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Topic : RBI Cuts Repo Rate: Implications for Indian Economy

Relevance : GS Paper 3 Economy

Source : The Hindu

Context :

On Wednesday, the Reserve Bank of India (RBI) announced a 25 basis points cut in the **repo rate**, reducing it from 6.25% to **6.00%**. This marks the **second consecutive repo rate cut**, reflecting the RBI's shift toward a more **growth-supportive monetary policy**. The decision was taken unanimously by the six-member **Monetary Policy Committee (MPC)**, which also shifted the policy stance from **neutral to accommodative**.

Context of the Rate Cut

This policy action comes in the backdrop of rising global economic uncertainties, primarily driven by escalating **trade tensions between the USA and other major economies**. These uncertainties have started affecting global investment flows, trade balances, and business sentiments. Recognizing the potential spillover effects of these developments on the Indian economy, the RBI has chosen to prioritize growth over inflation concerns for the time being.

RBI cuts repo rate by 0.25%, trims GDP growth forecast

Lalatendu Mishra
MUMBAI

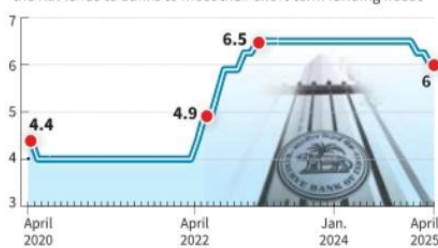
The Reserve Bank of India slashed the repo rate by 25 basis points to 6% on Wednesday, with its Monetary Policy Committee voting unanimously to reduce the policy rate in a bid to support growth and bring down the interest burden on home, auto, and other loan borrowers. However, this will also reduce the interest earned on savings by depositors.

The move comes against the backdrop of an escalating global trade war, triggered by U.S. President Donald Trump's wide-ranging tariffs. The MPC has also lowered its forecast for India's GDP growth this year, from 6.7% to 6.5%.

This is the second time in a row that the MPC has cut the repo rate by 25 basis points (bps) or 0.25%. The committee, headed by RBI Governor Sanjay Malhotra, also unanimously

Credit cushion

The Reserve Bank of India slashed the repo rate by 25 basis points to 6% on Wednesday. The repo rate is the rate at which the RBI lends to banks to meet their short-term funding needs



shifted its policy stance from neutral to accommodative, indicating that it is more worried that economic growth could be a casualty of the trade war, than about inflation.

This is a policy stance "geared towards stimulating the economy through softer interest rates," Mr. Malhotra said, signalling the likelihood of further rate cuts.

"Uncertainty in itself

dampens growth by affecting investment and spending decisions of businesses and households," he said, in a monetary statement explaining the situation. "Second, the dent on global growth due to trade friction will impede domestic growth. Third, higher tariffs shall have a negative impact on our exports," he said.

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Impact on GDP Growth Forecast

The RBI has also revised downward India's GDP growth projection for FY 2025–26 from 6.7% to 6.5%. The quarterly growth estimates are as follows:

- Q1: 6.5%
- Q2: 6.7%
- Q3: 6.6%
- Q4: 6.3%

The central bank has cited multiple downside risks such as reduced global demand, uncertain tariff regimes, and domestic investment slowdowns. Governor Sanjay Malhotra noted that while there are several "known unknowns" in the economic environment, the shift to an accommodative stance is aimed at **stimulating domestic demand** and maintaining **financial stability**.

Inflation Outlook and Global Factors

While inflation risks remain two-sided, the RBI does not consider them an immediate concern. On the one hand, **currency depreciation** and **imported inflation** due to rising tariffs may put upward pressure on prices. On the other, a **global economic slowdown** may lead to lower **commodity and crude oil prices**, helping to moderate inflation. The RBI stressed the need to stay vigilant but suggested that **growth risks outweigh inflation risks** at present.

Understanding Repo Rate and Its Significance

The **repo rate** is the interest rate at which the RBI lends money to commercial banks against government securities. A reduction in this rate makes borrowing cheaper for banks, who in turn lower lending rates for consumers and businesses. This stimulates consumption and investment in the economy. Thus, the repo rate serves as the **primary monetary policy tool** used by the RBI to manage liquidity, control inflation, and influence overall economic activity.

RBI cuts repo rate by 0.25%, trims forecast

"There are, however, several known unknowns – the impact of relative tariffs, the elasticities of our export and import demand; and the policy measures adopted by the Government, including the proposed Foreign Trade Agreement with the USA, to name a few. These make the quantification of the adverse impact difficult," Mr. Malhotra emphasised.

The risks to inflation, on the other hand, are two-sided, he pointed out. "On the upside, uncertainties may lead to possible currency pressures and imported inflation. On the downside, slowdown in global growth could entail further softening in commodity and crude oil prices, putting downward pressure on inflation," he said.

"Overall, while global trade and policy uncertainties shall impede growth, its impact on domestic inflation, while requiring us to be vigilant, is not expected to be of high concern," he added.

Taking various factors into consideration, real GDP growth for 2025-26 is now projected at 6.5% (down from the 6.7% projected in February), with a first quarter growth forecast of 6.5%, and the subsequent three quarters at 6.7%, 6.6%, and 6.3% respectively.

"While the risks are evenly balanced around these baseline projections, uncertainties remain high in the wake of the recent spike in global volatility," the RBI Governor said.

The repo rate cut means that the standing deposit facility (SDF) under the liquidity adjustment facility (LAF) will stand adjusted to 5.75%, and the marginal standing facility (MSF) rate and the Bank Rate to 6.25%.

India better off than others in tariff row: RBI Governor

Considering India's low volume exports to the U.S. and a comparatively smaller trade surplus, the adverse impact on India will be far less in intensity compared with most countries, says Malhotra

Lalendu Mishra
MUMBAI

The tariff war unleashed by U.S. President Donald Trump and its global implications have forced the Reserve Bank of India's monetary policy body to cut growth rate by 20 basis points (100 basis point is 1%) for FY25, as resultant economic uncertainties underpinned the decision.

"The growth projection for the current year has been marked down by 20 basis points relative to our earlier assessment of 6.7% in the February policy. This downward revision essentially reflects the impact of global trade and policy uncertainties," RBI Governor Sanjay Malhotra said in his monetary policy statement on Wednesday.

But considering India's low volume exports to the U.S. and comparatively less trade surplus, the adverse impact on India would be

Small mercies

The impact of U.S. tariffs on India vis-à-vis some of the other countries would be much less, says RBI Governor, elaborating why:



■ India's overall exports are about 12% of GDP, it is about 2% for the U.S.

■ For China it is about 19%, Germany 37% exports overall and for EU it is 30% plus

■ Several smaller countries have about 80%, hence the competitive advantage

far less in intensity compared with most countries, he said at a press meet post the MPC meeting.

"The impact would be different for other countries depending on the situation that they are in. For India, we have given our assessment as you can see, the growth rate we have reduced by 20 basis points this year, primarily arising out of the uncertainties," Mr. Malhotra said replying to *The Hindu*.

"And on the inflation front, we have said it can

move actually both ways because of the demand that is going to shrink as a result of the trade tariff friction. It may help the inflation front. So all in all, more than inflation, we are concerned about its impact on growth," he said.

Mr. Malhotra said the impact of these tariffs on India compared with other countries would be much less. "Our overall exports are about 12% of GDP, and it is about 2% for USA. You compare it with some other countries... even for Chi-

na it is about 19%, Germany 37% exports overall and even EU is 30% plus. And several smaller countries have about 80% (of their GDP is exports). So to that extent we are in a better place than some of the other countries," he highlighted.

"And so we have, in some ways a competitive advantage vis-à-vis some of these countries insofar as the USA is concerned."

About the likely impact of China's possible move to devalue its own currency, on the Indian rupee, he said the rupee would find its own level and in case of excessive volatility, the RBI would intervene.

"Our currency is quite stable. We have sufficient reserves, almost \$700 billion, and our deficits are also again very sustainable for this year and next year. I really don't think, we are under any kind of a stress or stressful position," he emphasised.

RBI prescribes norms for gold loans as part of new regulations

The Hindu Bureau
MUMBAI

In a bid to safeguard interest of borrowers, the Reserve Bank of India (RBI) on Wednesday issued draft guidelines on prudential norms and conduct-related aspects for gold loans urging lenders to have uniform documentation for such instruments.

The RBI announced that regulations for issuing gold loans will be harmonised across all regulated entities among four other regulatory and developmental policies in the banking ecosystem.

Importantly, the central bank has proposed to fix the upper limit for lending at 75% of the value of 22-carat gold, decided by either closing prices on commodity exchange, preceding day price of the India Bullion and Jewellers Association Ltd., or the average of closing prices in the preceding 30 days. The regulation will also include 999 purity silver.

The banking regulator also proposed to lay down a single borrower limit and sectoral limit of lending, procedure to value the gold, a mechanism to determine end-use and the loan-to-value ratio among others in the RBI (Lending Against Gold Collateral) Directions, 2025, according to the draft document.

The directions, if passed will apply to all lending financial institutions, excluding payment banks.

(With PTI inputs)

Other Key Monetary Policy Rates and Their Roles

1. Reverse Repo Rate

The reverse repo rate is the rate at which the RBI borrows funds from commercial banks. When the RBI raises this rate, it incentivizes banks to park their excess funds with the central bank, thereby absorbing liquidity from the system. This helps in **controlling inflation** and reducing speculative lending.

2. Standing Deposit Facility (SDF)

The SDF is a relatively new instrument introduced to absorb surplus liquidity without offering collateral in return. It acts as the **floor of the liquidity corridor**, and its rate is currently set at **5.75%**. It strengthens the RBI's ability to **manage liquidity fluctuations** more effectively.

3. Marginal Standing Facility (MSF)

The MSF is an emergency borrowing facility through which banks can borrow overnight funds from the RBI by pledging government securities, even beyond the statutory limits. The MSF rate acts as the **ceiling of the liquidity corridor** and is currently at **6.25%**. This tool is crucial during times of **liquidity crunch or financial stress**.

4. Bank Rate

The bank rate is a long-term lending rate used by the RBI to lend money to banks without collateral. It also serves as a benchmark for **penal interest rates** and other long-term instruments. It is generally aligned with the MSF rate and is currently also at **6.25%**.

Monetary Policy Stance: Neutral vs Accommodative

The RBI has shifted its policy stance from **neutral to accommodative**, signaling a willingness to further cut interest rates if economic conditions warrant it. A neutral stance implies a balanced approach toward inflation and growth, while an accommodative stance tilts the focus toward **supporting economic expansion**, even at the cost of tolerating slightly higher inflation.

Implications of the Rate Cut on the Indian Economy

Positive Effects:

- Loan EMIs for home, auto, and personal finance are expected to become cheaper, benefiting consumers.
- Lower borrowing costs will encourage **corporate investment** and support **small businesses**.
- Increased availability of credit is likely to **stimulate domestic demand** and help revive **industrial output**.
- It could offer a boost to **real estate**, **automobile**, and **consumer goods** sectors.

Negative Effects:

- Deposit rates in banks may be reduced, affecting **retired individuals and savers** who rely on interest income.
- Cheaper credit could lead to **higher inflationary pressures** if not matched by adequate supply.
- Persistent rate cuts could weaken the **Indian rupee**, increasing the **cost of imports**.
- Excessive liquidity and low interest rates may create **asset bubbles** in sectors like real estate or stock markets.

RBI plans market-based route to securitise bad bank assets

Ashokamithran T.
MUMBAI

The Reserve Bank of India (RBI) has proposed to introduce securitisation of stressed assets via market mechanism to ease the burden of stressed assets on the lenders.

The policy will enable lenders with stressed assets to bundle into tradeable securities to share the risk of Non-Performing Assets (NPAs).

"It is proposed to enable securitisation of stressed assets through market-based mechanism. This is in addition to the existing ARC (Asset Reconstruction Company) route under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest (SARFAE-



Breathing easy: The draft is aimed at reducing the burden of non-performing assets on the lenders. REUTERS

SI) Act, 2002," RBI Governor Sanjay Malhotra said.

The securitisation process will be performed by a resolution manager (RM) who will be appointed by a special purpose entity (SPE), the RBI proposed in a draft. The banking regulator also proposed valuation methods, capital requirements for investors,

disclosures to be made, among others, in the draft document. The securitised asset can be sold to an SPE only for cash.

The RBI also proposed re-securitisation, synthetic securitisation, farm credit, education loan, fraudulent account and wilful default, among others, will not be eligible for securitisation.

The RBI's decision to cut the repo rate and lower GDP growth projections reflects its **proactive approach** in dealing with a challenging global and domestic economic environment. By adopting an accommodative policy stance, the central bank is sending a clear message that **reviving economic growth** is its top priority, even as it keeps a watchful eye on inflation dynamics. Going forward, the monetary policy will likely remain **data-driven and responsive**, adapting to the evolving macroeconomic landscape.

Prelims Practice Question

Q. With reference to recent monetary policy decisions taken by the Reserve Bank of India (RBI), consider the following statements:

1. A cut in the repo rate by the RBI is likely to reduce the cost of borrowing for consumers and businesses.
2. An accommodative policy stance indicates that the RBI is more focused on controlling inflation than supporting growth.
3. A decrease in the repo rate automatically leads to a rise in deposit interest rates offered by banks.
4. Standing Deposit Facility (SDF) is a collateral-free instrument used by RBI to absorb liquidity from the banking system.

Which of the statements given above is/are **correct**?

- A. 1 and 2 only
- B. 1 and 4 only
- C. 2 and 3 only
- D. 1, 3 and 4 only

Correct Answer: B. 1 and 4 only

Explanation:

- **Statement 1 – Correct.** A cut in the **repo rate** reduces the cost of funds for banks, encouraging them to lower lending rates for customers, which boosts borrowing and investment.
- **Statement 2 – Incorrect.** An **accommodative stance** means the RBI is prioritizing **supporting growth**, not inflation control.
- **Statement 3 – Incorrect.** A **decrease in the repo rate** usually leads to **lower deposit rates**, not higher ones, as banks reduce overall interest payouts.
- **Statement 4 – Correct.** The **Standing Deposit Facility (SDF)** is a **collateral-free liquidity absorption tool** that allows RBI to manage surplus liquidity in the banking system effectively.

Mains Model Question:

Q. *In light of the recent repo rate cut by the Reserve Bank of India, discuss the implications of monetary policy decisions on economic growth and financial stability in India.*

The recent decision by the Reserve Bank of India (RBI) to reduce the repo rate by 25 basis points to 6.00% reflects a calibrated effort to revive economic growth amidst global and domestic headwinds. Accompanied by a shift in the monetary policy stance from neutral to accommodative, this move signifies a deliberate attempt to make borrowing cheaper, thus encouraging consumption and investment across sectors. At a time when global trade tensions and uncertainties are exerting downward pressure on growth, such monetary easing becomes critical in safeguarding the domestic economy.

The repo rate, being the rate at which the RBI lends to commercial banks, directly influences the cost of funds in the economy. A cut in this rate reduces loan interest rates for consumers and businesses, thereby stimulating demand in sectors such as housing, automobiles, and infrastructure. This, in turn, can drive job creation, boost manufacturing, and enhance overall economic activity. However, this growth push comes with certain trade-offs. Lower interest rates also lead to reduced returns on deposits, which may affect household savings and the profitability of the banking sector.

Financial stability remains a parallel concern. Excess liquidity, if not accompanied by productive investment, can lead to asset bubbles or inflationary pressures. Moreover, monetary transmission remains a challenge, as banks may not fully pass on the rate cuts to borrowers due to their own balance sheet constraints. The RBI has acknowledged global risks, such as imported inflation and currency volatility, but currently considers them manageable.

The repo rate cut reflects a pragmatic balancing act by the RBI to nurture growth without undermining financial discipline. While short-term support is necessary, long-term stability will depend on structural reforms, fiscal prudence, and coordinated policy action to ensure sustainable and inclusive economic development.

Topic : The Rohingya Crisis

Relevance : GS Paper 2 Polity and Governance

Source : Indian Express

Context :

The Rohingya refugee crisis stands as one of the most severe humanitarian emergencies of the 21st century. Originating from Myanmar's Rakhine state, the Rohingyas are a Muslim minority who have faced systemic persecution, including denial of citizenship, displacement, and violence. The situation reached catastrophic levels in 2017 when a military crackdown in Myanmar, widely condemned as ethnic cleansing and later termed "genocide" by the United States, forced over 700,000 Rohingyas to flee into neighbouring Bangladesh. As of 2025, over one million Rohingyas remain in refugee camps, primarily in Cox's Bazar, living in deteriorating conditions.



Rohingyas: Their Identity and Historical Context

The Rohingyas trace their roots to the Rakhine region of Myanmar but have long been denied recognition by the Myanmar government. They are not included among Myanmar's 135 officially recognized ethnic groups, and the 1982 Citizenship Law rendered them stateless. Branded as illegal immigrants from Bangladesh, they have faced restrictions on movement, access to education, health care, and livelihoods.

Significance in the Region

Myanmar

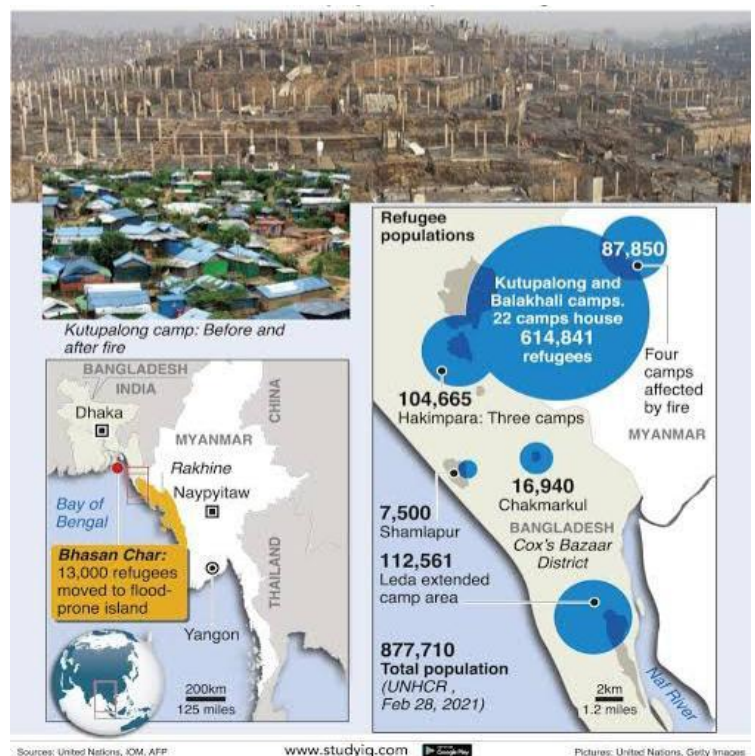
Myanmar views the Rohingya population as a security threat and an ethnic outsider. Despite international pressure, Myanmar's military and political leadership have resisted recognizing their rights or facilitating safe repatriation. The denial of citizenship, violence, and suppression has only worsened their plight, and domestic resistance to international oversight remains strong.

Bangladesh

Bangladesh has shown remarkable humanitarian commitment by hosting over a million refugees in Cox's Bazar. However, the burden is immense. The camps are overcrowded, and economic, social, and environmental strain on the host region is growing. Public sentiment has gradually shifted from sympathy to concern over national security, rising crime, and resource stress. Bangladesh has pushed for repatriation with Myanmar, supported by countries like China, but safe return has not been ensured.

India

India's position has been cautious. It hosts around 40,000 Rohingyas, mainly in Jammu, Hyderabad, Delhi, and other urban areas. While it has provided shelter, India has not signed the 1951 Refugee Convention and views the Rohingyas as illegal immigrants. Over the years, India has deported several Rohingyas and proposed biometric tracking. Its balancing act between strategic interests with Myanmar and concerns over internal security has shaped a restrictive policy.



Challenges as Refugees

Being stateless and without a recognized identity, the Rohingyas are particularly vulnerable:

- **Lack of Basic Services:** With USAID's withdrawal, food rations have halved, medical care has collapsed, and sanitation is deteriorating.
- **Child Exploitation & Gender-based Violence:** Camps have seen a rise in human trafficking, child labour, and abuse.
- **Mental Health Crisis:** Years of trauma, exile, and hopelessness have deepened psychological suffering.
- **Security Risks:** Camps have also become fertile ground for radicalisation, recruitment by extremist groups, and internal violence.

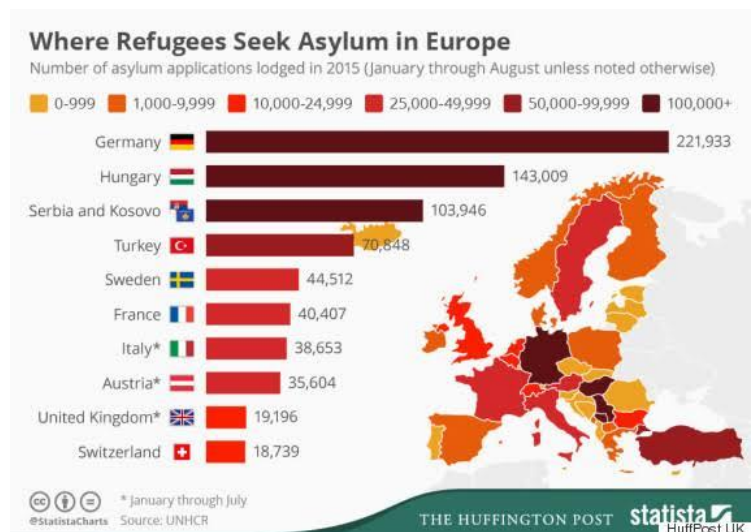
Global and Regional Initiatives

1. **USAID & UN Agencies:** The U.S. was the largest donor until funding was recently halted. The UNHCR and WFP played central roles in humanitarian assistance, now under threat due to funding gaps.
2. **Bangladesh's Repatriation Push:** Bangladesh, with China's mediation, has held multiple discussions with Myanmar, but no significant voluntary return has occurred due to safety concerns.
3. **ASEAN Diplomacy:** ASEAN has attempted to engage Myanmar, but member states' commitment is uneven, and pressure has been minimal.
4. **India's Aid and Security Policy:** India has sent relief supplies to camps in Bangladesh but maintains a tough stance domestically, citing security concerns.

Future Prospects and the Road Ahead

The crisis remains unresolved with no easy solutions:

- **Repatriation remains remote** unless Myanmar guarantees citizenship and safety.
- **Integration into host countries** is politically unviable for both Bangladesh and India.
- **Third-country resettlement** has only helped a tiny fraction of refugees.
- **Increased role for international community** is crucial—without sustained aid and pressure on Myanmar, the situation may deteriorate further.
- **Humanitarian diplomacy and legal accountability** must go hand in hand with relief—actions against Myanmar's military leadership at international forums may be a deterrent.



The Rohingya crisis is a moral and political test for the global community. The abrupt withdrawal of USAID highlights how fragile humanitarian systems can be when subject to political ideologies. The suffering of the Rohingya is not merely a refugee crisis—it is a reflection of the global decline in empathy, international cooperation, and shared responsibility. The need of the hour is not charity, but justice, inclusion, and a permanent solution grounded in dignity and human rights.

Prelims Practice Question:

With reference to the Rohingya crisis, consider the following statements:

1. The Rohingyas are officially recognized as an ethnic group and citizens of Myanmar under its 1982 Citizenship Law.
2. India is a signatory to the 1951 UN Refugee Convention and has granted refugee status to all Rohingya living in its territory.
3. Cox's Bazar in Bangladesh is currently one of the largest refugee settlements in the world for Rohingya refugees.
4. The withdrawal of USAID funding has significantly impacted humanitarian services for Rohingyas in Bangladesh.

Which of the statements given above are correct?

- A. 1 and 2 only
- B. 3 and 4 only
- C. 2 and 3 only
- D. 1, 2, and 4 only

Correct Answer: B. 3 and 4 only

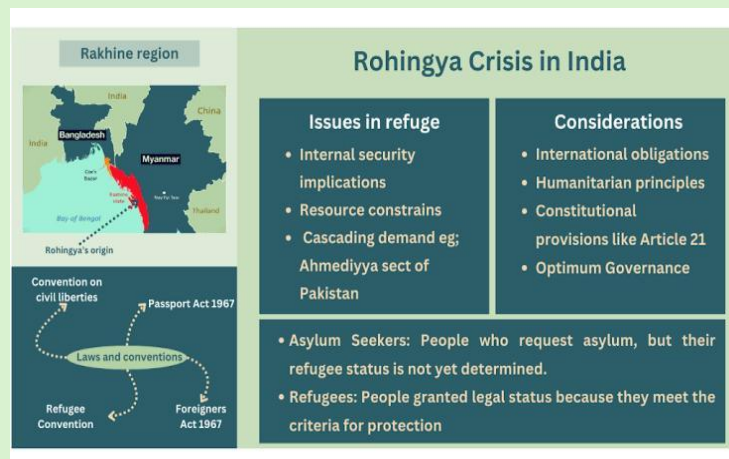
Explanation:

- **Statement 1 is incorrect:** The 1982 Myanmar Citizenship Law *excludes* the Rohingyas from the list of officially recognized ethnic groups, rendering them stateless.
- **Statement 2 is incorrect:** India is *not* a signatory to the 1951 Refugee Convention and has taken a restrictive stance on Rohingya refugees, including deportation.
- **Statement 3 is correct:** Cox's Bazar is home to over a million Rohingya refugees, making it the world's largest refugee settlement for them.
- **Statement 4 is correct:** The abrupt withdrawal of USAID funding has led to cuts in food rations, healthcare services, and protection measures in the camps.

Mains Model Question:

Q. Discuss the Rohingya refugee crisis in the context of its geopolitical implications for India, Myanmar, and Bangladesh. Critically evaluate the humanitarian and policy responses by these countries and international actors, along with the prospects for durable solutions.

The Rohingya refugee crisis, stemming from decades of persecution in Myanmar, has evolved into one of the most pressing humanitarian challenges in South Asia. The 1982 Citizenship Law in Myanmar rendered the Rohingya stateless, denying them basic rights and identity. This institutional exclusion culminated in large-scale violence and forced displacement, particularly after 2017, when Myanmar's military crackdown pushed over a million Rohingya into Bangladesh's Cox's Bazar, the world's largest refugee settlement today.



For Bangladesh, the crisis is both a humanitarian burden and a national security concern. The prolonged presence of refugees strains resources and infrastructure, and rising frustration within refugee camps threatens stability. India, though not a signatory to the 1951 Refugee Convention, hosts around 40,000 Rohingyas. However, its policy has shifted toward deportation citing internal security, drawing criticism from human rights groups. Myanmar, meanwhile, continues to deny Rohingyas citizenship and basic protections, obstructing efforts at safe repatriation.

The international community's role, once robust, is now waning. The recent withdrawal of USAID funding underlines a dangerous precedent where political ideologies overrule humanitarian necessity. This has led to drastic cuts in food aid and healthcare, leaving Rohingyas more vulnerable than ever. Despite efforts from the UN, EU, and countries like Japan, the funding vacuum left by the U.S. remains unfilled.

Looking ahead, repatriation remains unlikely without systemic change in Myanmar. Regional powers, particularly India and China, must mediate for sustainable solutions while ensuring humane treatment of refugees. The crisis poses a test of global moral leadership. Durable resolution lies in restoring Rohingya rights in Myanmar, supported by coordinated international pressure and sustained aid. Without such commitments, the Rohingyas risk becoming a permanently displaced and forgotten people in a geopolitically volatile region.

Topic : Delimitation in India: Democracy vs Federalism**Relevance :** GS Paper 2 Polity and Governance**Source :** The Hindu**Context :**

Delimitation is the process of redrawing the boundaries of electoral constituencies based on demographic changes. It ensures fair representation by equalizing the population size of each constituency as closely as possible. However, in a federal polity like India, this exercise raises a complex dilemma — how to balance the democratic principle of “one person, one vote” with the federal principle of equitable representation for states.

What is Delimitation?

Delimitation is mandated under Article 81 of the Indian Constitution. The process involves two steps:

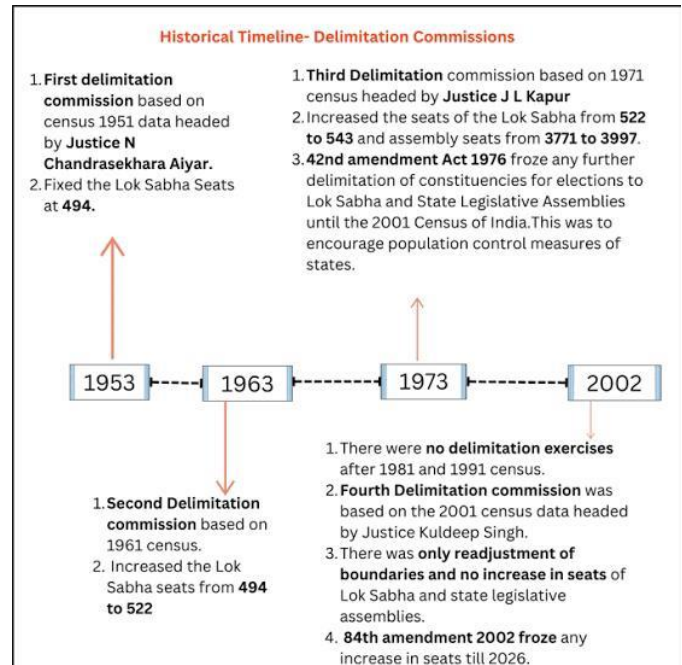
1. **Apportionment among states:** Based on their population share.
2. **Division within states:** Into territorial constituencies with near-equal population per seat.

To facilitate this, a Delimitation Commission is appointed, which works independently to redraw the boundaries of both parliamentary and state assembly constituencies. The most recent major delimitation exercise was conducted in 2002–08, based on the 2001 Census, but apportionment among states remained frozen using 1971 Census data due to constitutional amendments.

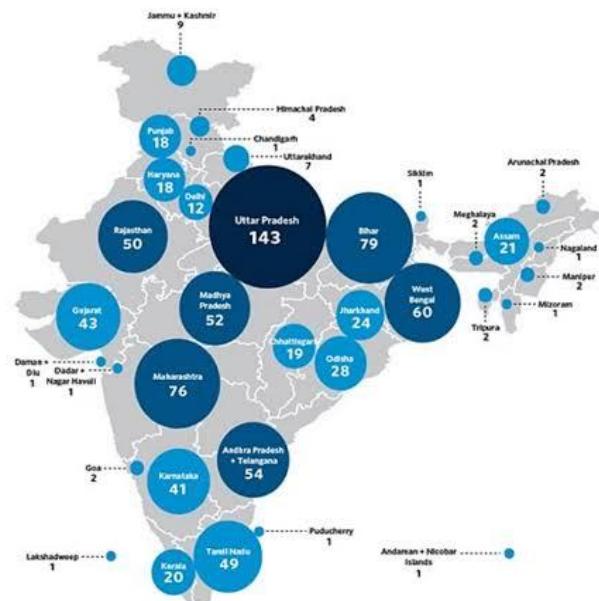
Why Was Delimitation Frozen?

The **84th Constitutional Amendment (2001)** and the **87th Amendment (2003)** froze the allocation of Lok Sabha seats among states until the first census after 2026. This was done to:

- Avoid penalizing states that successfully implemented population control measures.



EXPANDING THE LOK SABHA USING 2026 POPULATION PROJECTIONS



SOURCE: Office of the Registrar General, 2006; and authors' calculations.

NOTE: Calculations use projected population figures while ensuring no state loses seats during reapportionment.

- Encourage all states to stabilize population growth without fear of losing political representation.

As a result, populous states like Uttar Pradesh and Bihar continued with the same number of seats, despite significant increases in population, while demographically stable states like Kerala and Tamil Nadu retained their representation.

Current Delimitation Debate: Post-2026 Scenario

With the 2026 freeze set to expire, a new delimitation exercise based on the latest Census (likely 2031) will reshuffle parliamentary seats among states. This raises several concerns:

- Demographic Disparities:** In 2024, an MP in Kerala represented 13.9 lakh electors, whereas in Rajasthan, it was 21.4 lakh. This disparity violates the democratic ideal of equal vote value.
- Vote Value Variance:** If the national median MP-to-population ratio is assigned a vote value of 1:
 - Kerala's vote value is 1.3 (30% more representation per voter).
 - Rajasthan's is 0.84 (16% less representation per voter).
- South vs North Divide:** Southern states fear losing representation due to their low population growth, while northern states stand to gain.

Democracy vs Federalism

This situation highlights a deep **tension between two constitutional ideals**:

- Democracy (Equal Representation of Citizens):**
 - Requires that each MP represent a similar number of citizens.
 - Upholds the principle of "one person, one vote, one value."
- Federalism (Equal Voice to States):**
 - Seeks to ensure smaller or demographically stable states are not politically sidelined.
 - Recognizes that states are distinct political and cultural units within the Indian Union.

Democracy and federalism in the delimitation debate

The delimitation debate has to take into account the relative weights of individual electors and individual States

DATA POINT
Varadachari, K. George
Yinsheng Radhakrishnan

In the ongoing debate on delimitation, a conflict between a principle of democracy and one of federalism has become apparent. One person, one vote, one value is a principle of India's electoral system. What this should mean in practice, at a minimum, is that all Lok Sabha constituencies should have roughly the same number of electors. The Indian republic is constituted as a "union of States". States are the constituent units, and they have their individual identity and power. The delimitation debate, therefore, has to take into account the relative weights of individual electors and individual States. It has to be about federal democracy.

A two-step process

Article 82(2) of the Constitution takes into account federalism and democracy by providing for apportionment of Lok Sabha seats in a two-step process. The first step is to divide them among the States. It is in the second step that they are divided into constituencies within the States. Article 82(2)(a) provides allotment to each State in "such manner that the ratio between the number and the population of the State is, so far as practicable, the same for all States." In Article 82(2)(b), it is provided that "each State shall be divided into territorial constituencies in such manner that the ratio between the population of each constituency and the number of seats allotted to it is, so far as practicable, the same throughout the State." The qualifier "so far as practicable" in both clauses allows for deviations, and delimitation acts go more into specifics.

The 84th amendment to the Constitution in 2001 and the 89th amendment in 2003 combined (when Atal Bihari Vajpayee was Prime Minister) separated this

two-step process in more definitive terms, by basing them on two separate population counts. The apportionment among States was linked to the 1971 Census, and the apportionment within States was based on the 2001 Census. In the current text of the Constitution, Clause 3 of Article 81 defines the reference to "population" in Clause 2 in two ways, as follows: "for the purposes of sub-clause (a) of clause (2) and the proviso to that clause, as a reference to the 1971 Census" and "for the purposes of sub-clause (b) of clause (2) as a reference to the 2001 Census." The Delimitation Commission appointed in 2002 followed this criteria and its recommendations were implemented in 2008 when Manmohan Singh was Prime Minister. The next inter-State redistribution of constituencies was barred until "the first Census taken after the year 2026 has been published," by the 84th amendment.

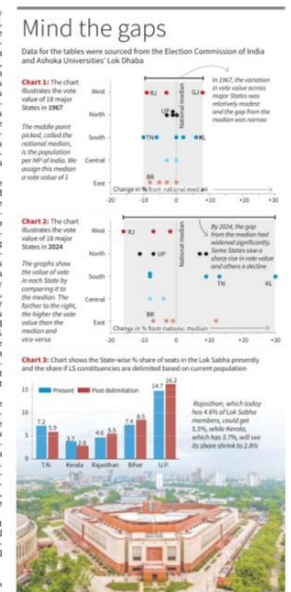
Distribution of representation Now, compare this distribution of representation to the distribution of land wealth in a joint family which has several constituent family units. India is akin to a joint family and States, its constituent family units. Each unit was given its share of land according to the size of its membership – the more the members, the higher the share. Each unit further divided their share among their individual members. Over time, some units added more members, and this caused a decline in the share for their constituent members. Others ended up with fewer members, resulting in an increase in per person holding. That is what has happened to the value of votes across States. In 1967, every member in the Lok Sabha represented roughly 4.2 lakh-5.3 lakh electors across all major States. But in 2024, one MP from Kerala represented around 13.9 lakh electors, while in Uttar Pradesh and Bihar, it was 19.3 lakh each (all post bifurcation), and in Rajasthan, 21.4 lakh. This means vote values of elec-

tors across States are not equal any more. To understand this better, let's pick a middle-point, called the national median, which is the population per MP of India. We assign this median a vote value of 1. Then, we calculate the value of vote in each State by comparing it to this median. For example, if a State's MP represents twice as many people as the median, its vote value is 0.5 – because one MP is doing the job of two. If another State's MP represents half as many people, its vote value is 2 – meaning its people get twice the representation compared to the average.

Chart 1 and 2 illustrate the vote value of its major States in 1967 and 2024. In 1967, the variation in vote value across these States was relatively modest. By 2024, the gap from the median had widened significantly, with some States seeing a sharp rise in vote value and others a noticeable decline. Kerala's vote value was 30% higher than the national median, followed by Tamil Nadu (15%), Odisha (12%), and Punjab (9%). On the other hand, Rajasthan's vote value was 9% lower than the median, and Uttar Pradesh's and Bihar's was 7% each below the median. When the relative size of the population within each unit increases, the value of each vote declines – as it happens with the landholding that gets divided, and vice-versa.

If Lok Sabha constituencies are delimited based on current population, and regardless of State boundaries – i.e., when all votes across India are given the same value – the apportionment between States will undergo major changes. For instance, Rajasthan, which today has 4.4% of Lok Sabha members, could get 5.5%, while Kerala, which has 2.7%, will see its share shrink to 2.8% (Chart 3).

This data captures this conflict of two principles in India's federal democracy – the relative representation of States, and individual voters.



Delimiting purely on population threatens to tilt political power in favor of populous states, potentially marginalizing others and weakening cooperative federalism.

Political and Governance Implications

- Regional Imbalances:** Increased representation for states like UP and Bihar could dominate Parliament, marginalizing the voices of southern and northeastern states.

2. **Policy Bias:** Central policies may favor electorally powerful states, worsening existing development divides.
3. **Cultural and Political Friction:** Southern states have already voiced concern over perceived injustices in fiscal transfers and political representation.

Possible Solutions and Future Prospects

To manage this conflict, a balanced approach could be adopted:

- **Increase Total Lok Sabha Seats:** Rather than reallocating, increasing the total number of MPs can accommodate population growth without reducing the representation of any state.
- **Weighted Representation:** Some experts suggest assigning a basic minimum number of seats per state, then allocating the rest proportionally based on population.
- **Strengthening Rajya Sabha:** A stronger upper house with equal representation of states could counterbalance Lok Sabha's population-based power structure.
- **Constitutional Amendments:** A consensus-driven constitutional change may be necessary to redefine the basis of representation in a way that protects both democratic equality and federal equity.



U.P. Bhanu, a former IAS officer, served as the Union Chief Election Commissioner of India.



Uday Shankar Mishra is a professor at the International Institute for Population Sciences, Mumbai.

PARLEY
Delimitation is the process of redrawing boundaries of Lok Sabha and State Assembly constituencies based on a recent Census to ensure that each seat has an almost equal number of voters. The last delimitation exercise took place in 1975. While the current boundaries were drawn on the basis of the 2001 Census, the number of Lok Sabha and State Assembly seats remained frozen on the basis of the 1971 Census. In 2002, the Constitution was amended to place a freeze on the exercise until the first Census conducted after the year 2026. Should delimitation be delayed any further? O.P. Bhanu and Uday Shankar Mishra discuss the question in a conversation moderated by Varunee K. George. Edited excerpts.

Lok Sabha constituencies were delimited pan-India based on the 1971 population last time. Why did we decide that we should wait until 2026 before the new population figures are taken into account?
O.P. Bhanu: After the 1975 delimitation, which was based on 1971 population data, a decision was taken to freeze delimitation or redistribution of seats to different States, based on decennial population data, for 25 years. This was due to imbalance in population growth between the northern and southern States. In 2002, delimitation was done, but even after that, it was felt that this issue of population persists, and until after the first Census after 2026, there will be no delimitation. Projections show that northern States like Madhya Pradesh, Rajasthan, Uttar Pradesh and Bihar have decennial growth rates of 12% to 15%, whereas, in the southern States, the decennial growth rates range between 8% and 10%. From 2011 to 2021 there was no leveling. It is presumed that after 2026, this leveling will take place.

In 2002, there was no redistribution of Lok Sabha seats across State boundaries. The boundaries of Lok Sabha constituencies were redrawn, but the total number of seats in particular States did not go up or down. So, the current distribution of Lok Sabha seats is as per the delimitation of 1975.

O.P. Bhanu: Yes, also, the number of seats is specified by Parliament. And whenever there was a State reorganisation, it was specified in the States Reorganisation Act. For instance, when Uttarakhand was formed, it was specified that

Is the delimitation question settled?



R.K. Trivedi, Chief Election Commissioner of India, with representation proposals for amendments to the Delimitation of Constituencies (Bihar) Order, 1951, in 1981 in Bangalore. 14. 14/02/2022.

Instead of 22 Assembly seats that it [Uttar Pradesh] had in Uttar Pradesh, Uttarakhand would have a 70-seat Assembly. I feel that whenever the next delimitation is taken up, Parliament will decide what the total number of Lok Sabha seats and different Legislative Assembly seats will be. Distribution among the States will be decided by the Delimitation Commission, which will be appointed under a Delimitation Commission Act. Parliament gives them directions for devising a formula for redistribution of seats.

So, even while the basic requirement is that representation will have to be proportionate to the population — one person, one vote, one value, Parliament has the leeway to fine-tune the principle in order to ensure that in some cases, relatively fewer people will continue to elect a Parliament member?

O.P. Bhanu: Yes. For instance, in Tripura or Manipur, they gave two seats even though the population was not enough. Lakshadweep has one seat for just about 68,000 people. Such exceptional arrangements can always be made by Parliament. But we have universal suffrage — one person, one vote. That principle cannot be obliterated outright.

Some calculations suggest that if Lok Sabha seats were to be redistributed according to current distribution of the population, the northern States might have as many as 52 seats more, while the southern States might have up to 24 seats fewer. That scenario cannot be significantly altered by a parliamentary intervention, which might be able to deal with specific cases like isolated geographical areas or hilly areas or special



Representation is not merely by per capita representation; it involves a greater accommodation of diverse characteristics. UDAY SHANKAR MISHRA

categories of communities. Is that right?

O.P. Bhanu: Parliament can specify that no State will lose the number of seats that it currently has.

Professor Mishra, how do you see the regional variations in population trends?

Uday Shankar Mishra: This very question that we are trying to address in terms of delimitation had echoed when I was involved in the Finance Commission exercise of allocating population weightage on population. Earlier, Finance Commission decisions were based on the 1971 Census. But in the most recent exercise of the Finance Commission, it was moved to the 2001 Census figures. The regional variation in population count are definitely showing a demographic divergence. Even today we are violating the one person, one vote, one value principle. Parliament has this leeway to say that nowhere can seats come down. Even if the number of seats increase overall, the ratio between parliamentary representation of the northern States and southern States might widen. So, Parliament must evolve a certain normative proportionality based on population, from which a deviation can always be considered. We are going to do the delimitation exercise, but can't we have a fixed proportionality in the first place? And then allow a deviation depending on specific circumstances? If the quantum increases and if we keep the proportionality constant, the game will definitely become unequal.

If we think of a solution to this particular problem, we cannot be looking at count alone. There is judgment to be applied as to what count of proportionality should be maintained. There should definitely be a minimum of a normative of the count also. When it comes to representation, it is not the count, but the characteristic of representation which is more important. There are numbers that are larger and numbers that are smaller. Can we in the process be missing the voices of the marginal communities? For instance, the tribal people, the elderly? So, a standard proportionality norm has to be negotiated in such a manner that we do not miss out on the marginal voices when it

comes to representation, in terms of allocation of seats. Representation is not merely by per capita representation; it involves a greater accommodation of diverse characteristics. And given India's diversity and the unusual concentrations of certain groups in the population, this is important to take note of.

That is why we have a whole set of group rights that are part of India's organising principles. But the starting point is to divide the total population by the total number of constituencies we have, to form a representative government?

O.P. Bhanu: Actually, going by the book, it is about headcount only. There can be specific arrangements to give representation to particular areas, for those groups in the population. These arrangements would be political because this is a complicated matter. It will be decided by politics, Parliament. So, they will bargain to come up with some formula. But they will never try to bring in the colonial concept of different categories of voters.

Will that flexibility be wide enough to accommodate concerns that the southern States will be overwhelmed by the rising political weightage of northern States?

O.P. Bhanu: I feel that we are being blinkered in this issue, wherein Parliament and the political process will use it in voting. What happens if some areas get more seats in Parliament? What is the fear? Those are important issues to settle. I find that whether it is the south or the north, voters are mature and display in the same polling booth two different preferences — one for the State and another for the Centre. We should have faith in people. They will definitely come out of it when the issue comes up.

Professor Mishra, what impact do you see migration having on electoral politics? For instance, migrants from Bihar and Uttar Pradesh have become significant political constituencies in Delhi and Mumbai.

U.S.M. Jeyaraj: I think that what we are looking at is that mobility has increased in the last decade or so. There are two to three very distinct flows of migration happening from the east to the south; and from the north to the west. Migrants from northern States are replacing the workforce in southern States. In political terms, migrants' agency is going to play a very significant role in outcomes. Already we see candidates raising issues and concerns of migrants, for instance in Kerala.

Delimitation is not merely a technical or demographic adjustment but a political rebalancing act that affects the future of Indian federalism and democracy. As the country nears 2026, policymakers must confront this challenge with a spirit of inclusiveness, fairness, and constitutional sensitivity. The goal must be to ensure that the reallocation of political power does not disrupt the unity of the Union or undermine the democratic principle of equal representation for all Indian citizens.

Prelims Practice Question:

Q. With reference to the delimitation of constituencies in India, consider the following statements:

1. The number of Lok Sabha seats allocated to each State is currently based on the 2001 Census.
2. The Constitution mandates that each parliamentary constituency within a State should have an equal number of electors.
3. The 84th and 87th Constitutional Amendments froze the inter-State allocation of seats based on the 1971 Census until after the first Census post-2026.
4. Delimitation affects both the principle of democracy and the federal structure of the Indian Union.

Which of the above statements is/are correct?

- A. 1 and 2 only
- B. 3 and 4 only
- C. 1, 3 and 4 only
- D. 2, 3 and 4 only

Answer: B. 3 and 4 only

Explanation:

- **Statement 1 – Incorrect:** The allocation of seats among States is frozen based on the **1971 Census**, not the 2001 Census. However, the **division within States** into constituencies is based on the 2001 Census.
- **Statement 2 – Incorrect:** The Constitution uses the phrase “**so far as practicable**” regarding equal population per constituency within a State, allowing some deviation; absolute equality is not mandated.
- **Statement 3 – Correct:** The **84th and 87th Amendments** froze inter-State seat allocation based on the 1971 Census until the Census after 2026.
- **Statement 4 – Correct:** Delimitation impacts **democracy** (equal representation of citizens) and **federalism** (equitable representation of States).

Mains Model Question:

Q. “Delimitation in India reflects a complex interplay between democratic principles and federal structure.” Discuss in the light of the ongoing debates over delimitation and its implications for representation.

Delimitation in India is a constitutional mechanism aimed at redrawing the boundaries of electoral constituencies to ensure equitable representation based on population. However, it presents a dilemma between two foundational principles of Indian polity—democracy and federalism. On one hand, the democratic ethos demands ‘one person, one vote, one value,’ ensuring that each vote carries equal weight. On the other hand, India is a Union of States, and the federal structure requires balanced representation of States irrespective of their population size to prevent demographic dominance.

The current delimitation freeze, implemented through the 84th and 87th Constitutional Amendments, pegs the inter-State allocation of Lok Sabha seats to the 1971 Census until after the first Census post-2026. This was done to reward States that effectively implemented population control measures and avoid penalizing them with reduced parliamentary representation. Within States, however, the division of constituencies is based on the 2001 Census. This dual reference has created large disparities in the vote value across States. For instance, the average number of electors represented by an MP in Uttar Pradesh or Rajasthan is significantly higher than in Kerala or Tamil Nadu. This skew dilutes the vote value of individuals in highly populous States, challenging democratic equity.

The anticipated delimitation exercise after 2026 may increase representation for demographically larger States like Uttar Pradesh and Bihar while reducing the share of southern States. This could trigger political friction and raise questions about regional equity, thus testing the resilience of India's federal structure. Moreover, it risks widening regional imbalances and disrupting national cohesion if not handled with sensitivity.

EXPLAINED POLITICS

Delimitation & the South

The Constitution mandates delimitation after every Census. But, the number of seats in Parliament, and the share of each state, has remained static since 1976. This is largely due to opposition from southern states

DEEPTIMAN TIWARY & AMITABH SINHA
NEW DELHI, FEBRUARY 26

UNION HOME MINISTER Amit Shah on Wednesday said that southern states would not lose "even a single seat" after delimitation, addressing long-held apprehensions of states such as Tamil Nadu and Kerala about losing representation in Parliament if delimitation was to be carried out based on latest population data.

Largely due to the divergent economic trajectories of the two regions, population growth in South India has been far slower than in the North. Thus, if delimitation were to take place based on latest population data, northern states would receive a much larger number of seats in Parliament compared to the South.

Why delimitation?
Delimitation is a Constitutional mandate, to be carried out after every Census in order to readjust the number of seats in Parliament, and the boundaries of constituencies, based on latest population data. The idea is to ensure that each constituency has roughly the same number of people living in it.

Up until 1976, after every Indian Census, the seats of Lok Sabha, Rajya Sabha and State legislative Assemblies were re-distributed throughout the country. This happened thrice, based on the Censuses of 1951, 1961 and 1971.

The 42nd Amendment to the Constitution, passed during the Emergency, froze the total number of Parliamentary and state Assembly seats till the 2001 Census. This was done so that states with higher rates of population growth could implement family planning measures without losing representation in Parliament.

In 2001, the boundaries of constituencies were altered. But the number of seats that each state had in Lok Sabha, as well as the strength of states' legislative Assemblies, remained the same. This was largely due to opposition from southern states.

Why are southern states nervous about delimitation?
States in peninsular India feel that delimitation based on latest population data will reduce their representation in Parliament, and thus diminish their political heft.

In September 2023, during the debate in Parliament on the Women's Reservation Bill – whose implementation is linked to the delimitation process – DMK leader Kanimozhi read out a statement from Tamil Nadu Chief Minister M K Stalin. He said, "...if delimitation is going to be on population census, it will deprive and reduce the representation of the south Indian states... There is fear in the minds of the people of Tamil Nadu that our voices will be undermined."

Supporting Kanimozhi, TMC MP Mahua Moitra had said, "According to data, we will have a 0% increase in the number of seats for

Population-wise seat ratio was broadly equitable after last delimitation

States	1961 Population	1967 Seats	1967 Population/Seats	1971 Population	1976 Seats	1976 Population/Seats
Uttar Pradesh	7,01,43,635	85	8,25,219	8,38,48,797	85	9,86,456
Bihar	3,48,40,968	53	6,57,377	4,21,26,236	54	7,80,115
Rajasthan	2,01,55,602	23	8,76,331	2,57,65,806	25	10,30,632
Tamil Nadu	3,36,86,953	39	8,63,768	4,11,99,168	39	10,56,389
Kerala	1,69,03,715	19	8,89,669	2,13,47,375	20	10,67,369
India	43,92,34,771	520	8,44,682	54,81,59,652	542	10,11,365

Based on projected 2025 population, current seat ratios not equitable

States	Current Seats	2025 Projected Population	Seats at the same ratio as last time #	Seats at 15 lakh ratio	Seats at 20 lakh ratio
UP*	85	25,23,42,000	250	168	126
Bihar*	54	17,08,90,000	169	114	85
Rajasthan	25	8,27,70,000	82	55	41
Tamil Nadu	39	7,73,17,000	76	52	39
Kerala	20	3,60,63,000	36	24	18
India	543	141,33,24,000	1,397	942	707

Electoral performance of top 2 parties in past 5 elections in the states

States	2004	2009	2014	2019	2024
UP (85)*	SP 36 BSP 19	SP 23 INC 26	BJP 76 SP 5	BJP 67 BSP 10	BJP 38 SP 37
Bihar (53)*	RJD 24 JD 7	JDU 20 BJP 20	BJP 32 LJP 6	BJP 28 JD 16	BJP 20 JD 12
Rajasthan (25)	BJP 21 INC 4	INC 20 BJP 4	BJP 25 RILP 1	BJP 24 INC 8	BJP 14 INC 8
Kerala (20)	CPM 12 CPI 3	INC 13 CPM 4	INC 8 CPM 5	INC 15 RML 2	INC 16 RML 2
Tamil Nadu (39)	DMK 16 INC 10	DMK 18 ADK 9	ADK 37 BJP 1	DMK 24 INC 8	DMK 22 INC 9

10.11 lakh, *UP includes Uttarakhand, Bihar includes Jharkhand, Source: ECI

Kerala, only a 26% increase for Tamil Nadu, but a whopping 79% for both MP and UP."

In October last year, expressing concern over an ageing population in his state, Andhra Pradesh CM N Chandrababu Naidu announced his government was contemplating legislation to incentivise families to have more children. Days later, Stalin, referring to a potential reduction of South India's share of seats in Parliament due to lower population growth rates, joked: "Why not aim for 16 children?"

Naturally, in July last year, the Sangh Parivar too had flagged that lower birth rates in western and southern India had placed these regions at a "disadvantage". RSS-affiliated magazine The Organiser had said in an editorial: "Regional imbalance is another critical dimension that will impact the delimitation process of the Parliamentary Constituencies in the future. The States from the West and South are doing relatively better regarding population control measures and, therefore, fear losing a few seats in Parliament if the base population is changed after the census."

What does the data say?
The number of seats each state gets after delimitation will depend upon the base average population that a delimitation commission, as and when constituted, will arrive at. In the 1977 Lok Sabha, for instance,

every MP in India represented 10.11 lakh people on average. While it is impossible for every constituency to have the same population, it is desirable that the population in each constituency be tightly grouped around this average.

There is, however, no restriction on what this base average should be. If the 10.11 lakh average were to be retained, the strength of Lok Sabha would shoot up to nearly 1,400 (based on the Union Health Ministry's population projection for 2025).

This would also mean that UP (including Uttarakhand) would end up nearly tripling the number of seats it has in Lok Sabha, from 85 to 250. The percentage rise would be even greater for Bihar (including Jharkhand), which would see its tally rise from 25 to 82.

But Tamil Nadu's share would increase from 39 to only 76 while Kerala's tally would rise from 20 to 36 – less than double of what the states' respective shares are at the moment.

Since the new Parliament has only 888 seats, this formula is unlikely to be retained.

If the population of each constituency were to be kept at 20 lakh, Parliament would have 707 seats, compared to 543 at present.

Southern states would still be at a significant disadvantage. Tamil Nadu would neither gain or lose seats, while Kerala would lose two. But UP (including Uttarakhand) would now have 126 seats, while Bihar (including Jharkhand) would have 85.

Even if the average per constituency population were to be kept at 15 lakh (942 seats in Parliament), Tamil Nadu and Kerala would see modest increases to their tally to 52 and 24 respectively, while the tallies of UP and Bihar would rise to 168 and 114 seats respectively.

How will elections be impacted?
Regional parties from the South feel that delimitation based on population could skew elections in favour of parties, such as the incumbent BJP, with a base in the North. Congress too shares this anxiety.

Following the rise of the BJP through the late 1980s and early 1990s on the back of the Ram Temple movement, and the arrival of social justice parties following the Mandal movement, Congress has been doing poorly in the Hindi heartland. From winning 51 seats in UP (including Uttarakhand) and 30 seats in Bihar (including Jharkhand), its tally fell to only six and five in the two erstwhile states respectively.

This, at a time when the party has 99 seats in Parliament. Congress has, in total, won 53 seats in Karnataka, Maharashtra, Kerala, Telangana and Tamil Nadu alone. In fact, of the 232 seats won by the INDIA bloc in 2024 polls, a little over 100 came from the more populous northern states.

Of the 52 seats won by the Congress in 2019, 15 came from Kerala and eight from Tamil Nadu. Even in 2004, when it had won 145 seats, a majority of its victories had come from South India, with 29 from Andhra Pradesh (including Telangana). In 2009, when it won again, Andhra returned 33 seats.

Therefore, delimitation must strive for a calibrated approach that balances democratic fairness with federal integrity. A consultative process involving all stakeholders is essential to ensure that the redrawing of political boundaries does not undermine the foundational principles of the Indian Republic.

Topic : Major Government Schemes in Health

Relevance : Gs Paper 2 Polity and Governance

Source : PIB

Context :

World Health Day is observed every year on **April 7** to raise awareness about global health concerns and the importance of accessible healthcare. It marks the anniversary of the founding of the **World Health Organization (WHO)** in 1948. The **theme for 2025** is *"Healthy beginnings, hopeful futures"*, which emphasizes maternal and child health as the cornerstone of healthy communities.

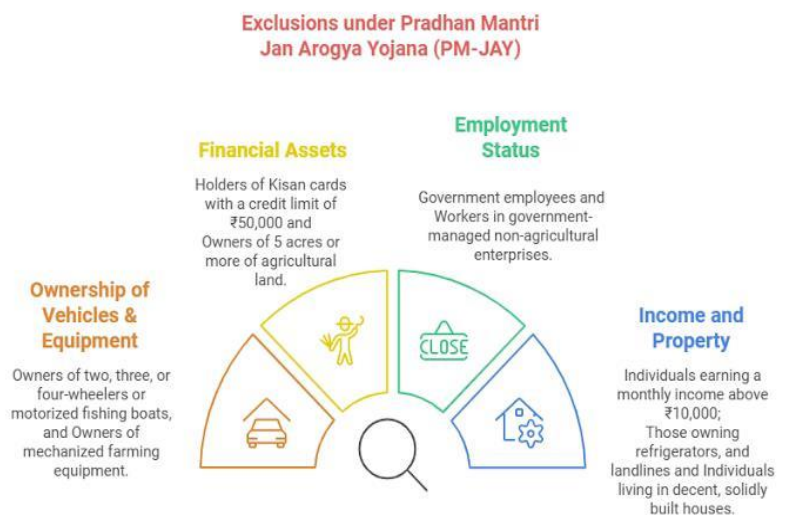
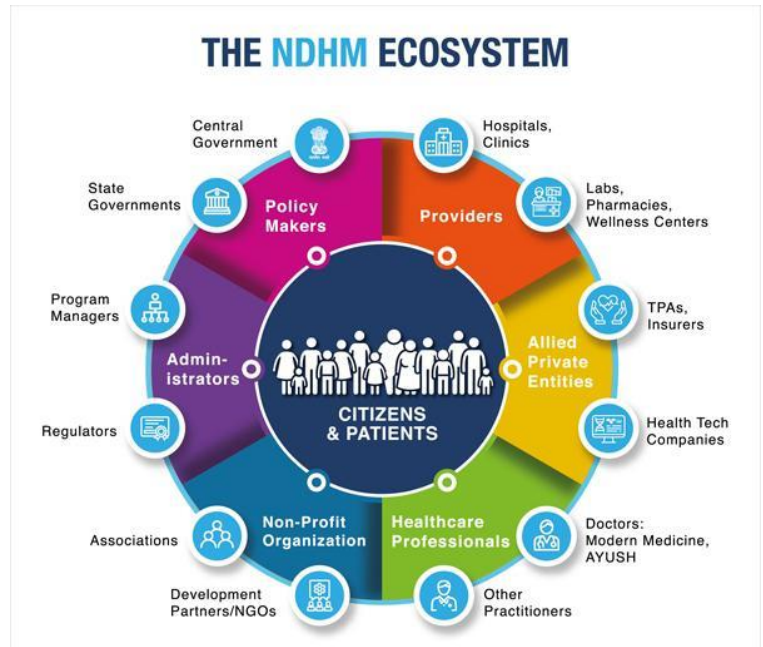
MAJOR GOVERNMENT HEALTH SCHEMES IN INDIA

1. Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY):

Launched in **2018**, this scheme is the **world's largest government-funded healthcare programme**. It aims to provide financial protection to over **10 crore poor and vulnerable families**, offering coverage of up to **₹5 lakh per family per year** for secondary and tertiary hospitalization.

The scheme operates under a **cashless and paperless model** in both public and empanelled private hospitals across India. Outpatient care is not covered under PMJAY, which is instead addressed through **Ayushman Arogya Mandirs** (previously Health and Wellness Centres). These centres offer services like **free consultations, medicines (up to 172 types), and diagnostics (up to 63 types)**.

A significant update came on **Ayurveda Day (October 29)** last year, when **Ayushman Vaya Vandana health cards** were launched to extend health coverage under PM-JAY to **all senior citizens aged 70 years and above**, irrespective of income.



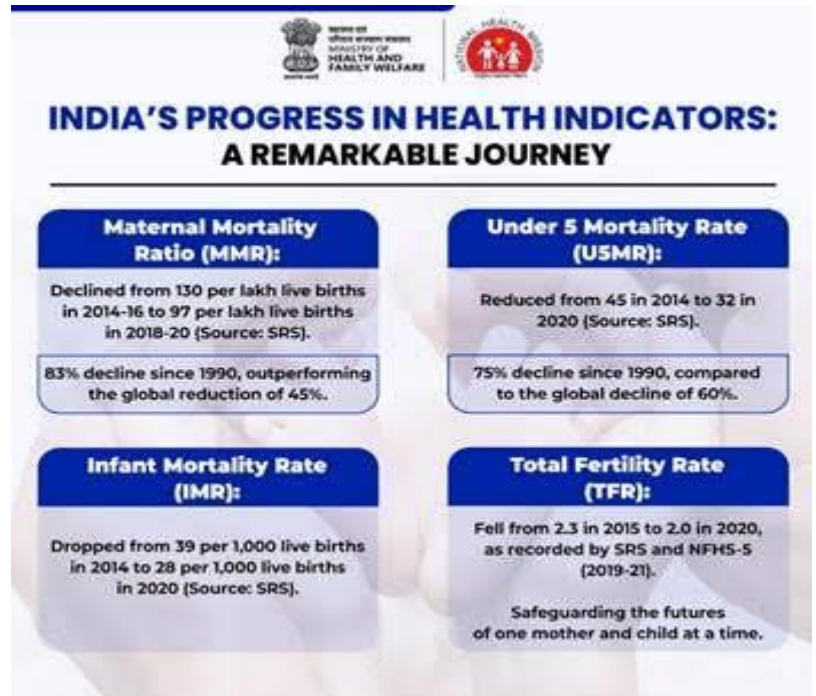
2. National Health Mission (NHM):

The NHM was launched in **2005** as the **National Rural Health Mission (NRHM)**. In **2013**, it was expanded to include **urban healthcare** through the **National Urban Health Mission (NUHM)** and was renamed as **National Health Mission**.

It focuses on **universal access to equitable, affordable, and quality healthcare**. The key components are:

- **Health System Strengthening**
- **RMNCH+A** (Reproductive, Maternal, Neonatal, Child, and Adolescent Health)
- **Combating Communicable and Non-Communicable Diseases**

In early 2025, the Union Cabinet reviewed NHM's progress and acknowledged that India is on track to meet its **Sustainable Development Goals (SDGs)** in health well before the **2030 deadline**.



3. Pradhan Mantri Surakshit Matritva Abhiyan (PMSMA):

Launched in **2016**, PMSMA is designed to provide **free, assured, and quality antenatal care** to **all pregnant women** on the **9th of every month** at government facilities.



It specifically targets women in their **second and third trimesters** and ensures a **minimum package of care**. An important feature is the **participation of private practitioners**, who voluntarily offer their services at government health facilities, increasing the outreach and quality of maternal care.

4. Pradhan Mantri Swasthya Suraksha Yojana (PMSSY):

Introduced in **2003**, PMSSY focuses on addressing **regional disparities in access to quality tertiary healthcare**. It has two major goals:

- **Setting up AIIMS-like institutions** in various states.
- **Upgrading existing Government Medical Colleges**

(GMCs) to improve tertiary care and medical education standards.

This scheme plays a vital role in expanding healthcare infrastructure in under-served regions.

5. Mission Indradhanush:

Launched in **December 2014**, Mission Indradhanush aims to achieve **90% full immunization coverage** among children and pregnant women.

The mission targets areas with **low immunization rates**, especially **remote and hard-to-reach locations**. Multiple phases have been conducted, and data shows that there was a **6.7% rise in coverage** after the initial phases. The **Intensified Mission Indradhanush (IMI)** in its 5th phase demonstrated an **18.5% increase** in full immunization coverage compared to previous National Family Health Survey (NFHS-4) data.

GLOBAL CONTEXT – LEADING CAUSES OF DEATH AND HEALTH POLICY DIRECTION

According to **WHO's World Health Statistics 2024**, the top 10 causes of death in 2021 accounted for **39 million deaths**, or **57%** of total global deaths.

The top three were:

- **Ischaemic heart disease** – 9 million deaths
- **COVID-19** – 8.7 million deaths
- **Stroke** – 7 million deaths

Out of the top 10, **seven are non-communicable diseases**, underlining the need for lifestyle-related healthcare interventions and preventive care.

Diseases like **HIV/AIDS** and **diarrhoeal diseases**, which were among top killers in 2000, have significantly declined, showing the positive impact of sustained global and national health campaigns.

Pradhan Mantri Swasthya Suraksha Yojana (PMSSY)
Aiming to create balance in healthcare system

Components of PMSSY

- Setting up of Institutions like AIIMS
- Upgradation of Government Medical College/Institutions

Highlights of PMSSY

- ✓ 6 Institutions like AIIMS set up in Patna, Raipur, Bhopal, Bhubaneswar, Jodhpur & Rishikesh
- ✓ All existing AIIMS have functional medical & Nursing colleges
- ✓ Upgradation of 39 Medical colleges / institutions approved by CCEA
- ✓ Cost of Rs.150 crore approved for upgrading each medical college

#TransformingIndia
Date :8th Dec, 2016

Ministry of Health & Family Welfare
Launches Mission Indradhanush

Full immunisation coverage to be expanded from 65% to at least 90% children of the country.

All vaccines are available free of cost under the Universal Immunization Programme in India

Intensification of activities will be carried out in 201 high priority districts in the country

The Universal Immunization Programme provides lifesaving vaccines to protect against 7 vaccine preventable diseases :

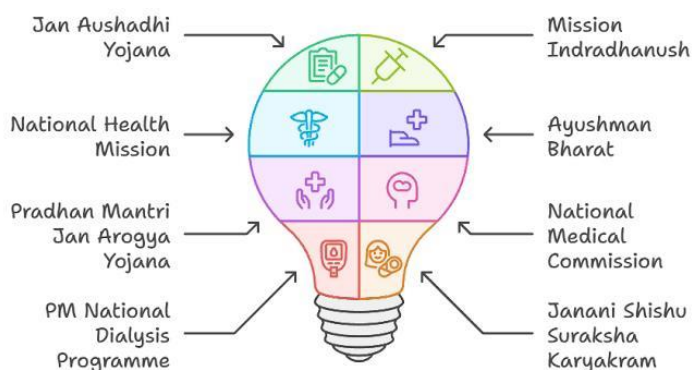
- Diphtheria
- Pertussis
- Tetanus
- Childhood TB
- Polio
- Hepatitis B
- Measles

* Additionally, vaccines for JE and Hib are being provided in select states

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Recent Government Initiatives to Revamp Healthcare in India



Prelims Practice Question:

Consider the following statements regarding government health schemes in India:

1. Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana provides outpatient care through cashless treatment at empanelled private hospitals.
2. Pradhan Mantri Surakshit Matritva Abhiyan offers free antenatal care services only in government facilities on the 9th of every month.
3. National Health Mission includes both rural and urban health missions and addresses non-communicable diseases as well.
4. Mission Indradhanush aims to achieve 100% immunization coverage among children and pregnant women in aspirational districts only.

Which of the above statements is/are correct?

- A. 1 and 2 only
- B. 2 and 3 only
- C. 3 only
- D. 1, 2 and 4 only

Answer: B. 2 and 3 only

Explanation:

- **Statement 1 is incorrect:** PM-JAY provides **inpatient hospitalization** (secondary and tertiary care), not outpatient care. Outpatient services are covered under **Ayushman Arogya Mandirs** (Health and Wellness Centres), not through empanelled hospitals under PM-JAY.
- **Statement 2 is correct:** PMSMA provides **free antenatal care on the 9th of every month** at **government facilities**, with voluntary participation from private sector doctors.
- **Statement 3 is correct:** NHM includes both **NRHM** and **NUHM**, and it also covers **non-communicable diseases** (NCDs) along with communicable ones.
- **Statement 4 is incorrect:** Mission Indradhanush aims to achieve **90% immunization coverage**, not 100%, and is not limited to aspirational districts; it targets **low-performing districts and urban slums** as well.

Mains Model Question:

Q. "Health is not merely the absence of disease but a precondition for development." In light of this statement, critically examine the role of recent government schemes in strengthening the healthcare system in India.

Health is a foundational pillar of national development, deeply influencing economic productivity, educational outcomes, and overall human capital. In India, where vast sections of the population face challenges in accessing affordable and quality healthcare, government intervention through targeted schemes plays a critical role in bridging systemic gaps. Over the past decade, the government has launched and expanded several flagship programmes aimed at universalizing healthcare, improving maternal and child health, and addressing both communicable and non-communicable diseases.

The value of a health scheme

The challenges for the success of Ayushman Bharat are more than just at the financial and infrastructural level



VANI S. KULKARNI

On September 24, the government launched the grand government-funded healthcare scheme, the Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana (PMJAY). While some see its ambitious goals as its main strength, others are sceptical given the inadequate funding for the scheme, the weak infrastructure of primary health care centres, and the time required for the goals to be accomplished. However, nobody disputes the imperative of an insurance scheme as vast as the PMJAY, since every year about 36 million families, or 14% of households, face a medical bill that is equal to the entire annual living expenses of one member of the family. This frequently pushes many families into penury.

Two schemes, one focus

The euphoria over this scheme is reminiscent of the excitement over the Rashtriya Swasthya Bima Yojana (RSBY), launched in 2008. Although the PMJAY is much wider in its reach than the RSBY (it covers 50 crore beneficiaries with ₹3,500 crore of government spending and provides benefits up to ₹5 lakh per eligible family), the central framework is the same: universal health care and health rights. The emerging discourse surrounding the PMJAY scheme resonates with those of RSBY. The focus continues to be on the top-down, deductive reasoning of the scheme, including issues such as allocation of funds for each illness, the types of care provided, financial considerations for empanelment of hospitals, types of illnesses covered, and transaction costs. These considerations matter. However, there are important missing links.

My recent study of RSBY in Karnataka yielded important insights that are pertinent here. Given that RSBY was embedded within the framework of universal health care and health rights, it is appropriate to pay attention to the existence of health rights in a local set-up. I discovered that the way beneficiaries of RSBY (Below Poverty Line households) perceived the scheme was not as a health right but in terms of the value it imparted, which was measured along multiple dimensions.

Households initially measured the value

of the RSBY in terms of its material benefit and measurable impact. This included the financial ease it provided in taking care of illnesses, the expense and types of illnesses that the card covered, and the transaction costs it entailed – how easy it would be to use the card in terms of bureaucratic paperwork and formal procedures.

Beyond the visible impact

However, households also valued the RSBY beyond its visible impact. They had little value for the RSBY because of many reasons. One, officials who distributed the RSBY smart card did not provide information on how to use the card. Two, hospitals did not respect patients with the card, believing that they were availing medical care free of cost. Sometimes they did not honour the card either due to inaccuracy of fingerprints or lack of money on the card. Three, neighbours and family members did not discuss the utilisation of the card, making households perceive the card as just a showpiece: important to possess but not useful. Four, the lack of involvement and endorsement by local leaders further diminished the value of the card for the households.

The value of the RSBY was also derived in relation to the value of health itself. The difficulty in understanding the basic facts of the card and using it led households to opt for seeking medical care without the card. The value for one's health undermined the value for the RSBY. As one household subsequent to repeated failed attempts to use the card lamented: "We lost time and money, and our illness got worse

all because we wanted to use the card. I tell you, if you want to get well, if you really value your health, you cannot rely on this health card." Next, the value of the RSBY card was derived in relation to the cultural ethos of health insurance. For a significant number of households, health insurance was perceived as a "bad omen" indicating the arrival of sickness and disease.

As the delivery of universal health care and health rights find yet another expression in India through the PMJAY scheme, it is more important than ever before to explore how citizens exercise their right to health and understand how it could be better practised. The biggest challenges for the success of the PMJAY scheme are not just financial and infrastructural at the local level, but how its value is perceived by the community.

Vani S. Kulkarni teaches sociology at the University of Pennsylvania, Philadelphia, U.S. Views are personal



The Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY), launched in 2018, represents a major leap in providing financial protection for secondary and tertiary inpatient care to over 10 crore families. Complementing this is the Ayushman Arogya Mandir initiative which transforms sub-centres into Health and Wellness Centres, ensuring preventive, promotive, and primary healthcare at the grassroots level. This twin approach addresses both ends of the healthcare spectrum—financial access and primary outreach.

The National Health Mission, encompassing both rural and urban health initiatives, has evolved into a comprehensive umbrella scheme tackling reproductive, maternal, neonatal, child, and adolescent health along with emerging non-communicable diseases. Schemes like the Pradhan Mantri Surakshit Matritva Abhiyan focus on antenatal care, ensuring that pregnant women receive assured services on designated days, while Mission Indradhanush targets increased immunization coverage in underserved areas, significantly improving child health indicators.



Additionally, the Pradhan Mantri Swasthya Suraksha Yojana seeks to correct regional disparities in tertiary care by upgrading medical infrastructure and establishing AIIMS across the country.

While these schemes have made notable strides in coverage and awareness, challenges remain in ensuring quality, last-mile delivery, skilled manpower, and digital health integration. Yet, taken together, these initiatives reflect a paradigm shift towards a more inclusive and equitable health system, where health is not a privilege but a right foundational to India's development journey.

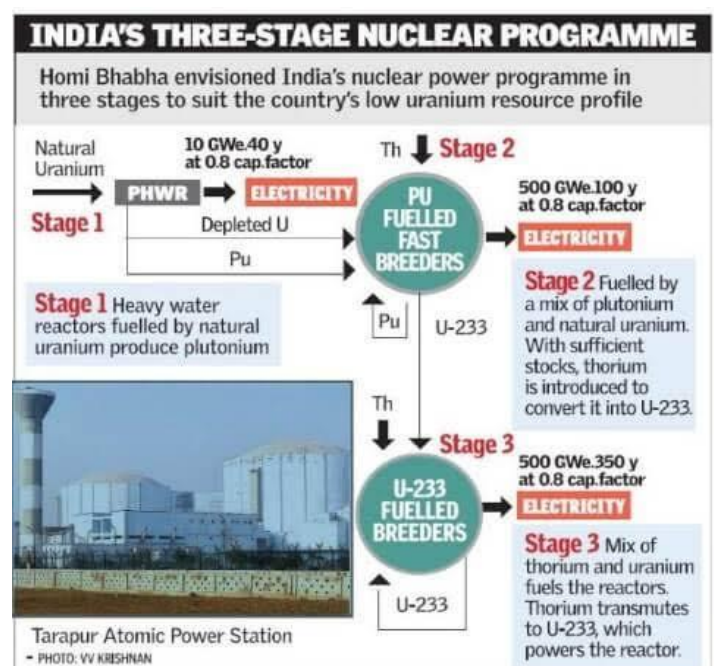
Topic : India's Three-Stage Nuclear Power Programme

Relevance : GS Paper 3 Science and Technology

Source : Indian Express

Context :

India's nuclear power development is uniquely structured around a **three-stage programme** envisioned by **Dr. Homi J. Bhabha**, the architect of India's atomic energy programme. It is a strategic initiative tailored to India's resource endowments, especially its **limited uranium reserves** and **abundant thorium deposits**. The ultimate aim is to



achieve **energy self-sufficiency** through full utilisation of thorium, which cannot be directly used in reactors and must first be converted into fissile material.

Stage 1:

Pressurised Heavy Water Reactors (PHWRs)

The first stage uses **natural uranium (U-238)** as fuel in **PHWRs**. These reactors use **heavy water (deuterium oxide)** as both **coolant and moderator**. Natural uranium contains about **0.7% U-235**, which is fissile, and **99.3% U-238**, which is fertile. During operation, some U-238 is transmuted into **plutonium-239 (Pu-239)**, a fissile material.

This plutonium, extracted through **reprocessing of spent fuel**, becomes the key fuel for the second stage. India has developed a large fleet of PHWRs, and this stage is also being supplemented by **imported Light Water Reactors (LWRs)** for enhancing installed capacity.

Stage 2:

Fast Breeder Reactors (FBRs)

The second stage involves **Fast Breeder Reactors**, such as the **Prototype Fast Breeder Reactor (PFBR)** at **Kalpakkam**, Tamil Nadu. FBRs use **plutonium-based Mixed Oxide (MOX) fuel** and produce more fissile material than they consume—hence the term “breeder.” These reactors convert **U-238 into more Pu-239**, and **thorium (Th-232)** into **U-233**, which is also fissile.

This stage is crucial to build a sufficient inventory of **U-233** to transition to the third stage. India has followed a **closed fuel cycle approach**, reprocessing spent fuel to recover useful isotopes like Pu-239 and U-233, rather than disposing them.

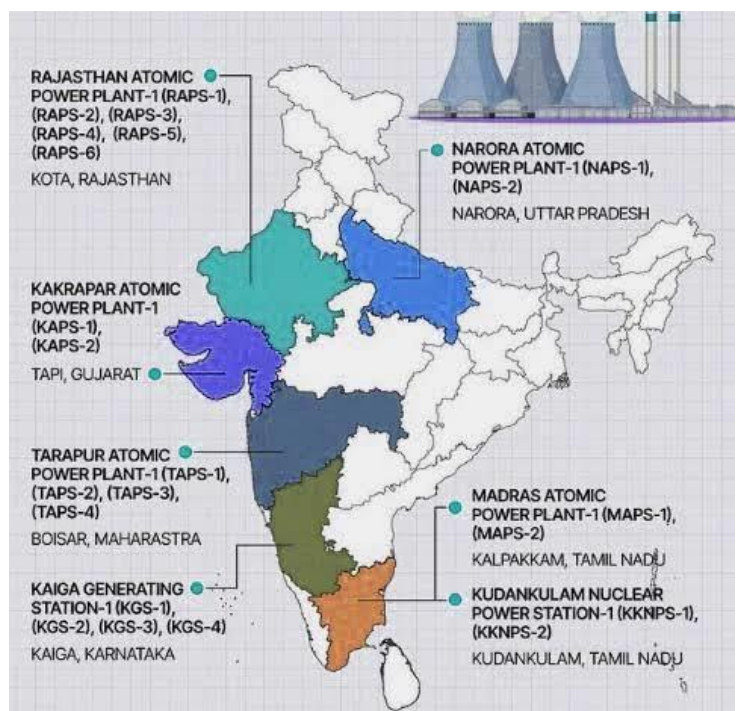
Stage 3:

Thorium-based Reactors (Advanced Heavy Water Reactors – AHWR)

The final stage will use **U-233**, derived from thorium, in specially designed **Advanced Heavy Water Reactors** and other possible designs like **Molten Salt Reactors (MSRs)**. The aim is to create a **thorium-U233 fuel cycle** for long-term energy sustainability. Thorium is **not fissile** on its own but **fertile**, and requires conversion. India has the **largest thorium reserves globally**, mainly in **monazite sands** found along the coasts of Kerala, Odisha, Andhra Pradesh, Tamil Nadu, and Maharashtra.

Why this programme matters:

1. It maximises domestic resource use (thorium-based energy independence)



2. Reduces reliance on imported uranium
3. Aligns with India's climate goals through **low-carbon energy production**

Recent Developments:

In **March 2024**, India began the **core loading** of its indigenous **PFBR** at Kalpakkam, a significant milestone in reaching Stage 2. This marks the transition from a research and pilot phase to actual deployment of breeder technology. The successful commissioning of the PFBR will enable India to produce U-233 and initiate Stage 3 within the next decade.

Nuclear Energy Mission and Union Budget 2025-26 Provisions

1. Nuclear Energy Mission (NEM):

To scale nuclear capacity from the current **8.18 GW to 100 GW by 2047**, the government launched the **Nuclear Energy Mission** under the **Viksit Bharat** roadmap. This mission focuses on:

- Strengthening indigenous R&D for advanced reactors
- Developing critical infrastructure for reprocessing and thorium utilisation
- Boosting manufacturing capacity for nuclear components
- Creating a skilled workforce pipeline for nuclear energy

2. Budget 2025-26 Allocations:

The Union Budget 2025-26 earmarked **₹20,000 crore** for advancing nuclear energy goals. The key announcements include:

- Financial allocation for the **Nuclear Energy Mission**
- **Support for Small Modular Reactors (SMRs):** At least **five indigenous SMRs** to be operationalised by **2033**
- SMRs are compact (30–300 MWe) reactors with modular design, factory-assembled components, lower construction times and costs
- Special focus on **next-generation thorium-based research** and safety technologies



Significance of these steps:

- These investments align with India's commitment under the **Panchamrit climate action plan** (Net Zero by 2070).
- Nuclear energy, as a **baseload clean source**, complements solar and wind for grid stability.
- Enhances energy security and reduces geopolitical dependency on fossil fuel imports.

India's nuclear trajectory is slow but deliberate, aimed at ensuring **self-reliance**, **sustainability**, and

climate-resilient energy development, deeply rooted in Bhabha's vision of utilising thorium for a uniquely Indian atomic future.

**Prelims Practice Question****Q. Consider the following statements regarding India's Three-Stage Nuclear Programme:**

1. The first stage of the programme uses enriched uranium in Light Water Reactors.
2. The second stage involves the use of plutonium-based fuel in Fast Breeder Reactors.
3. The third stage aims at utilizing India's thorium reserves through U-233-based reactors.
4. India follows an open fuel cycle approach for efficient use of nuclear fuel.

How many of the above statements are correct?

- (a) Only one
- (b) Only two
- (c) Only three
- (d) All four

Answer: (c) Only three

Explanation:

- **Statement 1 is incorrect:** The first stage uses **natural uranium** (not enriched uranium) in **Pressurised Heavy Water Reactors (PHWRs)**, not Light Water Reactors (though LWRs supplement the programme, they are not the core of Stage 1).
- **Statement 2 is correct:** The second stage uses **plutonium-based fuel in Fast Breeder Reactors (FBRs)**.
- **Statement 3 is correct:** The third stage aims to use **thorium (Th-232)** to breed **Uranium-233 (U-233)**, which is then used in advanced reactors.

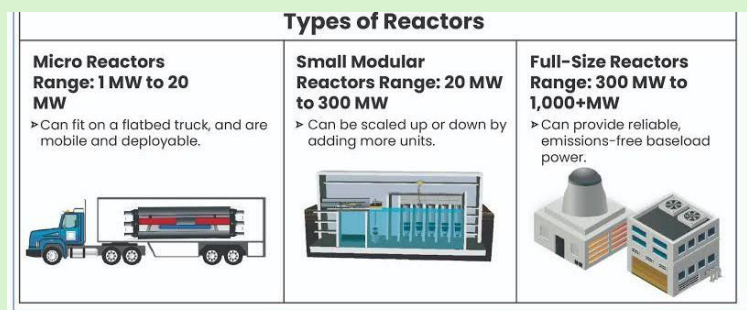
- **Statement 4 is incorrect:** India follows a **closed fuel cycle** approach, not open. This means spent fuel is reprocessed to extract usable fissile material (Pu-239, U-233).

Hence, only **Statements 2, 3, and part of 1 (not in the intended context)** are correct — answer is (c) **Only three**.

Mains Model Question:

Q. India's three-stage nuclear programme and its evolving nuclear energy mission are crucial for achieving long-term energy security and climate goals. Critically examine the significance of this programme in light of recent developments including the Nuclear Energy Mission announced in Union Budget 2025-26.

India's three-stage nuclear programme, conceptualised by Dr Homi J. Bhabha, is a visionary roadmap designed to achieve self-reliance in nuclear energy using the country's abundant thorium reserves. The programme is structured to sequentially build capacity and fuel independence through a systematic transformation of fertile material into fissile material. The first stage relies on Pressurised Heavy Water Reactors (PHWRs) that use natural uranium and produce plutonium as a by-product. This plutonium is then used in Fast Breeder Reactors (FBRs) during the second stage, which not only generate electricity but also breed more plutonium and convert thorium into fissile U-233. The third stage is the most innovative, involving the use of U-233 derived from thorium to fuel advanced reactors like the proposed Advanced Heavy Water Reactors (AHWRs).



The significance of this programme lies in its ability to overcome the limitations of limited uranium availability and leverage India's 25% global share of thorium. The recent progress, such as the initiation of core loading at the Prototype Fast Breeder Reactor in Kalpakkam in 2024, marks a pivotal transition to the second stage. Moreover, the Union Budget 2025-26 has infused fresh momentum into the nuclear sector through the Nuclear Energy Mission, allocating ₹20,000 crore for the development of Small Modular Reactors (SMRs). These reactors promise modular scalability, factory assembly, and enhanced safety, making nuclear energy more accessible and cost-efficient.

Together, the three-stage programme and the new nuclear energy initiatives reflect India's strategic commitment to reducing carbon emissions under its Panchamrit goals and achieving energy independence. However, delays in technology development, regulatory clearances, and public concerns over safety remain challenges that need consistent policy and institutional support. With sustained efforts, this indigenous nuclear roadmap could become a cornerstone of India's clean energy future.



Topic : RBI Cuts Repo Rate: Implications for Indian Economy

Relevance : GS Paper 3 Economy

Source : The Hindu

Context :

On Wednesday, the Reserve Bank of India (RBI) announced a 25 basis points cut in the **repo rate**, reducing it from 6.25% to **6.00%**. This marks the **second consecutive repo rate cut**, reflecting the RBI's shift toward a more **growth-supportive monetary policy**. The decision was taken unanimously by the six-member **Monetary Policy Committee (MPC)**, which also shifted the policy stance from **neutral to accommodative**.

Context of the Rate Cut

This policy action comes in the backdrop of rising global economic uncertainties, primarily driven by **DEL-HYD-B'LORE-PUNE-TPT**

RBI cuts repo rate by 0.25%, trims GDP growth forecast

Lalatu Mishra
MUMBAI

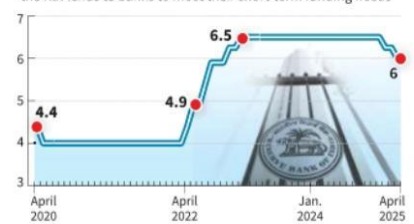
The Reserve Bank of India slashed the repo rate by 25 basis points to 6% on Wednesday, with its Monetary Policy Committee voting unanimously to reduce the policy rate in a bid to support growth and bring down the interest burden on home, auto, and other loan borrowers. However, this will also reduce the interest earned on savings by depositors.

The move comes against the backdrop of an escalating global trade war, triggered by U.S. President Donald Trump's wide-ranging tariffs. The MPC has also lowered its forecast for India's GDP growth this year, from 6.7% to 6.5%.

This is the second time in a row that the MPC has cut the repo rate by 25 basis points (bps) or 0.25%. The committee, headed by RBI Governor Sanjay Malhotra, also unanimously

Credit cushion

The Reserve Bank of India slashed the repo rate by 25 basis points to 6% on Wednesday. The repo rate is the rate at which the RBI lends to banks to meet their short-term funding needs



shifted its policy stance from neutral to accommodative, indicating that it is more worried that economic growth could be a casualty of the trade war, than about inflation.

This is a policy stance "geared towards stimulating the economy through softer interest rates," Mr. Malhotra said, signalling the likelihood of further rate cuts.

"Uncertainty in itself

dampens growth by affecting investment and spending decisions of businesses and households," he said, in a monetary statement explaining the situation. "Second, the dent on global growth due to trade friction will impede domestic growth. Third, higher tariffs shall have a negative impact on our exports," he said.

CONTINUED ON
» PAGE 14



escalating **trade tensions between the USA and other major economies**. These uncertainties have started affecting global investment flows, trade balances, and business sentiments. Recognizing the potential spillover effects of these developments on the Indian economy, the RBI has chosen to prioritize growth over inflation concerns for the time being.

Impact on GDP Growth Forecast

The RBI has also **revised downward India's GDP growth projection for FY 2025–26 from 6.7% to 6.5%**. The quarterly growth estimates are as follows:

- Q1: 6.5%
- Q2: 6.7%
- Q3: 6.6%
- Q4: 6.3%

The central bank has cited multiple downside risks such as reduced global demand, uncertain tariff regimes, and domestic investment slowdowns. Governor Sanjay Malhotra noted that while there are several "known unknowns" in the economic environment, the shift to an accommodative stance is aimed at **stimulating domestic demand** and maintaining **financial stability**.

RBI cuts repo rate by 0.25%, trims forecast

"There are, however, several known unknowns – the impact of relative tariffs, the elasticities of our export and import demand; and the policy measures adopted by the Government, including the proposed Foreign Trade Agreement with the USA, to name a few. These make the quantification of the adverse impact difficult," Mr. Malhotra emphasised.

The risks to inflation, on the other hand, are two-sided, he pointed out. "On the upside, uncertainties may lead to possible currency pressures and imported inflation. On the downside, slowdown in global growth could entail further softening in commodity and crude oil prices, putting downward pressure on inflation," he said.

"Overall, while global trade and policy uncertainties shall impede growth, its impact on domestic inflation, while requiring us to be vigilant, is not expected to be of high concern," he added.

Taking various factors into consideration, real GDP growth for 2025-26 is now projected at 6.5% (down from the 6.7% projected in February), with a first quarter growth forecast of 6.5%, and the subsequent three quarters at 6.7%, 6.6%, and 6.3% respectively.

"While the risks are evenly balanced around these baseline projections, uncertainties remain high in the wake of the recent spike in global volatility," the RBI Governor said.

The repo rate cut means that the standing deposit facility (SDF) under the liquidity adjustment facility (LAF) will stand adjusted to 5.75%, and the marginal standing facility (MSF) rate and the Bank Rate to 6.25%.

Inflation Outlook and Global Factors

While inflation risks remain two-sided, the RBI does not consider them an immediate concern. On the one hand, **currency depreciation** and **imported inflation** due to rising tariffs may put upward pressure on prices. On the other, a **global economic slowdown** may lead to lower **commodity and crude oil prices**, helping to moderate inflation. The RBI stressed the need to stay vigilant but suggested that **growth risks outweigh inflation risks** at present.

Understanding Repo Rate and Its Significance

The **repo rate** is the interest rate at which the RBI lends money to commercial banks against government securities. A reduction in this rate makes borrowing cheaper for banks, who in turn lower lending rates for consumers and businesses. This stimulates consumption and investment in the economy. Thus, the repo rate serves as the **primary monetary policy tool** used by the RBI to manage liquidity, control inflation, and influence overall economic activity.

RBI prescribes norms for gold loans as part of new regulations

The Hindu Bureau
MUMBAI

In a bid to safeguard interest of borrowers, the Reserve Bank of India (RBI) on Wednesday issued draft guidelines on prudential norms and conduct-related aspects for gold loans urging lenders to have uniform documentation for such instruments.

The RBI announced that regulations for issuing gold loans will be harmonised across all regulated entities among four other regulatory and developmental policies in the banking ecosystem.

Importantly, the central bank has proposed to fix the upper limit for lending at 75% of the value of 22-carat gold, decided by either closing prices on commodity exchange, preceding day price of the India Bullion and Jewellers Association Ltd., or the average of closing prices in the preceding 30 days. The regulation will also include 999 purity silver.

The banking regulator also proposed to lay down a single borrower limit and sectoral limit of lending, procedure to value the gold, a mechanism to determine end-use and the loan-to-value ratio among others in the RBI (Lending Against Gold Collateral) Directions, 2025, according to the draft document.

The directions, if passed will apply to all lending financial institutions, excluding payment banks.

(With PTI inputs)

Other Key Monetary Policy Rates and Their Roles

1. Reverse Repo Rate

The reverse repo rate is the rate at which the RBI borrows funds from commercial banks. When the RBI raises this rate, it incentivizes banks to park their excess funds with the central bank, thereby absorbing liquidity from the system. This helps in **controlling inflation** and reducing speculative lending.

2. Standing Deposit Facility (SDF)

The SDF is a relatively new instrument introduced to absorb surplus liquidity without offering collateral in return. It acts as the **floor of the liquidity corridor**, and its rate is currently set at **5.75%**. It strengthens the RBI's ability to **manage liquidity fluctuations** more effectively.

3. Marginal Standing Facility (MSF)

The MSF is an emergency borrowing facility through which banks can borrow overnight funds from the RBI by pledging government securities, even beyond the statutory limits. The MSF rate acts as the **ceiling of the liquidity corridor** and is currently at **6.25%**. This tool is crucial during times of **liquidity crunch or financial stress**.

4. Bank Rate

The bank rate is a long-term lending rate used by the RBI to lend money to banks without collateral. It also serves as a benchmark for **penal interest rates** and other long-term instruments. It is generally aligned with the MSF rate and is currently also at **6.25%**.

Monetary Policy Stance: Neutral vs Accommodative

The RBI has shifted its policy stance from **neutral to accommodative**, signaling a willingness to further cut interest rates if economic conditions warrant it. A neutral stance implies a balanced approach toward inflation

India better off than others in tariff row: RBI Governor

Considering India's low volume exports to the U.S. and a comparatively smaller trade surplus, the adverse impact on India will be far less in intensity compared with most countries, says Malhotra

Lalendu Mishra
MUMBAI

The tariff war unleashed by U.S. President Donald Trump and its global implications have forced the Reserve Bank of India's monetary policy body to cut growth rate by 20 basis points (100 basis point is 1%) for FY25, as resultant economic uncertainties underpinned the decision.

"The growth projection for the current year has been marked down by 20 basis points relative to our earlier assessment of 6.7% in the February policy. This downward revision essentially reflects the impact of global trade and policy uncertainties," RBI Governor Sanjay Malhotra said in his monetary policy statement on Wednesday.

But considering India's low volume exports to the U.S. and comparatively less trade surplus, the adverse impact on India would be

Small mercies

The impact of U.S. tariffs on India vis-à-vis some of the other countries would be much less, says RBI Governor, elaborating why.



■ India's overall exports are about 12% of GDP, it is about 2% for the U.S.

■ For China it is about 13%, Germany 37% exports overall and for EU it is 30% plus

■ Several smaller countries have about 80%, hence the competitive advantage

far less in intensity compared with most countries, he said at a press meet post the MPC meeting.

"The impact would be different for other countries depending on the situation that they are in. For India, we have given our assessment as you can see, the growth rate we have reduced by 20 basis points this year, primarily arising out of the uncertainties," Mr. Malhotra said replying to *The Hindu*.

"And on the inflation front, we have said it can

move actually both ways because of the demand that is going to shrink as a result of the trade tariff friction. It may help the inflation front. So all in all, more than inflation, we are concerned about its impact on growth," he said.

Mr. Malhotra said the impact of these tariffs on India compared with other countries would be much less. "Our overall exports are about 12% of GDP, and it is about 2% for USA. You compare it with some other countries... even for Chi-

na it is about 19%, Germany 37% exports overall and even EU is 30% plus. And several smaller countries have about 80% (of their GDP is exports). So to that extent we are in a better place than some of the other countries," he highlighted.

"And so we have, in some ways a competitive advantage vis-à-vis some of these countries insofar as the USA is concerned."

About the likely impact of China's possible move to devalue its own currency, on the Indian rupee, he said the rupee would find its own level and in case of excessive volatility, the RBI would intervene.

"Our currency is quite stable. We have sufficient reserves, almost \$700 billion, and our deficits are also again very sustainable for this year and next year. I really don't think, we are under any kind of a stress or stressful position," he emphasised.

and growth, while an accommodative stance tilts the focus toward **supporting economic expansion**, even at the cost of tolerating slightly higher inflation.

Implications of the Rate Cut on the Indian Economy

Positive Effects:

- Loan EMIs for home, auto, and personal finance are expected to become cheaper, benefiting consumers.
- Lower borrowing costs will encourage **corporate investment** and support **small businesses**.
- Increased availability of credit is likely to **stimulate domestic demand** and help revive **industrial output**.

It could offer a boost to **real estate**, **automobile**, and **consumer goods** sectors.

Negative Effects:

- Deposit rates in banks may be reduced, affecting **retired individuals and savers** who rely on interest income.
- Cheaper credit could lead to **higher inflationary pressures** if not matched by adequate supply.
- Persistent rate cuts could weaken the **Indian rupee**, increasing the **cost of imports**.
- Excessive liquidity and low interest rates may create **asset bubbles** in sectors like real estate or stock markets.

RBI plans market-based route to securitise bad bank assets

Ashokamithran T.
MUMBAI

The Reserve Bank of India (RBI) has proposed to introduce securitisation of stressed assets via market mechanism to ease the burden of stressed assets on the lenders.

The policy will enable lenders with stressed assets to bundle into tradeable securities to share the risk of Non-Performing Assets (NPAs).

"It is proposed to enable securitisation of stressed assets through market-based mechanism. This is in addition to the existing ARC (Asset Reconstruction Company) route under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest (SARFAE-



Breathing easy: The draft is aimed at reducing the burden of non-performing assets on the lenders. REUTERS

SI) Act, 2002," RBI Governor Sanjay Malhotra said.

The securitisation process will be performed by a resolution manager (RM) who will be appointed by a special purpose entity (SPE), the RBI proposed in a draft. The banking regulator also proposed valuation methods, capital requirements for investors,

disclosures to be made, among others, in the draft document. The securitised asset can be sold to an SPE only for cash.

The RBI also proposed re-securitisation, synthetic securitisation, farm credit, education loan, fraudulent account and wilful default, among others, will not be eligible for securitisation.

The RBI's decision to cut the repo rate and lower GDP growth projections reflects its **proactive approach** in dealing with a challenging global and domestic economic environment. By adopting an accommodative policy stance, the central bank is sending a clear message that **reviving economic growth** is its top priority, even as it keeps a watchful eye on inflation dynamics. Going forward, the monetary policy will likely remain **data-driven and responsive**, adapting to the evolving macroeconomic landscape.

Prelims Practice Question

Q. With reference to recent monetary policy decisions taken by the Reserve Bank of India (RBI), consider the following statements:

1. A cut in the repo rate by the RBI is likely to reduce the cost of borrowing for consumers and businesses.
2. An accommodative policy stance indicates that the RBI is more focused on controlling inflation than supporting growth.
3. A decrease in the repo rate automatically leads to a rise in deposit interest rates offered by banks.
4. Standing Deposit Facility (SDF) is a collateral-free instrument used by RBI to absorb liquidity from the banking system.

Which of the statements given above is/are **correct**?

- A. 1 and 2 only
- B. 1 and 4 only
- C. 2 and 3 only
- D. 1, 3 and 4 only

Correct Answer: B. 1 and 4 only

Explanation:

- **Statement 1 – Correct.** A cut in the **repo rate** reduces the cost of funds for banks, encouraging them to lower lending rates for customers, which boosts borrowing and investment.
- **Statement 2 – Incorrect.** An **accommodative stance** means the RBI is prioritizing **supporting growth**, not inflation control.
- **Statement 3 – Incorrect.** A **decrease in the repo rate** usually leads to **lower deposit rates**, not higher ones, as banks reduce overall interest payouts.
- **Statement 4 – Correct.** The **Standing Deposit Facility (SDF)** is a **collateral-free liquidity absorption tool** that allows RBI to manage surplus liquidity in the banking system effectively.

Mains Model Question:

Q. *In light of the recent repo rate cut by the Reserve Bank of India, discuss the implications of monetary policy decisions on economic growth and financial stability in India.*

The recent decision by the Reserve Bank of India (RBI) to reduce the repo rate by 25 basis points to 6.00% reflects a calibrated effort to revive economic growth amidst global and domestic headwinds. Accompanied by a shift in the monetary policy stance from neutral to accommodative, this move signifies a deliberate attempt to make borrowing cheaper, thus encouraging consumption and investment across sectors. At a time when global trade tensions and uncertainties are exerting downward pressure on growth, such monetary easing becomes critical in safeguarding the domestic economy.

The repo rate, being the rate at which the RBI lends to commercial banks, directly influences the cost of funds in the economy. A cut in this rate reduces loan interest rates for consumers and businesses, thereby stimulating demand in sectors such as housing, automobiles, and infrastructure. This, in turn, can drive job creation, boost manufacturing, and enhance overall economic activity. However, this growth push comes with certain trade-offs. Lower interest rates also lead to reduced returns on deposits, which may affect household savings and the profitability of the banking sector.

Financial stability remains a parallel concern. Excess liquidity, if not accompanied by productive investment, can lead to asset bubbles or inflationary pressures. Moreover, monetary transmission remains a challenge, as banks may not fully pass on the rate cuts to borrowers due to their own balance sheet constraints. The RBI has acknowledged global risks, such as imported inflation and currency volatility, but currently considers them manageable.

The repo rate cut reflects a pragmatic balancing act by the RBI to nurture growth without undermining financial discipline. While short-term support is necessary, long-term stability will depend on structural reforms, fiscal prudence, and coordinated policy action to ensure sustainable and inclusive economic development.

Topic : The Rohingya Crisis

Relevance : GS Paper 2 Polity and Governance

Source : Indian Express

Context :

The Rohingya refugee crisis stands as one of the most severe humanitarian emergencies of the 21st century. Originating from Myanmar's Rakhine state, the Rohingyas are a Muslim minority who have faced systemic persecution, including denial of citizenship, displacement, and violence. The situation reached catastrophic levels in 2017 when a military crackdown in



Myanmar, widely condemned as ethnic cleansing and later termed “genocide” by the United States, forced over 700,000 Rohingyas to flee into neighbouring Bangladesh. As of 2025, over one million Rohingyas remain in refugee camps, primarily in Cox’s Bazar, living in deteriorating conditions.

Rohingyas: Their Identity and Historical Context

The Rohingyas trace their roots to the Rakhine region of Myanmar but have long been denied recognition by the Myanmar government. They are not included among Myanmar’s 135 officially recognized ethnic groups, and the 1982 Citizenship Law rendered them stateless. Branded as illegal immigrants from Bangladesh, they have faced restrictions on movement, access to education, health care, and livelihoods.

Significance in the Region

Myanmar

Myanmar views the Rohingya population as a security threat and an ethnic outsider. Despite international pressure, Myanmar’s military and political leadership have resisted recognizing their rights or facilitating safe repatriation. The denial of citizenship, violence, and suppression has only worsened their plight, and domestic resistance to international oversight remains strong.



Bangladesh

Bangladesh has shown remarkable humanitarian commitment by hosting over a million refugees in Cox’s Bazar. However, the burden is immense. The camps are overcrowded, and economic, social, and environmental strain on the host region is growing. Public sentiment has gradually shifted from sympathy to concern over national security, rising crime, and resource stress. Bangladesh has pushed for repatriation with Myanmar, supported by countries like China, but safe return has not been ensured.

India

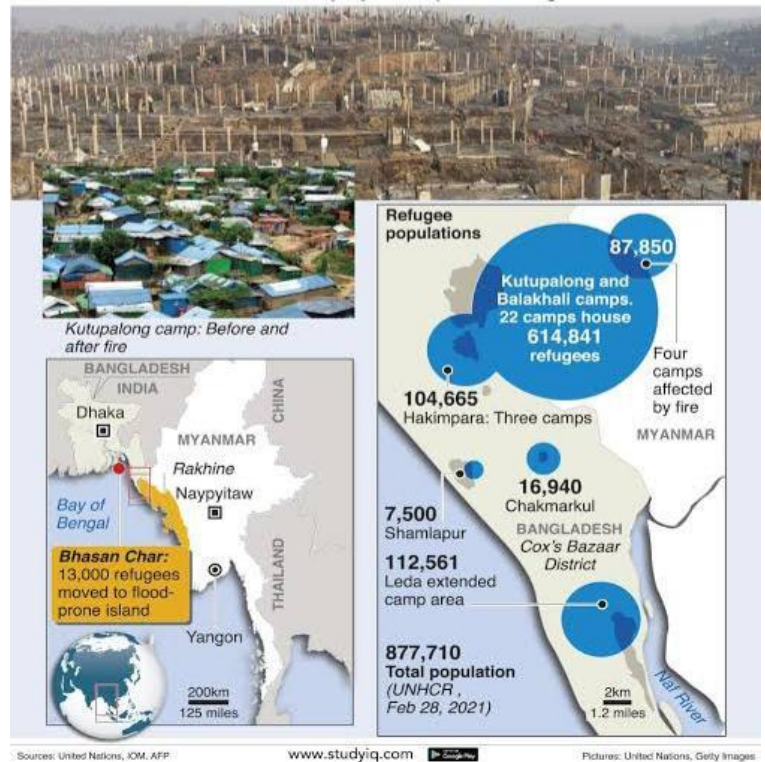
India’s position has been cautious. It hosts around 40,000 Rohingyas, mainly in Jammu, Hyderabad, Delhi, and other urban areas. While it has provided shelter, India has not signed the 1951 Refugee Convention and views the Rohingyas as illegal immigrants. Over the years, India has deported several Rohingyas and

proposed biometric tracking. Its balancing act between strategic interests with Myanmar and concerns over internal security has shaped a restrictive policy.

Challenges as Refugees

Being stateless and without a recognized identity, the Rohingyas are particularly vulnerable:

- **Lack of Basic Services:** With USAID's withdrawal, food rations have halved, medical care has collapsed, and sanitation is deteriorating.
- **Child Exploitation & Gender-based Violence:** Camps have seen a rise in human trafficking, child labour, and abuse.
- **Mental Health Crisis:** Years of trauma, exile, and hopelessness have deepened psychological suffering.
- **Security Risks:** Camps have also become fertile ground for radicalisation, recruitment by extremist groups, and internal violence.



Global and Regional Initiatives

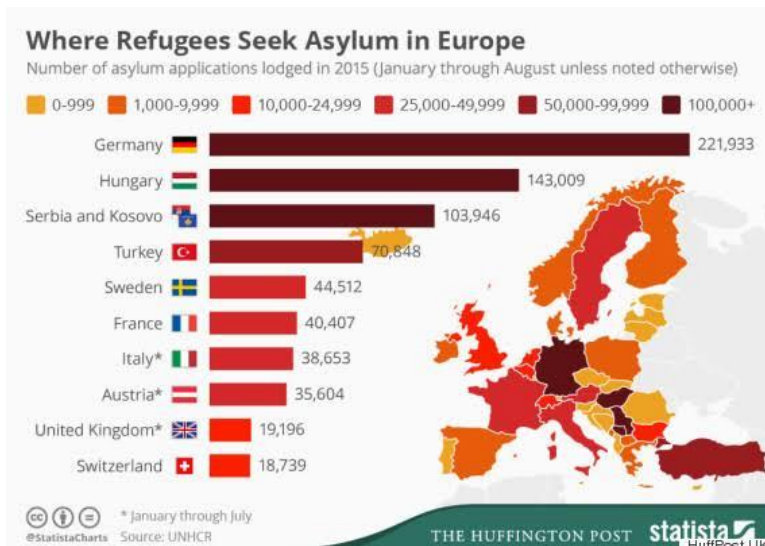
5. **USAID & UN Agencies:** The U.S. was the largest donor until funding was recently halted. The UNHCR and WFP played central roles in humanitarian assistance, now under threat due to funding gaps.
6. **Bangladesh's Repatriation Push:** Bangladesh, with China's mediation, has held multiple discussions with Myanmar, but no significant voluntary return has occurred due to safety concerns.
7. **ASEAN Diplomacy:** ASEAN has attempted to engage Myanmar, but member states' commitment is uneven, and pressure has been minimal.
8. **India's Aid and Security Policy:** India has sent relief supplies to camps in Bangladesh but maintains a tough stance domestically, citing security concerns.

Future Prospects and the Road Ahead

The crisis remains unresolved with no easy solutions:

- **Repatriation remains remote** unless Myanmar guarantees citizenship and safety.
- **Integration into host countries** is politically unviable for both Bangladesh and India.
- **Third-country resettlement** has only helped a tiny fraction of refugees.
- **Increased role for international community** is crucial—without sustained aid and pressure on Myanmar, the situation may deteriorate further.
- **Humanitarian diplomacy and legal accountability** must go hand in hand with relief—actions against Myanmar's military leadership at international forums may be a deterrent.

The Rohingya crisis is a moral and political test for the global community. The abrupt withdrawal of USAID highlights how fragile humanitarian systems can be when subject to political ideologies. The suffering of the Rohingya is not merely a refugee crisis—it is a reflection of the global decline in empathy, international cooperation, and shared responsibility. The need of the hour is not charity, but justice, inclusion, and a permanent solution grounded in dignity and human rights.



Prelims Practice Question:

With reference to the Rohingya crisis, consider the following statements:

1. The Rohingyas are officially recognized as an ethnic group and citizens of Myanmar under its 1982 Citizenship Law.
2. India is a signatory to the 1951 UN Refugee Convention and has granted refugee status to all Rohingya living in its territory.
3. Cox's Bazar in Bangladesh is currently one of the largest refugee settlements in the world for Rohingya refugees.
4. The withdrawal of USAID funding has significantly impacted humanitarian services for Rohingyas in Bangladesh.

Which of the statements given above are correct?

- A. 1 and 2 only
- B. 3 and 4 only
- C. 2 and 3 only
- D. 1, 2, and 4 only

Correct Answer: B. 3 and 4 only

Explanation:

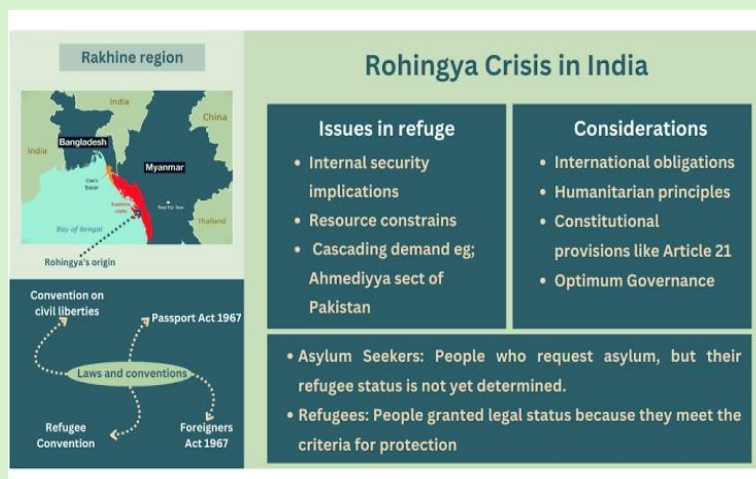
- **Statement 1 is incorrect:** The 1982 Myanmar Citizenship Law *excludes* the Rohingyas from the list of officially recognized ethnic groups, rendering them stateless.
- **Statement 2 is incorrect:** India is *not* a signatory to the 1951 Refugee Convention and has taken a restrictive stance on Rohingya refugees, including deportation.
- **Statement 3 is correct:** Cox's Bazar is home to over a million Rohingya refugees, making it the world's largest refugee settlement for them.

- **Statement 4 is correct:** The abrupt withdrawal of USAID funding has led to cuts in food rations, healthcare services, and protection measures in the camps.

Mains Model Question:

Q. Discuss the Rohingya refugee crisis in the context of its geopolitical implications for India, Myanmar, and Bangladesh. Critically evaluate the humanitarian and policy responses by these countries and international actors, along with the prospects for durable solutions.

The Rohingya refugee crisis, stemming from decades of persecution in Myanmar, has evolved into one of the most pressing humanitarian challenges in South Asia. The 1982 Citizenship Law in Myanmar rendered the Rohingya stateless, denying them basic rights and identity. This institutional exclusion culminated in large-scale violence and forced displacement, particularly after 2017, when Myanmar's military crackdown pushed over a million Rohingya into Bangladesh's Cox's Bazar, the world's largest refugee settlement today.



For Bangladesh, the crisis is both a humanitarian burden and a national security concern. The prolonged presence of refugees strains resources and infrastructure, and rising frustration within refugee camps threatens stability. India, though not a signatory to the 1951 Refugee Convention, hosts around 40,000 Rohingyas. However, its policy has shifted toward deportation citing internal security, drawing criticism from human rights groups. Myanmar, meanwhile, continues to deny Rohingyas citizenship and basic protections, obstructing efforts at safe repatriation.

The international community's role, once robust, is now waning. The recent withdrawal of USAID funding underlines a dangerous precedent where political ideologies overrule humanitarian necessity. This has led to drastic cuts in food aid and healthcare, leaving Rohingyas more vulnerable than ever. Despite efforts from the UN, EU, and countries like Japan, the funding vacuum left by the U.S. remains unfilled.

Looking ahead, repatriation remains unlikely without systemic change in Myanmar. Regional powers, particularly India and China, must mediate for sustainable solutions while ensuring humane treatment of refugees. The crisis poses a test of global moral leadership. Durable resolution lies in restoring Rohingya rights in Myanmar, supported by coordinated international pressure and sustained aid. Without such commitments, the Rohingyas risk becoming a permanently displaced and forgotten people in a geopolitically volatile region.

Topic : Delimitation in India: Democracy vs Federalism

Relevance : GS Paper 2 Polity and Governance

Source : The Hindu

Context :

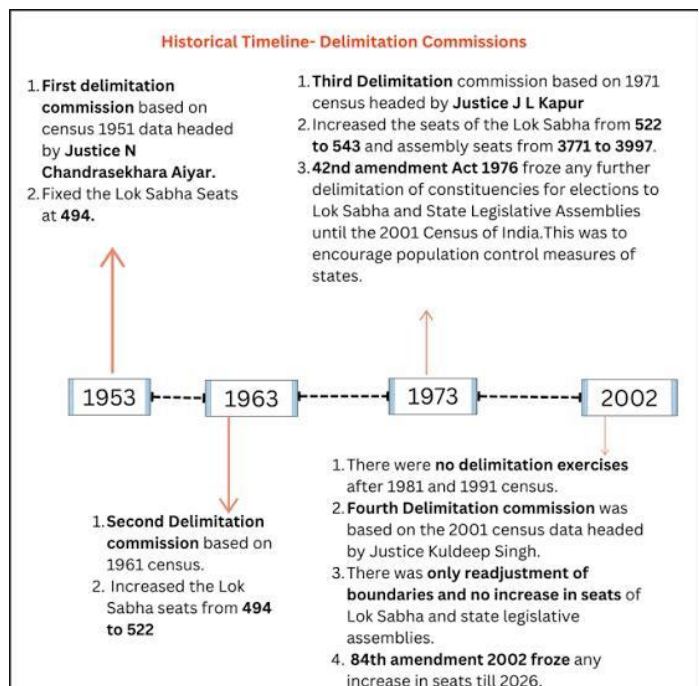
Delimitation is the process of redrawing the boundaries of electoral constituencies based on demographic changes. It ensures fair representation by equalizing the population size of each constituency as closely as possible. However, in a federal polity like India, this exercise raises a complex dilemma — how to balance the democratic principle of “one person, one vote” with the federal principle of equitable representation for states.

What is Delimitation?

Delimitation is mandated under Article 81 of the Indian Constitution. The process involves two steps:

3. **Apportionment among states:** Based on their population share.
4. **Division within states:** Into territorial constituencies with near-equal population per seat.

To facilitate this, a Delimitation Commission is appointed, which works independently to redraw the boundaries of both parliamentary and state assembly constituencies. The most recent major delimitation exercise was conducted in 2002–08, based on the 2001 Census, but apportionment among states remained frozen using 1971 Census data due to constitutional amendments.



Why Was Delimitation Frozen?

The **84th Constitutional Amendment (2001)** and the **87th Amendment (2003)** froze the allocation of Lok Sabha seats among states until the first census after 2026. This was done to:

- Avoid penalizing states that successfully implemented population control measures.
- Encourage all states to stabilize population growth without fear of losing political representation.

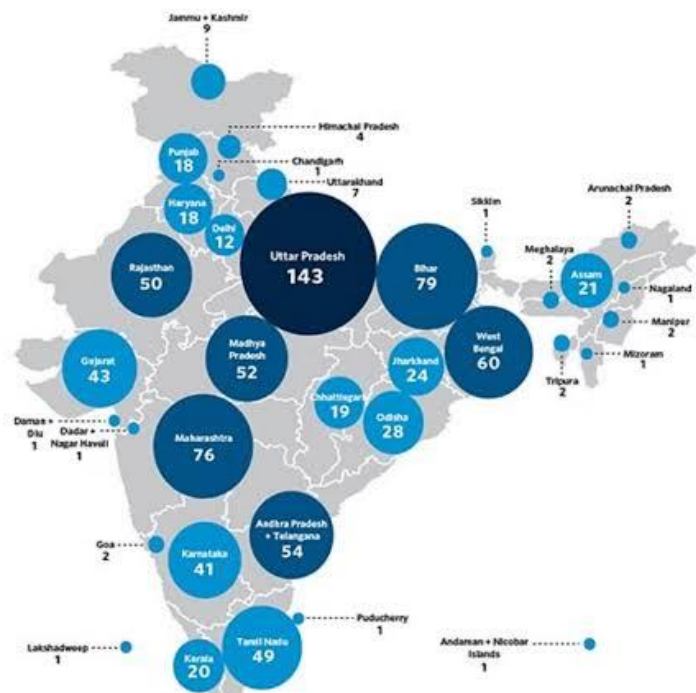
As a result, populous states like Uttar Pradesh and Bihar continued with the same number of seats, despite significant increases in population, while demographically stable states like Kerala and Tamil Nadu retained their representation.

Current Delimitation Debate: Post-2026 Scenario

With the 2026 freeze set to expire, a new delimitation exercise based on the latest Census (likely 2031) will reshuffle parliamentary seats among states. This raises several concerns:

- **Demographic Disparities:** In 2024, an MP in Kerala represented 13.9 lakh electors, whereas in Rajasthan, it was 21.4 lakh. This disparity violates the democratic ideal of equal vote value.
- **Vote Value Variance:** If the national median MP-to-population ratio is assigned a vote value of 1:
 - Kerala's vote value is 1.3 (30% more representation per voter).
 - Rajasthan's is 0.84 (16% less representation per voter).

EXPANDING THE LOK SABHA USING 2026 POPULATION PROJECTIONS



SOURCE: Office of the Registrar General, 2006; and authors' calculations.

NOTE: Calculations use projected population figures while ensuring no state loses seats during reapportionment.

Democracy and federalism in the delimitation debate

The delimitation debate has to take into account the relative weights of individual electors and individual States

DATA POINT
Varunesh K. George
Vishesh Radhakrishnan

In the ongoing debate on delimitation, a conflict between a principle of democracy and one of federalism has become apparent. One person, one vote, one value is a principle of India's electoral system. What this should mean in practice, at a minimum, is that all Lok Sabha constituencies should have roughly the same number of electors. The Indian republic is constituted as a 'union of States'. States are the constituent units, and they have their individual identity and power. The delimitation debate, therefore, has to take into account the relative weights of individual electors and individual States. It has to be about federal democracy.

A two-step process
Article 82(2) of the Constitution takes into account federalism and democracy by providing for apportionment of Lok Sabha seats in a two-step process. The first step is to divide them among the States. It is in the second step that they are divided into constituencies within the States. Article 82(2) provides allotment to each State in 'such manner that the ratio between that number and the population of the State is, so far as practicable, the same for all States'. In Article 82(2) (b), it is provided that 'each State shall be divided into territorial constituencies in such manner that the ratio between the population of each constituency and the number of seats allotted to it is, so far as practicable, the same throughout the State'. The qualifier 'so far as practicable' in both clauses allows for deviations, and delimitation acts go more into specifics.

The 84th amendment to the Constitution in 2001 and the 87th amendment in 2003 combined (when Atal Bihari Vajpayee was Prime Minister) separated this

two-step process in more definitive terms, by basing them on two separate population counts. The apportionment among States was linked to the 1971 Census, and the apportionment within States was based on the 2001 Census. In the current text of the Constitution, Clause 3 of Article 81 defines the reference to 'population' in Clause 2 in two ways, as follows: 'for the purposes of sub-clause (a) of clause (2) and the proviso to that clause, as a reference to the 1971 Census' and 'for the purposes of sub-clause (b) of clause (2) as a reference to the 2001 Census.' The Delimitation Commission appointed in 2002 followed this criteria and its recommendations were implemented in 2008 when Manmohan Singh was Prime Minister. The next inter-State redistribution of constituencies was barred until 'the first Census taken after the year 2026 has been published,' by the 84th amendment.

Distribution of representation
Now, compare this distribution of representation to the distribution of land wealth in a joint family which has several constituent familial units. India is akin to a joint family and States, its constituent familial units. Each unit was given its share of land according to the size of its membership – the more the members, the higher the share. Each unit further divided their share among their individual members. Over time, some units added or fewer members, resulting in an increase in per person holding. That is what has happened to the value of votes across States. In 1967, every member in the Lok Sabha represented roughly 4.2 lakh-5.3 lakh electors across all major States. But in 2024, one MP from Kerala represented around 13.9 lakh electors, while in Uttar Pradesh and Bihar, it was 19.3 lakh each (at post-bifurcation), and in Rajasthan, 21.4 lakh. This means vote values of elec-

tors across States are not equal any more. To understand this better, let's pick a middle point, called the national median, which is the population per MP of India. We assign this median a vote value of 1. Then, we calculate the value of vote in each State by comparing it to this median. For example, if a State's MP represents twice as many people, its vote value is 2 – meaning its people get twice the representation compared to the average.

Chart 1 and 2 illustrate the vote value of 18 major States in 1967 and 2024. In 1967, the variation in vote value across these States was relatively modest. By 2024, the gap from the median had widened significantly, with some States seeing a sharp rise in vote value and others a noticeable decline. Kerala's vote value was 30% higher than the national median, followed by Tamil Nadu (23%), Odisha (22%), and Punjab (20%). On the other hand, Rajasthan's vote value was 16% lower than the median, and Uttar Pradesh's and Bihar's were 7% each below the median. When the relative size of the population within each unit increases, the value of each vote declines – as it happens with the landholding that gets divided, and vice versa.

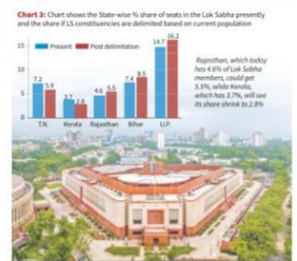
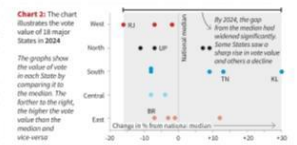
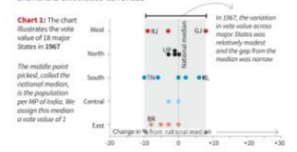
If Lok Sabha constituencies are delimited based on current population, and regardless of State boundaries – i.e., when all votes across India are given the same value – the apportionment between States will undergo major changes. For instance, Rajasthan, which today has 4.0% of Lok Sabha members, could get 5.5%, while Kerala, which has 2.7%, will see its share shrink to 2.0%.

This data captures this conflict of two principles in India's federal democracy – the relative representation of States, and individual voters.

source: prgforindia.in
prgforindia.in

Mind the gaps

Data for the tables were sourced from the Election Commission of India and Ashoka University's Lok Sabha



- **South vs North Divide:** Southern states fear losing representation due to their low population growth, while northern states stand to gain.

Democracy vs Federalism

This situation highlights a deep **tension between two constitutional ideals**:

- **Democracy (Equal Representation of Citizens):**
 - Requires that each MP represent a similar number of citizens.
 - Upholds the principle of “one person, one vote, one value.”
- **Federalism (Equal Voice to States):**
 - Seeks to ensure smaller or demographically stable states are not politically sidelined.
 - Recognizes that states are distinct political and cultural units within the Indian Union.

Delimiting purely on population threatens to tilt political power in favor of populous states, potentially marginalizing others and weakening cooperative federalism.

Political and Governance Implications

4. **Regional Imbalances:** Increased representation for states like UP and Bihar could dominate Parliament, marginalizing the voices of southern and northeastern states.
5. **Policy Bias:** Central policies may favor electorally powerful states, worsening existing development divides.
6. **Cultural and Political Friction:** Southern states have already voiced concern over perceived injustices in fiscal transfers and political representation.

Possible Solutions and Future Prospects

To manage this conflict, a balanced approach could be adopted:

- **Increase Total Lok Sabha Seats:** Rather than reallocating, increasing the total number of MPs can accommodate population growth without reducing the representation of any state.
- **Weighted Representation:** Some experts suggest assigning a basic minimum number of seats per state, then allocating the rest proportionally based on population.

Is the delimitation question settled?



O.P. Rawat, a former IAS officer, served as the 20th Chief Election Commissioner of India.



Uday Shankar Mishra is professor at the International Institute for Population Sciences, Mumbai.

PARLEY
Delimitation is the process of redrawing boundaries of Lok Sabha and State Assembly constituencies based on a recent Census to ensure that each seat has an almost equal number of voters. The last delimitation exercise took place in 1976. While the current boundaries were drawn on the basis of the 2001 Census, the number of Lok Sabha and State Assembly seats remained frozen on the basis of the 1971 Census. In 2002, the Constitution was amended to place a freeze on the exercise until the first Census conducted after the year 2026. Should delimitation be delayed any further? O.P. Rawat and Uday Shankar Mishra discuss the question in a conversation moderated by Varunee K. George. Edited excerpts:

Lok Sabha constituencies were delimited pan-India based on the 1971 population last time. Why did we decide that we should wait until 2026 before the new population figures are taken into account?
O.P. Rawat: After the 1976 delimitation, which was based on 1971 population data, a decision was taken to freeze delimitation or redistribution of seats to different States, based on decennial population data, for 25 years. This was due to imbalances in population growth between the northern and southern States. In 2002, delimitation was done, but even after that, it was felt that this issue (of population) persists, and until after the first Census after 2026, there will be no delimitation. Projections show that northern States like Haryana, Rajasthan, Uttar Pradesh and Bihar have decennial growth rates of 12% to 15%, whereas, in the southern States, the decennial growth rates range between 6% and 10%. From 2011 to 2022 there was no levelling. It is presumed that after 2026, this levelling will take place.

In 2002, there was no redistribution of Lok Sabha seats across State boundaries. The boundaries of Lok Sabha constituencies were redrawn, but the total number of seats in particular States did not go up or down. So, the current distribution of Lok Sabha seats is as per the delimitation of 1976?

O.P. Rawat: Yes. Also, the number of seats is specified by Parliament. And whenever there was a State Reorganisation Act, for instance, when Uttarakhand was formed, it was specified that



R.K. Tiwari, Chief Election Commissioner of India, with representation proposals for amendments to the Delimitation of Constituencies (Delimitation) Order, 1952, in Bangalore. A. V. S. S. S.

Instead of 22 Assembly seats that it [the region] had in Uttar Pradesh, Uttarakhand would have a 70-seat Assembly. I feel that whenever the next delimitation is taken up, Parliament will decide what the total number of Lok Sabha seats and different Legislative Assembly seats will be. Distribution among the States will be decided by the Delimitation Commission, which will be appointed under a Delimitation Commission Act. Parliament gives them directions for devising a formula for reallocation of seats.

So, even while the basic requirement is that representation will have to be proportionate to the population – one person, one vote, one value, Parliament has the leeway to fine-tune the principle in order to ensure that in some cases, relatively fewer people will continue to elect a Parliament member?

O.P. Rawat: Yes. For instance, in Tripura or Manipur, they gave two seats even though the population was not enough. Lakshadweep has one seat for just about 60,000 people. Such exceptional arrangements can always be made by Parliament. But we have universal suffrage – one person, one vote. That principle cannot be obliterated outright.

Some calculations suggest that if Lok Sabha seats were to be redistributed according to current distribution of the population, the northern States might have as many as 22 seats more, while the southern States might have up to 24 seats fewer. That scenario cannot be significantly altered by a parliamentary intervention, which might be able to deal with specific cases like isolated geographical areas or hilly areas or special



Representation is not merely by per capita representation. It involves a greater accommodation of diverse characteristics.

UDAYA SHANKAR MISHRA

categories of communities. Is that right?

O.P. Rawat: Parliament can specify that no State will lose the number of seats that it currently has.

Professor Mishra, how do you see the regional variations in population trends?

Uday Shankar Mishra: This very question that we are trying to address in terms of delimitation had echoed when I was involved in the Finance Commission exercise of allocating population-weightage on population. Earlier, Finance Commission decisions were based on the 1971 Census. But in the most recent exercise of the Finance Commission, it was moved to the 2001 Census figures. The regional variations in population count are definitely showing a demographic divergence. Even today we are waiting the 'one person, one vote, one value' principle. Parliament has the leeway to say that a deviation depending on specific circumstances? If the quantum increases and if we keep the proportionality constant, the game will definitely become uneven.

If we think of a solution to this particular problem, we cannot be looking at count alone. There is judgment to be applied as to what count of proportionality should be maintained. There should definitely be a minimum of a normative of the count also. When it comes to representation, it is not the count, but the characteristics of representation which is more important. There are numbers that are large and numbers that are smaller. Can we in the process be missing the voices of the marginal communities? For instance, the tribal people, the elderly? So, a standard proportionality norm has to be negotiated in such a manner that we do not miss out on the marginal voices when it

comes to representation, in terms of allocation of seats. Representation is not merely by per capita representation, it involves a greater accommodation of diverse characteristics. And given India's diversity and the unusual concentrations of certain groups in the population, this is important to take note of.

That is why we have a whole set of group rights that are part of India's organising principles. But the starting point is to divide the total population by the total number of constituencies we have, to form a representative government?

O.P. Rawat: Actually, going by the book, it is about headcount only. There can be specific arrangements to give representation to particular areas, for those groups to be included. These arrangements would be political because this is a complicated matter. It will be decided by politics, Parliament. So, they will bargain to come up with some formula. But they will never try to bring in the colonial concept of different categories of voters.

Will that flexibility be wide enough to accommodate concerns that the southern States will be overwhelmed by the rising political weightage of northern States?

O.P. Rawat: I feel that we are being blinkered in this issue, whereas Parliament and the political process will sort it out. What happens if some areas get more seats in Parliament? What is the least? These are important issues to settle. I find that whether it is the south or the north, voters are mature and display in the same polling booth two different preferences – one for the State and another for the Centre. We should have faith in people. They will definitely come out of it when the issue comes up.

Professor Mishra, what impact do you see migration having on electoral politics? For instance, migrants from Bihar and Uttar Pradesh have become significant political constituencies in Delhi and Mumbai.

U.S.M. Patterns that we examine indicate that mobility has increased in the last decade or so. There are two to three very distinct flows of migration happening from the east to the south, and from the north to the west. Migrants from the east are replacing the workforce in southern States. In political terms, migrants' agency is going to play a very significant role in outcomes. Already we see candidates raising issues and concerns of migrants, for instance in Kerala.

- **Strengthening Rajya Sabha:** A stronger upper house with equal representation of states could counterbalance Lok Sabha's population-based power structure.
- **Constitutional Amendments:** A consensus-driven constitutional change may be necessary to redefine the basis of representation in a way that protects both democratic equality and federal equity.

Delimitation is not merely a technical or demographic adjustment but a political rebalancing act that affects the future of Indian federalism and democracy. As the country nears 2026, policymakers must confront this challenge with a spirit of inclusiveness, fairness, and constitutional sensitivity. The goal must be to ensure that the reallocation of political power does not disrupt the unity of the Union or undermine the democratic principle of equal representation for all Indian citizens.

Prelims Practice Question:

Q. With reference to the delimitation of constituencies in India, consider the following statements:

1. The number of Lok Sabha seats allocated to each State is currently based on the 2001 Census.
2. The Constitution mandates that each parliamentary constituency within a State should have an equal number of electors.
3. The 84th and 87th Constitutional Amendments froze the inter-State allocation of seats based on the 1971 Census until after the first Census post-2026.
4. Delimitation affects both the principle of democracy and the federal structure of the Indian Union.

Which of the above statements is/are correct?

- A. 1 and 2 only
- B. 3 and 4 only
- C. 1, 3 and 4 only
- D. 2, 3 and 4 only

Answer: B. 3 and 4 only

Explanation:

- **Statement 1 – Incorrect:** The allocation of seats among States is frozen based on the **1971 Census**, not the 2001 Census. However, the **division within States** into constituencies is based on the 2001 Census.
- **Statement 2 – Incorrect:** The Constitution uses the phrase “**so far as practicable**” regarding equal population per constituency within a State, allowing some deviation; absolute equality is not mandated.
- **Statement 3 – Correct:** The **84th and 87th Amendments** froze inter-State seat allocation based on the 1971 Census until the Census after 2026.
- **Statement 4 – Correct:** Delimitation impacts **democracy** (equal representation of citizens) and **federalism** (equitable representation of States).

Mains Model Question:

Q. "Delimitation in India reflects a complex interplay between democratic principles and federal structure." Discuss in the light of the ongoing debates over delimitation and its implications for representation.

Delimitation in India is a constitutional mechanism aimed at redrawing the boundaries of electoral constituencies to ensure equitable representation based on population. However, it presents a dilemma between two foundational principles of Indian polity—democracy and federalism. On one hand, the democratic ethos demands 'one person, one vote, one value,' ensuring that each vote carries equal weight. On the other hand, India is a Union of States, and the federal structure requires balanced representation of States irrespective of their population size to prevent demographic dominance.

The current delimitation freeze, implemented through the 84th and 87th Constitutional Amendments, pegs the inter-State allocation of Lok Sabha seats to the 1971 Census until after the first Census post-2026. This was done to reward States that effectively implemented population control measures and avoid penalizing them with reduced parliamentary representation. Within States, however, the division of constituencies is based on the 2001 Census. This dual reference has created large disparities in the vote value across States. For instance, the average number of electors represented by an MP in Uttar Pradesh or Rajasthan is significantly higher than in Kerala or Tamil Nadu. This skew dilutes the vote value of individuals in highly populous States, challenging democratic equity.

The anticipated delimitation exercise after 2026 may increase representation for demographically larger States like Uttar Pradesh and Bihar while reducing the share of southern States. This could trigger political friction and raise questions about regional equity, thus testing the resilience of India's federal structure. Moreover, it risks widening regional imbalances and disrupting national cohesion if not handled with sensitivity.

Therefore, delimitation must strive for a calibrated approach that balances democratic fairness with federal integrity. A consultative process involving all stakeholders is essential to ensure that the redrawing of political boundaries does not undermine the foundational principles of the Indian Republic.

EXPLAINED POLITICS

Delimitation & the South

The Constitution mandates delimitation after every Census. But, the number of seats in Parliament, and the share of each state, has remained static since 1976. This is largely due to opposition from southern states

DEEPTIMAN TIWARY &
AMITABH SINHA
NEW DELHI, FEBRUARY 26

UNION HOME MINISTER Amit Shah on Wednesday said that southern states would not lose "even a single seat" after delimitation, addressing long-held apprehensions of states such as Tamil Nadu and Kerala about losing representation in Parliament if delimitation was to be carried out based on latest population data.

Largely due to the divergent economic trajectories of the two regions, population growth in South India has been far slower than in the North. Thus, if delimitation were to take place based on latest population data, northern states would receive a much larger number of seats in Parliament compared to the South.

Why delimitation?

Delimitation is a Constitutional mandate, to be carried out after every Census in order to readjust the number of seats in Parliament, and the boundaries of constituencies, based on latest population data. The idea is to ensure that each constituency has roughly the same number of people living in it.

Up until 1976, after every Indian Census, the seats of Lok Sabha, Rajya Sabha and State legislative Assemblies were re-distributed throughout the country. This happened three times, based on the Censuses of 1951, 1961 and 1971. The 42nd Amendment to the Constitution, passed during the Emergency, froze the total number of Parliamentary and state Assembly seats till the 2001 Census. This was done so that states with higher rates of population growth could implement family planning measures without losing representation in Parliament.

In 2001, the boundaries of constituencies were altered. But the number of seats that each state had in Lok Sabha, as well as the strength of state legislative Assemblies, remained the same. This was largely due to opposition from southern states.

Why are southern states nervous about delimitation?

States in peninsular India feel that delimitation based on latest population data will reduce their representation in Parliament, and thus diminish their political clout.

In September 2023, during the debate in Parliament on the Women's Reservation Bill — whose implementation is linked to the delimitation process — DMK leader Kanimozhi read out a statement from Tamil Nadu Chief Minister M K Stalin. It said, "...if delimitation is going to be on population census, it will deprive and reduce the representation of the south Indian states... There is fear in the minds of the people of Tamil Nadu that our voices will be undermined."

Supporting Kanimozhi, TMC MP Mahua Moitra had said, "According to law, we will get a 0% increase in the number of seats for

Population-wise seat ratio was broadly equitable after last delimitation

States	1961 Population	1967 Seats	Population/ Seats	1971 Population	1976 Seats	Population/ Seats
Uttar Pradesh	7,01,43,635	85	8,25,219	8,38,48,797	85	9,86,456
Bihar	3,48,40,968	53	6,57,377	4,21,26,236	54	7,80,115
Rajasthan	2,01,55,602	23	8,76,331	2,57,65,806	25	10,30,632
Tamil Nadu	3,36,86,953	39	8,63,768	4,11,99,168	39	10,56,389
Kerala	1,69,03,715	19	8,89,669	2,13,47,375	20	10,67,369
India	43,92,34,771	520	8,44,682	54,81,59,652	542	10,11,365

Based on projected 2025 population, current seat ratios not equitable

States	Current Seats	2025 Projected Population	Seats at the same ratio as last time #	Seats at 15 lakh ratio	Seats at 20 lakh ratio
UP*	85	25,23,42,000	250	168	126
Bihar*	54	17,08,90,000	169	114	85
Rajasthan	25	8,27,70,000	82	55	41
Tamil Nadu	39	7,73,17,000	76	52	39
Kerala	20	3,60,63,000	36	24	18
India	543	141,33,24,000	1,397	942	707

Electoral performance of top 2 parties in past 5 elections in the states

States	2004	2009	2014	2019	2024
UP (85)*	SP 36 BSP 19 INC 26	SP 23 INC 26 BJP 5	BJP 76 SP 5 BSP 10	BJP 67 BSP 10 SP 37	BJP 38 SP 37 INC 8
Bihar (53)*	RJD 24 JD(U) 7	JD(U) 20 BJP 20 LJP 6	BJP 32 JD(U) 16 JDU 12	BJP 28 BJP 20 JDU 12	BJP 20 JDU 12 BJP 14
Rajasthan (25)	BJP 21 INC 4	INC 20 BJP 4	BJP 25 RJP 1	BJP 24 INC 8	BJP 14 INC 8
Kerala (20)	CPM 12 CPI 3	INC 13 CPM 4	INC 8 CPM 5	INC 15 IUMIL 2	INC 16 IUMIL 2
Tamil Nadu (39)	DMK 16 INC 10	DMK 18 ADK 9	ADK 37 BJP 1	DMK 24 INC 8	DMK 22 INC 9

* 10.11 lakh, *UP includes Uttarakhand, Bihar includes Jharkhand, Source: ECI

Kerala, only a 26% increase for Tamil Nadu, but a whopping 79% for both MP and UP."

In October last year, expressing concern over an ageing population in his state, Andhra Pradesh CM N Chandrababu Naidu announced his government was contemplating legislation to incentivise families to have more children. Days later, Stalin, referring to a potential reduction of South India's share of seats in Parliament due to lower population growth rates, joked: "Why not aim for 16 children?"

Notably in July last year, the Sangh Parivar too had flagged that lower birth rates in western and southern India had placed these regions at a "disadvantage". RSS-affiliated mag-

azine The Organiser had said in an editorial: "Regional imbalance is another critical dimension that will impact the delimitation process of the Parliamentary Constituencies in the future. The States from the West and South are doing relatively better regarding population control measures and, therefore, fear losing a few seats in Parliament if the base population is changed after the census."

What does the data say?

The number of seats each state gets after delimitation will depend upon the base average population that a delimitation commission, as and when constituted, will arrive at. In the 1977 Lok Sabha, for instance,

every MP in India represented 10.11 lakh people on average. While it is impossible for every constituency to have the same population, it is desirable that the population in each constituency be tightly grouped around this average.

There is, however, no restriction on what this base average should be. If the 10.11 lakh average were to be retained, the strength of Lok Sabha would shoot up to nearly 1,400 (based on the Union Health Ministry's population projection for 2025).

This would also mean that UP (including Uttarakhand) would end up nearly tripling the number of seats it has in Lok Sabha, from 85 to 250. The percentage rise would be even greater for Bihar (including Jharkhand), which would see its tally rise from 25 to 82.

But Tamil Nadu's share would increase from 39 to only 76 while Kerala's tally would rise from 20 to 36 — less than double of what the states' respective shares are at the moment.

Since the new Parliament has only 888 seats, this formula is unlikely to be retained.

If the population of each constituency were to be kept at 20 lakh, Parliament would have 707 seats, compared to 543 at present.

Southern states would still be at a significant disadvantage. Tamil Nadu would neither gain or lose seats, while Kerala would lose two. But UP (including Uttarakhand) would now have 126 seats, while Bihar (including Jharkhand) would have 85.

Even if the average per constituency population were to be kept at 15 lakh (942 seats in Parliament), Tamil Nadu and Kerala would see modest increases to their tally to 52 and 24 respectively, while the tallies of UP and Bihar would rise to 168 and 114 seats respectively.

How will elections be impacted?

Regional parties from the South feel that delimitation based on population could skew elections in favour of parties, such as the incumbent BJP, with a base in the North. Congress too shares this anxiety.

Following the rise of the BJP through the late 1980s and early 1990s on the back of the Ram Temple movement, and the arrival of social justice parties following the Mandal movement, Congress has been doing poorly in the Hindi heartland. From winning 51 seats in UP (including Uttarakhand) and 30 seats in Bihar (including Jharkhand), its tally fell to only six and five in the two states respectively.

This, at a time when the party has 99 seats in Parliament. Congress has, in total, won 53 seats in Karnataka, Maharashtra, Kerala, Telangana and Tamil Nadu alone. In fact, of the 232 seats won by the INDIA bloc in 2024 polls, a little over 100 came from the more populous northern states.

Of the 52 seats won by the Congress in 2019, 15 came from Kerala and eight from Tamil Nadu. Even in 2004, when it had won 145 seats, a majority of its victories had come from South India, with 29 from Andhra Pradesh (including Telangana). In 2009, when it won again, Andhra returned 33 seats.

Topic : Major Government Schemes in Health

Relevance : Gs Paper 2 Polity and Governance

Source : PIB

Context :

World Health Day is observed every year on **April 7** to raise awareness about global health concerns and the importance of accessible healthcare. It marks the anniversary of the founding of the **World Health Organization (WHO)** in 1948. The **theme for 2025** is

THE NDHM ECOSYSTEM



“Healthy beginnings, hopeful futures”, which emphasizes maternal and child health as the cornerstone of healthy communities.

MAJOR GOVERNMENT HEALTH SCHEMES IN INDIA

1. Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY):

Launched in **2018**, this scheme is the **world’s largest government-funded healthcare programme**. It aims to provide financial protection to over **10 crore poor and vulnerable families**, offering coverage of up to **₹5 lakh per family per year** for secondary and tertiary hospitalization.

The scheme operates under a **cashless and paperless model** in both public and empanelled private hospitals across India. Outpatient care is not covered under PMJAY, which is instead addressed through **Ayushman Arogya Mandirs** (previously Health and Wellness Centres). These centres offer services like **free consultations, medicines (up to 172 types), and diagnostics (up to 63 types)**.

A significant update came on **Ayurveda Day (October 29)** last year, when **Ayushman Vaya Vandana health cards** were launched to extend health coverage under PM-JAY to **all senior citizens aged 70 years and above**, irrespective of income.

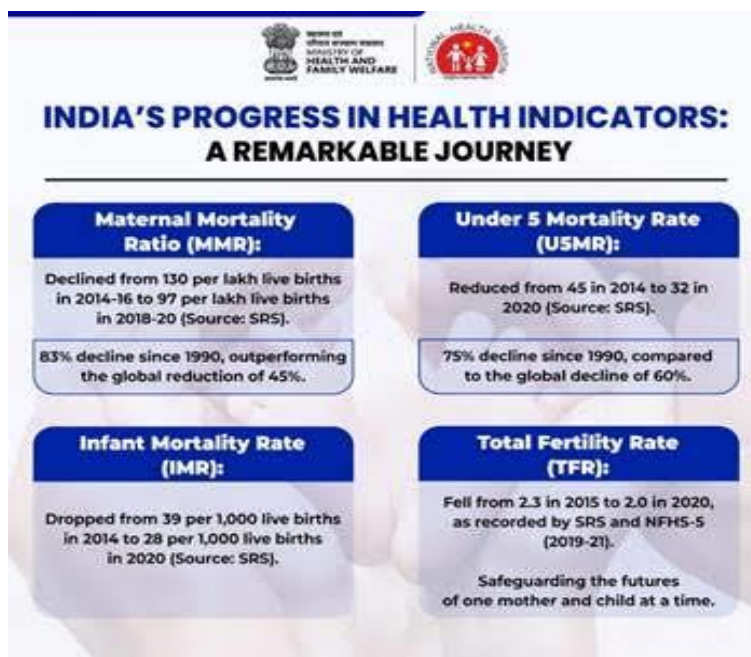
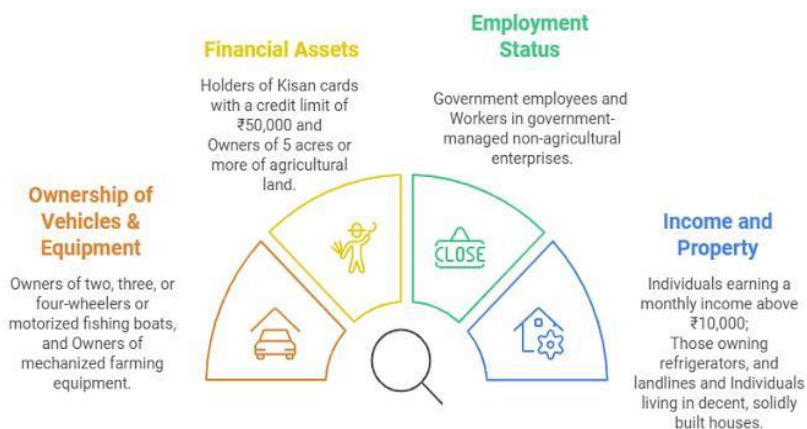
2. National Health Mission (NHM):

The NHM was launched in **2005** as the **National Rural Health Mission (NRHM)**. In **2013**, it was expanded to include **urban healthcare** through the **National Urban Health Mission (NUHM)** and was renamed as **National Health Mission**.

It focuses on **universal access to equitable, affordable, and quality healthcare**. The key components are:

- **Health System Strengthening**
- **RMNCH+A** (Reproductive, Maternal, Neonatal, Child, and Adolescent Health)
- **Combating Communicable and Non-Communicable Diseases**

Exclusions under Pradhan Mantri Jan Arogya Yojana (PM-JAY)



In early 2025, the Union Cabinet reviewed NHM's progress and acknowledged that India is on track to meet its **Sustainable Development Goals (SDGs)** in health well before the **2030 deadline**.

3. Pradhan Mantri Surakshit Matritva Abhiyan (PMSMA):

Launched in **2016**, PMSMA is designed to provide **free, assured, and quality antenatal care** to **all pregnant women** on the **9th of every month** at government facilities.

It specifically targets women in their **second and third trimesters** and ensures a **minimum package of care**. An important feature is the **participation of private practitioners**, who voluntarily offer their services at government health facilities, increasing the outreach and quality of maternal care.

4. Pradhan Mantri Swasthya Suraksha Yojana (PMSSY):

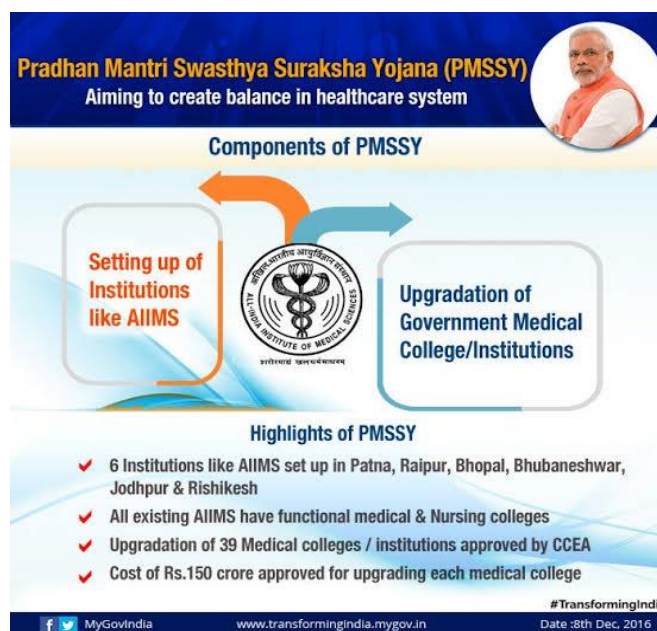
Introduced in **2003**, PMSSY focuses on addressing **regional disparities in access to quality tertiary healthcare**. It has two major goals:

- **Setting up AIIMS-like institutions** in various states.
- **Upgrading existing Government Medical Colleges (GMCs)** to improve tertiary care and medical education standards.

This scheme plays a vital role in expanding healthcare infrastructure in under-served regions.

5. Mission Indradhanush:

Launched in **December 2014**, Mission Indradhanush aims to achieve **90% full immunization coverage** among children and pregnant women.



The mission targets areas with **low immunization rates**, especially **remote and hard-to-reach locations**. Multiple phases have been conducted, and data shows that there was a **6.7% rise in coverage** after the initial phases. The **Intensified Mission Indradhanush (IMI)** in its 5th phase demonstrated an **18.5% increase** in full immunization coverage compared to previous National Family Health Survey (NFHS-4) data.

GLOBAL CONTEXT – LEADING CAUSES OF DEATH AND HEALTH POLICY DIRECTION

According to **WHO's World Health Statistics 2024**, the top 10 causes of death in 2021 accounted for **39 million deaths**, or **57%** of total global deaths.

The top three were:

- **Ischaemic heart disease** – 9 million deaths
- **COVID-19** – 8.7 million deaths
- **Stroke** – 7 million deaths

Out of the top 10, **seven are non-communicable diseases**, underlining the need for lifestyle-related healthcare interventions and preventive care.

Diseases like **HIV/AIDS** and **diarrhoeal diseases**, which were among top killers in 2000, have significantly declined, showing the positive impact of sustained global and national health campaigns.

Ministry of Health & Family Welfare
Launches Mission Indradhanush

Full immunisation coverage to be expanded from 65% to at least 90% children of the country.

All vaccines are available free of cost under the Universal Immunization Programme in India

Don't Forget, Vaccination
Your baby must get it!

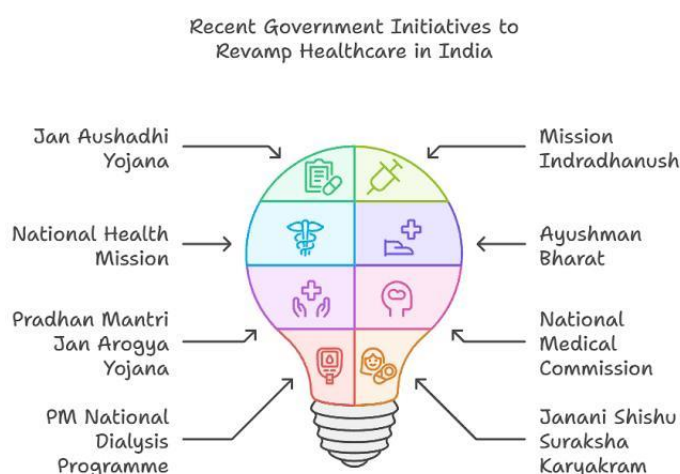
Intensification of activities will be carried out in 201 high priority districts in the country

The Universal Immunization Programme provides lifesaving vaccines to protect against 7 vaccine preventable diseases:

- Diphtheria
- Pertussis
- Tetanus
- Childhood TB
- Polio
- Hepatitis B
- Measles

* Additionally, vaccines for JE and Hib are being provided in select states

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Prelims Practice Question:

Consider the following statements regarding government health schemes in India:

1. Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana provides outpatient care through cashless treatment at empanelled private hospitals.
2. Pradhan Mantri Surakshit Matritva Abhiyan offers free antenatal care services only in government facilities on the 9th of every month.
3. National Health Mission includes both rural and urban health missions and addresses non-communicable diseases as well.
4. Mission Indradhanush aims to achieve 100% immunization coverage among children and pregnant women in aspirational districts only.

Which of the above statements is/are correct?

- A. 1 and 2 only
- B. 2 and 3 only
- C. 3 only
- D. 1, 2 and 4 only

Answer: B. 2 and 3 only

Explanation:

- **Statement 1 is incorrect:** PM-JAY provides **inpatient hospitalization** (secondary and tertiary care), not outpatient care. Outpatient services are covered under **Ayushman Arogya Mandirs** (Health and Wellness Centres), not through empanelled hospitals under PM-JAY.
- **Statement 2 is correct:** PMSMA provides **free antenatal care on the 9th of every month** at **government facilities**, with voluntary participation from private sector doctors.
- **Statement 3 is correct:** NHM includes both **NRHM** and **NUHM**, and it also covers **non-communicable diseases** (NCDs) along with communicable ones.
- **Statement 4 is incorrect:** Mission Indradhanush aims to achieve **90% immunization coverage**, not 100%, and is not limited to aspirational districts; it targets **low-performing districts and urban slums** as well.

Mains Model Question:

Q. "Health is not merely the absence of disease but a precondition for development." In light of this statement, critically examine the role of recent government schemes in strengthening the healthcare system in India.

Health is a foundational pillar of national development, deeply influencing economic productivity, educational outcomes, and overall human capital. In India, where vast sections of the population face challenges in accessing affordable and quality healthcare, government intervention through targeted schemes plays a critical role in bridging systemic gaps. Over the past decade, the government has launched and expanded several flagship programmes aimed at universalizing healthcare, improving maternal and child health, and addressing both communicable and non-communicable diseases.

The value of a health scheme

The challenges for the success of Ayushman Bharat are more than just at the financial and infrastructural level



VANI S. KULKARNI

On September 24, the government launched the grand government-funded healthcare scheme, the Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana (PMJAY). While some see its ambitious goals as its main strength, others are sceptical given the inadequate funding for the scheme, the weak infrastructure of primary health care centres, and the time required for the goals to be accomplished. However, nobody disputes the imperative of an insurance scheme as vast as the PMJAY, since every year about 36 million families, or 14% of households, face a medical bill that is equal to the entire annual living expenses of one member of the family. This frequently pushes many families into penury.

Two schemes, one focus

The euphoria over this scheme is reminiscent of the excitement over the Rashtriya Swasthya Bima Yojana (RSBY), launched in 2008. Although the PMJAY is much wider in its reach than the RSBY (it covers 50 crore beneficiaries with ₹3,500 crore of government spending and provides benefits up to ₹5 lakh per eligible family), the central framework is the same: universal health care and health rights. The emerging discourse surrounding the PMJAY scheme resonates with those of RSBY. The focus continues to be on the top-down, deductive reasoning of the scheme, including issues such as allocation of funds for each illness, the types of care provided, financial considerations for empanelment of hospitals, types of illnesses covered, and transaction costs. These considerations matter. However, there are important missing links.

My recent study of RSBY in Karnataka yielded important insights that are pertinent here. Given that RSBY was embedded within the framework of universal health care and health rights, it is appropriate to pay attention to the existence of health rights in a local set-up. I discovered that the way beneficiaries of RSBY (Below Poverty Line households) perceived the scheme was not as a health right but in terms of the value it imparted, which was measured along multiple dimensions.

Households initially measured the value

of the RSBY in terms of its material benefit and measurable impact. This included the financial ease it provided in taking care of illnesses, the expense and types of illnesses that the card covered, and the transaction costs it entailed – how easy it would be to use the card in terms of bureaucratic paperwork and formal procedures.

Beyond the visible impact

However, households also valued the RSBY beyond its visible impact. They had little value for the RSBY because of many reasons. One, officials who distributed the RSBY smart card did not provide information on how to use the card. Two, hospitals did not respect patients with the card, believing that they were availing medical care free of cost. Sometimes they did not honour the card either due to inaccuracy of fingerprints or lack of money on the card. Three, neighbours and family members did not discuss the utilisation of the card, making households perceive the card as just a showpiece: important to possess but not useful. Four, the lack of involvement and endorsement by local leaders further diminished the value of the card for the households.

The value of the RSBY was also derived in relation to the value of health itself. The difficulty in understanding the basic facts of the card and using it led households to opt for seeking medical care without the card. The value for one's health undermined the value for the RSBY. As one household subsequent to repeated failed attempts to use the card lamented: "We lost time and money, and our illness got worse all because we wanted to use the card. I tell you, if you want to get well, if you really value your health, you cannot rely on this health card." Next, the value of the RSBY card was derived in relation to the cultural ethos of health insurance. For a significant number of households, health insurance was perceived as a "bad omen" indicating the arrival of sickness and disease.

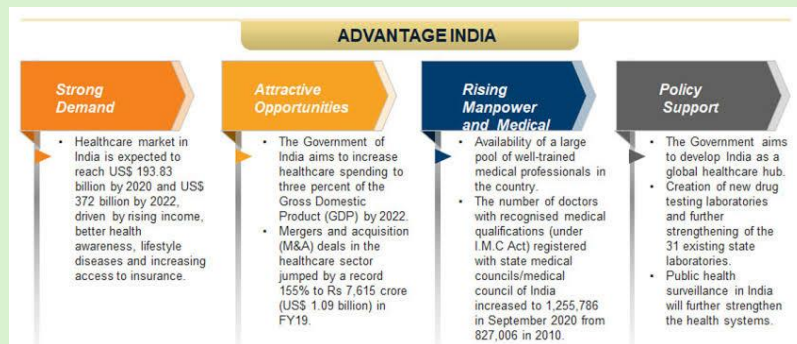
As the delivery of universal health care and health rights find yet another expression in India through the PMJAY scheme, it is more important than ever before to explore how citizens exercise their right to health and understand how it could be better practised. The biggest challenges for the success of the PMJAY scheme are not just financial and infrastructural at the local level, but how its value is perceived by the community.

Vani S. Kulkarni teaches sociology at the University of Pennsylvania, Philadelphia, U.S. Views are personal



The Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY), launched in 2018, represents a major leap in providing financial protection for secondary and tertiary inpatient care to over 10 crore families. Complementing this is the Ayushman Arogya Mandir initiative which transforms sub-centres into Health and Wellness Centres, ensuring preventive, promotive, and primary healthcare at the grassroots level. This twin approach addresses both ends of the healthcare spectrum—financial access and primary outreach.

The National Health Mission, encompassing both rural and urban health initiatives, has evolved into a comprehensive umbrella scheme tackling reproductive, maternal, neonatal, child, and adolescent health along with emerging non-communicable diseases. Schemes like the Pradhan Mantri Surakshit Matritva Abhiyan focus on antenatal care, ensuring that pregnant women receive assured services on designated days, while Mission Indradhanush targets increased immunization coverage in underserved areas, significantly improving child health indicators.



Additionally, the Pradhan Mantri Swasthya Suraksha Yojana seeks to correct regional disparities in tertiary care by upgrading medical infrastructure and establishing AIIMS across the country.

While these schemes have made notable strides in coverage and awareness, challenges remain in ensuring quality, last-mile delivery, skilled manpower, and digital health integration. Yet, taken together, these initiatives reflect a paradigm shift towards a more inclusive and equitable health system, where health is not a privilege but a right foundational to India's development journey.

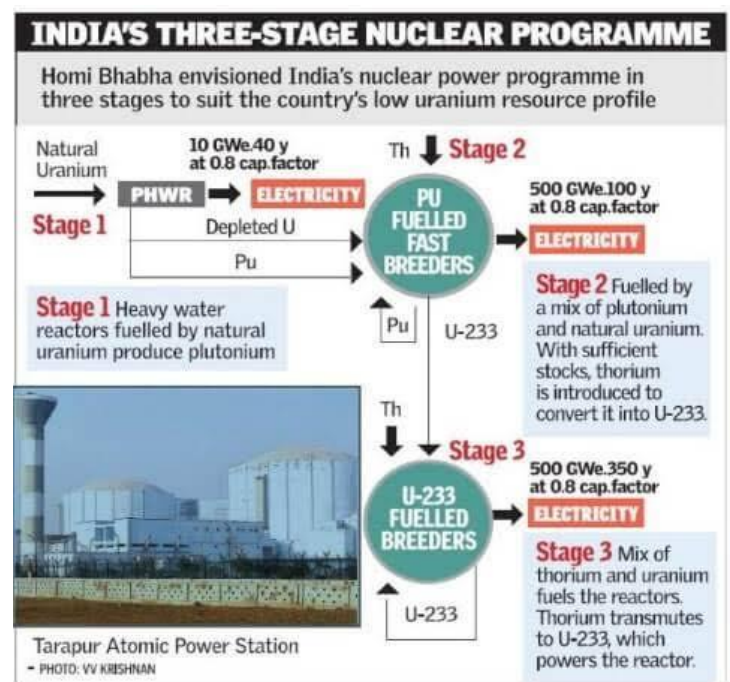
Topic : India's Three-Stage Nuclear Power Programme

Relevance : GS Paper 3 Science and Technology

Source : Indian Express

Context :

India's nuclear power development is uniquely structured around a **three-stage programme** envisioned by **Dr. Homi J. Bhabha**, the architect of India's atomic energy programme. It is a strategic initiative tailored to India's resource endowments, especially its **limited uranium reserves** and **abundant thorium deposits**. The ultimate aim is to achieve **energy self-sufficiency**.



through full utilisation of thorium, which cannot be directly used in reactors and must first be converted into fissile material.

Stage 1:

Pressurised Heavy Water Reactors (PHWRs)

The first stage uses **natural uranium (U-238)** as fuel in **PHWRs**. These reactors use **heavy water (deuterium oxide)** as both **coolant and moderator**. Natural uranium contains about **0.7% U-235**, which is fissile, and **99.3% U-238**, which is fertile. During operation, some U-238 is transmuted into **plutonium-239 (Pu-239)**, a fissile material.

This plutonium, extracted through **reprocessing of spent fuel**, becomes the key fuel for the second stage. India has developed a large fleet of PHWRs, and this stage is also being supplemented by **imported Light Water Reactors (LWRs)** for enhancing installed capacity.

Stage 2:

Fast Breeder Reactors (FBRs)

The second stage involves **Fast Breeder Reactors**, such as the **Prototype Fast Breeder Reactor (PFBR)** at **Kalpakkam**, Tamil Nadu. FBRs use **plutonium-based Mixed Oxide (MOX) fuel** and produce more fissile material than they consume—hence the term “breeder.” These reactors convert **U-238 into more Pu-239**, and **thorium (Th-232)** into **U-233**, which is also fissile.

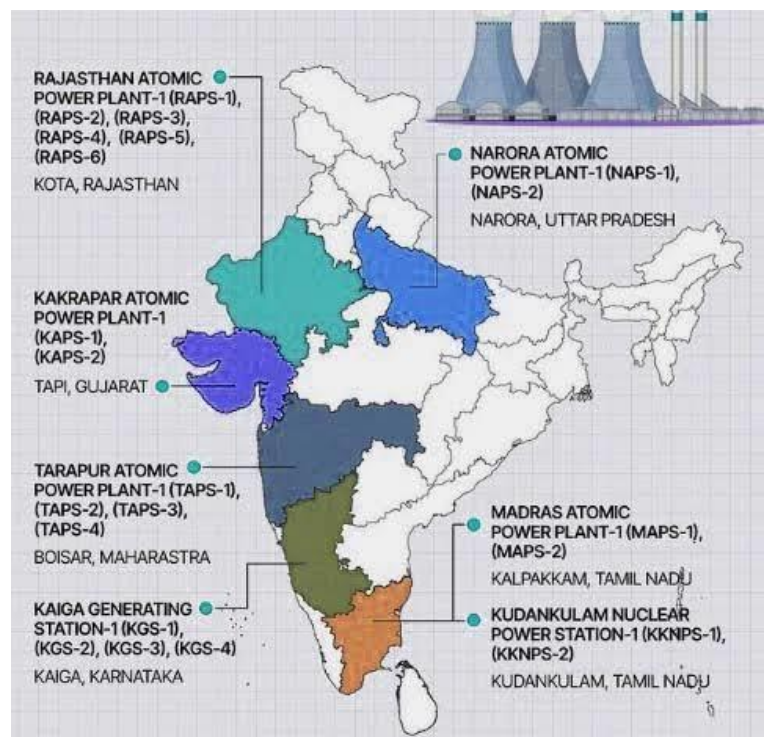
This stage is crucial to build a sufficient inventory of **U-233** to transition to the third stage. India has followed a **closed fuel cycle approach**, reprocessing spent fuel to recover useful isotopes like Pu-239 and U-233, rather than disposing them.

Stage 3:

Thorium-based Reactors (Advanced Heavy Water Reactors – AHWR)

The final stage will use **U-233**, derived from thorium, in specially designed **Advanced Heavy Water Reactors** and other possible designs like **Molten Salt Reactors (MSRs)**. The aim is to create a **thorium-U233 fuel cycle** for long-term energy sustainability. Thorium is **not fissile** on its own but **fertile**, and requires conversion.

India has the **largest thorium reserves globally**, mainly in **monazite sands** found along the coasts of Kerala, Odisha, Andhra Pradesh, Tamil Nadu, and Maharashtra.



Why this programme matters:

4. It maximises domestic resource use (thorium-based energy independence)
5. Reduces reliance on imported uranium
6. Aligns with India's climate goals through **low-carbon energy production**

Recent Developments:

In **March 2024**, India began the **core loading** of its indigenous **PFBR** at Kalpakkam, a significant milestone in reaching Stage 2. This marks the transition from a research and pilot phase to actual deployment of breeder technology. The successful commissioning of the PFBR will enable India to produce U-233 and initiate Stage 3 within the next decade.

Nuclear Energy Mission and Union Budget 2025-26 Provisions**1. Nuclear Energy Mission (NEM):**

To scale nuclear capacity from the current **8.18 GW** to **100 GW by 2047**, the government launched the **Nuclear Energy Mission** under the **Viksit Bharat** roadmap. This mission focuses on:

- Strengthening indigenous R&D for advanced reactors
- Developing critical infrastructure for reprocessing and thorium utilisation
- Boosting manufacturing capacity for nuclear components
- Creating a skilled workforce pipeline for nuclear energy

**2. Budget 2025-26 Allocations:**

The Union Budget 2025-26 earmarked **₹20,000 crore** for advancing nuclear energy goals. The key announcements include:

- Financial allocation for the **Nuclear Energy Mission**
- **Support for Small Modular Reactors (SMRs):** At least **five indigenous SMRs** to be operationalised by **2033**
- SMRs are compact (30–300 MWe) reactors with modular design, factory-assembled components, lower construction times and costs
- Special focus on **next-generation thorium-based research** and safety technologies

Significance of these steps:

- These investments align with India's commitment under the **Panchamrit climate action plan** (Net Zero by 2070).
- Nuclear energy, as a **baseload clean source**, complements solar and wind for grid stability.
- Enhances energy security and reduces geopolitical dependency on fossil fuel imports.

India's nuclear trajectory is slow but deliberate, aimed at ensuring **self-reliance, sustainability, and climate-resilient energy development**, deeply rooted in Bhabha's vision of utilising thorium for a uniquely Indian atomic future.

**Prelims Practice Question**

Q. Consider the following statements regarding India's Three-Stage Nuclear Programme:

1. The first stage of the programme uses enriched uranium in Light Water Reactors.
2. The second stage involves the use of plutonium-based fuel in Fast Breeder Reactors.
3. The third stage aims at utilizing India's thorium reserves through U-233-based reactors.
4. India follows an open fuel cycle approach for efficient use of nuclear fuel.

How many of the above statements are correct?

- (a) Only one
- (b) Only two
- (c) Only three
- (d) All four

Answer: (c) Only three

Explanation:

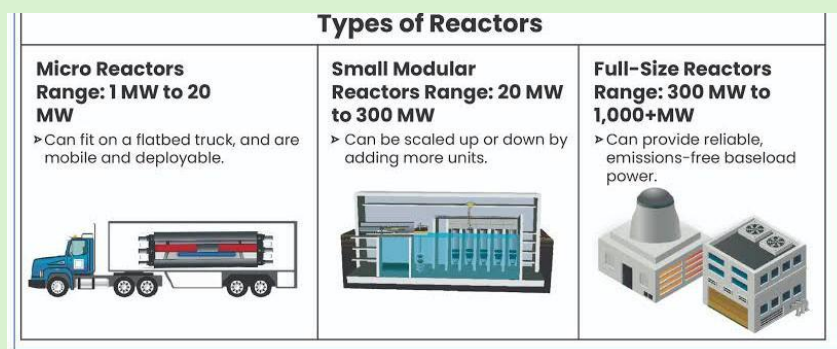
- **Statement 1 is incorrect:** The first stage uses **natural uranium** (not enriched uranium) in **Pressurised Heavy Water Reactors (PHWRs)**, not Light Water Reactors (though LWRs supplement the programme, they are not the core of Stage 1).
- **Statement 2 is correct:** The second stage uses **plutonium-based fuel in Fast Breeder Reactors (FBRs)**.
- **Statement 3 is correct:** The third stage aims to use **thorium (Th-232)** to breed **Uranium-233 (U-233)**, which is then used in advanced reactors.
- **Statement 4 is incorrect:** India follows a **closed fuel cycle** approach, not open. This means spent fuel is reprocessed to extract usable fissile material (Pu-239, U-233).

Hence, only **Statements 2, 3, and part of 1 (not in the intended context)** are correct — answer is **(c) Only three.**

Mains Model Question:

Q. India's three-stage nuclear programme and its evolving nuclear energy mission are crucial for achieving long-term energy security and climate goals. Critically examine the significance of this programme in light of recent developments including the Nuclear Energy Mission announced in Union Budget 2025-26.

India's three-stage nuclear programme, conceptualised by Dr Homi J. Bhabha, is a visionary roadmap designed to achieve self-reliance in nuclear energy using the country's abundant thorium reserves. The programme is structured to sequentially build capacity and fuel independence through a systematic transformation of fertile material into fissile material. The first stage relies on Pressurised Heavy Water Reactors (PHWRs) that use natural uranium and produce plutonium as a by-product. This plutonium is then used in Fast Breeder Reactors (FBRs) during the second stage, which not only generate electricity but also breed more plutonium and convert thorium into fissile U-233. The third stage is the most innovative, involving the use of U-233 derived from thorium to fuel advanced reactors like the proposed Advanced Heavy Water Reactors (AHWRs).




The significance of this programme lies in its ability to overcome the limitations of limited uranium availability and leverage India's 25% global share of thorium. The recent progress, such as the initiation of core loading at the Prototype Fast Breeder Reactor in Kalpakkam in 2024, marks a pivotal transition to the second stage. Moreover, the Union Budget 2025-26 has infused fresh momentum into the nuclear sector through the Nuclear Energy Mission, allocating ₹20,000 crore for the development of Small Modular Reactors (SMRs). These reactors promise modular scalability, factory assembly, and enhanced safety, making nuclear energy more accessible and cost-efficient.

Together, the three-stage programme and the new nuclear energy initiatives reflect India's strategic commitment to reducing carbon emissions under its Panchamrit goals and achieving energy independence. However, delays in technology development, regulatory clearances, and public concerns over safety remain challenges that need consistent policy and institutional support. With sustained efforts, this indigenous nuclear roadmap could become a cornerstone of India's clean energy future.

No reason to worry

Minimal public doses underscore the safe operation of Indian nuclear power plants

- Radiological data of 20 years (2000-2020) from six Indian nuclear power plants were analysed; for the Kudankulam Nuclear Power Station, the data were from 2013 to 2020
- The study focussed only on the concentrations of fission products and neutron-activated nuclides values within 5 km of each nuclear plant; the monitored values were "insignificant" beyond 5 km radius
- Fission product noble gases, Argon 41, radioiodine, particulate radionuclides —cobalt-60, strontium-90, caesium-137 — and tritium released as gaseous waste were studied
- The liquid discharge consists of fission product radionuclides — radioiodine, tritium, strontium-90, caesium-137 — and activation products like cobalt-60
- In air particulates, the average radionuclides and the average iodine-131 activity concentration were below 1 mBq per cubic metre. For caesium-137 and strontium-90, the average concentrations were below 10 mBq per cubic metre
- In rivers and lakes, caesium-137 and strontium-90 concentrations were below 5 mBq per litre; the concentration was less than 50 mBq per litre in sea water near the nuclear plants




NUCLEAR FUELS & REACTORS

NUCLEAR FUELS are classified as 'fissile' (U233, U235, Pu239) or 'fertile' (U238, Th232). Fissile isotopes can be directly used as nuclear fuel; fertile isotopes need to be converted into fissile before they can be used. U235 is the only fissile isotope that occurs in nature.

IN INDIA, resources of exploitable uranium (natural uranium is mostly U238, with only 0.7% U235) are limited, while thorium (Th232) is abundantly available.

BOTH fissile and fertile isotopes are precious commodities that must be used judiciously for optimum utilisation. Pressurised Heavy Water Reactors, which burn U235, also convert fertile U238 to Pu239. This plutonium is used in Fast Breeder



Prime Minister Narendra Modi in Kalpakkam on March 4. *PTI*

Reactors as fuel to generate electricity. **FAST REACTORS** produce more fuel than they consume. They also aid in the conversion of fertile Th232 into fissile U233, which can be used to fuel subsequent reactors.

INDIA'S THREE-STAGE PROGRAMME

STAGE 1: PHWRs use natural uranium-based fuels to generate electricity, while producing fissile Pu239, which can be extracted by reprocessing the spent fuel.

STAGE 2: FBRs of the kind at Kalpakkam, using Pu-based fuels, can enhance nuclear power capacity, and convert fertile thorium into fissile uranium (U233). Reprocessing of the spent fuel is vital for efficient

utilisation of plutonium inventory.

STAGE 3: U233 produced in the second stage can be used for the third stage of the power programme, which consists of advanced thermal and fast breeder reactors, for long-term energy security. In addition, fissile isotopes can be produced by Accelerator-driven Subcritical Reactor (ADS) systems.

Source: BARC, DAE