past Japan.

International institutions broadly corroborate this trajectory. The "International Monetary Fund" projects India's nominal GDP to reach about \$4.51 trillion in 2026, marginally ahead of Japan's \$4.46 trillion, suggesting that India's fourth-place ranking is likely to be formally confirmed when revised data is released.

### Why India has grown so fast

India's rise reflects a combination of sustained high growth and resilience during global disruptions. Between 1990 and 2023, India recorded an average annual growth rate of about 6.7%, outperforming many advanced economies. Even amid global slowdowns, trade shocks and geopolitical tensions, India has retained its status as the fastest-growing major economy.

Recent momentum has been strong. Real GDP growth touched a six-quarter high in 2025-26, supported largely by domestic demand. Private consumption has remained resilient, credit flows robust, and financial conditions supportive, helping offset external headwinds.

## **The reform backbone behind the numbers**

Structural reforms over the past decade have played a crucial role. The introduction of the “Goods and Services Tax” created a unified national market and significantly improved tax compliance. GST collections have steadily strengthened, reflecting both formalisation and expanding economic activity.

Another cornerstone reform has been the “Insolvency and Bankruptcy Code”, which reshaped the financial system by accelerating the resolution of stressed assets and improving bank balance sheets. Alongside these, digitalisation, manufacturing incentives and labour and consumption tax adjustments during cyclical slowdowns have helped stabilise growth.

Political stability at the Centre over the past decade has further boosted investor confidence, positioning India as a key market not just for Western economies but also for major powers in Asia.

## **Global confidence in India’s growth outlook**

India’s trajectory has received broad backing from multilateral agencies and rating firms. The “World Bank”, “OECD”, “Asian Development Bank”, and agencies such as “Moody’s” and “S&P Global” all expect India to remain among the fastest-growing economies through 2026–27, with growth projections clustered between 6% and 7%.

## **The paradox of scale without widespread prosperity**

While aggregate size has surged, per capita prosperity tells a different story. With a population of roughly 1.4 billion – the world’s largest – India’s GDP gains are spread thin. According to the World Bank, India’s per capita GDP stood at about \$2,694 in 2024, placing it around 122nd globally. By comparison, Japan’s per capita income exceeds \$32,000, while Germany’s is over \$56,000. India trails not only advanced economies but also several emerging peers such as Vietnam and the Philippines. This gap highlights a central tension in India’s growth model: becoming bigger does not automatically make citizens richer.

## **Jobs, informality and gender gaps**

The challenge is magnified by labour market structure. Nearly 90% of India’s workforce remains in the informal sector, limiting productivity, income security and social protection. Female labour force participation, at around 26%, is far below the global average, constraining household incomes and overall growth potential.

Although per capita income has nearly doubled over the past decade, the absolute level remains low, reinforcing concerns about inclusivity and the distribution of growth.

## **Demography: dividend or drag?**

India’s youthful population – with more than a quarter aged between 10 and 26 – offers a potential demographic dividend. But this dividend is conditional. Without sufficient creation of quality, well-paying jobs, the youth bulge risks turning into a growth constraint rather than a catalyst.

Skill development, manufacturing expansion and productivity improvements will determine whether India can absorb millions of new entrants into the workforce each year.

## **External risks and currency pressures**

India’s rise has unfolded amid a volatile global environment. Trade tensions, including tariffs imposed by the United States over India’s Russian oil purchases, have added uncertainty. The absence of a comprehensive trade agreement with Washington has weighed on sentiment.

These pressures have been reflected in currency markets. The Indian rupee weakened by nearly 5% in 2025, touching record lows against the US dollar – a reminder that external vulnerabilities persist even as headline growth remains strong.

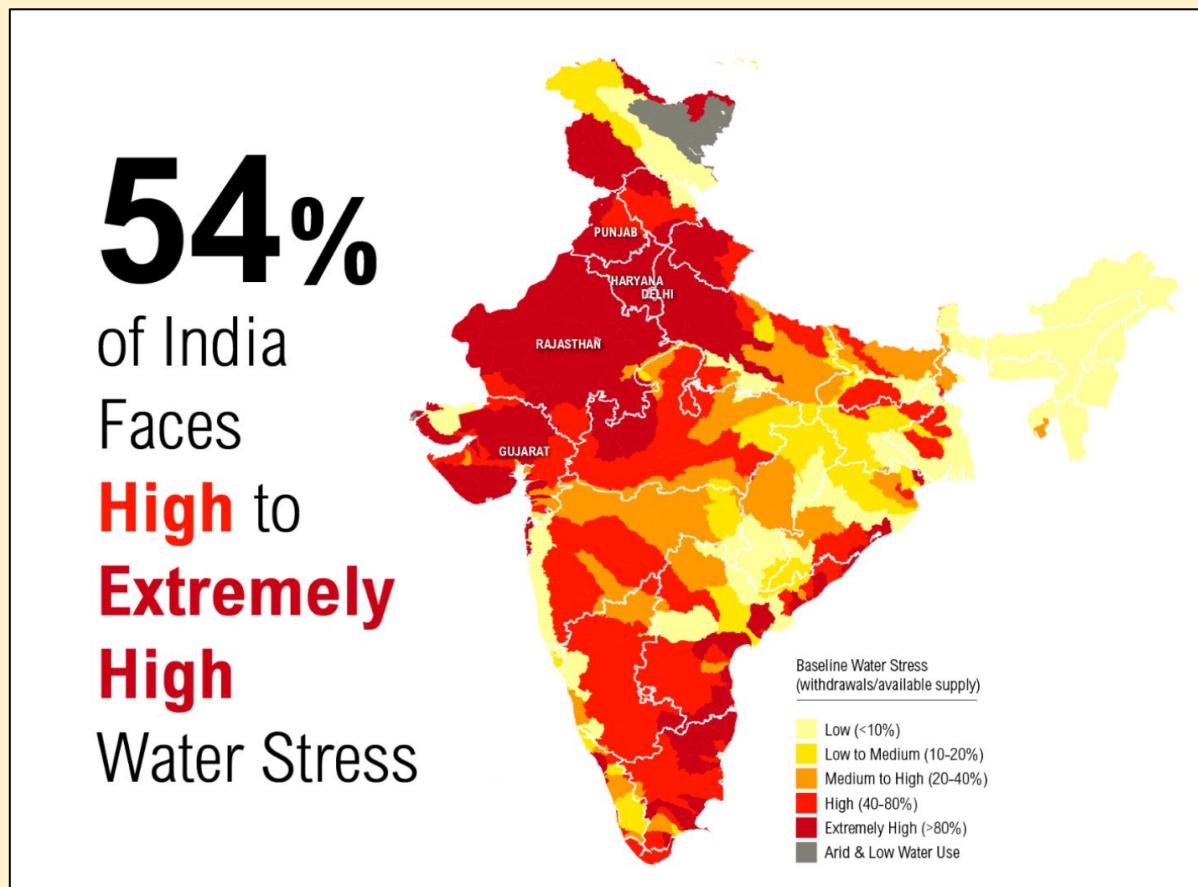
## What this milestone really signifies

Becoming the world's fourth-largest economy is a defining moment in India's post-Independence economic journey. It signals scale, resilience and rising global relevance. But it is not an endpoint. The true test lies ahead: converting economic size into sustained improvements in living standards. That will require deeper structural transformation across manufacturing, agriculture and services, stronger state-level reforms, and a sharper focus on jobs, productivity and inclusion.

India's ascent up the global GDP rankings shows what is possible. Whether that ascent translates into broad-based prosperity will determine how meaningful this milestone ultimately proves to be.

## RICE CULTIVATION & GROUNDWATER CRISIS IN INDIA

When India overtook China this year to become the world's largest producer of rice, the milestone was framed as a triumph of farmer resilience and state-backed food security. Exports have surged past 20 million metric tonnes, cementing India's position as the single most important player in the global rice market.



Yet beneath this success story lies a growing unease in the country's agricultural heartland: the rice boom is being fuelled by rapidly depleting groundwater, mounting farmer debt, and a subsidy regime that rewards unsustainable choices.

## A record harvest with hidden costs

Rice cultivation has expanded steadily over the past decade, supported by assured procurement and export demand. India now accounts for about 40% of global rice exports, giving it disproportionate influence over international food prices and food security in import-dependent countries.

But this scale has come at a steep environmental cost. Rice is one of the most water-intensive crops, and its dominance in northern India has placed extraordinary pressure on groundwater reserves – particularly in Punjab and Haryana, the country’s rice basket.

## Deeper borewells, higher debt

In large parts of Punjab and Haryana, farmers say groundwater that was accessible at around 30 feet a decade ago now lies anywhere between 80 and 200 feet below the surface. Government groundwater assessments and research by "Punjab Agricultural University" corroborate these claims.

Each additional drilling cycle raises costs sharply, forcing farmers to borrow more to install deeper borewells and more powerful pumps. Even in years of good monsoon rainfall, extraction continues unabated, preventing aquifers from recovering. As a result, large tracts of both States are officially classified as "over-exploited" or "critical" in terms of groundwater availability.

## How subsidies lock farmers into rice

At the core of the problem lies India's subsidy architecture. Rice cultivation is propped up by a guaranteed Minimum Support Price (MSP), which has risen by roughly 70% over the past decade, and by heavy power subsidies that make groundwater extraction artificially cheap.

As scholars such as "Uday Chandra" and "Avinash Kishore" point out, this creates a perverse incentive: one of the world's most water-stressed countries is effectively paying farmers to grow a water-guzzling crop.

Switching to alternatives such as millets or pulses, which need far less water, often means giving up income security.

## The political scars of farm law reforms

Any attempt to change this equilibrium runs into political minefields. Prime Minister "Narendra Modi"'s attempt to reform agricultural marketing laws – aimed partly at encouraging private procurement and diversification – triggered massive farmer protests and was eventually rolled back. The episode underscored how deeply MSP-backed rice procurement is intertwined with farmer livelihoods and political stability, especially in Punjab and Haryana. Since then, governments have been cautious, preferring incremental incentives over structural reform.

## Global stakes, domestic dilemmas

India produces far more rice than it needs for domestic consumption, even as its population – now the world's largest – continues to grow. The question, as analysts note, is not whether India can grow and export rice, but whether it should do so at current levels.

Because of India's outsized role in global rice trade, even modest changes in its production or export policies ripple across international markets. This makes reform both more urgent and more complex, as domestic sustainability concerns intersect with global food security.

## Are policy shifts beginning?

There are tentative signs of change. Haryana has introduced a subsidy of ₹17,500 per hectare to encourage farmers to switch from rice to less water-intensive crops such as millets. However, the incentive applies for only one growing season and has failed to generate large-scale adoption.

Experts argue that short-term payments cannot offset long-term risk. Research cited by agricultural economist "Ashok Gulati" suggests that a multi-year transition package – lasting at least five years – is necessary to give farmers confidence to move away from rice.

Gulati also notes that such a shift need not increase overall subsidy spending: Punjab already spends close to ₹39,000 per hectare on fertiliser and power subsidies for rice, and redirecting most of this support toward alternative crops could maintain farmer incomes while saving water.

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