Topics of Discussion:

- 1. The hurdles in India's fight to eliminate TB
- 2. Why universities are boycotting global rankings: 'Black boxes, work as closed systems'
- 3. Deeper trade ties will help internationalise the rupee
- 4. Regulatory haze: Bank services, govt taxes, but no governing law
- 5. FDI, trade diversification can boost export competitiveness where QCOs failed
- 6. Banks eyeing fund raise via Tier-2 bonds: Here's why

The hurdles in India's fight to eliminate TB

Syllabus:

Preliminary Examination: Current events of national importance, Economic and Social Development.

Main Examination: General Studies-II: Issues relating to development and management of Social Sector/Services relating to Health, Education, Human Resources, government policies and interventions.

What's the ongoing story: While the burden of tuberculosis in India continues to decline, the country is nowhere close to achieving elimination, according to the Global TB Report 2025, released on Wednesday (November 12). In 2024, India recorded around 27.1 lakh cases and more than three lakh deaths, making it one of the top contributors to the number of TB cases across the world, the analysis said.

Key Points to Ponder:

- What is Tuberculosis?
- What are the key highlights of the Global TB Report 2025?
- What are the initiatives taken by India to eliminate TB?
- What are the challenges on the path eliminating TB?
- Read about India's National Tuberculosis Elimination Programme (NTEP).
- What are the socioeconomic implications of high TB incidence in India?

Key Takeaways:

— Last year, TB was the deadliest infectious killer globally, as it infected 10.7 million people and killed 1.23 million.

- The findings of the Global TB Report 2025 are crucial, as the Union Health Ministry has not released detailed data for 2024 so far. Usually, the government releases the India TB report in March every year, coinciding with World TB Day. This year, however, the report has not come out.
- India diagnosed the highest ever 26.18 lakh cases in 2024, further closing the gap between the estimated number of cases and the ones actually diagnosed. There were only around one lakh "mission cases". This is significant considering that people who miss out on a diagnosis under the programme continue to spread the infection further.
- India was among the eight high-burden countries that were able to diagnose more than 80% of the estimated cases last year. However, with the highest burden of TB cases, India was among the top countries contributing towards the global gap. The country accounted for 8.8% of the global gap, which was behind only Indonesia, which accounted for 10% of the global gap between estimated and diagnosed cases.
- In 2018, Prime Minister Narendra Modi announced India's ambitious target of eliminating TB by 2025, five years ahead of the global target. Although there has been a consistent decline in the estimated number of TB cases as well as the rate of TB cases per 100,000 population India is nowhere close to its target of eliminating the bacterial disease by 2025.
- Note that while elimination is defined as less than one case per million population, the WHO End TB strategy targets an easier 80% decline in new TB cases and 90% decline in TB deaths by 2030 as compared to the baseline year of 2015.
- The Global TB Report 2025 shows that India has achieved only a 21% reduction in new cases and a 28% reduction in deaths between 2015 and 2024. This does not even come close to the End TB milestones for 2025 a 50% reduction in TB incidence and 75% reduction in TB deaths. In fact, it essentially means that India in 2024 was able to meet only half of the global milestones set for 2020 reducing TB cases by 20% and deaths by 35% as compared to 2015.
- But this reduction achieved by India is ahead of the global average. TB incidence reduced only by 12% between 2015 and 2024 across the world.
- <u>The Global TB Report</u> shows significant improvement in India's treatment coverage, which stood at 92% in 2024, increasing from 85% in 2023. "India's innovative case finding approach, driven by the <u>swift</u> uptake of newer technologies, decentralisation of services and large-scale community mobilisation, has led to the country's treatment coverage to surge to over 92% in 2024 from 53% in 2015," the Union Health Ministry said in a statement.
- The expansion of treatment coverage came due to initiatives such as the BPaL regimen, which can cut the treatment time for resistant infections to six months from a previous 18 to 24 months.

- India also continues to be a big contributor towards drug-resistant TB, accounting for nearly a third of the global cases. While the burden of such resistant infections has not reduced, it has not increased significantly either. In 2024, 12.63% of those previously treated for TB and 3.64% of the new cases were drug-resistant in India. This increased from 12.5% and 3.53% the previous year, according to the new report. This translates to around 1.27 lakh people with drug-resistant TB in 2024, up from 1.26 lakh in 2023 and 1.24 lakh in 2024.
- The report also shows that the success rate of TB treatment for those who initiated their treatment in 2023 stood at 90%. The Union Health Ministry said that this was ahead of the global success rate of 88%.

Do You Know:

- TB is caused by an organism called mycobacterium tuberculosis, which mainly affects the lungs, but can also impact other parts of the body. TB spreads through the air when an infected individual coughs, sneezes, or speaks.
- Once diagnosed, the treatment depends on whether it is drug-resistant or simple tuberculosis. According to experts, when recovering from TB, it is critical to consume a well-balanced and nutritious diet to help strengthen the immune system.

UPSC Prelims Practice Question Covering similar theme:

- (1) With reference to the Global TB Report 2025, consider the following statements:
- 1. The Global TB Report 2025 shows that India has achieved only a 21% reduction in new cases and a 28% reduction in deaths between 2015 and 2024.
- 2. The Global TB Report shows significant improvement in India's treatment coverage.
- 3. In TB cases reduction, India is far below the global average.
- 4. The report is published by the Global Fund to Fight AIDS, Tuberculosis and Malaria.

How many of the statements given above are correct?

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

Why universities are boycotting global rankings: 'Black boxes, work as closed systems'

Syllabus:

Preliminary Examination: Current events of national importance and Social development.

Mains Examination: General Studies-II: Issues relating to development and management of Social Sector/Services relating to Health, Education, Human Resources.

What's the ongoing story: In September, Sorbonne University, a top research institution in France, became the most recent institution globally to flag concerns about international higher education rankings and announce its withdrawal from the Times Higher Education (THE) World University Rankings.

Key Points to Ponder:

- What is the status of higher education in India?
- Read about the New Education Policy.
- How do the international rankings work?
- What is the significance of global higher education rankings?
- Read about the national and global higher education rankings.
- What are the major problems and transparency issues in global university rankings?
- What are the reasons behind the relatively low ranking of Indian institutions in the THE and QS rankings?
- How do global university rankings influence students and government policies?

- Widely publicised and closely watched, global higher education rankings produced by different organisations, analysts or platforms can determine perceptions among prospective students and employers, and drive policy decisions. The ranking tables have, however, drawn flak over the years. Key concerns among institutions, including a few Indian ones, have been that the rankings are not fully transparent in terms of the data they consider, and that a score and rank do not capture the extent and diversity of activities, contributions, and research in higher education.
- There are three prominent global higher education rankings. One, the QS rankings, which are produced by global higher education analysts QS Quacquarelli Symonds, headquartered in London. Two, THE rankings, which provide higher education-related data, services, and news, and is headquartered in

London. Three, the Shanghai Ranking or the Academic Ranking of World Universities (first published in 2003), which is produced by the Shanghai-based ShanghaiRanking Consultancy. — From 2004 to 2009, QS and THE produced their world university rankings together. They now produce separate annual rankings of universities worldwide, in addition to releasing rankings by subject and region. — The Sorbonne University— ranked 72 in the 2026 QS ranking, 76 in the 2026 THE rankings, and 43 in the 2025 Shanghai Ranking — flagged concerns about indicators that measure reputation and research. — The university referred to the rankings as "black boxes that operate as closed systems: the data on which they are based is not shared, and the methodology is only partially disclosed. As a result, these rankings cannot be reproduced and questioned by the universities concerned, who are therefore unable to fully appropriate them." — The older IITs, including IITs Delhi, Kharagpur, Madras, Kanpur, Bombay and Roorkee, had said in 2020 that they would not participate in the THE rankings on account of concerns over transparency. In the 2020 edition of the rankings, no Indian institution made it to the top 300. The highest-ranked Indian institutions were IISc and IIT Ropar (301-350 rank band). Indicating a continued boycott, only five of the 23 IITs featured in the 2026 edition of the rankings released in October – Indore, Ropar, Patna, Gandhinagar, and Mandi. The top-ranked Indian institution is IISc (201-250 rank band). — Institutions have also raised concerns about the subscription-based tools that rankings use to arrive at a score for research metrics. The ranking systems use data on research publications from databases like Scopus (owned by Elsevier) and Web of Science (owned by Clarivate). — In the statement announcing its withdrawal from THE rankings, Sorbonne University pointed to the importance of using open research information. Do You Know: — In QS rankings, institutions are scored on 10 indicators — academic reputation (highest weightage of 30%), citations per faculty (20%), employer reputation (15%), employment outcomes, faculty-student ratio, international faculty ratio, international research network, international student diversity, international student ratio, and sustainability. — For the academic and employer reputation indicators, QS collects data through surveys sent to

academics and employers. Institutions can submit up to 400 contacts who can be involved in these

among Indian institutions.

surveys. The 2026 edition ranked more than 1,500 institutions, and IIT Delhi had the highest rank (123)

Deeper trade ties will help internationalise the rupee

Syllabus:

Preliminary Examination: Current events of national and international importance.

Mains Examination: General Studies-III: Indian Economy and issues relating to planning, mobilization of resources, growth, development and employment, Effects of liberalization on the economy.

What's the ongoing story: Sachin Chaturvedi writes- "Efforts towards greater internationalisation of the rupee have recently received a significant boost. The measures announced are designed to broaden the avenues for rupee invoicing and its use for settlement in foreign trade, allowing greater investment avenues and reducing dependency on hard currencies. The thrust is on enhancing the accessibility, usability and acceptability of the Indian currency and improving the market infrastructure to support this shift."

Key Points to Ponder:

- What does 'internationalisation' of the rupee mean?
- What are the advantages of the internationalisation of the rupee?
- What is the <u>SWIFT</u> system?
- Why is India promoting greater internationalisation of the rupee?
- What steps have been taken by the RBI to expand rupee invoicing and settlement in foreign trade?
- What is the Local Currency Settlement System (LCSS)?
- What are hard currencies?
- Read about the UPI and how its global expansion contributes to India's strategy for internationalising the rupee.

- "With significant changes in the geopolitical environment, local currencies and their usage for international commitments have gone up many times. The International Finance Corporation has committed over \$30 billion in 67 local currencies through various products between 2015 and 2024."
- "The ADB reports that local currency loans are expected to reach 50 per cent of its private sector lending in the coming years. In a similar vein, RBI has now allowed banks to lend in Indian rupees to a person residing outside India, whether a resident in Bhutan, Nepal or Sri Lanka, and including a bank in these jurisdictions, for cross-border trade transactions. This could be expanded further."

- "India must find ways to increase its engagement with its trade partners to ensure greater and deeper connections between trade and payment systems. In order to promote greater usage of INR for trade invoicing and settlement, the quantum of transactions with the partner country would need to be significant."

 "In this respect, India-Russia trade offers an important policy lesson. Bilateral trade, which was only \$1.5 billion in 2003, stood at \$72 billion in 2024. However, in terms of value chains and trade dependence, it is
- "Invoicing in USD helps to protect against INR depreciation, and settlement in roubles gives the desired optimum gains. The need is to promote intra-industry trade with greater complementarities."

so low that most of the export to India is invoiced in US dollars, and the preference for settlement is in

- "At the current juncture, there is an urgent need for agencies like the Federation of Indian Export

 Organisations to engage more with the RBI and other agencies for creating awareness among exporters

 about trade settlement in rupees and currencies of trading partners. This needs to be a top priority."
- "The RBI has recently entered into Local Currency Settlement System (LCSS) arrangements with select trade partners, such as the UAE, Indonesia, Mauritius and the Maldives. This will help reduce dependence on hard currencies."
- "India and the UAE have linked UPI with the UAE's payment platform, enabling users in both countries to make fast, convenient, safe, and cost-effective cross-border funds transfers. Earlier, the RBI and the Monetary Authority of Singapore had inked a similar agreement."
- "UPI's reach has been extended to Europe as well. The next step would be the ability to connect direct messaging systems between partner countries. In the case of India and the UAE, it would mean linking India's Structured Financial Messaging System (SFMS) with the UAE's messaging system for safer and faster settlements. Then there will not be any need to depend on the SWIFT system."
- "India would have to explore greater compatibility across platforms that are coming up as alternatives to SWIFT. The System for Transfer of Financial Messages is the Russian equivalent of the SWIFT financial transfer system. The global arm of NPCI is actively forging partnerships with central banks and financial institutions worldwide. Beyond enabling UPI in other countries, collaboration should involve helping them build their own domestic real-time payment systems using the UPI framework."

Do You Know:

roubles."

— Internationalisation is a process that involves increasing the use of the rupee in cross-border transactions. It involves promoting the rupee for import and export trade and then other current account transactions, followed by its use in capital account transactions. These are all transactions between residents in India and non-residents.

— The internationalisation of the currency, which is closely interlinked with the nation's economic progress,

requires further opening up of the currency settlement and a strong swap and forex market.

— More importantly, it will require full convertibility of the currency on the capital account and cross-border

transfer of funds without any restrictions. India has allowed only full convertibility on the current account as

of now.

Previous year UPSC Prelims Question Covering similar theme:

(2) Convertibility of rupee implies (UPSC CSE 2015)

(a) being able to convert rupee notes into gold

(b) allowing the value of rupee to be fixed by market forces

(c) freely permitting the conversion of rupee to other currencies and vice versa

(d) developing an international market for currencies in India

Regulatory haze: Bank services, govt taxes, but no governing law

Syllabus:

Preliminary Examination: Current events of national and international importance.

Mains Examination: General Studies-II, III: Government policies and interventions for development in various sectors, Effects of liberalization on the economy, Indian Economy and issues relating to mobilization

of resources, growth.

What's the ongoing story: By taxing profits and transactions in cryptocurrencies, and letting banks service crypto exchanges and traders, but not bringing the industry under a legislative framework, the Government has pushed exchanges to shift base out of India, and exposed nearly 120 million investors to frauds and

financial risks in an unregulated marketplace.

Key Points to Ponder:

— What are virtual digital assets (VDA)?

— What are cryptocurrencies and crypto exchanges?

— What are the different types of cryptocurrencies?

— What is the legal status of cryptocurrency in India?

— What are the advantages and disadvantages of cryptocurrencies?

— Read about the Central Bank Digital Currency (CBDC).

- Is there a central law for the crypto industry?
- Read about the Prevention of Money Laundering Act.

- No less than the Supreme Court has taken note of the perils of such policy uncertainty to stakeholders in the virtual digital assets (VDA) industry. Making an observation in an ongoing case in May, the top court asked the Government to formulate a "clear cut" policy on virtual currency. "Trading in Bitcoin in India is like dealing with a refined way of hawala business… there are no regulations at present," it said.
- In fact, it was the Supreme Court that gave the industry a fresh lease of life after it revoked a 2018 RBI decision that had effectively banned banks from offering services to crypto exchanges and traders. The RBI's move had pushed many exchanges to shut shop or move overseas.
- The Internet and Mobile Association of India (IAMAI) challenged the RBI decision and the Supreme Court eventually ruled in March 2020 that the ban was unconstitutional and "disproportionate." It said the central bank could regulate, but not destroy an entire industry without proper evidence. This reopened the doors for crypto trading in India.
- In just five years since March 2020, the number of investors has grown nearly 20 times, from 6 million to 119 million, with the overall market projected to cross \$15 billion by 2035. In a way, the Supreme Court verdict was a turning point, transforming India from a country that prohibited digital assets into one that let them grow with policy uncertainty looming large.
- The uncertainty came with a double whammy in <u>Budget</u> 2022 when Finance Minister <u>Nirmala Sitharaman</u> announced a flat 30% tax on all income from VDAs, including cryptocurrencies and non-fungible tokens. The heavy tax burden was seen by many as a way to discourage investing in cryptocurrencies.
- Alongside the income tax, the government also introduced a 1% Tax Deducted at Source (TDS) on every crypto transaction. The buyer must cut 1% of the transaction value and deposit it with the government, even if the trade is made at a loss.
- In 2021, the Government had prepared a draft law to regulate the sector but never went ahead with it.
- But the Union Finance Ministry is understood to be working on a discussion paper on cryptocurrencies. The Union Home Ministry, too, is learnt to be working on a separate framework for law enforcement agencies, including tracing, handling and storage of crypto currencies.
- Investments worth nearly \$280 million have been jeopardised across at least two major hacks impacting leading crypto exchanges in the last two years. The Government is yet to get a grasp over the looming risks; so far, it has put the burden of protection on investors.

- This hasn't, however, stopped the Government from penalising crypto exchanges for not adhering to anti money laundering laws.
 While an overarching law on cryptocurrencies is missing, the Government is repurposing a patchwork of already existing regulations to cover cryptocurrencies, staying consistent with its concerns about digital tokens. In 2023, it brought them under the Prevention of Money Laundering Act to increase transparency.
- Do You Know:
- A cryptocurrency is a medium of exchange, such as the rupee or the US dollar, but is digital in format and uses encryption techniques to both control the creation of monetary units and to verify the exchange of money.
- It is based on a network that is distributed across a large number of computers. It is nearly impossible to counterfeit or double-spend. Many cryptocurrencies are decentralised networks based on blockchain technology.

UPSC Prelims Practice Question Covering similar theme:

- (3) With reference to the Central Bank of Digital Currency (CBDC), consider the following statements:
- 1. It is similar to decentralised virtual currencies and crypto assets in terms of legal tender status.
- 2. It enables the user to conduct domestic and cross-border transactions that do not require a third party or a bank.

Which of the statement(s) given above is/are correct?

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

Previous year UPSC Mains Question Covering similar theme:

What is Cryptocurrency? How does it affect global society? Has it been affecting Indian society also? (UPSC CSE 2019)

FDI, trade diversification can boost export competitiveness where QCOs failed

Syllabus:

Preliminary Examination: Current events of national and international importance

Mains Examination: General Studies-II, III: Government policies and interventions, Indian Economy and issues relating to planning, mobilisation of resources, growth, development and employment.

What's the ongoing story: By revoking Quality Control Orders (QCOs) on key industrial input items, such as copper and aluminium, and on chemical intermediaries that play a crucial role in the textile value chain, the Indian government has begun a comprehensive overhaul of the standards framework.

Key Points to Ponder:

- What are quality control orders (QCOs)?
- What is the purpose of the QCOs?
- What is the process of issuing QCOs in India?
- How do QCOs create challenges for MSMEs?
- Which authority is responsible for formulating the Indian Standards for different products?
- How does the QCOs curb cheap quality imports?

- QCOs are the legal directives issued by government ministries or departments under the Bureau of Indian Standards Act, which requires products made or imported into India to meet a specific standard.
- While QCOs were welcomed by large industrial houses seeking greater control and dominance over the market, they were met with sharp pushback from the Micro, Small and Medium Enterprises (MSMEs), for whom the cost of importing essential input items mostly surged, posing additional challenges in production and staying competitive.
- <u>The pullback came</u> in the backdrop of an internal NITI Aayog report by a high-level committee headed by former Cabinet Secretary Rajiv Gauba. It said that a majority of the QCOs cover raw materials and intermediate products rather than finished goods, which is the norm globally. In the absence of an adequate number of testing facilities in the country, the new standards ended up causing "operational complexity" for MSMEs and "market concentration".
- The surge in the use of these orders had a massive impact on supply chains. Between 2016 and 2025, the number of products brought under mandatory QCO coverage grew more than 11 times from fewer than 70 to nearly 790.
- The Research and Information System for Developing Countries (RIS) said in its report that ideally, the push for expanding the scope of technical regulations should have been led by the Department of

Consumer Affairs, particularly since the Bureau of Indian Standards (BIS) falls under its administrative control and already had enabling legislation in the form of the BIS Act. However, the actual impetus came from the Department of Commerce, driven by "strategic trade and market-access concerns".

- As the government rushed to meet its trade goals, which meant seizing the China-plus-one global diversification opportunity by signing as many free trade agreements as possible, the domestic industry faced a steep compliance challenge.
- With large corporations better able to lobby for more and more QCOs that helped them restrict imports and reduce competition, market concentration increased in several key sectors, including labour-intensive sectors such as textiles. MSMEs not only raised concerns but, like in the case of copper cathode, also approached the courts.
- The NITI Aayog pointed out that, due to challenges faced by global suppliers in obtaining BIS certification, the implementation of QCOs has, in effect, led to "greater concentration among domestic suppliers in some sectors, giving them the ability to raise prices above global levels".
- It added that quality control norms have affected the competitiveness of export-intensive and employment-oriented sectors such as footwear and electronics, which employ around 4.5 million people. Both sectors depend on imported intermediate materials that determine end-product performance and design flexibility.
- A 2015 WTO working paper said that trade liberalisation leads to faster quality upgrading, particularly in agriculture, but also in manufacturing. However, QCOs caused a decline in the availability of essential raw materials and inputs for MSMEs.

Previous year UPSC Prelims Question Covering similar theme:

- (4) Consider the following statements: (UPSC CSE 2017)
- 1. The Standard Mark of Bureau of Indian Standards (BIS) is mandatory for automotive tyres and tubes.
- AGMARK is a quality Certification Mark issued by the Food and Agriculture Organisation (FAO).

Which of the statements given above is/are correct?

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

Banks eyeing fund raise via Tier-2 bonds: Here's why

Syllabus:

Preliminary Examination: Current events of national and international importance.

Mains Examination: General Studies-III: Indian Economy and issues relating to planning, mobilisation of resources, growth, development and employment.

What's the ongoing story: Several banks are racing to raise funds through Tier II bonds, debt instruments issued by lenders to boost their capital base, amidst a surge in capital generation through a record number of initial public offerings (IPOs) by companies.

Key Points to Ponder:

- What are debt instruments?
- What are Tier II bonds?
- Why do banks issue Tier II bonds?
- Read about the capital adequacy ratios (CAR) and Basel III norms.
- What are the factors that are encouraging banks to issue long-term Tier II bonds?

Key Takeaways:

- The banking system is expected to mobilise around Rs 25,000 crore in the current financial year via Tier II bonds, of which nearly Rs 10,000 crore has already been raised.
- Tier II bonds are debt instruments issued by banks to boost their capital base and support business operations. These bonds have to be issued for a minimum period of five years.

They help banks strengthen their capital adequacy ratios (CAR) under Basel III norms, and provide an additional cushion for future credit growth. These bonds also offer an efficient and relatively low-cost way to raise long-term capital without diluting equity, said Venkatakrishnan Srinivasan, founder and managing partner, Rockfort Fincap LLP.

- The country's largest lender, the State Bank of India (SBI), <u>raised Rs 7,500 crore</u> through Basel III-compliant Tier II bonds. It raised the money at a competitive rate of 6.93 per cent through 10-year bonds. In June this year, private sector lender ICICI Bank raised Rs 1,000 crore through Tier II bonds.
- Tier II issuances tend to occur when local debt markets provide opportunities at competitive costs relative to term deposits, according to Pandey of Fitch Ratings.

- The immediate triggers for banks to issue Tier II bonds are both market-driven and regulatory, Srinivasan said. This fiscal year, most corporate issuers have preferred short tenor bonds, creating a clear gap in long-duration papers. Long-term investors are now looking to deploy funds before the December monetary policy amid expectations of a 25-basis-point repo rate cut by the Reserve Bank of India, which is fueling demand for quality long-term instruments, he said.
- The scarcity of top-rated long-tenor bonds has further intensified investor appetite. Moreover, some large banks need to refinance their earlier bonds where call options have been exercised.

UPSC Prelims Practice Question Covering similar theme:

- (5) With reference to the Tier II bonds, consider the following statements:
- 1. These are debt instruments issued by banks to boost their capital base and support business operations.
- 2. These bonds have to be issued for a minimum period of one year.
- 3. These bonds help banks strengthen their capital adequacy ratios (CAR) under Basel III norms, and provide an additional cushion for future credit growth.
- 4. Tier II issuances tend to occur when local debt markets provide opportunities at competitive costs relative to term deposits.

How many of the statements given above are correct?

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

ALSO IN NEWS

Why buying bhaang is legal but growing cannabis at home isn't

The Kerala High Court on November 4 dismissed a petition by a man seeking to quash proceedings against him for growing cannabis. The court held that the Narcotic Drugs and Psychotropic Substances (NDPS) Act, 1985, draws a clear line between the "cannabis plant" and the product "ganja". While ganja is defined by its flowering tops, the Act separately and explicitly prohibits the cultivation of any plant of the genus cannabis.

In 1985, India enacted the NDPS Act, largely succumbing to international pressure – specifically from the United States – to criminalise a substance that had always been a part of Indian culture.

However, the law did not impose a blanket ban on every part of the plant. Section 2(iii) of the NDPS Act defines "cannabis (hemp)" to mean both charas, ganja and any mixture or drink prepared from the two. It defines charas as the "separated resin, in whatever form... obtained from the cannabis plant" – including hashish oil. Ganja is defined as the "flowering or fruiting tops of the cannabis plant." This definition excludes "the seeds and leaves [of the plant] when not accompanied by the tops".

CAG to assess 'ease of living' in 101 major cities

Comptroller & Auditor General of India (CAG) K Sanjay Murthy announced on Sunday that the apex audit body had identified a few key audit areas, including ease of doing business, and that it also aimed to assess progress made under the theme of "ease of living" across 101 major cities.

India, Chile to hold fourth round of FTA talks next month

India and Chile are likely to hold a fourth round of negotiations on the proposed Free Trade Agreement (FTA) next month here, aiming to maintain momentum after talks in Santiago in late October. After the Chile talks,a team of negotiators travelled to Lima for the ninth round of the India Peru Trade Agreement from November 3–5. Both sides agreed to hold the 10th round in New Delhi in January 2026. Both countries hold some of the world's largest deposits. Chile is the top copper reserve holder and a major lithium supplier, while Peru has the world's second-largest silver reserves and is rich in copper and molybdenum.

India, 5-nation **EAEU** review roadmap for proposed FTA

India and the five-nation grouping Eurasian Economic Commission have reviewed the roadmap for their proposed free trade agreement in goods with an aim to boost economic ties between the two, according to an official statement on Sunday. On August 20 this year, India and the Eurasian Economic Union bloc inked terms of reference to start formal negotiations for a proposed free trade agreement. The five members of the Eurasian Economic Union(EAEU) are Armenia, Belarus, Kazakhstan, Kyrgyzstan, and Russia.

in India, bats for rare earths and tech

Utah delegation As Indian and US negotiators work to clear the sticking points on a trade deal, a Utah delegation comprising lawmakers and businessmen is holding discussions here about collaborating on critical minerals and hiring tech talent from India, pitching the state as **collaboration in** the next Silicon Valley. China is currently the dominant global supplier of rare earths. Utah has critical minerals and is starting to mine them.

PRELIMS ANSWER KEY

4. (a) 1. (b) 2. (c) 3. (b) 5. (c)