

The Hindu Important News Articles For UPSC CSE

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Daily News Analysis

Page 01: GS II : Governance & Social Justice / Preliminary Examination

The National Medical Commission (NMC) has proposed the **draft Registration of Medical Practitioners and Licence to Practice Medicine (Amendment) Regulations, 2026**. The draft establishes a **"One Nation, One Licence"** framework, allowing doctors registered with a State Medical Council (SMC) to practice across India without obtaining separate state-level licences.

NMC proposes national licence to practise medicine

Bindu Shajan
Perappadan
NEW DELHI

The National Medical Commission (NMC) has proposed a registration system under which a medical practitioner, once registered with a State Medical Council, would be eligible to practise across India without obtaining fresh registration or a licence in another State. The practitioner would be allotted a Unique Identification (UID) number in the National Medical Register.

The proposal is part of the draft Registration of Medical Practitioners and Licence to Practice Medicine (Amendment) Regulations, 2026, notified by the NMC on August 11. The Commission has invited objections and suggestions for 30 days from the date

of notification. Under the proposed system, State Medical Councils would continue to scrutinise applications and grant registration and licence for doctors to practise, but the approval would be reflected in both the State Medical Register (SMR) and National Medical Register (NMR).

The draft rules seek to amend the 2023 regulations governing registration and licensing of doctors, routing the process through a unified registration portal of the NMC's Ethics and Medical Registration Board.

UID to have State code
The UID assigned in the register would incorporate the State/Union Territory code and the practitioner's SMR number, the NMC said. Once the State Medi-



A Unique Identification number will be allotted under the proposed system. GETTY IMAGES

cal Council grants registration and the Ethics and Medical Registration Board allots the UID, the doctor would not require fresh registration or a separate licence to practise in another State or Union Territory.

The draft also proposes automatic electronic synchronisation between the national and State registers so that a change made in one register is reflected in

the other. The NMR would serve as a central repository of registration details as well as disciplinary proceedings, including suspension, removal, and restoration of registration.

The NMR would also carry information on whether a doctor's licence is active or inactive, and details of disciplinary action taken, if any. The Ethics and Medical Registration Board and the NMC would have powers to seek records and monitor State Medical Councils to promote uniformity and transparency in regulation.

The proposal retains the five-year validity of a licence. If a doctor does not apply for renewal within three months of expiry, the registration will be marked inactive, and the practitioner will not be entitled to practise medicine. The

inactive status would reflect in the NMR.

While seeking to create a nationwide registration framework, the draft leaves disciplinary jurisdiction primarily with the State Council in whose territorial jurisdiction the alleged professional misconduct, unethical conduct or medical negligence occurred.

The State Council would have the power to inquire into and decide the matter, and record the outcome against the practitioner's credentials in the online register. Where disciplinary action is recommended by a State Council other than the doctor's primary registering council, the action would be reflected in the NMR and automatically updated in the State register of the council of primary registration.

Key Proposals of the Draft Regulations

- **Unique Identification (UID) Number:** Centralized allotment of a UID by the Ethics and Medical Registration Board (EMRB) incorporating the State code and State Medical Register (SMR) number.
- **National Medical Register (NMR):** Acts as a centralized electronic database synchronised in real time with State Medical Registers.
- **Licence Validity & Renewal:** Licences remain valid for 5 years. Failure to renew within 3 months of expiry marks the practitioner's status as "inactive," revoking the right to practice.
- **Disciplinary Jurisdiction:** Primary jurisdiction over misconduct or negligence remains with the SMC where the incident occurred. Disciplinary actions automatically sync across national and state databases.
- **Foreign Medical Graduates (FMGs):** Streamlines registration for FMGs and extends temporary registrations for foreign nationals undertaking post-graduation up to 24 months.

Analysis for UPSC

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Daily News Analysis

- **Significance & Benefits:**

- **Interstate Mobility:** Eliminates administrative hurdles and redundant registration fees for doctors relocating across state lines.
- **Transparency & Accountability:** Centralized tracking of disciplinary actions prevents doctors facing suspensions in one state from practicing in another.
- **Policy Planning:** Provides authentic real-time data on active healthcare professionals in India to address regional doctor-patient ratio disparities.

- **Concerns & Challenges:**

- **Federal Balance:** Health is a State subject (Entry 6, List II). Centralizing licensing through the EMRB may raise concerns over the autonomy of State Medical Councils.
- **Digital Infrastructure:** Requires robust IT infrastructure across all SMCs for seamless, error-free real-time synchronisation.

Related Static Dimensions

- **Governance & Polity:**

- **Statutory Bodies:** National Medical Commission (NMC), established under the NMC Act, 2019, replacing the Medical Council of India (MCI).
- **Cooperative Federalism:** Balance of power between Central and State regulatory authorities under the Seventh Schedule.
- **Issues Relating to Health:** Universal Health Coverage, doctor-to-population ratio (WHO benchmark 1:1000), and healthcare governance.

The "One Nation, One Licence" initiative is a positive step toward regulatory uniformity, digital governance, and professional mobility in India's healthcare sector. To ensure successful implementation, the Central government must address state-level administrative capacities and maintain cooperative federalism while safeguarding the autonomy of State Medical Councils.

Daily News Analysis

Question: The primary objective of introducing a unique identification number for medical practitioners would be to:

- A. determine the salary of every government doctor.
- B. create a portable and traceable professional identity across jurisdictions.
- C. replace all State Medical Councils.
- D. restrict doctors to practising only in their State of registration.

Ans: B)

UPSC Mains Practice Questions

Question: "One Nation, One Licence can improve the mobility and accountability of India's medical workforce, but may also create new challenges for cooperative federalism." Discuss. **(10 Marks, 150 Words)**



Daily News Analysis

The rapid expansion of solar irrigation under PM-KUSUM has sparked debate regarding groundwater depletion due to near-zero marginal operational costs. Framing solar irrigation as a monolithic threat oversimplifies the issue. Groundwater outcomes are dictated by specific deployment models, local hydrogeology, and systemic incentives across the water-energy-food nexus.

Key Issues & Arguments Analysis

• Heterogeneity of Solar Models:

- Standalone off-grid pumps carry no inherent marginal cost for pumping, creating risks of over-abstraction if unmanaged.
- Grid-connected solar models, such as Gujarat's Suryashakti Kisan Yojana (SKY), establish a feed-in-tariff (~₹7/unit) that incentivizes farmers to conserve water and sell surplus power back to the grid.
- Fee-for-service centralized models (e.g., Bangladesh) enforce natural water discipline because operators maximize revenue by serving multiple farmers within a command area rather than over-allocating to one.

• Influence of Local Hydrogeology & Agriculture:

- Energy is not the sole driver of abstraction; water table depth, cropping patterns, and soil type dictate actual usage.
- In water-stressed, intensive cropping belts (e.g., Punjab, Haryana), grid-connected solar serves as a fiscal and environmental offset to lower state subsidy burdens and carbon emissions.
- In eastern India, where irrigation access is constrained by high diesel costs rather than water availability, solar pumps improve agricultural productivity and climate resilience without immediate depletion risks.

• The Water-Energy-Food-Climate Nexus:

- Groundwater irrigation accounts for 45–62 million tonnes of CO₂ emissions annually in India, alongside over ₹1 lakh crore in annual agricultural power subsidies.
- Solarizing feeders and individual pumps mitigates greenhouse gas emissions and relieves fiscal pressure on state distribution companies (DISCOMs).

If solar irrigation is over-drawing groundwater, it's being done wrong

Over the past five years, India's agricultural solar programme PM-KUSUM has installed over 2.5 million solar pumps, making them affordable through subsidies; as the govt. prepares PM-KUSUM 2.0, the challenge is to advance the clean energy transition without continuing to over-exploit groundwater.

Mohammad Faiz Alam
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"Solar irrigation will worsen the groundwater crisis." This concern is raised in most discussions about the rapid spread of solar irrigation in India – where heavily subsidised or free electricity has led to unsustainable groundwater abstraction, contributing to falling water tables, depleting aquifers, and growing fiscal burdens on energy utilities.

Thus, with solar irrigation offering almost free power and no incentive to limit pumping, farmers may draw ever more groundwater. However, there are three gaps in this framing that one should consider. First, the current debate often treats solar irrigation as a single model – typically a farmer operating a standalone solar pump with no incentive to conserve water.

In reality, solar irrigation models come in different shapes and sizes differentiated by design, ownership structure, and pricing incentives, all of which influence groundwater-related outcomes.

Dependence on model

For example, grid-connected solar models that allow farmers to sell surplus solar electricity back to the grid provides incentives for efficient water use. Evidence from Gujarat's Suryashakti Kisan Yojana (SKY) scheme, where approximately 100 agricultural feeders were transitioned to solar energy, shows that solar farmers had significantly slower growth in energy consumption and irrigation application than non-solar farmers, indicating more sustainable water use.

The SKY scheme offered around ₹7 per unit of energy as a feed-in-tariff, creating a meaningful incentive to conserve electricity and export energy. And by exporting energy, farmers earned an average of roughly ₹21,900 annually, effectively transforming them from energy consumers to energy producers. Similarly, in Bangladesh, in the most common solar model – called the fee-for-service centralised solar model – pump owners have earned revenue by supplying water to multiple farmers within a fixed command area. This model showed that farmers who used solar irrigation did not apply more water than farmers who used diesel for irrigation even though solar irrigation was 20-30% cheaper.

This is because excessive irrigation by one farmer reduced the operator's ability to serve others, making the efficient and equitable use of groundwater for irrigation imperative for businesses looking to become financially sustainable. So the real question is not whether solar irrigation is inherently good or bad for groundwater but what kind of solar irrigation model is deployed, where, and with what incentives.

Even for standalone off-grid pumps under the Pradhan Mantri Kisan Uda Yojana (PM-KUSUM), there is evidence that solar pump utilisation – and the extent to which it replaces diesel versus grid electricity use – varies widely with



Solar irrigation models come in different shapes and sizes differentiated by design, ownership structure, and pricing incentives, all of which influence groundwater-related outcomes. GETTY IMAGES/ISTOCKPHOTO

installed capacity, the water table's depth, and years of operating experience.

Diverse outcomes

Second, the current debate treats energy as the only factor determining groundwater outcomes, discounting the impact of local hydrogeology and agriculture. Evidence shows solar irrigation impact on farmers' irrigation behaviour is shaped by local hydrogeology, cropping patterns, marginal returns to irrigation, and soil type, among other factors.

In regions such as Punjab and Haryana, where irrigation is already widespread and dominated by water-intensive crops like rice and wheat, there is little scope to expand irrigated area, making it unlikely that solar irrigation will drive further groundwater over-exploitation.

The key question in such regions is not whether solar threatens groundwater, but whether it can make water, energy, and food systems more sustainable. Replacing subsidised fossil-fuel electricity with grid-connected solar can reduce subsidy costs, lower emissions, and encourage more efficient water and energy use.

On the other hand, Eastern India presents a different picture where irrigation expansion has been constrained more by access to energy than to water. Large areas remain rainfed, with farmers facing high diesel costs and unreliable power for irrigation. In such regions, solar irrigation can meaningfully improve agricultural productivity and climate resilience.

This shows solar irrigation policy, as it

relates to groundwater, should follow a differentiated regional approach, reflected in context-specific deployment of solar irrigation models, paired with stronger groundwater monitoring and adaptive management to catch emerging stress early.

Emissions, subsidy burdens

A third limitation is when solar irrigation is evaluated in a silo, either as a water or energy intervention, when its consequences span water, energy, and food. For example, groundwater irrigation in India is estimated to generate between 45-62 million tonnes of carbon dioxide a year. Agricultural electricity subsidies across States amount to over ₹1 lakh crore a year. Solar irrigation can reduce both emissions and subsidy burdens.

Estimates from Gujarat suggest each grid-connected solar farmer offsets approximately 12.3 tonnes of CO₂ annually through on-farm solar use and electricity exported to the grid while subsidies covered nearly one-fourth of government investments within the first two years. Scaled across India's more than 25 million agricultural pumps, the mitigation and fiscal implications are substantial. Thus, the question we should be asking is not whether solar irrigation will worsen groundwater risks but how best solar irrigation can be deployed to maximise its benefits.

Expanding access

Over the past five years, India's agricultural solar programme, PM-KUSUM, has installed over 2.5 million solar pumps, making them affordable for smallholder farmers through subsidies. As the government prepares PM-KUSUM 2.0, the challenge is to advance the clean energy transition without worsening the country's already over-exploited groundwater. In water-stressed regions, grid-connected solar can be expanded

either through individual pumps or by making entire agricultural feeders go solar. Ideally, both models should reward farmers for saving water while helping energy distribution companies (DISCOMs) transition to clean energy.

However, the current approach of paying farmers to save water by selling surplus electricity to the grid has seen limited uptake. Feeder-level transitions to solar energy has performed better, but in its current form does little to change pumping behaviour. Both models therefore need to be refined.

The individual pump model requires simpler grid connection procedures and attractive buyback prices that reflect the local value of water and crops. DISCOMs should also be incentivised to support it. Feeder-level transition to solar energy, meanwhile, should be paired with water-saving incentives to reduce both water and energy use, not just benefit DISCOMs. These could include support for micro-irrigation and direct cash payments for reduced pumping, similar to Punjab's 'Pani Rachas, Paisa Kamam' and Haryana's 'Mein Pani Mein Virasat' schemes.

That said, where farmers still lack reliable irrigation, the priority is expanding access rather than saving water. Standalone solar pumps should therefore remain the preferred option in areas with limited irrigation, poor grid access, and low groundwater risk. Rather than focusing on individual ownership, greater emphasis should be placed on scaling them through water-user associations, water-selling entrepreneurs, and farmer cooperatives in India's most irrigation-deprived regions.

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Strategic Framework for PM-KUSUM 2.0

- **Water-Stressed Regions (North & West India):**

- Expand grid-connected individual pumps with simplified net-metering and remunerative buyback rates that reflect the local value of water.
- Pair feeder-level solarization with direct incentives for water saving (e.g., Pani Bachao, Paisa Kamao model) alongside micro-irrigation promotion.

- **Water-Abundant/Irrigation-Deprived Regions (Eastern India):**

- Deploy standalone off-grid solar pumps prioritized through Water User Associations (WUAs), cooperatives, and water entrepreneurs to democratize access for smallholders.

Related Static Dimensions

- **PM-KUSUM Scheme:** Objectives, components (Components A, B, C), implementation bottlenecks, and transition toward PM-KUSUM 2.0.
- **Irrigation Systems & Cropping Patterns:** Shift from flood irrigation to micro-irrigation (Drip/Sprinkler) under Pradhan Mantri Krishi Sinchayee Yojana (PMKSY).
- **Energy Economics:** Financial health of DISCOMs, cross-subsidization in agriculture, and renewable energy targets under India's Nationally Determined Contributions (NDCs).
- **Hydrogeology of India:** Hard-rock aquifers vs. alluvial aquifers; dynamic groundwater resource assessment by the Central Ground Water Board (CGWB).
- **Water Security & Climate Change:** Climate adaptation strategies, groundwater management under Atal Bhujal Yojana, and nexus planning for resource sustainability.

The expansion of solar-powered irrigation under PM-KUSUM 2.0 must move away from a "one-size-fits-all" approach. Aligning energy policy with local hydrogeology, crop selection, and buyback incentives will allow India to advance its clean energy goals while safeguarding its groundwater reserves.

Daily News Analysis

UPSC Prelims Practice Questions

Question: Which of the following best explains the “water-energy-food nexus” in the context of agricultural irrigation?

- A. Agricultural production is determined exclusively by availability of groundwater.
- B. Energy pricing and availability can influence groundwater extraction, which in turn affects agricultural production and environmental sustainability.
- C. Renewable energy automatically eliminates groundwater depletion.
- D. Food security has no relationship with energy policy.

Ans: B)

UPSC Mains Practice Questions

Question: “Solarisation of agricultural irrigation can be both a groundwater conservation strategy and a groundwater depletion risk.” Explain. (10 Marks, 150 Words)



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Daily News Analysis

Page 08: GS II : Governance & Social Justice / Preliminary Examination

The Maharashtra Food and Drug Administration's (FDA) action against celebrity endorsers promoting products like "Vimal Elaichi" highlights the growing regulatory clampdown on surrogate advertising. While aimed at public health, enforcing these curbs requires balancing consumer protection with evidentiary standards to prevent regulatory overreach.

Key Issues & Arguments Analysis

• The Problem of Asymmetry & Endorser Liability:

- Celebrity endorsers leverage high persuasion power to build brand recall without bearing the economic or health consequences of the end products.
- The **Consumer Protection Act (CPA), 2019** introduced liability for endorsers, making it difficult for celebrities to plead ignorance regarding a manufacturer's underlying intent.
- Requiring endorsers to justify their endorsement decisions strengthens enforcement and accountability.

• Legal Burden & Judiciary Standards:

- In *DGHS vs. Som Pan Product Pvt. Ltd. (2024)*, the Delhi High Court established that regulatory authorities must actively **prove** surrogate intent.
- Neither a registered brand name nor the mere sale of a legal non-tobacco product automatically proves illegal surrogate advertising without legal evidence.

• Regulatory Fragmentation & Risks:

- India's framework is split across multiple laws (COTPA, FSSAI Act, CPA, CCPA Guidelines), creating legal ambiguities exploited by manufacturers.
- Overzealous enforcement without robust legal proof risks court reversals, setting precedents that could inadvertently weaken future regulatory efforts.

Related Static Dimensions (UPSC Syllabus Integration)

- **Public Health Interventions:** Addressing high rates of non-communicable diseases and oral cancer caused by tobacco use.
- **Regulatory Bodies & Overreach:** Balancing executive action, statutory mandates, and judicial scrutiny under administrative law.

Due diligence

Curbs on surrogate advertising must avoid regulatory overreach

Maharashtra Food and Drug Administration (FDA) Commissioner Tukaram Mundhe's attempts to disrupt the marketing chain, by targeting the celebrities who prop up the brand recall of manufacturers' products, is an encouraging counterpoise to the consumer goods advertising landscape of today. This landscape has long suffered the consequences of a gross asymmetry: the person with the persuasive power suffers almost none of the economic downsides of consuming certain goods, a situation sustained as much by uncritical endorsement as by inequities in the public health-care system. But the FDA must still prove its suspicions. According to it, Vimal Elaichi – which Shah Rukh Khan, Ajay Devgn and Tiger Shroff have endorsed – does not have a market identity independent of its association with tobacco and that endorsing it amounts to a surrogate endorsement of tobacco products. While this seems a reasonable reading of the Cigarettes and Other Tobacco Products Act (COTPA) Rules, the Delhi High Court, in *DGHS vs Som Pan Product Pvt. Ltd. (2024)*, had held that the state had a responsibility to prove a case of surrogate advertising. That is, neither could brand registration alone prove surrogate advertising nor could the mere existence of a technically legal product permit a particular advertisement.

While Mr. Mundhe's efforts are commendable, the FDA should follow through with inquiries under COTPA and the Food Safety and Standards Act 2006 that withstand scrutiny. India bears the world's largest burden of oral cancer, and the FDA is right to treat certain advertisements as unfair trade practices with significant consequences for consumer health. The endorser liability created by the Consumer Protection Act 2019, together with hefty financial penalties, has also undermined celebrities' ability to invoke ignorance of a manufacturer's intentions as a defence. The FDA's decision to have celebrity endorsers explain their decision-making is a logical extension of this principle in the domain of enforcement. The problem exemplified by tobacco also extends to products making unsubstantiated claims (e.g., "boosts immunity"), and educational and financial products. Unfortunately, India's regulatory regime is fragmented across a slew of Acts and Rules; problematic advertisements often invoke legal and administrative instruments to draw the judiciary's intervention. Penalties or bans in the FDA's case could significantly narrow the space exploited for surrogate advertising. If the FDA fails to act fairly, however, it could become yet another example of regulatory overreach that strengthened the practices it sought to end.

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- **Consumer Protection Act, 2019:** Role of the Central Consumer Protection Authority (CCPA) in regulating misleading ads and endorser accountability.
- **Ease of Doing Business vs. Regulation:** Preventing arbitrary administrative measures while curbing unfair trade practices.
- **Ethics in Advertising & Celebrity Responsibility:** Professional ethics, public influence, and corporate social responsibility (CSR) of brand ambassadors.

Regulatory agencies must conduct evidence-backed inquiries that hold up in court. A cohesive, cross-statutory enforcement strategy will eliminate regulatory loopholes while protecting consumer health and upholding due process.

UPSC Prelims Exam Study Questions

Question: The term "surrogate advertising", frequently seen in the context of tobacco and alcohol regulation, is primarily associated with:

- A. Advertising a prohibited product directly through digital platforms
- B. Promoting a permissible product or service in a manner that indirectly reinforces the brand identity of a restricted product
- C. Advertising government welfare schemes through private companies
- D. Using government subsidies to promote private products

Ans:B)

UPSC Mains Exam Study Questions

Question: Surrogate advertising represents a challenge to India's public health objectives and regulatory architecture. Discuss. (10 Marks, 150 Words)

The Supreme Court's decision to issue notice to the Union Government on a petition challenging the constitutional validity of polygamy under Muslim personal law reopens a vital debate on gender justice, secular legislation, and individual rights.

Why is the Supreme Court examining polygamy again?

What are the petitioners seeking? What has the court ruled on polygamy before?

Ziya Us Salam

The story so far:

The Muslim men's supposed right to have multiple wives is once again before the Supreme Court. Following a petition challenging the constitutional status of polygamy, the court sought the Centre's response last week. It also asked the Centre to consider taking suitable legislative steps to abolish the practice for all citizens, irrespective of religion. The petition was filed by five activists, who sought to have polygamy treated as a criminal offence under Section 82 of the Bharatiya Nyaya Sanhita.

Incidentally, Section 82 applies to non-Muslims and provides for a punishment of up to seven years for marrying another person during the subsistence of an existing marriage. The petitioners also sought annulment of the exemptions granted under Muslim Personal Law.

What are the petitioners seeking?

The five petitioners challenged the constitutional validity of Section 2 of the Muslim Personal Law (Shariat) Application Act, 1937, which permits polygamy. They claimed that the said Act is against the Constitution's Articles 14, 15, and 16, which provide equality to all citizens irrespective of their religion or gender. They also requested the court to direct the Union government to take steps towards the codification of Muslim Personal Law to ensure that its provisions run parallel to Constitutional provisions of gender equality.

They sought compulsory registration of Muslim marriages and divorces with State authorities to prevent any second or subsequent marriage of a man with a subsisting marriage. In case this was flouted, the first wife and children should have the first and lasting right to the matrimonial home.

The petitioners also sought the court to direct the Law Commission of India or the

Union government to prepare a draft for the codification of Muslim Personal Law that aligns marriage, divorce, and succession with constitutional principles of gender equality. Incidentally, two of the activists had reached out to the Supreme Court to prohibit instant triple talaq in the famous Shayara Bano and others case. Then too, they argued that the practice of triple talaq violates fundamental rights of women. Following their petition, the apex court had invalidated instant triple talaq in August 2017. The court had then refrained from giving its verdict on polygamy and nikah halala, which too had been sought.

Following the verdict, the Centre framed the Muslim Women (Protection of Rights on Marriage) Act in 2019. The Act made instant triple talaq a punishable offence.

What has the court ruled before?

In the much-talked-about Sarla Mudgal case of 1995, the Supreme Court prohibited a Hindu man with a subsisting

marriage from converting to Islam purely for the purpose of marrying for the second time. The court noted, "the second marriage of a Hindu husband after converting to Islam without having dissolved the first marriage is void."

The court ruled on similar lines in the *Lily Thomas v. Union of India* case in 2000. Here the Supreme Court reiterated its stand of the Sarla Mudgal case, holding that a second marriage contracted after a feigned conversion to Islam was illegal and punishable under Section 494 of the Indian Penal Code.

Does Islam sanction polygamy?

Contrary to the contention that the Quran encourages polygamy, the book encourages monogamy. It permits a man to have up to four wives in special circumstances, such as marrying a widow or an orphan. It, however, makes it incumbent upon him to grant them complete equality. This being a practical impossibility, it asks men to desist from multiple marriages.

Says verse 3 of Surah Nisa, "If you fear you might fail to give orphan women their due rights if you were to marry them, then marry other women of your choice – two, three, or four. But if you are afraid you will fail to maintain justice, then content yourselves with one." Pertinently, this verse was revealed at a time when many men used to have multiple spouses, their numbers often running into three figures.

THE GIST

▼ The Supreme Court has sought the Centre's response to a petition challenging polygamy under Muslim Personal Law and asked it to consider legislative steps to abolish the practice for all citizens, irrespective of religion.

▼ The petitioners have challenged the constitutional validity of the law permitting polygamy, seeking its criminalisation, compulsory registration of Muslim marriages and divorces, and codification of Muslim Personal Law in line with gender equality.

Key Issues & Arguments Analysis

• Petitioner's Demands:

- **Constitutional Challenge:** Challenges Section 2 of the Muslim Personal Law (Shariat) Application Act, 1937, arguing it violates Articles 14 (Equality), 15 (Non-discrimination), and 21 (Right to Life and Dignity).
- **Equal Application of Penal Law:** Seeks to bring polygamy among Muslim men under Section 82 of the Bharatiya Nyaya Sanhita (BNS), which criminalizes bigamy/polygamy for non-Muslims.
- **Compulsory Registration & Protections:** Demands mandatory registration of Muslim marriages and divorces to prevent illegal multi-marriages and guarantee first-line housing rights for the first wife and children.
- **Codification:** Urges the government or Law Commission to draft a codified Muslim Personal Law aligned with fundamental rights.

• Judicial Precedents & Evolution:

- **Sarla Mudgal (1995) & Lily Thomas (2000):** The apex court established that non-Muslim men cannot convert to Islam solely to bypass bigamy laws and contract a second marriage; such marriages are void under penal law.
- **Shayara Bano (2017):** While the Supreme Court struck down instant Triple Talaq (leading to the 2019 Act), it left the issues of polygamy and Nikah Halala unexamined for a future bench.

• Scriptural & Theological Context:

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Daily News Analysis

- The Quranic provision (Surah An-Nisa 4:3) permitted up to four wives conditionally within a specific historical context (caring for orphans/widows after war).
- The permission is explicitly tied to the condition of absolute equal treatment among wives—a condition the text itself describes as nearly impossible, thereby conditionally favoring monogamy.

Related Static Dimensions

- **Uniform Civil Code (Article 44):** Directive Principle of State Policy advocating for a uniform set of civil laws across religions.
- **Fundamental Rights vs. Personal Laws:** The debate over whether personal laws constitute "laws in force" under Article 13 and if fundamental rights override customary practices.
- **Judicial Activism vs. Legislative Reform:** The balance between judicial intervention in social practice and legislative reform (e.g., codification of personal laws).
- **Women's Rights & Empowerment:** Eliminating gender discrimination inherent in uncoded customary practices to secure social and economic security for women.

The Supreme Court's examination offers an opportunity to harmonize personal practices with constitutional guarantees of equality and dignity, shifting the discussion toward a rights-based framework for gender reform.

UPSC Mains Practice Questions

Question: Discuss the constitutional issues involved in regulating discriminatory practices under personal laws. How should the State balance Articles 14, 15 and 21 with freedom of religion?(10 Marks, 150 Words)

Daily News Analysis

Page 13 : GS II & III : Governance & Indian Economy/ Preliminary Examination

The Reserve Bank of India's (RBI) proposed restrictions on revolving credit offered by Non-Banking Financial Companies (NBFCs) highlight the delicate balancing act between advancing rural financial inclusion and mitigating systemic financial risks.

Key Issues & Arguments Analysis

• Role of Revolving Credit in the Rural Economy:

- **Bridging Cash-Flow Mismatches:** Agriculture involves cyclical expenses (seeds, fertilizers) incurred months before harvest. Revolving credit tools like the Kisan Credit Card (KCC) and Self-Help Group (SHG) credit lines provide flexible liquidity without requiring fresh loan applications.
- **Economic Scale:** Over 7.72 crore active KCCs exist nationwide, managing outstanding loans of ~₹10.2 lakh crore, primarily serving small and marginal farmers.

Revolving credit key tool for rural wealth creation

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Revolving credit, one of India's finest tools for financial inclusion, has been able to make deep inroads for creating sustainable rural wealth, but rising risks of debt recycling made Reserve Bank of India (RBI) skeptical.

For rural India, where income is majority seasonal and contributes 46% to 50% of gross domestic product, revolving credit became an important component and shield against financial shocks as well as informal loan sharks.

Structural rigidity in the formal credit framework led to mismatch in cash-flow needs of farmers, who incur expenses on seeds, fertilisers, labour and irrigation months ahead of income stream. Revolving credit bridges this gap by providing liquidity as required. This led to the emergence of Kisan Credit Card (KCC), overdraft facilities, self-help group (SHG) credit lines, microfinance-linked loans and of late increasingly digital credit products (which is now a cause of concern).

The role of revolving credit extends beyond the farm sector. Rural micro-enterprises depend on flexible working capital. SHG-bank linkage programmes, supported by NABARD, have created one of the world's largest community-based credit eco-

systems. The spread of formal rural finance has risen significantly, showing a rising share of rural households accessing institutional credit channels like KCC.

Financial buffer

A normal term loan is sanctioned once and repaid in fixed instalments, but in revolving credit, which comes with a pre-approved credit limit, borrowers can draw, repay and reuse. It is like a financial buffer, allowing households, farmers and small entrepreneurs manage short-term cash needs, emergencies, and income fluctuations without applying for a fresh loan each time. A prominent form of revolving credit in the rural areas was the KCC scheme, introduced in 1998-99. Over time, it expanded beyond crop cultivation to allied activities such as dairy, fisheries and animal husbandry.

Latest data suggest that more than 7.72 crore KCCs are active nationwide, with outstanding loans of about ₹10.2 lakh crore, majority of the beneficiaries being small and marginal farmers.

For the lenders, revolving credit products are strategically attractive as they provide recurring income streams and better utilisation of existing credit infrastructure, as well as higher returns on assets through repeated usage, but unchecked expansion



Making inroads: NBFCs have emerged as a pillar of last-mile credit delivery where traditional banks face challenges. GETTY IMAGES/ISTOCK

may increase delinquencies and capital requirements; implying profitability when managed with strong risk controls.

Untapped potential

Finding the vast untapped potential and higher yield (as small-ticket unsecured revolving loans generally carry higher interest rates on higher risk), NBFCs (non-banking finance companies) have largely expanded revolving credit through consumer credit lines, digital loans, merchant finance, MSME working-capital loans and fintech partnerships.

NBFCs have emerged as an important pillar of India's last-mile credit delivery, particularly in rural and semi-urban areas where traditional banks face challenges due to high transaction costs, lack of collateral and information asymmetry. Per the latest data, there are more than 9,000 registered NBFCs

operating in India, with vast majority in the Base Layer category, having overall outstanding credit of ₹58.61 lakh crore by mid-2026.

The rural credit footprint of NBFCs is largely driven by microfinance institutions (MFIs), gold loan companies, vehicle financiers, MSME and small-ticket retail lenders. Agriculture remains a relatively small component of overall NBFC lending.

The portfolio outstanding (POS) of the microfinance sector, comprising players such as NBFC-MFIs and small finance banks, stood at ₹2.77 lakh crore as at March-end 2026 compared to ₹3.35 lakh a year earlier and ₹3.78 lakh crore as at March-end 2024.

The essence

The RBI's attempt to restrict the revolving credit offered by NBFCs shows its legitimate concern as the regulatory body needs to

tread a delicate balance between financial inclusion and financial stability.

To bring clarity, the RBI is proposing amendment as it defines 'term loan' and 'revolving credit' for the first time. A term loan can be disbursed in one or more tranches, but repayment must follow a fixed schedule. Once repaid, the credit limit cannot be restored or reused. Any facility that does not meet this definition will be treated as revolving credit, which NBFCs can no longer offer.

Rising concerns around unsecured retail credit and potential debt cycles rather prompted RBI to seek amendments. KCC and such other instruments are essential for growth, but unchecked and easy accessibility through digital platforms and consumer finance channels could pose more vulnerabilities. The NBFC-MFIs have been among the largest providers of unsecured loans. According to SIDBI-Equifax report, total microfinance POS fell by about 17% YoY to ₹2.77 lakh crore by March 2026 and the top five states (Bihar, U.P., Tamil Nadu, West Bengal and Karnataka) account for 57% of total POS.

Debt evergreening

Apprehensive of evergreening, RBI repeatedly flagged the rapid growth of unsecured retail credit, particularly through fintech-NBFC partnerships,

offering high-risk loan products as revolving credit. The latest Economic Survey acknowledges the NBFC's critical role in inclusion but warned that unchecked expansion can weaken household balance sheets. The RBI remained skeptical of certain forms of revolving credit offered by non-bank entities, particularly where repayment patterns mask household indebtedness.

The RBI's concerns were not only on thin boundary between lending and technology but also on that technology has made borrowing easier and faster than financial discipline. Multiple borrowings through various apps and lack of due diligence have elevated risks. Some digital platforms relied on algorithms and alternative data without sufficient assessment of repayment capacity.

Unlike farm or business revolving credit, many digital credit lines financed consumption. A blanket restriction may be counterproductive as the MFI space has historically been underserved and lending muted on asset quality pressures and limited funding access. The policy challenge is to identify credit that helps in income generation as excessive regulatory tightening may push borrowers back towards informal lenders, defeating the purpose of financial inclusion.

- **Micro-Enterprise Support:** Flexible working capital enables non-farm rural micro-enterprises and SHGs (supported by NABARD) to absorb income shocks and avoid informal moneylenders.

• Regulatory Concerns & RBI's Intervention:

- **Definition Overhaul:** The RBI proposes defining a "term loan" as having a fixed repayment schedule with non-restorable credit limits upon repayment. Any facility outside this definition is classified as revolving credit—a segment NBFCs may no longer be permitted to offer.
- **Risks of Unsecured Digital Credit:** Rapid expansion through fintech-NBFC partnerships has led to high-risk consumer credit lines that fund consumption rather than income-generating assets, heightening risks of multi-borrowing and hidden household indebtedness.
- **Evergreening & Asset Quality Pressures:** High-frequency digital loans make debt recycling easier, masking defaults and increasing vulnerabilities across unsecured retail loan portfolios.

• The Policy Dilemma:

- While unchecked growth poses systemic risk, a blanket prohibition on NBFC-led revolving credit could restrict last-mile credit access, potentially driving vulnerable rural borrowers back toward unregulated informal lenders.

Related Static Dimensions

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Daily News Analysis

- **Financial Inclusion & Architecture:** Role of KCC, SHG-Bank Linkage Programme, Microfinance Institutions (MFIs), and Regional Rural Banks (RRBs).
- **Regulation of Non-Banking Financial Companies (NBFCs):** RBI's Scale-Based Regulation (SBR) framework and digital lending guidelines.
- **Agricultural Finance:** Institutional vs. non-institutional credit sources, interest subvention schemes, and crop loan dynamics.
- **Development Processes:** Role of SHGs, cooperatives, and micro-enterprises in rural poverty alleviation and women's empowerment.

To preserve rural financial health without stifling inclusion, regulators must differentiate between productive, income-generating credit lines and high-risk digital consumption loans. Targeted risk-mitigation frameworks should replace blanket bans to sustain last-mile credit delivery.

UPSC Prelims Exam Study Questions

Question: Which of the following best explains the policy dilemma associated with restricting revolving credit by NBFCs?

- A. It may simultaneously reduce risky borrowing and restrict legitimate access to flexible working capital.
- B. It would eliminate the need for agricultural credit subsidies.
- C. It would transfer all rural credit exclusively to cooperative banks.
- D. It would automatically eliminate informal lending in rural areas.

Ans: A)

UPSC Mains Exam Study Questions

Question: Financial inclusion is not merely about expanding credit but also about ensuring responsible and sustainable access to finance. Discuss. **(10 Marks, 150 Words)**

The IISERs have a leadership problem

The Indian government created the Indian Institutes of Science Education and Research (IISERs) to offer students an intellectually vibrant research environment and to bring them into research at a relatively – vis-à-vis the Indian milieu – early stage.

The institutions prize autonomy as an essential ingredient of good science, including in the form of scientists being able to decide which questions are worth pursuing and with what resources. Top-down control is inimical to this vision. That said, the government also brought the IISERs within the statutory framework of the National Institutes of Technology, Science Education and Research Act 2007, which required each IISER to have a Board of Governors that included senior government officials and other government nominees. The IISER statutes specify, among others, the secretary of higher education and the director of the Indian Institute of Science (IISc), Bengaluru too.

While publicly funded science should be publicly accountable, suboptimal appointments or outright vacancies are objectionable as they can lead to policy paralysis – at best.

Multiple roles

Consider the current composition of the seven IISER Boards.

The IISc director is an ex-officio member of most IISERs. The chair of IISER Pune's Board is also the chairperson of the Visvesvaraya National Institute of Technology, Nagpur. The chair of the IISER Berhampur Board was given "additional charge" while also chairing the Board of IIT Guwahati; the Board also has nominated positions lying vacant, including one for an IIT director and two for eminent scientists.

IISER Bhopal's current director is listed as the "director-in-charge" after their predecessor, Gobardhan Das, left to join NITI Aayog in June. At IISER



Vasudevan Mukunth

Thiruvananthapuram, the chairperson simultaneously chairs the Boards of IIT Kottayam and the Indian Institute of Information Technology, Design and Manufacturing, Kurnool.

There are also signs of churn among sitting government officials. Interim appointments are routine and vacancies can arise during transitions. Ex-officio positions also change when officials move between posts. But taken together, several IISERs are operating under temporary or incomplete leadership.

A closer look at the qualifications of the extant leaders also raises questions.

IISER Pune chairperson M. Madan Gopal is a retired IAS officer whose educational background is in commerce and journalism. Its director is a chemical engineer by training, whereas the IISERs have little focus on engineering. IISER Thiruvananthapuram chairperson Vijayalakshmi Deshmone is a surgeon. IISER Tirupati chairperson Hari Bhartia is a chemical engineer and co-founder of the Jubilant Bhartia Group. IISER Berhampur chairperson Satyabrata Dey is an executive in the footwear industry.

While there is no rule that the chairperson of a scientific institution must be a scientist, it matters for each institution's credibility and vision. The government had earlier appointed the finest scientists to the IISERs' helm before dropping the practice. Today, going by awards, fellowships or global achievement and recognition, there are few outstanding scientists in positions of authority on the IISER Boards.

The Boards can benefit from people with expertise in administration, industry, finance, and public policy – but there is a strong case to draw the leadership of institutions focused on basic science from the scientific community, where there are many people with distinguished research careers and substantial experience in running academic

and research organisations.

The question is not about the competence of the current crop of leaders but why India's many accomplished scientists are not being asked to lead institutions whose central purpose is basic science.

The availability of this 'research cadre' also calls into question the practice of moving the same people between institutions.

People familiar with the IISERs' functioning today describe a situation where the administration is losing its ability to keep up with students' needs vis-à-vis a good education in basic science. By design, the directors and the Board have the power to institute positive changes. However, as a senior scientist at one of the IISERs put it, "There is no vision or imagination and no sense of leadership propelling the institution towards its core goals of carrying out high-quality frontier research in and teaching basic science at an international level."

Weakening autonomy

The Indian government's choices are weakening the IISERs' institutional autonomy. With 'outsiders' and people whose attention is already divided between multiple institutions as leaders, scientists have less control over decisions that affect their work.

An institution whose governance has begun to decline can still remain scientifically productive for many years as long as the people who built its reputation remain and the 'IISER' label is still valuable. But given the cumulative effects of the IISERs' flagging leadership – of the institutions becoming less autonomous and less collegial – it is reasonable to brace for more warning signs, including concentration of authority and an increasingly risk-averse institutional culture.

None of them is conducive to good science or a good education.

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GS Paper II& III: Governance & Science & Technology

UPSC Mains Exam Practice Questions: Institutional autonomy is essential for achieving excellence in higher education and scientific research. Discuss.(10Marks, 150 Words)

Daily News Analysis

Context : This article critiques the governance crisis in India's premier basic science research institutes: the Indian Institutes of Science Education and Research (IISERs). It highlights how ad-hoc appointments, dual roles, a deficit of scientific vision, and the erosion of institutional autonomy are undermining higher scientific education in India.

Context & Core Issues Identified

- **Institutional Mandate:** IISERs were established under the NITSER Act, 2007, to foster basic science research and higher education at an early stage, built on the pillars of administrative and academic autonomy.
- **Governance Deficit:** Widespread vacancies, interim directors ("directors-in-charge"), and ex-officio members holding dual/triple responsibilities across multiple institutes (e.g., IISc, IITs, NITs) leading to policy paralysis and ad-hoc administration.
- **Leadership-Domain Mismatch:** Non-scientists, retired bureaucrats, and industry executives—lacking deep research credentials or global academic recognition—are increasingly appointed as Board Chairpersons.
- **Erosion of Autonomy:** Top-down governance and external appointments reduce collegial decision-making, forcing scientists to lose agency over research priorities and resource allocation.
- **Cultural & Academic Impact:** A shift toward risk-averse institutional cultures, concentration of administrative authority, and loss of long-term vision needed for international-level frontier research.

UPSC Static Dimensions & Syllabus Linkage

1. Governance & Public Policy

- **Statutory Framework:** Governance under the National Institutes of Technology, Science and Education and Research (NITSER) Act, 2007.
- **Institutional Autonomy:** The delicate balance between public accountability for tax-funded institutions and functional autonomy for academic excellence.
- **Bureaucratic Governance:** Over-reliance on retired civil servants or multiple-charge arrangements instead of domain-specific experts.

2. Science & Technology Policy

- **R&D Ecosystem:** Aligns with the Anusandhan National Research Foundation (ANRF) Act, 2023, which aims to boost basic and applied research funding.
- **Human Capital in STEM:** Mitigating brain drain and building a strong domestic "research cadre" led by world-class scientists.

Sequential Analysis of the Governance Breakdown

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Daily News Analysis

1. **Foundational Framework:** Statutory setup via the NITSER Act, 2007 → Mandates Boards of Governors (BoG) with government nominees and institutional heads.
2. **Structural Bottlenecks:** Dual charges, delayed appointments, and unfilled seats for eminent scientists → Leads to ad-hoc "director-in-charge" governance.
3. **Credibility Gap:** Replacement of world-renowned scientists with non-domain administrators → Weakens institutional vision for basic research.
4. **Impact on Research:** Loss of faculty agency and increased centralization → Fosters a risk-averse academic environment.
5. **Long-Term Risk:** Initial momentum sustains publications short-term → Gradual decay in international competitiveness and student-centric education over time.

Way Forward & Policy Recommendations

- **Domain-Specific Leadership:** Re-establish the practice of appointing renowned basic science researchers with administrative experience to lead scientific institutions.
- **Fixed Tenure & Dedicated Appointments:** Eliminate the practice of assigning dual or "additional charges" for institutional heads to prevent divided attention.
- **Search-cum-Selection Committee Reform:** Streamline appointment pipelines to fill BoG and directorship vacancies 6 months prior to expiry.
- **Safeguarding Institutional Autonomy:** Shift from top-down micro-management to a collegial governance model that empowers faculty in decision-making.

Conclusion

While public funding requires institutional accountability, basic science thrives on risk-taking, curiosity, and non-hierarchical autonomy. Replacing visionary scientific leadership with bureaucratic holding patterns threatens the foundational ethos of the IISERs. To realize India's vision of becoming a global knowledge economy under Viksit Bharat, the government must restore administrative independence and domain expertise at the helm of its premier scientific institutes.