GS Paper I – Geography

Date: 26.05.26

Deaths caused by lightning have been consistently rising

State-wise trends show that the majority of deaths caused by lightning happened in non-peninsular States

DATA POINT

Serish Nanisetti

Lightning has emerged as the most lethal natural hazard in India, with the number of fatalities rising consistently over the years. A review of reports published by the National Crime Records Bureau (NCRB) showed that the country reported a total of 1,02,263 deaths due to lightning in the 50-year-period between 1975 and 2024 **(Chart 1)**. Over half of these deaths happened between 2005 and 2024.

The decennial averages of deaths caused by lightning in the last three decades jumped from 1,683 (1995-2004) to 2,476 (2005-2014) and 2,809 (2015-2024). This is despite India's broader progress in reducing deaths from natural causes, thanks to better forecasting, modelling and disaster preparedness. From 2016, lightning accounted for at least 50% of all deaths due to natural causes while cyclones and floods accounted for fewer **(Chart 2)**. There were 3,315 deaths caused by lightning in 2016, which was the highest ever since 1974, as per the NCRB. In terms of proportion, lightning accounted for the highest share of all deaths due to natural causes in 2021. There were 2,880 deaths due to lightning, which was 70.4% of the 4,091 deaths due to natural causes.

The number of deaths reported due to lightning has never fallen below the 2,000 mark since 2005. The figure crossed the 2,800 mark in six of the eight years between 2017 and 2024. While there were 2,825 deaths in 2024, the latest year for which the data is available, early indications are that the number could go up in 2026. The unseasonal thunderstorm and lightning on May 13, 2026, in eastern and western Uttar Pradesh resulted in at least 111 deaths, many of which were caused by lightning.

State-wise trends show that the majority of deaths caused by lightning happened in non-peninsular States **(Map 1)**. For instance, of the 3,315 deaths reported in 2016, nearly 60% happened in just four States – Madhya Pradesh (639), Jharkhand (542), Uttar Pradesh (384), and Odisha (376). The pattern was similar in 2024 as well. The five States of Madhya Pradesh (577), Bihar (360), Uttar Pradesh (275), Odisha (249) and Chhattisgarh (241) accounted for 60% of the 2,825 deaths reported that year **(Chart 3)**.

A study by the Indian Institute of Tropical Meteorology (IITM), using the dataset from the Tropical Rainfall Measurement Mission's Lightning Imaging Sensor, showed a clear increasing trend in lightning activity in India over the last two decades. The findings of the study indicated that seasonal variations showed more lightning activity over northwest India during the monsoon season, and northeast India during the pre-monsoon season. "The increase in lightning activity is due to the rise in Convective Available Potential Energy (CAPE), low-level moisture content and temperature. The increase in temperature and moisture is attributed to changes in India's land use and land cover (LULC)," the study said. Kumar Margasahayam, an early warning systems expert, said, "This is a direct result of a warming planet where warmer air and sudden cooling is leading to more convective thunderstorms. This has led to more and frequent thunderstorms and more lightning phenomena."

The India Meteorological Department currently provides thunderstorm forecasts, while the IITM provides real-time alerts on lightning through its mobile application Damini. The app also shares precautionary guidelines during thunderstorms in 23 regional languages, making safety information more accessible. The increasing fatalities emphasise the need for creating more awareness among the public on precautions to be taken during lightning attacks.

Fatal strikes

The data for the charts were sourced from the National Crime Records Bureau's Accidental Deaths & Suicides in India (ADSI) reports

CHART 1: The deaths caused by lightning strikes reported over the years

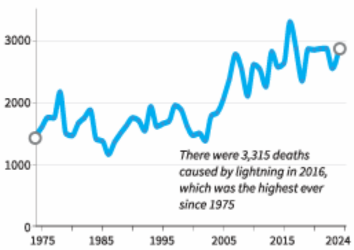


CHART 3: States that accounted for the highest number of deaths due to lightning between 2019 and 2024

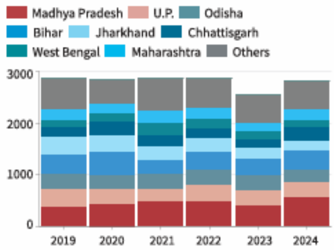
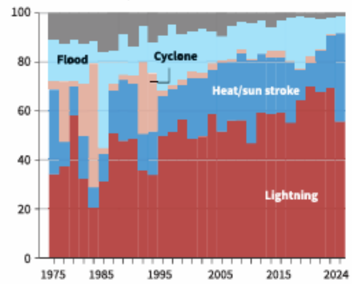
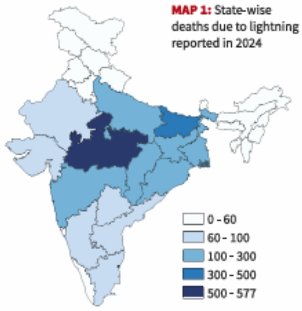


CHART 2: The cause-wise share (in %) of deaths due to forces of nature in the past five decades



MAP 1: State-wise deaths due to lightning reported in 2024



Phone No: 73739 11577 & 73739 11133

GS Paper II – Polity

SC blames NTA for repeated NEET question paper leaks

Two-judge Bench issues notice to the Union Ministry of Education, NTA, and others on pleas to 'replace or fundamentally restructure' the exam body and make it answerable to Parliament

Krishnadas Rajagopal
NEW DELHI

The Supreme Court on Monday squarely blamed the National Testing Agency (NTA) for the National Eligibility-cum-Entrance Test-Undergraduate (NEET-UG), 2026, paper leak, saying the exam body sadly had not learnt its lesson even two years after the previous security breach in 2024.

The hard work of 23 lakh students came to nothing with the cancellation of the examination after it was learnt that the question paper had been leaked.

A Central Bureau of Investigation (CBI) probe is under way into the issue and a retest is scheduled on June 21.

"It is so sad, really, that the NTA has not learnt its lesson. We had with such difficulty heard the petitions in 2024 and passed orders... We had directed the constitution of a committee to give recommendations... Those recommendations, we believe, were accepted... a monitoring/high-powered committee was appointed," Justice P.S. Narasimha, heading a two-judge Bench, observed on Monday while hearing a petition filed by the Federation of All India Medical Association to "replace or fundamentally restructure" the NTA.

> It is so sad, really, that the NTA has not learnt its lesson. We had with such difficulty heard the petitions in 2024 and passed orders... We had directed the constitution of a committee to give recommendations... Those recommendations, we believe, were accepted
>
> **JUSTICE P.S. NARASIMHA**
> Supreme Court judge

Affidavit sought

The Bench directed the NTA to file an affidavit in the next three days on measures taken by it implement the recommendations of the monitoring/high-powered committee and listed the case for hearing on an urgent basis later this week.

The top court also issued notices to the Union of India, the Union Ministry of Education, and other respondents arraigned by the petitioners.

CONTINUED ON » PAGE 10

Pradhan seeks report on CBSE marking glitches

NEW DELHI

Union Minister for Education Dharmendra Pradhan has sought a detailed report on the glitches in the CBSE portal after multiple complaints about the new On Screen Marking system. » PAGE 12

GS Paper II – Governance

THE HINDU

From black to grey

India needs to prepare for a future with an ageing population

If India wanted proof of its shifting demographic status, then the latest SRS bulletin, 2024 has provided just that. The figures from the Sample Registration System - Statistical Report, 2024, offer incontrovertible proof – falling fertility rate, low crude birth rate – to show that India's pace of population growth is considerably slowing down. While the pundits predict at least three decades of population growth for the country, the plunging fertility rate certainly commands pause for contemplation and forward planning, for India to crest a crisis that several nations are struggling to manage. India's Total Fertility Rate has dropped to 1.9, lower than the replacement level of 2.1, aided, in large, by a falling birth rate. As per the latest SRS data, India's birth rate fell from 21 in 2014 to 18.3 in 2024; while death rate marginally went down from 6.7 to 6.4. The country is well on its way from population 'explosion' to one of ageing population and shrinking workforce expansion. India might still reap its demographic dividend – the median age in India is 29.2 years, in stark contrast to China (median age of 40.2), and several other European nations. In 2026, India has approximately 370 to 380 million youth, aged 15-29 years, representing roughly 27 % of the country's population. Estimates also put India's below 35 years population at over 65% of the total, making it one of the world's youngest cohorts.

In demographic terms, falling birth rate reflects a decline in fertility, linked to factors such as urbanisation, better education, access to contraception, and the desire for smaller families. India's high life expectancy at birth (72 years) and dipping death rate offer the other side of the transition paradigm, implying better access to health care. India needs to reassess the path ahead and pivot to prepare for the needs of a future greying nation, when the demographic dividend disappears. The SRS data, however, flags a more immediate concern too – one of vast regional and rural/urban disparities. Overall, performance in rural areas is not on a par with the urban centres, and the southern States continue to stay ahead of the northern States. Overall, child survival improvements are real (the Infant Mortality Rate has fallen to 24) but high-burden States in the north are still at a much higher IMR. States and areas that lag will need targeted interventions, whether it is access to health care, awareness or education facilities to effect a national convergence.

GS Paper II – Polity

Finance Commission transfers and equity issue

K.R. Shanmugam

Former Director, Madras School of Economics, and Consultant to the Government of Tamil Nadu

The Finance Commission (FC), constituted under the Constitution, determines the distribution of the Union's gross tax revenues between Centre and States and among the States themselves to address vertical and horizontal fiscal imbalances. Following earlier commissions, the 16th FC has retained the vertical devolution share of 41% for the States and continued to emphasise equity as the guiding principle in determining horizontal transfers.

During consultations with the FC, States raised several concerns regarding the structure of fiscal transfers. Since cesses and surcharges exceeded 15% of gross tax revenues, they should either be included in the divisible pool or capped at around 8%-10%. In addition, the Centre receives substantial non-tax revenues from natural resource extraction, asset monetisation and surplus transfers from the Reserve Bank of India.

States and pressures

States also face mounting fiscal pressures. The COVID-19 pandemic, structural changes introduced by the Goods and Services Tax (and recent rate rationalisation from four rates to two principal rates), and mounting public debt further constrained their fiscal space. Moreover, the growing dominance of Centrally Sponsored Schemes has narrowed their fiscal autonomy (the restructuring of the National Rural Employment Guarantee programme requires States to bear 40% of programme costs), while buoyancy of central taxes has slowed. These factors could reduce the actual transfers to States, leading several States to demand a 50% vertical share.

Another concern is frequent changes in devolution criteria and their assigned weights across successive FCs in order to transfer more resources to fiscally weaker States, making it difficult for States to predict their future shares. Many States called for a reduced weight for the income-distance criterion and suggested adjusting it for purchasing-power differences to better reflect variations in the cost of living.

Over time, the shares of better-performing States have steadily declined compared with those of major beneficiary States. The combined shares of four major beneficiary States – Bihar (including Jharkhand), Madhya Pradesh (including Chhattisgarh), Uttar Pradesh (including Uttarakhand) and West Bengal – increased from 42.5% during the Sixth FC period to 51% under the 15th FC. In contrast, the combined share of the four southern States – Andhra Pradesh (including Telangana), Karnataka, Kerala and Tamil Nadu – declined from 24.8% to 15.8%, widening the gap to 35.2%. Continued reliance on unconditional equalisation transfers may weaken incentives for revenue mobilisation and fiscal discipline in weaker States. Moreover, rising transfers to poorer States have not eliminated disparities in public expenditure even on basic services. In 2022-23, Bihar spent ₹937 per person on health, against Arunachal Pradesh's ₹10,148 (10.8 times lower), while Bihar's per-student spending on elementary education in 2023-24 was ₹20,282 compared with Sikkim's ₹1,30,498. These gaps show that fiscal transfers alone have not ensured convergence in public service delivery.

Under the 16th Finance Commission, arbitrary weights affect better-performing States

Recommendations of Finance Commission

The 16th FC accepted the Centre's argument that cesses and surcharges cannot be shared because they often finance welfare and infrastructure programmes that indirectly benefit States and retained 41% vertical share. It also abolished revenue-deficit grants as well as sector-specific and State-specific grants and recommended that States discontinue off-budget borrowings, bring all liabilities onto their budgets and maintain fiscal deficits below 3%. These measures could increase short-term fiscal stress for States.

The FC made only modest adjustments to the criteria used by the 15th FC. Income distance received a weight of 42.5%; population 17.5%; area 10%; forest cover 10%; and the demographic criterion – modified by replacing the inverse fertility rate with population growth – 10%. It also introduced States' contribution to national GDP, replacing tax effort, with a 10% weight. However, instead of using actual GSDP shares, the FC applied a square-root transformation to State GSDP shares, with a weight of just 10%, far below the expected 25%. This significantly reduced the advantage of economically stronger States and altered the rankings. Maharashtra's actual GSDP share of 14.23% fell to 8.31% after the transformation, while Tamil Nadu's declined from 9.09% to 6.67% and Karnataka's from 8.95% to 6.59%. At the same time, the shares of many smaller States increased.

Consequently, overall devolution shares of 14 States rose marginally compared with the 15th FC. Karnataka gained the most (0.484 percentage point increase), followed by Kerala (0.457) and Gujarat (0.277). Tamil Nadu saw only a negligible rise, from 4.079% to 4.097%. Meanwhile, the shares of 14 States declined, with Madhya Pradesh experiencing the largest reduction (0.503 percentage points), followed by Arunachal Pradesh (0.403) and Uttar Pradesh (0.32).

From a longer-term perspective, however, disparities remain substantial. Under the 16th FC, the southern States' share has risen slightly to about 17%, while the share of the largest beneficiary States has fallen to just under 50% – a shift of only about 1.2% in favour of the southern States. The balance between equity and efficiency has changed only marginally. Under the 15th FC, efficiency-related criteria accounted for 25% of the weight and equity criteria for 75%; under the 16th FC, this has shifted to 30% and 70%, respectively – an adjustment too small to significantly alter outcomes. Poorer States such as Uttar Pradesh (17.62%), Bihar (9.95%), Madhya Pradesh (7.35%) and West Bengal (7.22%) continue to receive larger shares than fiscally stronger and better-performing States.

Devolutions with alternative schemes

Alternative weighting schemes suggest that the outcomes could have been different. If the FC had assigned a 25% weight to the square root of GDP contribution while reducing the weight of income distance to 27.5%, Karnataka's share would have increased from 4.131% to 4.928%, Maharashtra's from 6.441% to 7.218%, and Tamil Nadu's from 4.097% to 4.867%. Under an equal-weight scheme across the six criteria, their shares would have risen further to 5.544%, 7.845%, and 5.246%, respectively.

Had the FC used actual GSDP share (instead of square root formula) with 10% weight, the devolution shares of Maharashtra, Karnataka and Tamil Nadu would have increased to 7.033%, 4.367% and 4.342% respectively. With 25% weight (and 27.5% weight to income distance), they would have increased to 8.698%, 5.517% and 5.478%. With equal weighting scheme, their respective shares might have increased to 8.833%, 5.937% and 5.653%. That is, their respective shares increased by 2.392%, 1.806% and 1.556%.

Given that the 16th FC estimates total vertical transfers of ₹104 lakh crore over the award period, these differences are significant. A 2.392% increase in Maharashtra's share would translate into an additional ₹2.49 lakh crore, or about ₹49,744 crore annually. Karnataka's additional 1.806% share would yield about ₹1.88 lakh crore, or roughly ₹37,565 crore annually. Tamil Nadu's 1.556% increase would amount to approximately ₹1.62 lakh crore, or ₹32,365 crore annually.

In India, unlike other large federations such as Australia and China, States with greater political influence in terms of parliamentary representation are not necessarily the economically stronger ones. Consequently, these States tend to receive higher fiscal transfers. The issue is likely to intensify after delimitation, as governments may have stronger incentives to favour politically influential States. Since the FC's primary objective is to address both vertical and horizontal fiscal imbalances, future FCs should place greater emphasis on fiscal capacity and fiscal outcome indicators rather than relying predominantly on non-fiscal indicators. Additionally, they should adopt more data-driven approaches for assigning weights, such as the principal component analysis method.

The views expressed are personal

GS Paper II – International Relations

India and Australia – bridging the trade and trust barrier

Vaibhav Jain

Incoming delegate of the Australia-India Youth Dialogue

Raja Karthikeya

Former delegate of the Australia-India Youth Dialogue

Is a comprehensive India-Australia Free Trade Agreement (FTA) in the offing? With the Australian Foreign Minister Penny Wong in India for the Quad Foreign Ministers' meeting, there is anticipation that a Comprehensive Economic Cooperation Agreement (CECA) may be inked. This would expand the 2022 Economic Cooperation and Trade Agreement (ECTA) that had opened 100% of the Australian market to India while India reciprocated with roughly 70% market access covering nearly 91% of trade value. Canberra has since been pushing for parity, both privately and publicly. Meanwhile the West Asia crisis has forced upon India – in the words of the Chief Economic Adviser – a "balance of payments crisis stress test", making trade expansion and courting investments an urgent necessity for the country.

India has been in a hurry over the past year to conclude trade agreements; geopolitical fragility and the unpredictability of tariff politics have pushed India to sign agreements with the EU, the U.S., New Zealand and the U.K. CECA fits neatly into this larger recalibration.

The problems with Australia

But with Australia, the trade situation is complicated. Since ECTA, bilateral merchandise trade doubled from $12.2 billion in FY 2020-21 to $24.1 billion in FY 2024-25. These gains, however, have not been evenly shared. Australian exports to India account for nearly two-thirds of the bilateral trade.

Even in services, where bilateral trade has crossed $10 billion, Australia's higher education sector alone accounts for close to 60%. In contrast, investment tells the opposite story: as of 2024, Indian investment in Australia had touched nearly $32 billion against Australia's cumulative FDI into India of about $18 billion.

The bilateral relationship is thus beset by interconnected problems. Australia wants parity in market access. But the question for India is not whether India should simply concede more market access; it is whether India can trade some market access for a more balanced overall relationship. Australia's 2025 Economic Engagement Roadmap for India identified four bilateral 'superhighways': clean energy, education, tourism, and agribusiness. On the first three, there appears to be broad alignment but not on the fourth. Agriculture is where this bargain becomes most difficult. India has restricted access to its agricultural market in nearly all its major trade agreements. Despite being compelled to keep India's most vulnerable sectors (dairy, wheat, rice, sugar and chickpeas) outside ECTA, Australian farm exports to India have risen by nearly 90%, while Indian agricultural exports to Australia have grown more modestly by 35%.

An India-Australia trade deal must prioritise balance over parity

This asymmetry reflects two very different agricultural realities. The average Indian farm is about 0.73 hectares; the average Australian farm exceeds 1,400 hectares. Agriculture contributes around 16% to India's GDP and 2.5% to Australia's. For Australia, agriculture is an export industry. For India, it is a livelihood that supports more than half of its population and remains the bedrock of its food security.

The notion of a "level playing field" between these two systems is hence a misframing of the problem. Indian farmers, even with subsidised inputs, remain structurally exposed to monsoon variability, fragmented landholdings and thin margins. Protecting the Indian market from cheap Australian imports, particularly wheat, is not a negotiating position; it is a political necessity. Yet, given the industrial scale of Australia's farming, Canberra will understandably push India to open up its market fully.

Using agriculture as an opportunity

Nonetheless, agricultural trade talks between the two countries need not become a zero-sum game. Agriculture can become the sector through which India converts Australia's demand for market access into a broader opportunity for institutional cooperation and investment. Two low-hanging fruits stand out.

First, the future of India-Australia agricultural trade must depend less on tariff concessions and more on mutual recognition of biosecurity and phytosanitary standards. Building on the 2025 organic products arrangement, both countries can expand cooperation in digital certification, quarantine protocols and regulatory alignment. This would give Indian farmers a fairer shot at the Australian market even as India considers reciprocal access for Australian farmers.

Second, Australia's strategic opportunity in India may lie beyond agricultural commodities and in exporting the systems that make modern agriculture possible: precision farming technologies, cold-chain infrastructure, water management expertise and climate adaptation practices. India loses anywhere from 15% to 35% of its agricultural output to pests, disease and post-harvest inefficiencies every year. Australia's extensive experience in dealing with drought cycles, heat extremes and water scarcity is knowledge that would interest India.

However, this experience sharing must go hand-in-hand with real investments. Australian capital, technology and know-how must register a deeper presence inside India's agricultural sector – in storage facilities, logistics networks, farm-level tools and agri-technology partnerships between firms, universities and local governments. The recently launched India-Australia Smart Farm Network Initiative points in the right direction.

Need for complementarity

Agriculture is too politically important in India to be treated as just another line item in a trade schedule; equally, it is too economically important to be left outside the bilateral partnership altogether. Rather than making the new FTA one of absolute symmetry in market access alone, India and Australia should make it an agreement based on complementarity across trade and investment.

Should the diplomats succeed, the day when Chyawanprash and Vegemite sit on the same breakfast table in the two countries is not far.

The views expressed are personal

GS Paper II – Governance

Water governance in peri-urban areas

Parameswaran Iyer
Executive Director at the World Bank

Arunabha Ghosh
CEO at the Council on Energy, Environment and Water (CEEW)

Richard Damania
Chief Economic Advisor in the Planet Vice Presidency of the World Bank. They are the co-authors of 'Water, Nature, Progress: Solutions for a New India'

India's water story has made real progress. The Jal Jeevan Mission has brought tap water to nearly eight out of every 10 rural households. While urban water supply is not without its challenges, at least there is intermittent supply in most towns and cities. However, the images of India's water challenges are shifting. One is the village that still waits for a reliable connection, and the second is the city which floods every now and then due to erratic and heavy rain. In between the two, there is a missing middle – a vast, overlooked landscape which has both challenges and opportunities.

This is India's peri-urban expanse: a zone where farmland and scattered habitations give way to factory sheds, and densely cluttered settlements. Over the last two decades, the number of Census towns has jumped from 1,362 to 3,784, a 178% increase. These are not villages anymore, but neither are they recognised as cities. Nowhere does this institutional limbo exact a higher price than in water and sanitation.

A middle ground

Take, for example, the Rawta village on the edge of Delhi. Residents here receive water through a pipeline at a common collection point, but only on alternate days, and that too between 7 p.m. and midnight. Families sacrifice sleep to fetch water. Private vendors selling water exploit this gap. Or consider Gurugram, where rural governance was abolished and peri-urban areas were placed under the municipal corporation which struggles with administrative inefficiencies. Residents are left with the worst of both worlds: urban prices without urban services.

Moreover, such consequences ripple beyond convenience. In peri-urban Hyderabad, toxic leachate from waste dumps has contaminated groundwater. And when cities grow thirsty, they reach outward. The Bisalpur dam, originally built to irrigate Tonk and Sawai Madhopur, now prioritises Jaipur's growing water demand, leaving downstream farmers to bear the cost. When water moves from rural to urban areas without accountable governance, the peri-urban becomes a zone of sacrifice.

Sanitation tells a similar story. Nearly 40 million urban households rely on on-site systems such as septic tanks. However, desludging is irregular – often only when tanks overflow – and illegal dumping of septage into rivers and open fields is routine. A single 5,000-litre tanker discharging its load into the open undoes the work of thousands of toilets constructed under the Swachh Bharat Mission.

By 2047, the country will need 230 million new housing units and 500 new cities. Today's peri-urban fringe is tomorrow's city centre. Whether we plan for it deliberately or inherit a legacy of chronic challenges is a choice one has to make right now.

> India's peri-urban expanse: a zone where farmland and scattered habitations give way to factory sheds, and densely cluttered settlements

A plan of action

That choice requires five clear actions. First, the governance vacuum has to be resolved. State governments must constitute Nagar Panchayats for all Census towns, as the 74th Constitutional Amendment envisioned. Where the transition has already occurred, functional capacity must follow legal reclassification. Small-scale experiments such as the multi-stakeholder platform in Sultanpur village, which brought together engineers, panchayat members and residents, show that accountability can be built when institutions are forced to coordinate. Second, drinking water sources must be secured at their origin itself. The Jal Jeevan Mission succeeded in expanding tap connections, but source sustainability needs relentless focus. This means protecting catchments from encroachment, preventing solid waste dumping, and adopting community-driven sanitary inspections of local water sources, an approach that has already worked in Maharashtra.

Third, there should be a Swachh Bharat Mission 3.0 with an explicit focus on peri-urban sanitation. This mission, ideally housed under the Ministry of Jal Shakti and leveraging rural employment guarantee schemes, should prioritise faecal sludge and septage management. Its priorities should be to build faecal sludge treatment plants where sewage treatment plants are beyond 15-20 km; deploy GPS-equipped desludging trucks to prevent illegal dumping; and introduce mini-cesspool vehicles for narrow lanes, as Berhampur in Odisha has done. Desludging costs, which can range from ₹1,500-₹6,000 per trip, should be folded into monthly water bills through a small sanitation levy.

Fourth, decentralised wastewater treatment technologies should be scaled up. Startups such as Indra Water and Tigreen have built modular, plug-and-play systems that treat used water close to its source, recovering over 95% of water with minimal land and energy use. But these remain at the incubation level. They need clear policy signals, single-window clearances for green industries, public procurement mandates, and government-backed guarantees that create a market for treated used water. Fifth, peri-urban water should be financed as strategic infrastructure. The Uttarakhand model – a blended finance structure combining State risk-bearing with World Bank concessional loans linked to disbursement indicators – offers a template. Similar mechanisms can extend to septage and decentralised treatment.

India's water future will be decided in these zones. Peri-urban India has the numbers, the economic dynamism, and the demographic weight to demand better. If we act now, the missing middle can become the core: dense, thriving, and water-secure.

Views expressed are personal.

GS Paper II – Polity

Assam UCC Bill tabled; seeks ban on polygamy

Opposition parties oppose the Bill and demand consultation with all stakeholders; draft legislation excludes Scheduled Tribes from its purview; makes registration of live-in relationships mandatory

The Hindu Bureau
GUWAHATI

The Assam government on Monday tabled 'The Uniform Civil Code, Assam, 2026 Bill' in the State Assembly, proposing a common law for all residents on matters related to marriage, divorce, succession, and live-in relationships.

Uttarakhand and Gujarat are the two other States that have passed such a law earlier.

Assam Parliamentary Affairs Minister Atul Bora tabled the Bill on behalf of Chief Minister Himanta Biswa Sarma. The MLAs of three Opposition parties opposed the Bill.

"The introduction of the UCC Bill paves the way for an on-record discussion on why it is the need of the hour and how it will help realise the path our founding fathers laid down," the Chief Minister said.

> The introduction of the UCC Bill paves the way for an on-record discussion on why it is the need of the hour and how it will help realise the path our founding fathers laid down
>
> **HIMANTA BISWA SARMA**
> Assam Chief Minister

Under the proposed law, bigamy and polygamy shall invite imprisonment up to seven years under Section 82 of the Bharatiya Nyaya Sanhita, 2023.

The Assam UCC Bill, replacing various religion-based personal laws to ensure "absolute equality and gender justice", excludes Scheduled Tribes from its purview.

The Bill mandates monogamy and sets a standardised legal age of 21 years for grooms and 18 years for brides. The government said the Bill, if passed, would make registration of all marriages and divorces compulsory to prevent fraud. The Bill codifies uniform grounds for divorce, such as cruelty, desertion, or mutual consent, and ensures the custody of children under five years with the mother.

The Bill creates a uniform, gender-equal order of preference for intestate inheritance among Class-1 heirs, which includes the spouse, children, and parents of the deceased.

The Bill makes the registration of live-in relationships mandatory within a month. "This protects vulnerable individuals by declaring that any child born out of a live-in relationship is fully legitimate, and by granting a deserted live-in partner the explicit legal standing to claim financial maintenance through the courts," the statement said. Failure to register a live-in relationship within a month shall attract imprisonment for up to three months or a fine of up to ₹10,000.

The Bill repeals the Assam Compulsory Registration of Muslim Marriages and Divorces Act, 2024, to streamline the State's statutory architecture.

Congress leader Zakir Hussain Sikdar said the "political agenda" of the BJP made the government "bulldoze" the Bill. "The government should have held consultations with political parties and non-political organisations before introducing the Bill in the House," he said. The Bill has been scheduled for discussion on May 27.

GS Paper II – Polity

No 'grave urgency' to entertain plea against Cockroach Party: CJI

Krishnadas Rajagopal
NEW DELHI

Chief Justice of India Surya Kant on Monday asked a lawyer to not take the continued online frenzy over his reported use of the word "cockroach" in a court hearing so "sentimentally".

The Chief Justice was reacting to a lawyer, advocate N.K. Goswami, who expressed anxiety at the manner in which a courtroom observation from the Bench was being "distorted" online despite a clarification from the judge. The CJI's reported remark on "cockroaches" with reference to fake law degree holders during the hearing of a writ petition on May 15, spawned a public furore, and a viral online platform, the Cockroach Janta Party (CJP).

The Chief Justice had later clarified that he had been misquoted, and had the greatest concern and respect for the youth.


A petition was filed in the Supreme Court seeking a probe into the 'activities' of the party.

On Monday, the Chief Justice said there was "no grave urgency" to entertain a writ petition filed by an SC lawyer seeking a probe into the "activities" of a "digital-political formation", the CJP, and the commercial exploitation, trademark appropriation, and monetised circulation of oral remarks made in court proceedings.

GS Paper III – Economy

Why is the Indian rupee falling?

How does a falling rupee affect India's economy? How does a currency's exchange rate shape its balance of payments? To what extent does Foreign Portfolio Investment influence demand for the rupee? What strategic role does the Reserve Bank of India play in preventing the rupee's depreciation?

EXPLAINER

Jayan Jose Thomas

The graph of the Indian rupee has been sinking sharply downward. The rupee-to-dollar exchange rate, or the rupees needed to purchase a U.S. dollar, crossed 96 in May this year. That rate was around 85 a year ago, indicating the rupee's decline in value since then.

Exchange rate is the price that a currency, such as the rupee, commands in the market, relative to the dollar or other currencies. Just as the market price of onions is determined by demand and supply, so is the price of a currency.

What is the impact of trade deficits on the rupee's value?

The demand for the rupee rises with India's exports and falls with imports. When firms in Ludhiana export garments, the dollars or euros they receive from foreign buyers are exchanged for rupees to pay workers and suppliers, thereby increasing demand for the rupee. On the other hand, Indian companies import oil by exchanging rupees for dollars, thereby reducing the demand for the rupee. Rupee demand also declines when we travel abroad and exchange rupees at the airport for the currency of our destination country.

Overall, if India's imports exceed exports, the foreign currency payments it must make to the rest of the world exceed the foreign currency payments it receives. That implies more rupees are exchanged for dollars than dollars are exchanged for rupees, leading to declines in the demand for, and the value of the rupee (requiring more rupees to purchase one dollar).

Thus, a currency's exchange rate is closely tied to the country's balance of (foreign currency) payments (to and from the rest of the world). India has consistently run a merchandise trade deficit, with imports of goods (especially oil) exceeding exports. The deficit in its merchandise trade account is partially offset by a surplus in India's invisibles. That is mainly thanks to foreign currency inflows from the export of services, particularly software, and to the large remittance inflows from migrant workers, especially in West Asian countries. Overall, India's current account, which is the sum of merchandise trade and the invisibles accounts, has been in deficit **(Table 1)**.

The gap in the current account, between the foreign currency payments India owes to the rest of the world and the foreign currency payments it receives, has been bridged by inflows through the capital account, mainly foreign investment and loans. If the current account deficit is more than offset by a surplus in the capital account, the excess foreign currency received is added to the country's foreign exchange (or forex) reserves (Table 1).

How do capital outflows weaken the rupee?

A country's forex reserves are as valuable as a family's treasure trove. The reserves are tapped to pay for critical imports during periods of insufficient foreign currency inflows, and to defend the currency's value when capital outflows are too large (discussed below).

Foreign direct investment (FDI) is mostly in new or existing factories and businesses and, as a result, has some ties binding it to the host country. In comparison, foreign portfolio investment (FPI), which involves purchases of stocks or bonds, is highly volatile and driven by speculation. Portfolio investors enter a country seeking quick financial returns and exit at the first sign of risk or when higher returns are offered elsewhere. When FPI surges in, the stock markets are on a roll; when it flows out, it leaves a trail of destruction. Capital outflows imply that investors withdraw their investments in rupee assets and exchange them for dollar assets, leading to a tumble in demand for the rupee and in its exchange rate.

The periods of rapid depreciation of the Indian rupee have each been characterised by worsening of the trade account, FPI outflows, or both. These include April to September 2013 (when the rupee-to-dollar rate fell from 54.4 to 63.8); January to October 2018 (from 63.6 to 73.6); February to April 2020 (from 71.5 to 76.2); January to October 2022 (from 74.4 to 82.3); September 2024 to February 2025 (from 83.3 to 87.1); and the latest phase that began in May 2025 (from 85.2 to 96) **(Chart 1)**. The recent losses in the rupee have mainly been due to foreign investors withdrawing from India as they retreat to the safety of their home bases amid growing geopolitical tensions and higher U.S. interest rates.

The depreciation of the rupee imposes a high cost on the Indian economy. To purchase a barrel of oil at $100, Indian companies now must pay ₹9,600, compared to ₹8,500 had the exchange rate remained at ₹85 per dollar. However, a depressed rupee can help boost exports: a shirt costing ₹1,200 can be sold in the U.S. market at $12.5 now; if the exchange rate were ₹80 per dollar, the price would have been $15. But rupee depreciation alone may not help much, given the range of supply and demand constraints weighing on Indian manufacturing.

What is the role of the RBI?

The Reserve Bank of India (RBI) intervenes to prevent the exchange rate from falling to very low levels. When foreign investors rush out by selling their rupee assets for dollars, the RBI props up the rupee by selling some of the dollars (or treasury bonds) from its reserves. This raises the demand for rupee and slows its decline (as it did during October 2024-January 2025 and August-December 2025) **(Chart 2)**. India's forex reserves remain sufficiently large: they stood at around USD 691.11 billion at the end of March 2026, enough to cover 10.8 months' worth of the country's imports (as of the end of December 2025). That is a mighty armoury the RBI can deploy to shield the rupee against impending speculative tides.

The ongoing geopolitical tensions and the threat of further oil price increases pose severe challenges. India could be at risk of paying more dollars per barrel of oil and more rupees per dollar. The country must take steps to regulate speculative capital outflows and reduce its dependence on oil imports.

(Jayan Jose Thomas is a Professor of Economics at the Indian Institute of Technology, Delhi, and a visiting researcher at the South Asia Institute of the University of Heidelberg.)

Mounting strain

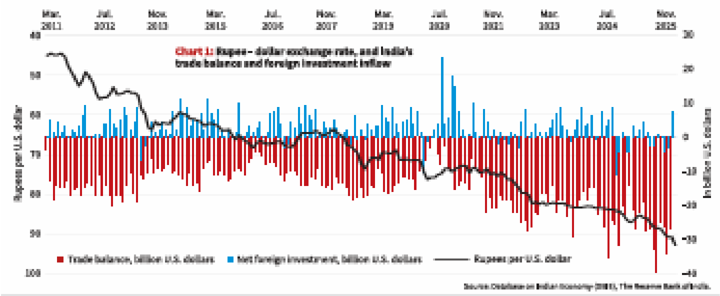
Amid ongoing geopolitical tensions, the rupee has weakened sharply against the dollar. Global uncertainty, volatile capital flows and rising import costs have intensified pressure on India's balance of payments and forex reserves

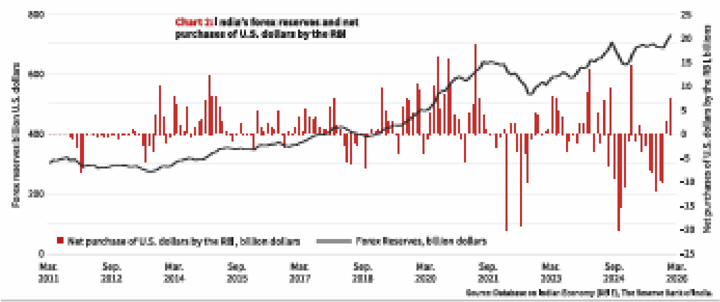
Table 1: India's balance of payments, in billion U.S. dollars

	2023-24	2024-25
A. Current account	-26.1	-23.3
A1. Merchandise trade	-244.9	-286.9
A2. Invisibles	218.8	263.8
B. Capital account	86.4	18.6
B1.Foreign investment	54.2	4.52
B2. Loans	6.5	29.3
B3.Others	26.7	-17.2
C. Forex reserves (increase -/decrease+)	-63.7	5

The Table shows the net values of the respective items. The merchandise trade balance is exports minus imports of goods; similarly, inflows minus outflows of foreign investment and other items.

Source: Database on Indian Economy (DBIE), The Reserve Bank of India.





THE GIST

The rupee-to-dollar exchange rate crossed 96 in May this year. A currency's exchange rate reflects the price it commands in the market relative to the dollar and other currencies.

Exchange rate is closely tied to a country's balance of payments. India has consistently run a merchandise trade deficit, with imports — especially oil — exceeding exports.

The depreciation of the rupee imposes significant costs on the Indian economy. Therefore, the country must regulate speculative capital outflows and reduce its dependence on oil imports.

GS Paper III – Science & Technology

Closely monitoring Ebola situation in Africa: Health Ministry

The Hindu Bureau
NEW DELHI

Union Health Minister J. P. Nadda on Monday reviewed preparedness and surveillance measures to counter the Ebola virus, amid concern that the outbreak in Africa may spread to other parts of the world.

India has not reported any case of the Bundibugyo Ebola disease to date.

The Health Ministry said it was monitoring the situation in Africa. "We are working closely with the National Centre for Disease Control and other agencies concerned, and have strengthened surveillance and public health preparedness across the country," said a senior official.

Meetings have also been held with States, Union Territories to review preparedness and response measures.

DGCA directive

The Directorate General of Civil Aviation has directed airlines to ensure that passengers travelling from or transiting through Uganda or the Democratic Republic of the Congo mandatorily fill out a form providing personal and contact details, travel origin, exposure history, and any medical symptoms.

As per the standard operating procedure, airlines must designate segregated seating with at least three vacant rows around the suspected passenger. Suspected cases must be provided masks and personal protective equipment, while masks must also be distributed to passengers seated nearby.