



VAJIRAM & RAVI
Institute for IAS Examination

The Analyst

CURRENT AFFAIRS Handout

30th April 2026



Increasing Coverage, Growing Distress

CONTEXT: The latest NSS Data of 8th round on "Household Social Consumption : Health" reveals concerning results about "Health Insurance" prevalence in India

Mains Heading 1 : "When Healthcare hurts the Wallet" :

NSS Data of 8th round on "Household Social Consumption : Health"

Increasing Insurance coverage NOT translated to utilisation of Hospital care

47% of Rural & 44% of Urban Households under Health Insurance

2.5 times increase in Govt Financed Health Insurance (GFHI)

GFHI includes ESIS & CGHS

Greater proportion moving Towards "Private sector"

A persistent gap

Latest NSS data* reveal limited gains in hospital use and rising expenses despite a surge in insurance schemes

Table 1: Hospitalisation cases (per 1,000 persons)

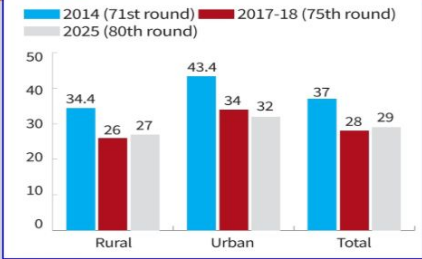
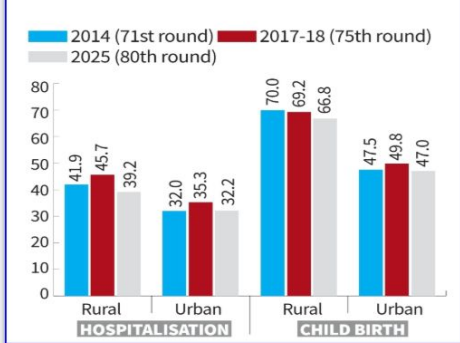


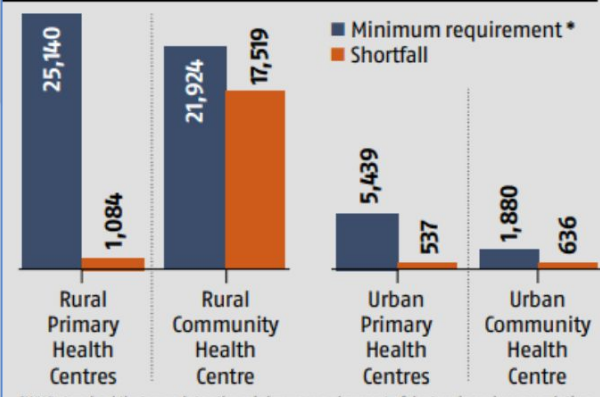
Table 2: Share (per cent) of public sector in total hospitalised episodes and child birth



Mains Heading 1 : "When Healthcare hurts the Wallet" :

Poor Health Infrastructure :

GOVERNMENT HEALTH CENTRES FACE SHORTFALL

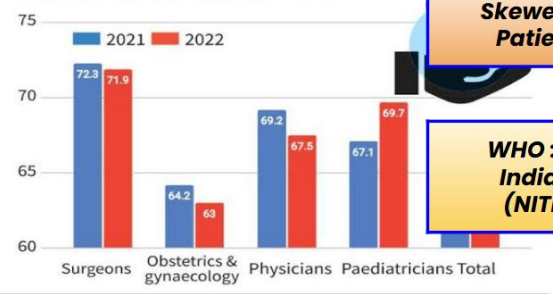


*WHO standard that mandates the minimum requirement of doctors based on population
Source: IndiaSpend, Rural Health Statistics 2020-21

Lack of Government Medical Facilities :

Glaring gap

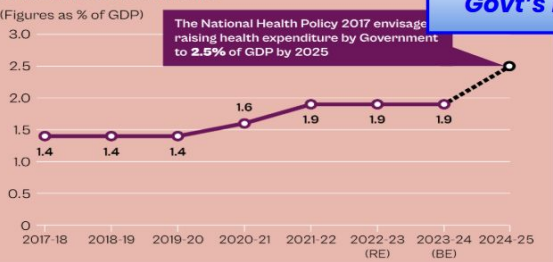
Overall, 67.8% sanctioned posts of specialists at Community Health Care Centres in India are vacant, according to Rural Health Statistics 2021-22. The chart shows vacancies (in %) of specialists in CHCs across specialities



Skewed - Doctor Patient Ratio :

WHO : 1: 1000 v. India : 1: 1834 (NITI Aayog)

Combined Health Expenditure Of Central And State Governments



Govt's Response?

BE: Budget Estimate RE: Revised Estimate
Source: Economic Survey 2023-24



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Mains Heading 1 : "When Healthcare hurts the Wallet" :

Highlight of the Report

"Considerable reduction in use of public institutions for Hospitalisation & Childbirth"

"Privatisation of Healthcare" :

57% People enrolled under GFHI sought Private care

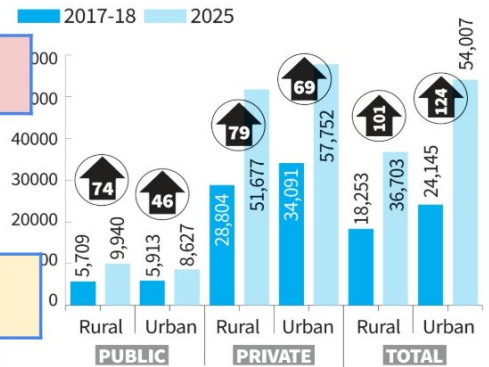
Public Hospitals : Unavailability of Medicines & Diagnostic services

Avg Hospitalisation expense in Private sector increased by 70-80%

OOP Expenditure : ₹31,250 in rural areas & ₹34,259 in Urban Areas

13% of Hospitalisation service reaches to "Poorest"

Table 3: Average OOP on hospitalisation (₹): 2017-18 and 2025 by location and facility type (growth rate in % within arrow)



SOURCE: AUTHORS' ESTIMATES FROM UNIT RECORDS OF VARIOUS NSS SOCIAL CONSUMPTION: HEALTH ROUNDS

Mains Heading 2 : The Government's Flagship Scheme :

PM - JAY : Ayushman Bharat

₹5 Lakh per family per year

Secondary & Tertiary Healthcare

Centrally Sponsored Scheme

Both Public - Private Healthcare sector

Identification of beneficiaries: SECC 2011

No Restriction on family size & gender

Family floater basis & Inter - State Operability

Nodal Agency : NHA

National Anti Fraud Unit (NAFU)

Expenses Covered

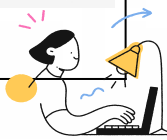
- Medical Examination & Consultation
- Pre - Hospitalisation
- Post - Hospitalisation
- Intensive Care Units
- Medical Implantation

HEALTH COVER

Ayushman Bharat-PMJAY allocation over the years

Year	Allocation* (in ₹ cr)	% rise
FY19	2,400*	NA
FY20	6,400	166.66
FY21	6,400	0
FY22	6,400	0
FY23	6,412	0.18
FY24	7,200	12.28
FY25	7,300	1.38
FY26	9,406	28.84

*Allocation taken is Budget Estimates for the financial year; *Allocation was not part of Budget, as scheme was announced in September 2018. Figure quoted from Revised Estimates for FY19. Source: Union Budget documents



Increasing Coverage, Growing Distress

CONTEXT: The latest NSS Data of 8th round on "Household Social Consumption : Health" reveals concerning results about "Health Insurance" prevalence in India

Mains Heading 3 : The "Loopholes" in the Flagship Scheme?

AAP hits back at PM: Do not need PM-JAY since Delhi's own schemes cover everyone

Private hospitals pull back on Ayushman Bharat amid low state funding

"Frauds & Abuse"

- **Treatment of Dead Patients**
- **Fake Registration : Curious case of "999999999"**
- **Unrealistic size of Households**
- **Private Hospitals : Taking over functions of Public Hospitals**

"Systematic Failure"

- **Min of Health : No single database for Private hospitals yet**
- **Overburdened Secondary & Tertiary Infrastructure**
- **High denial rates : Delay in Claim settlement**
- **What happens after ₹5 Lakh?**

The troubled life of Ayushman Bharat

39.5 lakh

Claims without Aadhaar or biometric authentication, more than once



₹1,679 cr

Amount of money paid as claims for these cases

Kerala tops the list of States where these claims were made

(States were most of these claims were made)

Amount paid without Aadhaar/biometric (₹ cr)

Kerala	234.9
Chhattisgarh	472.6
Punjab	146.8
Madhya Pradesh	160.7
Uttar Pradesh	130.0



₹6.96 crore

Amount of money paid as claims in the name of patients who died in the previous hospital visits

Mains Heading 4 : The "Imperative Steps" to take?

Steps taken :

Expansion of Insurance Coverage

- **SDG 3.8 = Universal Health Coverage by 2030**
- **All Senior citizens aged 70 years & above irrespective of income bar**

Budget 2025

- **1 crore Gig workers to receive Health Insurance at 25,000+ empanelled hospitals**

Government Health Insurance Schemes In India

Different state governments and the Central government offer an array of health insurance schemes. Check out some of the popular insurance covers provided by the government.

- **Aam Aadmi Bima Yojana:** By paying a Rs 200 yearly payment, policyholders get up to Rs 30,000 in coverage.
- **Awaz Health Insurance Scheme:** It is aimed towards inter-state workers in Kerala without medical coverage.
- **Pradhan Mantri Jan Arogya Yojana under Ayushman Bharat:** PM-JAY offers insurance coverage of up to Rs 5 lakh per year.
- **The Pradhan Mantri Suraksha Bima Yojana:** It provides policyholders with accidental death and disability payments.

Mains Practise Question

Practise Question : What is Ayushman Bharat Scheme? What are the persisting challenges in the implementation of the scheme at the grassroot level? What can be the ideal way forward for "Universal Health Coverage"?

(10 Marks, 150 words)



India China discuss LAC Stability



CONTEXT: Defence Minister Rajnath Singh & his Chinese counterpart discussed LAC on sidelines of SCO's Defence Ministers meeting in Bishkek, Kyrgyzstan on Tuesday

Mains Heading 1: What is SCO?

Context of News :

Peace along LAC

The two sides discussed maintaining peace and tranquillity along the Line of Actual Control (LAC) and exchanged views on broader regional security issues, including the West Asia situation, the spokesperson of the Chinese Embassy in India posted on social media platform X.

"Eurasian Political, Economic & International Security Organisation"

Established in 2001 & India joined in 2017

Importance : 24% area, 42% population & 23% GDP

Official languages : Russian & Chinese

Chief Executive Body : Heads of State Council

Iran joined in 2023 & Belarus joined in 2024

Mains Heading 2: The "Strategic Importance" of SCO?

Strategic access to Central Asia : Lack of direct land access via Pakistan

Henry Kissinger
"The SCO reflects the emerging balance where regional powers seek order beyond Western frameworks"

Pipelines, trade corridors & connectivity : INSTC

Brings India, China & Pakistan on same platform : Engage counter-narratives diplomatically

SCO's RATS Framework : Neutralising Terror networks

Strengthen India's role in Non-Western Groupings

Shanghai Cooperation Organization (SCO)



International political, security, and economic organization that was established in Shanghai on June 15, 2001. It consists of nine member states (Uzbekistan, Pakistan, Russia, China, Tajikistan, Kyrgyzstan, Kazakhstan, India, and Iran), three 'observer states' that desire full membership, and six 'dialogue partners'. The organization prioritized economic integration, issues, combating regional terrorism, ethnic separatism, and religious extremism.



India China discuss LAC Stability



CONTEXT: Defence Minister Rajnath Singh & his Chinese counterpart discussed LAC on sidelines of SCO's Defence Ministers meeting in Bishkek, Kyrgyzstan on Tuesday

Issue 1: Trade Deficit:

- July 2025 : India's Imports : \$113 Billion - India's Exports : \$14.25 Billion
- Trade Deficit : \$1.1 Billion in 2004 to \$99 billion in 2024
- China's trade deficit = 35% of India's total trade imbalance
- Why so serious?

Issue 2: Creation of "Critical dependence":

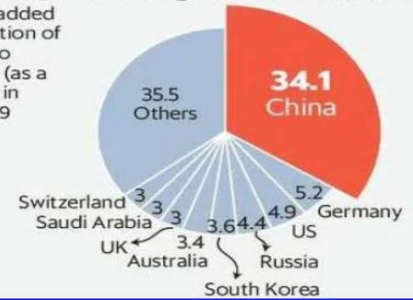
- Antibiotics = 97% supply of Erythromycin
- Electronics = 86% of flat panel displays & 80% of Laptops
- Renewable Energy = 82% of solar cells & 75% of Lithium ion batteries

India - China Backdrop: The Prevailing Issues:

GTRI: "Overwhelming dominance gives Beijing potential leverage against India turning supply chains into a tool of pressure in times of political tension"

Chart 3a India depends most on Chinese imports for producing its own exports

Foreign value-added (FVA) contribution of each country to India's exports (as a % of total FVA in exports) in 2019



India - China Backdrop: The Prevailing Issues:

Impact of Rising Trade Deficit:

China Targets India's Manufacturing Sector, Delays Machinery Delivery, Pulls iPhone Engineers

Cheaper imports hurts local manufacturers

Pressure on foreign exchange reserves

Currency depreciation pushes cost of imported goods

Reduce Incentive to build domestic capacity in key sectors

India imposes anti-dumping duty on six Chinese products

What has been India's Response?

Role of DGTR:
Imposition of Anti-Dumping Duty & Trade subsidies

PLI Scheme for 14 sectors

Focusing upon "China + 1" Strategy

Stricter Quality Standards



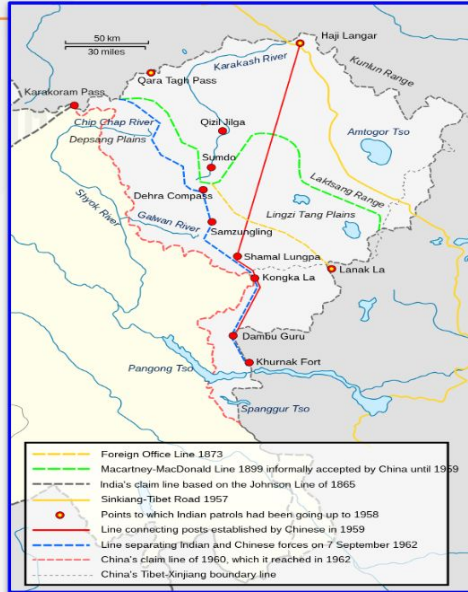
India China discuss LAC Stability



CONTEXT: Defence Minister Rajnath Singh & his Chinese counterpart discussed LAC on sidelines of SCO's Defence Ministers meeting in Bishkek, Kyrgyzstan on Tuesday

Mains Heading 3 : India - China Backdrop : The Prevailing Issues :

The Conflict on the Border :



China constructing model villages opposite the LAC, say sources

26 May 2023 – China is continuing to expand the network of model villages or 'Xiaokang' (moderately prosperous) villages opposite the Line of Actual ...

Johnson Line v. MacDonald Line

Eye on Strategic 39 Patrolling stations

Salami Slicing Strategy

Quantum jump in presence & Surveillance

Mains Heading 4 : India's adoption of "Madhyama Marga" :

Engaging with China at Multiple forums

Diplomatic channels : Meeting of Commander Corps

Impetus on Border Agreement 1993 & 2013

Cutting Import dependency

Strategic Manoeuvring By India

Technology Upgradation at The Border

Vibrant Village Programme

India, China at 75 — a time for strategy, not sentiment

As India and China mark 75 years of bilateral ties, New Delhi and Beijing need to adopt a model of 'competitive coexistence', with military, diplomatic, and economic guardrails

India-China: the inability to define a border

By the early 90s, India and China had come to the conclusion that only a peaceful and mutually acceptable settlement would resolve the border issue. However, with both sides being unwilling or unable to clearly define the LAC, the border remains indeterminate



The Prime Minister of India, P.V. Narasimha Rao, being received by the Premier of the People's Republic of China, Li Peng in on September 6, 1993. | Photo Credit: THE HINDU PHOTO ARCHIVES

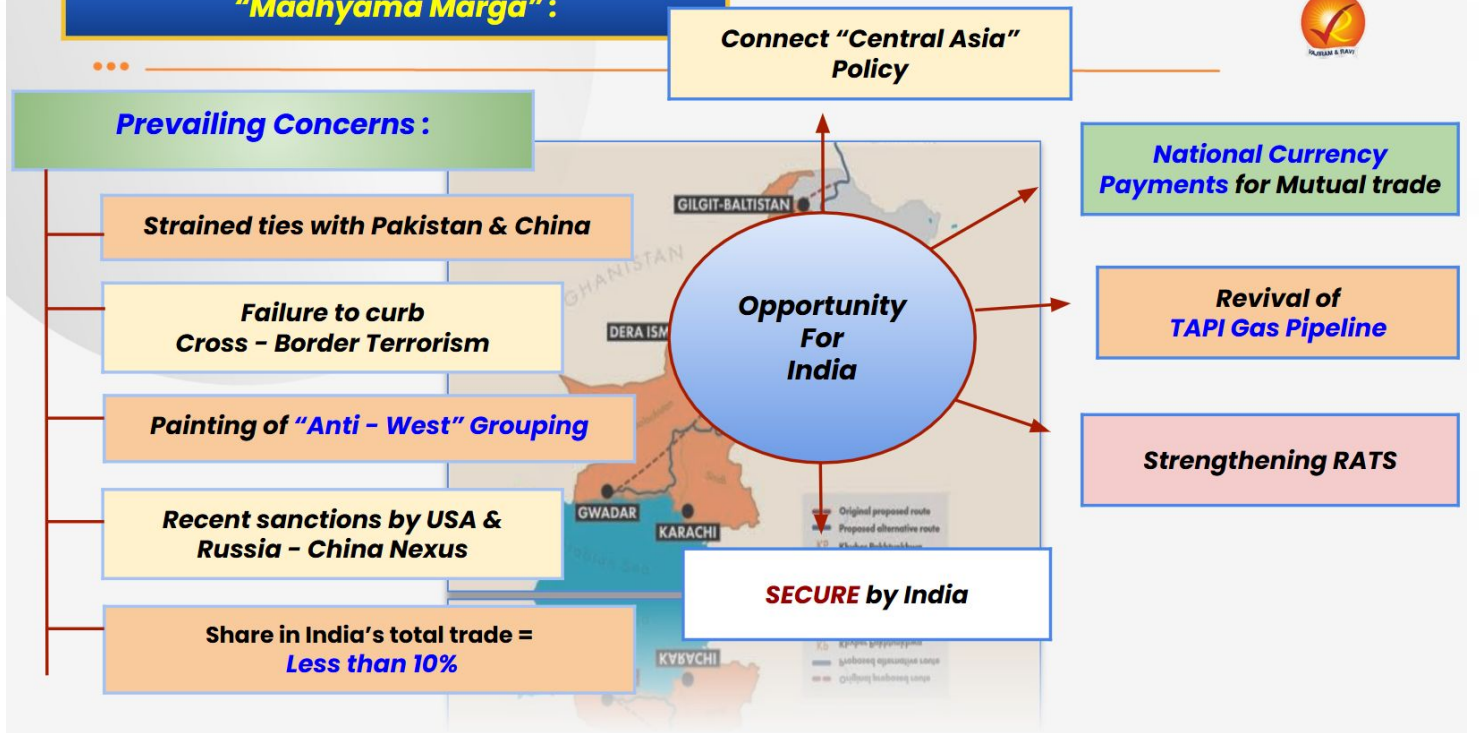


India China discuss LAC Stability



CONTEXT: Defence Minister Rajnath Singh & his Chinese counterpart discussed LAC on sidelines of SCO's Defence Ministers meeting in Bishkek, Kyrgyzstan on Tuesday

Mains Heading 4 : India's adoption of "Madhyama Marga" :



Mains Practise Question

Practise Question : "India can not afford to Ignore China's Challenge". In light of this statement, analyse the prevailing challenges in India- China relations and the opportunity which is offered by the regional groupings such as SCO to strengthen the relations.

(10 Marks, 150 words)



Apex Court on Hate Speeches

SYLLABUS: Prelims: Indian Polity
Newspaper: The Indian Express; **Page Number:** 9

Context of News:

THE SUPREME Court said on Wednesday that issues related to hate speech affect fraternity and constitutional order, even as it held that the criminal law has adequate provisions to deal with such offences and left it to Parliament to decide if any changes are necessary.

existing framework of substantive criminal law, including the provisions of the IPC and allied legislation, adequately addresses acts that promote enmity, outrage religious sentiments, or disturb public tranquillity. The field is therefore not unoccupied.”

Apex Court on Hate Speeches

INDIA
 Sudarshan TV’s ‘Bindas Bol - UPSC Jihad’ programme is offensive, says I&B Ministry

But the Ministry order does not expressly stop the channel from telecasting further episodes.

IPC 1860	Do NOT explicitly mentions or defines “Hate speech”
Bharatiya Nyay Sanhita 2023	Do NOT explicitly mentions or defines “Hate speech”
Pravasi Bhalai Sangathan vs UOI 2014	“Enticing enmity between groups based on prejudice against Caste, religion, race, sexuality etc”

Apex Court on Hate Speeches

Impact of Hate Speeches

Threat to “Integrity of Country” : Contradicts the Article 51 A (e)

Spillover effect on Public Order & Harmony

Amounts to “Socially sanctioned Atrocities”

Violates “Article 21” : Right to Dignified Life

HATE SPEECH & COMMUNAL RIOTS IN INDIA 2020–2025

Key Trends and Facts (2020–2025)

1 HATE SPEECH: A SHARP AND CONTINUOUS RISE

HATE SPEECH INCIDENTS RECORDED

* Data for 2020–2021 not available in the India Hate Lab reports.

2 SURGE DURING ELECTION YEAR (2024)

2024 witnessed a 74.4% increase in hate speech incidents compared to 2023, linked to general election campaigning and rallies.

3 CONTINUOUS RISE IN 2025

Hate speech increased by 13% from 2024 to 2025, averaging around 4 incidents per day.

4 CONSISTENT UPWARD TREND

From 668 incidents in 2023 to 1,318 in 2025, hate speech in India has almost doubled in just two years.

5 COMMUNAL RIOTS: FLUCTUATING BUT CONCERNING

COMMUNAL RIOTS IN INDIA

* Data for 2025 not available.

5 DATA GAP IN OFFICIAL RECORDS

NCRB does not systematically track hate speech as a separate category. Most data is compiled by independent research organisations and media monitoring.

“ Data on hate speech and communal violence is essential for evidence-based policy, social harmony, and inclusive development. ”

Apex Court on Hate Speeches



SYLLABUS: Prelims: Indian Polity
Newspaper: The Indian Express; **Page Number :** 9

Apex Court on Hate Speeches

Indian Penal Code 1860		Bharatiya Nyay Sanhita 2023	
Sec 153 A	Enmity between different groups on different grounds	Section 196	Electronic Communication included
Sec 153 B	Assertions prejudicial to national integration	Section 197	Electronic Communication included
Sec 295 A	Deliberate attempt to outrage religious feelings	Mob Lynching	
Sec 125 of RPA 1951	Imprisonment of 3 years	<ul style="list-style-type: none"> Section 103 (2) : Defines Mob Lynching Provides for Capital Punishment 	
SC/ST Prevention Act 1989	Imprisonment of 6 months to 5 years		

Steps to Take :

- **267th LC :** "Valid Restriction on Article 19"
- **Bezbaruah Committee :** Criminalisation of Hate Speech
- Ensuring **Legal Responsibility** of speeches by Politicians
- Ensure prevalence of idea of "Ek Bharat, Shreshtha Bharat"
- **Fundamental Duty under Article 51A**



US's Return stolen artefacts to India



SYLLABUS: Prelims: Art & Culture
Newspaper: The Hindu; **Page Number :** 1

US's Return stolen artefacts to India

Context of News :

U.S. authorities have announced the return of 657 antiquities, collectively valued at nearly \$14 million, to India. The pieces were recovered pursuant to several ongoing investigations into criminal trafficking networks, including those of alleged antiquities trafficker Subash Kapoor and convicted trafficker Nancy Wiener.

Indian Antiquities & Art Treasure Act 1972

"Antiquity" included : Coins, Sculptures, Paintings, Manuscripts etc

Must be atleast 100 years old & covers movable cultural property

Export of Antiquities is prohibited except Licensing from Govt

Curbs illegal exports, unlicensed trade & non - registration

Implementing authority : Archaeological Survey of India

Mallas of Kushinagar

Ajatashatru of Magadha

Licchavis of Vaishali

Sakyas of Kapilavastu

Bullies of Alagappa

Mallas of Pava

Koliyas of Ramagrama

Brahmana of Vethapida

Piprahwa Stupa, UP

Mahaparinibbana Sutta : Cremation of Buddha in 483 BCE

Fight between Sakyas of Kapilavastu & Mallas of Kushinagar

Stone casket containing "Chita" of Buddha

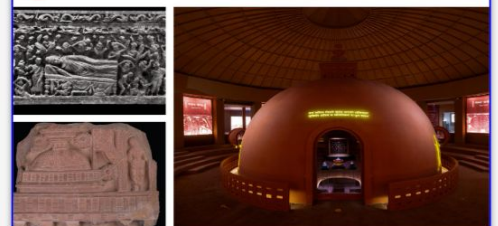
"Sukiti - Bhatinam Sakyana" : Shakya brothers

Excavated in 1898 by William Claxton Peppe

US's Return stolen artefacts to India

When the Piprahwa relics came to Lado Sarai in Delhi

Art historian Naman Ahuja, who was pivotal in the repatriation of these Buddhist relics, shares his shortlist of what to make time for if you are in the capital



The Light and the Lotus: Relics of the Awakened One | Photo Credit:

TEAM MAGAZINE

Published / Updated - January 24, 2026 11:03 IST



US's Return stolen artefacts to India



SYLLABUS: Prelims: Art & Culture
Newspaper: The Hindu; **Page Number :** 1

US's Return stolen artefacts to India

Dhamekha Stupa :

Sarnath, UP

1st Sermon after Attaining Nirvana

Dhammachakra Pravartan

First 5 followers :
KBVM

Rebuilt during Gupta period

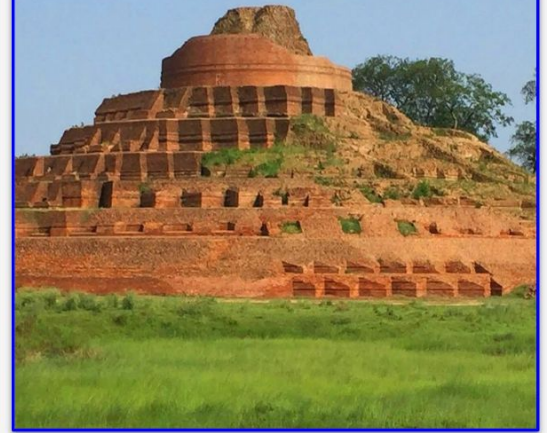


Dhamekha Stupa is located in Sarnath, Varanasi, Uttar Pradesh, India



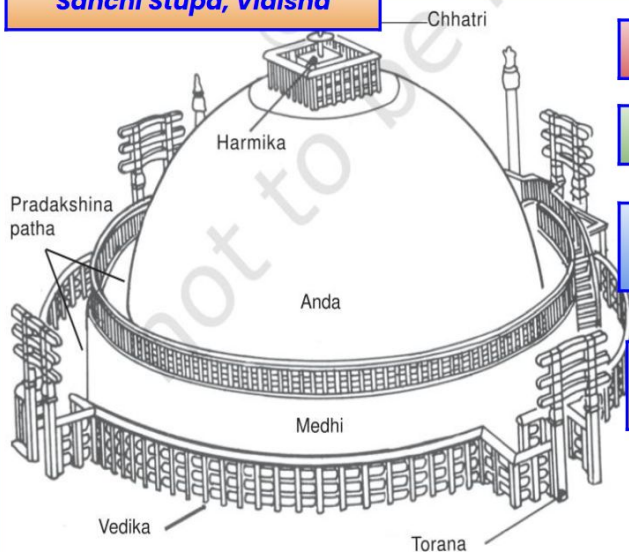
WORLD'S TALLEST STUPA

At 104 feet, Kesaria Stupa is the tallest excavated Buddhist stupa in the world even taller than Indonesia's Borobudur (103 ft)



US's Return stolen artefacts to India

Sanchi Stupa, Vidisha



UNESCO WHS

Built by Ashoka in Bricks

Destroyed by Pushyamitra Shunga

Rebuilt by Agnimitra Shunga & addition of "Toranas"

Plan of Stupa-1, Sanchi



Opportunities in Pharma Industry



SYLLABUS: Prelims: Indian Economy & Industries
Newspaper: The Hindu; **Page Number:** 12

Opportunities in Pharma Industry

Context of News :

The Future Career Conversations series, organised by SRM Institute of Science & Technology and *The Hindu*, will host the sixth webinar in this series, 'Pharma 2030: Innovation, Regulation and the Rise of India' on May 3 at 11.30 a.m.

With advancements in drug discovery, growing focus on research and development, integration of digital health, and shifting regulatory frameworks, the webinar will unpack what these changes mean for the industry. It will pro-

India's Pharma Industry

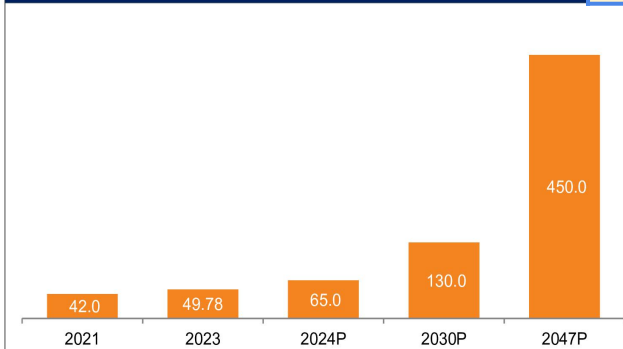
3rd largest in terms of Volume & 11th largest in Value	Over 3000 Pharma companies & 10,500 drug manufacturing facilities	Accounting for more than 20% of Global Supply	Producing >60% of Global demand for Vaccines
Sells pharmaceuticals to >200 countries	Highest no. Of USFDA approved plants outside USA	Exports in 2025 : \$30.47 Billion Projections : \$130 billion exports by 2030	\$1 Trillion Industry by 2047

Opportunities in Pharma Industry

USA : India's largest market for Pharmaceutical Exports

Indian Pharma Top Export Destinations

Indian Pharmaceutical Market (US\$ billion)



Source: EY Report, Note: P - Projected

Country	Share of Exports	Export Value
USA	34.51%	\$10.52 B
UK	3.00%	\$0.91 B
Brazil	2.56%	\$0.78 B
France	2.36%	\$0.72 B
South Africa	2.23%	\$0.68 B



India's Drugs and pharmaceuticals exports on the rise



Source: Pharma Export Council of India

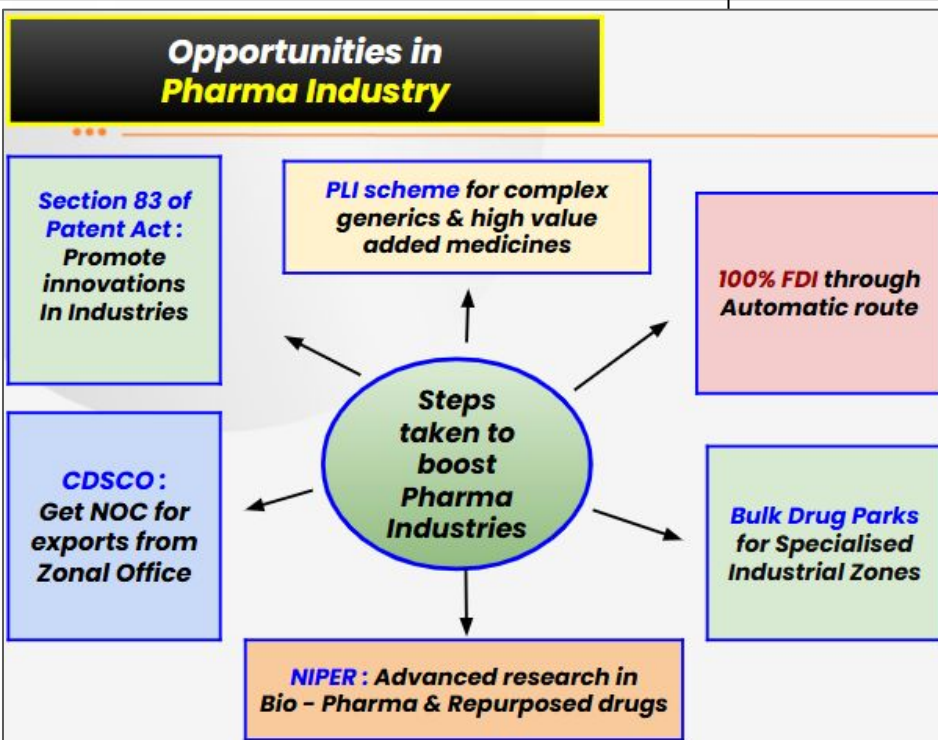
USA recently announced 100% tariff on imported Pharma products



Opportunities in Pharma Industry



SYLLABUS: Prelims: Indian Economy & Industries
Newspaper: The Hindu; **Page Number :** 12



Making Indian Pharmaceutical Industries Aatmanirbhar

Pharmaceutical & Medical Devices Promotion and Development Scheme (PMPDS)

Objective:
To Promote Pharma & MedTech Industry By Bringing Industry Leaders, Academia and Policy makers Together For Overall Development Of The Sectors

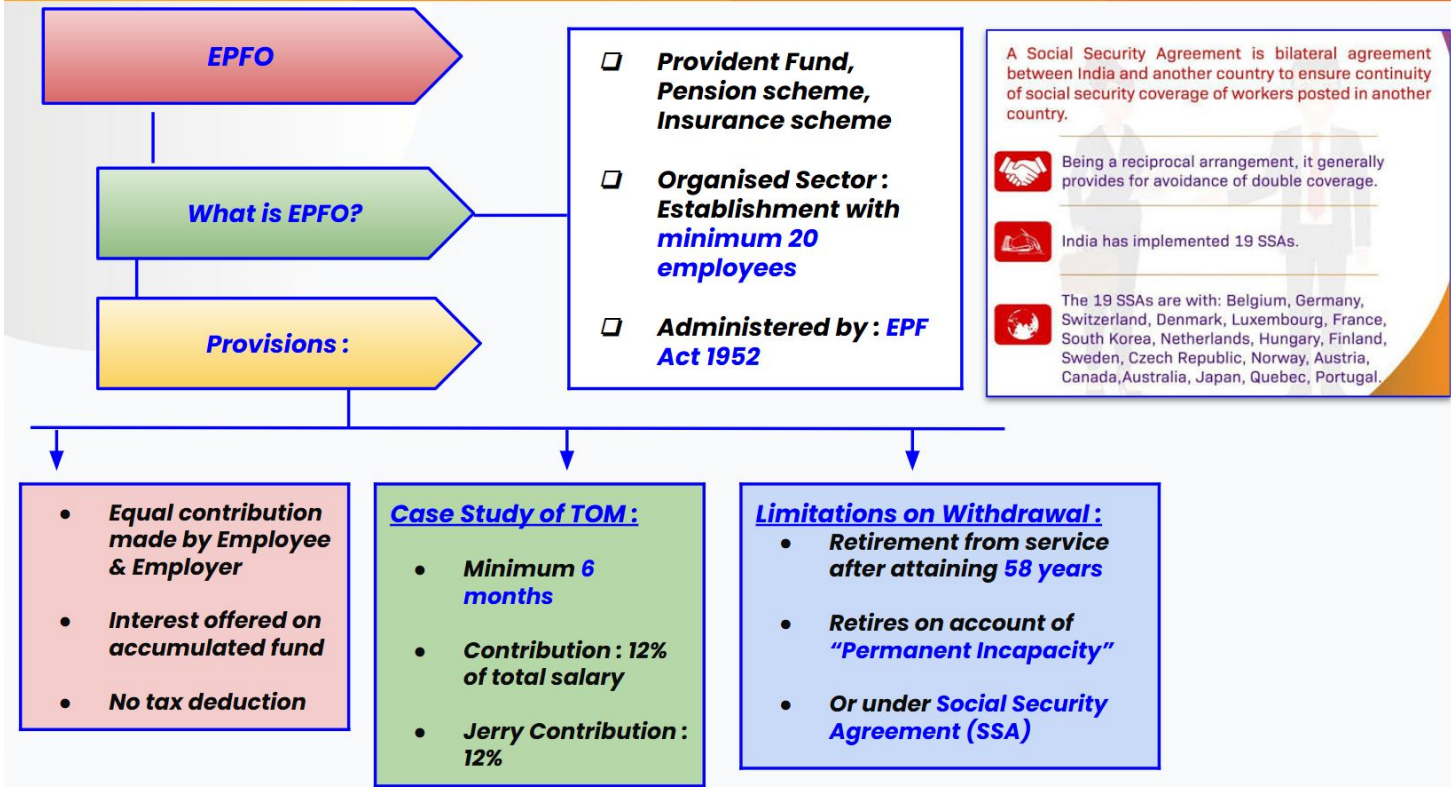
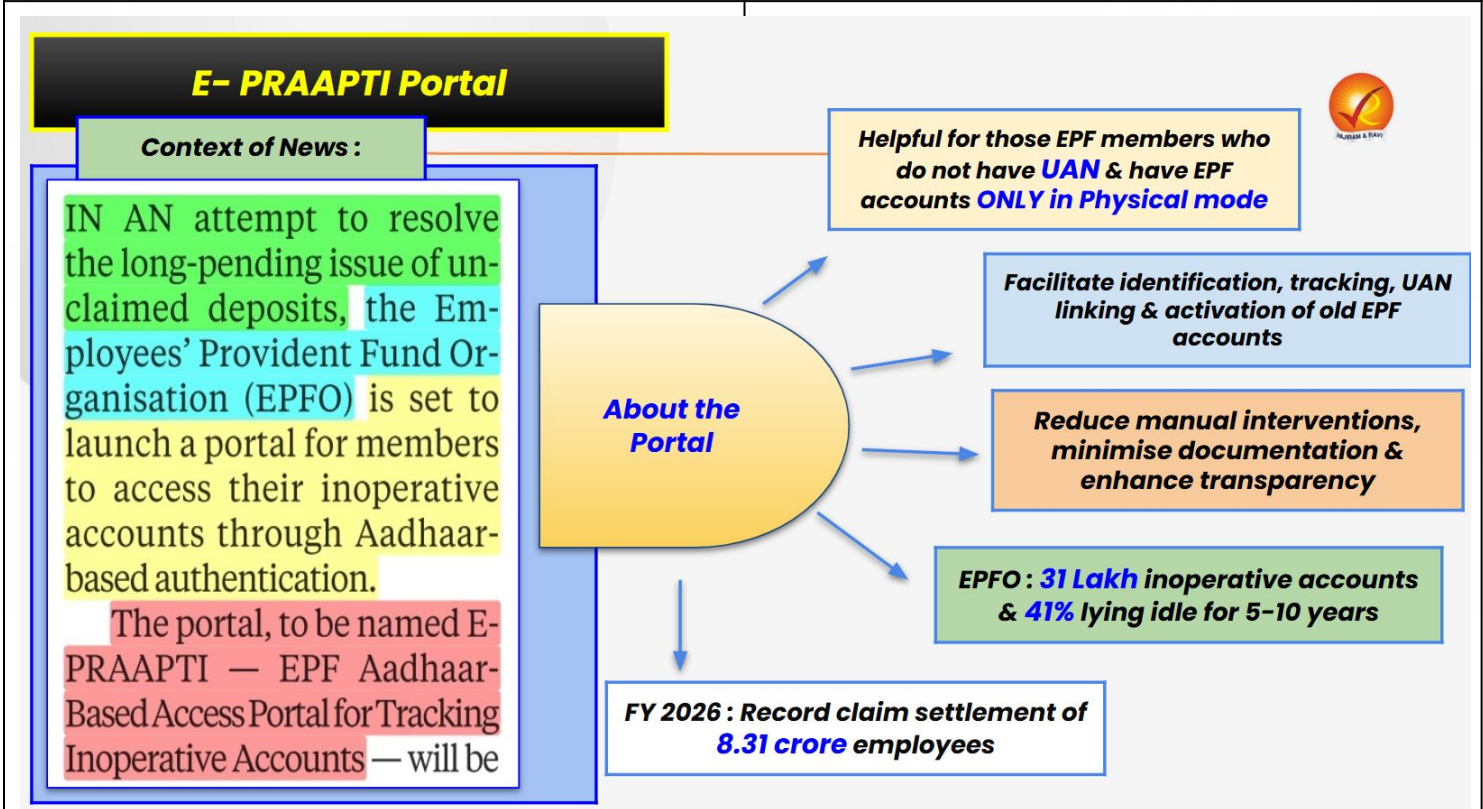
Eligible Activities:

- Preparation of Study Reports on Topics of Importance For Indian Pharma & MD Industry.
- Creation of Database of Pharmaceutical and Medical Device Sector
- Non-Financial Logo Support for Pharma and Medical Devices Events



E- PRAAPTI Portal

SYLLABUS : Prelims: Economy
Newspaper: The Indian Express; **Page Number : 19**



SYLLABUS: Prelims: Important National & International Events
Newspaper: The Hindu; **Page Number : 10**

IN - SLN DIVEX 2026

Context of News :

India and Sri Lanka reaffirmed their growing maritime partnership by conducting the fourth edition of the bilateral diving exercise, IN-SLN DIVEX 2026, in Colombo from April 21 to 28.

About the Exercise :



Exercise	Force	Country
YUDH ABHYAS	Army	USA
VAJRA PRAHAR	Army	USA
SHAKTI	Army	France
AJEYA WARRIOR	Army	UK
HAND-IN-HAND	Army	China
MITRA SHAKTI	Army	Sri Lanka
SURYA KIRAN	Army	Nepal
MALABAR	Navy	USA, Japan, Australia (QUAD)
VARUNA	Navy	France
KONKAN	Navy	UK
YUDH ABHYAS	Army	USA

British and Indian warships begin four-day maritime exercise Konkan in Indian Ocean

Exercise	Force	Country
SIMBEX	Navy	Singapore
SLINEX	Navy	Sri Lanka
SAMUDRA SHAKTI	Navy	Indonesia
COPE INDIA	Air Force	USA, Japan (Observer)
VEER GUARDIAN	Air Force	Japan
SIMBEX	Navy	Singapore



Q1. With reference to hate speech in India, consider the following statements:

1. The Indian Penal Code, 1860 and the Bharatiya Nyaya Sanhita, 2023, explicitly define the term "hate speech."
2. In Pravasi Bhalai Sangathan vs Union of India (2014), hate speech was described as speech that incites enmity between groups based on factors like caste, religion, race, or sexuality.

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

Answer: b

Q2. With reference to the Sanchi Stupa, consider the following statements:

1. It was originally built by Emperor Ashoka using bricks.
2. The ornamental gateways (Toranas) were added during the Mauryan period itself.

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

Answer: a

Q3. With reference to India's Pharmaceutical Industry, consider the following statements:

1. India is the third-largest in the world in terms of volume and the eleventh-largest in terms of value.
2. India produces less than 30% of the global demand for vaccines.
3. 100% Foreign Direct Investment (FDI) is allowed through the automatic route in the pharmaceutical sector.

Which of the statements given above are correct?

- a) 1 and 2 only
- b) 2 and 3 only
- c) 1 and 3 only
- d) 1, 2 and 3

Answer: c

Q4. With reference to the E-PRAAPTI Portal, consider the following statements:

1. It facilitates identification, tracking, UAN linking and activation of old EPF accounts, especially those maintained in physical mode.
2. It is designed primarily for EPF members who already have active UAN-linked accounts.

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

Answer: a

Q5. Which of the following military exercises is NOT conducted between India and the United States of America?

- a) Yudh Abhyas
- b) Vajra Prahar
- c) Malabar
- d) Indra

Answer: d





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